



# DIGITAL FINANCIAL SERVICES

Astana, July 5<sup>th</sup>, 2017

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## **MOBILE FINANCIAL SERVICES IN FOCUS**

1. Telecom market is transformed
2. The cost of telecommunication services tends to «0»
3. The need to search for new points of financial growth
4. Transition to a non-cash economy

# Factors of success

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WHY WE BELIEVE THAT DFS WILL TAKE OFF



# FACTORS OF SUCCESS

Easy to TopUp



55 000 +

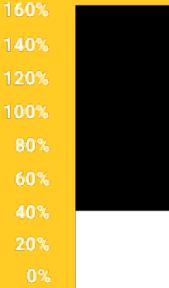
TopUp chanel network

Always at hand



Mobile Penetration %

Banked Adults %



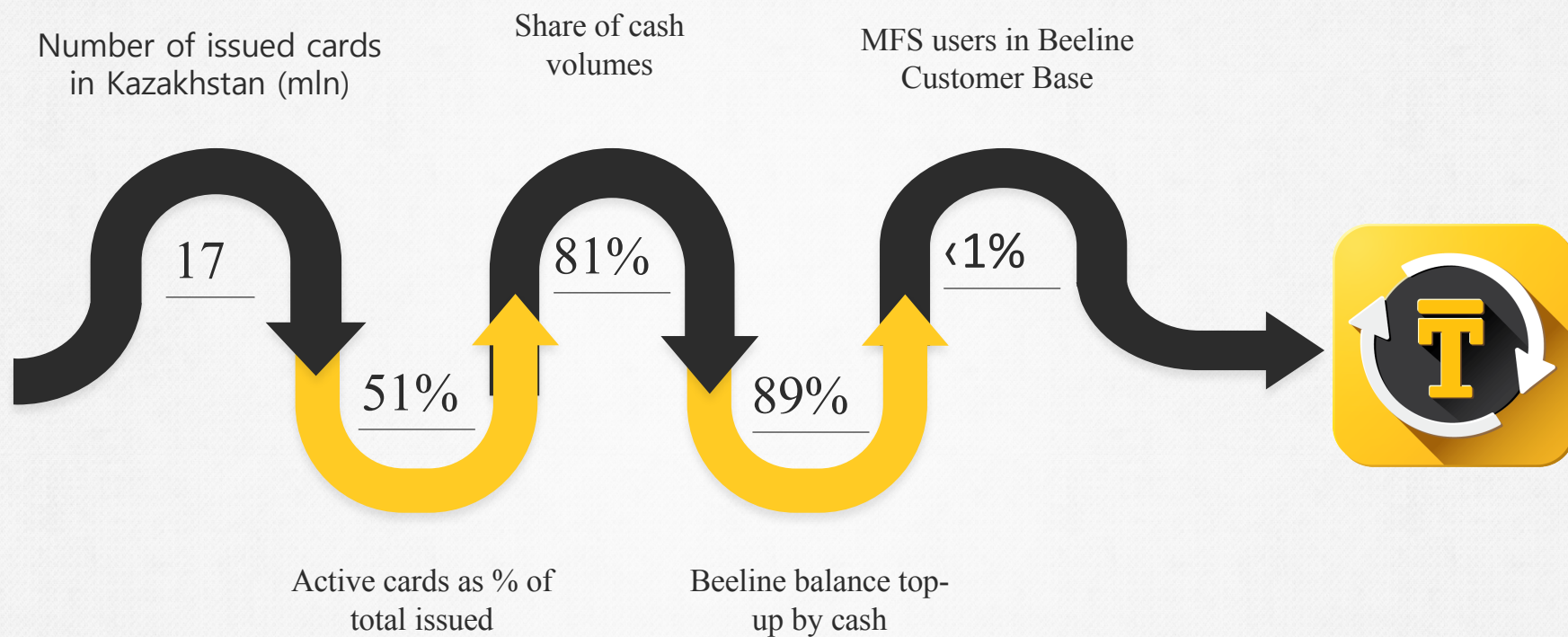
User experience



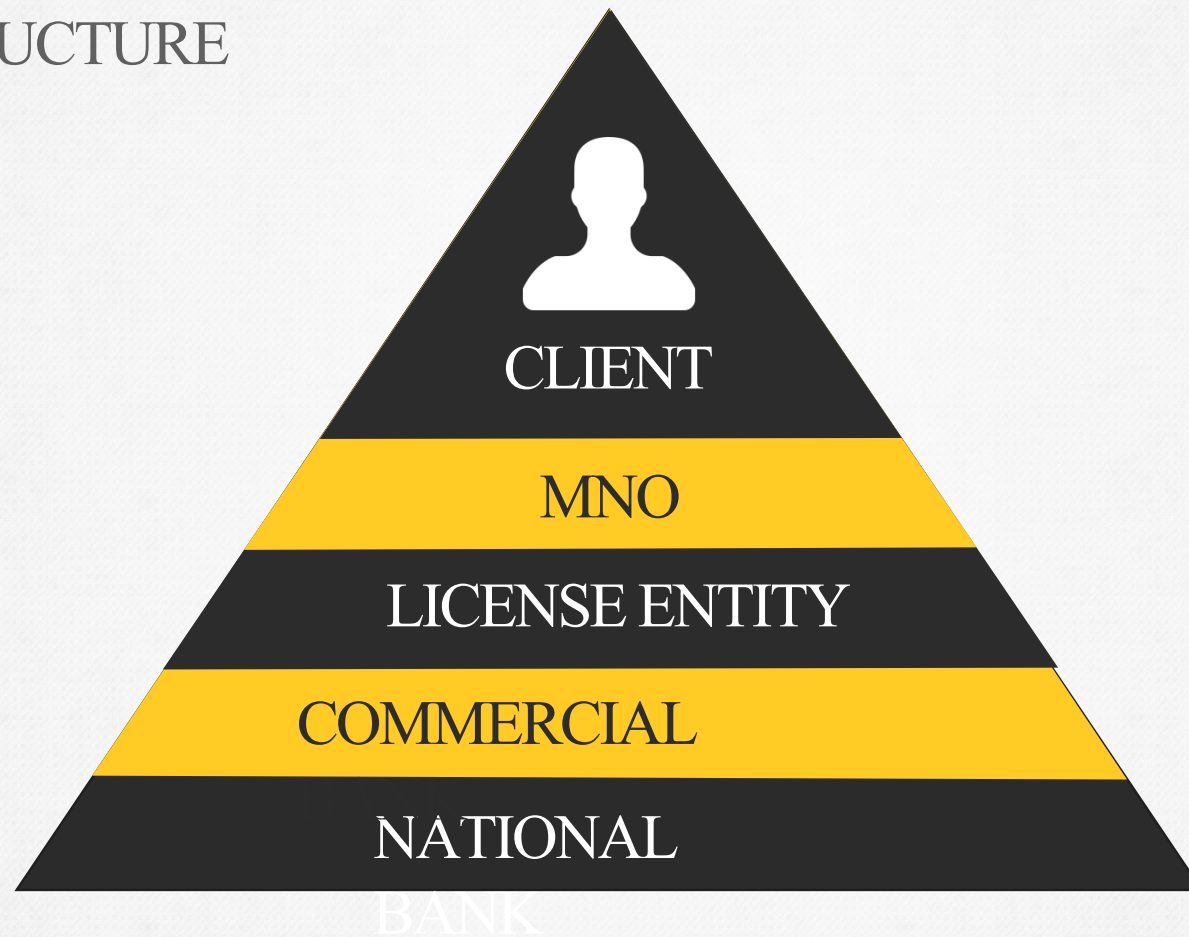
9 + mln

Beeline Customer base

# HUGE OPPORTUNITIES FOR FINANCIAL SERVICES



DFS IN KAZAKHSTAN:  
LEGAL STRUCTURE



# What we offer?

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WHAT WE ARE DOING IN BEELINE KAZAKHSTAN

# BEELINE IS THE FIRST MNO IN KAZAKHSTAN TO OFFER FINANCIAL SERVICES IN 2016 ...

Digital Payments

200+

Utilities, Games,  
Transport...

Remittance



Sim 2 Any Sim

Air Time Cash Out

X2

Card | ATM | Post

Google DCB



CONCEPT WAS  
CREATED

Offline Payments



1500+ merchants in  
2017

Beeline Card



A CARD YOU  
CANNOT MISS



COMING SOON...

Beeline Insurance



Q III (2017)

Loans



Q IV (2017)

E-Ticketing



Q I (2018)

... WHAT'S NEXT?

# Beeline DFS

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DO OUR CUSTOMERS NEED OUR SERVICES...?



# Beeline DFS KPI Performance 2016 – Q2 '2017



Unique DFS users

170+ K

35% - QII('17)



Transactions

1.3+ M

35% - QII('17)



Turnover

2+ B

40% - QII('17)

## CUSTOMER INTERFACES TO USE DFS



Online payment portal  
[Money.Beeline.kz](http://Money.Beeline.kz)



DFS Mobile App



BUTTON on the  
merchant's site



USSD & SMS  
Payments

# GOOGLE DCB NOW IN KAZAKHSTAN



[money.beeline.kz](http://money.beeline.kz)

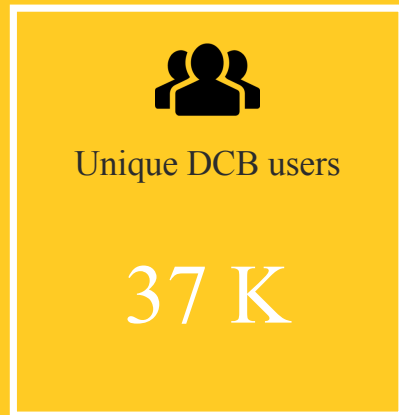


**Покупай всё,  
что захочешь,  
с баланса телефона!**

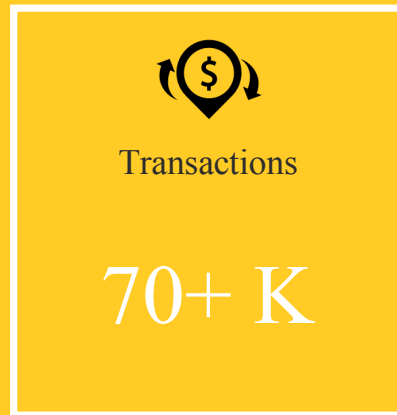
Игры, приложения,  
премиум-аккаунты,  
книги, музыку и фильмы

 **0611**

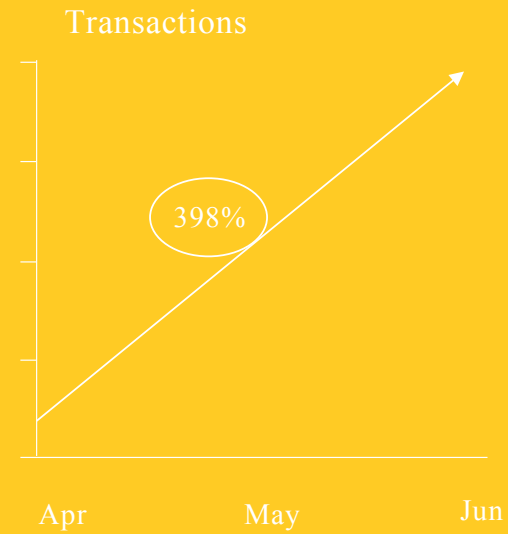
# Google DCB Performance 2017



FROM APR '17



FROM APR '17



# What about offline?

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CUSTOMER DAILY FINANCIAL ROUTINES



...STILL TOO VAST UNBANKED MARKET



High entry threshold to  
merchants



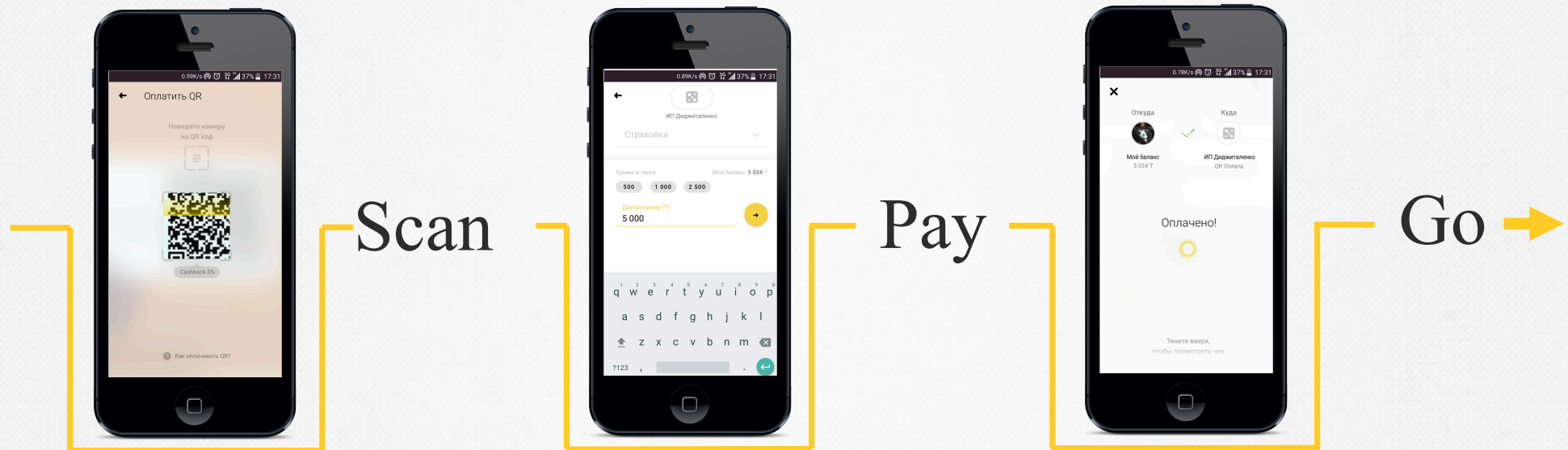
High entry threshold to  
clients



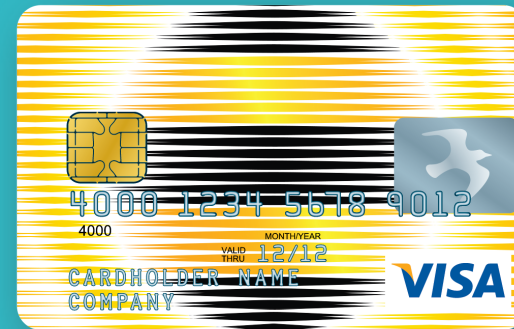
Customer  
Experience



# QR PAYMENTS: 1,500 + LOCATIONS IN 2017



The card for your  
balance...



Free

Card Issue

1,5%

Cash back

6%

Balance interest

0%

Cash withdrawal

Required: National Bank confirmation of issuing process

# Virtual Prepaid Card

Instant issuing at web site

VPC to boost non-cash  
payments

1.3 mln  
Cards in H2 2017



THANK YOU!