



# **Optima Bank**

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## **“Optima24” System User Guide**

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# **Optima24**

“Optima Bank” OJSC

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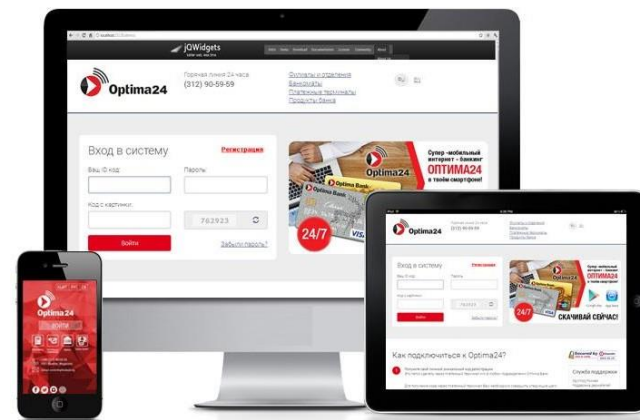
Bishkek, 2020

# “Optima24” Internet-Banking: Triumph of Technology

The new “**OPTIMA24**” Internet-banking for individuals is a modern high-tech product that will make your life much more comfortable.

FOR YOUR CONVENIENCE, it has the following operations and features:

- Card-to-card intra-bank money transfers
- Quick and convenient receipt of statements
- Card blocking
- An extensive list of providers, which can be paid online: utilities, mobile communications and fixed-line telephony, cable TV, and much more.
- Modern friendly interface and easy navigation
- No subscription fees and commissions for operations.
- Creating templates: you can create templates for quicker frequently recurring payments and transfers and perform these operations in just one or two clicks.
- View all your existing products (cards, credits, fixed-term deposits, demand accounts)



# Convenient “Optima24” Mobile Banking



We are pleased to announce the launch of the long-awaited and large-scale update of “**Optima24**” Internet-banking.

The “**Optima24**” **mobile application** is a fast and secure financial management from your Android- and IOS-based mobile device.

## New “Optima24” allows you to:

- Monitor the status of your personal and card accounts, including Elcart;
- Open accounts/deposits remotely;
- Pay for services: mobile communications and fixed-line telephony, Internet, utilities, etc.
- Make card money transfers;
- Convert currency;
- Analyze finances;
- Manage limits and restrictions.



# How to connect “Optima24” Internet-Banking?

Get your personal unique registration code. This is easy to do via payment terminal or in any branch of “Optima Bank.”

To receive the code via the **payment terminal**, you need to perform the following steps:

**Step 1:** Go to the Banking Services menu > Registration in “Optima24”;

**Step 2:** Insert your payment card of “Optima Bank” OJSC (**Visa, Elcart, UnionPay**) into the payment terminal and enter the PIN code;

**Step 3:** Next, follow the instructions in the system. An SMS-code will be sent to the phone number you entered during the registration process to continue registration on the [www.optima24.kg](http://www.optima24.kg) website





# How to register in “Optima24”?



Войти в интернет-банкинг

Ваш ID код

Пароль



Забыли пароль? [Нажмите на ссылку](#)  
или просто позвоните по  
бесплатному номеру 0-800-800-00-00

Войти

Впервые у нас?

Всего за пару минут вы сможете зарегистрироваться в нашем интернет-банкинге.

Зарегистрироваться



- When you have received an SMS-code to confirm registration, you should go to the [www.optima24.kg](http://www.optima24.kg) page in an Internet browser
- Click the “Register” link in the “ARE YOU HERE FOR THE FIRST TIME?” Box
- Read the instructions carefully, follow them and click the “CONTINUE” button

# How to register in “Optima24”?

 [Optima Bank OJSC \[KG\] https://www.optima24.kg/Registration.aspx](https://www.optima24.kg/Registration.aspx)



Горячая линия 24 часа  
(312) 90-59-59

[Филиалы и отделения](#)  
[Банкоматы](#)  
[Платежные терминалы](#)  
[Продукты банка](#)

 [RU](#) [EN](#)

## Регистрация

[Вы можете скачать данный текст соглашения](#)

1. Условия оферты
  - 1.1. Настоящим физическое лицо, являющееся держателем карты Банка - владельцем банковского счета, именуемый в дальнейшем «Клиент» выражает намерение заключить договор дистанционного банковского обслуживания клиентов - физических лиц в системе «Оптимa24» с ОАО «Оптимa Банк», именуемый в дальнейшем «Банк» (совместно Банк и Клиент вместе именуются «Стороны»), на условиях настоящей оферты (далее – «Договор»).
  - 1.2. Настоящий Договор определяет условия и порядок инициирования с помощью системы интернет - банкинг «Optima24» (далее «Optima24») клиентами - физическими лицами, которые отвечают требованиям настоящего Договора, банковских операций, не связанных с осуществлением ими предпринимательской деятельности, а также условия и порядок выполнения таких операций Банком.
  - 1.3. Договор считается заключенным между Банком и Клиентом в момент акцепта (принятия) в соответствии с п. 2.1. настоящей оферты
  - 1.4. В случае изменения и/или дополнения условий настоящего Договора каждый последующий вход Клиента в систему «Optima24» является акцептом соответствующих изменений и/или дополнений.
2. Общие положения

☐ Я ознакомился/ознакомилась и принимаю данное соглашение

**Продолжить**



### Служба поддержки

Круглосуточная  
поддержка держателей  
карточек:

**(312) 90-59-59**

Бесплатная линия со  
стационарных телефонов  
ОАО «Кыргызтелеком»

**0-800-100-00-00**

Короткий номер для  
абонентов сети Beeline и  
Megacom:

**1001**

(звонок бесплатный)

[contact-center@optimabank.kg](mailto:contact-center@optimabank.kg)

- Carefully read the Terms of “OPTIMA24” Service and agree to them
- Click the “CONTINUE” button

# How to register in “Optima24”?

 Optima Bank OJSC [KG] <https://www.optima24.kg/Registration.aspx>




Горячая линия 24 часа  
(312) 90-59-59

## Регистрация

Укажите ID-код клиента

Код регистрации

 был отправлен Вам после регистрации через платежный терминал или в подразделении Банка

Код с картинки

886409


**Продолжить**

You shall perform the following steps directly in the REGISTRATION Form:

- Fill in the “Customer ID Code” field (six digits indicated on the front side of your payment card);
- Enter the SMS registration code (an SMS message with the registration code will be sent to your mobile operator number from the “Optima Bank” user);
- Enter the captcha on the right (additional security check).
- Click the “CONTINUE” button to complete the registration.

**•CONGRATULATIONS!**

You are registered!

## Enter Your Data and Captcha to Log-In



### Войти в интернет-банкинг




Забыли пароль? [Нажмите на ссылку](#)  
или просто позвоните по  
бесплатному номеру 0-800-800-00-00



### Впервые у нас?

Всего за пару минут вы сможете зарегистрироваться в нашем интернет-банкинге.

Now, every time you want to use the “OPTIMA24” online-banking, you shall go to [www.optima24.kg](http://www.optima24.kg) and log in, entering:

- Your ID-Code (six-digit number on your payment card)
- Your password
- CVV on the right (for security check)
- Click the “ENTER” button



# How to Install “Optima24” on Your Smartphone?

Open the **GooglePlay** Program (if you have an Android-based phone) or **AppStore** (if you have an IOS-based phone) on your smartphone, search for “Optima24” and select the program with the “Optima Bank” logo. You shall have access to the Internet to download the application. Install it on your phone and use it!



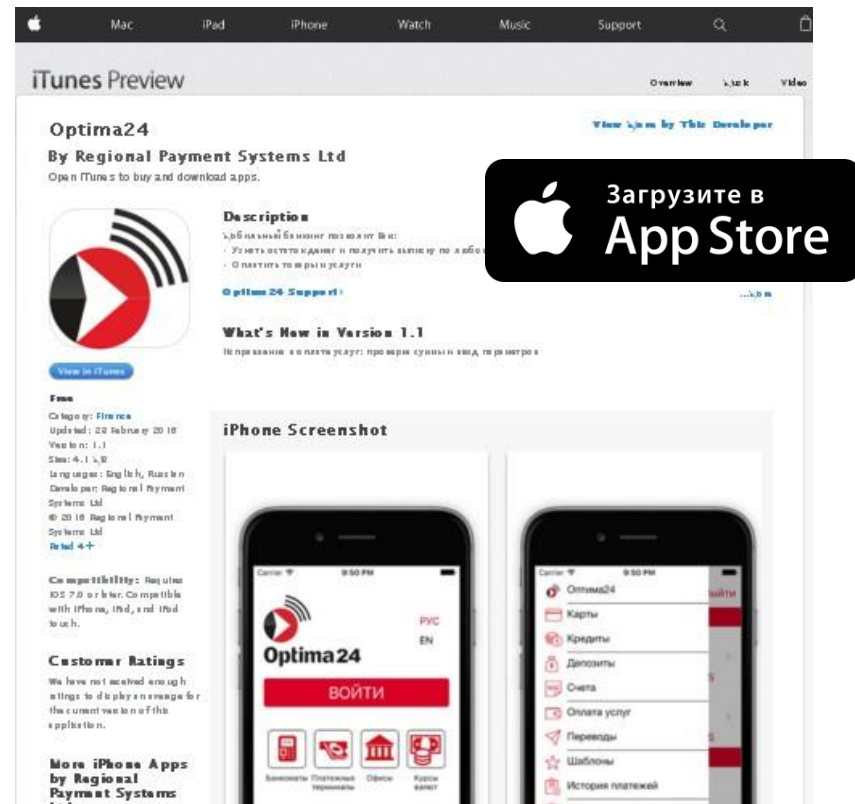
Direct download link for **Android**

<https://play.google.com/store/apps/details?id=kz.optimabank.optima24&hl=ru>



Direct download link for **IOS**

<https://itunes.apple.com/kg/app/optima24/id1021852052?mt=8>



# How to Update “Optima24” on Your Smartphone?

If you installed “Optima24” mobile application earlier, you shall just update it in **App Store** or **Google Play**.



New version of “Optima24” in **GooglePlay** and **App Store** will be available for users after May 10, 2020.

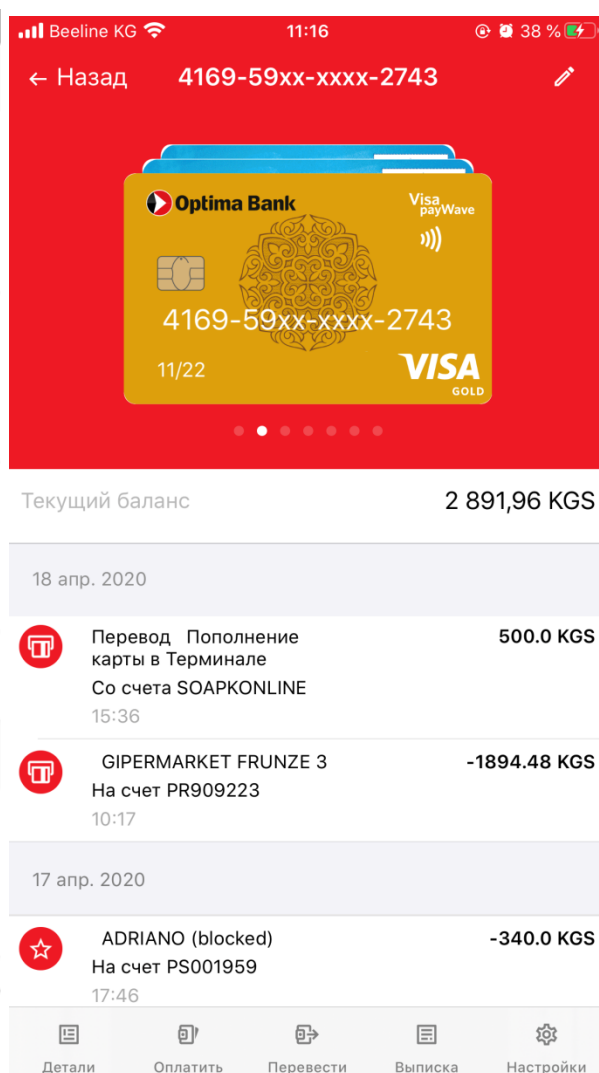
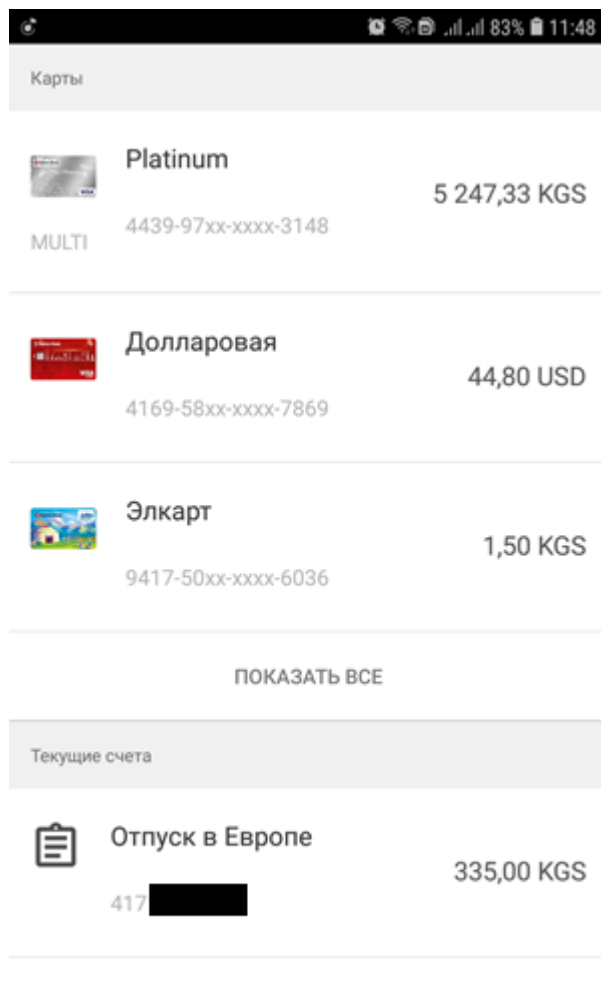


After the update of “Optima24”, an “**Update**” button will appear while log in the mobile application. Click the “**Update**” button.

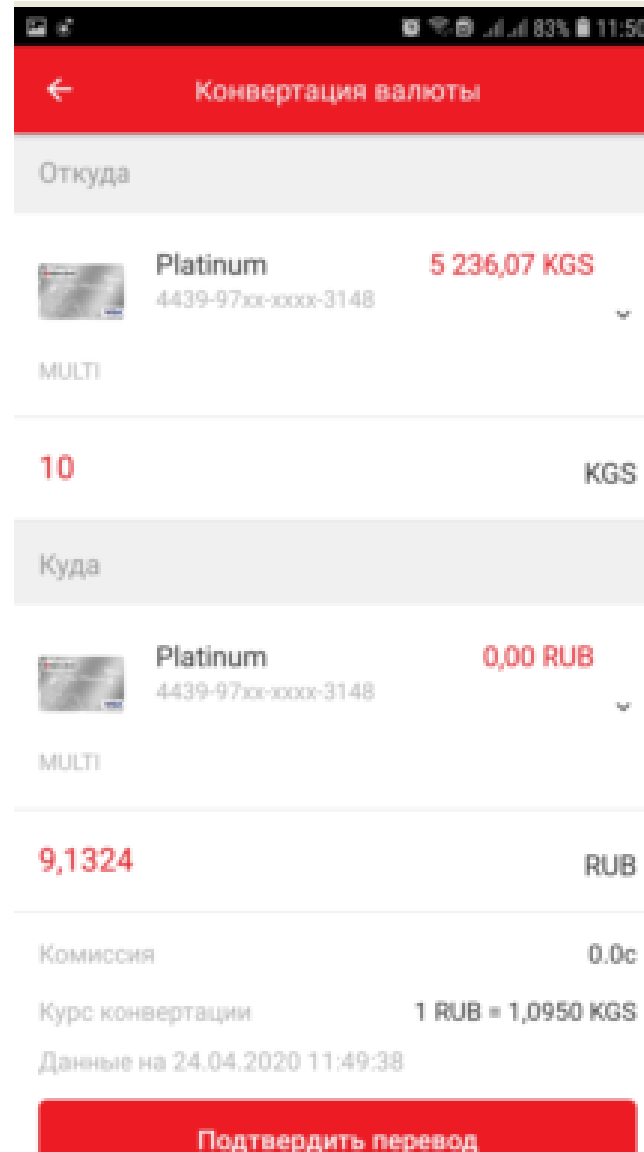
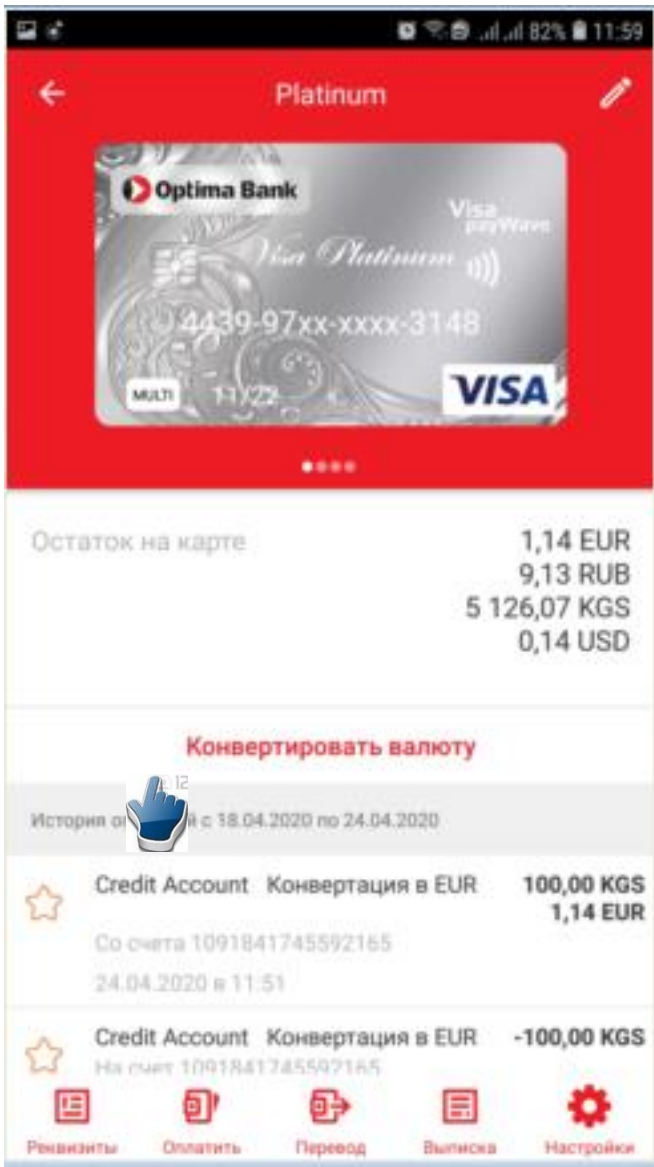
The mobile version of “Optima24” may be unavailable for a longer period for the users, who reinstall the operation system in their gadget during migration. Web – version will be available.

# “Optima24” Mobile Application Navigation

All **cards**, **current accounts** and **credits** of the user are displayed on the main page



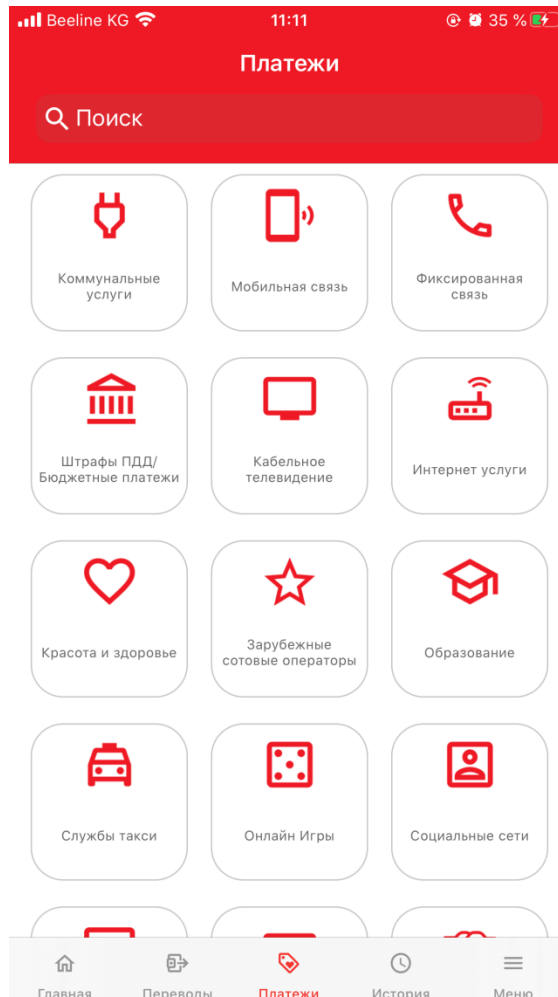
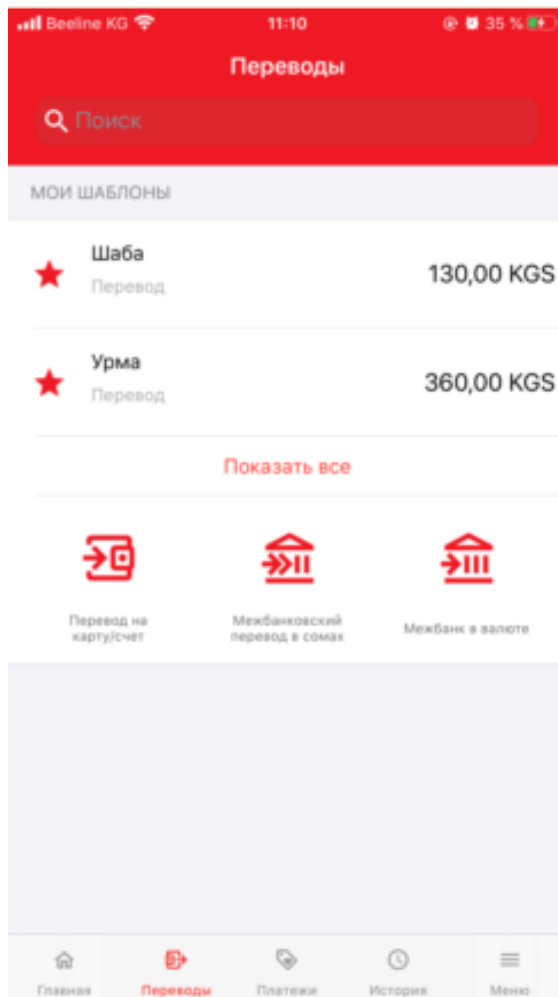
# Multi-Currency Card: Currency Conversion



- **Currency conversion** inside a multi-currency card
- **Transfers and payments** from a multi-currency card can be made in any desired currency (**KGS, USD, Euro, Rubles**)

# Transfers and Payments

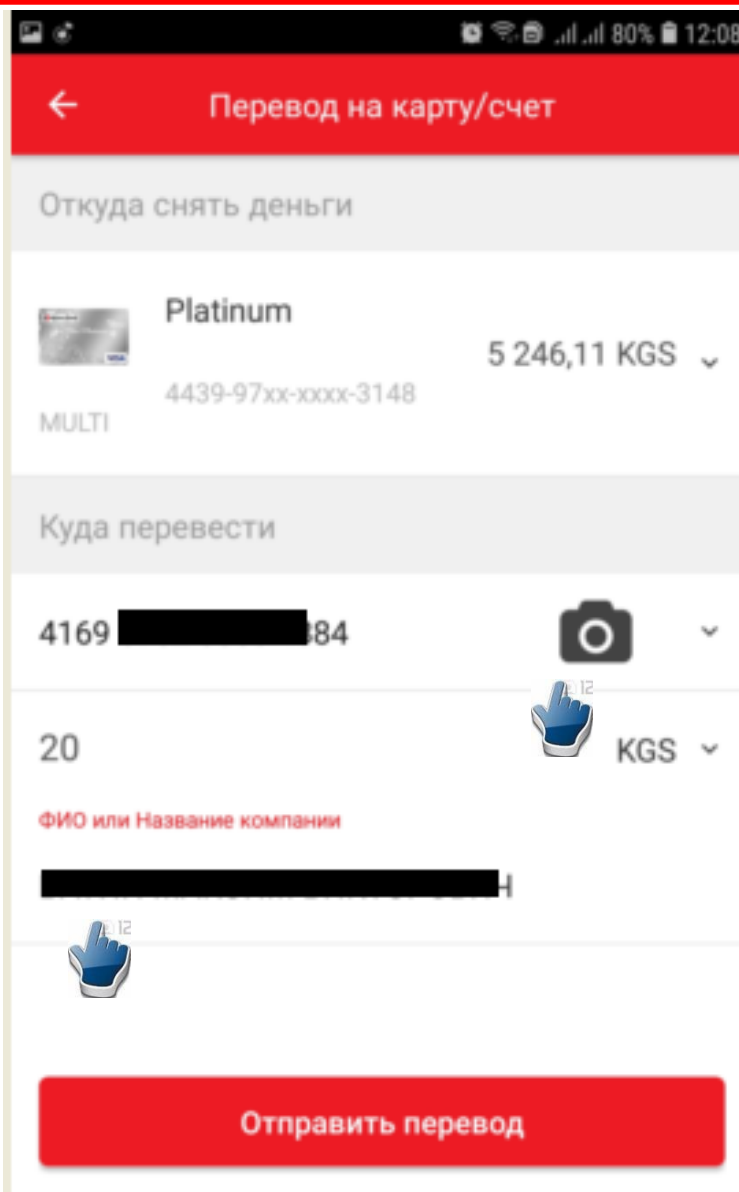
Payments and transfers can be made both from the “**Payments**”, “**Transfers**” tabs on the main menu , and using the card (you shall insert the card).



- Convenient **search** for a service provider to make a payment or pay for services
- You can make:
  - ✓ **transfers** between your cards/accounts;
  - ✓ **transfers** to cards/accounts of “Optima Bank” OJSC
  - ✓ **transfers** to cards of “ATF Bank” JSC;
  - ✓ intra-bank transfers in national currency KGS (Clearing/Gross);
  - ✓ intra-bank transfers in foreign currency (SWIFT).



# Transfers



The screenshot shows the 'Перевод на карту/счет' (Transfer to card/account) screen in the Optima Bank mobile app. The interface is in Russian. At the top, there's a red header with a back arrow and the title. Below it, a section titled 'Откуда снять деньги' (Where to withdraw money) shows a 'Platinum' card with a balance of '5 246,11 KGS' and a card number '4439-97xx-xxxx-3148'. The next section, 'Куда перевести' (Where to transfer), shows a destination card number '4169 [redacted] 84' with a camera icon for scanning. Below that, the amount '20' is entered with a 'KGS' currency selector. The recipient's name field is labeled 'ФИО или Название компании' (Full name or company name) and contains a redacted name. A large red button at the bottom is labeled 'Отправить перевод' (Send transfer).

- When making a transfer, the recipient's card number can be entered manually or scanned with a camera.
- When transferring funds to a card/account, you can now check the recipient's full name in the "Full Name" or "Company Name" field.
- For your convenience, you can also create and save transfer templates.

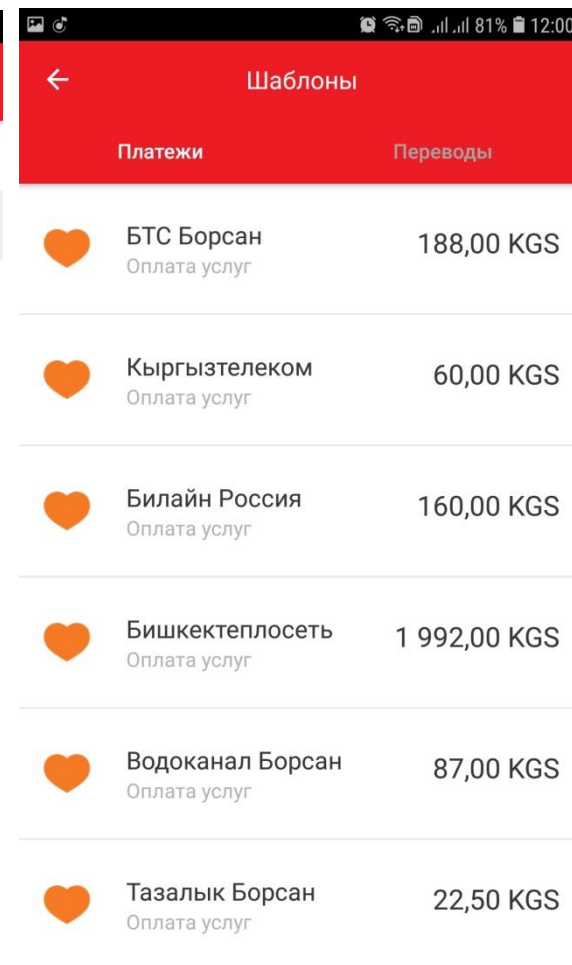
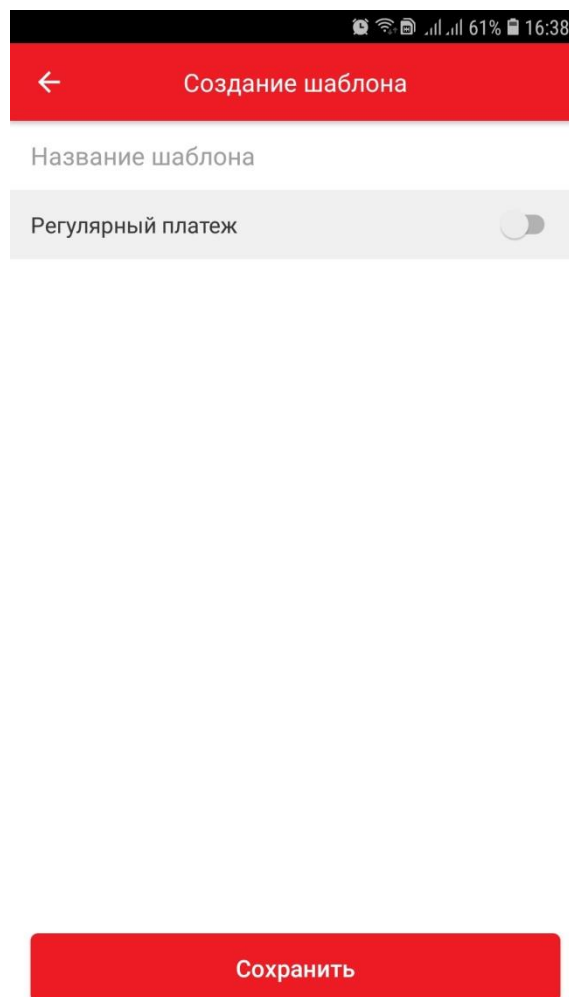
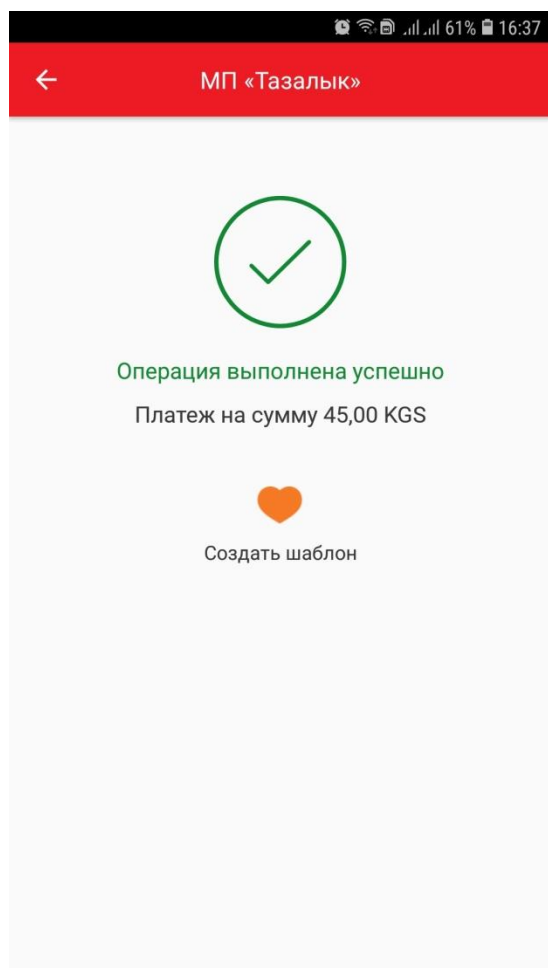
# Creation of Payment and Transfer Templates

For the convenient payments and transfer, you can create templates. To do this, you shall:

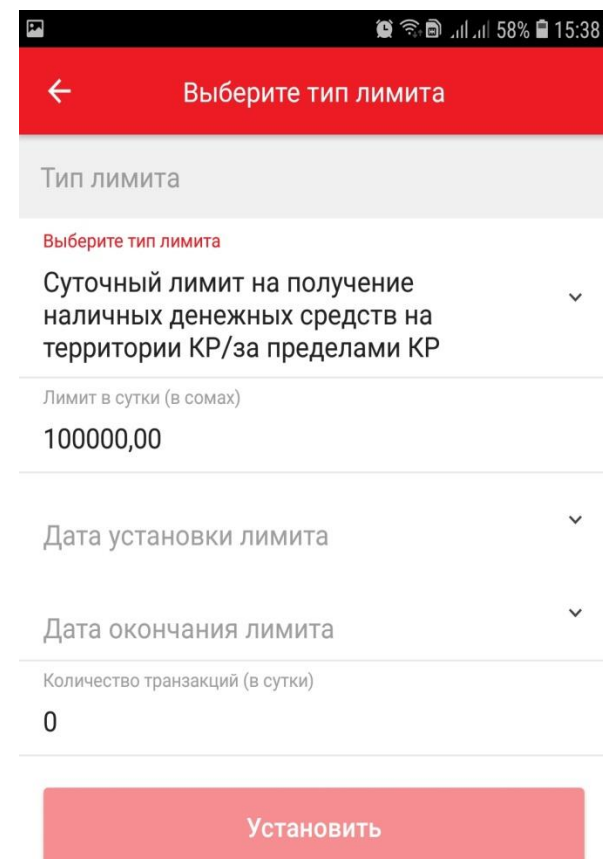
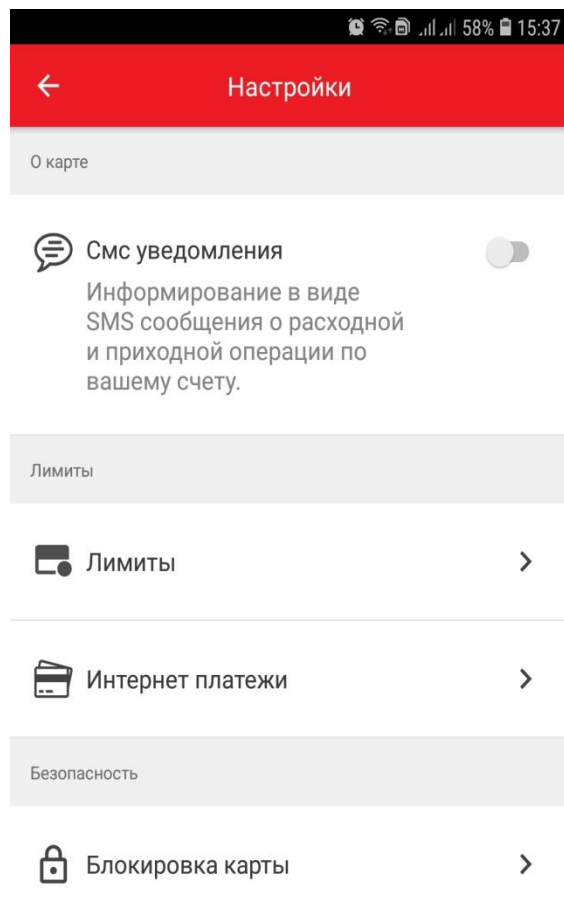
- After the payment/transfer is made, click the
- Give a name to the template and save it.



**“Create Template”;**



# Limit and Restriction Management, Internet-Based Payment Connection, SMS-Notifications, Card Blocking



■ To connect SMS-notifications, Internet-based payments, block a card or change the amounts of limits, you shall go the card and click the “**Settings**” tab

If you have any questions, please feel free to contact us at:  
[optima24@optimabank.kg](mailto:optima24@optimabank.kg)

