



Press release

### **The best from the future right now**

24.04.2012 *Almaty.* – Kazkommertsbank has launched a series of products based on new technical solutions in the field of banking and electronic commerce: the first international bonus card MasterCard PayPass in Kazakhstan with contactless payment technology; co-branding card with popular Kazakh discount service Chocolife.me; updated version of the mobile Homebank application for iPhone and Android as well.

"The influence of Internet and mobile devices are changing habits and lives of people, that in turn causes the bank to respond to these changes. We try to be in line with the world of technology today, and therefore represent to our clients innovative, new, simple and convenient products and services," - said the Executive director of Kazkommertsbank Mr. Nurlan Zhagiparov during the presentation.

#### *Contactless payment technology MasterCard PayPass*

Responding to the needs of its customers in fast service, Kazkommertsbank launched a new for Kazakhstan technology of instant and contactless payment MasterCard ® PayPass™. Purchase using this technology takes seconds: it is enough to touch special PayPass logo on the terminal for transaction by card.

This technology is very convenient for usage in commercial and service enterprises, where the speed of service is important, and the cost of services or goods should be relatively small - in fast food restaurants, supermarkets, gas stations, taxis, etc. This technology also helps to avoid fraud or scanning a PIN code, because there no need to give the card to a cashier or a waiter, and enter the PIN-code.

Now, Pay Pass terminals are installed in offices and express supermarkets "Ramstore", "City Center", "Interfood" in Almaty. In the nearest future we plan to install POS-terminals of fast payment in CPSc.

#### *Updated version of the Homebank mobile application for iPhone and Android*

In addition to development of Internet applications today, the world's banks are actively developing solutions for mobile devices and tablets, going through social networks to sell their products and customer services, integrated with providers of payment services.

In 2011, the Kazkommertsbank began rapid development of mobile banking and launched the Homebank application for iPhone and Android. In March of this year it earned an updated mobile app of financial portal. The improved interface allows you not only to view the account, but also to make transfers to them - from card to card, from card-to-virtual card and return transaction from the card to account.

If the previous version could carry Geographical search of the nearest 10 ATMs and branches of Kazkom on the map, then a new application for smartphones based on Android they can be found through the camera of your phone, using the «Augmented Reality» opportunity . For people who are poorly versed in space or in unfamiliar place, the phone will help you to find the right path to the location of the ATM or bank branch. While this feature can be used in Almaty and Astana, but soon the service will operate throughout the Kazakhstan.

In the new application the opportunity to call for advice to the Homebank call-center via Skype, instant payment for mobile phone services, JSC "Kazakhtelecom" and cable TV, is remained.

At the moment the financial portal Homebank application for mobile phones is set for 16 thousand of customers (9 thousand of which are owners of Android phones, and seven thousand are owners of iPhone). Since the beginning of 2012, monthly increase in Homebank visits through mobile applications is 25%.

The total number of Homebank users has exceeded 360 thousand people.

*Co-branding card Chocolife.me*

Introducing the world's e-commerce technology on the market of Kazakhstan, Kazkommertsbank is trying to be responsive to innovations of partners from Kazakhstan. Thus, the result of an alliance with a Chocoflife.me discount service, whose popularity is rapidly gaining, will be a co-branding credit card, which begins to being emitted by Kazkommertsbank.

"Creation of a joint co-branding KKB cards - a unique opportunity for Chocoflife.me shopping online users that is even easier and easier - tells about the possibilities of payment card the director of the discount services department Ramil Mukhoryapov. - They will not need to print the certificates and submit them to institutions. All data on purchases will be on the card, which simplifies the use of service."

Chocoflife.me web site unifies information on proposals from various companies, discounts on goods and services which range from 50 to 90%. Acquired certificate or coupon can get a real monetary benefit to its owner, the same advantages will now be able to the owners of co-branding cards of Kazkommertsbank and Chocoflife.me. Currently the service is working steadily in Almaty, Astana and Karaganda, and the number of registered users exceeds 300 thousand people.

Kazkommertsbank as a full member of international Visa, MasterCard, American Express payment systems, has licensed these payment systems for all types of processing. With the help of E-pay Kazkom performs transactions by Visa, MasterCard payment cards of any bank. The number of payment processing system through the E-pay for the first quarter of 2012 has increased 2.5 times compared to the same period last year, which confirms the great potential of Internet banking and electronic commerce.

While development of alternative remote delivery channels, including services in remote access, Kazkommertsbank can reduce costs and improve their efficiency for customers - to perform banking transactions round the clock to save time on physical branch visit.

#### **About Kazkommertsbank**

*JSC "Kazkommertsbank" is one of the largest banks in Kazakhstan and Central Asia. The Bank's assets at 31 December 2011 amounted to 2 565.7 billion.*

*The bank has subsidiaries operating in the field of pensions, pension fund management assets, insurance and brokerage services. The Bank also has subsidiaries in the Russian Federation in the Republic of Tajikistan and the Republic of Kyrgyzstan.*

*Major participants of the Bank are: JSC "Central Asian Investment Company," Mr. Subkhanberdin, JSC «Alnair Capital Holding», JSC "Fund" SK ", The European Bank for Reconstruction and Development.*

*The Bank's shares are listed on "Kazakhstan Stock Exchange» (KASE). Global Depository Receipts, which are the underlying assets of the Bank's shares (GDRs) are listed on the London Stock Exchange (LSE). The Bank was the first among the CIS banks completed IPO in the form of GDRs on the London Stock Exchange in November 2006 total of \$ 845 million U.S. dollars.*

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