



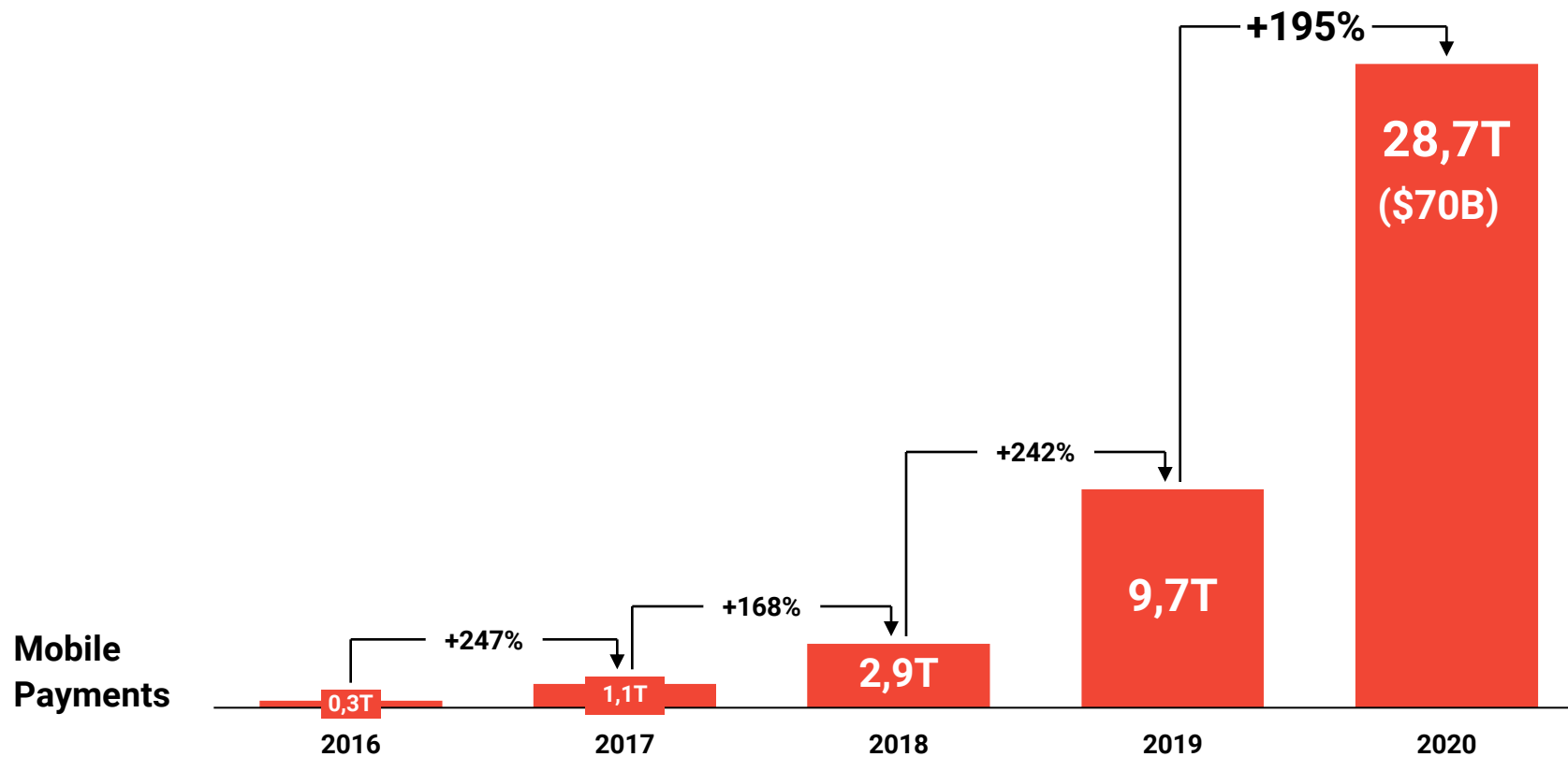
Mobile Payments and Financial Inclusion in Kazakhstan



July, 2021

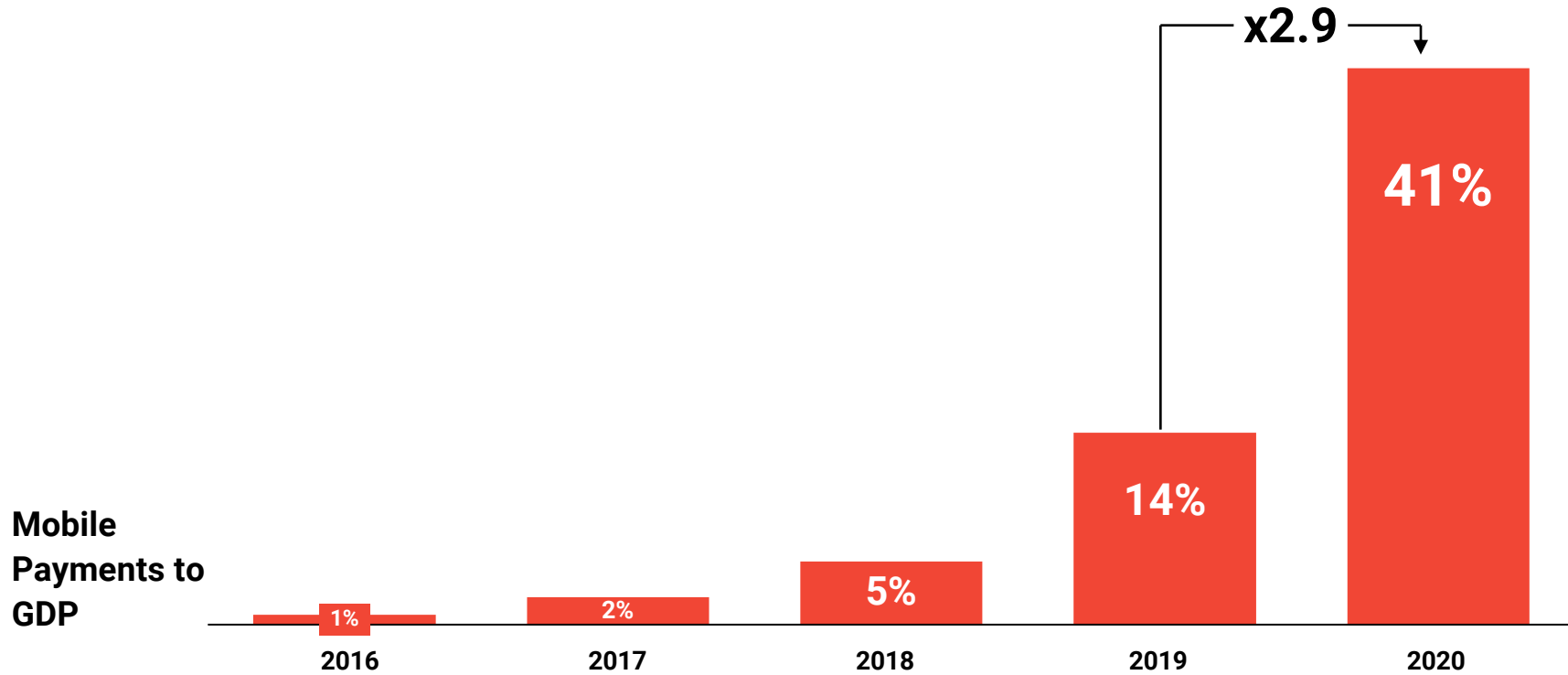
Mobile Payment up 195% in 2020 reaching record high \$70B in 2020

Mobile Payments includes person-to-person and QR payments



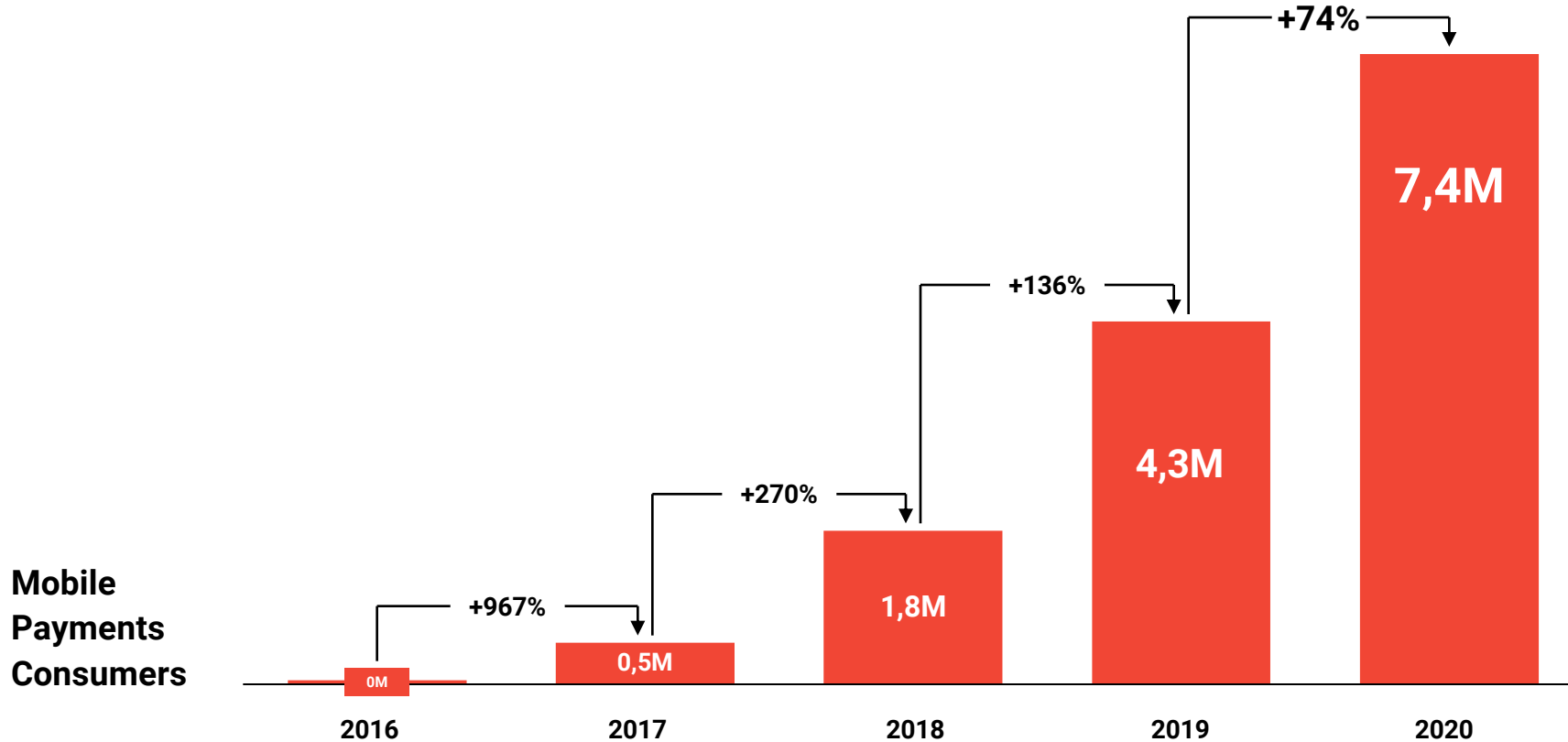
Share of Mobile Payments reaching 41% of Kazakhstan's GDP in 2020

Mobile Payments as a % of Nominal GDP up 2.9 times



Mobile Payment Consumers up 74% in 2020, reaching 7.4M citizens

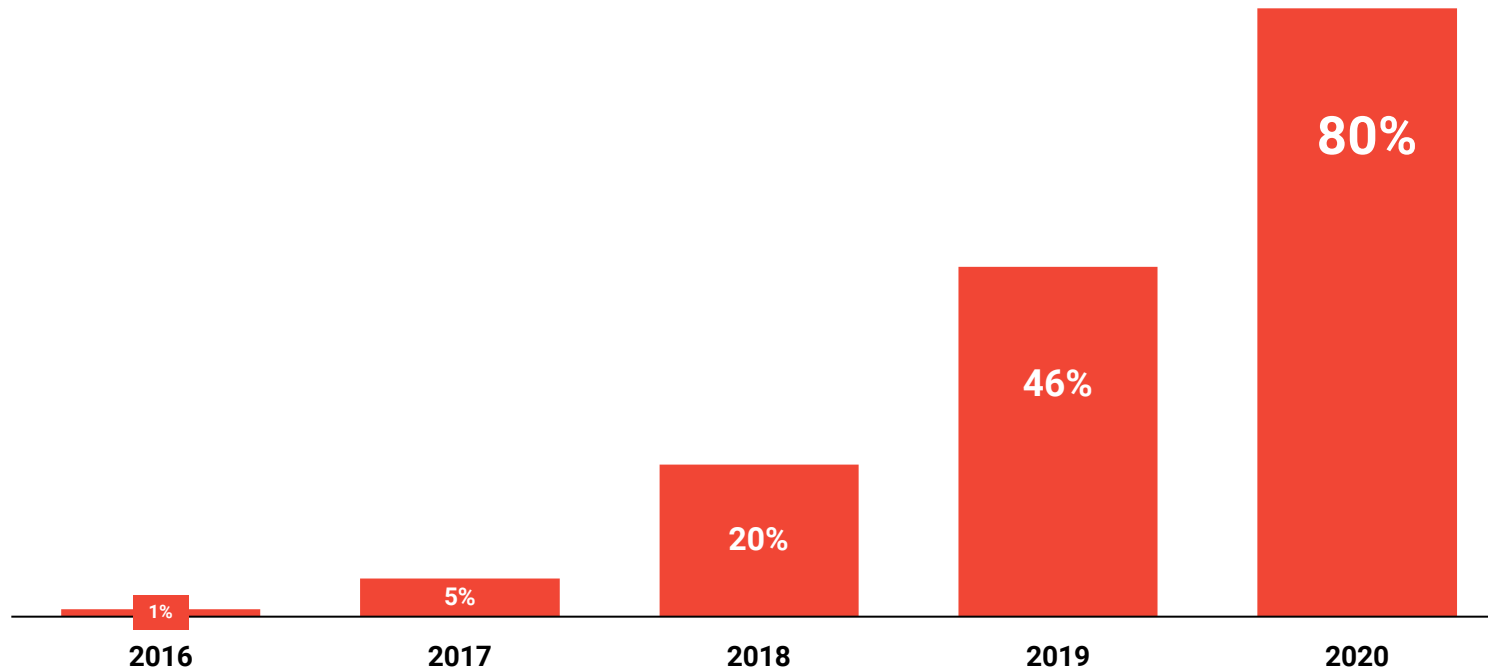
Mobile Payments Consumers include consumers who have account, mobile app and make regular payment transactions



Mobile Payments Consumers

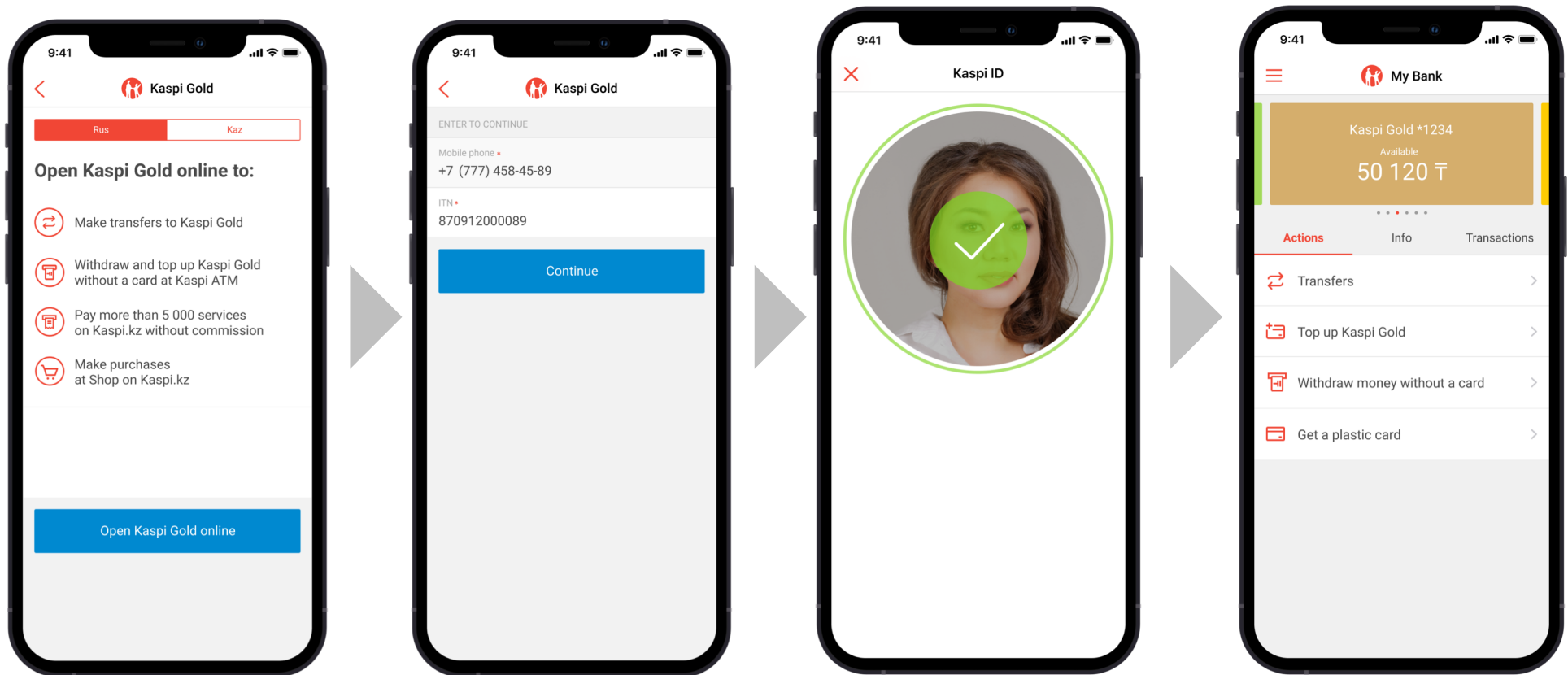
80% of Economically Active Population has accounts for mobile payments

7.4M Mobile Payments Consumers as a % of 9.18M Economically Active Population



Seamless account opening with just mobile phone number in Kaspi.kz Super App

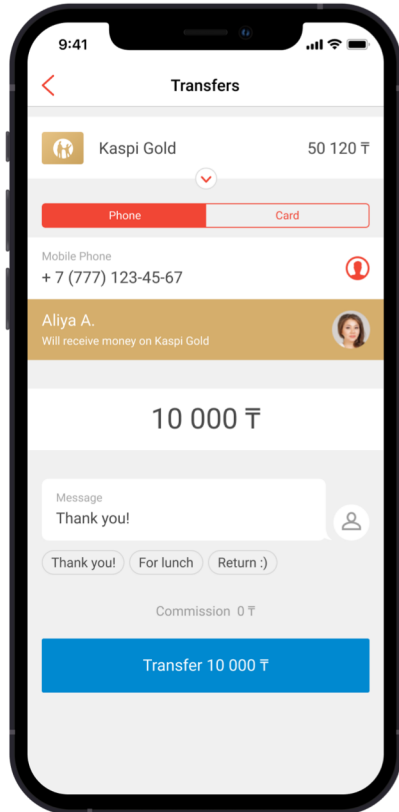
Powered by the state of art technology. Consumer verification enabled jointly with the National Bank of Kazakhstan



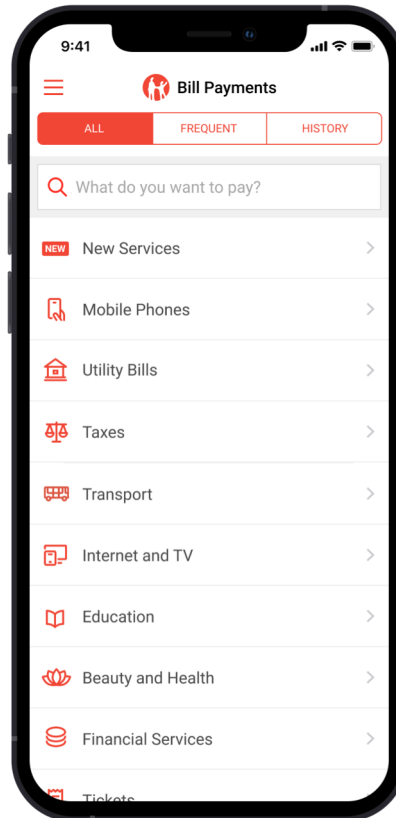
Commission free Mobile Payments for households daily needs

Over 5000 different services in Bill Payments including utility bills, taxes, education, mobile top-up

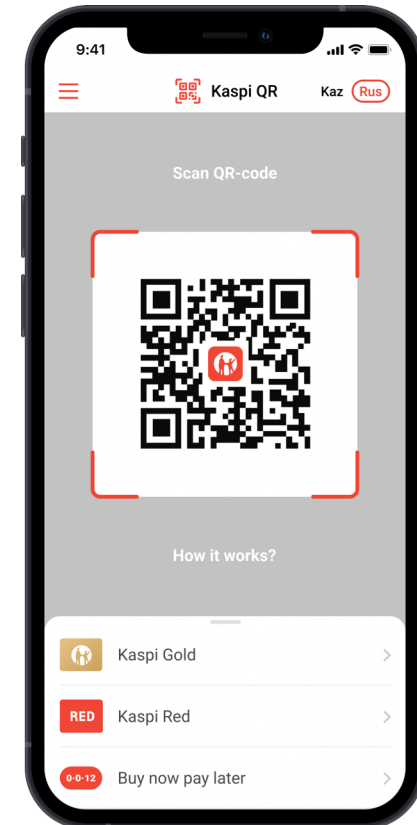
Person-to-person



Bill Payments



QR-Payments



POS Payment Terminals powered by QR technology

Contactless payments increasingly relevant under today's pandemic conditions

Smart POS



Mobile POS

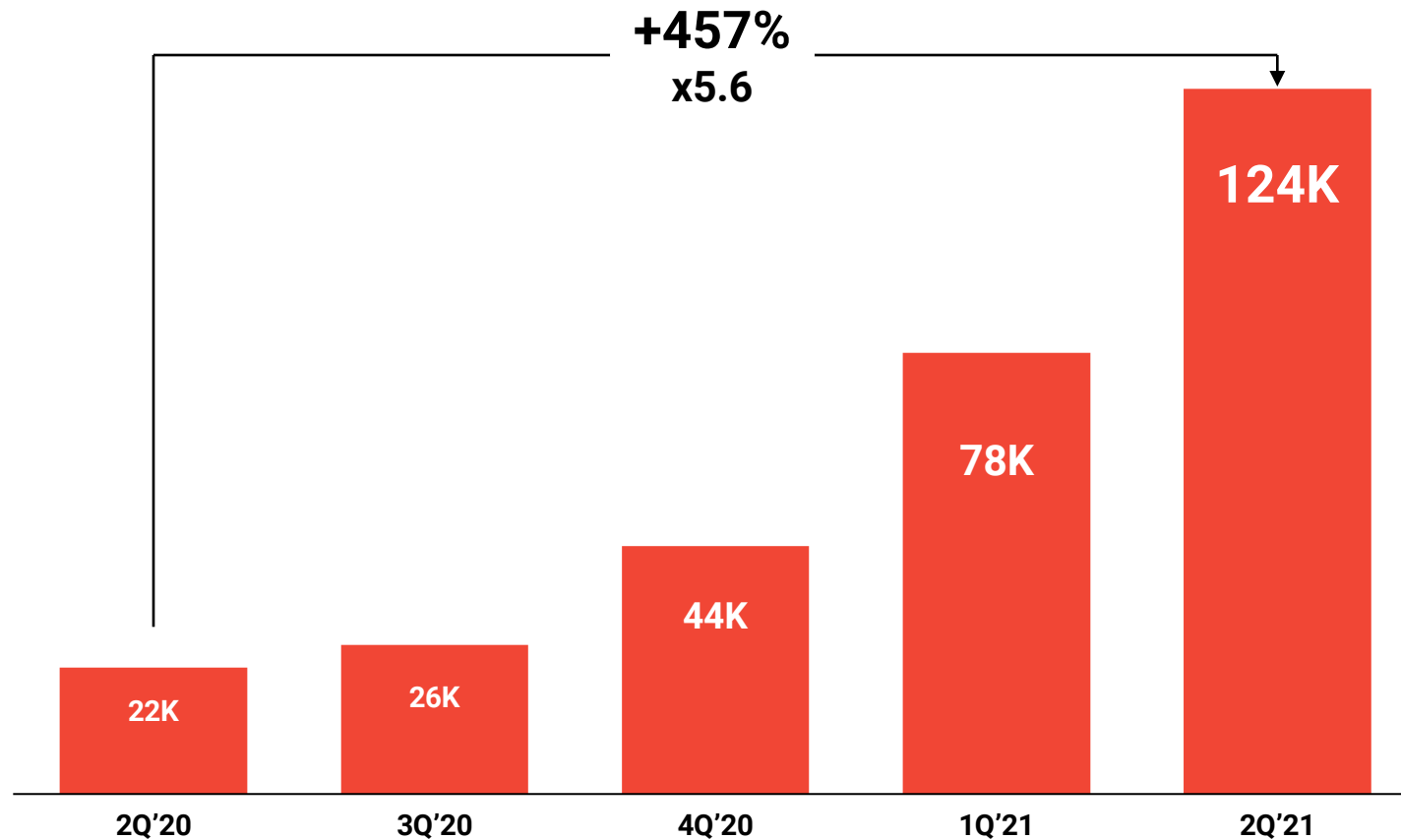


Kaspi QR Checkout



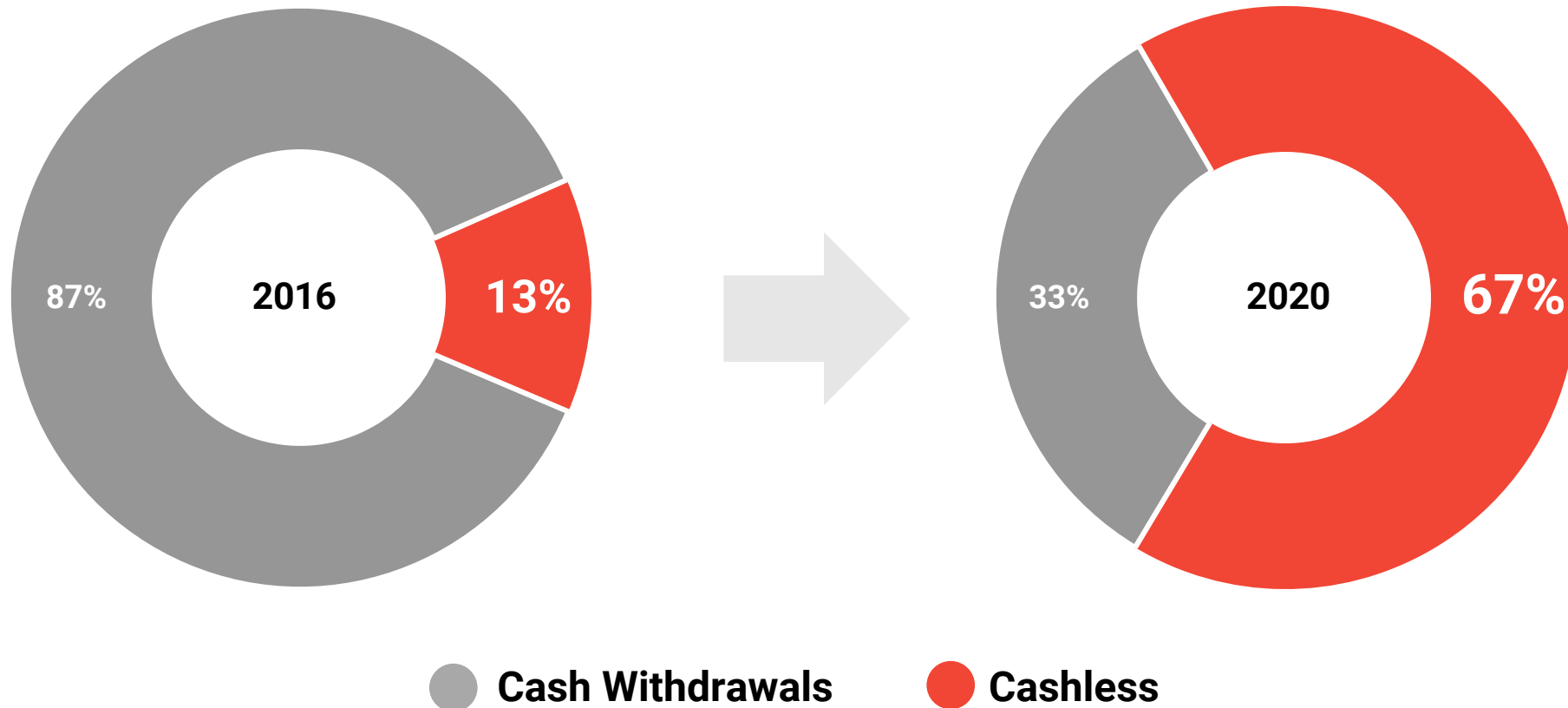
Number of Merchants accepting Mobile and QR Payments reaching 124K

Merchants are increasingly accepting contactless Mobile Payments due to convenience, low cost and health security under pandemic conditions



Share of cashless transactions skyrocketed to 67% in 2020 vs just 13% in 2016

Adoption of Mobile Payments by consumers and merchants drives share of cashless transactions in Kazakhstan. Kazakhstan has been rapidly transforming from cash to cashless economy





Thank you!

