



Binur Zhalenov

Chief Digital Officer

National Bank of
Kazakhstan

Binur Zhalenov is the Chief Digital Officer and Advisor to the Governor of the National Bank of Kazakhstan, leading the digital transformation of the country's central bank and financial system. He is

responsible for Kazakhstan's national digital finance strategy, covering payments, data, AI, digital assets and financial market infrastructure.

He previously served as CEO of the National Payment Corporation of Kazakhstan, where he built and scaled the core national platforms now used by all banks, including the national card switch, faster payments, open banking APIs, remote digital onboarding and the national fraud information-sharing center. These systems today process the vast majority of Kazakhstan's non-cash transactions and have prevented billions of tenge in fraud losses.

Binur is the architect of the Digital Tenge, Kazakhstan's central bank digital currency, which has progressed from pilot to real-world deployment for programmable public spending, tax administration, social payments and public procurement, with large-scale government and commercial flows being migrated onto the platform.

Beyond CBDC, he leads Kazakhstan's transition toward a tokenized and data-driven financial system, including the regulation of digital assets, crypto-fiat gateways, tokenization of securities and real-world assets, and the integration of programmable money into settlement and collateral systems. He also oversees the National Bank's Data Factory and AI program, aggregating data from over a thousand institutions to support real-time supervision, SupTech and evidence-based monetary and financial stability policy.

Binur works closely with the President's Office, Government and Parliament on financial sector reform and digital economy policy and is a frequent speaker at IMF, BIS and international fintech and central banking forums on the future of money, payments and financial infrastructure.