



## PUBLIC INFORMATION NOTICE

Astana

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### Payment organizations in Kazakhstan conducted more than 900 million transactions in 2023

As of **January 1, 2024, 130** payment organizations were registered in Kazakhstan (an increase of 24% compared to the previous year).

The volume of transactions of payment organizations shows the dynamics of intensive growth. In 2023, turnover through the services of payment organizations amounted to **8 trillion tenge**, or **26%** more than in 2022.

There is a concentration of turnover in payment services for individual payment organizations. Thus, of the payment organizations operating in the payment market, a significant share (more than 80% of turnover) is accounted for by 15 payment organizations.

The largest growth in terms of transaction volume in 2023 was observed for transactions initiated by customers using mobile devices and the Internet. Last year, **515 million** transactions were conducted through mobile devices and the internet, totaling **4,870 billion tenge** (a 1.5-fold increase compared to 2022).

For transactions related to the receipt of cash, payment organizations conducted **192 million transactions** in the amount of **2,200 billion tenge** (an increase of 10.9% compared to 2022).

Transactions involving electronic money also demonstrates growth. In 2023, transactions totaling **596.8 billion tenge** were conducted (a growth of 16.0% compared to 2022).

The distribution of payment organizations across the territories of the Republic of Kazakhstan is as follows: 88.7% (116 units) of the total number of payment organizations are located in Almaty, followed by Astana – 8.1% (10 units), Karaganda – 2.4% (3 units), and Rudny – 0.8% (1 unit).

As part of the implementation of control and supervisory functions by the National Bank in 2023 the following measures were taken:

- 12 payment organizations have been excluded from the register of payment organizations on the grounds provided for by the current legislation of the Republic of Kazakhstan (*submission of inaccurate information, systematic violation of legal requirements, failure to carry out activities to provide payment services, etc.*),

- **144 limited measures of influence** have been taken against payment organizations (*late submission of reporting forms, submission of incorrect reporting information, failure to carry out an annual assessment of the degree of exposure of services (products) to risks, etc.*). Information on the measures taken is available on the Internet resource of the National Bank,

- **11 payment organizations** were fined in the amount of more than **33 million tenge** for violating the requirements of the legislation in terms of reporting, as well as the legislation of the

Republic of Kazakhstan on countering the legalization of proceeds from crime and financing of terrorism.

**Detailed information for the media representatives is available upon request:**

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