

## PRESS RELEASE

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### **Kazkommertsbank selects Welcome Real-time to drive bank-wide loyalty**

*Kazakhstan's largest bank to use Welcome XLS for country's first bank-wide loyalty program*

**Aix-en-Provence, France, 3 March 2010** - Welcome Real-time, the global leader in innovative loyalty solutions, today announced that Kazkommertsbank (KKB), has selected Welcome XLS 7.0 as the technology behind its bank wide loyalty program – the first of its kind in Kazakhstan.

As Kazakhstan's largest bank and one of the biggest private banks in the Commonwealth of Independent States (CIS), KKB was looking for an innovative loyalty solution to reward and incentivize existing customers and to help attract new ones to the bank. KKB is already using Welcome XLS 7.0 to run its successful credit and debit card loyalty program and was keen to extend the program to reward customers for additional products and services they use across the bank. KKB will benefit from having a single view of its customers and a better understanding of their preferences, helping it to cross-sell additional services which suit their needs and to deliver more personalized, relevant incentives.

The bank-wide loyalty program, which will go live in September 2010, will encourage KKB customers to use the bank's "Homebank" internet banking service. KKB customers will be rewarded for transactions conducted through Homebank including checking their balance, making payments, opening new accounts and signing up for other KKB products such as insurance, or investment services. Customers will be able to check their reward point balances from multiple channels including the Homebank web site, ATMs and bank branch kiosks and will be able to redeem their points at participating partner retailers at the point-of-sale.

Yermek Shamuratov, Managing Director at Kazkommertsbank said: "Providing innovative, new services is a priority for KKB in helping us deepen our relationships with existing customers as well as attracting new ones. Through our bank-wide loyalty program with Welcome Real-time, we will not only be able to enrich our customers' experience with personalized offers and rewards, but will also be able to cross-sell other services that meet customers' needs – a crucial way to increase our profitability. Having worked With Welcome Real-time to manage our successful payment card loyalty program, it was logical and straightforward to simply extend our existing system and to use the capabilities of Welcome XLS for our bank-wide loyalty program."

"More than ever before, banks need to be savvy regarding new ways to entice customers to increase usage of existing services and sell new services," said Francois Dutray, CEO at Welcome Real-time. "Having worked very closely with KKB to implement its successful card loyalty program, we are thrilled that the bank has now decided to extend the program bank-

wide. This is testament to the bank's commitment to being at the forefront of offering innovative and superior services to its customers and we will look to support them with further innovations that continue to surprise and delight customers in the future."

### **About Kazkommertsbank**

Kazkommertsbank (KKB) is one of the largest banks in Kazakhstan and Central Asia with total assets of KZT 2,787.1 billion (US\$ 18.5 billion equivalent) at 30 September 2009.

In addition to its core banking business (retail and corporate) KKB has subsidiaries active in pension fund management, asset management, insurance and brokerage. KKB also has foreign subsidiaries in the Russian Federation, Kyrgyzstan and Tajikistan.

### **About Welcome Real-time**

Welcome Real-time (Welcome) is the global leader in innovative loyalty solutions to Fortune 500 banks, retailers and other organisations worldwide. Through its proven Welcome XLS software, Welcome helps organisations run real-time loyalty and marketing programmes that drive a change in the behaviour of their customers, ultimately driving long-term growth and profitability. Established in 1996, Welcome is implemented across 5 continents and in over 30 countries worldwide, proving its ability to meet any business need. Further information about Welcome Real-time can be found at [www.welcome-rt.com](http://www.welcome-rt.com).

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