

# Digital Banking

## Online and Mobile User Guide



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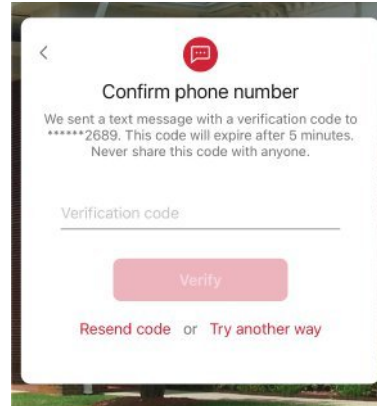
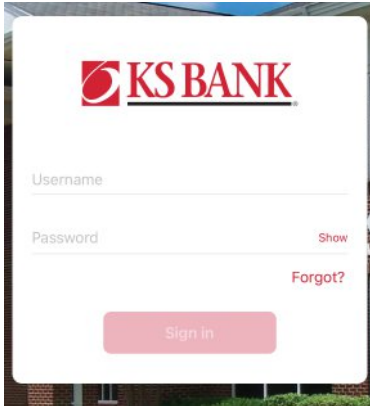
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# KS Bank Mobile - Logging In

## Existing Customers First-Time Login

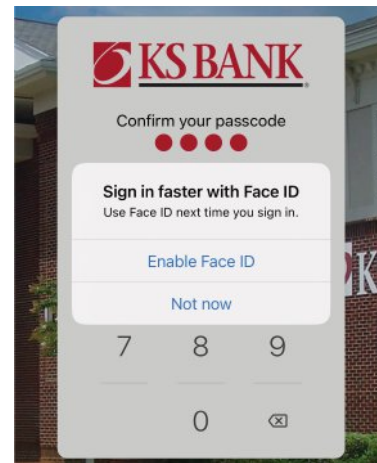
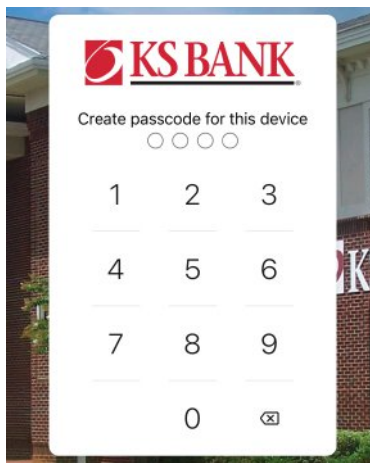
Download the KS Bank Mobile app from the Apple App Store or Google Play Store.

- Enter your existing Username and Password and tap *Sign In*
- Enter your email address and then a phone number where you can receive a call or a texted code to further secure your account, then tap *Next*
- Enter the 7-digit verification code sent to the phone number you provided\*
- Click *Verify*



*\*If you cannot receive a text at this number, click "Try Another Way." If you "Try Another Way," you can receive a phone call with your code or to install the Authenticator app.*

- Create a 4-digit passcode for future logins
- Enable Face ID / Touch ID if desired

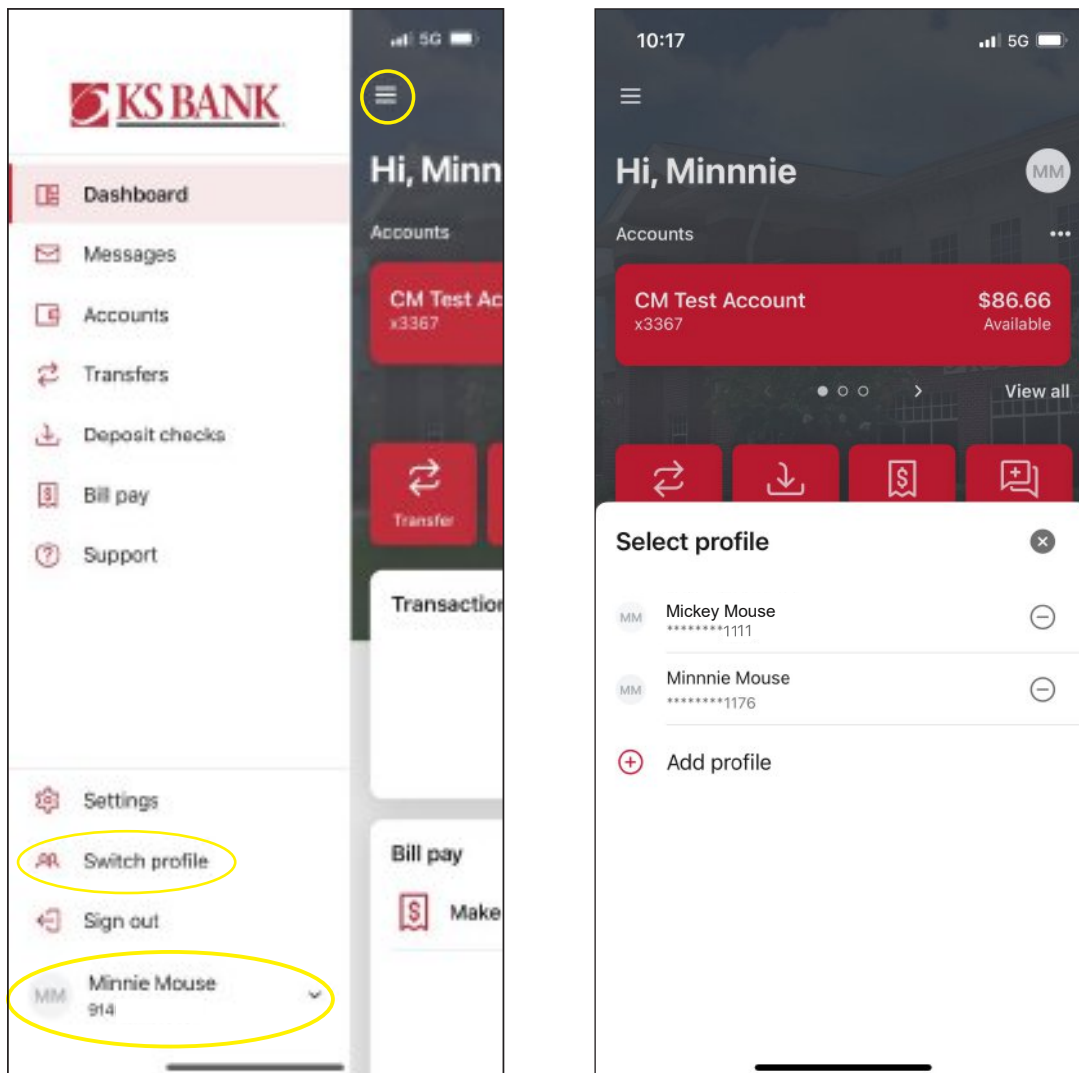


- Review the User Agreement and click *Accept*
- View a brief tutorial
- You are now ready to use KS Bank Mobile!

## Switching Profiles

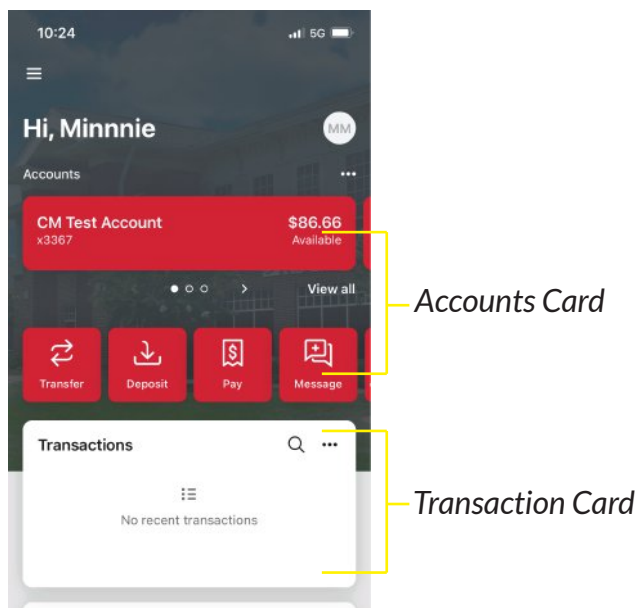
Multiple profiles can be set up if you have more than one login ID or if more than one user shares a device.

- Tap the *Menu* button (located in the upper left corner of most screens of the app)
- Tap your name/profile picture located at the bottom of the menu and then the *Switch Profile* button
- Add or select a profile



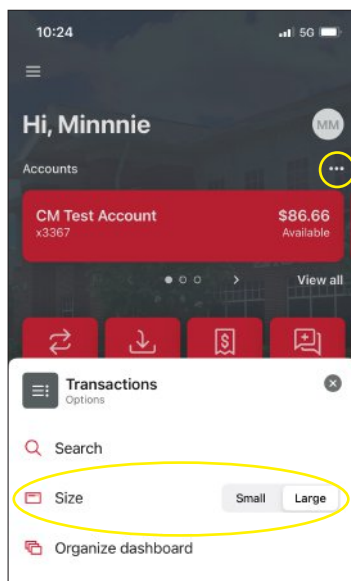
# KS Bank Mobile - Customize the Dashboard

The KS Bank Mobile Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.



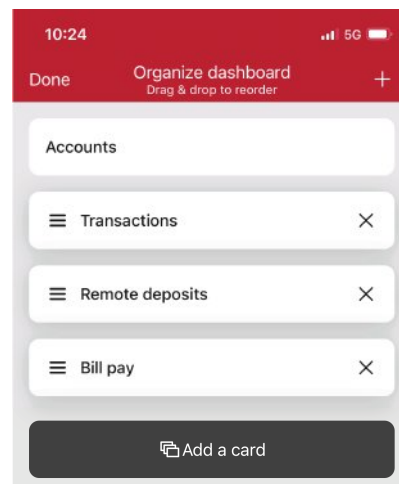
## Change Card Size

- Tap the “...” in the upper right corner of any Dashboard card
- From the bottom of the screen, select a size to choose how much content is displayed in each card: small or large



## Add or Rearrange Dashboard Cards

- Tap the “...” in the upper right corner of any Dashboard card, or from the bottom of the screen, tap *Organize Dashboard*
- Click and drag the card titles to rearrange them
- Tap the “+” icon in the upper right to add more cards, or choose “Add a Card” from the bottom of the page



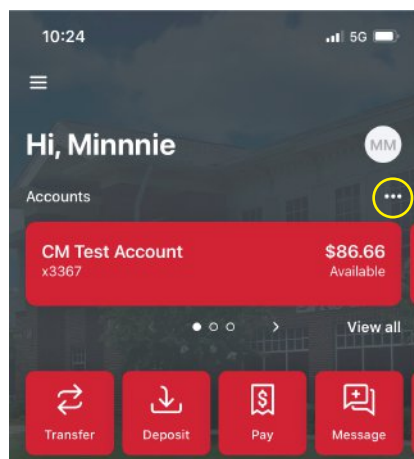
## Remove Dashboard Cards

From the Organize Dashboard screen (above), click the “X” next to the card you want to remove.

# KS Bank Mobile - Features

## Accounts

View and manage your accounts, transactions, and available balances from the Accounts card. Flip through your accounts by swiping the balance card left or right.



### Change Account Display Order

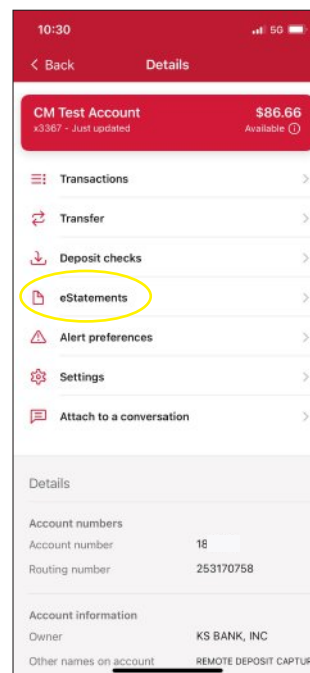
Change the order in which accounts are listed by pressing the “...” in the upper right of the Accounts card.

### Account Options

Press the account name for additional options such as depositing checks and viewing account transactions.

### eStatements

Press the account name and tap *eStatements* to enroll or view your eStatements.

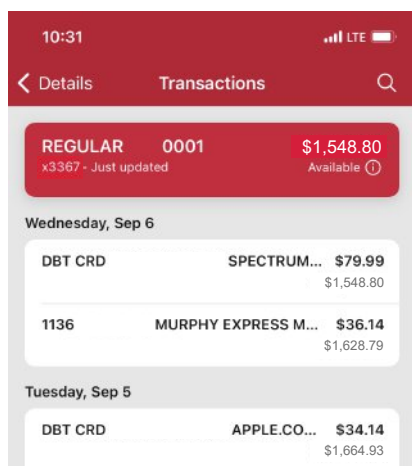


## Quick Actions

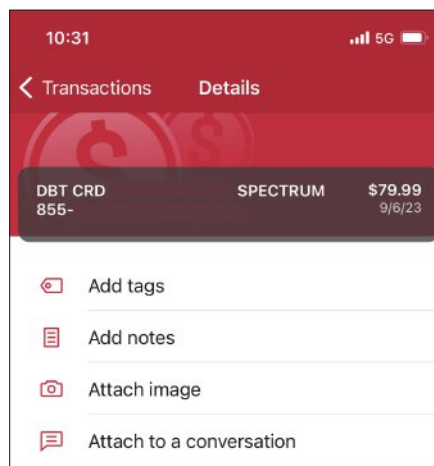
Under the accounts card, use the *Quick Actions* to make transfers, pay bills, deposit checks, or send a message to our eBanking team.

## Transactions (View, Search, Tag)

From the Accounts card, tap the *transactions* link underneath the account’s name to view transactions for that specific account.



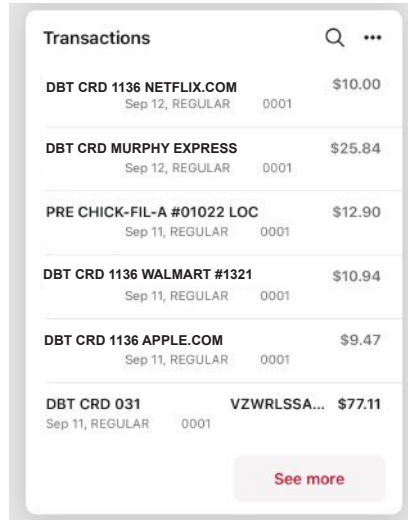
When viewing *Transactions*, click the magnifying glass in the upper right to search.



Tap any posted transaction to add a tag, note, or attach an image.

## Transactions

View combined transactions across all your accounts from the dashboard transactions card.

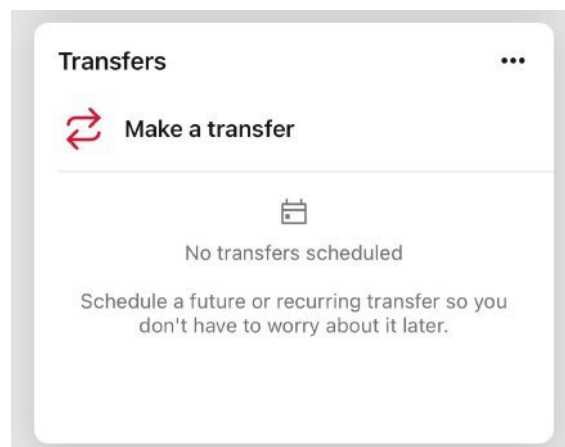


- If you prefer to view transactions one account at a time, go to the accounts card and click the *transactions* link.
- Some customers may prefer to remove this card from the dashboard. See *Remove Dashboard Cards* on page 5.

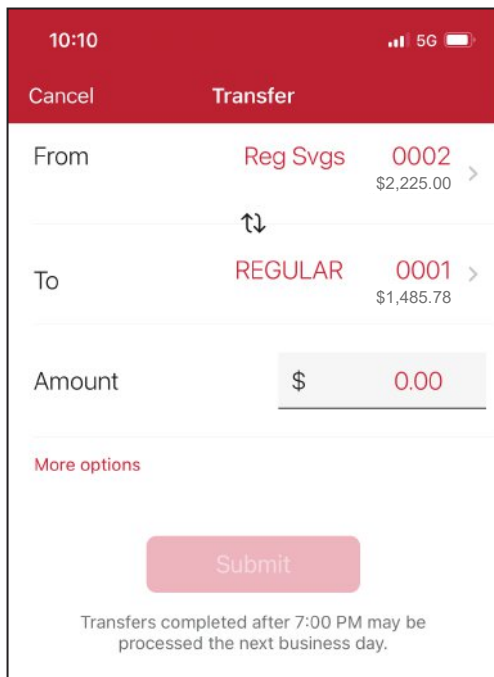
## Transfers

Move money between KS Bank accounts or accounts at other institutions using the Transfer card on the dashboard.\*

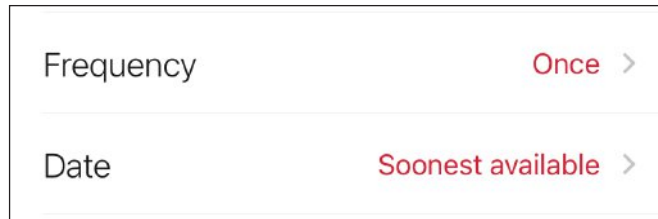
- Tap *Make a Transfer*



- Select the "From" account and "To" account (eligible internal and external accounts will be listed)
- Enter the amount
- For an immediate one-time transfer, simply tap *Submit*\*\*



- To set a recurring frequency or a future date, tap *More options*
  - Choose weekly, every two weeks, twice a month, or monthly
  - Choose the start date
- Tap *submit*



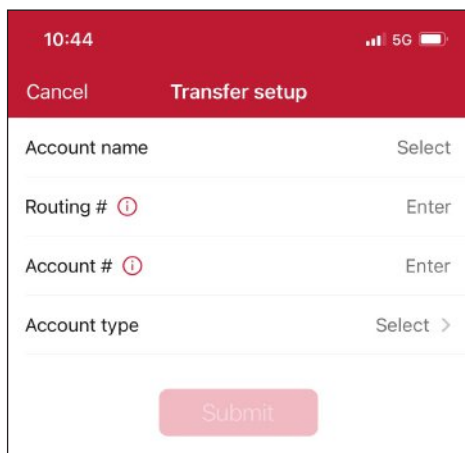
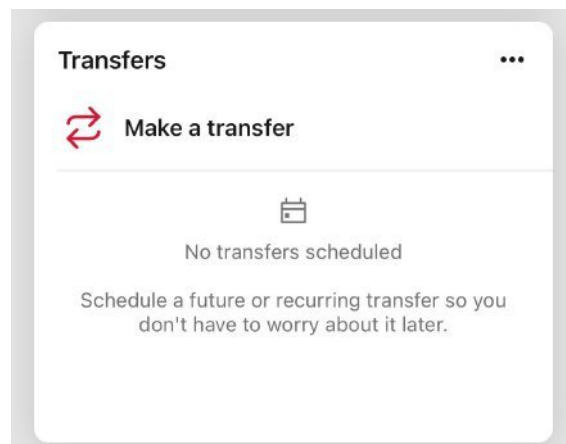
*More Options*

*\*Transfer functionality can also be accessed from the quick actions link below the accounts card, or by tapping the account name on the accounts card.*

*\*\*Internal transfers will memo post at any time; however, only funds transferred before 7:00 PM Eastern Time can be applied toward previous transactions.*

## Add an External Account for Bank to Bank Transfers

- From the menu select your name in the bottom left, then *Settings*, then *External Transfers*. Tap the “+” button in the upper right.
- Enter your password for additional authentication
- Enter the details of the external bank (Account name, routing number, account number, account type) and click *submit*
- Two small credits (less than \$1.00) will be sent to the external account, as well as one debit for the total of the two amounts
- Once the deposits are received in the external account, tap the *Menu*, your name, *Settings*, *External Transfers*. (You may also receive an in-app message reminding you to Verify Amounts.)
- Select the recently added account.
- Enter the amounts of the deposits and click *Confirm*
- Once confirmed, the account will be available in the Transfer option

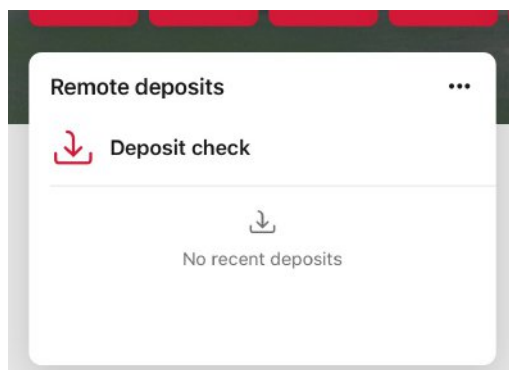





## Mobile Deposit

Deposit a check right from your phone or tablet using the Remote Deposits card on the Dashboard.\*

- Tap *Deposit Check*



- Enter the check amount

A screenshot of a mobile app interface. At the top, there's a dark header with the time "10:56", signal strength, and battery level. Below this is a white card with the text "Deposit check". Underneath the card, there's a "Check amount" label and a text input field with a dollar sign and the value "0.00". At the bottom, there's a "Continue" button.

- Tap to take a picture of the front of the check, tap *continue*
- Tap to take a picture of the back of the check, tap *continue*
- Choose the deposit account

A screenshot of a mobile app interface. At the top, there's a dark header with the time "10:57", signal strength, and battery level. Below this is a white card with the text "Review". Underneath the card, there's a "Check amount" label and a text input field with a dollar sign and the value "10.00". Below this, there's a "To" label and a text input field with the value "REGULAR 0001" and a right arrow.

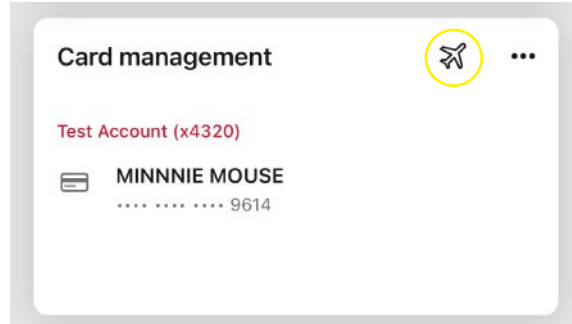
- Click *submit*

\*Mobile deposit functionality can also be accessed from the quick actions link on the accounts card or by tapping the account name on the accounts card.

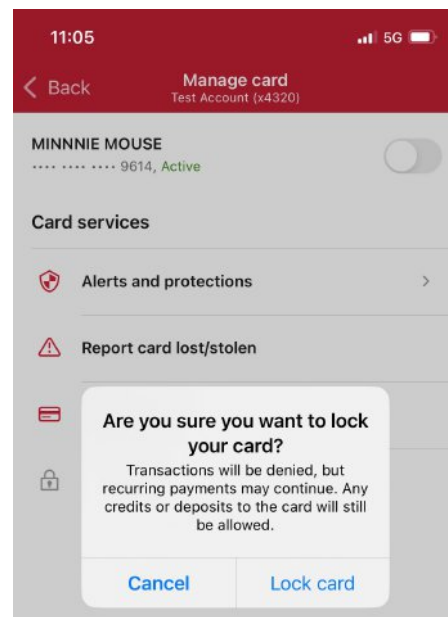
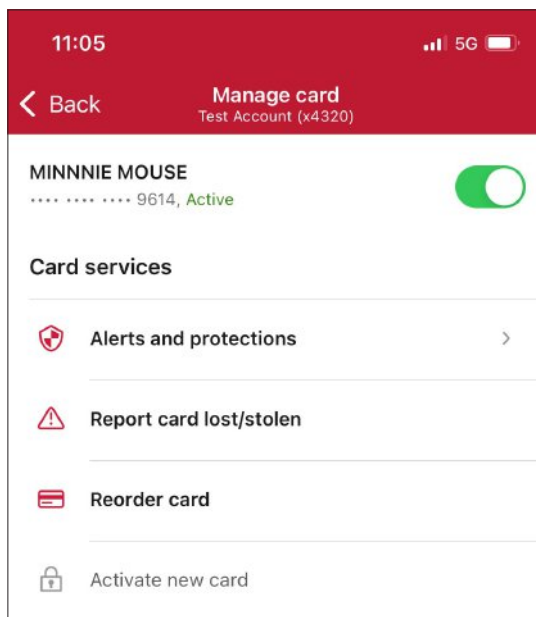
## Manage Cards

Turn your debit card on or off, report it lost or stolen, or activate a new card from the Card Management card.

- From the Card Management card, tap the debit card that you would like to manage



- Travel Notice: Tap the airplane icon in the right corner to alert KS Bank of your travel plans and dates
- To temporarily lock the debit card, slide the green button to the off position
- To unlock the debit card, slide the button back to green/active.



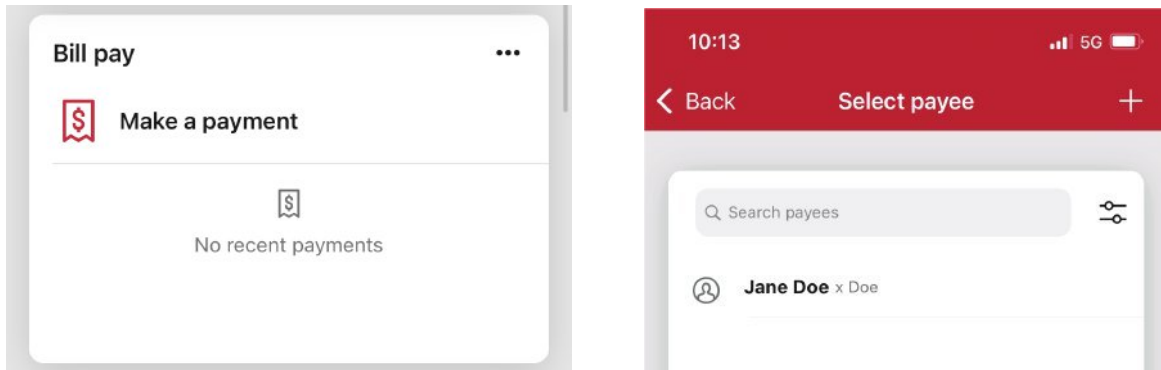
- To report the card lost or stolen, tap *Report Lost/Stolen* (Note: This action cannot be undone)
- To activate a new card, tap *Activate a New Card*

# Payments

Schedule and edit bills, add payees, and get an overview of recently made payments from the Payments card.\*

## Pay a Bill

- From the Bill Pay card, tap *Make a Payment*
- Select your payee



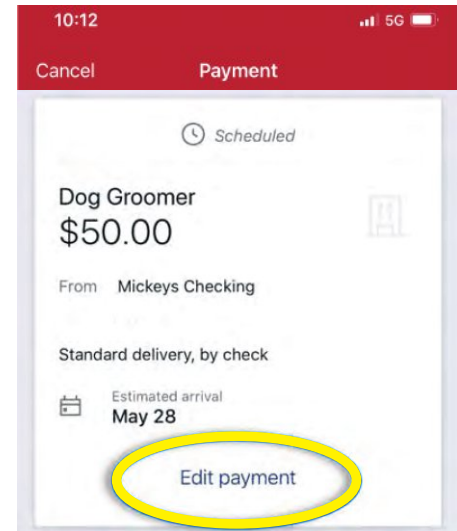
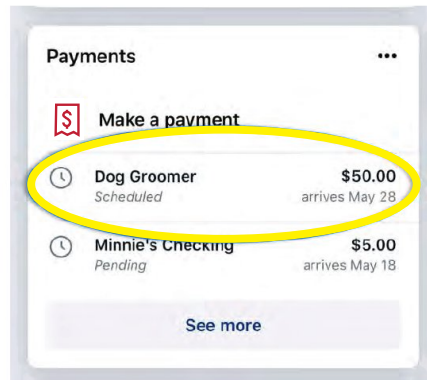
- If you have more than one payment account, select the “Pay From” account
- Enter the amount and, optionally, a memo to display to the payee
- Select the payment delivery date
- Tap *submit*

The image is a screenshot of a mobile banking application's 'Payment' screen. The screen has a red header bar with 'Cancel' and 'Payment' options. Below the header, the screen is divided into several sections. The first section is 'Pay Jane Doe'. The second section is 'From' with the text 'Test Account x4320'. The third section is 'Amount' with a red '\$' icon and the text '0.00'. The fourth section is 'Frequency' with the text 'Once' and a right arrow. The fifth section is 'Sends' with the text 'today' and 'Arrives Aug 22' and a right arrow. The sixth section is 'Notes' with the text 'Add memo or comment' and a right arrow. Below these sections, there is a red button with the text 'Submit'. At the bottom of the screen, there is a red button with the text 'Delivers by check'.

\*Bill Pay functionality can also be accessed from the quick actions link under the accounts card.

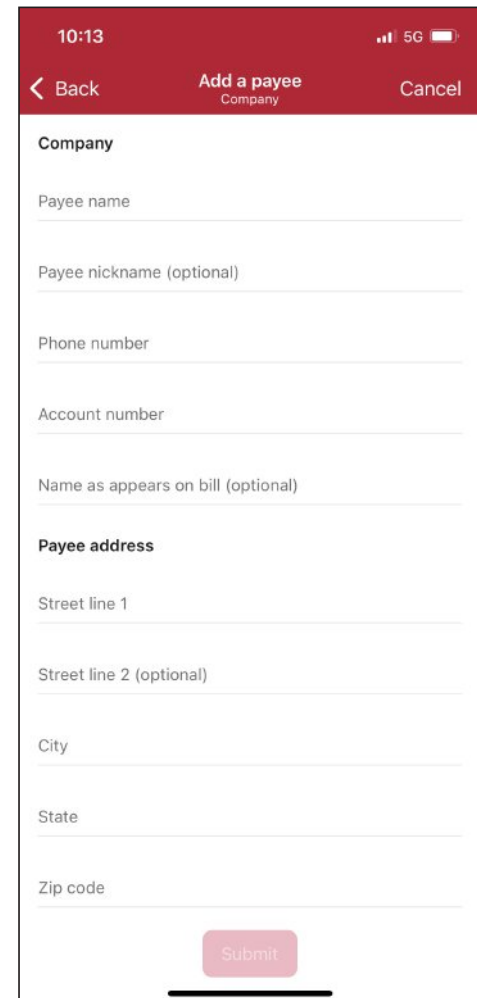
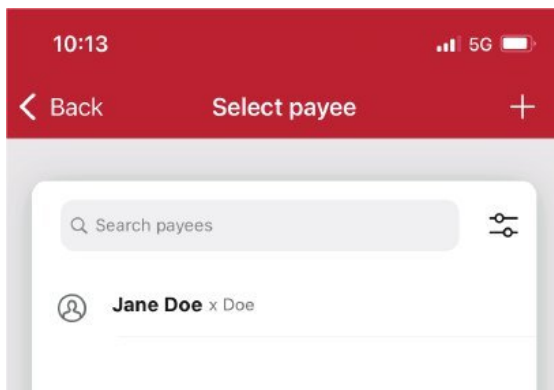
## Edit a Bill Payment

- From the Bill Pay card, select the payment you wish to edit
- Tap *Delete* to delete the payment; or
- Tap *Edit Payment* to change the amount or date
- Confirm your changes



## Add a Payee\*

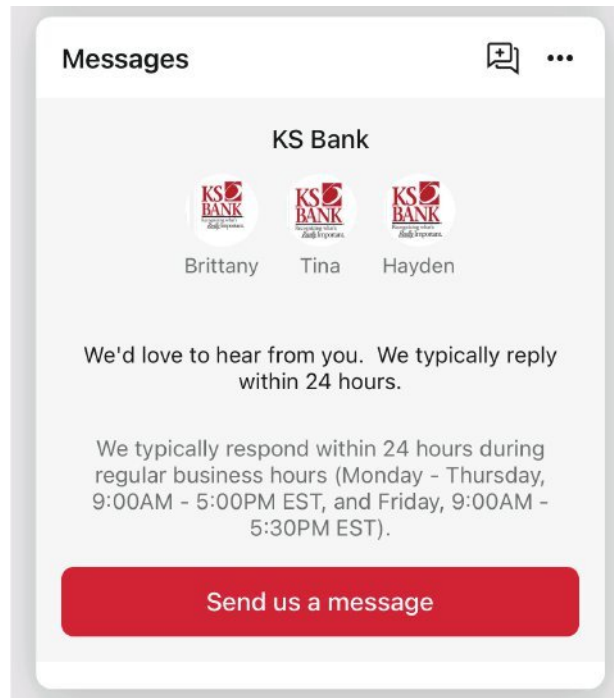
- From the Bill Pay card, tap *Make a Payment*
- Tap the “+” symbol in the upper right of the screen
- Enter your password for additional authentication
- Enter the payee information and tap *Continue*
- Confirm payee information and address and tap *Submit*



\*Currently, payees can be added but cannot be edited through the KS Bank Mobile app. This can be done through KS Bank Online under “Manage Payments.”

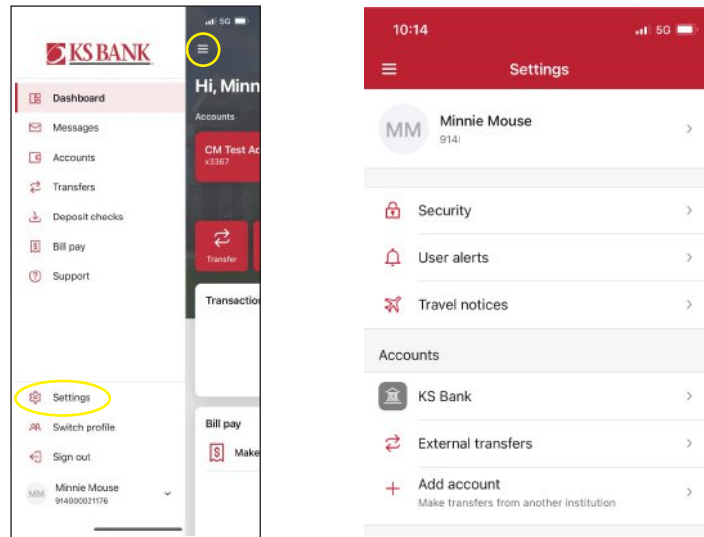
## Messages

Display messages and alerts from KS Bank right on your dashboard on the messages card.



# KS Bank Mobile - Settings Quick Reference

The Menu button is located in the upper left corner of most screens. The menu will slide out from the left and provides access to profile switching, settings, and many of the same features accessed from the dashboard cards.



## Add/Remove Accounts from Dashboard

Select the menu, then your name, Settings, KS Bank, select an account, toggle on/off *Display in Online and Mobile/Display Activity and Transactions*

## Rename Accounts

Select the menu, your name, settings, KS Bank, rename

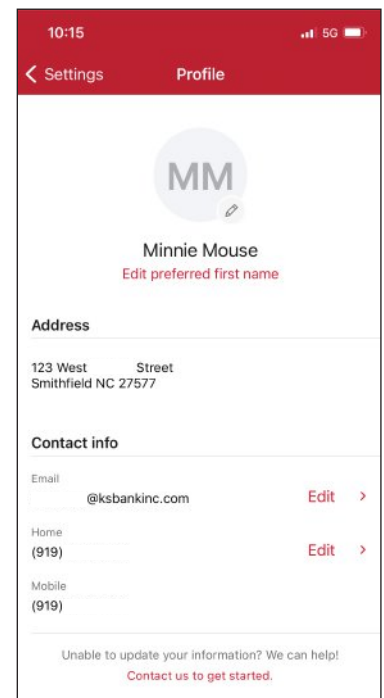
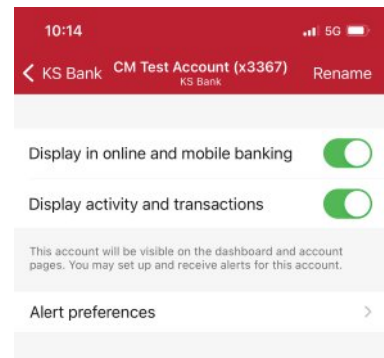
## Alerts

Select the menu, your name, settings ,KS Bank, Alert Preferences\*

*\*Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.*

## Change Photo, Email, Phone Number

Select the menu, your name, settings, KS Bank, tap your name, tap the pencil next to the image to add a photo, or tap edit to update your email, address, or phone number with KS Bank.



## Change Username, Password, Passcode, Face/Touch ID

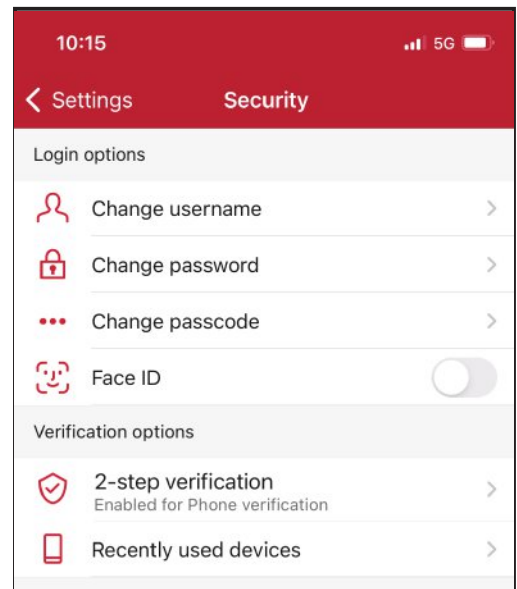
Select the menu, then your name, settings, security

## Change Phone Number for Two-Factor Authentication (Security Code)

Select the menu, your name, settings, security, two-factor authentication

## Remove Device Access

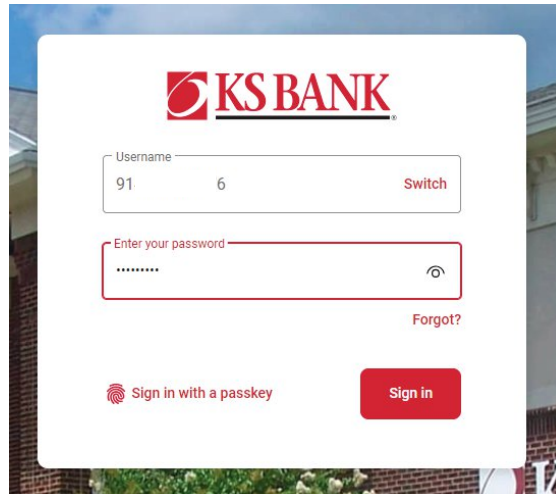
Select the menu, your name, settings, security, recently used devices, remove



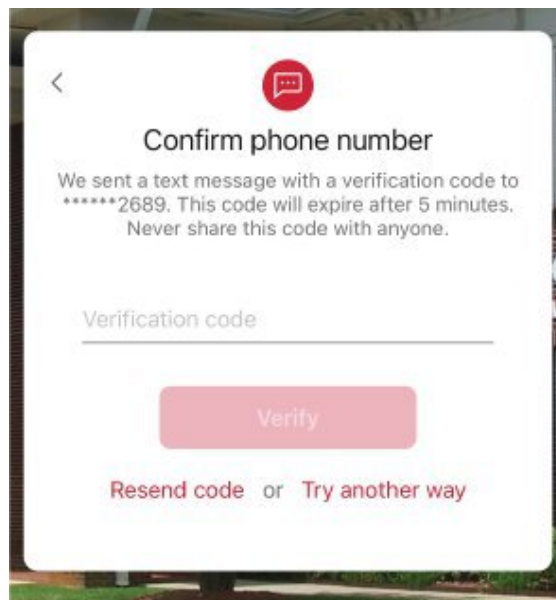
# KS Bank Online - Logging In

## Existing Customers First-Time Login

- Navigate to <https://my.ksbankinc.com/login>
- Enter your existing Username and Password and click *Sign In*



- Enter your email address and then a phone number where you can receive a call or a texted code to further secure your account, then click *Next*
- Enter the 7-digit verification code sent to the phone number you provided\* (If you are logging in from a personal, secure device and would like Online Banking to skip this step next time, select *Remember this Computer.*)
- Click *Verify*



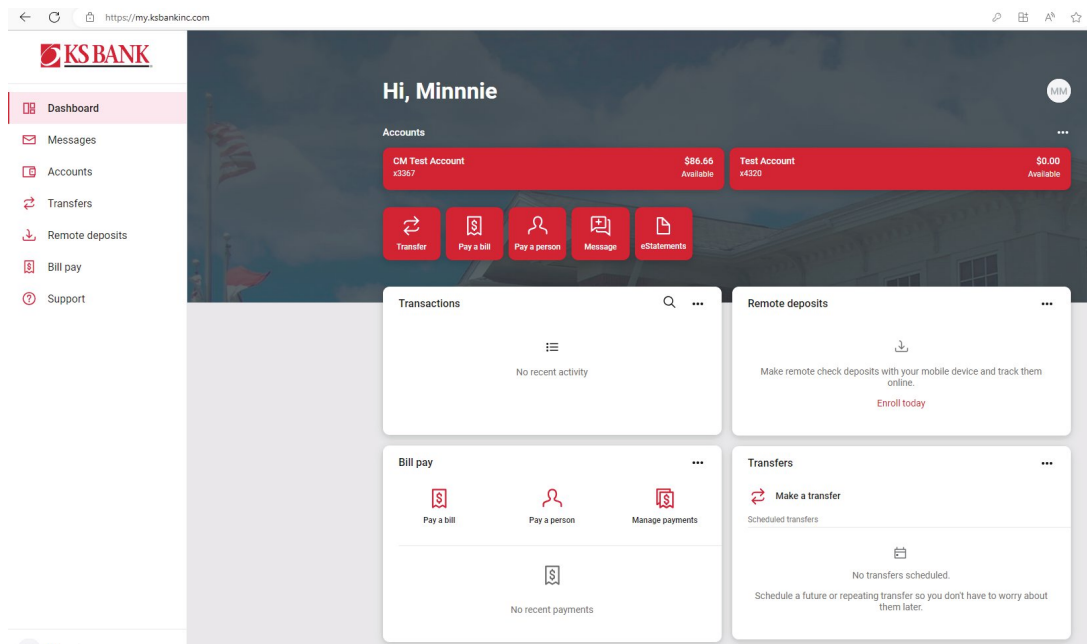
*\*If you cannot receive a text at this number, click "Try Another way." If you "Try Another Way," you have the option to receive a phone call with your code or to install the Authenticator app.*

- Review the User Agreement and Click *Accept*
- You are now ready to use KS Bank Online Banking!



# KS Bank Online - Features

The KS Bank Online Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.

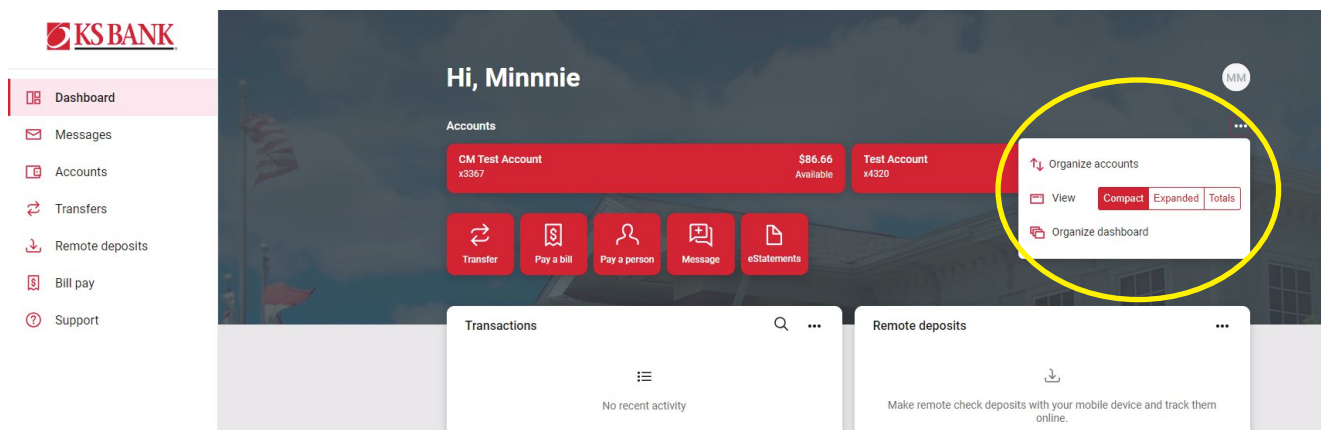


## Accounts

View and manage your accounts, transactions, and available balances from the Accounts card on the dashboard. If you have more than four accounts, use the arrows at the bottom of the card to view more.

### Change Account Display Order

Change the order in which accounts are listed by pressing the “...” in the upper right of the Accounts card and choosing *Organize Accounts*.



## Account Details

- From the accounts card, choose any account
- See additional deposit or loan details on the Details card

### Details

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#### Account numbers

Account number ⓘ	15 0
Routing number	253170758

---

#### Account information

Owner	MINNIE MOUSE
Other names on account	TEST ACCOUNT
Date opened	3/28/2018

---

#### Activity

Last statement balance	\$0.00
Date of last statement	8/31/2023
Date of last deposit	3/17/2023

---

#### Interest

Paid last year	\$0.01
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## eStatements

- From the accounts card, choose any account
- Select *eStatements* to enroll or view eStatements

## CM Test Account

x3367

# \$86.66

Available ⓘ

Transactions

Transfer

**eStatements**

Stop payments

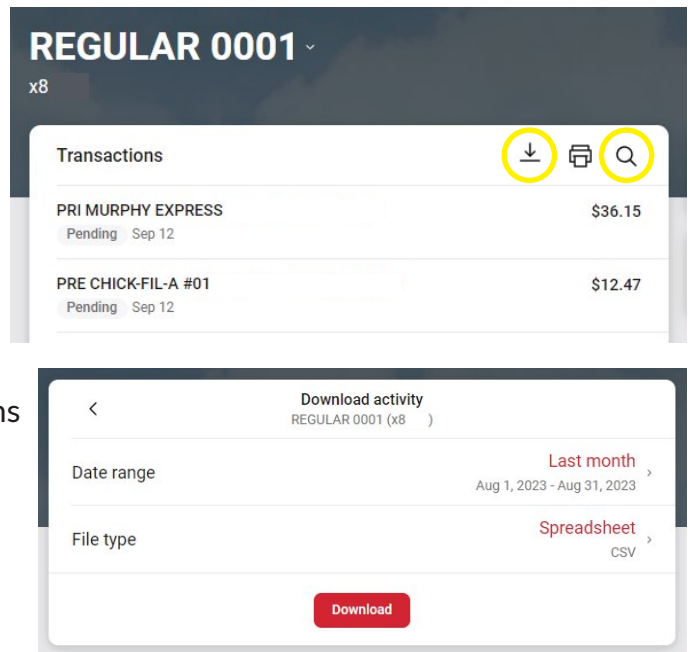
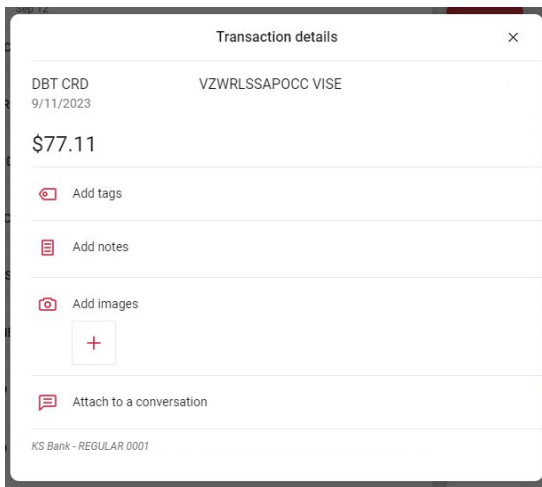
Alert preferences

Settings

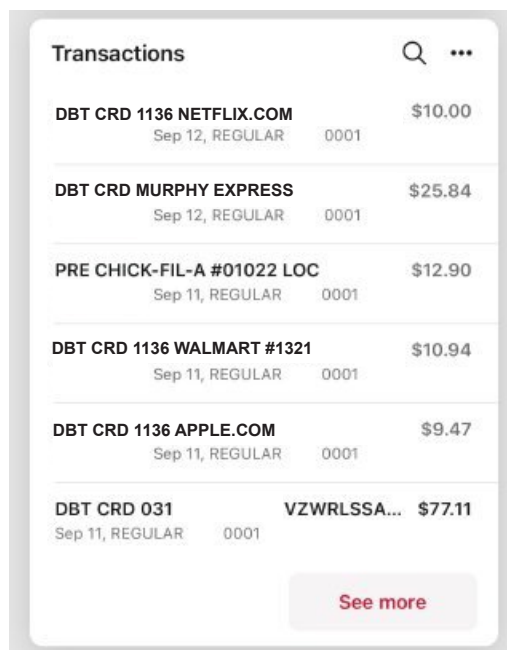
Attach to a conversation

## Transactions (View, Search, Download, Tag)

- From the accounts card, choose any account to see its Transaction activity
- Search for transactions by clicking the magnifying glass in the upper right of the activity card
- Download transactions by clicking the down arrow in the upper right of the activity card
  - Choose a date range
  - Choose a file type (CSV, TXT, OFX, QBO, QFX)
  - Click Download
- Select any posted transaction from the transactions card to add a tag, note, or attach an image.



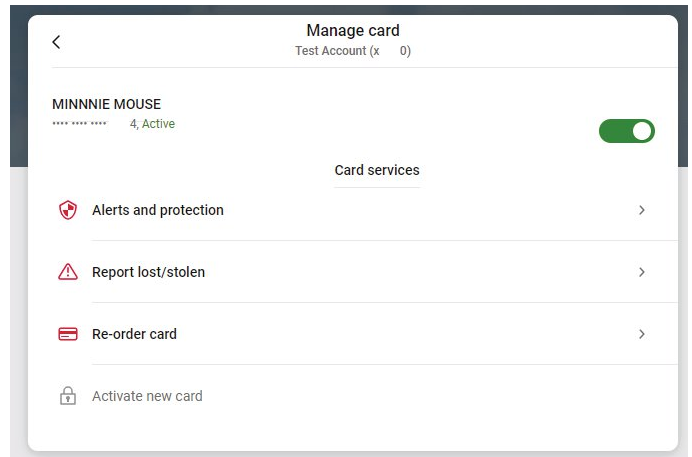
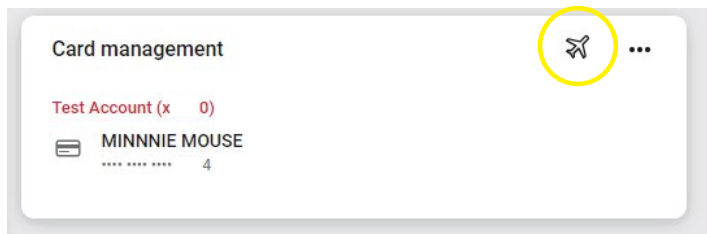
View combined transactions across all your accounts from the Dashboard Transactions card.



If you prefer to view transactions one account at a time, select an account from the accounts card.

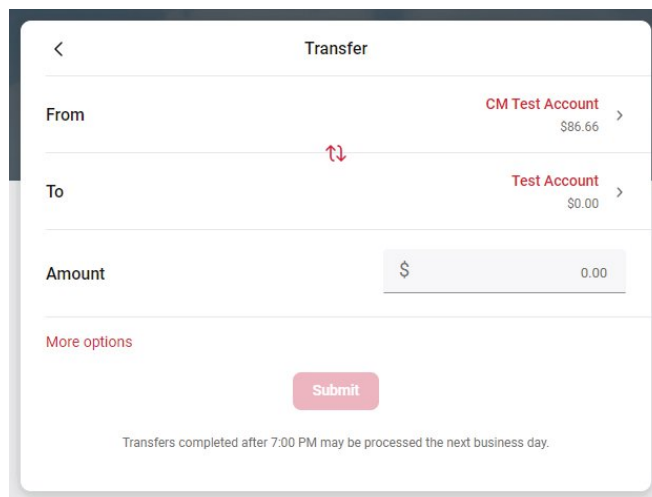
## Card Management

- On the Dashboard, locate the Card Management Card
- To submit a travel notice, click on the “...” or the airplane in the upper right corner
- Click on the card you want to manage
  - To temporarily lock the debit card, slide the green button to the off position
  - To unlock the debit card, slide the button back to green/active
  - To report the card lost or stolen, click *Report Lost/Stolen* (NOTE: this action cannot be undone)
  - To activate a new card, click *Activate New Card*



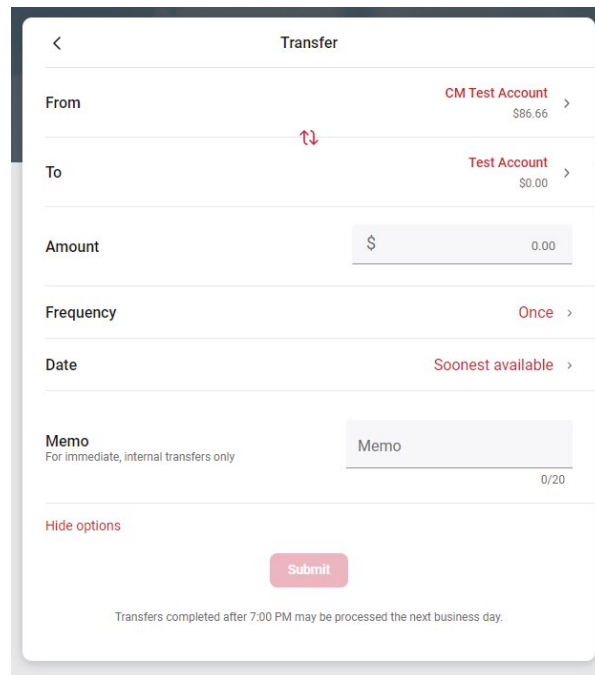
## Transfers

- From the transfers card, select *Make a Transfer*
- Select the “From” account and “To” account (NOTE: Eligible internal and external accounts will be listed.)
- Enter the amount
- For an immediate one-time transfer, simply click *Submit*\*



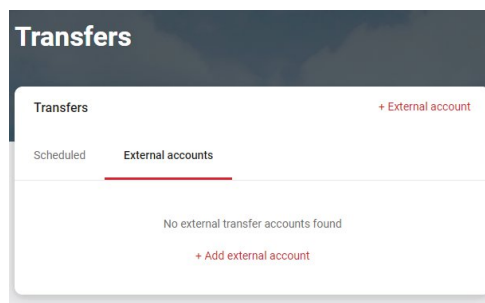
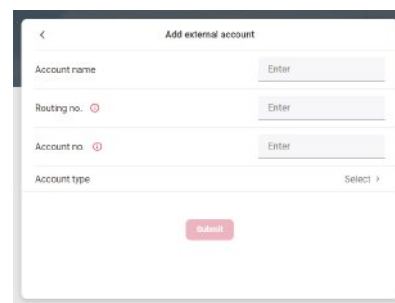
\*Internal transfers will memo-post at any time; however, only funds transferred before 7:00 PM Eastern time can be applied toward previous transactions.

- To set a recurring frequency or a future date, click *More Options*
  - Choose weekly, every two weeks, twice a month, or monthly
  - Choose the start date
- Click *Submit*



## Add an External Account for Bank to Bank Transfer

- From the Transfers card, select *Make a Transfer*
  - Choose *Add Account* under “Make external transfers with another financial institution”
  - Enter the details of the external bank (Account name, routing number, account number, account type) and click *Submit*.

- Two small credits (less than \$1.00) will be sent to the external account, as well as one debit for the total of the two amounts.
- Once the deposits are received in the external account, select your name in the upper right of the screen to access *Settings* -> *External Transfers*.
- Select the recently added account (*You may also receive an online banking message reminding you to Verify Amounts.*)
- Enter the amounts of the deposits and click *Confirm*
- Once confirmed, the account will be available in the Transfer card

# Payments

## Pay a Bill

- From the Bill Pay card, click *Pay a Bill*\*
- Select your payee
- To make a payment to more than one payee, select the “Multiple” tab
- Enter the amount and payment date, and optionally, a memo to display to the payee
- Click *Submit*

The screenshot shows the 'Pay a bill' interface. At the top, there are two tabs: 'Single' (selected) and 'Multiple'. Below the tabs is a search bar labeled 'Search payees'. A list of payees is displayed, each with a name and a status: 'Cable Company x8765' (Check, Last paid: Never), 'Dog Groomer xluto' (Check, Last paid: Never), and 'Electric Bill x1234' (Check, Last paid: Never). At the bottom, there is a red button labeled '+ Add another bill'.

The screenshot shows the 'Payment' screen. At the top, it says 'Payment' and 'Dog Groomer'. Below this, there are several fields: 'From' (Minnie's Checking XXX7833), 'Amount' (\$250.00), 'Frequency' (Once), 'Arrives by' (May 27), and 'Notes' (Add memo or comment). At the bottom, there is a red button labeled 'Submit' and a note that says 'Payment will be made by check'.

*\*The Pay a Bill option can currently be used to make a quick one-time payment and to add a payee. All other bill pay functionality can be accessed from “Manage Payments” on the Bill Pay card.*

## Add a Payee

- From the Payments card, click *See More*
- Select + New Payee, then *Add a Bill* or *Add a Person*
- Enter and confirm payee information and click *Submit*

The screenshot shows the 'Add a bill' screen. It has a title bar with a back arrow and 'Add a bill'. Below the title bar are several input fields: 'Payee name' (with a red border), 'Payee nickname (optional)', 'Phone number', 'Account number', 'Name on bill (optional)', and 'Payee address' (which includes 'Street line 1', 'Street line 2 (optional)', 'City', 'State', and 'Zip'). At the bottom, there is a red button labeled 'Submit'.

## Manage Payments

- From the payments card, click *Manage Payments*
- Access comprehensive bill pay options, including editing or deleting payees and scheduled payments, managing recurring payments, and viewing payment history.

The screenshot displays the KS Bank online banking interface, specifically the 'Payments' section. The left sidebar contains navigation links: Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill pay (highlighted), and Support. The main content area is titled 'Payments' and includes a 'Schedule' tab. A blue banner at the top states: 'Our goal is to deliver your payment securely and quickly. Some payments will process using a single-use, pre-paid card, which means you will not recognize card numbers within payment confirmation communications you receive.' Below this, there's a '+ Payee' button and a search bar for 'Payee name or nickname'. The 'Pay to' section shows a payment to 'Jane Doe \*eDoe' for '\$ 0.00' on '09/12/2023'. The 'Totals' section shows 'Test Account \$0.00', 'CM Test Account \$0.00', and 'Payment total \$0.00'. On the right, there are 'Pending' and 'History' sections, both showing a table with 'Payee' and 'Amount' columns, and a 'Total \$0.00'.

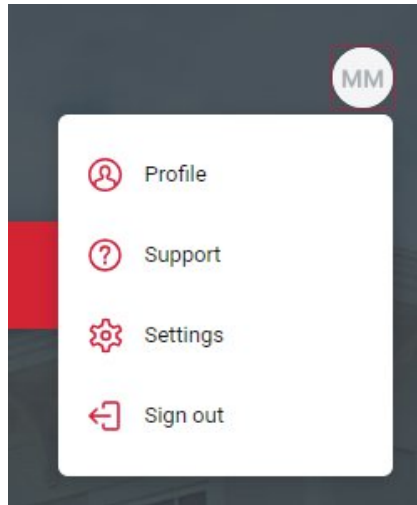
## Messages

Display messages and alerts from KS Bank right on your Dashboard on the Messages Card.

The screenshot shows a 'Messages' card from KS Bank. At the top, it says 'KS Bank' and lists three representatives: Brittany, Tina, and Hayden, each with a KS Bank logo. Below this, a message reads: 'We'd love to hear from you. We typically reply within 24 hours.' Another message states: 'We typically respond within 24 hours during regular business hours (Monday - Thursday, 9:00AM - 5:00PM EST, and Friday, 9:00AM - 5:30PM EST).' At the bottom, there is a red button that says 'Send us a message'.

# KS Bank Online - Settings Quick Reference

Click your profile picture in the upper right of the screen to access Online Banking settings.



## Add/Remove Accounts from Dashboard/Show in App

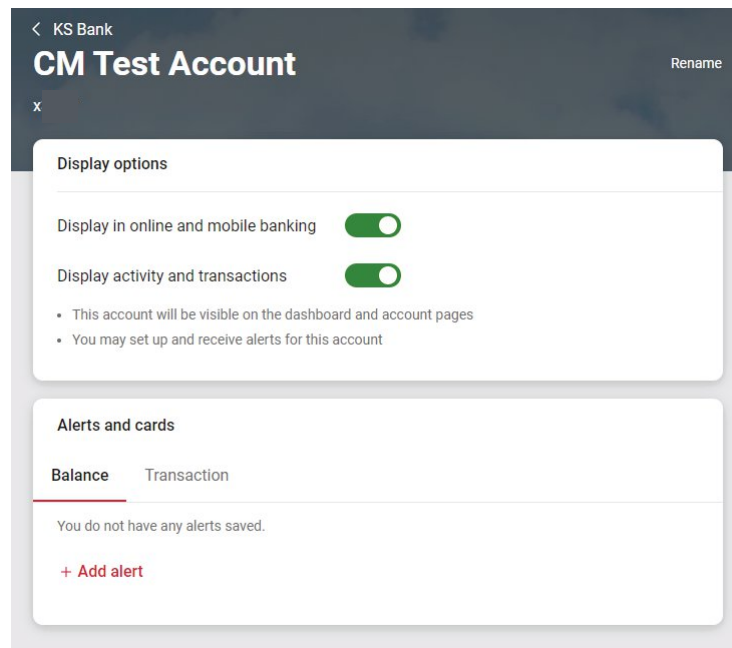
Click your picture, then settings, KS Bank, Show in App/Show Balance and Activity

## Rename Accounts

Click your picture, then settings, KS Bank, rename

## Alerts

Click your picture, then settings, KS Bank, select an account, add alerts under *Alerts and Cards*

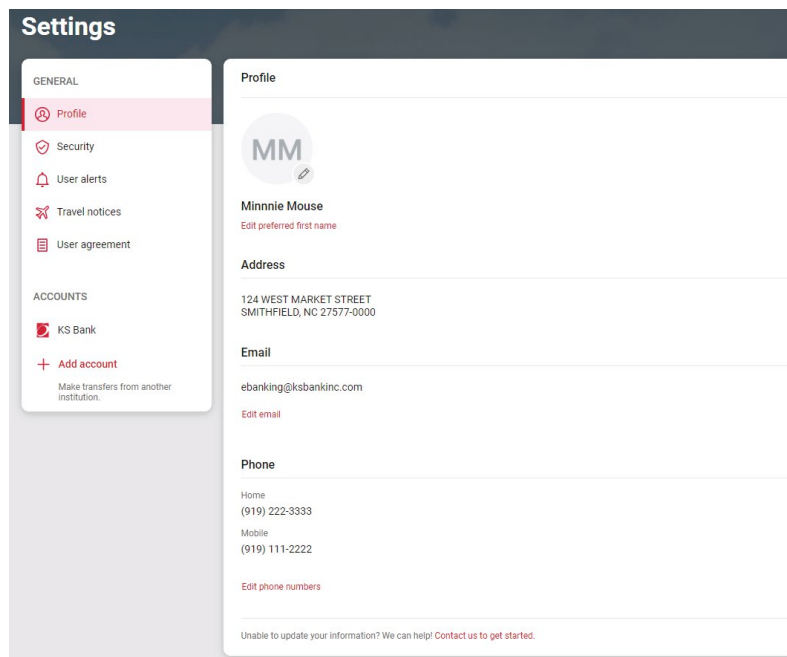


*\*Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.*



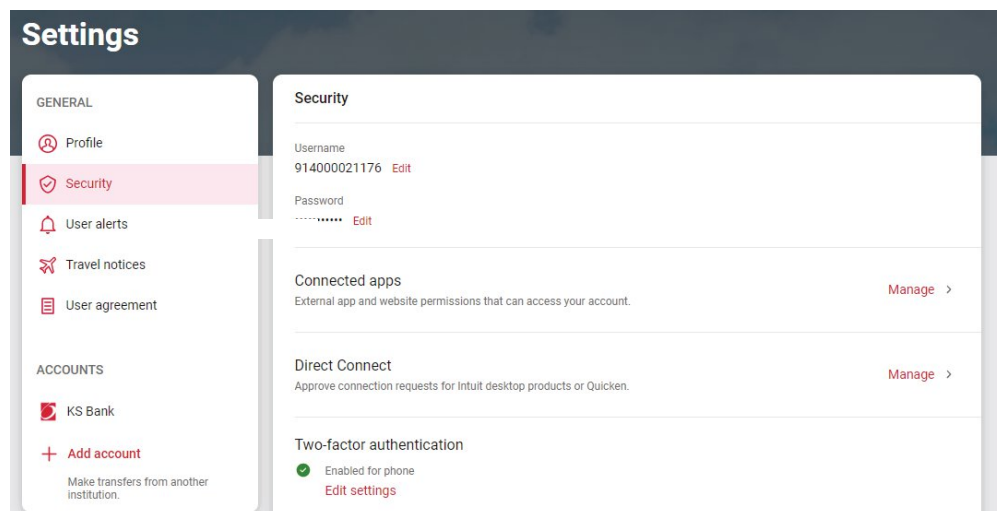
## Change Photo, Email, Phone Number

Click your picture, then settings, profile, tap the pencil next to the image to add a photo, or tap edit to update your email, address, or phone number with KS Bank.



## Change Username or Password

Click your picture, then settings, security.



## Change Phone Number for Two Factor Authentication (Security Code)

Click your picture, then settings, security, two-factor authentication

## Remove Device Access

Click your picture, then settings, security, recently used devices, remove