



NATIONAL BANK OF KAZAKHSTAN

PUBLIC INFORMATION NOTICE

Astana

March 18, 2024

The National Bank updated the Registers of payment systems and significant payment service providers

The updated [Registry of payment systems](#) has been published on the official website of the National Bank of the Republic of Kazakhstan.

The Register contains information about 19 payment systems operating in Kazakhstan. **Interbank Money Transfer System** is a systemically significant payment system. Payments and (or) money transfers are carried out through this payment system for monetary obligations of participants in the securities market of the Republic of Kazakhstan and (or) the foreign exchange market of the Republic of Kazakhstan, as well as payments and (or) money transfers for the purpose of conducting state monetary policy.

Significant payment systems by the end of 2023 include:

- **Interbank Clearing System**, through which more than 40.8% of retail payments are made in national currency (excluding payment cards),
- **VISA** – a card payment system,
- **Golden Crown** – an international money transfer system to carry out transfers of individuals in Kazakhstan without opening a bank account, as well as to and from abroad.

The remaining 15 payment systems are classified as other payment systems.

Based on the results of the analysis, the subject composition of **significant payment service providers** has changed.

By the end of 2023, “Halyk Bank” JSC, “Kaspi Bank” JSC and “Citibank Kazakhstan” JSC retained their status as significant payment service providers:

- **Kaspi Bank JSC** – for remaining significant for issuing payment cards, processing card transactions, and facilitating payments through electronic terminals, as well as remote access systems without the use of payment cards,
- **Citibank Kazakhstan JSC** – for making payments and transfers through correspondent accounts established between banks,
- **Halyk Bank of Kazakhstan JSC** – for money transfer operations through the money transfer systems.

[The Register of significant payment service providers](#) is published on the official web-site of the National Bank.

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