

Instructions for using the Mobile Banking service for individuals of Commercial Bank KSB CJSC

This guide is designed to familiarize you with the Mobile Banking service and to help you gain the necessary skills to log in. For your convenience and security, please read the instructions carefully and adhere to the rules described within.

General Provisions.

1. Access to accounts in real time 24 hours a day, 7 days a week;
2. Ability to control cash flows and check account balances;
3. Possibility of loan repayment;
4. Money transfers between your accounts and to third-party accounts (intra-bank transfer) remotely, without visiting the Bank's office;
6. Conversion of funds (exchange of one currency for another) within the limits established by the Bank;
7. Instant payments: utilities, mobile services, Internet, cable TV, etc.;
8. View the list and addresses of service points: branches, savings banks, ATMs, POS terminals
9. Possibility of opening a fixed-term deposit.

1. Connection and first login

1.1. Installing the application

To use Mobile Banking of Commercial Bank KSB CJSC, clients need to download **KSB Online app** from **the App Store** (for Apple devices) iOS) or **Google Play Market** (for Android devices).

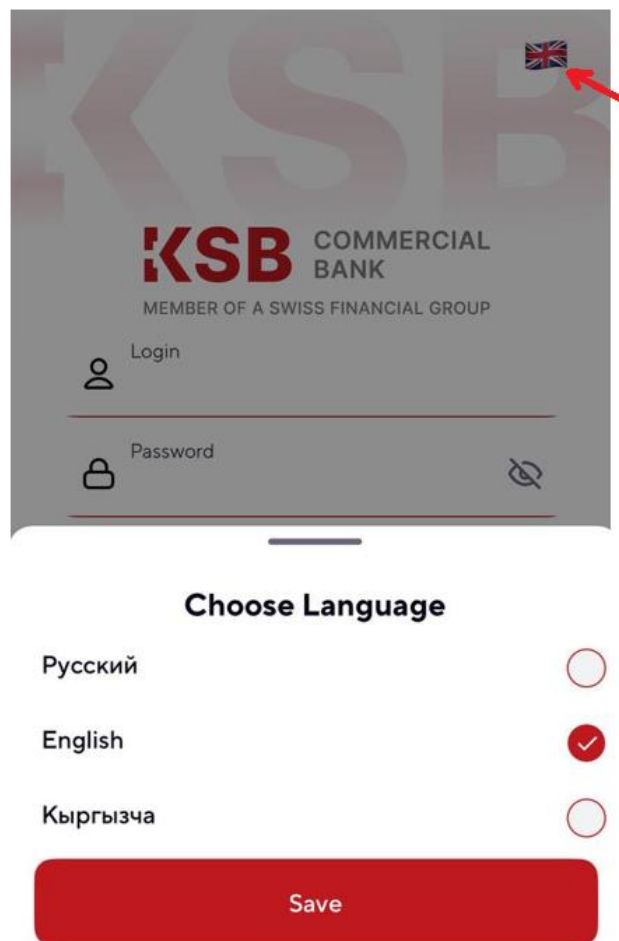
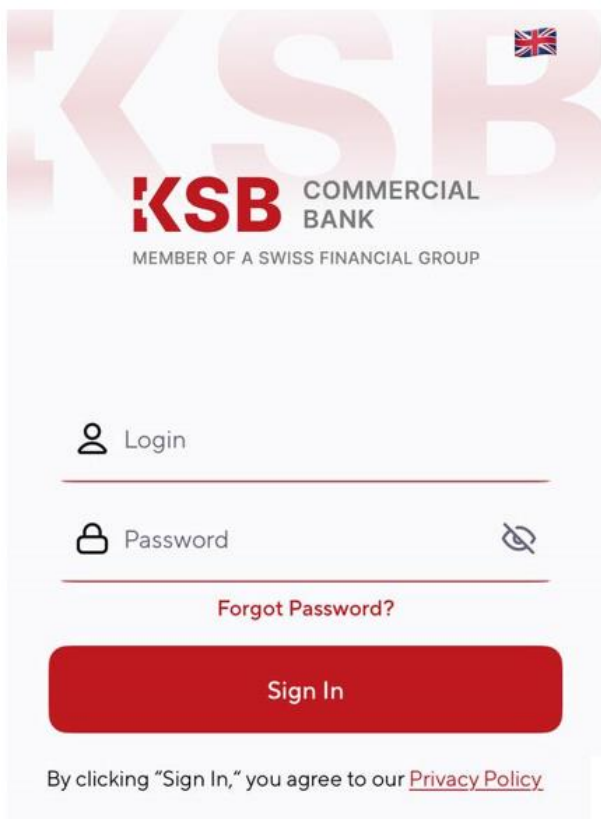


1.2. Registration / Authorization

The connection procedure is usually carried out in one of two ways:

- Through the Bank branch, the Bank provides you with a login (created by you) and an initial password, which will be active **for 5 days**.
- Self-registration using a card or account number.

To sign up with KSB Mobile Banking Online, you must enter the login and password received during registration. For user convenience, you can also select the page language (Russian, English, Kyrgyz) by clicking on the icon in the upper right corner and clicking the "Login" command.




When you first log in, the system will require you to change your initial password to your personal one.


The password must be at least 8 characters long and contain upper and lower case letters.


← New Password

Create a new password

To log in, you need to create a new password instead of using a temporary one.

Current Password 

New Password 

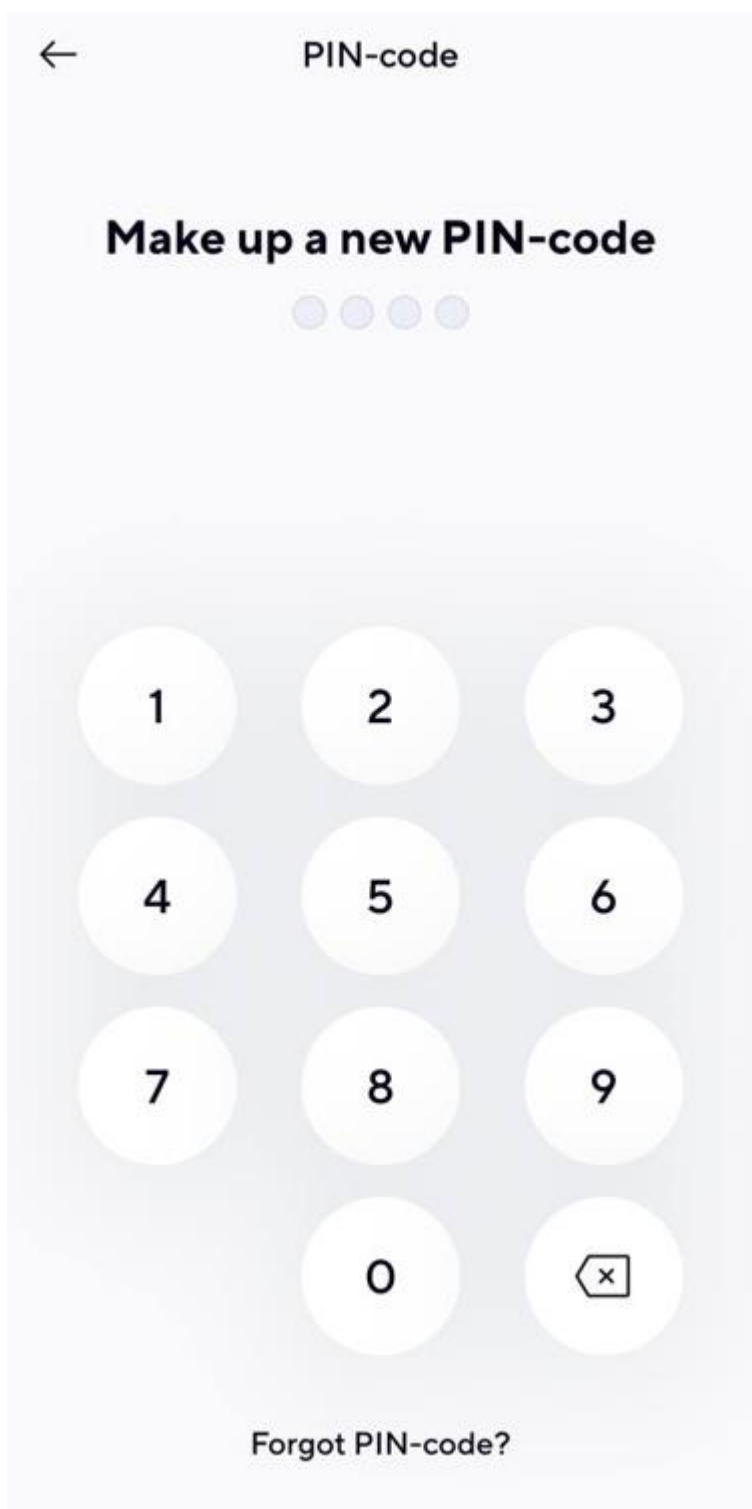
Repeat new password 

The user password must meet the following requirements:

- The password length must be at least 8 characters and no more than 14 characters.
- The password must consist of Latin letters (A-g), Arabic numerals (0-9) and special characters listed in paragraph 3 of these requirements.
- The password must contain at least one of the following characters: (.,;:?!*+%-<>@[[]{}^_{} \$#).

Save

Next, the application will require you to create a 4-digit PIN code, which you will then need to enter and/or set up Touch login. ID / Face ID for fast and secure access.



1.3.Overview of your personal account in mobile banking.

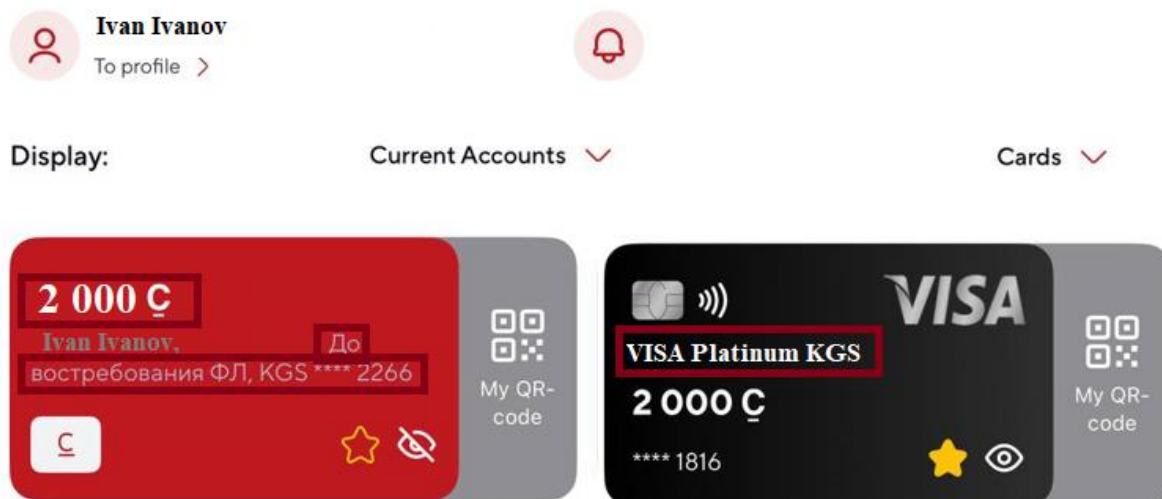
After, when you log into the application, you are taken to the main screen, which consists of three key blocks:

1. The top part is your products.

At the top of the screen, all active banking products with the current balance are displayed:

Instructions for using the Mobile Banking service for individuals of Commercial Bank KSB CJSC

- Cards (Visa, Elcard, etc.)
- Current accounts

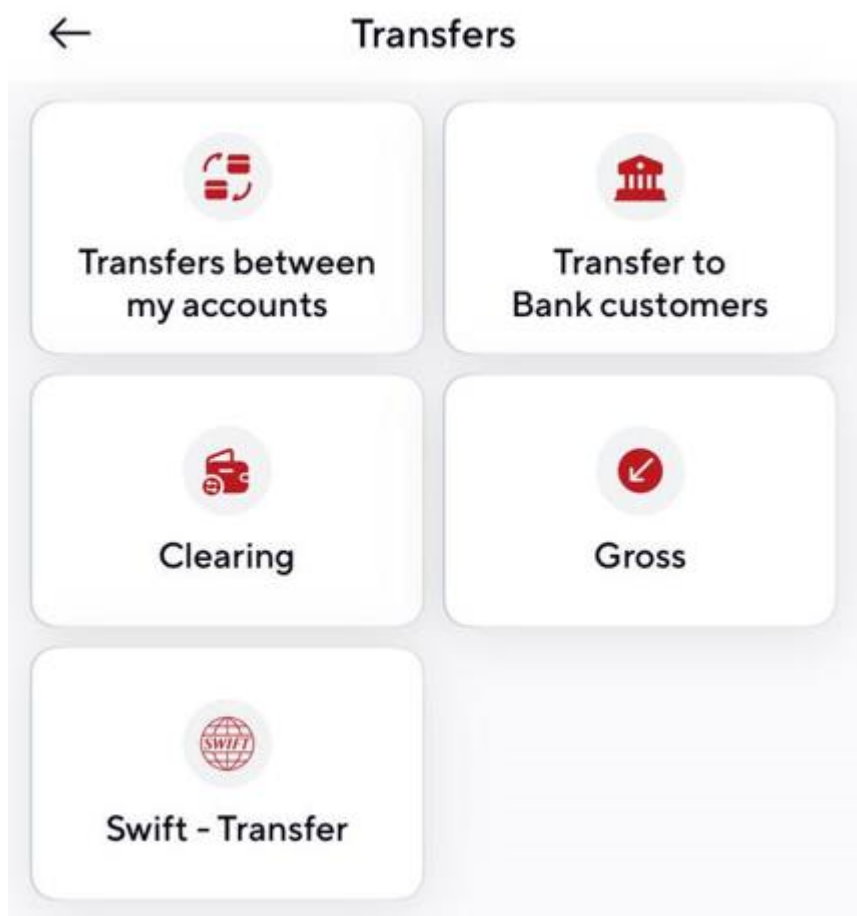


2. Below them are the sections “**Transfers**” and “**Payments**”.

In the “**Transfers**” section, various options for transferring funds are available:

- **Transfers between my accounts** - fast transfers between cards and client accounts.
- **Transfer to bank clients** - transfers by account/card number or telephone number within the bank.
- **Clearing, Gross** – transfers within the country, payments through national systems.
- **International transfers** - sending funds abroad via the **SWIFT system**.

This section provides convenient and secure financial transactions.



To make a **transfer between your accounts** the following steps must be completed:

1. **Select a debit account** (specify the account from which funds will be transferred)
2. **Select a crediting account** (specify the account to which the funds will be received)
3. **Enter the transfer amount** (specify the required amount)
4. Confirm the transaction by clicking the **"Transfer" button**

If necessary, you can add a comment to the transfer.

← Transfers between my accounts

The screenshot shows the 'Transfers between my accounts' screen. At the top, there is a blue bar with a 'C' icon, 'Withdraw from' text, the account number '104202 ***266', and the balance '1 490 3KGS'. Below this is a central icon with two arrows pointing in opposite directions. The second blue bar features a 'VISA' icon, 'Replenish by 424044XXXXXX1816' text, and the balance '2 000 KGS'. A white input field labeled 'Enter Amount:' contains the value '10 ₣'. Below the input field are buttons for '500', '1000', '3000', '5000', and '10000'. A large red button at the bottom is labeled 'Transfer 10'.

Transfer between bank clients

This function allows you to transfer money between accounts of clients of the same bank (individuals or companies).

Transfer order:

1. **Specify debit account** - select the card or account from which funds will be debited
2. **Select recipient** - enter the recipient's account number or mobile phone number
3. **Enter the transfer amount** - indicate the required amount
4. **Confirm the transfer** by clicking the "Transfer" button

The system will automatically verify the details and complete the transaction instantly. You can add a comment to the payment if desired.

← **Transfer to Bank customers**

Withdraw from
104202****266
1 490 3KGS

Account Number/Phone Number
996700793186

Элкарт Мир NFC (бесконтакт) для
сотрудников банка
**** 2882

Enter Amount:
1000 ₸

500 1000 3000 5000 10000

Transfer to Bank customers

Transfer 1000

Transfers to other banks (within the country).

To send a transfer to an individual or legal entity in another bank, two options are available: clearing and gross.

To process clearing/gross transfers you must:

1. Fill in the recipient's details

Full name (for individuals) / Company name (for legal entities)

BIC of the recipient bank

Recipient's account number

2. Specify payment details

Transfer amount

Payment purpose

Payment purpose code

Important: Check the details before sending.

The image displays two side-by-side screenshots of a mobile banking application interface for specifying payment details. Both screens show the same fields, but the left one is titled 'Clearing' and the right one is 'Gross'. The fields are as follows:

- Sender:** Ivan Ivanov
- Withdraw from:** Select card/account
- Payment order number:** 1
- Payment Date:** 11.03.2025
- Enter amount:::** 0 ₺
- Fee:** (empty field)
- Total payable:** 0 KGS
- Purpose of payment:** (empty field)
- Payment destination code:** (dropdown menu)
- Beneficiary full name:** (empty field)
- BIC of the Beneficiary Bank:** (dropdown menu)
- Beneficiary's account number:** (empty field)
- Next:** (button)

International transfers – SWIFT.

This function allows you to send money to foreign banks via the SWIFT system.

You must specify:

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Details of the parties

Full name/title of sender and recipient

Recipient's details

Account number (IBAN)

SWIFT/BIC code of the recipient bank

Payment details

Exact purpose of payment

Intermediary bank details (if required)

Mandatory requirement: supporting documents (contract, invoice or agreement) must be attached to complete the transfer.

The payment will be processed after the documents have been verified.

Create Transfer

50. Sender
Sender: Проверка Мини Выписка
Withdraw from 1042020101662266: 12 USD
Date the payment was created: 09.03.2026
Date the payment was made: 11.03.2025
Payment order number: 1

32. Amount
Enter Amount: 1 \$
Tariff type: Отправитель
Fee: Комиссия за перевод 30 USD
Payment code: 010150

70. Purpose of payment
test

72. Additional Information
Кошумча маалымат...

59. Beneficiary
Customer Type: Individual
Nationality of the Beneficiary: КИТАЙСКАЯ НАРОДНАЯ РЕСПУБЛИ...
Full name of the Beneficiary: Zhang Lim
Beneficiary's address: China
Beneficiary's account number: 201000259504874

56. Intermediary bank
BIC of the intermediary bank number
Intermediary bank number

57. Beneficiary bank
BIC of the Beneficiary Bank: Zjrccn2nxxx

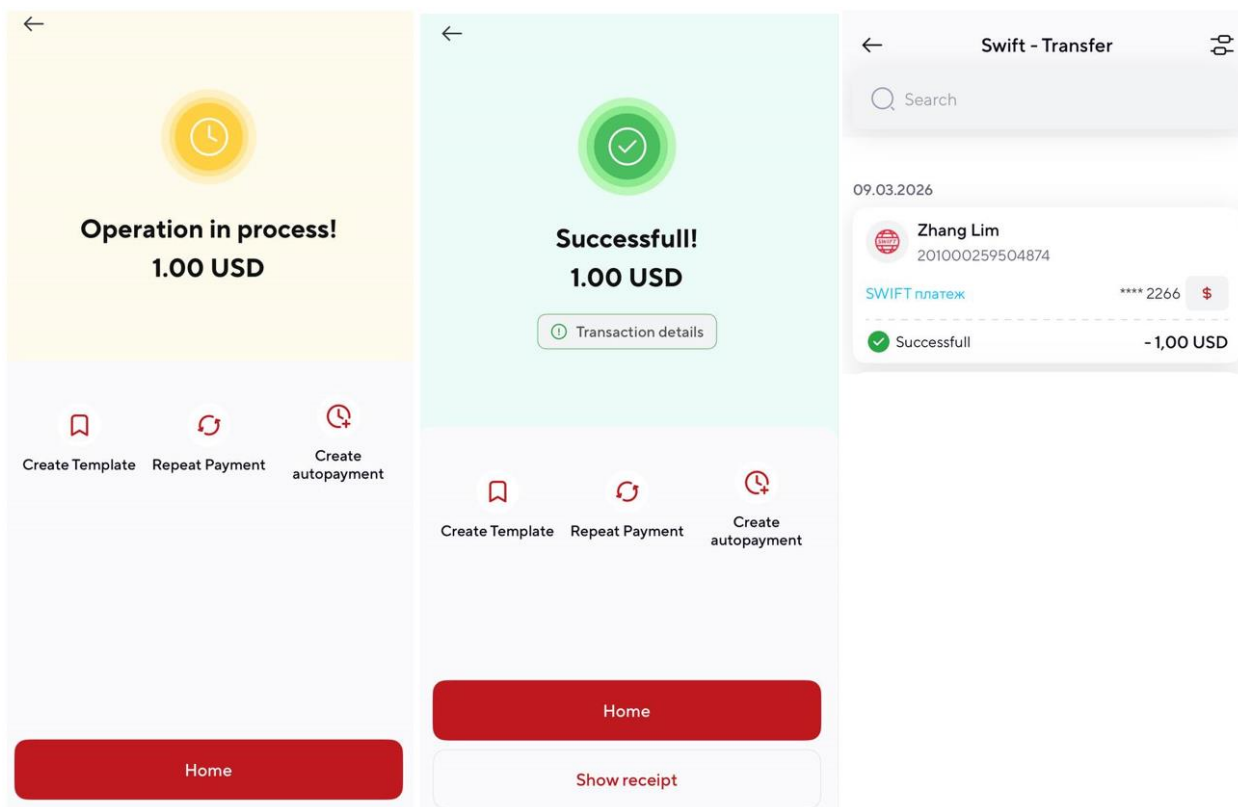
Country of the Beneficiary's Bank: CHINA
Name of Beneficiary Bank: ZHEJIANG RURAL COMMERCIAL UNITED BANK CO.,LTD
Beneficiary bank number: 201000259504372

Контракт или инвойс
Размер файла не должен превышать 5 мб. Общий размер загружаемых файлов не более 20 мб.
IMG 20260309_665588.jpg (0.38 мб)
Прикрепите файл

Confirm Transfer
Sender: Проверка Мини Выписка
Сумма перевода: 1 \$
Payment code: 010150

test
Beneficiary's full name: Zhang Lim
Beneficiary's address: China
receiverAccountNumberTitle: 201000259504874
Beneficiary's Bank Bic: Zjrccn2nxxx
Country of the Beneficiary's Bank: CN
Name of Beneficiary Bank: ZHEJIANG RURAL COMMERCIAL UNITED BANK CO.,LTD
Beneficiary Bank Account Number: 201000259504372

Next
Pay



Chapter "Payments".

This section provides a directory of service providers, grouped into categories for easy searching:

Public utilities

Communications (mobile, fixed, foreign mobile operators) and **the Internet**

Government, financial services

TV

Transport and others

To pay for services:

- You need to select a category, then a service provider
- Fill out the form (some fields are already filled in):
- Specify the required details (personal account number, telephone number, etc.)
- Enter the payment amount

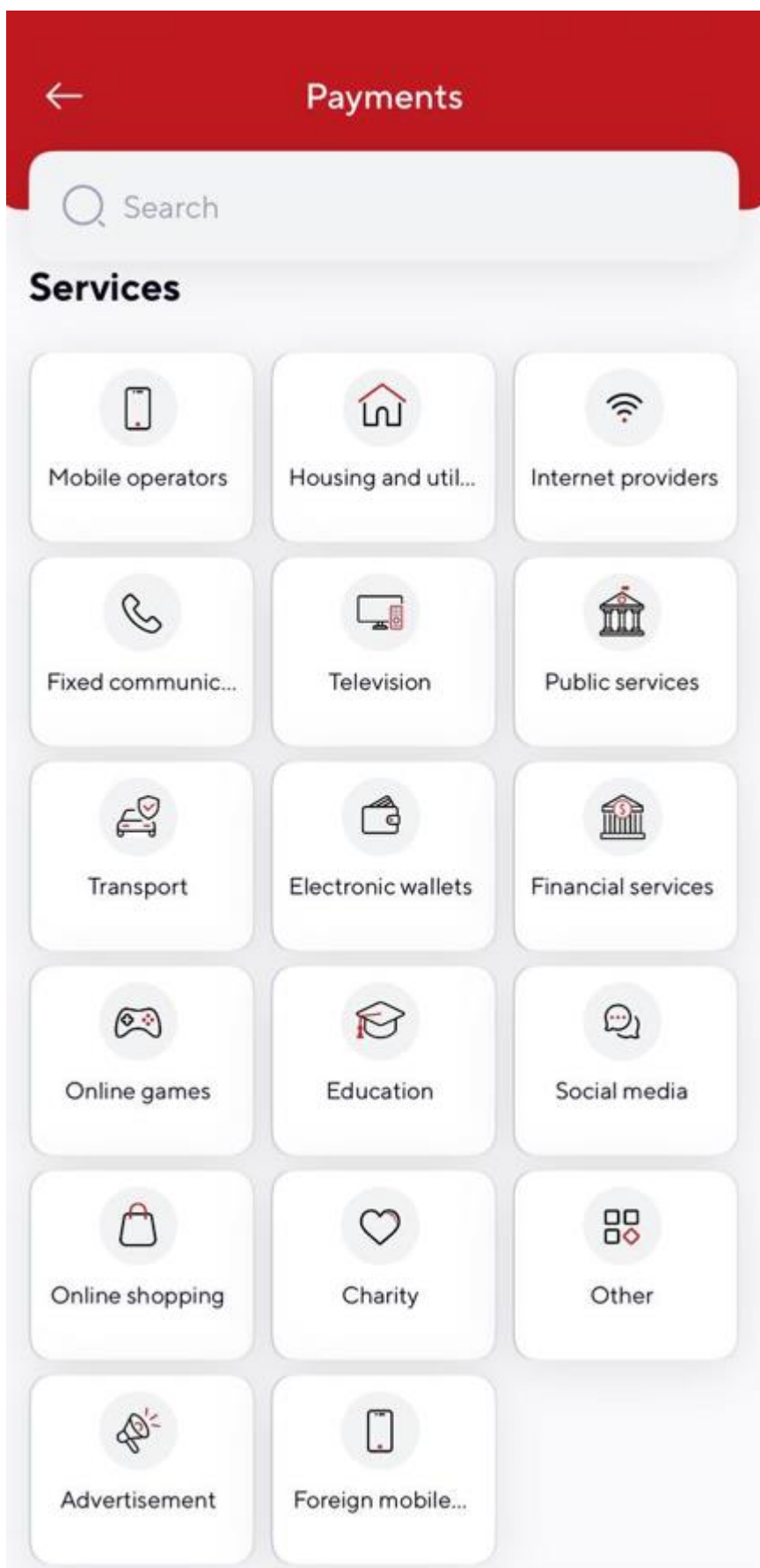
No comment is provided

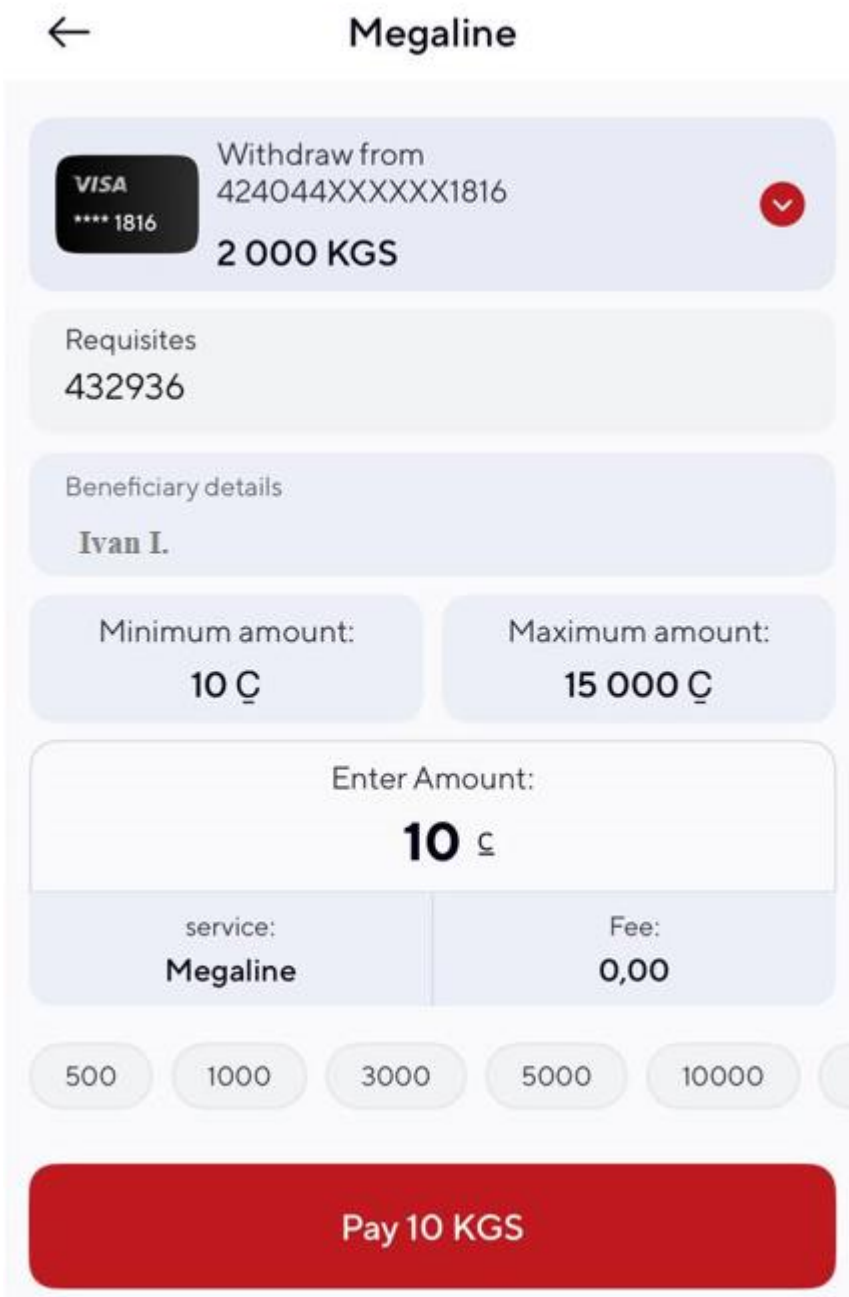
Payment confirmation:

If there is a commission from the supplier, the system will show it

The system will require confirmation of the operation

After confirming "Pay", the payment will be completed.

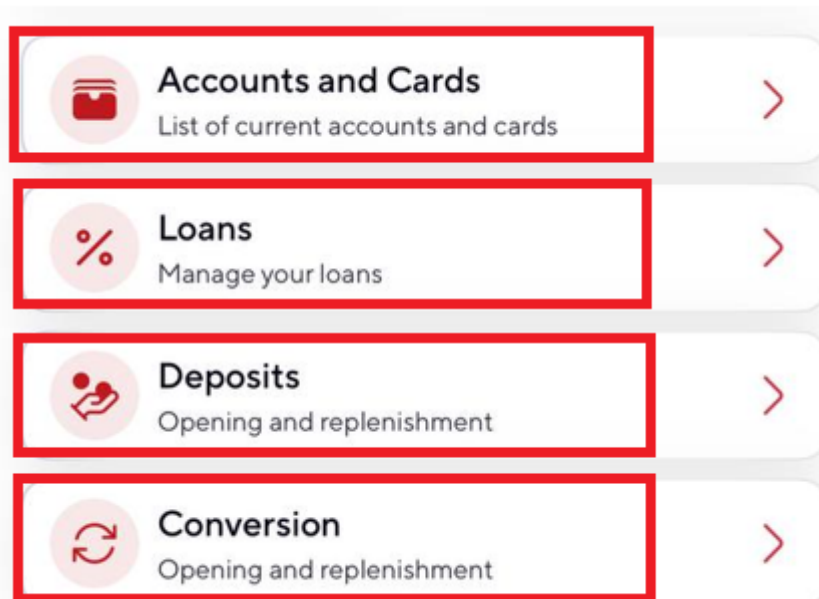




3. Central part - Quick access to services

Key sections for financial management:

- "Accounts and Cards" - viewing data, balances, details, and performing transactions
- "Loans" - information on loans and repayments
- "Deposits" - deposit management
- "Conversion" - currency exchange

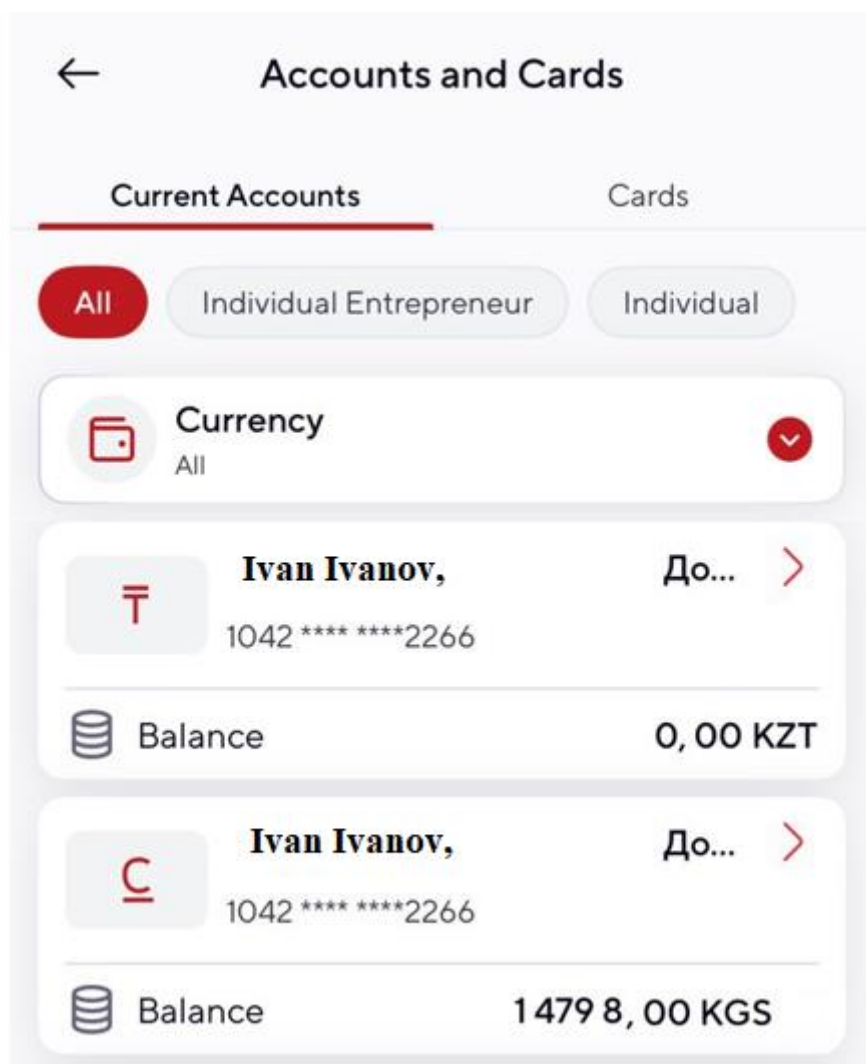


Section "Accounts and Cards"

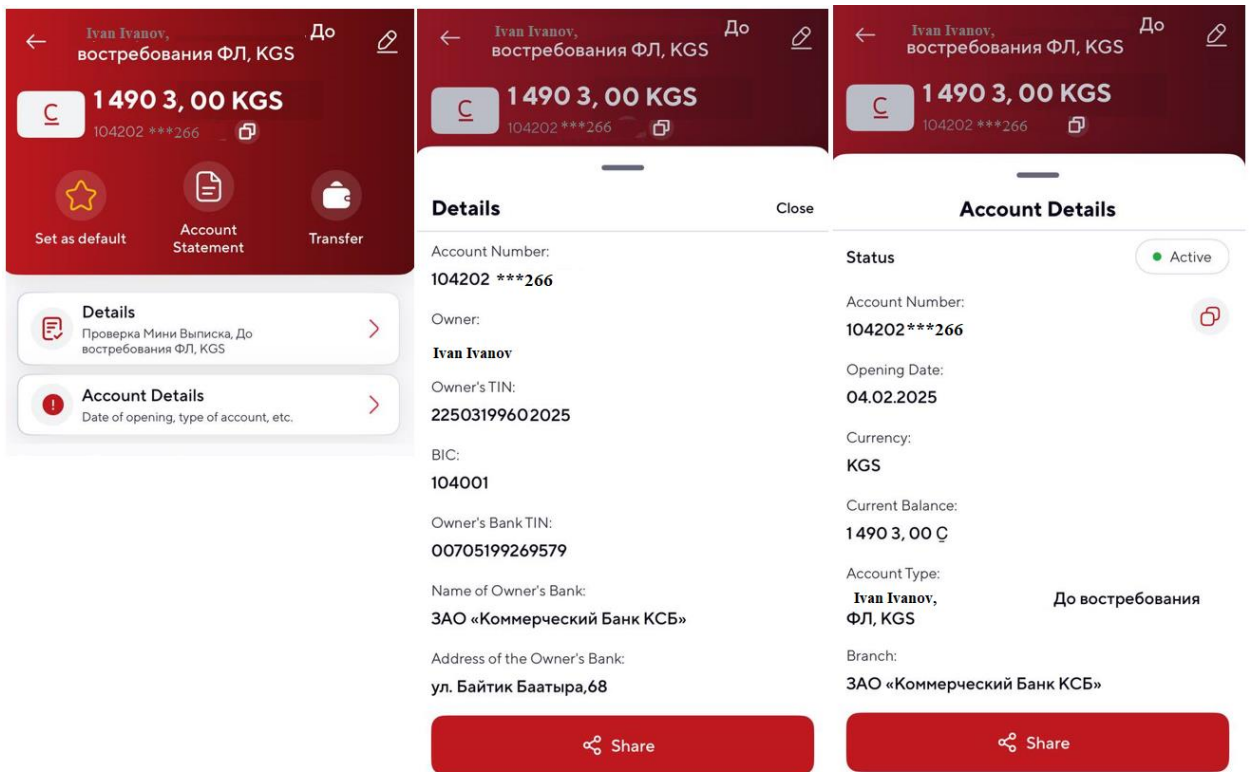
Product overview

When you navigate to this section, the user's active current accounts and cards are displayed. For each product, the following information is provided:

- Masked number (eg ****1234)
- Current balance
- Account currency



Detailed product information: Clicking on a specific account or card opens a detailed card with several main sections:



Details:

Allows you to obtain payment information without having to search for a contract. Displays:

- Full account number (16 digits)
- Owner's full name
- Owner's TIN
- Bank BIC
- Bank TIN
- Name and address of the bank

The user can share them by choosing one of the options:

- Sending in Word format by email
- Forwarding via messengers
- Download to your device

Account statement:

Allows you to track the movement of funds.

Generating an extract:

- Select a period: day, week, month or custom date range.
- Confirm with the "Apply" button.

After formation you can:

- Send as PDF by email
- Share via messengers
- Download to your device

Translate function:

Allows you to transfer funds within the bank and pay for various services listed in the "Transfers" and "Payments" sections.

This functionality provides quick access to payment data and convenient control over transactions.

Card details: When you select a specific card, you can see detailed information about it:

Card Status - Indicates the current status of your card (e.g. Active, Blocked).

Owner Name - Displays the full name of the card owner (full name).

Product Name - indicates the name of the card product

Card number - displays the number indicated on the card itself

Account number - displays The account number to which the card is linked. A "Copy Account" feature is available, allowing you to quickly copy the account number to the clipboard for later use.

Expiry date - shows the card's expiration date (month/year), after which the card will become invalid.

Current balance – displays available balance on the card account.

The card information page also provides the following features:

Mini extract:

- Provides a brief financial summary of transactions made using this card.
- Typically displays the last few transactions (e.g. transactions from the last 15 days) with the date, amount, and description of the transaction.

Internet payments (Online shopping):

- Controls the ability to use the card to make online purchases.
- There is an on/off switch to allow or disallow online transactions with the card.
- It is recommended to disable this feature if you temporarily do not plan to make online purchases to reduce the risk of fraudulent transactions.

Security, this subsection Contains tools for card security control:

Card blocking:

- Allows you to instantly block your card in case of its loss or theft.
- Blocking a card prevents unauthorized use of funds on the card.

Change PIN code:

- Allows you to change your card's PIN code to improve security.
- You must follow the on-screen instructions to set a new PIN.
- It is important to choose a complex PIN code and not share it with anyone.

Reset the PIN counter:

- This function is available if the wrong PIN code is entered several times when making a transaction (for example, at an ATM).
- After entering the PIN incorrectly several times, the card is blocked. Resetting the counter allows you to unblock the card.

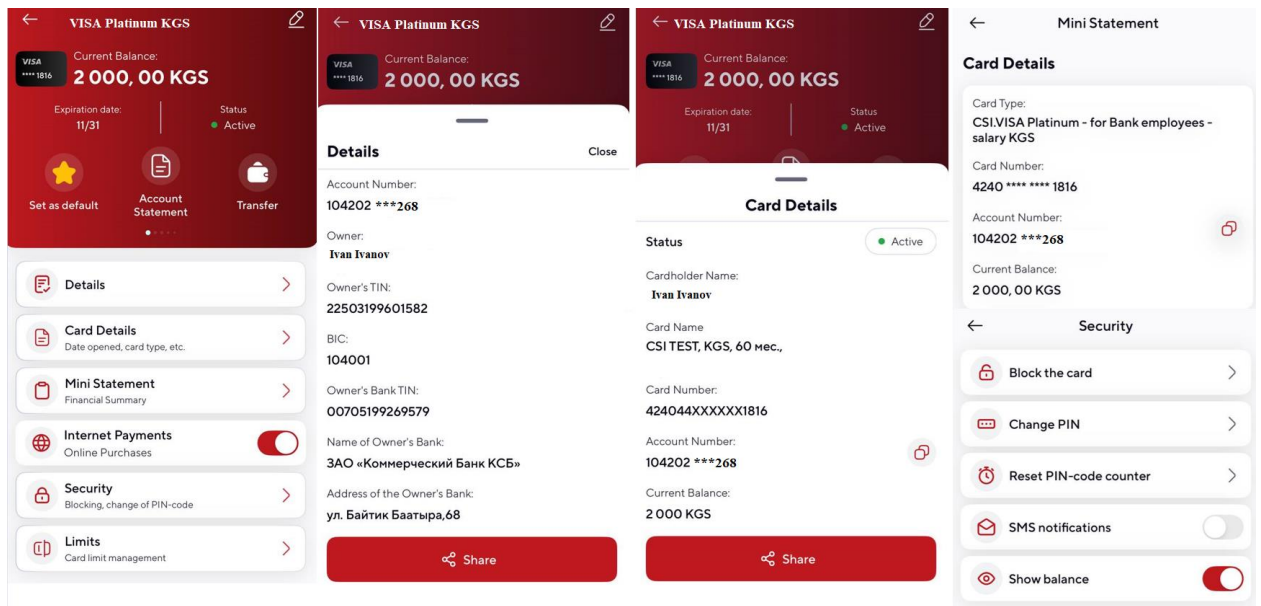
- Warning: If you don't remember your PIN, don't try to guess it. Contact your bank to have your card reissued.

SMS notifications:

- Allows you to configure the receipt of SMS notifications about transactions made using the card.
- It is recommended to enable SMS notifications to quickly track all transactions and identify suspicious activity.

Show balance:

- Controls the display of the card balance in the application.
- You can turn this option on or off for privacy purposes.



Loans section

When you navigate to this section, a list of active credit products with basic parameters is displayed:

- Issue date and maturity date
- Name of the credit product
- Total loan amount
- Interest rate
- Masked account number (e.g. ****5678)



Details of the loan product.

When you select a specific loan, detailed information opens, including:


- Loan agreement number (with copy function)
- Account number
- Account balance
- Loan term
- Interest rate
- Current debt balance

← Individual entrepreneur (agriculture)


Loan Amount: **800,000,00 ₪**

Opening Date: 22.08.2025 Closing Date: 22.08.2030

Account Statement Repayment Schedule


 **Monthly Payment:**
20.02.2026


To be paid: **20,163,00 ₪**

 Amount including loan account balance, penalties and fines

Repayment

Loan Details

Loan agreement number: **02.161/08.2025** 

Account Number: **1042000400204151** 

Credit account balance: **63.03**

Loan Term: **60**

Interest rate: **17.0%**

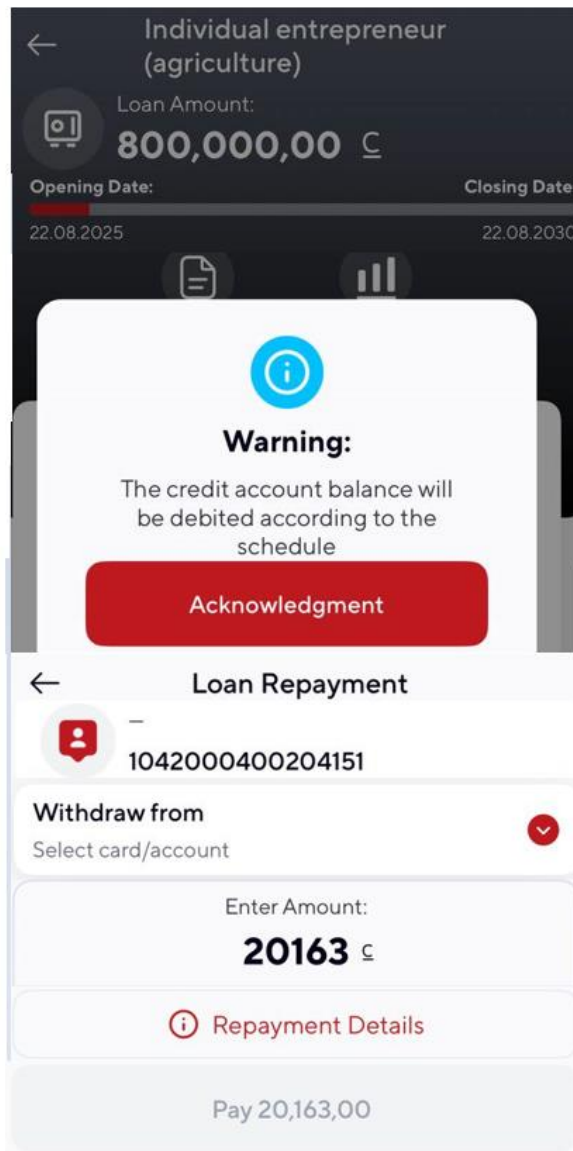
Debt balance: **753,821,87**

Loan repayment

When you click the "Repayment" button, the system requires confirmation, after which the following options open:

- "Pay" – automatic debit according to the payment schedule.
- "Repayment Details" - a detailed breakdown of the payment:
- ✓ Principal debt
- ✓ Accrued interest
- ✓ Fines (if any)
- ✓ Current balance on the credit account
- ✓ Commission.

This section allows you to conveniently manage your credit obligations and control your debt.



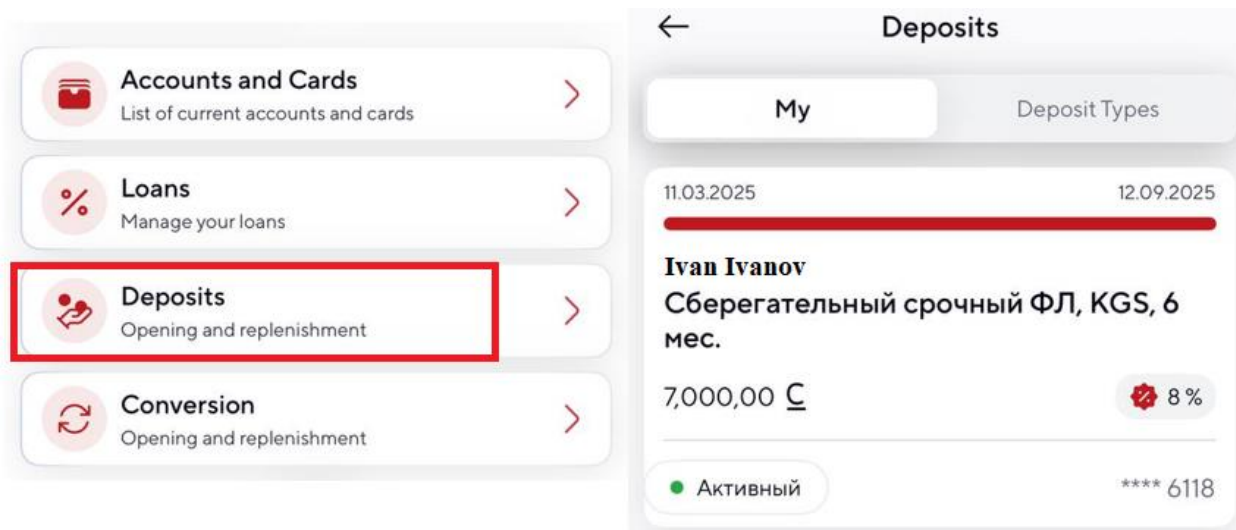
Repayment Details	
Principal:	9,483,86
Interest:	10,679,14
Penalties:	0,00
Credit account balance	0,00
Fee	---

Close

"Deposits" section:

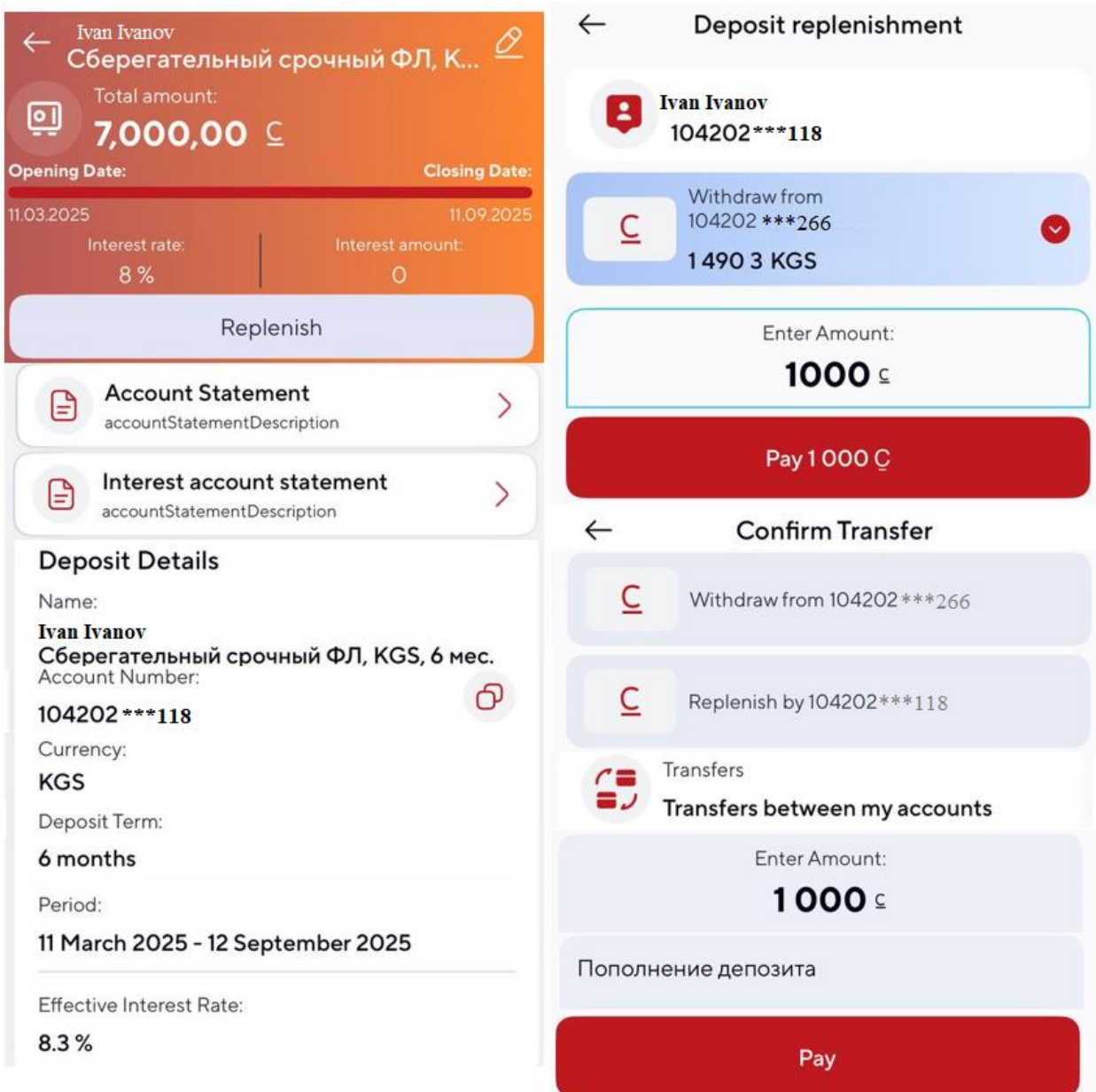
When you navigate to the "Deposits" section in the app's main menu, a list of all active term deposit products will be displayed on the screen, and the following information will be provided for each deposit:

- Deposit opening date;
- End date, i.e. deposit validity period
- Name of the deposit product.
- Current amount in the deposit account.
- Annual interest rate on the deposit.
- Current deposit status (Active).
- Masked deposit account number (e.g. ****9101).



Deposit replenishment:

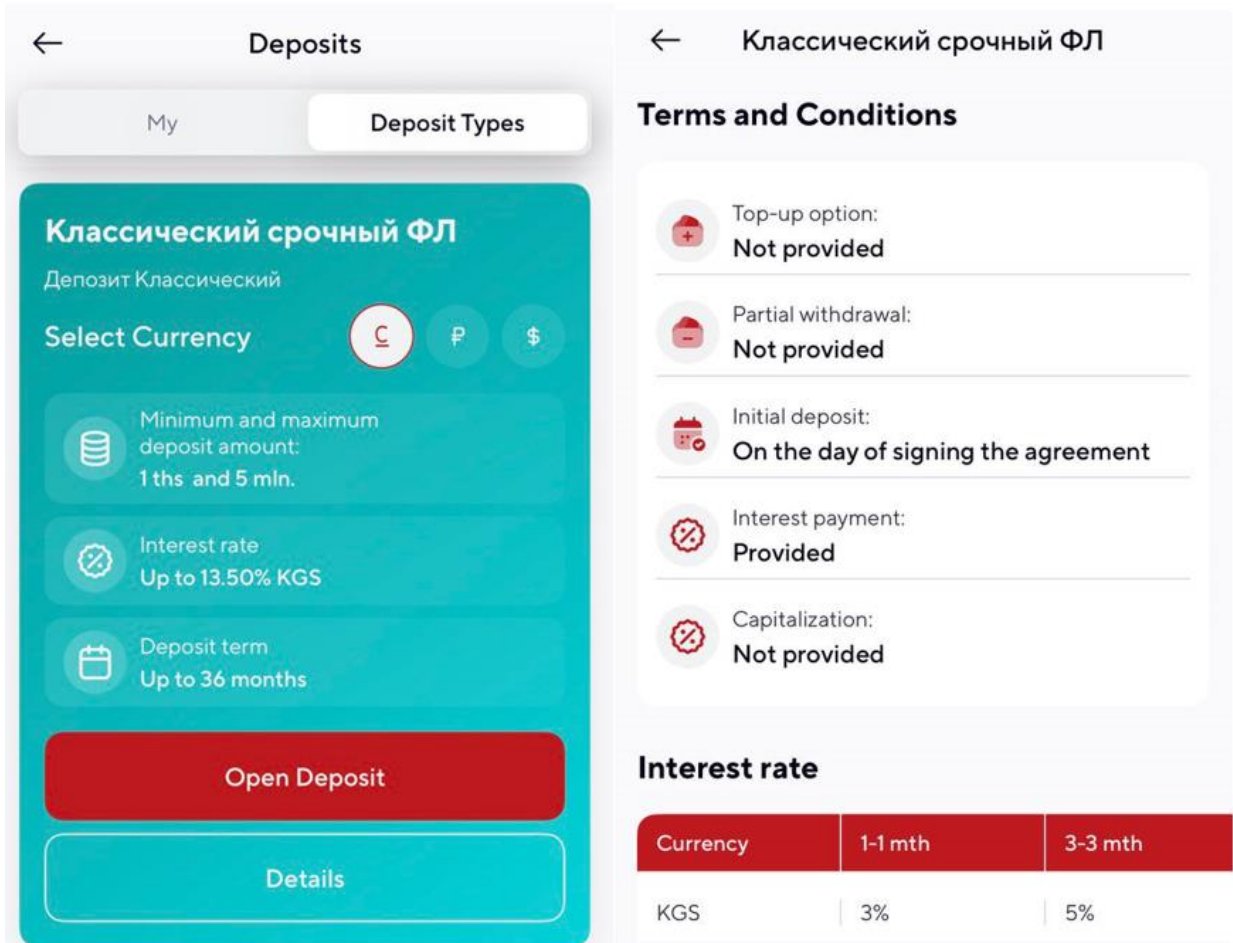
1. The replenishment feature is only available for deposit products that allow additional contributions.
2. Clicking on the selected deposit will open a page with detailed information about the deposit.
3. On the page that opens, you need to click the "Top up" button.
4. Next:
 - Specify the amount by which the deposit is replenished.
 - Select the debit account: this can be a demand deposit, a current account or a card account.
5. Check the entered data and confirm the deposit by clicking the "Pay" button.
6. After a successful top-up, you will receive a PUSH notification.



"**Deposit Types**" subsection is intended for familiarization with deposit products available for opening in mobile banking.

1. A list of available deposit products will be displayed on the screen, along with a description of the terms and conditions of each product.
2. In the list of deposit products when choosing the product you're interested in, and a detailed description of the terms of the selected deposit product will open, with the option to select the deposit currency.
3. You can select your desired deposit currency from the available options (KGS, RUB, USD). After selecting a currency, the following currency-specific information will be displayed:
 - The minimum deposit amount required to open a deposit in a given currency.
 - The maximum deposit amount is the amount that can be placed on deposit in a given currency.

- The maximum interest rate available for a deposit in a given currency (depending on the deposit term).
- The maximum period for which you can open a deposit in a given currency.



The screenshot displays two screens from a mobile banking application. The left screen, titled "Сберегательный срочный ФЛ" (Savings Term Deposit), shows a "Депозит Сбергательный" (Savings Deposit) with a "Select Currency" option set to KGS. It lists key features: "Minimum and maximum deposit amount: 1 ths and 200 mln.", "Interest rate: Up to 13.00% KGS", and "Deposit term: Up to 24 months". There are "Open Deposit" and "Details" buttons at the bottom. The right screen, titled "Сберегательный срочный ФЛ" and "Terms and Conditions", lists several options: "Top-up option: Provided", "Partial withdrawal: Not provided", "Initial deposit: On the day of signing the agreement", "Interest payment: Not provided", and "Capitalization: Not provided". Below this is an "Interest rate" table.

Currency	6-6 mth	9-9 mth
KGS	8%	10%

After selecting a suitable deposit product in the "**Deposit Types**" subsection and clicking the "**Open Deposit**" button, a screen with detailed terms and conditions of the selected product will be presented.

The Terms and Conditions page contains the following information:

Possibility of replenishment, Indicates whether the deposit can be replenished after opening. It will indicate:

Provided - means that the deposit can be replenished during the validity period.

Not provided - means that the deposit cannot be replenished after opening.

Partial withdrawal is information about the possibility of partial withdrawal of funds from the deposit before the end of the term:

Not provided - means that partial withdrawal of funds is not possible.

Making an initial deposit - the amount that must be deposited when opening a deposit on the day the agreement is signed.

Interest Payment - Indicates whether the deposit provides for interest payment and how it is made. The following will be indicated:

Provided for - monthly payment of interest under the agreement.

Not provided - interest payment is not provided.

Capitalization - capitalization of interest on the "**Not provided**" deposit.

Interest rate - a detailed presentation of the interest rate, depending on the deposit term.

After reviewing the terms of the deposit product, you can proceed to the next steps of opening a deposit, which include selecting the deposit amount and term, confirming the details, after which the opened deposit will appear in the "My Deposits" tab.

← Классический срочный ФЛ

Terms and Conditions

- Top-up option: **Not provided**
- Partial withdrawal: **Not provided**
- Initial deposit: **On the day of signing the agreement**
- Interest payment: **Provided**
- Capitalization: **Not provided**

Interest rate

Currency	1-1 mth	3-3 mth
KGS	3%	5%

Deposits up to 1,000,000 KGS are insured by the Deposit Protection Agency of the Kyrgyz Republic

Next

← Open Deposit

Классический срочный ФЛ

Withdraw from 104202***266
1 489 3 KGS

Enter Amount
1000 KGS

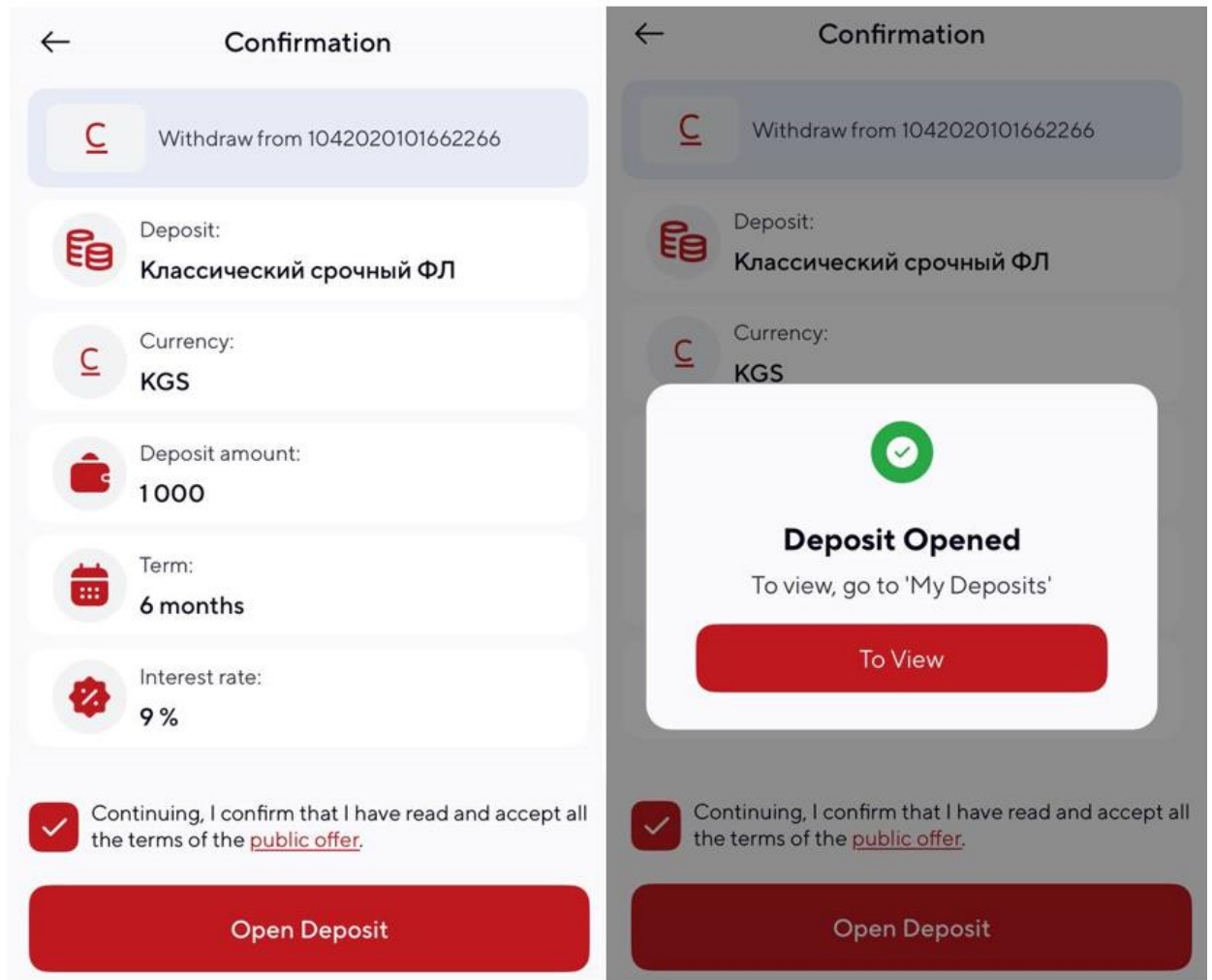
From 1 ths To 5 mln.

Deposit term

Months: 6

From 1 Month To 36 months

Next



The "Conversion" section allows you to quickly and easily exchange currencies between accounts.

Currency conversion procedure: Go to the "Conversion" section in the main menu of the application.

1. Selecting the debit account:

- In the "Withdraw from a specific account" field, you must select the account from which the currency should be debited for conversion.
- All client accounts will be available from the drop-down list.

2. Selecting a crediting account:

- In the "Credit to account" field, indicate the account number to which the funds will be credited. converted currency.

Important: Make sure that the currency of the account from which funds are being debited differs from the currency of the account to which funds are being credited.

3. Specifying the amount:

- In the "Enter amount" field, you must specify the amount to be converted in the currency of the account to be debited.

4. View conversion rate:

- Before conducting/confirming a transaction, you can view the current conversion rate.
- The current currency conversion rate is displayed in the "Currency Exchange Rate" tab located on the right side of the screen.

5. Conversion confirmation:

- After entering the amount and reviewing the conversion rate, click the "Exchange" button.

Additional features:

Calculator:

- To make it easier to calculate the conversion amount, an electronic calculator is available in the "Conversion" section.
- Click the "Calculator" tab and enter the amount in one currency to see the amount in the other currency at the current exchange rate. This will help you accurately calculate the conversion amount.

3. Bottom panel - Navigation

Quick transition between sections:

- **"Home"** - return to the start screen
- **"Favorites"** - saved operations and templates
- **"QR scanning"** - payment by QR code
- **"History"** - viewing transactions
- **"Menu"** - settings and additional functions

The home screen provides convenient access to all mobile banking features.