KSB KYRGYZ SWISS BANK

TABLE OF CONTENTS

1. General provisions

1.1. The "Internet-Banking/Mobile Banking" system (hereinafter referred to as IB/MB and/or the system) of the "Kyrgyz-Swiss Bank" Closed Joint-Stock Company (hereinafter referred to as the Bank) is a software package for remote banking customer service that provides customers with access to accounts and transactions (on them) at any time via the Internet.

1.2. Access to the Bank's IB/MB system is provided to the user after the conclusion of the relevant agreement with the Bank, and is accompanied by the issuance of a user login and password to enter the system.

1.3. Through IB/MB, the user can only perform non-cash transactions, as well as receive account statements and view transaction documents.

1.4. IB/MB provides for the role of the "Contractor", whose function is to initiate the transaction, as well as the role of the "Authorizer", which is responsible for confirming the transaction. Any user transaction goes through an initiation stage and a confirmation stage. Since an individual or an individual entrepreneur is presented in a single person, for them the above roles are combined into one role - "Full Access". Thus, transactions are created and confirmed by the same user.

1.5. After the user fills out a special form for the transaction, first it is assigned the status "Created", and after the confirmation of the user - the status "Confirmed". Transactions confirmed by the user cannot be undone. Transaction statuses from the point of view of the user himself can be seen in the "List of orders" Block.

1.6. User transactions such as transfers between user accounts, conversion, intra-bank transfers, credit and card transactions are completed immediately after the user confirms within the established limits. They will directly affect the user's accounts and do not require the participation and confirmation of the Bank's employees.

1.7. The following transactions, such as clearing, gross and SWIFT payments, after the user confirmation stage, are still pending. Then they come to the disposal of banking specialists, and only after they are processed will they be reflected in the corresponding user accounts. The time frame and the procedure for further processing of such payments are subject to the legislation of the Kyrgyz Republic, the Bank's internal regulations and business practices. The statuses of clearing, gross and SWIFT payments in the automated system of the Bank can be found in the relevant sections of this Manual.

2. User registration and security requirements

2.1. In order for transactions through IB/MB to be carried out without risk, the user must ensure the following information security conditions:
- ensure confidentiality in relation to your workplace, logins and passwords in IB / MB;
- log in to your personal account in IB/MB https://online.ksbc.kg/ only via a link from the official website of the Bank (www.ksbc.kg). Before logging in, make sure that the web page is secure by checking for Uniform Resource Locators (URLs) that must start with "https", and a secure connection sign should appear on the Internet browser status;
- use complex passwords consisting of non-repeating at least 8 characters and containing upper and lower case characters, as well as numbers and special characters.
- do not save the password in text files on the computer or on other storage media;
- do not disclose logins and passwords to third parties, including employees of the Bank (including when unidentified persons apply on behalf of the Bank by phone, e-mail, via SMS). The password is not required by the Bank's employees and the technical support service for your connection, maintenance and support of the service in working condition;
- after the end of work in the IB/MB system, correctly exit the work using the "Logout" soft button.

2.2. Additionally, the Bank recommends the user to fulfill the following security conditions:
- do not use the workplace to connect to social networks on the Internet, to forums, conferences, chats, telephone services and other sites containing potential malware, as well as to read mail and open mail documents from untrustworthy beneficiarys;
- use a dedicated workstation for working with the IB/MB system, which is not used by the user for other purposes;
- ensure the functioning of workplace of a user of a licensed version (not counterfeit) of Microsoft Windows 10 or older, Apple Macintosh Mac OS X or older, Linux and its timely update in accordance with the 10 recommendations of the developer company in order to eliminate the vulnerabilities identified in it that allow access to confidential information;
- ensure the functioning of licensed (not counterfeit) anti-virus software at the user's workplace and its timely updating in accordance with the recommendations of the developer company. This is required in order to prevent infection of the user's workplace with malware that can provide unauthorized third parties with access to IB/MB on behalf of the user;
- ensure the functioning of licensed (not counterfeit) firewall software in the workplace in blocking mode;
- provide protection against unauthorized remote access to the workplace from the Internet and the user's local network;
- restrict access to a personal computer and ensure the presence of minimum rights to change the configuration of the operating system of the user's workplace (administrator rights are undesirable);
- do not work in the IB/MB system on the Internet using a connection source from places that are not trustworthy (Internet cafes), or using public communication channels (free Wi-Fi, etc.);

- pay attention to any changes and errors in the software during the establishment of a connection in the IB/MB system of the Bank or in the transaction of the IB/MB; transactions;
- in case of browser warnings about redirection to another site when connecting to the IB/MB system, postpone transactions and contact the Bank's technical support service in order to determine the reason for the redirection;
- Regularly check transaction history and statements to track errors or unauthorized account transactions;
- logout and leave the site where electronic transactions are carried out, even if the personal computer is left unattended for a short time.

2.3. Failure to comply with the above requirements and recommendations by the user may be the basis for imposing liability on the user for disputed transactions through the IB/MB system.

2.4. To prevent unauthorized access to IB, one-factor user authentication is provided: entering a login and password.

2.5. To prevent unauthorized access to the MB, two-factor user authentication is provided: entering a login, password and pin code with the possibility of authorization using a biometric scanner, if any.

2.6. In IB/MB, the requirements for passwords and user logins are configured as follows:
- Password length and combination - minimum   from   8-mi   characters   with mandatory use of special characters;
- Password expiration date - 180 days, after which it should be updated when the program is requested;
- The number of failed login attempts before blocking the account is 10, after which it is necessary to apply to the Bank's office with a written application to unblock the user's account or by phone with the correct name of the "code word"
- Active session in Internet Banking – 10 minutes.

3. Limits on user transactions

3.1. In order to limit risks, the Bank sets limits for users to conduct transactions through IB/MB.

3.2. These limits depend on the form of user registration (individual, individual entrepreneur, legal entity) and the types of transactions performed:

Type of transaction and time frame for the transaction	User registration form	Limit	Note
Conversion (the transaction can be carried out around the clock)	Individual	2000USD	Limit on spending transaction each currency in equivalent
	Individual Entrepreneur	2000 USD	
	Legal Entity	2000 USD	
Clearing (transactions on any accounts can be carried out until 11.00)	Individual	Up to 1,000,000 KGS	only in national currency
	Individual Entrepreneur		
	Legal Entity		
Gross (transactions on any accounts can be carried out until 15.30)	Individual	Without Borders	only in national currency
	Individual Entrepreneur		
	Legal Entity		
Intra-bank transfer on a demand account and current account (the transaction can be carried out around the clock)	Individual	300 000 KGS	for each currency in equivalent
	Individual Entrepreneur	1 000 000 KGS	
	Legal Entity	1 000 000 KGS	
Intra-bank transfer on a card account (the transaction can be carried out around the clock)	Individual	300 000 KGS	transfer from card account
	Individual Entrepreneur	1 000 000 KGS	
	Legal Entity	1 000 000 KGS	
Replenishment of card account (transaction may run around the clock)	Individual	Without Borders	
	Individual Entrepreneur	Without Borders	
	Legal Entity	Without Borders	
SWIFT (transactions in USD, KZT, EUR, RUB currencies until 15:30)	Individual	Without Borders	
	Individual Entrepreneur		
	Legal Entity		
Individual limits	Legal Entity / Individual Entrepreneur / Individual	Installed upon written request from the customer and approval through ALCO Bank	

3.3. The limits are set for one business day and for the totality of the user's transactions. For example, an individual can make one or more intra-bank transfers within one day, the total amount of which does not exceed 250,000 soms. For transactions made in a currency other

than the currency of the established limit, recalculation is made at the <mark>accounting rate of the NBKR</mark> on the day of the transaction.

3.4. If the limits are exceeded, the system will notify the user about this. The User has the right to conduct transactions in excess of the established limits only after confirmation by the Bank or at the Bank's office.

4. Login and Logout

4.1. To enter the IB/MB personal account, the user enters the official website of the Bank (www.ksbc.kg) and activates the IB/MB link, or types the link in the browser command prompt https://online.ksbc.kg/.

4.2. Before logging in, the user should ensure that the web page is secure by checking for Uniform Resource Locators (URLs) that must start with "https", and a secure connection mark should appear on the Internet browser status.

4.3. The system, after activating the link, will open a window for user authorization. The user must enter the username and password in this window, and click on the "Login" button:

4.4. The user clicks on the "Login" button, and his personal account opens in IB / MB.

4.5. In the upper right corner of the page that opens, the user will be able to select the language of the page (Russian, English).
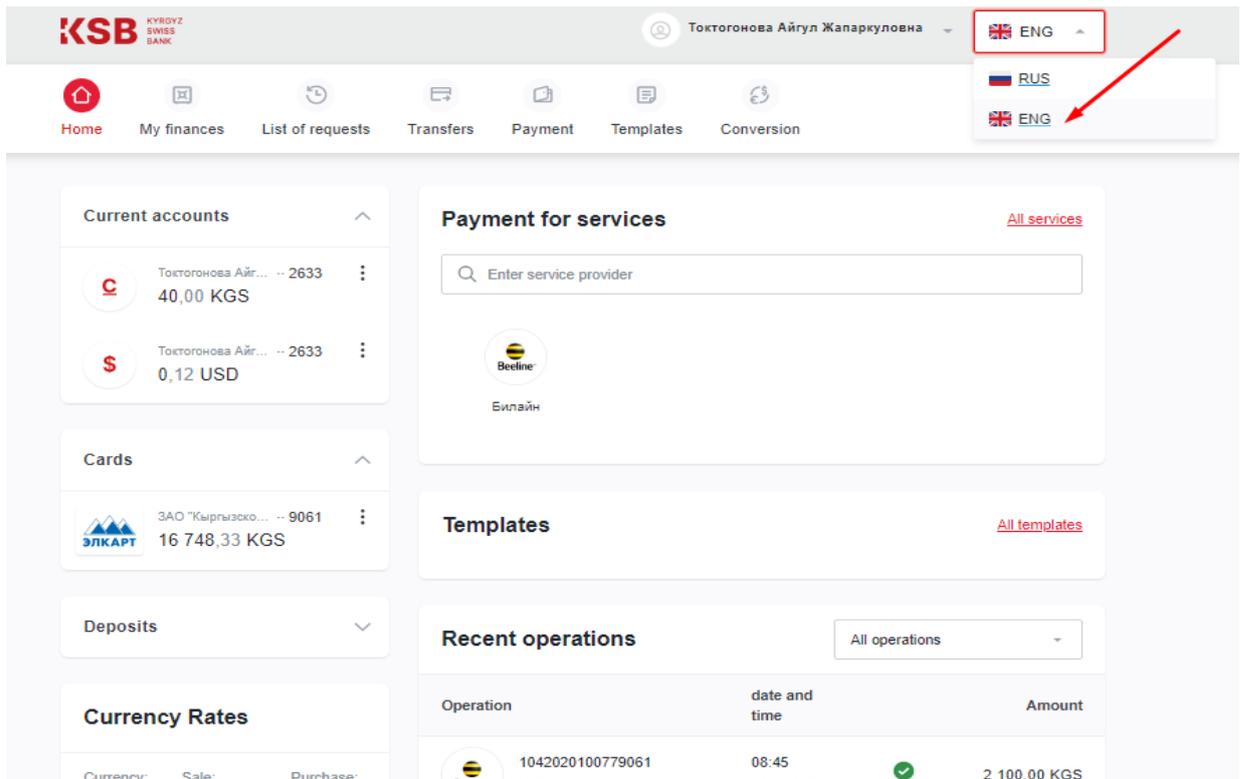
4.6. Logging out of IB/MB is done by pressing the user's full name and selecting the appropriate menu in the upper right corner of his personal account or a special button:
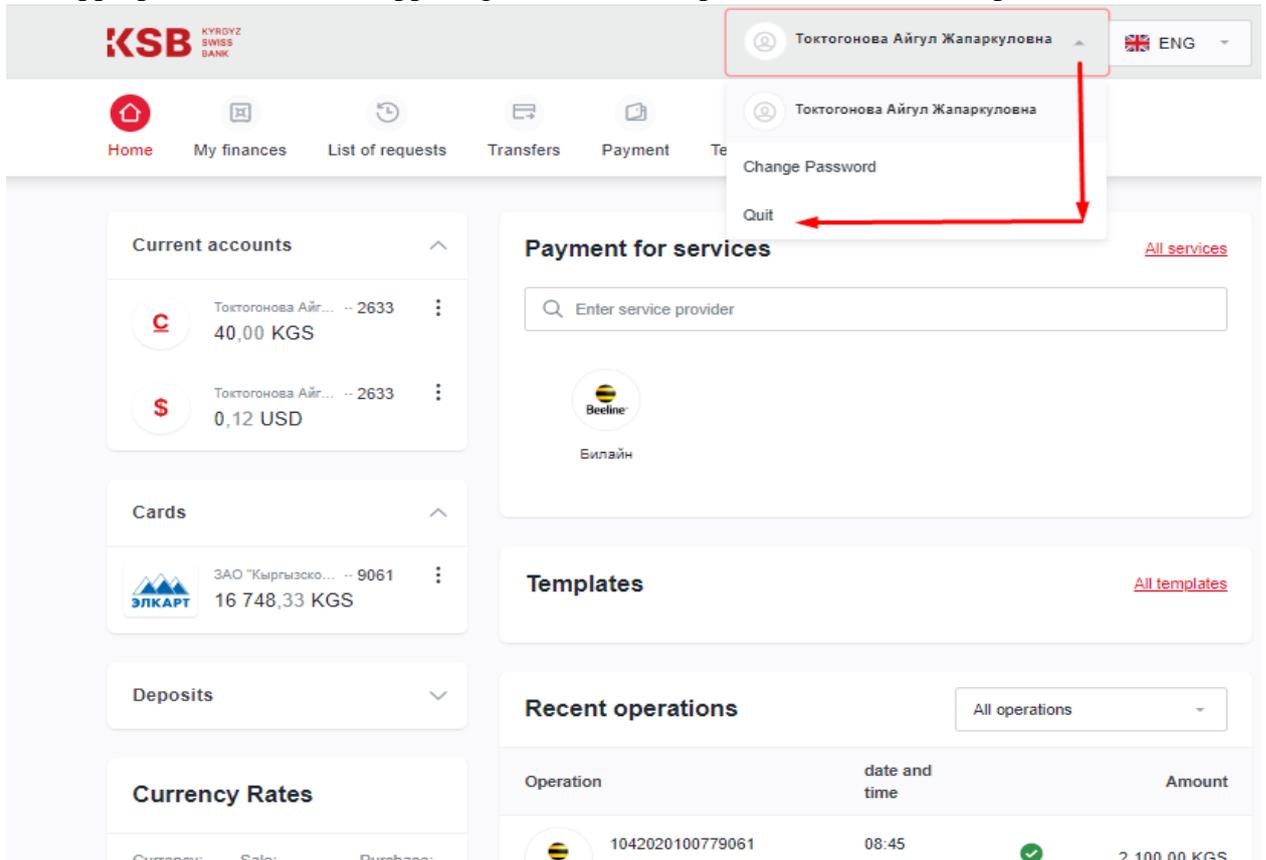
4.7. To change the password, the IB/MB user must click on the "Change password" button:

5. Description of personal account. "Main menu" Block.

5.1. After a successful login, the user will see his personal account.

5.2. The main menu of the system, consisting of blocks, is presented at the top of the personal account. Below you can see the following blocks: "My finances", "List of orders", "Transfers", "Payment", "Templates", "Conversion":

5.3. Description of each section of the main menu and transactions through them are given below in separate sections of this Manual.

6. "My finances" Block

6.1. In the "My Finances" Block, the system will present the user with up-to-date information about his current/demand accounts, deposits, cards, and loans. In particular, the number and currency of the account, the dates of opening, ending and closing of the account, the current balance and the date of the last transaction on the account are displayed:
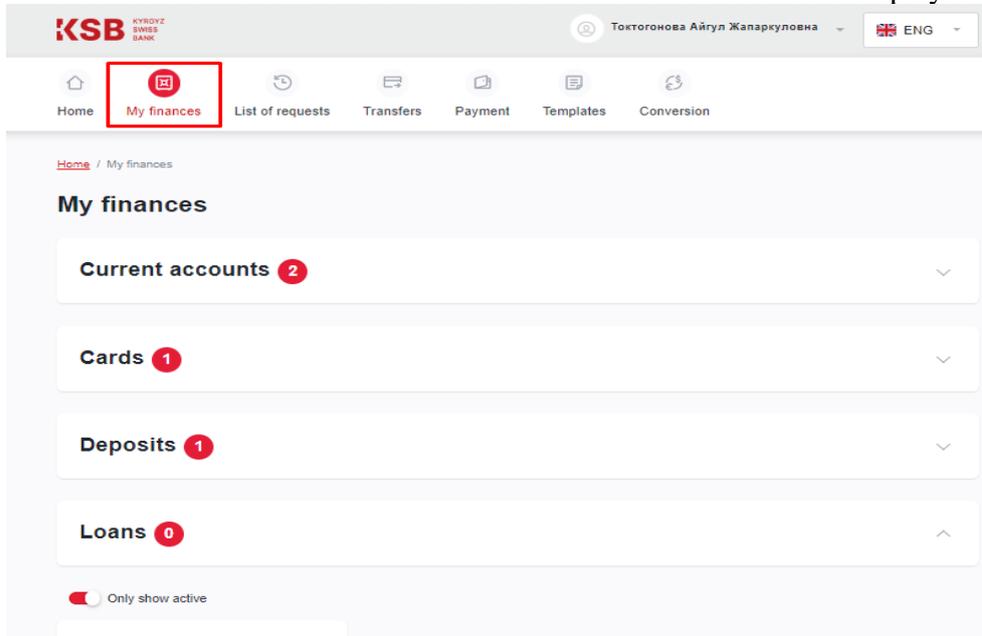
6.2. On the right side of each account there is a menu of transactions, the contents of which dynamically change based on whether there are funds and what status the account is in:
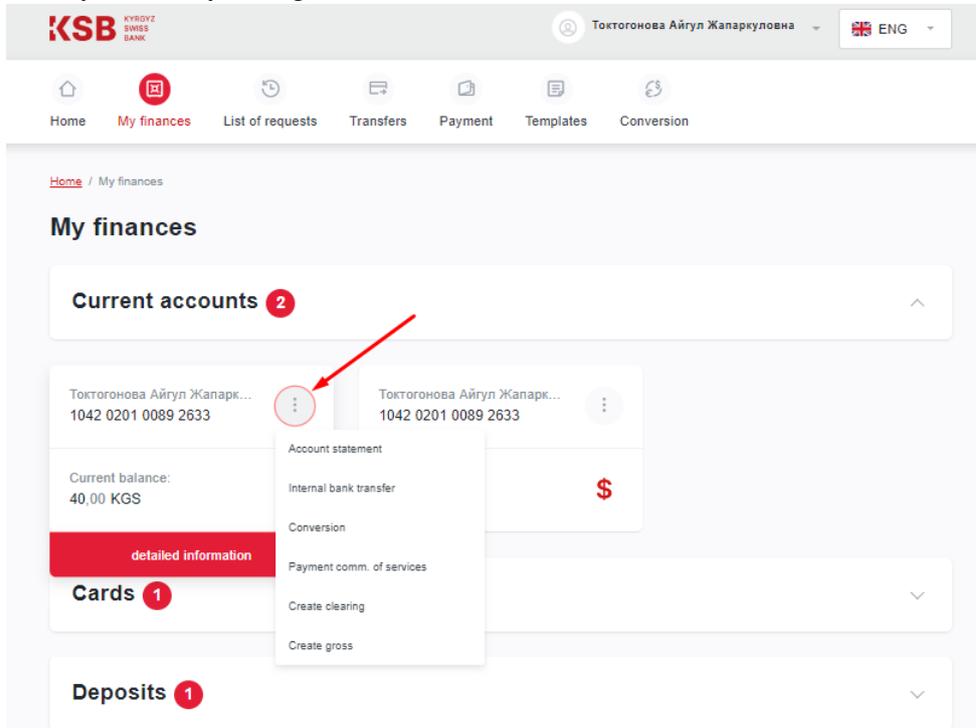
6.3. The view of the menu of transactions on the customer's account in foreign currency is slightly different, based on the types of transfer transactions.

6.4. In the figures shown, all options of the account transactions menu are available, since they are valid and have a non-zero balance.

6.5. The account transaction menu options perform the following functions:

- "Account Statement" - the possibility of obtaining an account statement for a specified period;
- "Intra-bank transfer" - the initiation of an intra-bank transfer from one's own account to one's own or someone else's account opened with the "Kyrgyz-Swiss Bank";
- "Conversion" - the initiation by the user of a non-cash conversion to his account in another currency at the Bank's commercial rate;
- "Payment for utility services" – the possibility of remote payment for utility services, cellular communications, the Internet, etc.;
- "Create Clearing" and "Create Gross" – initiation of an interbank transfer in the national currency within the Kyrgyz Republic;
- "Create SWIFT" - initiation of an interbank transfer in foreign currency sent through the SWIFT system.

6.5.1. Account statement

The first option of the account transactions menu will allow you to generate a statement for this account. In this menu, by clicking the "Select action" button, the user will be able to carry out the necessary transaction, set the period and click on the "Find transactions" button:

In the upper part of the "Information on the account" will be presented the number and name of the account, as well as its opening and closing balance for a given period.

At the bottom of the "Account Transactions" transaction details such as bank transaction day, transaction number, debit or credit movements of the account, payment purpose / transaction and execution time are displayed.

The user can send the generated statement to the printer or transfer it to the Excel format by clicking the Export button.

In connection with the introduction of a new automated banking system of CJSC "Kyrgyz-Swiss Bank", account statements can be provided no earlier than 01.01.2019.

6.5.2. *Intra-bank transfer.*

The "Intra-bank transfer" option of the account transactions menu is intended for making intra-bank transfers from account to account in the same currency when the beneficiary's account is opened with the Kyrgyz-Swiss Bank CJSC. The beneficiary may be the user himself or another person.

When you select this option, the system will open the "Transfer Options" window with partially filled boxes with the ability to edit. Debit and credit accounts are set, as well as the amount of the transaction. Next, the user clicks on the "Save transfer" button:

IMPORTANT: The user is liable for the accuracy of the transfer details entered.

The system will request to confirm the accuracy of the transfer:

When the user clicks the "Confirm" button, the system will immediately accept the transfer for execution.

After the system will give the opportunity to save the completed transaction as a template:

This option allows the user to use the saved template for next similar transactions.

6.5.3. Currency conversion

The "Conversion" option of the account transactions menu provides the user with the opportunity to conduct a non-cash conversion from an account in one currency to the own account in another currency. The system will open a window with commercial exchange rates and conversion options. The boxes of this window are partially filled and allow the user to edit. In this window, the user chooses which account to write off and to which account to credit, and also fills in the "Sell" box:

When entering the amount, the system will show how much is to be credited to the account. If the user agrees to carry out the transaction, then clicks on the "Exchange" button. Important: The user is liable for the accuracy of the transfer details entered.

The system will request to "Confirm" the correctness of the conversion, and upon confirmation, the user can "Save as a template" this transaction.

6.5.4. *Payment of utility services*

The option "Payment of utility services" of the account transactions menu is intended for making payments for utility services, communication services, the Internet, etc.

When this option is activated, the system will open the "Service Categories" window with the ability to select the category of service providers:
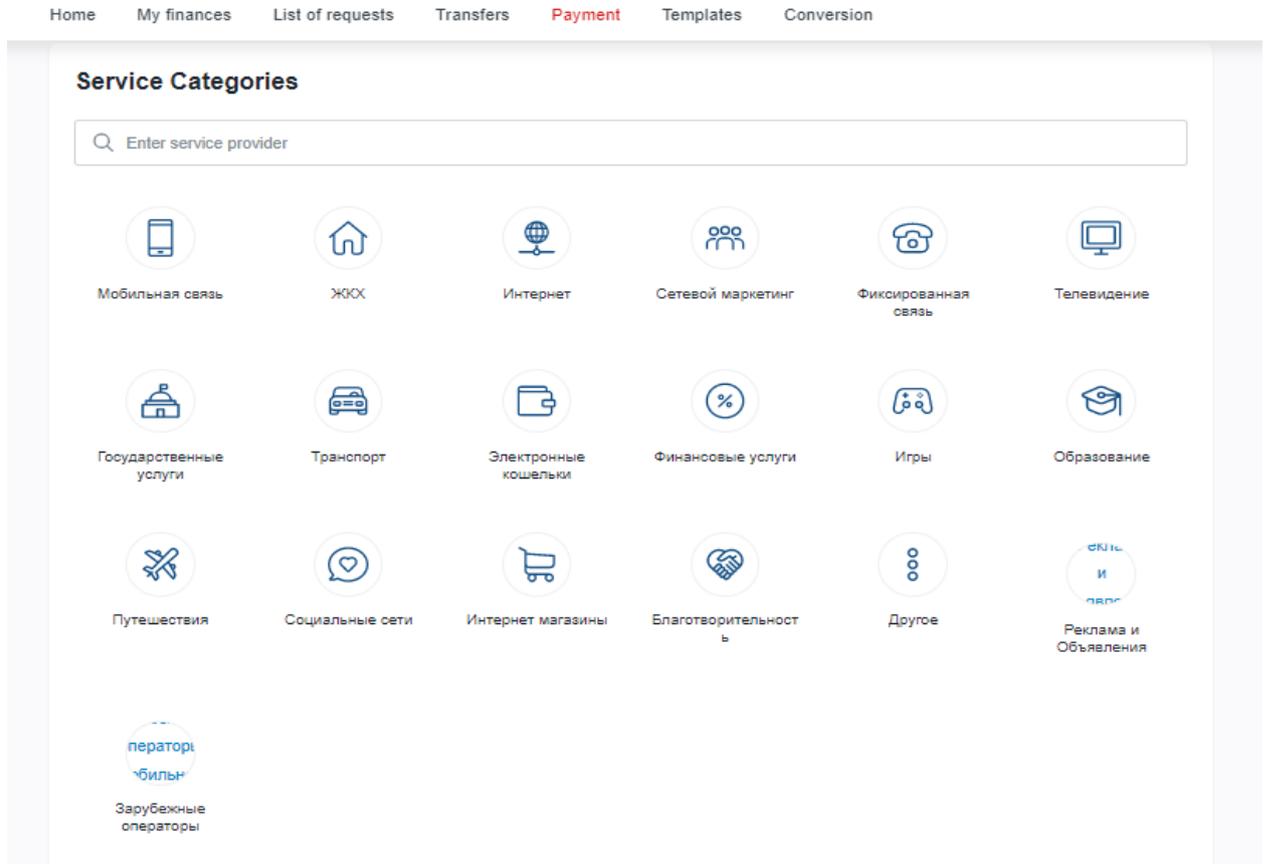
Under each category there is a list of providers in favor of which it is possible to pay for services. When you select a specific provider, an adapted window "Payment for the service" opens with partially filled boxes, in which you should enter the amount and payment details, such as the payer's personal number, phone number, etc. Here, entering a payment comment is optional. When you click the "Pay" button, the user's review system will display a message about the possibility of making such a payment, as well as the amount of the commission for the payment and request confirmation of the payment:

Important: The user is liable for the accuracy of the payment details entered.

If you convinced of the accuracy of the entered data, then click on the "Confirm" button.

After confirming the transaction, the user can save this transaction by clicking "Save as template" button.

6.5.5. Clearing/Gross

The "Create Clearing" and "Create Gross" options of the Account Transactions menu are applicable for local currency accounts and they will allow the user to make payments through the specified systems. When these options are selected, the system will open the Clearing/Gross master window.

Creation and confirmation of clearing/gross transfers can be carried out directly through the account in the national currency or a new outgoing payment can be created directly in the Clearing/gross block.

After clicking the "Create clearing" or "Create gross" button, the system will open the "Clearing/gross" window to generate a payment order with partially filled boxes:

KSB KYRGYZ SWISS BANK

Clearing/Gross

Sender

Sender

Токтогонова Айгул Жапаркуловна

Payment Type

Clearing

Payment Date

16.08.2022

Account №

1042020100779061   16 648,33 KGS

Transfer Amount

0,00   KGS

Payment Code

Purpose

Recipient

Beneficiary Full Name

Beneficiary Account Number

Beneficiary Bank BIC Code

Save transfer

In this window, specify the following payment details:

- "Originator" - the full name of the user is set by the system itself and cannot be changed;
- "Payment type" - the type of payment system used by the user. Selecting values from the drop-down list (clearing or gross);
- "Payment Date" – the date the payment order was processed. By default, the system sets the date of the current trading day, which can be manually corrected;
- "Account number" – the number of the demand account/settlement account, the originator's card account from which the transfer/payment will be made. The value is selected from the drop-down list;
- "Amount of payment" - the amount of the payment to be sent;
- "Payment code" - the payment code assigned by the user manually or from the drop-down list;
- "Purpose" - the purpose of the payment, entered manually by the user.
- "Full name of the beneficiary" – the full name of the beneficiary of the transfer/payment. The value is entered manually by the user;
- "Beneficiary's account number" - the number of the beneficiary's account in another bank, to which the transfer/payment is credited; entered manually;
- "BIC of the beneficiary's bank" - the bank identification code of the beneficiary's bank. The value is entered manually or selected from the drop-down list;

Important: The user is liable for the accuracy of the payment order details entered.

It should be noted that the user can use the prepared payment with filled in details as a template for transactions. For this purpose, the Save as template button is pressed in the lower part of the Clearing/Gross window, and the payment will be added to the list of transaction templates in the Templates block.

If the user would like to periodically make a clearing/gross payment according to a certain template, then he can issue a scheduled payment. If there are sufficient funds in the debit account, the agreed amount will be periodically posted as a clearing/gross payment.

After entering the data of the payment order, the "Save transfer" button is pressed. In case of non-filling or erroneous filling of boxes, or erroneous choice of payment system, the system will issue a corresponding warning.

Confirmation of application (operation)

Please check the details of the operation.

Sender:	Токтогонова Айгул Жапаркуловна
Type of payment:	Clearing
payment date:	16.08.2022
Number P.P.:	6
Account №:	* 1042020100779061 KGS
Transfer Amount:	1,00 KGS
Payment Code:	42121999
Purpose:	transfer
Beneficiary:	Токтогонова Айгуль Жапаркуловна
Beneficiary Account Number:	* 1380201010572654 KGS
Beneficiary Bank BIC Code:	138018

Confirm

Now the payment becomes available to bank employees for further processing. After the initial processing by the Bank's employees, the payment will acquire the status "Confirmed". In this case, the funds on the user's account (from where the payment is made) will be blocked within the amount of the transfer. Blocked funds will not be available for other user transactions.

After the payment is uploaded to the Clearing/Gross system, it will acquire the Sent status. The payment rejected by the bank is removed from the Clearing/Gross block, but stored in the List of Orders block as a rejected transaction.

6.5.6. *SWIFT transfer*

Using the SWIFT block, the user can create requests for outgoing SWIFT transfers. An application for an outgoing SWIFT transfer can be made with a non-zero balance of the account from which the user intends to send a transfer. If necessary, the user can replenish the account using an intra-bank transfer or conversion of funds from their other accounts, as described in section "II. Settlement Accounts.

In the "SWIFT" block, you can also directly create a new outgoing payment. To do this, the user in this window will apply a special option - "Create".

The Swift Transfer window is shown below:

70. Benefinfo

Purpose of payment

59. Beneficiary

Full name of the recipient

Full name of the recipient

Customer type

Private customer

Receiver nationality

Beneficiary Account Number

Receiver registration address

Receiver registration country

Home   My finances   List of requests   **Transfers**   Payment   Templates   Conversion

Receiver registration address

Receiver registration country

Receiver registration city

Receiver registration street

56. Intermediary Bank

Intermediary Bank SWIFT/BIC

Country of intermediary bank:
...

Name of intermediary bank:
...

Intermediary Bank Account Number

After filling in all the necessary lines for filling, the user needs to click the "Save transfer" button, then confirm this transaction.

To obtain information on the history of payments in the "SWIFT" block, the user can display a list of his outgoing and incoming interbank payments in foreign currency made through the SWIFT system.

The "SWIFT" block shows the real status of the payment, and the transfers initiated by the user are reflected only after the transaction is confirmed. Then the transfers become available to bank employees for further processing and bringing the payment to its logical end. Therefore, the user should not forget and confirm the initiated SWIFT transfers in a timely manner.

For the information of users, a list of statuses that transfers can acquire is given:

For incoming:
- "Created" – the Bank has previously created the transfer;
- "Payable/due" or "Accepted" - the Bank has previously credited the amount to the transit account;
- "Confirmed" – the Bank credited the incoming payment to the user's account.

Outgoing:
- "Created" - the user created and confirmed the payment order, and it is available to bank employees for processing;
- "Payable/due" or "Accepted" - the Bank confirmed the payment order, deducted funds from the user's account;
- "Sent" – the Bank executed the outgoing payment order.

To view payments, the user must set the filter parameters in the "SWIFT" window:
- "Date from ..." and "to ..." - the time interval that the user is interested in. Values are

entered manually;

Then the user clicks on the "Find transactions" button, and the system will generate a decrypted list of payments that match the query parameters.

In addition to the information specified in the filter, the system will display the following payment breakdowns:

- "T.O. Number" – the number of the payment order assigned by the user;
- "Status date" – the date when the last status was assigned to the payment;
- "Status" - the current status of the payment order in the automated system of the Bank in real time;
- "Value date" - the date on which the payment amount must be credited to the beneficiary's account;
- "Currency" – transfer currency;
- "Account number" – the number of the originator's account with the Bank;
- "Amount of payment" - the amount of payment in accordance with the payment order;
- "BIC of the beneficiary's bank" - the bank identification code of the beneficiary's bank in the SWIFT system;
- "Country of the beneficiary's bank" – the name of the country where the beneficiary's bank is located;
- "Beneficiary's bank account number" – the number of the correspondent account of the beneficiary's bank to which the transfer is credited;
- "Number of the transit account of the beneficiary's bank" - the number of the correspondent account of the beneficiary's bank in the intermediary bank;
- "Beneficiary's account number" - the number of the beneficiary's account to which the transfer is credited;
- "Payment code" - the payment code determined by the originator;
- "Purpose" - the purpose of the payment entered by the originator.
- "Beneficiary" - the beneficiary of the transfer / payment;

When choosing an outgoing transfer, the system will open the payment and show the user the name and amount of the paid commission.

If necessary, through the transaction menu of the selected transfer, you can display the payment order for the user to see and print it.

The "Swift transfer" window is displayed with partially filled boxes for the formation of a payment order. The main boxes are codified so that they are identical with the codification of the payment order boxes on paper.

In this window, the user should specify the following payment details:

- "Date of payment" - the date of preparation of the payment order. By default, the system sets the date of the current trading day;
- "Full name of the originator" - the registered name of the user, is set by the system itself and cannot be changed;
- "Account number" – the number of the originator's current account from which the transfer/payment will be made. The value is selected from the drop-down list;
- "Amount of payment" - the amount of the sent payment, entered manually;
- "Payment code" - the payment purpose code payment assigned by the user from the drop-down list;

- "Tariff type" – selection from the drop-down list of the type of the Bank's tariff, according to which the commission will be withheld;
- "Payment purpose" - manual entry of the payment purpose in accordance with the issued invoice, invoice, concluded agreement, etc.;
- "Full name of the beneficiary" - manual entry of the full name of the beneficiary of the transfer / payment in accordance with the issued invoice, invoice, concluded agreement, etc. Using the transliteration buttons "Ru" and "En", the purpose of the payment and the name of the beneficiary typed in one alphabet can be changed to another alphabet.
- "Customer type" - selection from the drop-down list according to the legal form of the customer (individual, legal entity, etc.).
- "Citizenship of the beneficiary" - the country of citizenship of the beneficiary, selected from the drop-down list.
- "Beneficiary's account number" - the number of the beneficiary's account in another bank, to which the transfer / payment should be credited, is entered manually;
- "Country of registration of the beneficiary" - is selected from the drop-down list.
- "Place of registration of the beneficiary" - entered manually (city, state, etc.)
- "Street of the beneficiary" - entered manually.
- "Value date" - the date on which the payment amount must be credited to the beneficiary's account;
- "SWIFT / BIC of the intermediary bank (box 56) - are filled in if the payment will be made through the intermediary bank. The principle of filling is similar to filling in box 57 - beneficiary bank;
- "Intermediary bank account number" - filled in manually.
- "SWIFT/BIC of the beneficiary's bank" - the bank identification code (SWIFT code) of the beneficiary's bank. The value is entered manually and the "search" sign is pressed. Note: The SWIFT code must be 11 characters long, with the last 3 characters being branch codes. If not known, you can enter XXX by default (Ex. FBANKG22XXX); for payments in the ruble currency, it is necessary to fill in the BIC of the bank, consisting of 9 digits (For example, 044525225 - BIC of the bank of Sberbank PJSC);
- "Beneficiary's bank account number" – number of the correspondent account of the beneficiary's bank to which the transfer is credited.
- "Name of the beneficiary's bank" – the name of the country where the beneficiary's bank is located. The system will automatically fill in the SWIFT code of the bank;
- "Country of the beneficiary's bank" – the name of the country where the beneficiary's bank is located. The system will automatically fill in the SWIFT code of the bank;

After entering the data of the payment order, the "Save transfer" button is pressed. If any of the required details of the payment order are not entered or entered by mistake, or they do not match the specified mask, the system will warn the user about this, which should be corrected.

6.5.7. *Cards*

"Kyrgyz-Swiss Bank" Closed Joint Stock Company for its customers can open card accounts and attach bank cards to them. Customers, using special devices and bank cards, can withdraw funds from a card account, transfer or make settlements. In addition, customers, without using bank cards, can directly perform certain transactions on a card account.

In the "My finances" block in the "Cards" section, the system will present the user with up-to-date information about his card accounts. In particular, the name of the card product, the number and currency of the account, the dates of opening, ending and closing of the account, as well as the current account balance are displayed:
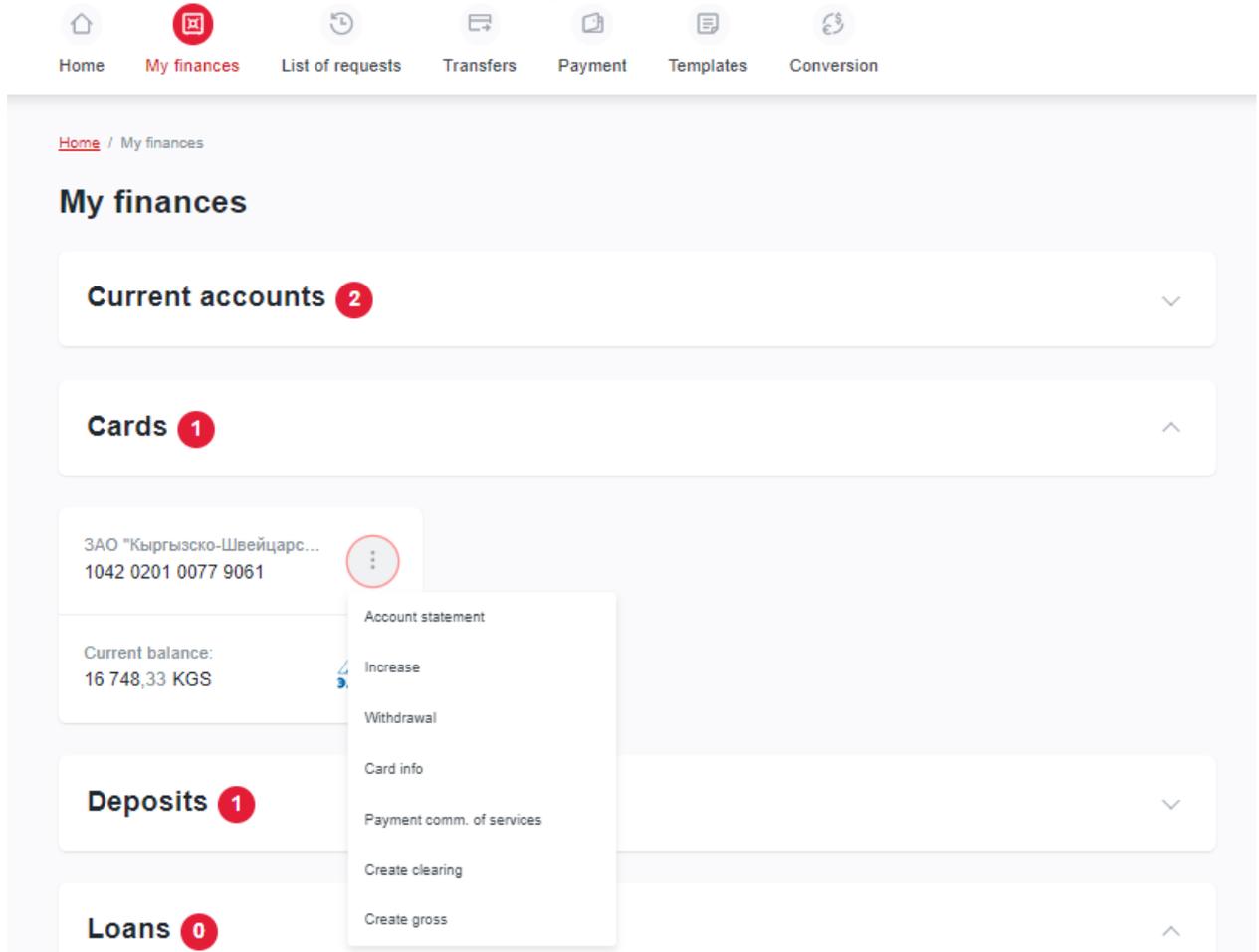
Through the menu of card account transactions, the user can receive information and perform certain transactions, which are listed below:

"Account Statement" - the possibility of obtaining a card account statement for a specified period;

"Replenishment" - the initiation of an intra-bank transfer of funds from your other account to replenish the card account;

"Withdrawal" - the initiation of withdrawal of funds from the card account in order to replenish one's other account with the Bank;

"Card information" - a request to the Interbank Processing Center to find out the current balance on the customer's card. The user must take into account that the current balance of the card account may not always be equal to the balance of the bank card account.

"Payment for utility services" – the possibility of remote payment for utility services, cellular communications, the Internet, etc.

"Create Clearing" and "Create Gross" - initiation of an interbank transfer in the national currency within the Kyrgyz Republic.

<u>Card account statement</u>

The first option in the Transactions menu is Account Statement. Since a card account is similar in nature to a customer's demand/settlement account, the user can receive a card account statement.

<u>Replenishment and withdrawal of funds from the card account</u>

The "Replenishment" option of the transactions menu allows the user to replenish the card account from the funds of another user's own account in the "Kyrgyz-Swiss Bank" Closed Joint-Stock Company. In this case, these accounts must be opened in the same currency.

Using the "Withdrawal" option of the transactions menu, opposite the replenishment, the user can transfer funds from the card account to another account in the "Kyrgyz-Swiss Bank". In this case, the accounts must be opened in the same currency, and the Beneficiary may be the user himself or another person.

These transactions are perceived by the system as an intra-bank transfer, and when they are selected, the system will open the "Intra-bank transfer" window with partially filled boxes with the ability to edit.

It should be noted that the user can use the prepared transfer with filled in details as a transaction template. To do this, in the lower part of the "Intra-bank transfer" window, click the "Save as template" button, and the transfer will be added to the list of transaction templates in the "Templates" block.

If the user would like to periodically make an intrabank transfer according to a certain template, then he can issue a payment on a schedule, as described in the "Transaction templates" section. If there are sufficient funds on the debit account, the agreed amount will periodically be executed as an intra-bank transfer.

The system will request to confirm the correctness of the transfer, and if the answer is yes, it will save it.

The user can confirm the transaction immediately or later in the "List of Orders". If the user answers in the affirmative, the system will accept the transfer for execution.

<u>Card Information.</u>

As previously stated, when entering the "Cards" section, the customer can see the balance of his card account, and which may not always coincide with the balance of the card.

This is due to the following reasons. The customer's card account is kept in the "Kyrgyz-Swiss Bank", and the card balance - in the "Interbank Processing Center". And if the user, through special devices of other financial institutions, has made any transactions on the card, then these transactions will be reflected on the card account only on subsequent business days.

It follows that the customer can make non-cash debit transactions on the card account in amounts not exceeding the smallest of the balance of the card account and the balance of the card, taking into account the commission charged for the transaction in accordance with the current tariffs of the Bank.

If the user selects the "Card Information" option in the card account transactions menu, the system will display the balance of his card on the screen.

Payment of utility services

Since card accounts are similar in nature to a demand account/customer current account, the user can pay for utilities, communication services, Internet, etc., as described in "Payment of utility services» section «Settlement accounts".

Clearing / gross transfers

Card accounts are similar in nature to a customer's demand/current account. In this regard, it is possible to make outgoing and incoming interbank payments on these accounts in the national currency through the Clearing and Gross systems.

Using the "Create clearing" and "Create gross" options of the card account transactions menu, the user initiates outgoing payments through the specified systems.

When these options are selected, the system will open the Clearing/Gross window. Filling in this window, as well as further transactions are described in the paragraph "Creation and confirmation clearing/gross transfers» section «Clearing / gross".

6.5.8. *Deposits*

The "Deposits" block is intended for accounting and reviewing the user's existing active and closed deposits of a fixed-term or savings nature.
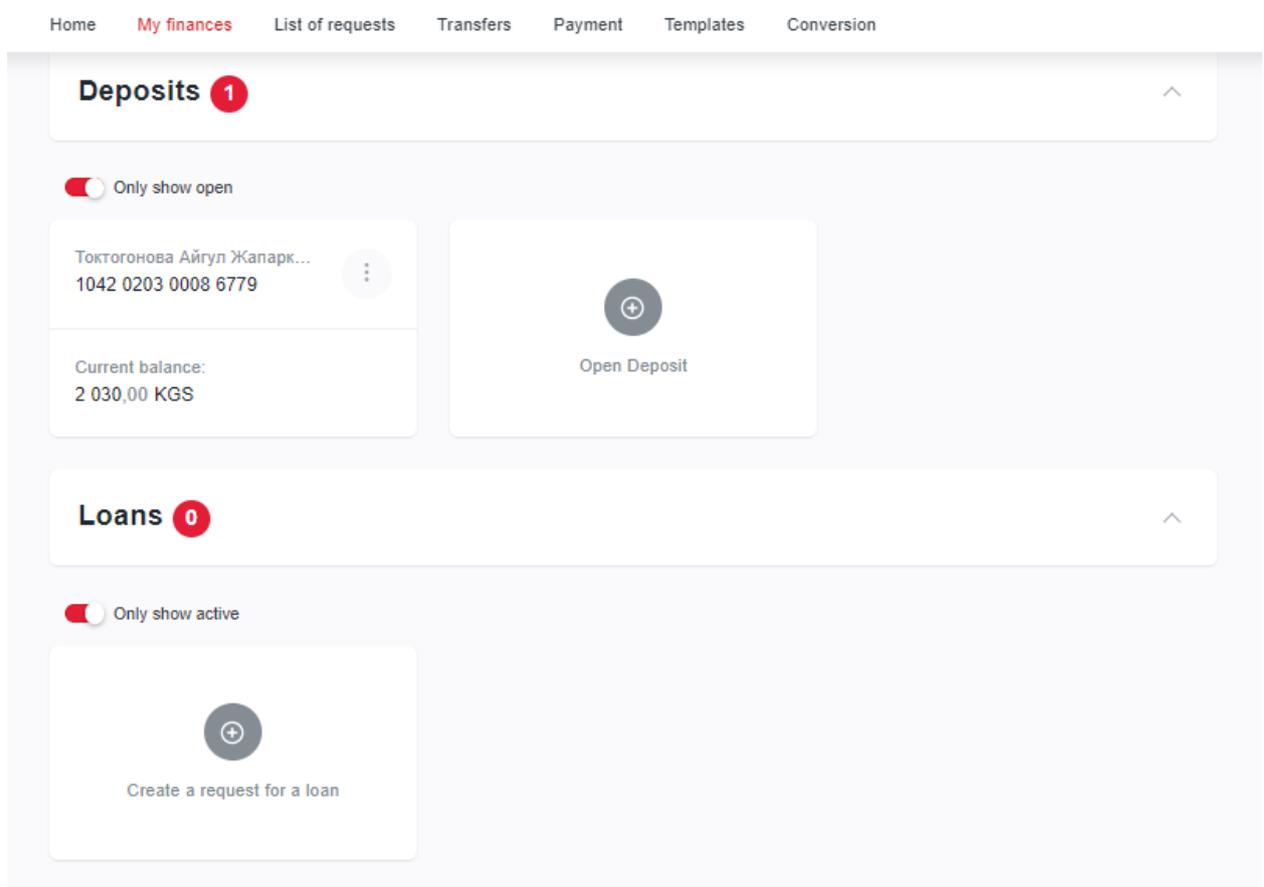
The "Deposit information" window displays the product name, status, account number and currency, deposit opening and closing dates, interest rate and current balance. On the right

side of each deposit there is a "Select action", the contents of which dynamically change based on the status of this deposit.
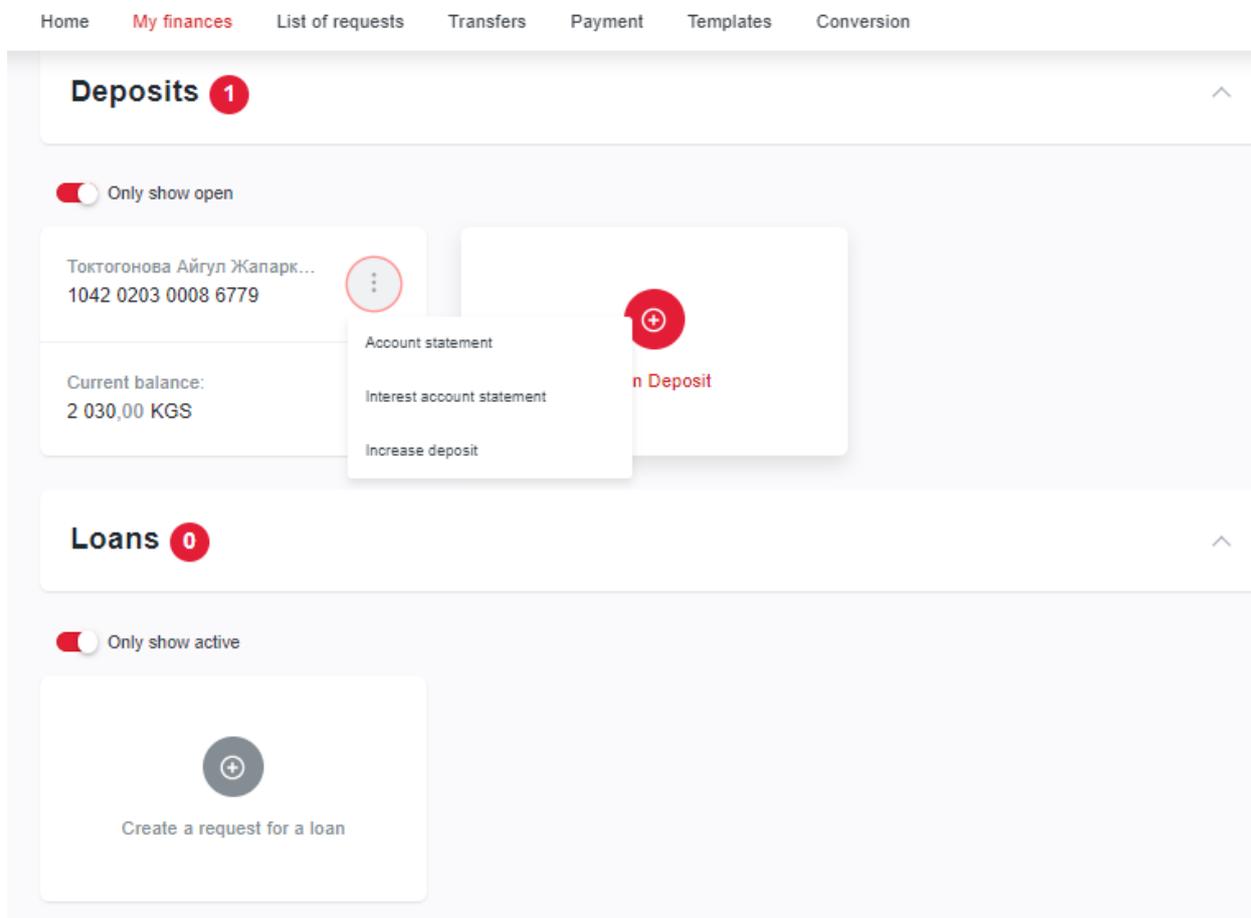
For example, for a term deposit, the "Top up deposit" option will not be available after the day of its initial replenishment, since this is prohibited by the terms of the term deposit.

The account transaction menu options perform the following functions:

- "Account Statement" - the possibility of obtaining an account statement for a specified period;
- "Interest account statement" - the possibility of obtaining an extract on the accrual of interest on a deposit account for a specified period;
- "Replenish deposit" – initiation of non-cash replenishment of the deposit account.

Options "Account Statement" and "Interest Account Statement" of the deposit transactions menu will allow the user to generate account statements of the same name.

The user needs to set the period and click on the "Find transactions" button.

Deposit replenishment

For savings deposits, within the terms of the product, the possibility of their one-time or periodic replenishment is provided. If the deposit was not replenished immediately, it is also possible to replenish it on the day of its opening.

Deposit replenishment in IB/MB is made by non-cash method from a demand account/settlement account or card account of the user in the same currency as the deposit currency.

In the menu of deposit transactions, the option "Top up a deposit" is selected, and the system will open the "Transfers between accounts" window with partially filled boxes, indicating in the account balances, as it shown below:

In the "From account" box, by default, a demand account / user's current account is displayed, from which the funds will be debited. If necessary, this account can be changed if the user wants to make a deposit from another account.

The value of the boxes "Amount" and "Destination" is entered, and the button "Save transfer" is pressed.

Important: The user is liable for the accuracy of the transaction details entered.

If required, the user can use the completed replenishment form as a transaction template. To do this, in the lower part of the "Intra-bank transfer" window, click the "Save as template" button, and the transfer will be added to the list of transaction templates in the "Templates" block.

If the user would like the periodic replenishment of the deposit according to a certain template, then he can make a payment according to the schedule. If there are enough funds on the withdrawal account, the agreed amount will periodically come as a replenishment of the deposit.
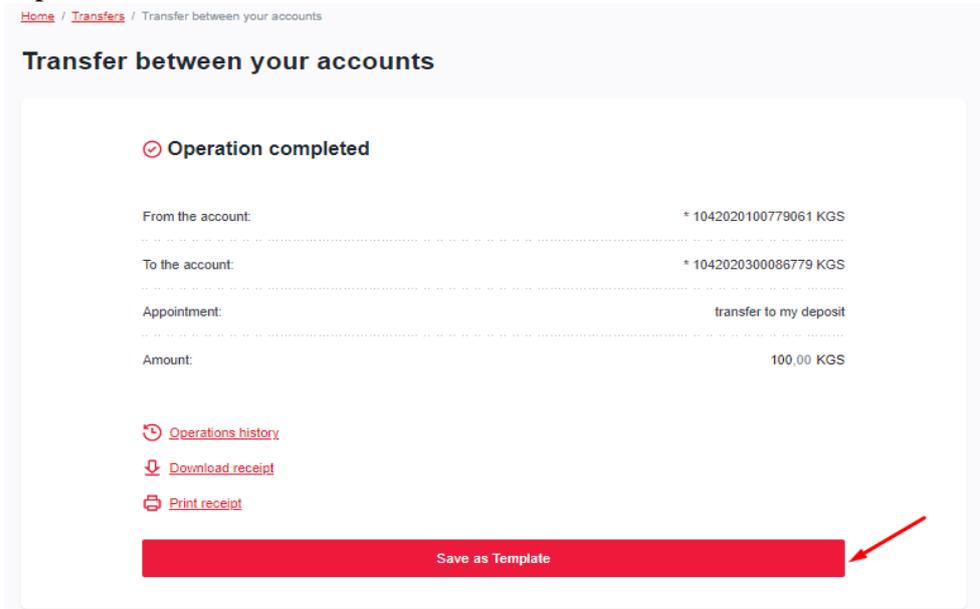
There is an alternative way to replenish a deposit from a demand account / current account or card account in the "Transfers" block.

6.5.9. Loans
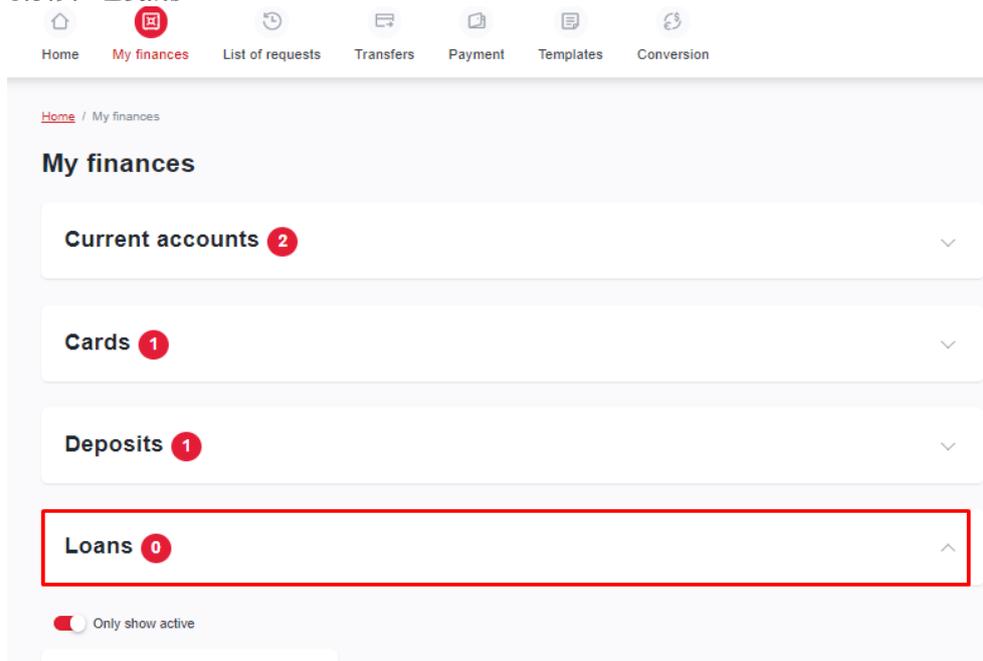
7. "List of Orders" Block

The next block after the block "My finances" is the block "List of Orders".

The "List of Orders" block is the accumulator of all transactions with current statuses that the user has created/confirmed in other blocks of the personal account. The transaction statuses in this block are presented from the user's point of view.

The "List of Orders" block also provides the user with the ability to change, delete or confirm transactions with the "Created" status.

Entering the "List of Orders" block, the user, for his convenience, can set the filter parameters by the type of transaction, the number of transactions on one page, and click on the "Find transactions" button. The system will display transactions with disclosure of parameters such as date, type, description and status of the transaction:

To perform actions on a transaction, you must enter its menu. The menu is dynamic and its options depend on the status of the transaction.

For a transaction in the "Confirmed" status, the menu will only allow you to view it in the primary format or print it to a file.

A transaction with the "Created" status can be deleted or modified using the menu options.

If all the details of the transaction are correct, then it is confirmed using the "Confirm" option.

Based on the type of transaction being confirmed, in some cases it can immediately go through the accounts, while in others it will be at the disposal of banking specialists, and only after their processing will be reflected in the user's accounts.

To view only a particular type of transactions, the user, by pressing the "Transaction type" button, can select exactly the transaction for which he wanted to view the transactions performed.

Also, the user can choose to view the transaction depending on the "Status of the transaction":

For convenience, the user is given the opportunity to select the period of the transaction to be viewed. To do this, you need to set the period as follows:

After all the parameters are set for the search for transactions, you should click the "Find transactions" button:

8. "Transfers" Block.

The "Transfers" block contains the following sections:
- Transfer between own accounts;
- Intra-bank transfer;
- Clearing/Gross Transfer
- SWIFT - transfer

Transfers for all occasions

Kyrgyz-Swiss Bank invites customers to use the money transfer service.

- You can transfer money to any country in the world or to any region of the Kyrgyz Republic instantly.
- You can get money from any region of the Kyrgyz Republic or from any country in the world.

Transfer between your accounts

With the help of this transfer you can transfer funds from your account, card or deposit to another account, deposit or card.

Create transfer

Internal bank transfer

Transfers between your current accounts opened in Kyrgyz-Swiss Bank, including credit card debt repayment. From their settlement accounts to accounts of third parties opened in Kyrgyz-Swiss Bank.

Create transfer

Clearing / Gross transfer

Transfers in national currency to the beneficiary's account with another bank.

Create transfer | List of payments

SWIFT - transfer

Transfers in foreign currency to the beneficiary's account with another bank.

Create transfer | List of payments

The above types of transfers can be made both through the bank account itself or through transactions in the "Transfers" block.

To create a transaction, you must select the type of transfer, and then click the "Create transfer" button:

After creating the transfer, the system will display the "Save transfer" button:

In the sections "Clearing / Gross transfer" and "SWIFT - transfer" the user can view the list of payments:

In the "SWIFT - transfer" section, the user is given the opportunity to create a transaction directly in the section itself, and also find the necessary transaction:

9. "Payment of utility services" Block

The IB/MB user will be able to pay utility bills immediately in the "Payment of utility services" block:
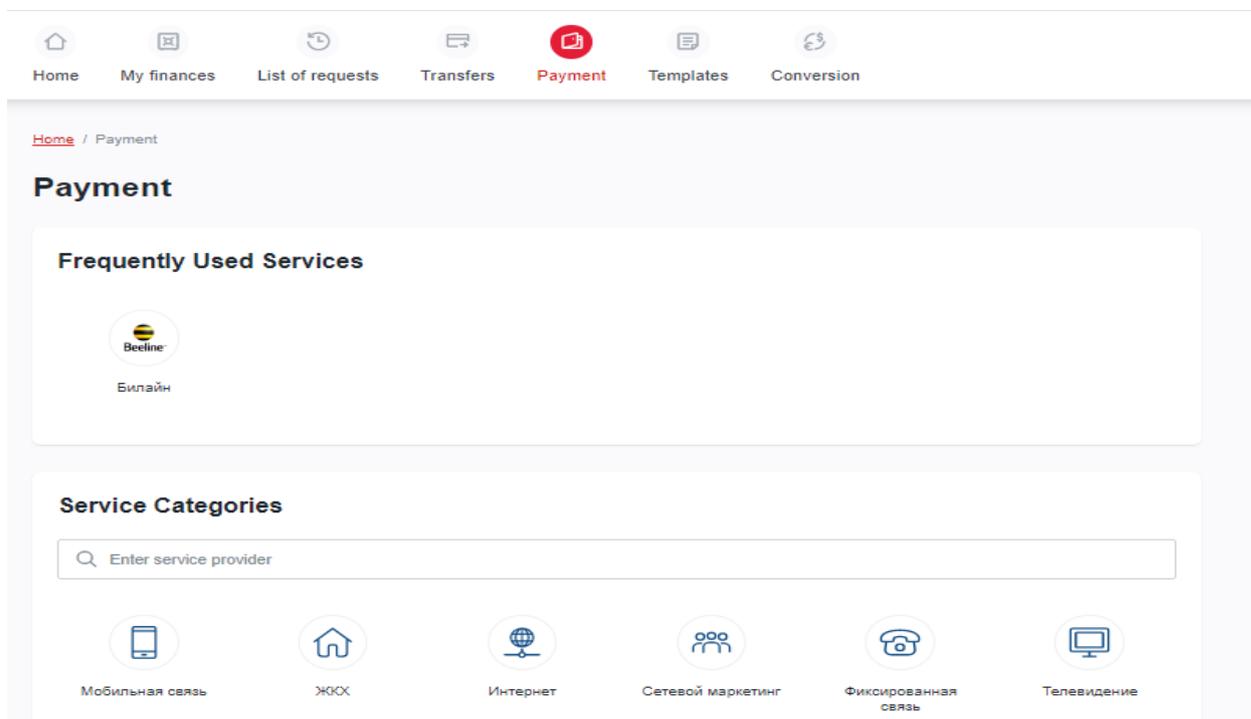
10. "Templates" Block

In the "Templates" block, the user will have access to view all saved templates, as well as the ability to create a template.
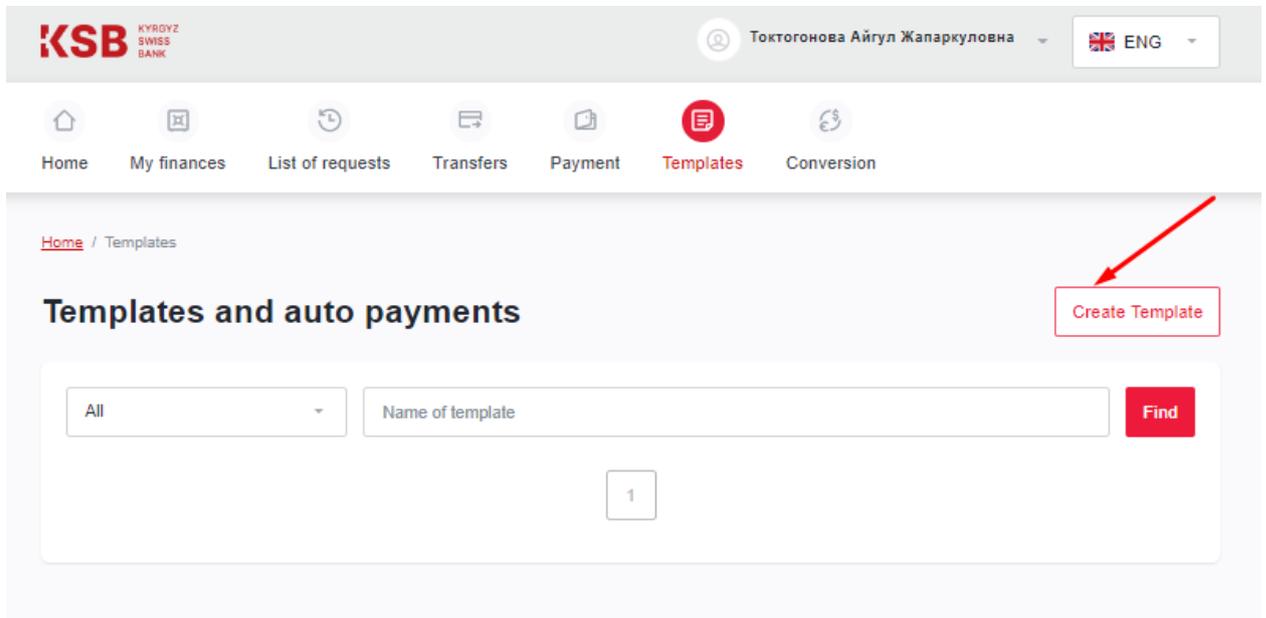
The IB/MB user can select a template for a specific type of transaction that needs to be found:
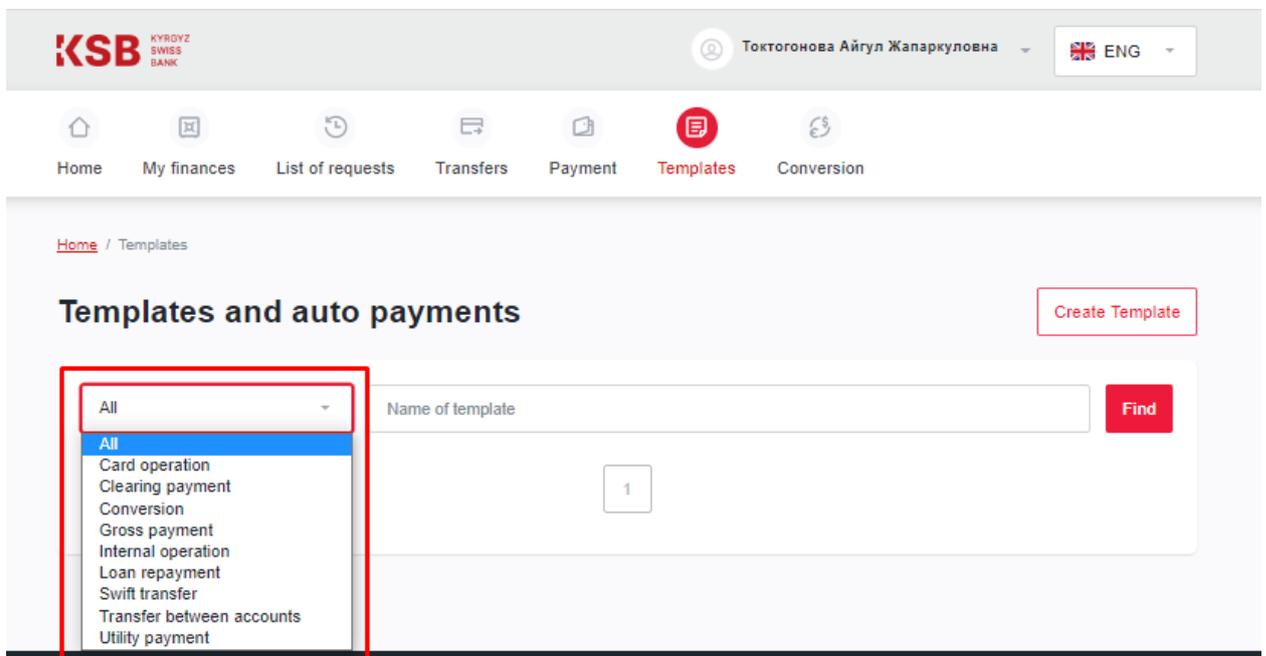
11. "Currency conversion" Block

Block "Currency Conversion" will allow the user to convert currency from one currency to another. Current exchange rates appear on the right side of the screen