



NATIONAL BANK OF KAZAKHSTAN

PUBLIC INFORMATION NOTICE

National Bank developed draft decree to expand functionality of the Anti-Fraud Center

8 July 2025

Astana

The National Bank of Kazakhstan announces development of a draft decree of the NBRK Management Board "Approval of the Rules for Organization of Operations of the Data Exchange Center for Payment Transactions with Fraud Signs (Anti-Fraud Center of the National Bank of Kazakhstan)" (hereinafter referred to as the Draft Decree).

The draft decree was developed to implement provisions of the Law on Protection of Financial Services Consumers.

The amendments to the Law "Payments and Payment Systems" provide for:

- a streamlined procedure to return funds blocked by the Anti-Fraud Center to victims of transactions with signs of fraud. Currently, this procedure is carried out based on a court decision. The draft offers to make refunds against a notice from the law enforcement agencies authorized by the prosecutor, which simplifies and reduces the timeframe for the procedure;

- expansion of the Anti-Fraud Center's functionality. Creation of an additional database (of suspicious and compromised payment cards and e-wallets involved in illegal transactions) is planned to suppress other illegal activities, including blocking and preventing the drug trafficking, financial pyramid schemes and illegal gambling. For this purpose, an algorithm for interaction between Anti-Fraud Center participants when using this database is also being introduced;

- defining a list of financial services available to individuals listed in the Anti-Fraud Center databases (with their accounts are blocked by banks) at the discretion of the servicing bank. The list of possible permitted services and transactions includes various types of social payments and receipts, such as funds received in the form of pensions, scholarships, allowances, other social benefits or wages. Mandatory payments, i.e. taxes, utility bills, and loans, are also permitted, but only to the extent of the amount received in the form of social benefits or wages.

The draft establishes other clarifying and corresponding provisions introduced to implement the Law on Protection of Financial Services Consumer Rights.

The draft decree is available on the "Open Regulatory Legal Acts" portal (<https://legalacts.egov.kz/npa/view?id=15551549>).

For reference: The Fraudulent Transaction Data Exchange Center (Anti-Fraud Center) was launched in July 2024. The project was implemented jointly with the law enforcement agencies and participants of the financial market. Currently, over 200 participants are connected to the Anti-Fraud Center.

The Anti-Fraud Center was created to suppress fraudulent transactions, enabling financial institutions to identify and block fraudulent transactions, promptly respond to transactions with signs of fraud, and exchange information in real time between its participants. The Anti-Fraud Center also maintains a unified database of fraudulent transactions.

For more information mass media can contact:

+7 (7172) 77-55-77 (1741)

e-mail: press@nationalbank.kz

www.nationalbank.kz