



THE NATIONAL  
BANK  
OF THE REPUBLIC  
OF BELARUS

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The system of non-cash retail payments.  
The experience of the Republic of Belarus

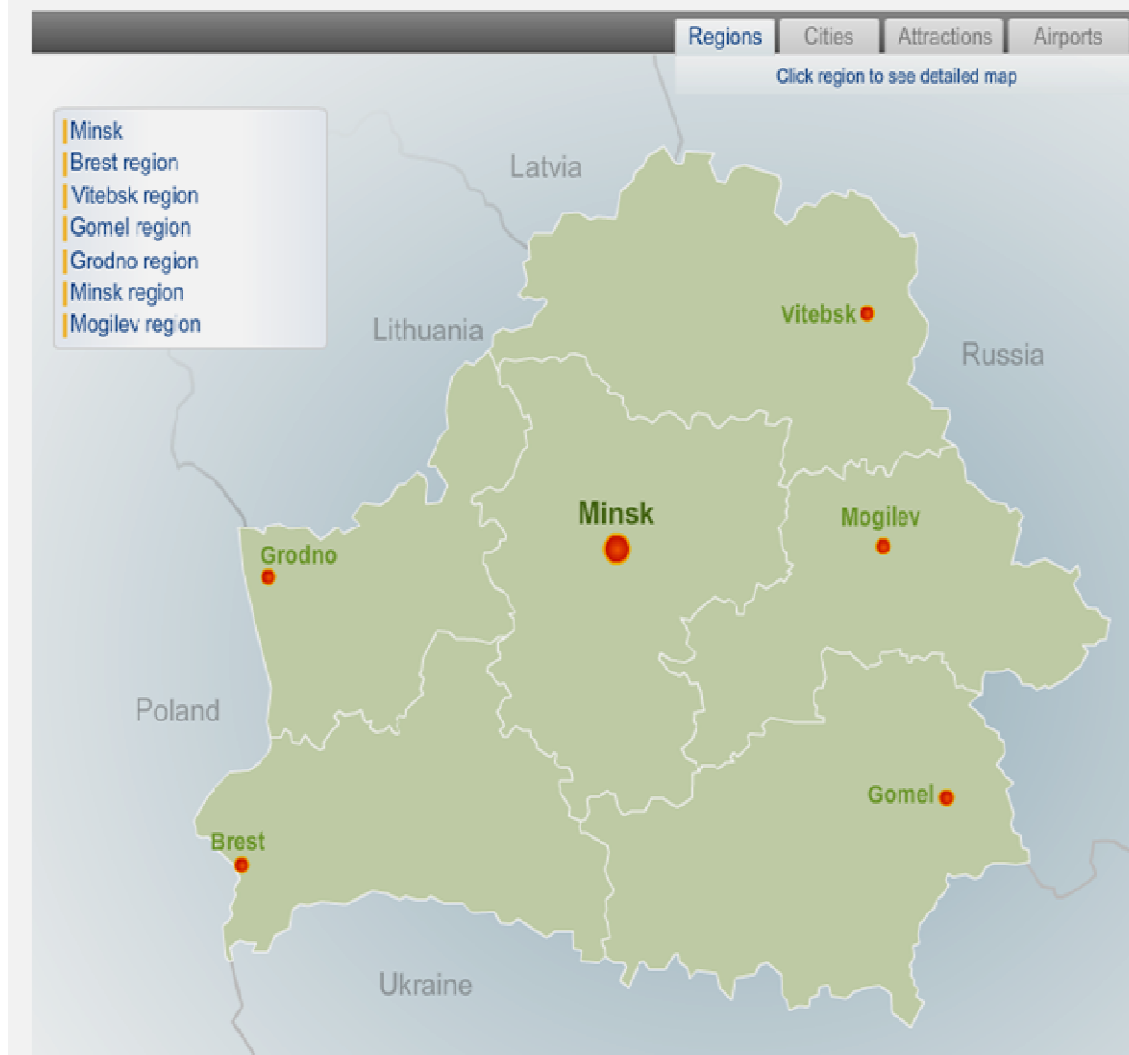
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**Eighth Conference on Payment and Securities Settlement Systems**  
**Ohrid, 10-13.05.2015**

Digital Banking Technologies Development Directorate of the  
National Bank of the Republic of Belarus

# The Republic of Belarus

## Map of Belarus



### Some facts about our country

**Official Name** - the Republic of Belarus

**President of Belarus** - Alexander Lukashenko

**Total land area of Belarus** - 207,600 km<sup>2</sup>

**Population** – 9.468,2 million

Life expectancy at birth – 72.6 years

Population living in cities – 76.8%

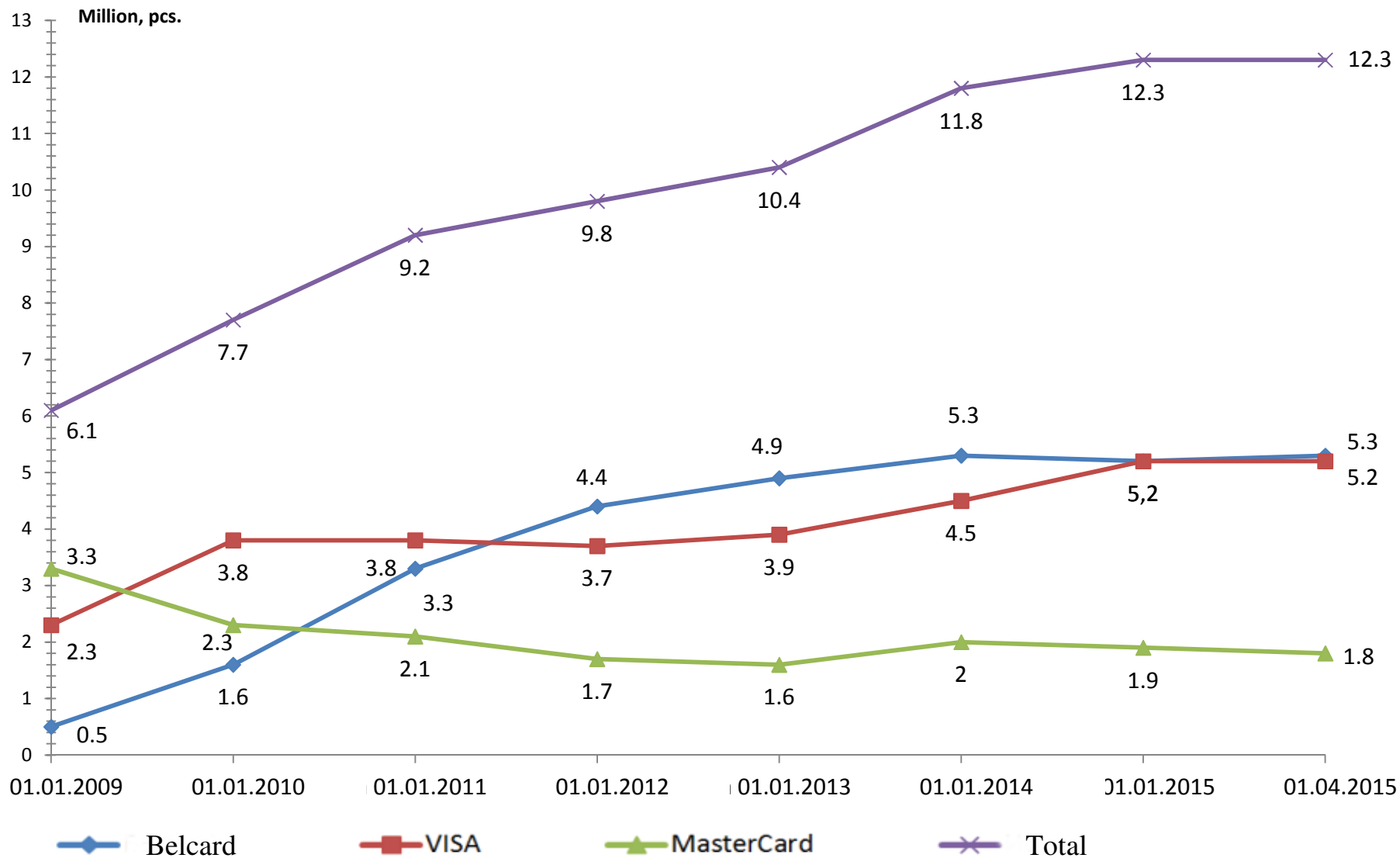
**The capital is MINSK** (1.8 million inhabitants)

**Currency of Belarus** - Belarusian rouble (Br)

**Main Business Partners of Belarus**

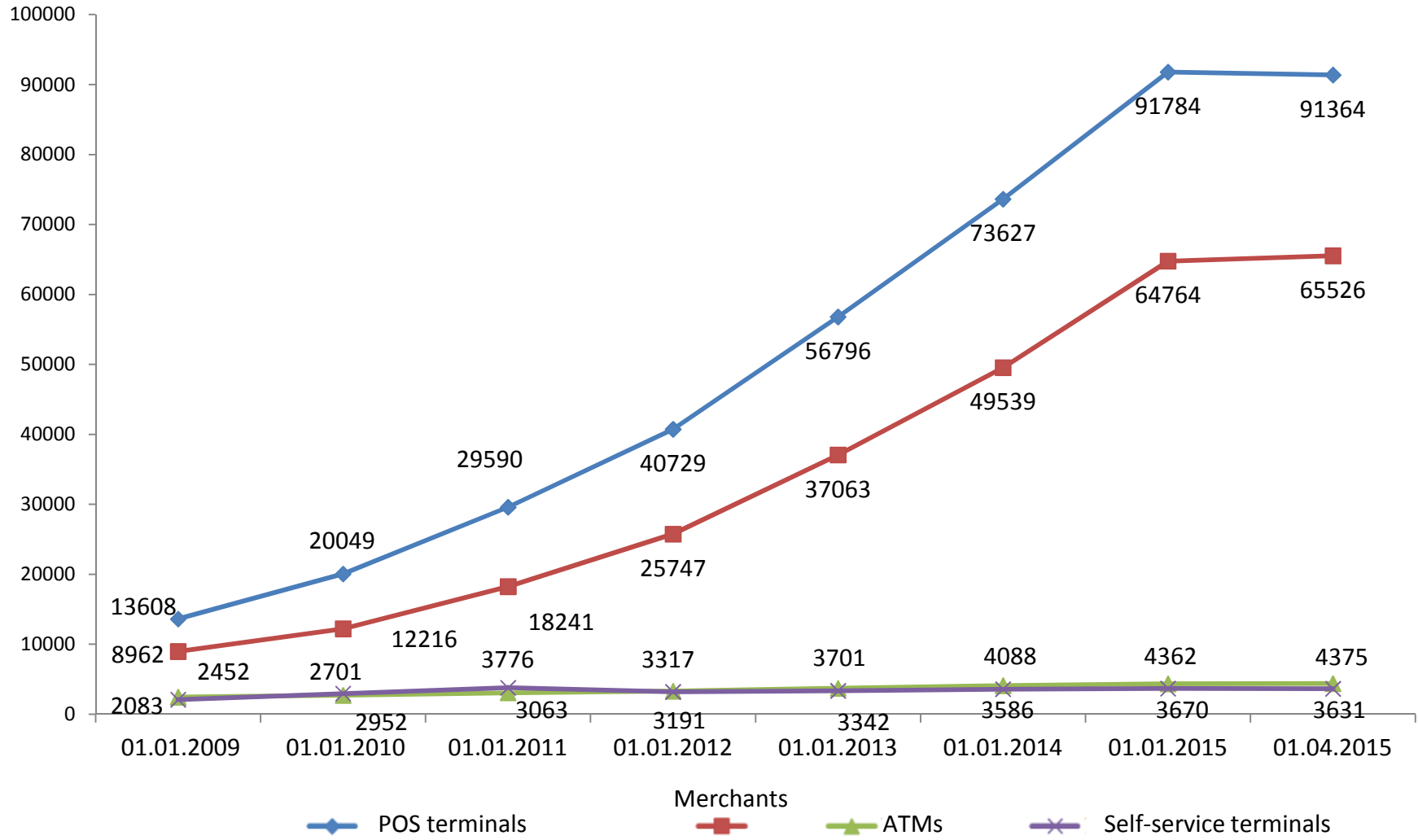
Russia, Ukraine, Germany, Netherlands, China, Poland, Italy, Lithuania

# Payment card issuing market

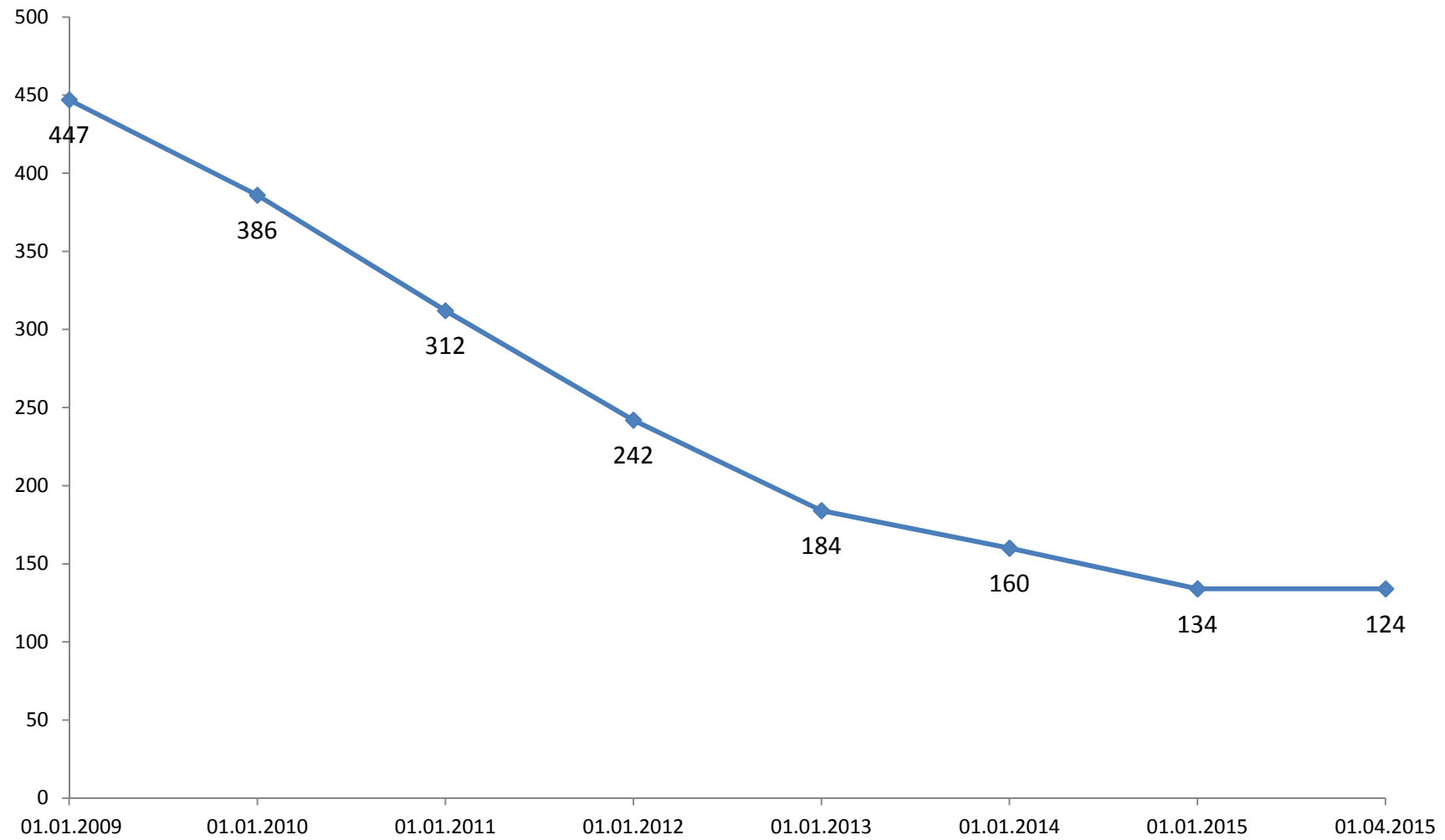


- **Co-branded cards** – 354,000 pieces or 2.7% of the total number of cards.
- **Co-badging cards** (Belcard-Maestro) – 154,000 pieces (1.3% of the total number of cards inside the country or 2.9% of the total Belcard emission).
- **Contactless cards** – 147,000 pieces (1.2% of total number of cards inside the country).

# Acquiring market



# The number of cards per POS terminal



## Information regarding the quantity of the equipment for EMV and Contactless cards usage



Indexes	Total	Equipment that allows to make payments using EMV cards		Equipment that allows to make payments using CONTACTNESS cards	
		Quantity	% of the total amount of the equipment	Quantity	% of the total amount of the equipment
POS terminal installed	91 364	86 233	94.4	8 288	9.1
ATMs	4 375	4 248	97.1	-	-
Self-service terminals	3 631	659	18.1	-	-

## Information about quantity of payments and amounts made in the 1<sup>st</sup> quarter of 2015 in terms of remote banking systems



Types of remote banking systems	Quantity of individuals connected to remote banking systems	% of all cardholders**	Quantity of payments made with remote banking systems	% of the quantity of all non-cash payments made with cards***	The amount of operations made with remote banking systems (USD, thousands)	% of the amount of all non-cash payments made with cards****
Internet banking	- 1,907,836	21.6	17,058,632	11.21	247,377.0	16.3
SMS-banking	1,121,543	12.7	1,432,317	0.94	4,062.8	0.26
Mobile-banking	263,851	3.0	4,988,636	3.28	35,062.0	2.29
TV-banking	11,572	0.1	505	0.00	4.6	0.00
Other	118,825	1.4	1,000,027	0.66	3,003.0	0.20
<b>Total</b>	<b>x</b>	<b>x</b>	<b>24,480,117</b>	<b>16.09</b>	<b>289,509.4</b>	<b>18.87</b>

\* The same customer (an individual) could use one or several remote banking systems;

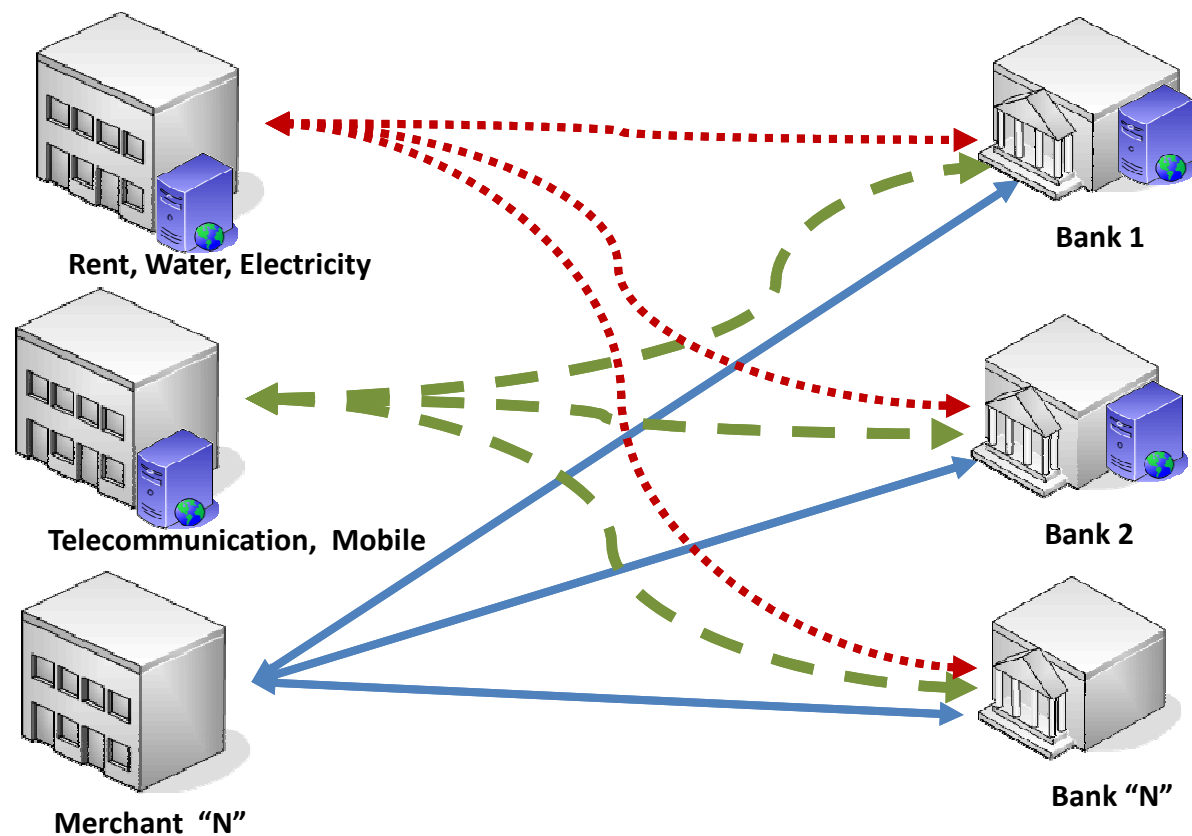
\*\* Whole quantity of the cardholders – 8,826,446;

\*\*\* Quantity of all non-cash payments made with cards in the 1<sup>st</sup> quarter 2015 – 152,169,242;

\*\*\*\* the amount of all non-cash payments made with cards in the 1<sup>st</sup> quarter 2015 – 1,53 billion USD



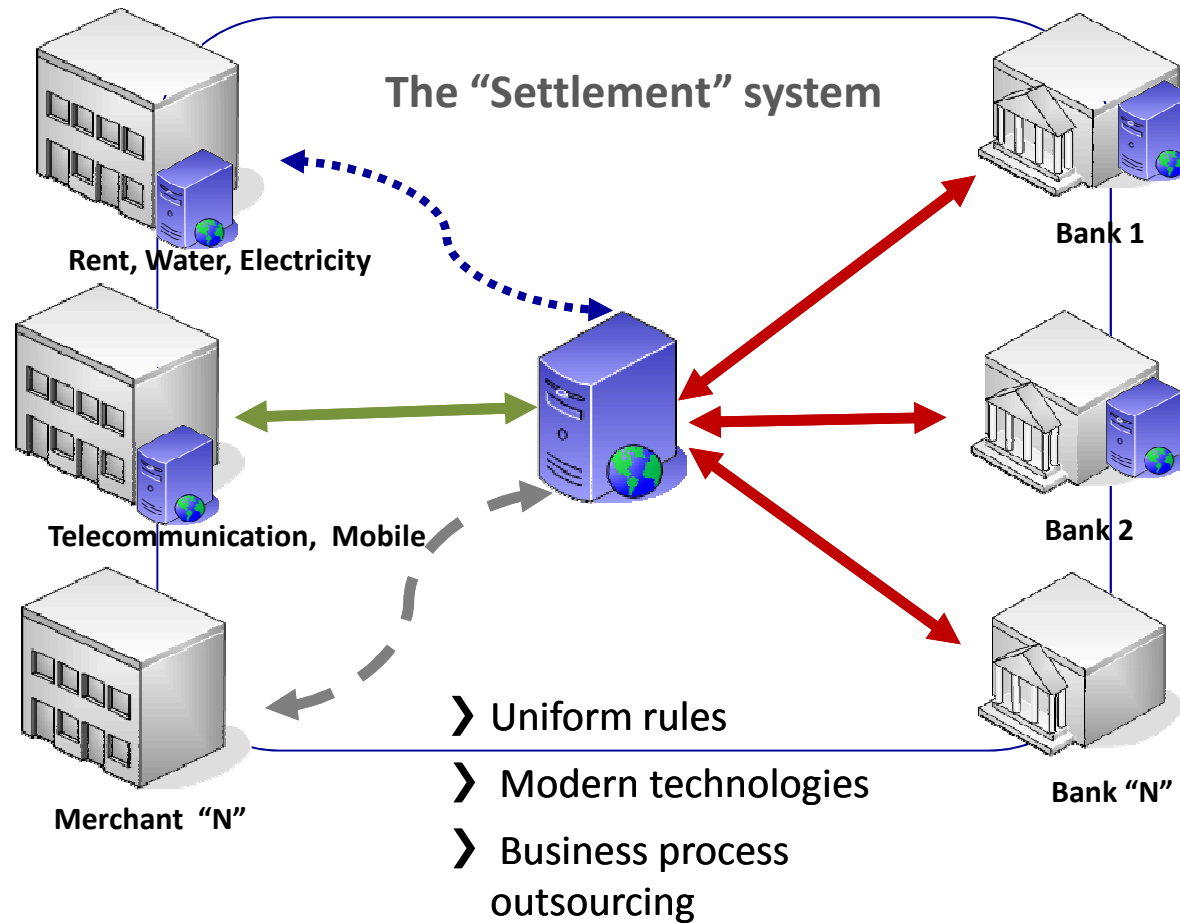
## Too many contracts – in the past



Each bank had a separate:

- › Contract
- › Work schedule
- › Cash flows
- › Information exchanging channel

# The automated information system called "Settlement" - today



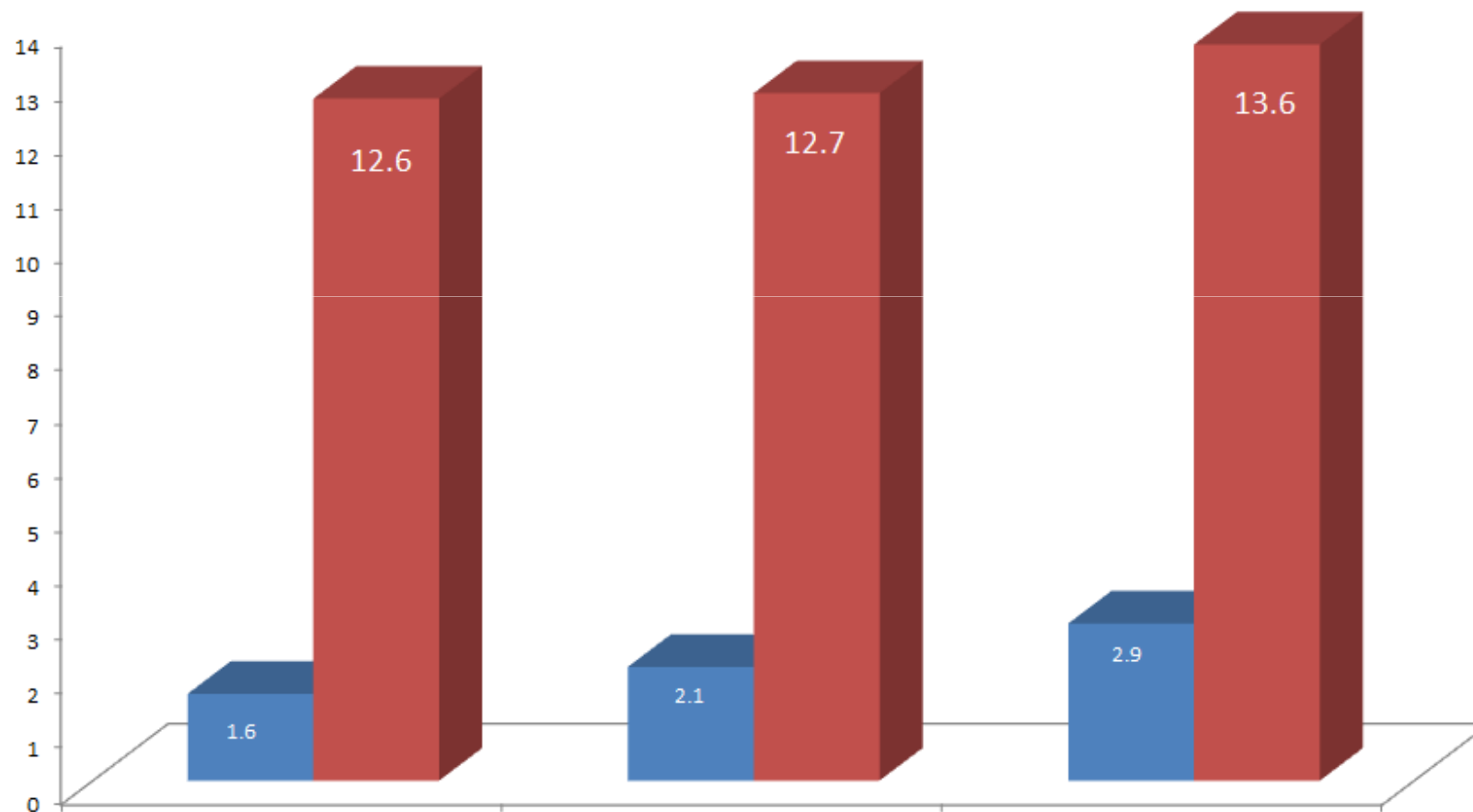
## Payments

- ✓ Cash
- ✓ Payment cards
- ✓ Electronic money

- ❖ Cash departments
- ❖ POS terminals
- ❖ ATMs
- ❖ Internet-banking
- ❖ Mobile payments

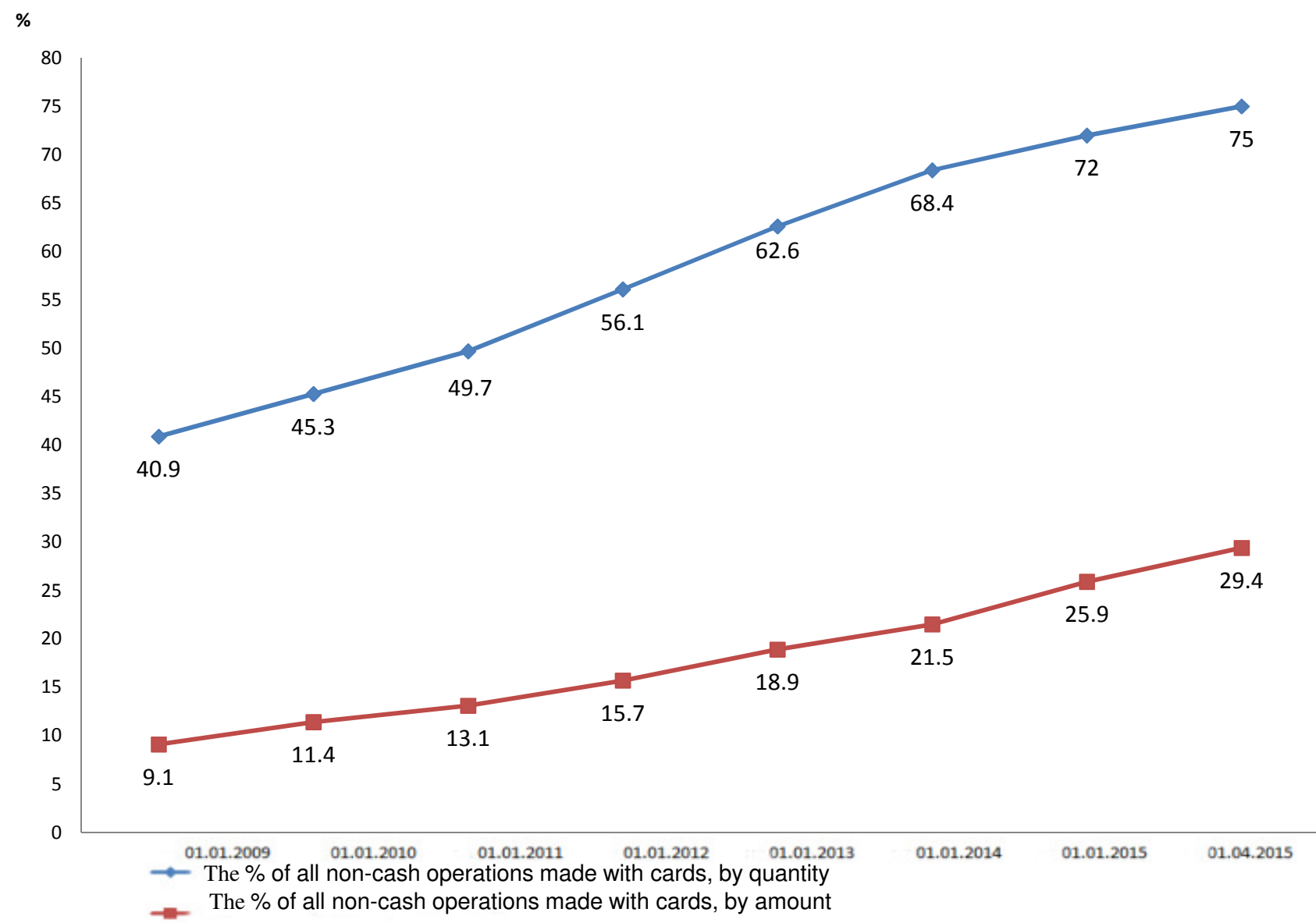
## The information about registered e-wallets and using e-money operations

Million, units



- The quantity of the registered e-wallets on the 1<sup>st</sup> day of the month following the reporting, million
- The quantity of operations using e-money, million

# Cashless Belarus



## Digital Transformation (identification and authentication)



- Creating a Common system of identification in the financial markets;
- The usage not only certified means of electronic digital signature in the financial system but other software and hardware solutions.
- Determination of the list of operations and services that could be carried out taking into account the identification / authentication of customers in this system;
- Defining ways and means of identification of customers;
- Defining the rules of formation and storage of contracts and other documents in the digital environment.
- As a result of the construction of the Common system of identification any customer will be able to once identified at one financial institution to receive services at any other financial institution.
- A Common system would be opened to Government organisations and may be to commercial organizations.

Thanks for your attention!

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