

HalykBank to launch distant bank service portal www.halyk24.kz

Halyk Bank of Kazakhstan announces launch of new Internet-project – www.halyk24.kz- the portal, incorporating all bank distant services available on one site. Now the bank clients both corporate and retail will have a single window open on 24/7 basis to enter the bank. On launch date the site will provide sections devoted both to already deployed on-line services and planned for launching in the nearest future.

The main target of the project is to show the clients all diversity of bank services, already available in remote mode. All IT-services may be found on site www.halyk24.kz, three main blocks – “Distant Banking”, “E-commerce” and Multi-Kiosks which are divided into various services for all client segments. When selecting particular service, you will get comprehensive information and will be advised on terms and conditions of connection, service tariffs and, if necessary, going by reference, you will be able to use the service immediately. Besides information about services, you may familiarize yourself with the latest news, ask questions and participate in polls aiming to upgrade services provided by the bank.

Summary of Portal Main IT-services:

- Retail Internet Banking. The first Internet-banking system among those launched by Kazakhstan banks (1 June 2000). Initially electronic digital signature (EDS) was introduced in the system to provide access of clients to the widest product line available in Kazakhstan e-market via Internet (including intra- and inter-bank transfers, payments to any recipient, credit repayment, opening and topping up deposits, viewing pension accounts, tax payment etc). Last year the RoK IT Penetration and Communication Agency acknowledged Halyk Bank Retail Internet System as “YE2007 Best Kazakhstan e-service” By results of previous year the system became the country largest in terms of total turnover (KZT 18.8 bn) having earned more than KZT 52.6 million.

- Corporate Internet Banking.

The most up-to-date among remote bank corporate service system launched in Kazakhstan (29 June 2007) and the only one among our banks utilizing state certified information cryptoprotection (Tumar CSP solution from Gamma-Technologies). The Client may use any of three system modules “Bank-Client” (software is installed on client’s PC) , “Internet-Client” (access to account management via web-portal <https://ib.halykbank.kz>) or “Internet-Statement” (without EDS access to account information via site <https://ibank.halykbank.kz>). By results of YE2007 the number of the system clients increased by 41%, while earnings of server exceeded KZT 356 million (33 % increase to YE2006). Mr. M. Zairov, Deputy Chairman of the Bank Management Board supervising SME, says: “In 2008 the Bank will keep on developing the line of available services for new corporate e-banking system and will implement automatic authorization of client’s payments, that will significantly accelerate servicing of customers”

- Mobile banking. Only three years ago the word combination “Mobile Banking” seemed to be something fantastic, and when in YE2005 Halyk Bank launched the product in the market we had to work much with clients both using mass media and mobile operators explaining advantages and proving need in the service.

This unique product for the country was launched on 19 April 2005 and a year and just a half later the number of its users exceeded 100 thousand to make mobile banking the most popular remote banking service in the country. SMS-notice after each transaction considerably enhanced assurance of clients in card reliability, while Java mid-let, creating the bank-menu on mobile phone screen makes the service maximally convenient for customer. Mr. A. Kussainov, Deputy Chairman of the Bank Management Board supervising IT-block says: “ Today mobile banking system is undoubtedly the most popular and efficient remote banking service in Kazakhstan with more than 234 users exceeding total number of all other online banking systems. Total yield of this IT-service only for YE 2007 amounted to KZT \$3.6 million”. Any Halyk Bank Cardholder may connect to this service directly via ATM.

- Mobile Commerce. On 26 December 2007 HalykBank opened a door for Kazakhstan people to mobile commerce i.e. purchasing goods and services by mobile phone. Just change your SIM-card in operator office

(today only Beeline with other operators to join in the nearest future) to other SIM-card with banking applet and EDS keys (your phone number will remain the same). Having changed SIM-card you will receive bank menu on your mobile phone and opportunity to make payments and transfers to mobile operators and providing companies, providers of cable and satellite TV and utilities (more than 40 organizations from 11 Kazakhstan regions are available- to see the list visit) http://www.halykbank.kz/cards/mobil_banking/m_commerce). Within the project in 2008 the Bank intends to provide option of making card-to-card P2P transfers, pay taxes and a little later to buy air- and cinema-tickets. This project was nominated to C-News AWARDS 2008 as the best IT- project in the country financial sphere in YE2007.

- **E-Tender Site.** The most recent of IT-services (it was launched on 31 Jan 2008) with the first e-tender invited on 9 Feb 2008) represents a classic option of B2B system. Portal www.e-tender.kz was deployed within the all-time shortest period (3 months) together with CIS largest tender site TREID.SU. The first tender gave 10% saving of allocated budget funds to completely cover all costs for creating e-tender site.

www.e-tender.kz is available 24 hours for registration of potential suppliers of goods and services for Halyk Group companies.

- **ATMs and Kiosks.** Halyk Bank owns the Central Asia largest branch network not only among traditional departments, but among self-service devices in general. At present there are 1480 ATMs and 299 Multimedia Kiosks. The Bank self-service network will reach 2540 units (1940 ATMs and 600 kiosks) by the end of YE2008. Today the number of active Halyk Bank cardholders is 1,6 million that is 52% of all active cardholders of the country. Going to <http://www.halyk24.kz/cash/directory> our clients will find handy and always relevant ATMs & Kiosk Guide.

- **24/7 Visa to Visa Transfers.** By existing tradition Halyk Bank became the first among Kazakhstan banks to offer this IT-service in the market (30 March 2007). P2P transfers service was well perceived by customers of Halyk Bank and other banks. More than 150 thousand people used it only for 7 months 2007. The service is attractive because the Bank ATMs and kiosks became distant terminals for customers of any bank to transfer domestic and foreign card-to-card transfers between various banks. For detail information, please, go to: http://www.halyk24.kz/cash/visa_to_visa.

Besides the above services HalykBank undertakes unprecedented step announcing its projects to be launched in YE2008:

- **Halyk Bonus Club** – Let us built a loyal system for merchants serviced by the bank and their clients.
- **E-money** – It's high time for Kazakhstan to join this e-service.
- **Phone banking** - if you don't have mobile phone and are not able to use mobile banking - a service will be available soon to resolve this problem.
- **E-commerce** – Now due to decreasing Internet-tariffs the number of Internet- users is growing rapidly and the Bank wishes to support development of national e-commerce segment, having created a payment infrastructure via Internet.

Halyk Group Companies hope that with launching remote bank service portal www.halyk24.kz our customers will easily orient themselves in diversity of the Bank financial IT-services and which is more important will use them actively.

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