



Business Digital Banking User Guide

December 2024

Learn how to use Digital Banking with
this handy guide.

For questions, contact us at
919-938-3101



EQUAL HOUSING
LENDER ksbankinc.com

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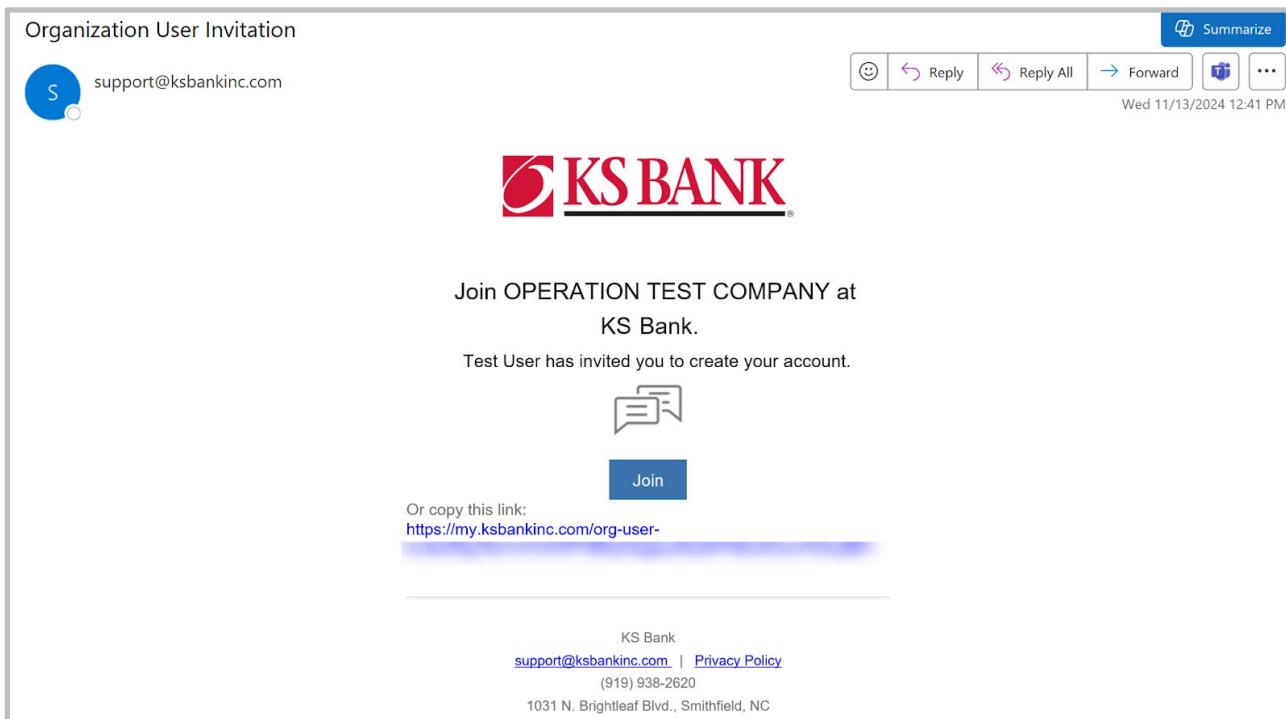
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First Time Login

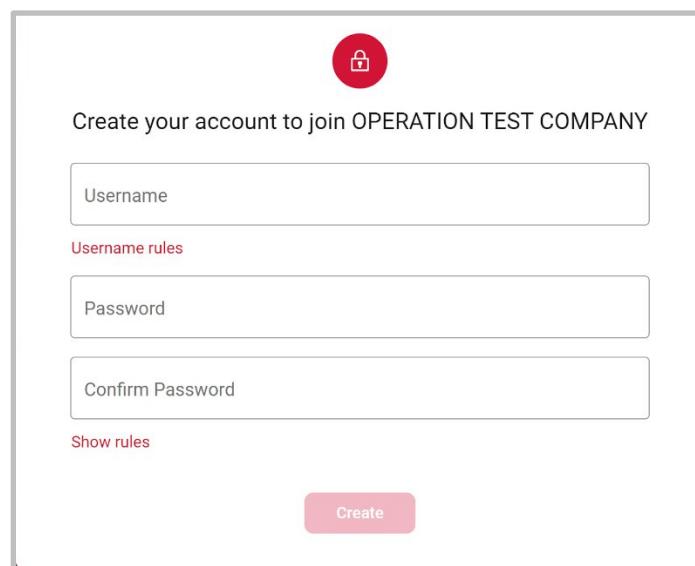
Step 1

Open your enrollment email and click **Join**.



Step 2

Create your **username** and **password**. Click **Create** and sign in.



Create your account to join OPERATION TEST COMPANY

Username

Username rules

Password

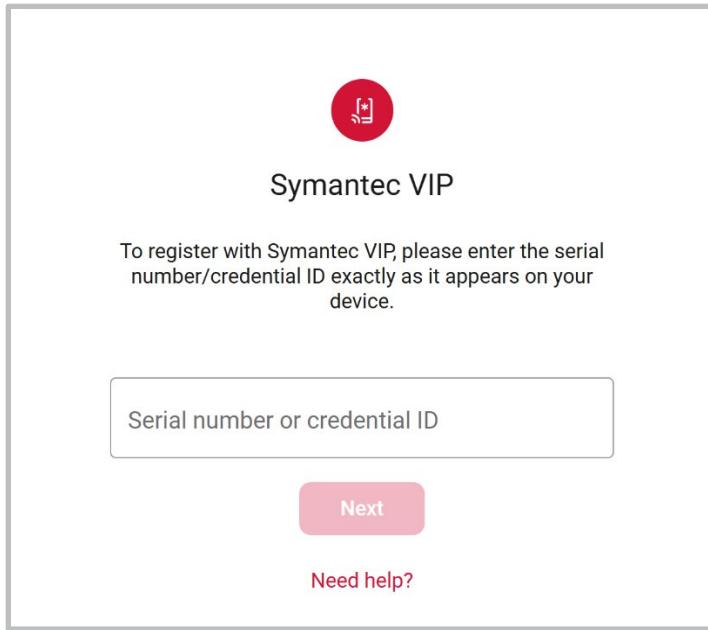
Confirm Password

Show rules

Create

Step 3

Download the VIP Access app from Apple or Google Play and enter the credential ID that appears. Click **Next**.



The image shows a mobile application interface for Symantec VIP. At the top is a red circular icon with a white 'S' and a gear. Below it is the text 'Symantec VIP'. A message reads: 'To register with Symantec VIP, please enter the serial number/credential ID exactly as it appears on your device.' Below this is a text input field with the placeholder 'Serial number or credential ID'. At the bottom is a pink button labeled 'Next' and a link 'Need help?'

Step 4

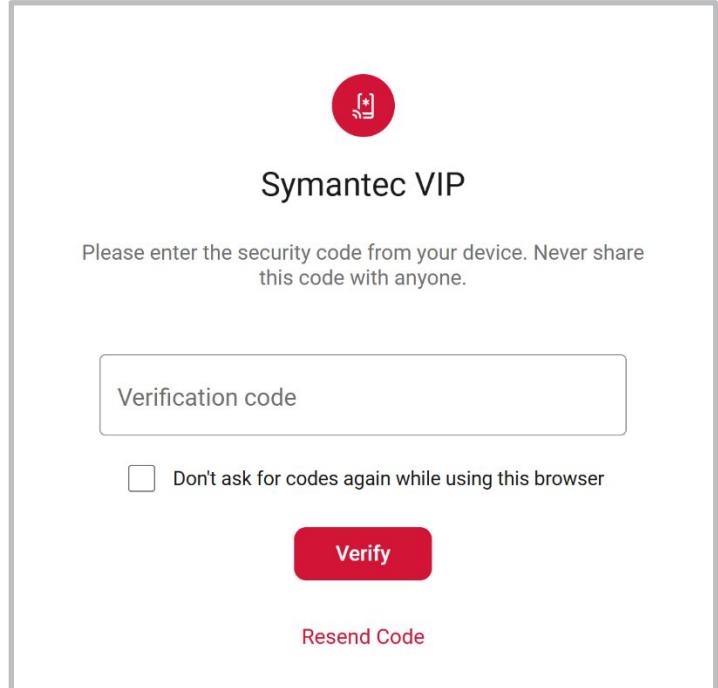
Enter the **Verification code** that appears on your app. **Check the box** to have the system remember your device and avoid having to authenticate on future logins.

Please note: This should only be done on trusted devices and is optional.

Click **Verify**.

Step 5

Click **Done** and accept the terms and conditions



The image shows a mobile application interface for Symantec VIP. At the top is a red circular icon with a white 'S' and a gear. Below it is the text 'Symantec VIP'. A message reads: 'Please enter the security code from your device. Never share this code with anyone.' Below this is a text input field with the placeholder 'Verification code'. Underneath the input field is a checkbox labeled 'Don't ask for codes again while using this browser'. At the bottom are two buttons: a pink 'Verify' button and a red 'Resend Code' button.

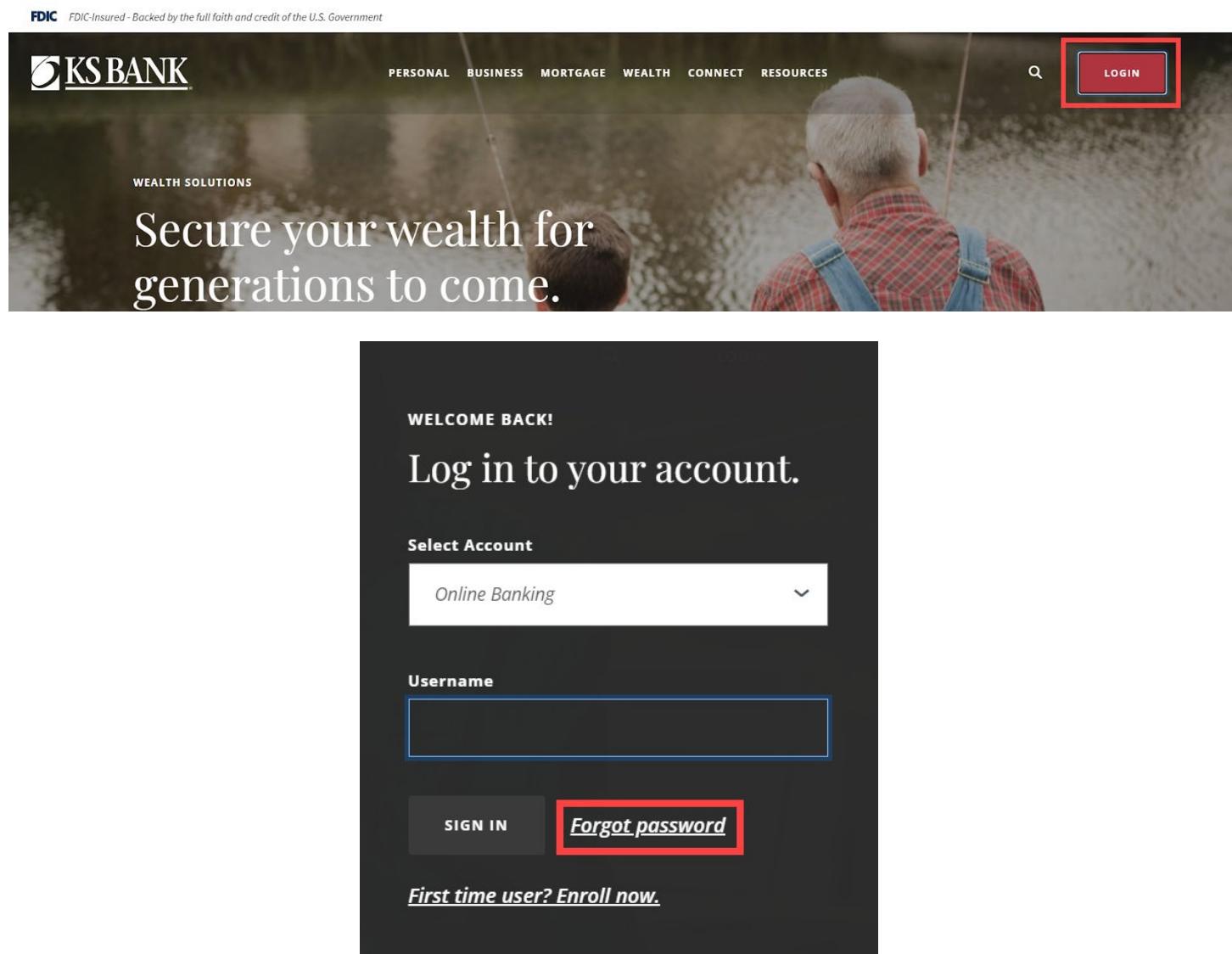
Account Recovery

Use these steps to reset your password and/or retrieve your username.

Step 1

Navigate to our website and click **Login**. Select **Forgot Password**

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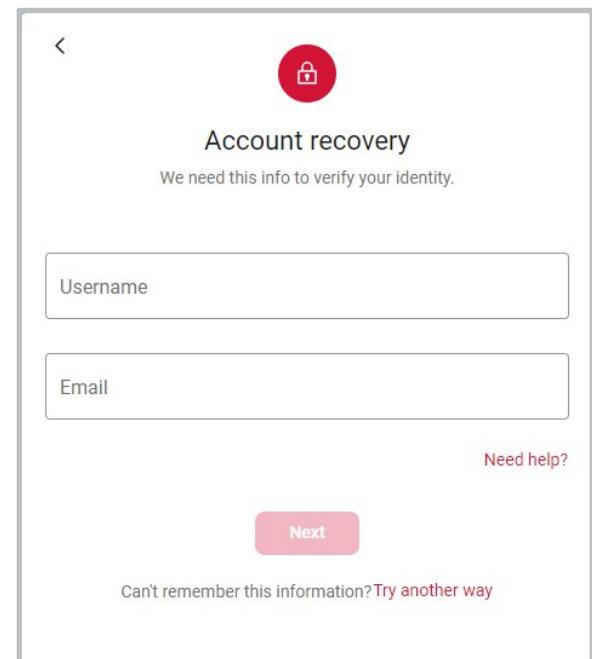
The image shows the KS BANK website's login page. At the top, there is a navigation bar with links for PERSONAL, BUSINESS, MORTGAGE, WEALTH, CONNECT, and RESOURCES. A search icon (magnifying glass) and a red 'LOGIN' button are also present. Below the navigation bar, the text 'WEALTH SOLUTIONS' is displayed, followed by the slogan 'Secure your wealth for generations to come.' The main content area has a dark background with the text 'WELCOME BACK!' and 'Log in to your account.' Below this, there is a 'Select Account' dropdown menu set to 'Online Banking'. A 'Username' input field is shown with a blue outline. At the bottom, there are two buttons: 'SIGN IN' and 'Forgot password' (which is highlighted with a red box). A link 'First time user? Enroll now.' is also visible.

Step 2

Enter your username and email address.

IMPORTANT: Email must match what is on file.

Don't know your username? Click **Try another way** to use your social security and account number instead.



Account recovery

We need this info to verify your identity.

Username

Email

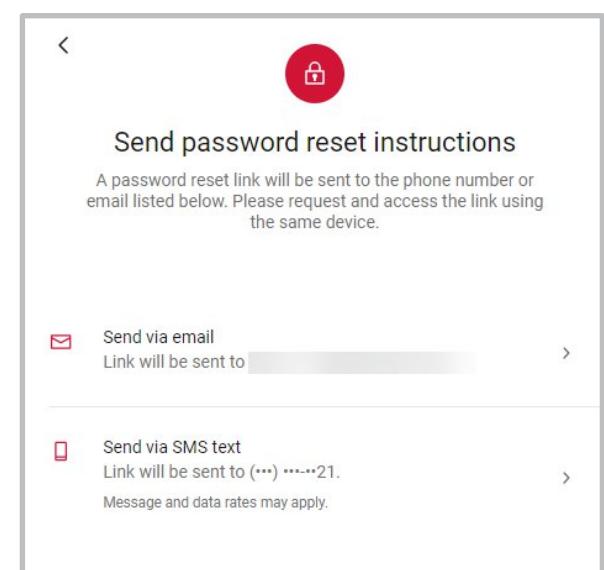
Need help?

Next

Can't remember this information? [Try another way](#)

Step 3

Choose to receive your instructions via email or text.



Send password reset instructions

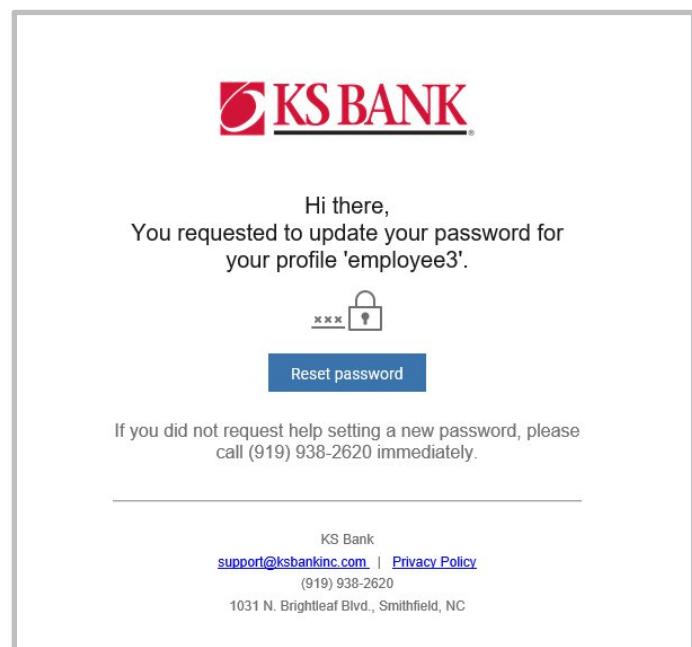
A password reset link will be sent to the phone number or email listed below. Please request and access the link using the same device.

Send via email
Link will be sent to

Send via SMS text
Link will be sent to (***). Message and data rates may apply.

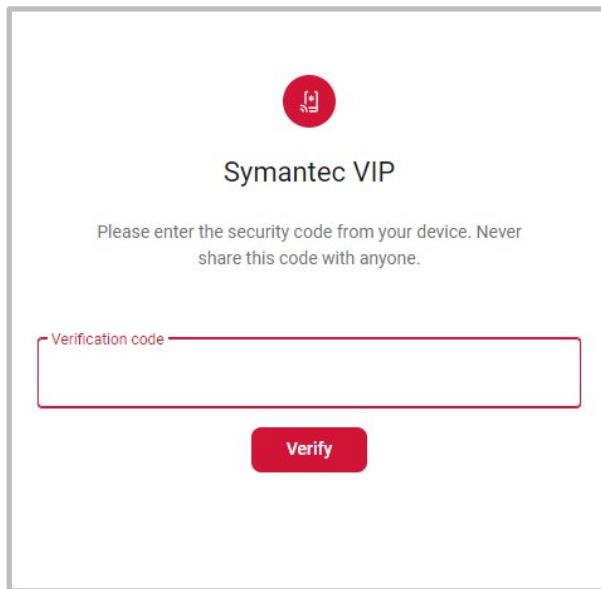
Step 4

- **Email:** Open your email. Your username will appear in the email body.
Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.

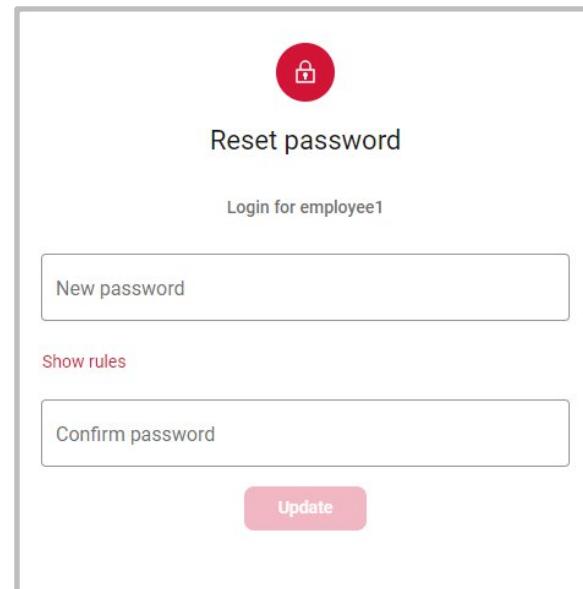


Step 5

Enter your token code and create a new password.



This screen shows a Symantec VIP token code entry interface. It features a red circular icon with a lock symbol at the top. Below it is the text "Symantec VIP". A message says, "Please enter the security code from your device. Never share this code with anyone." A red-bordered input field is labeled "Verification code". Below the input field is a red "Verify" button.



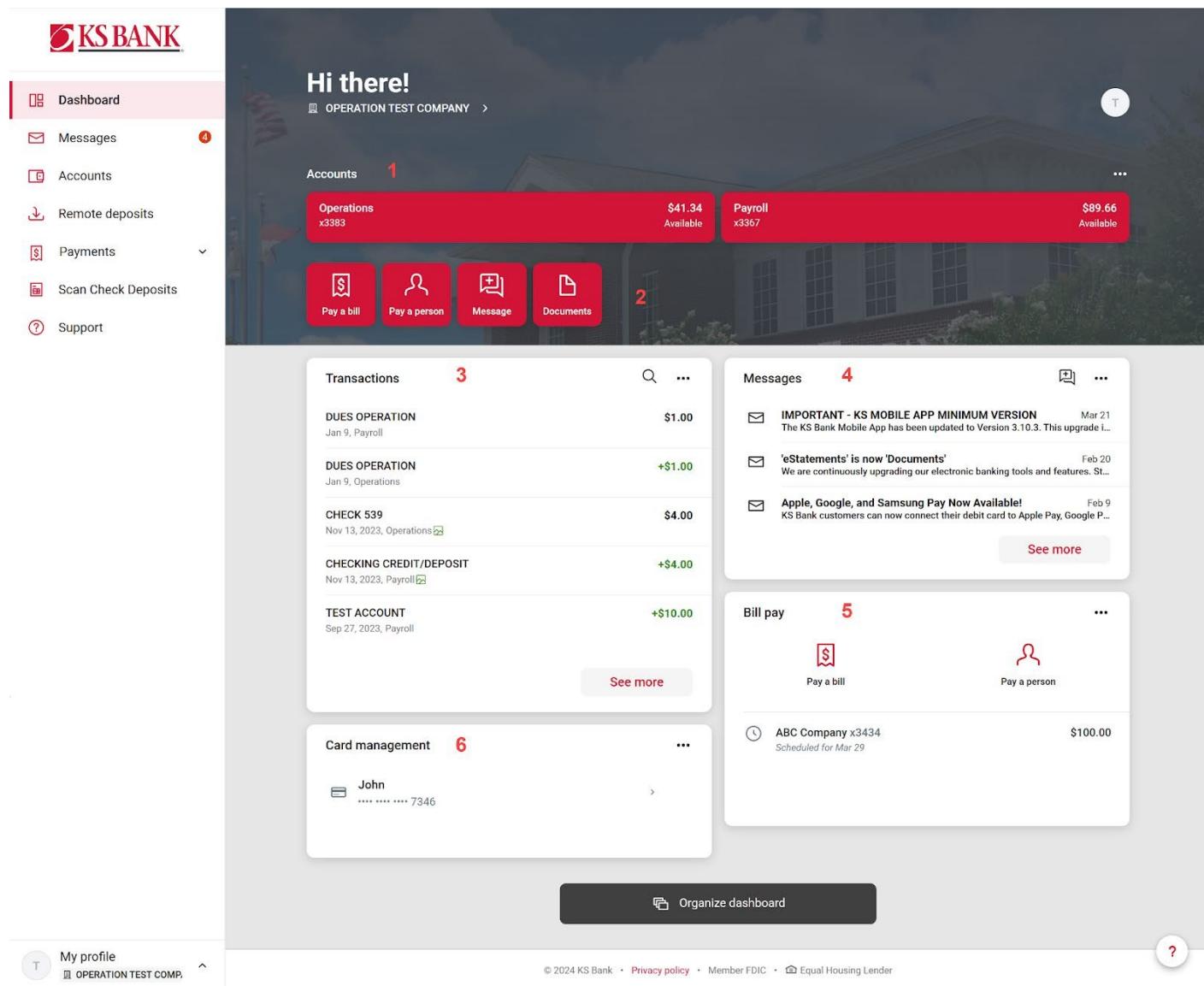
This screen shows a password reset interface. It features a red circular icon with a lock symbol at the top. Below it is the text "Reset password". A message says, "Login for employee1". There are two input fields: "New password" and "Confirm password". A "Show rules" link is located between the fields. A red "Update" button is at the bottom.

Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

Default Layout

- Accounts** - Displays accounts including balance, status, and last four digits of account number.
- Quick Action Buttons** - Click a button to jump to that feature of online banking.
- Transactions** - Displays recent activity on all accounts.
- Messages** - Displays conversations between you and support representatives as well as alerts and bank messages.
- Bill Pay** - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
- Card Management** - Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.



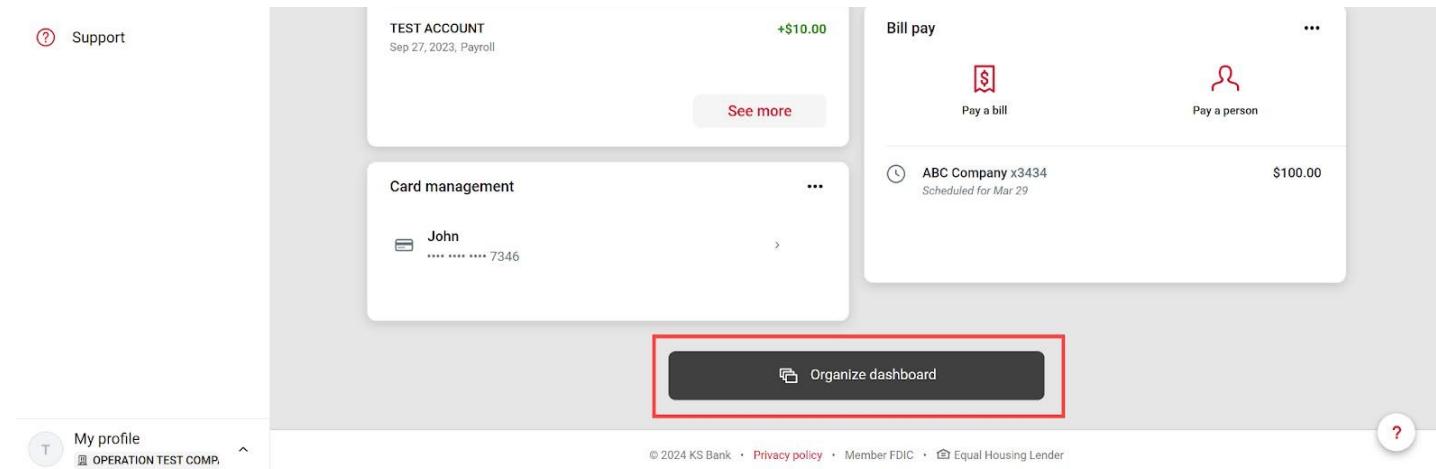
The screenshot shows the KS BANK Digital Banking Dashboard. The sidebar on the left includes links for Dashboard, Messages (4 notifications), Accounts, Remote deposits, Payments, Scan Check Deposits, and Support. The main content area features a "Hi there!" greeting and a "OPERATION TEST COMPANY" section. The "Accounts" section (1) shows two accounts: "Operations" (x3883) with a balance of \$41.34 Available and "Payroll" (x3367) with a balance of \$89.66 Available. Below this are four quick action buttons: Pay a bill, Pay a person, Message, and Documents. The "Transactions" section (3) lists recent activity: "DUES OPERATION" (Jan 9, Payroll), "DUES OPERATION" (Jan 9, Operations), "CHECK 539" (Nov 13, 2023, Operations), "CHECKING CREDIT/DEPOSIT" (Nov 13, 2023, Payroll), and "TEST ACCOUNT" (Sep 27, 2023, Payroll). The "Messages" section (4) shows three notifications: "IMPORTANT - KS MOBILE APP MINIMUM VERSION" (Mar 21), "'eStatements' is now 'Documents'" (Feb 20), and "Apple, Google, and Samsung Pay Now Available!" (Feb 9). The "Card management" section (6) shows a card for "John" with the number 7346. The "Bill pay" section (5) shows a scheduled payment to "ABC Company" (x3434) for \$100.00, scheduled for Mar 29. At the bottom is an "Organize dashboard" button and a footer with links for My profile, My account, and Equal Housing Lender, along with copyright information: © 2024 KS Bank, Privacy policy, Member FDIC, and Equal Housing Lender.

Organize Dashboard

Use this feature to add, remove, or reorder the cards on the dashboard.

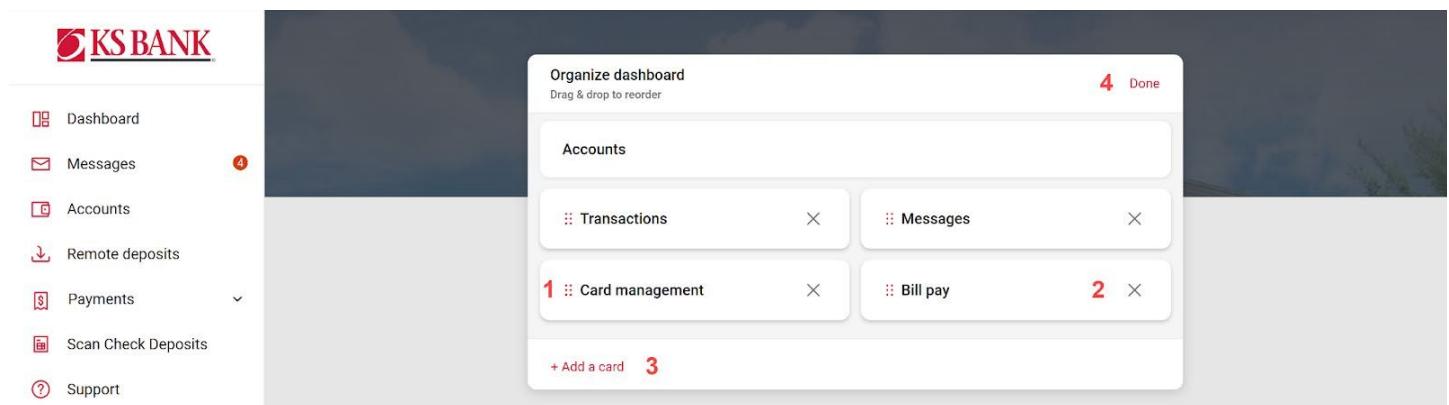
Step 1

Click Organize Dashboard.



Step 2

1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
2. Click the **X** to remove a card from the dashboard.
3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
4. Click **Done** once the layout suits your needs.

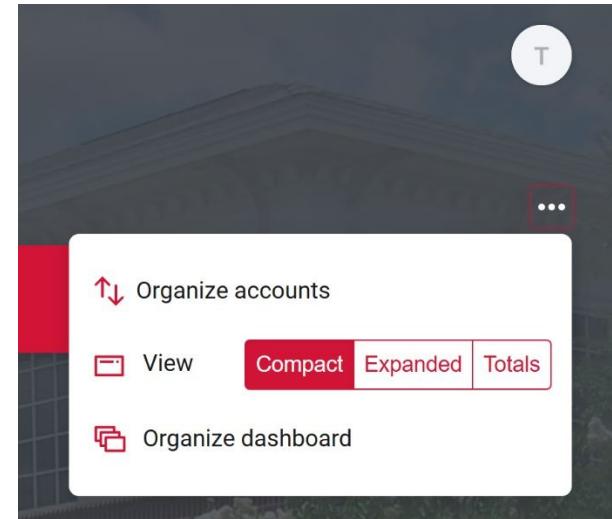


Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

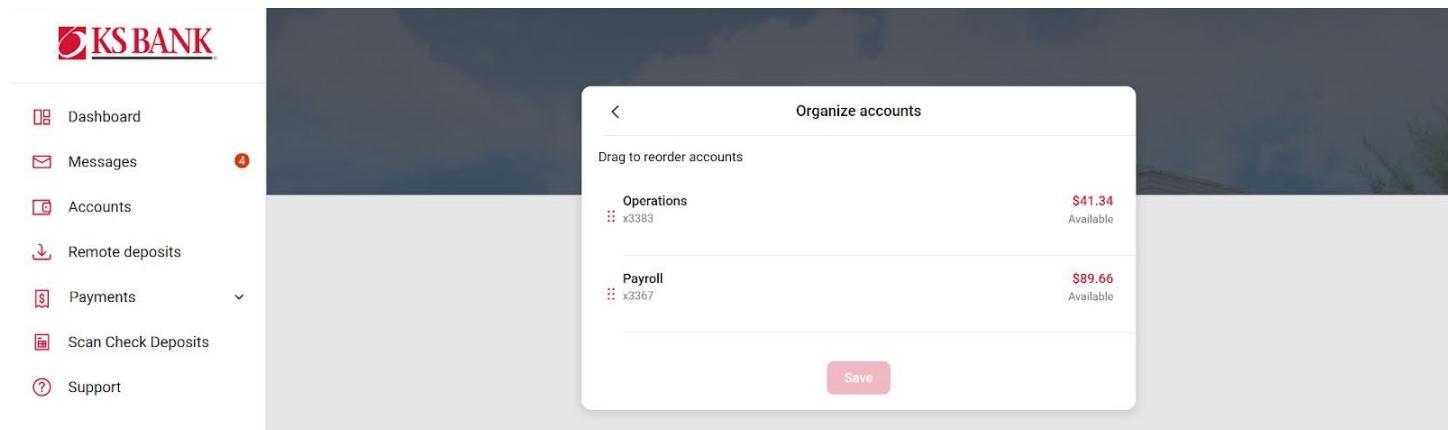
Step 1

Click the ellipsis icon next to the **Accounts** section, then select **Organize accounts**.



Step 2

Click and hold the **6 dot icon** to drag and drop an account to the order you prefer, then click **Save**.

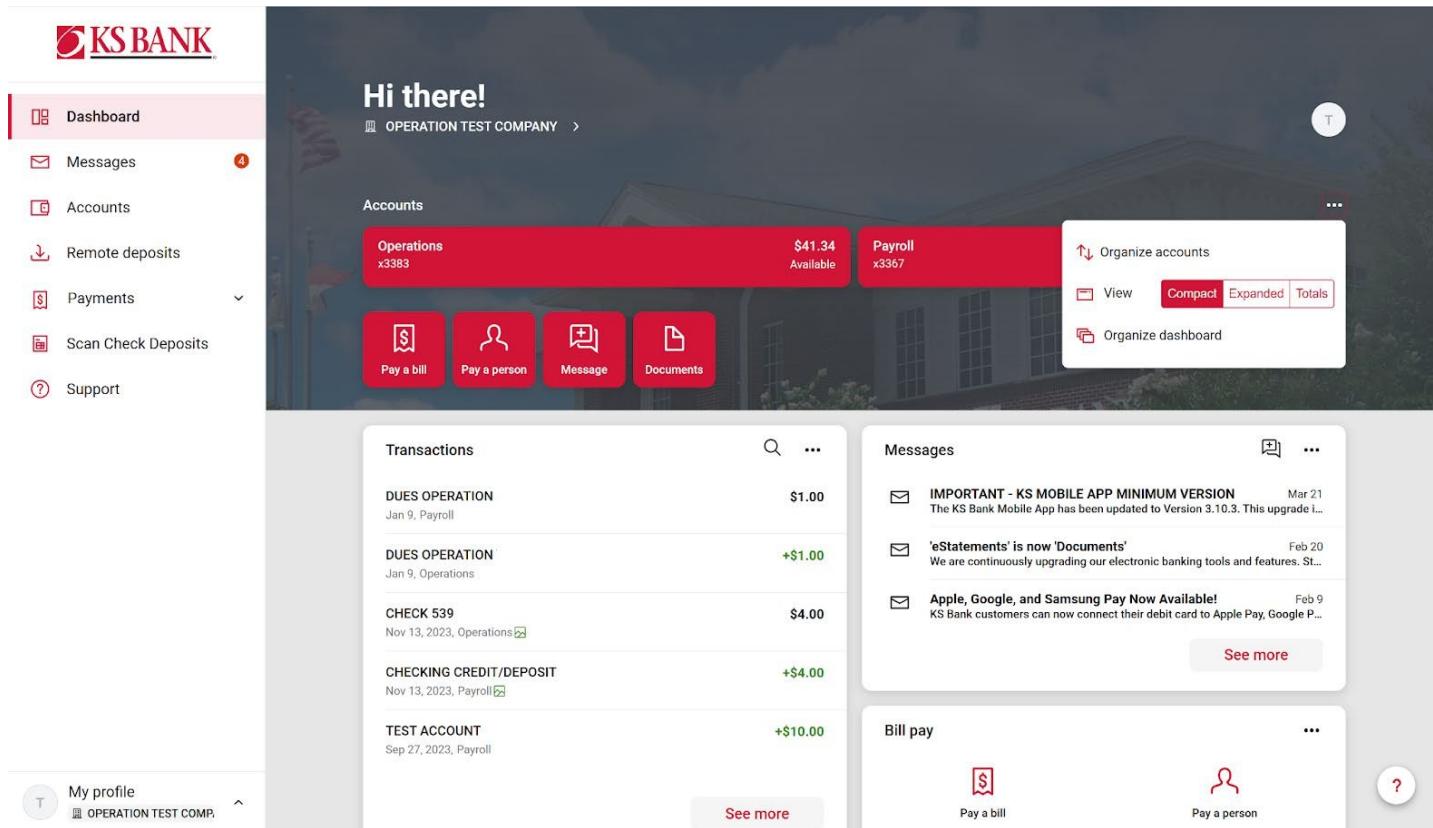


Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



The screenshot shows the KS BANK digital banking interface. On the left is a sidebar with a logo and links: Dashboard (highlighted in pink), Messages (4 notifications), Accounts, Remote deposits, Payments, Scan Check Deposits, and Support. Below the sidebar is a "My profile" section with a "My profile" button and "OPERATION TEST COMP." text. The main content area has a "Hi there!" greeting and "OPERATION TEST COMPANY" navigation. The "Accounts" section displays two accounts: "Operations" (x3883) with a balance of \$41.34 Available and "Payroll" (x3367). Below the accounts are four buttons: "Pay a bill", "Pay a person", "Message", and "Documents". A modal window titled "Organize accounts" shows "View" (selected), "Compact", "Expanded", and "Totals" options. The "Transactions" section lists five transactions: "DUES OPERATION" (Jan 9, Payroll), "DUES OPERATION" (Jan 9, Operations), "CHECK 539" (Nov 13, 2023, Operations), "CHECKING CREDIT/DEPOSIT" (Nov 13, 2023, Payroll), and "TEST ACCOUNT" (Sep 27, 2023, Payroll). The "Messages" section shows three messages: "IMPORTANT - KS MOBILE APP MINIMUM VERSION" (Mar 21), "'eStatements' is now 'Documents'" (Feb 20), and "Apple, Google, and Samsung Pay Now Available!" (Feb 9). The "Bill pay" section has "Pay a bill" and "Pay a person" buttons. A "See more" button is located at the bottom of the transaction and message sections.

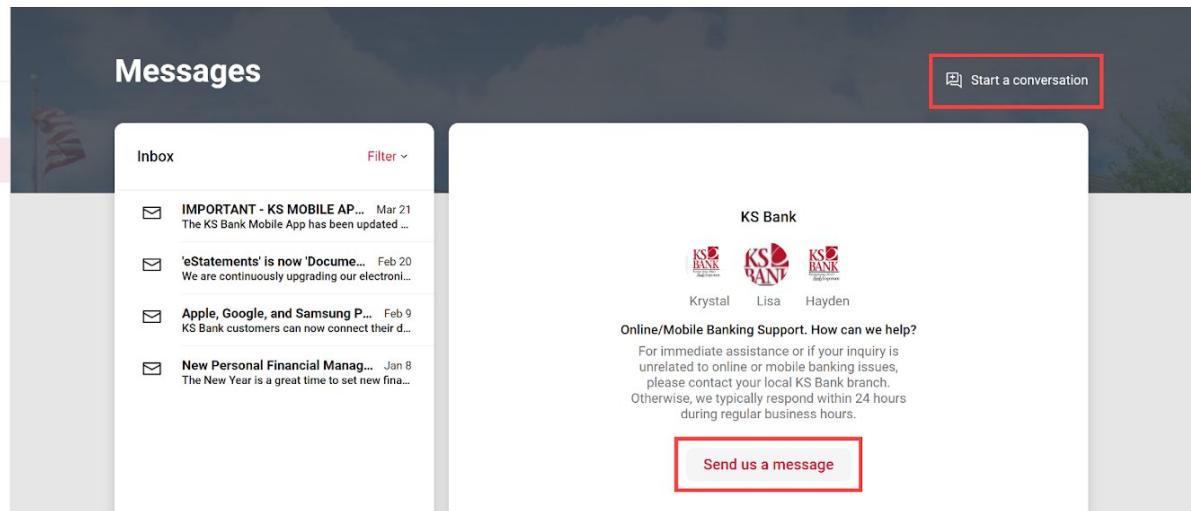
Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

Start a Conversation

Step 1

Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**. Click **Start a conversation**, **Send us a message**, or select the **New conversation** icon.



Messages

Inbox

- IMPORTANT - KS MOBILE AP... Mar 21
- 'eStatements' is now 'Docume... Feb 20
- Apple, Google, and Samsung P... Feb 9
- New Personal Financial Manag... Jan 8

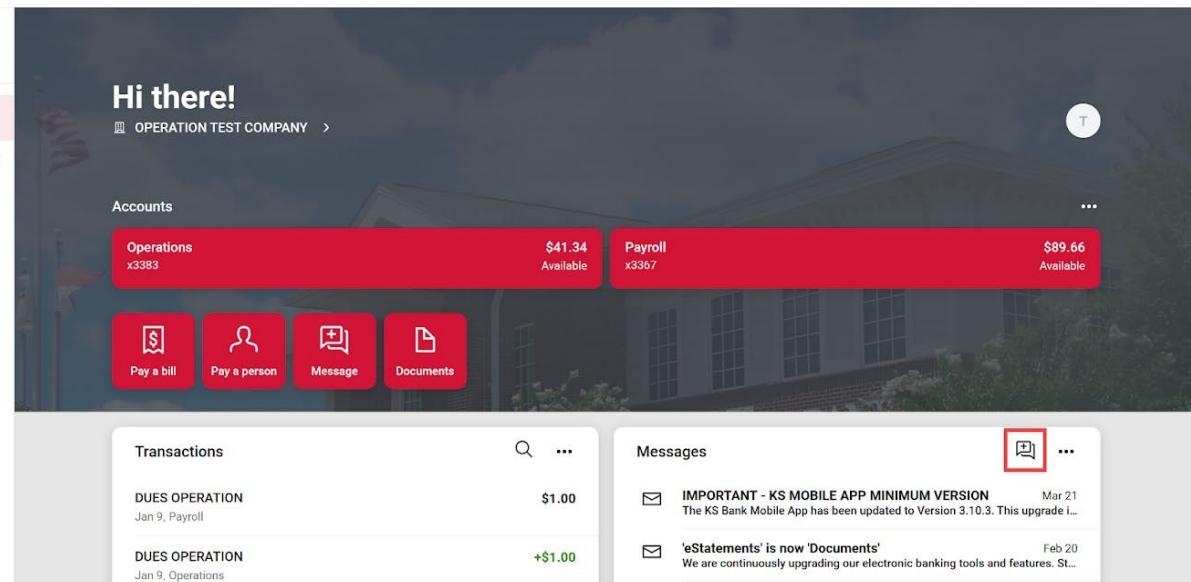
KS Bank

Krystal Lisa Hayden

Online/Mobile Banking Support. How can we help?

For immediate assistance or if your inquiry is unrelated to online or mobile banking issues, please contact your local KS Bank branch. Otherwise, we typically respond within 24 hours during regular business hours.

Send us a message



Hi there!

OPERATION TEST COMPANY

Accounts

Operations x3383	\$41.34 Available	Payroll x3367	\$89.66 Available
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Transactions

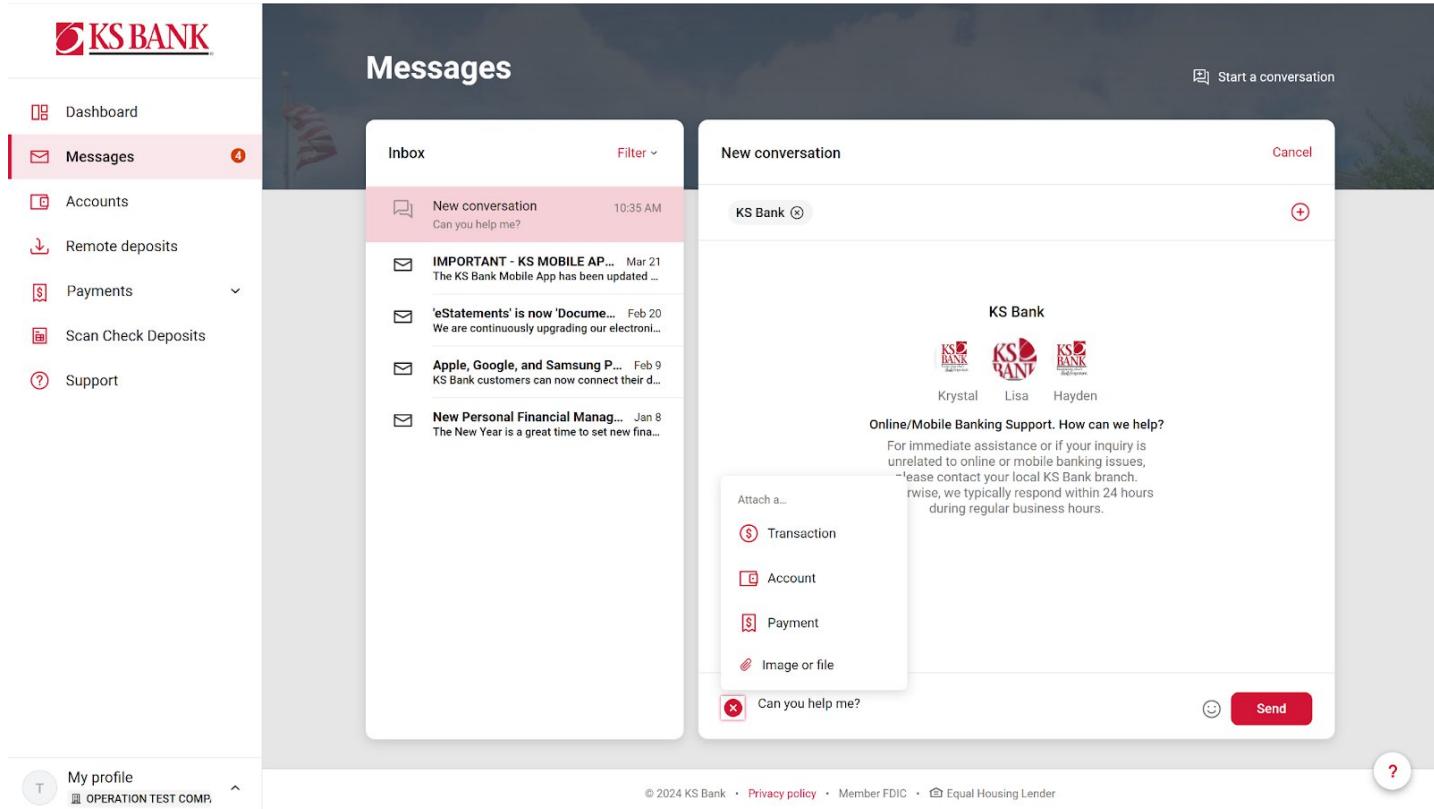
- DUES OPERATION Jan 9, Payroll \$1.00
- DUES OPERATION Jan 9, Operations +\$1.00

Messages

- IMPORTANT - KS MOBILE APP MINIMUM VERSION Mar 21
- 'eStatements' is now 'Documents' Feb 20

Step 2

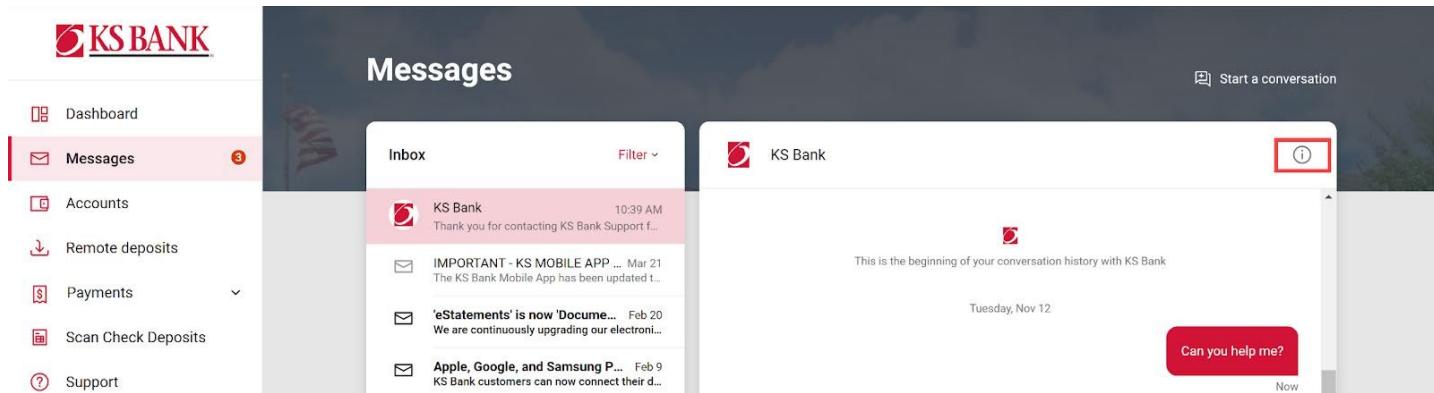
Determine who to send the message to. KS Bank will default automatically but you can remove us if necessary. Click the + sign to add others at your company to the conversation if applicable. Type your message in the field. Click the + in the message line to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** once done.



The screenshot shows the KS BANK digital banking interface. The left sidebar includes links for Dashboard, Messages (selected), Accounts, Remote deposits, Payments, Scan Check Deposits, and Support. The main area is titled 'Messages' and shows an 'Inbox' with several messages from the bank. A 'New conversation' window is open, showing a list of users (Krystal, Lisa, Hayden) and a message input field with a dropdown for transaction, account, payment, or image/file attachments.

Close/Delete a Message

Select the icon and click **Close conversation**. Closing a conversation deletes it.



The screenshot shows the KS BANK digital banking interface. The left sidebar includes links for Dashboard, Messages (selected), Accounts, Remote deposits, Payments, Scan Check Deposits, and Support. The main area is titled 'Messages' and shows an 'Inbox' with several messages from the bank. A message from 'KS Bank' is selected, and a red box highlights the 'Close conversation' icon (a red square with a white circle and an 'X') in the top right corner of the message card.

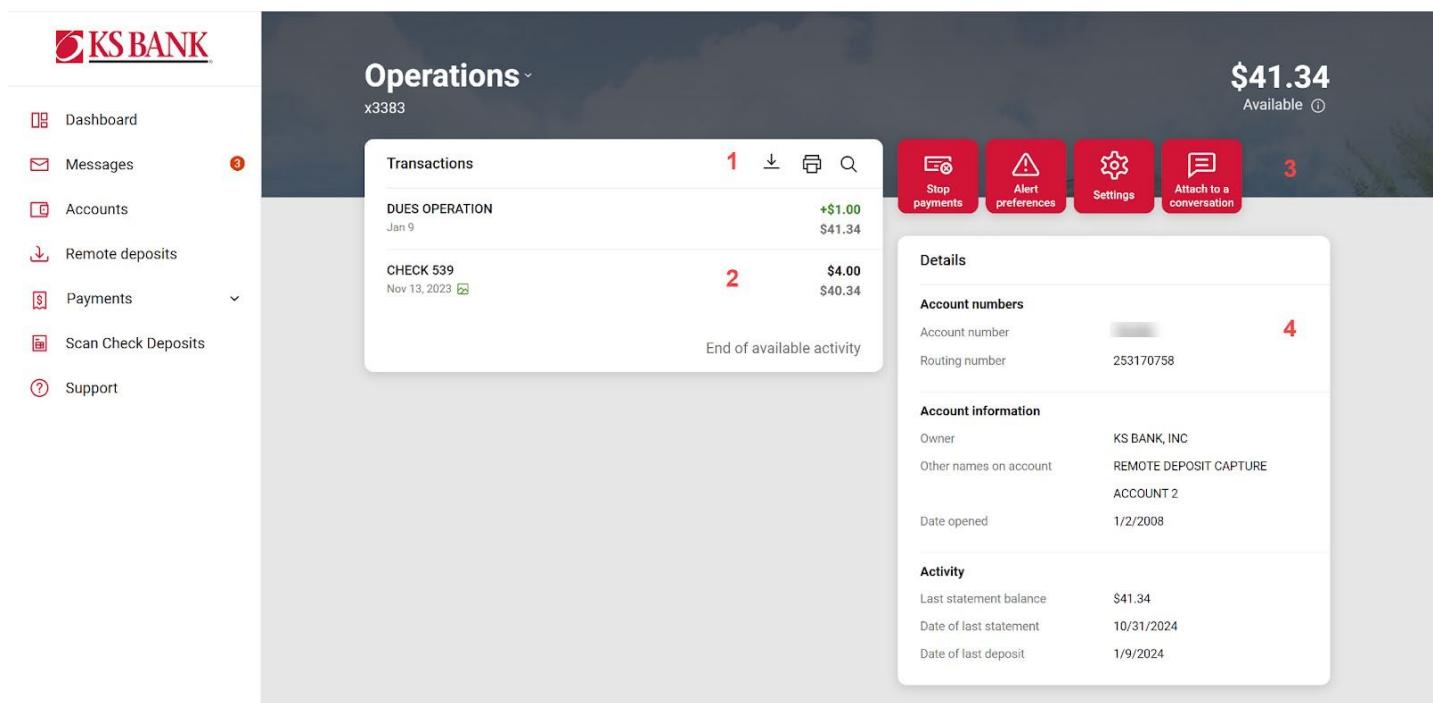
Accounts

Select **Accounts** to see a listing of all the accounts tied to your online banking ID.

Account Information

Select an account from the **Accounts** page or from the **Dashboard**.

1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, account owners, and important dates.

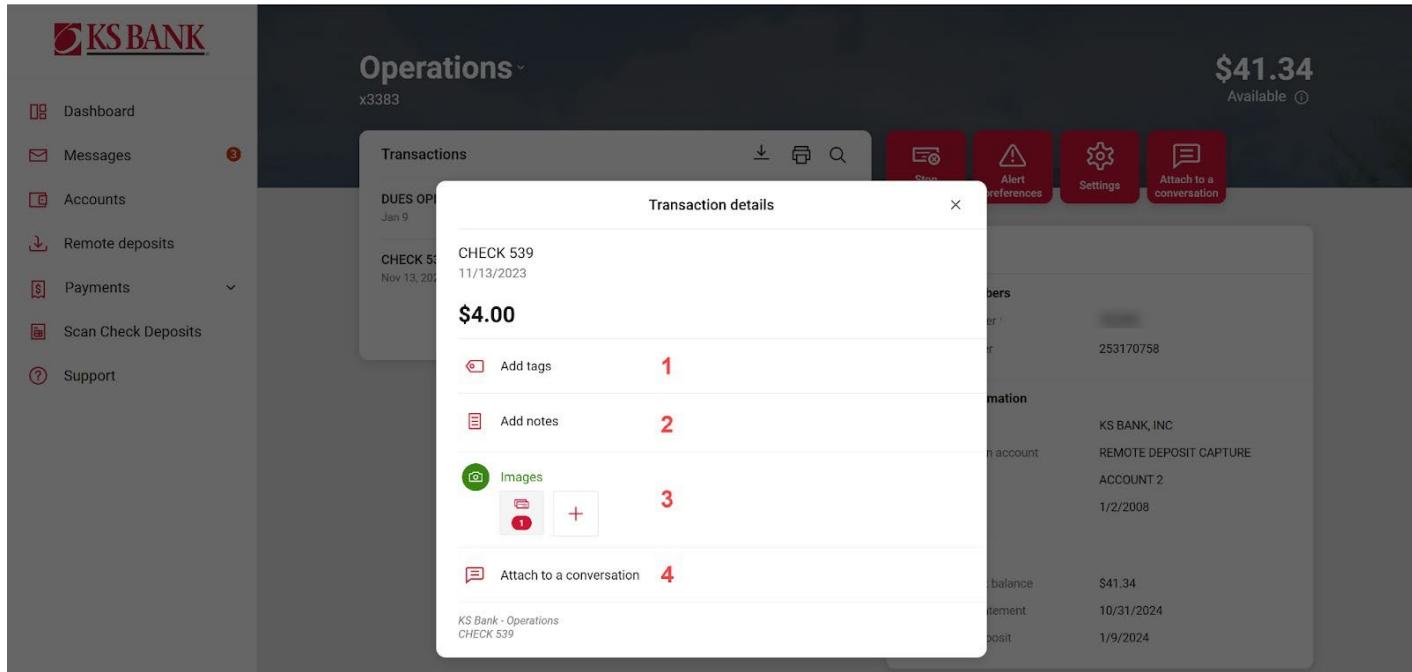


The screenshot shows the KS BANK digital banking interface. On the left is a sidebar with links: Dashboard, Messages (3 notifications), Accounts, Remote deposits, Payments, Scan Check Deposits, and Support. The main area is titled "Operations" and shows account number x3383. It displays two transactions: "DUES OPERATION" (+\$1.00) and "CHECK 539" (\$4.00). A message "End of available activity" is visible. On the right, a large box shows account details: Account numbers (Account number: [redacted], Routing number: 253170758), Account information (Owner: KS BANK, INC, Other names on account: REMOTE DEPOSIT CAPTURE, ACCOUNT 2, Date opened: 1/2/2008), and Activity (Last statement balance: \$41.34, Date of last statement: 10/31/2024, Date of last deposit: 1/9/2024). Top right of the main area shows a balance of \$41.34 and "Available" status. Below the main area are four red buttons: Stop payments, Alert preferences, Settings, and Attach to a conversation (3 notifications).

Transaction Details

Select a transaction to view additional information.

1. **Add tags** to categorize the transaction.
2. **Add notes** to accompany the transaction description.
3. Review check **images** or add an image such as an invoice or receipt.
4. Attach the transaction details to a conversation with the institution.



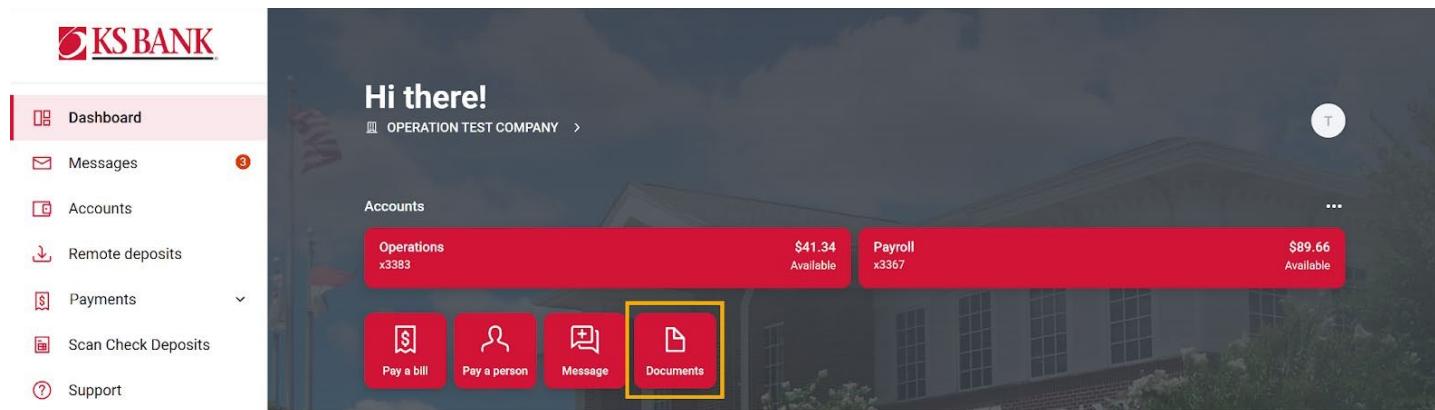
eStatements

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

eStatement Enrollment

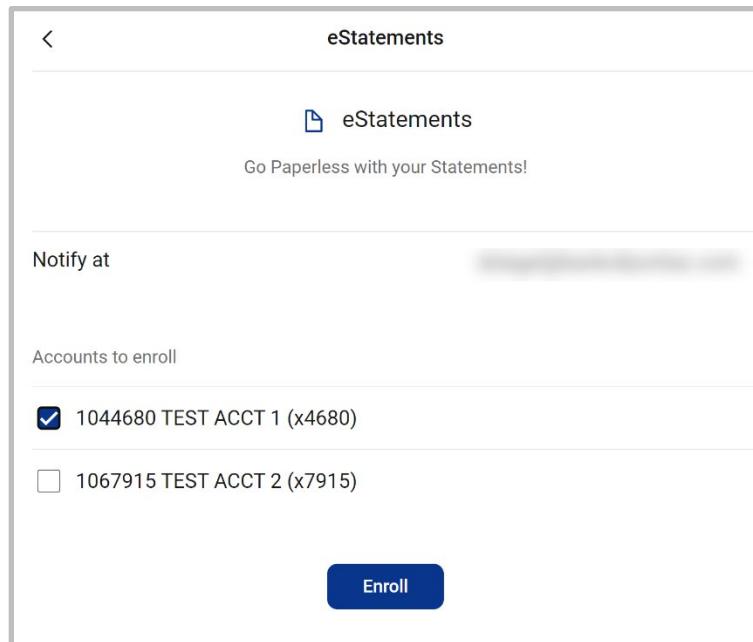
Step 1

Click **Documents** from the accounts page or the **Dashboard** and accept the terms and conditions.



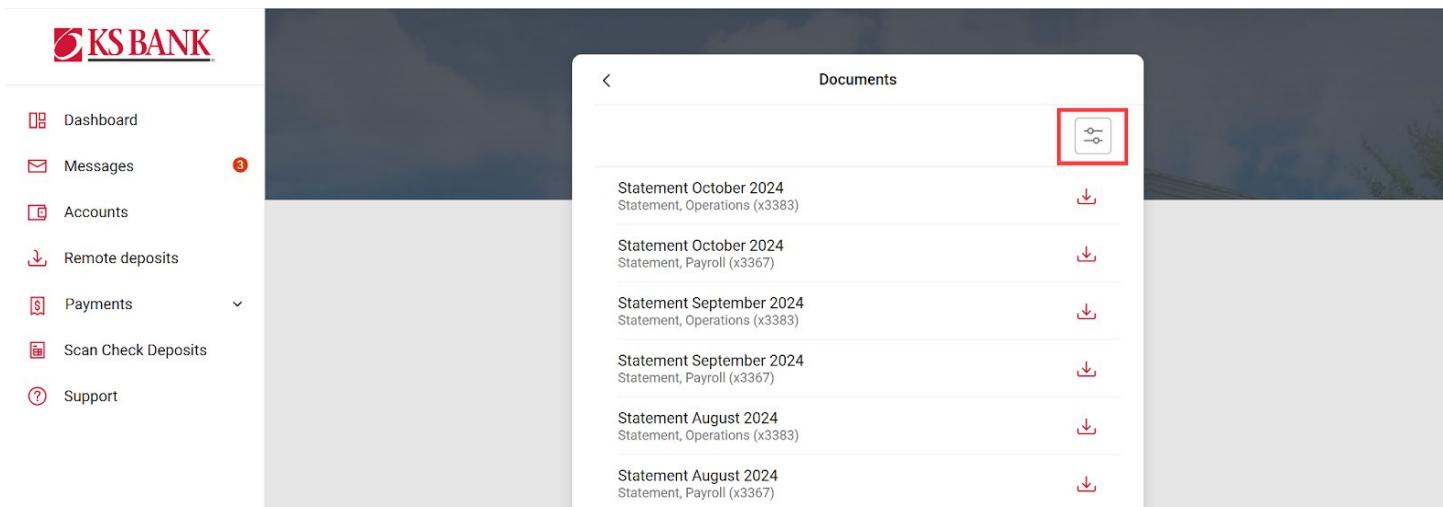
Step 2

Choose the account(s) and click **Enroll**.



Step 3

Select a document to download and view. You can click the **filter icon** to change the type of document, date range, and account.



The screenshot shows the 'Documents' section of the KS BANK digital banking interface. The left sidebar includes links for Dashboard, Messages (with 3 notifications), Accounts, Remote deposits, Payments, Scan Check Deposits, and Support. The main area displays a list of statements with download icons. A red box highlights the filter icon in the top right corner of the list.

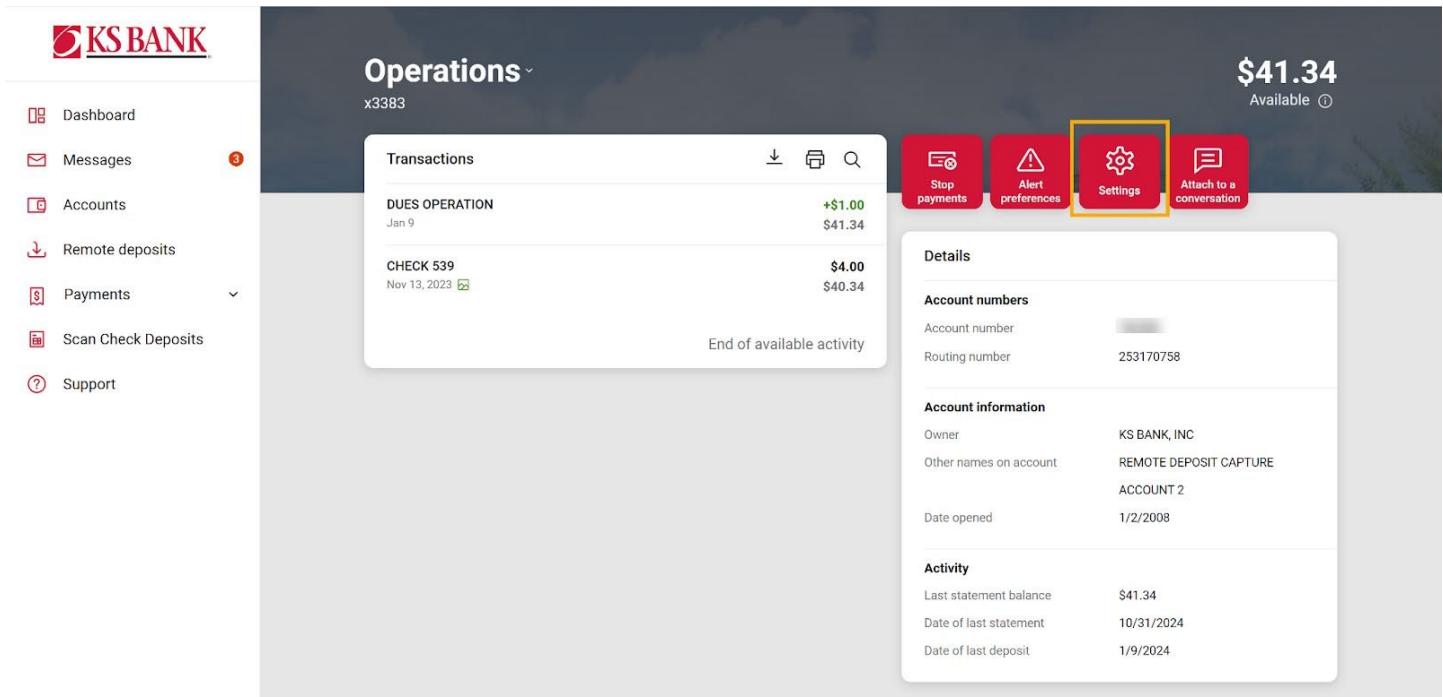
Statement	Type	Date	Action
Statement October 2024	Statement, Operations	(x3383)	
Statement October 2024	Statement, Payroll	(x3367)	
Statement September 2024	Statement, Operations	(x3383)	
Statement September 2024	Statement, Payroll	(x3367)	
Statement August 2024	Statement, Operations	(x3383)	
Statement August 2024	Statement, Payroll	(x3367)	

eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

Step 1

Open an account and click **Settings**.



The screenshot shows the 'Operations' section for account x3383. The left sidebar includes links for Dashboard, Messages (with 3 notifications), Accounts, Remote deposits, Payments, Scan Check Deposits, and Support. The main area displays a list of transactions and account details. A yellow box highlights the 'Settings' icon in the top right corner of the page.

Transaction	Date	Amount
DUES OPERATION	Jan 9	+\$1.00
CHECK 539	Nov 13, 2023	\$4.00

Details

Account numbers

- Account number: [REDACTED]
- Routing number: 253170758

Account information

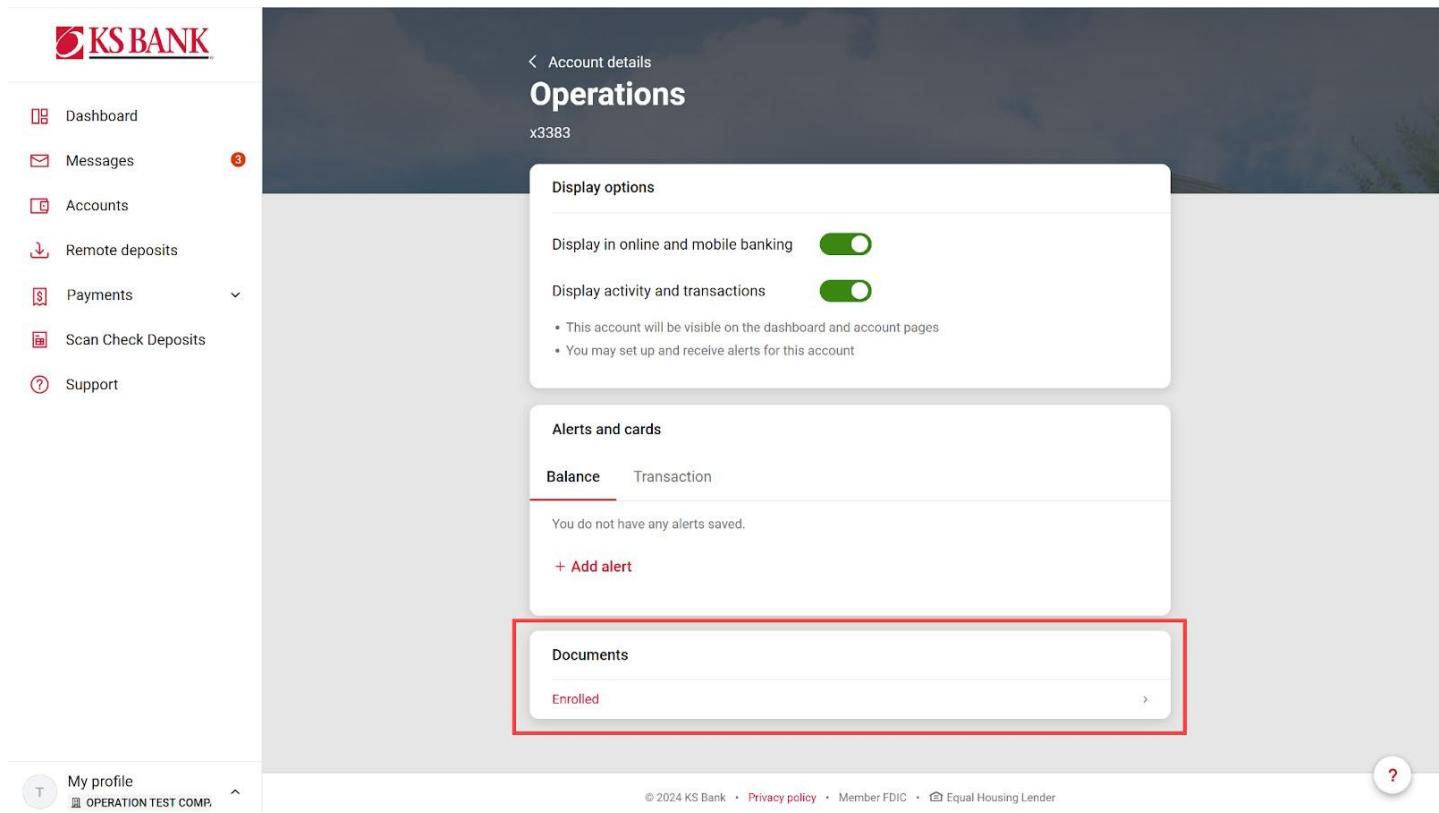
- Owner: KS BANK, INC
- Other names on account: REMOTE DEPOSIT CAPTURE ACCOUNT 2
- Date opened: 1/2/2008

Activity

- Last statement balance: \$41.34
- Date of last statement: 10/31/2024
- Date of last deposit: 1/9/2024

Step 2

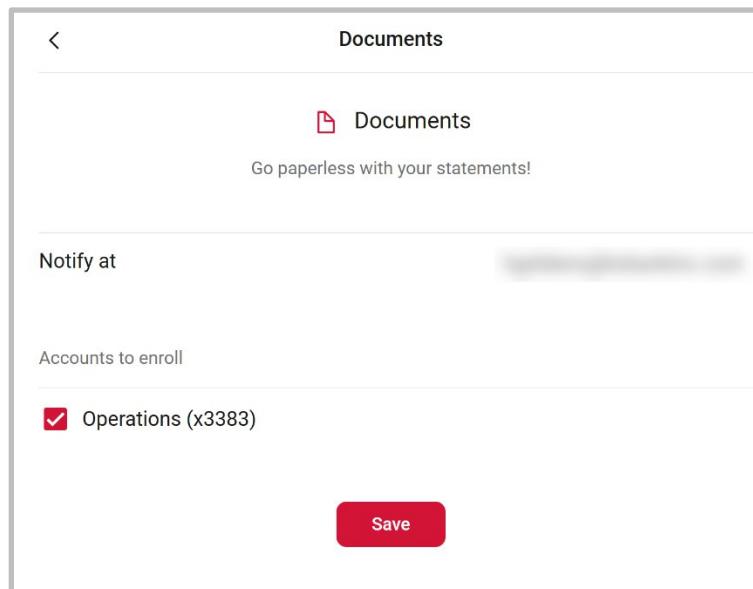
In the **Documents** section, select **Enrolled**.



The screenshot shows the KS BANK digital banking interface. On the left, a sidebar menu includes: Dashboard, Messages (with 3 notifications), Accounts, Remote deposits, Payments, Scan Check Deposits, and Support. The main content area is titled 'Operations' (account number x3383). A 'Display options' section has two toggles: 'Display in online and mobile banking' (on) and 'Display activity and transactions' (on). Below this is an 'Alerts and cards' section with tabs for 'Balance' (selected) and 'Transaction'. It states 'You do not have any alerts saved.' and has a '+ Add alert' button. The 'Documents' section is highlighted with a red box. It shows a list with 'Enrolled' selected. At the bottom of the page, there are links for 'My profile', 'OPERATION TEST COMP.', and a copyright notice: '© 2024 KS Bank • Privacy policy • Member FDIC • Equal Housing Lender'.

Step 3

Modify the enrollment status of your accounts and click **Save**.



The screenshot shows the 'Documents' settings page. At the top, it says 'Documents' and 'Go paperless with your statements!'. Below this is a 'Notify at' section with a blurred email address. Under 'Accounts to enroll', the 'Operations (x3383)' account is selected with a checked checkbox. At the bottom is a red 'Save' button.

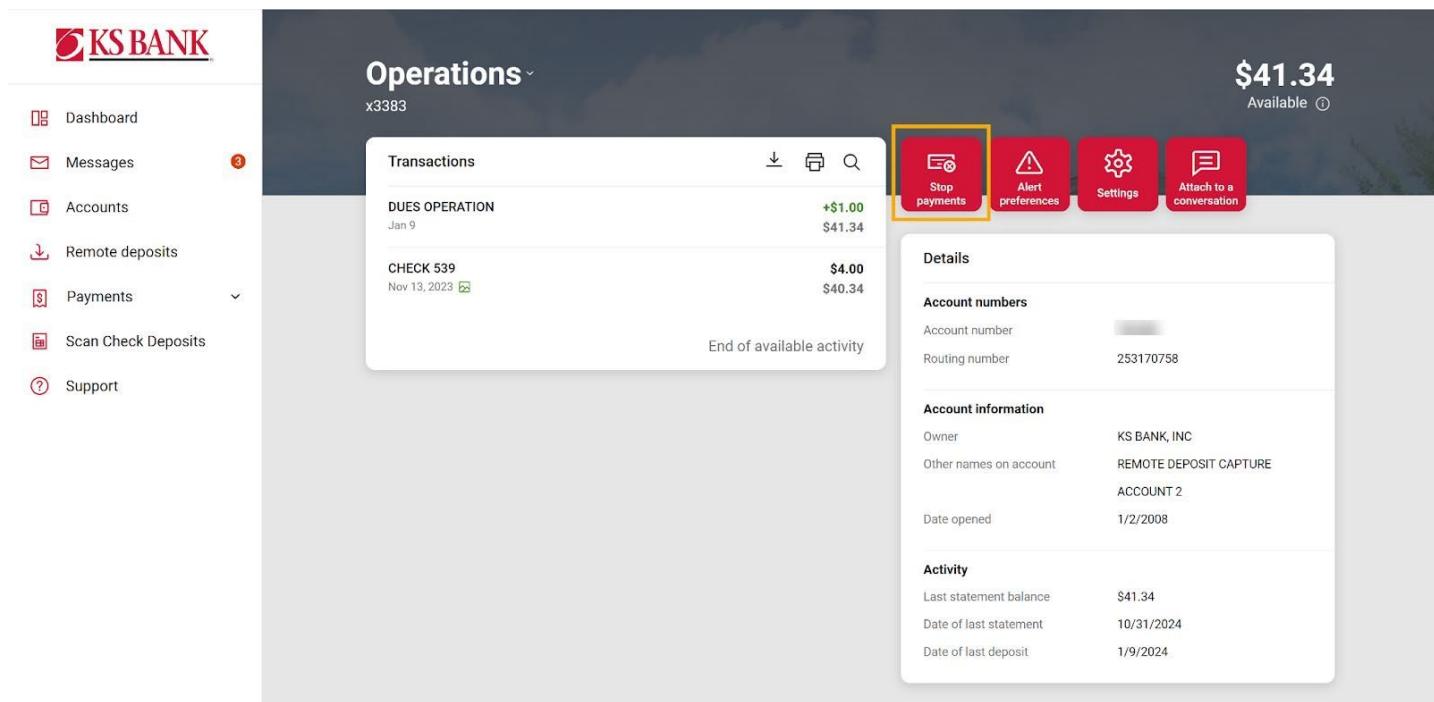
Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

Place Stop Payment on a Single Check

Step 1

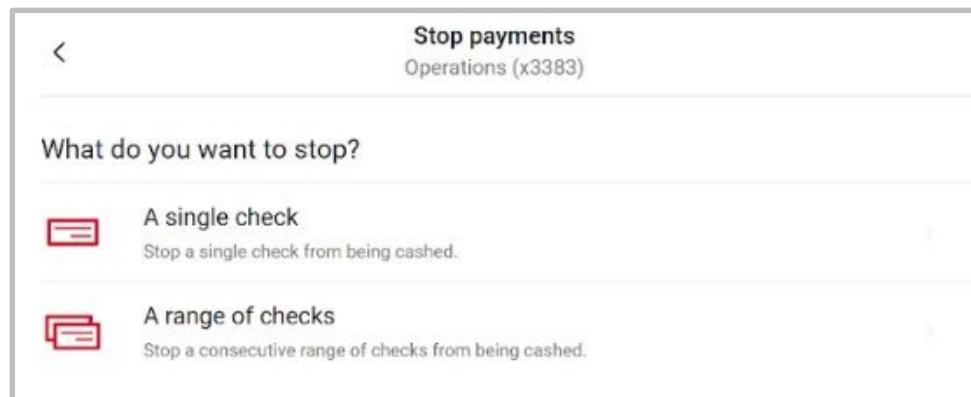
Open an account and select **Stop payments**, then select **+ Stop a payment**.



The screenshot shows the KS BANK Online Banking interface. The top navigation bar includes the KS BANK logo, a search bar, and account information (\$41.34 Available). The left sidebar has links for Dashboard, Messages (3 notifications), Accounts, Remote deposits, Payments, Scan Check Deposits, and Support. The main 'Operations' page displays a list of transactions. The 'Transactions' section shows 'DUES OPERATION' (Jan 9) and 'CHECK 539' (Nov 13, 2023). The 'Details' sidebar on the right provides account details: Account numbers (redacted), Owner (KS BANK, INC), Other names on account (REMOTE DEPOSIT CAPTURE, ACCOUNT 2), and Date opened (1/2/2008). The 'Activity' section shows the last statement balance (\$41.34), date of last statement (10/31/2024), and date of last deposit (1/9/2024). The 'Stop payments' button in the top right is highlighted with a yellow box.

Step 2

Choose A single check.



The screenshot shows a 'Stop payments' selection screen. The title is 'Stop payments' under 'Operations (x3383)'. The question 'What do you want to stop?' has two options: 'A single check' and 'A range of checks'. The 'A single check' option is selected, with the sub-instruction 'Stop a single check from being cashed.' visible. The 'A range of checks' option is also listed with its sub-instruction 'Stop a consecutive range of checks from being cashed.'

Step 3

Complete the details and click **Submit**.

Stop payments
Operations (x3383)

Check #
1234

Check amount
100.00

Enter "0" if unknown or if it does not apply.

Check date
11/12/2024

Payee
Vendor One

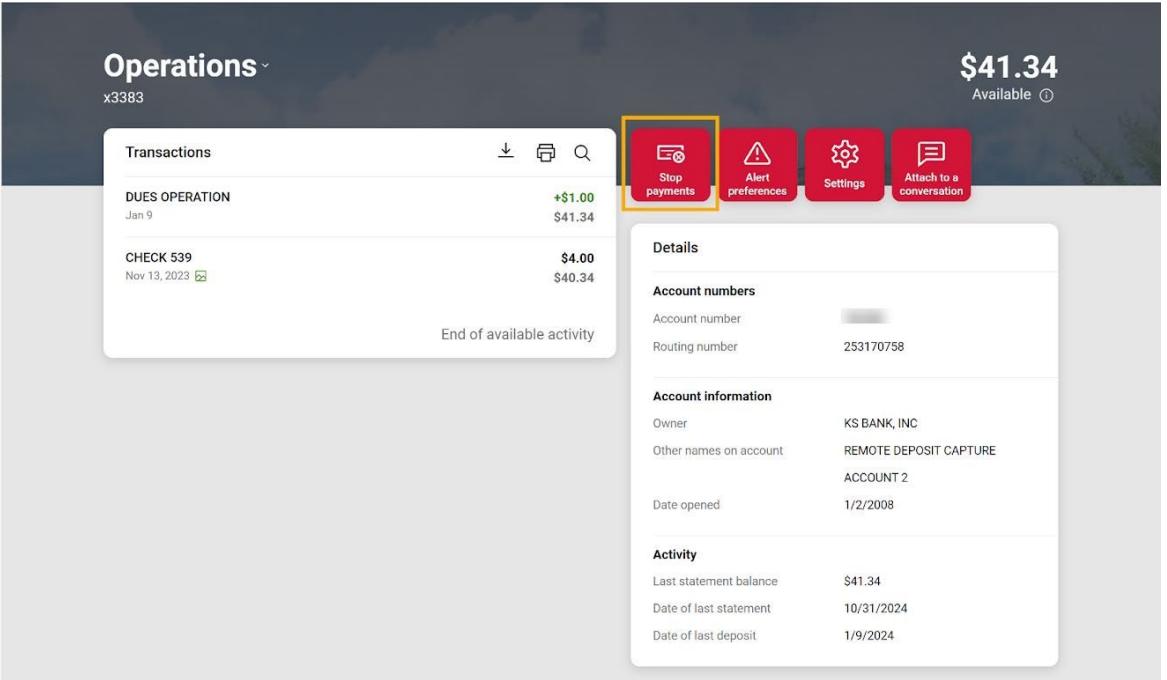
Reason
Disputed

Submit

Place a Stop Payment on a Range of Checks

Step 1

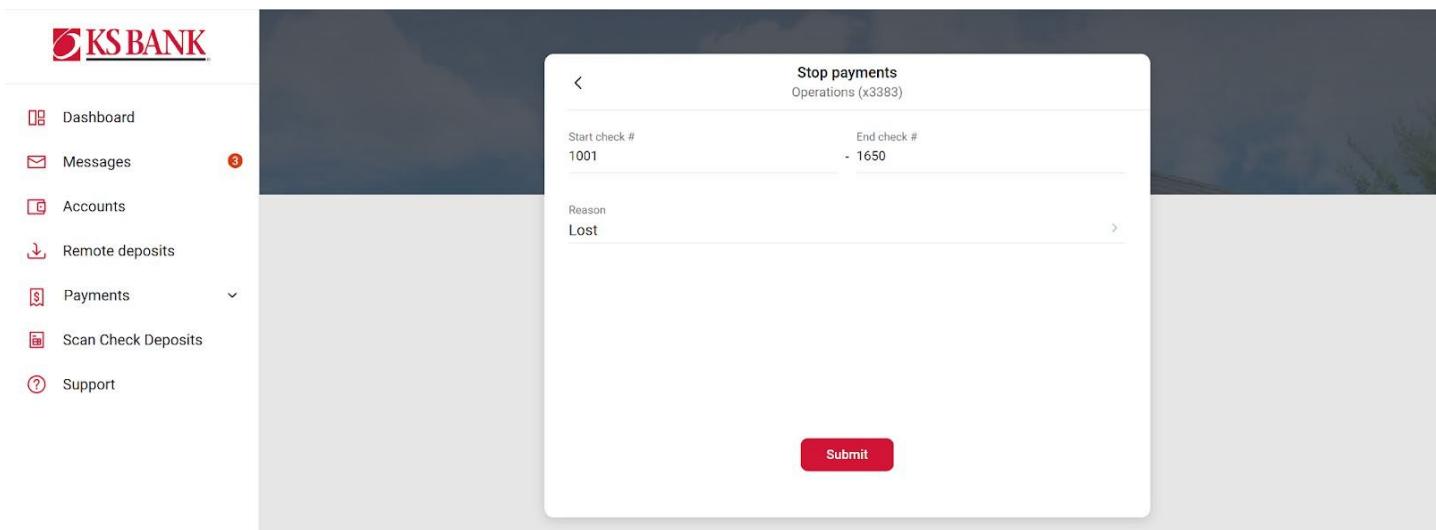
Open an account and select **Stop payments**, then select **+ Stop a payment**.



The screenshot shows the KS BANK digital banking interface. The top navigation bar includes the KS BANK logo, a dashboard icon, a messages icon with a red notification dot, accounts, remote deposits, payments, scan check deposits, and support. The main header is "Operations" with the account number "x3383" and a balance of "\$41.34 Available". The left sidebar has links for Dashboard, Messages, Accounts, Remote deposits, Payments, Scan Check Deposits, and Support. The main content area shows a "Transactions" table with two entries: "DUES OPERATION" (Jan 9) and "CHECK 539" (Nov 13, 2023). A "Stop Payments" button is highlighted with a yellow box. To the right is a "Details" panel with account numbers (253170758), account information (owner: KS BANK, INC; other names: REMOTE DEPOSIT CAPTURE, ACCOUNT 2; date opened: 1/2/2008), and activity (last statement balance: \$41.34; date of last statement: 10/31/2024; date of last deposit: 1/9/2024).

Step 2

Choose a range of checks and complete the details.



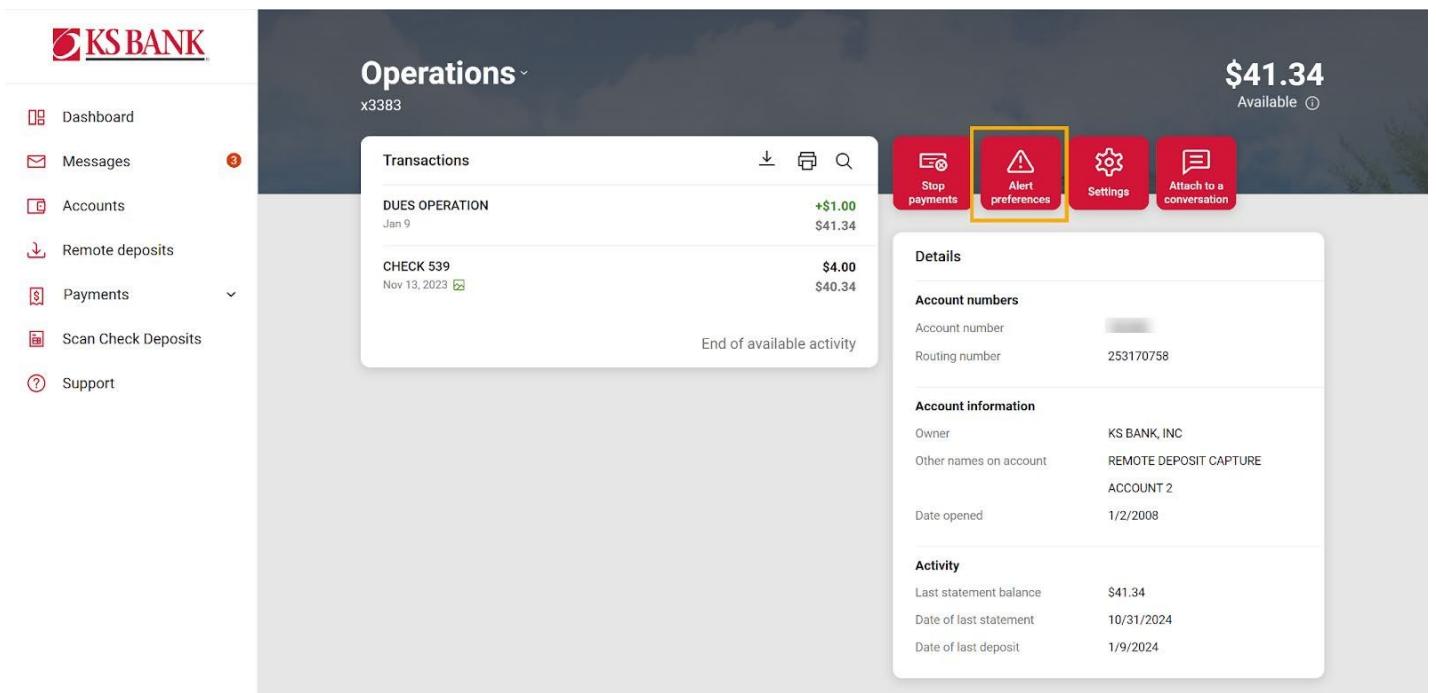
Alerts

Set up alerts to be notified about your balance or certain transactions.

Set up Balance and Transaction Alerts

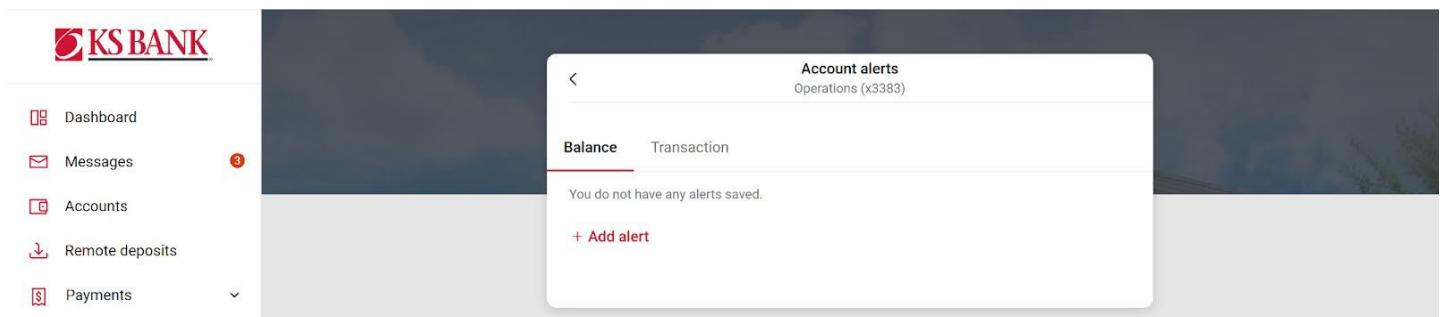
Step 1

Open an account and click **Alert Preferences**. Select **Balances, transactions, and deposits**.



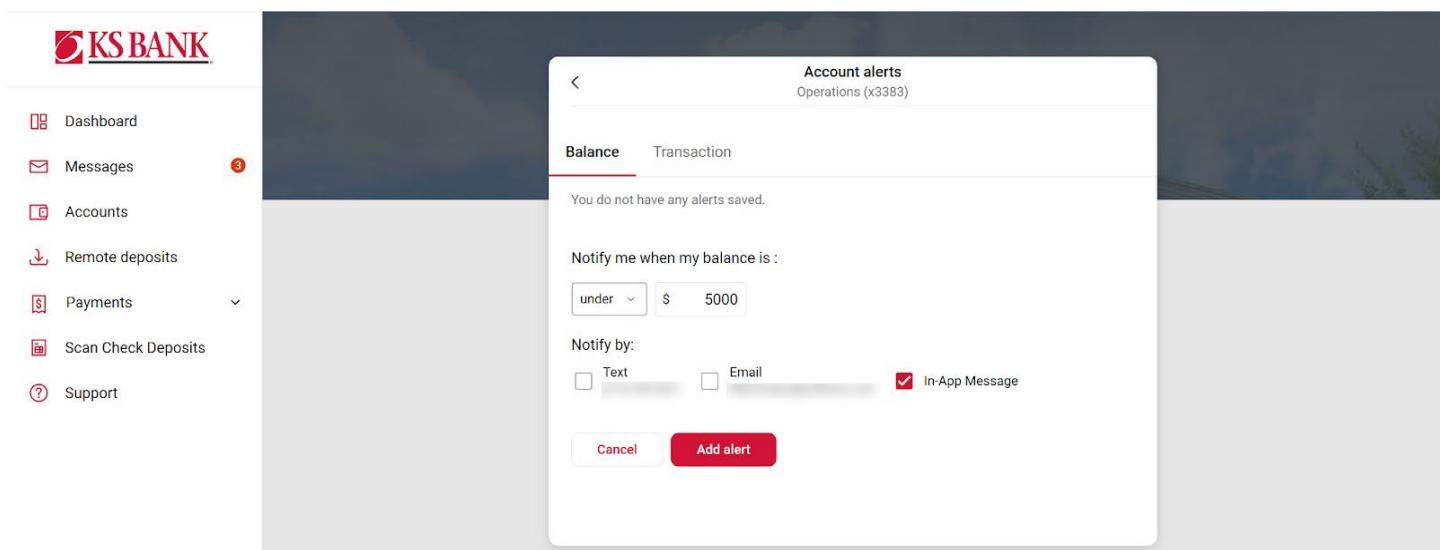
Step 2

Choose **Balance** or **Transaction** and click **+ Add alert**.



Step 3

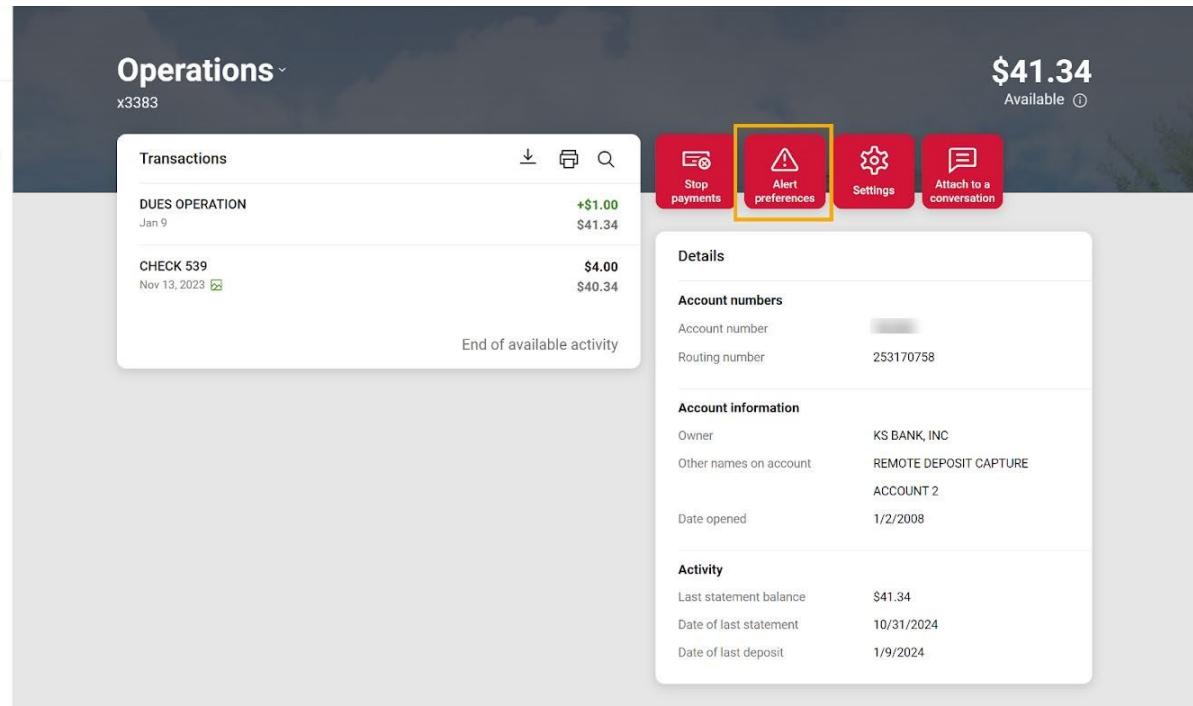
Complete the details and select how you'd like to receive the alert. Click **Add alert**.



Edit or Delete a Balance and Transaction Alert

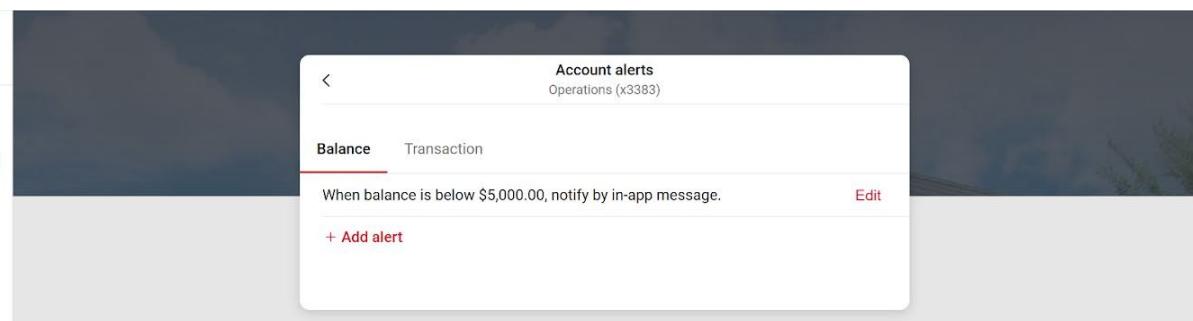
Step 1

From within the account, click **Alert Preferences** and select **Balances, transactions, and deposits**.



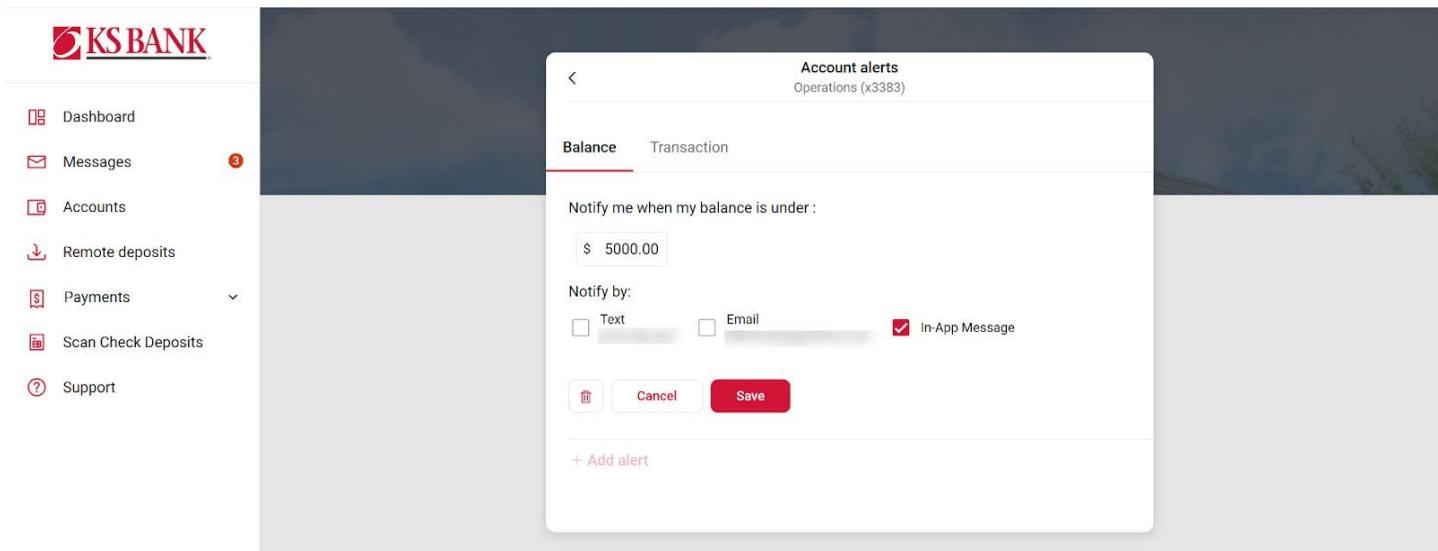
Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.



Step 3

Modify the details or click the trash can icon to delete.



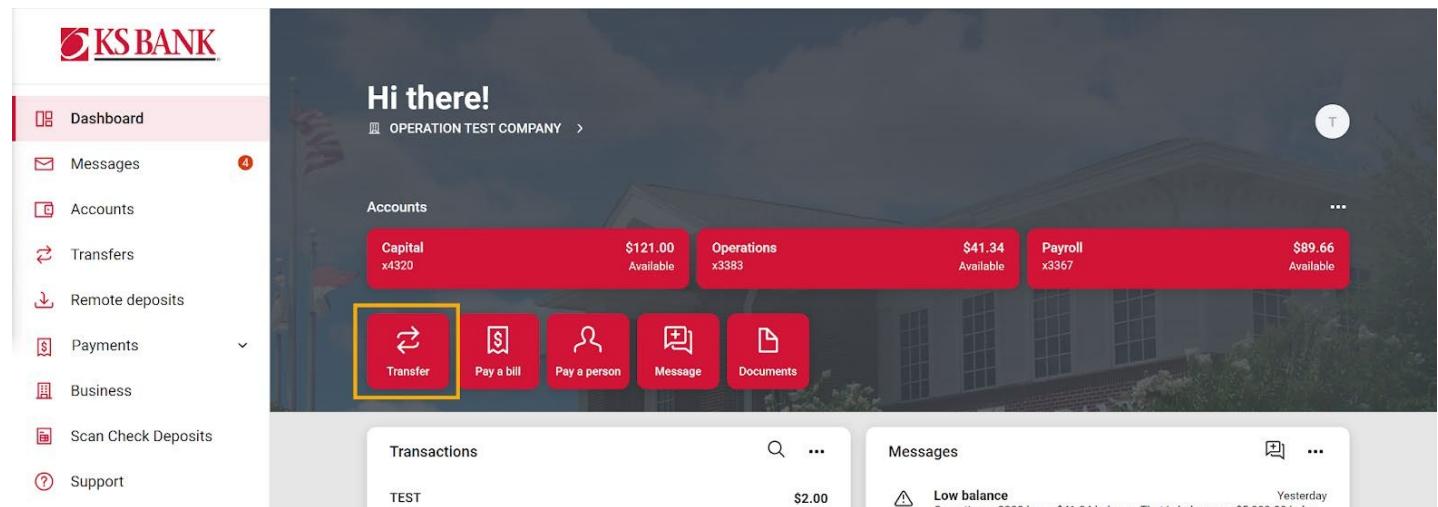
Transfers

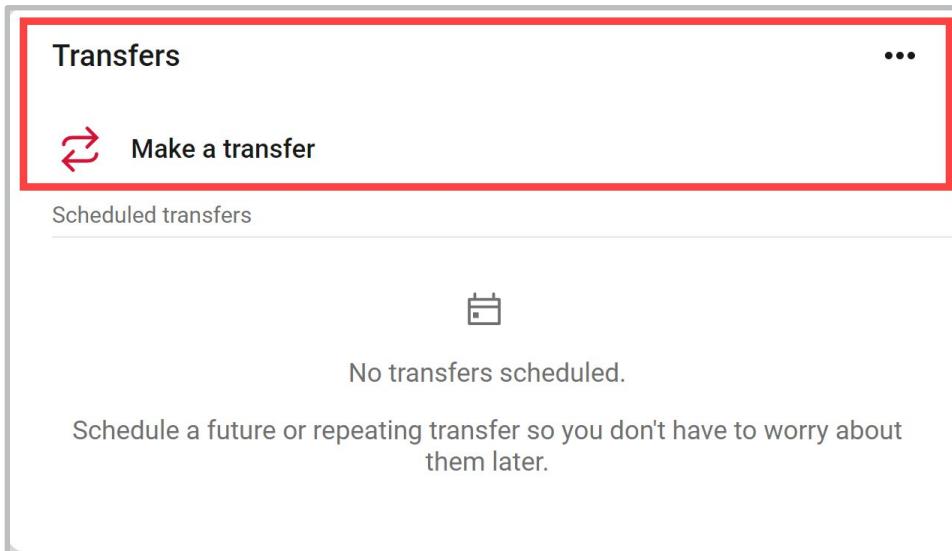
Move money between internal accounts.

Submit a Transfer

Step 1

Click Transfer or Make a Transfer from the Dashboard or the Transfers page.



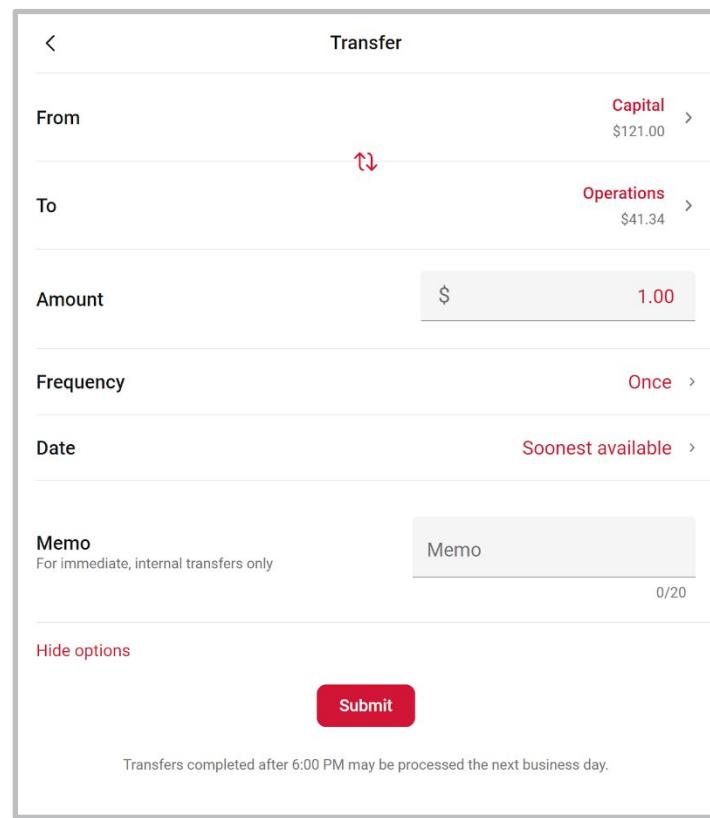


Step 2

Select your **From** and **To** accounts and enter the amount to transfer.

Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable.

Click **Submit**.



Transfer

From **Capital** \$121.00

To **Operations** \$41.34

Amount \$ 1.00

Frequency Once

Date Soonest available

Memo
For immediate, internal transfers only

Memo
0/20

Hide options

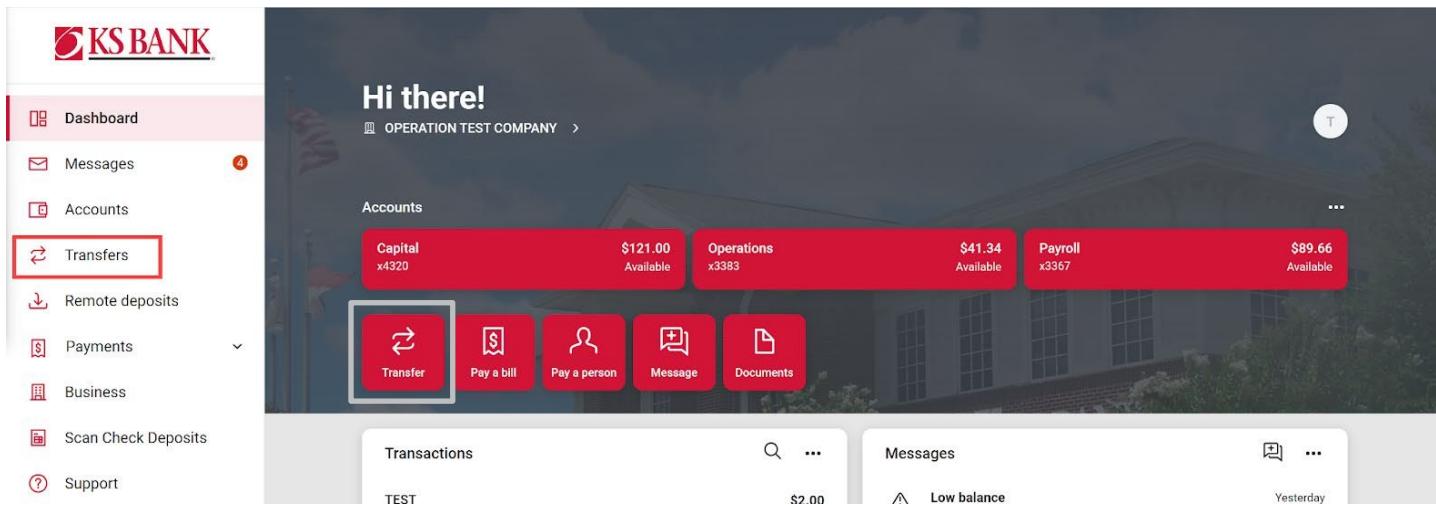
Submit

Transfers completed after 6:00 PM may be processed the next business day.

Edit or Delete a Transfer

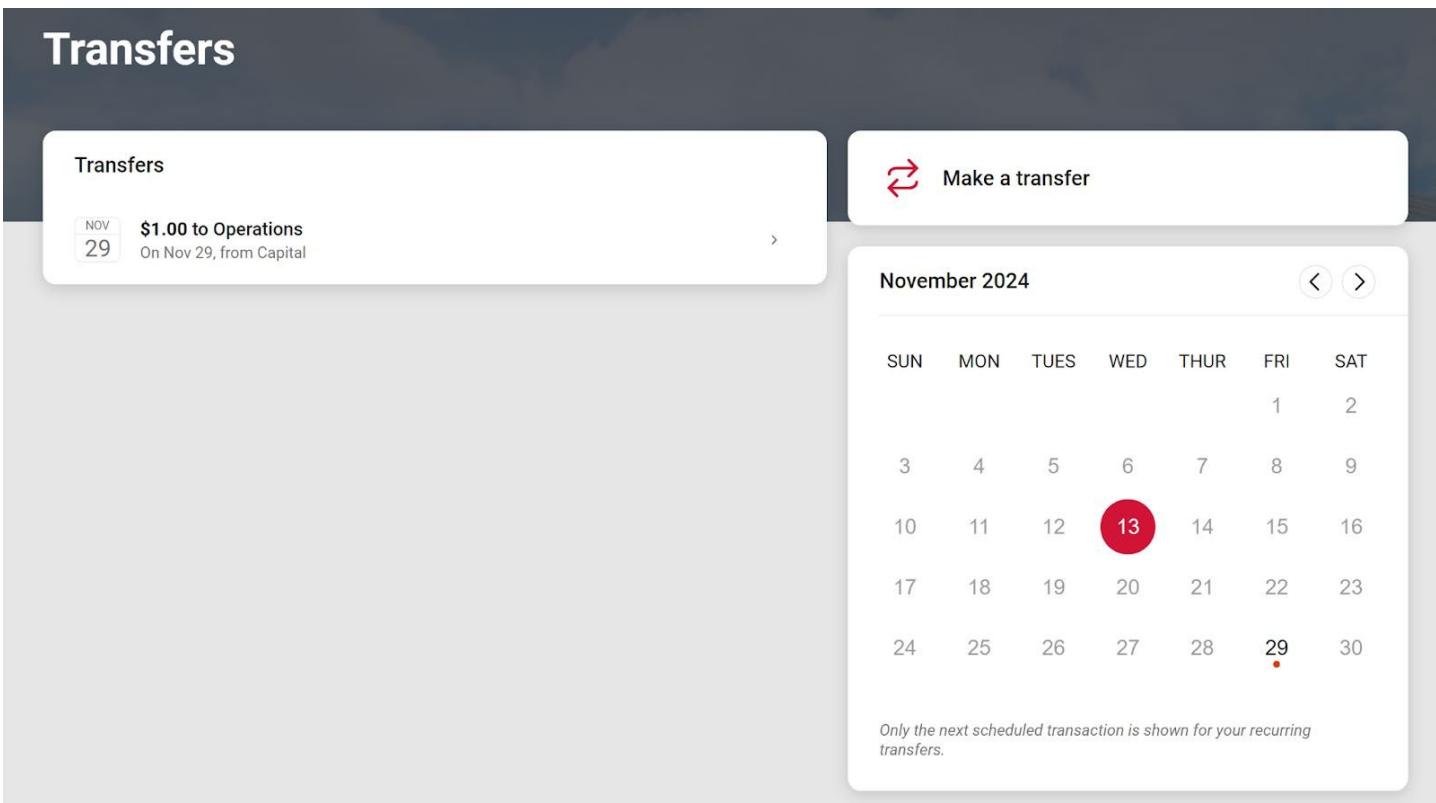
Step 1

Click **Transfers** from the navigation pane or locate the **Transfers** card on the Dashboard.



Step 2

Select the transfer you'd like to edit or delete.



Transfers

 Make a transfer

Scheduled transfers

\$1.00 to Operations
On Nov 29, from Capital

[See more](#)

Step 3

Modify the transfer and click **Save** or select the trash can icon to delete.

Transfer

From	Capital
	\$121.00
To	Operations
	\$41.34
Amount	\$ <input type="text" value="1.00"/>
Frequency	Once >
Date	November 29 >

[Save](#)

Transfers completed after 6:00 PM may be processed the next business day.

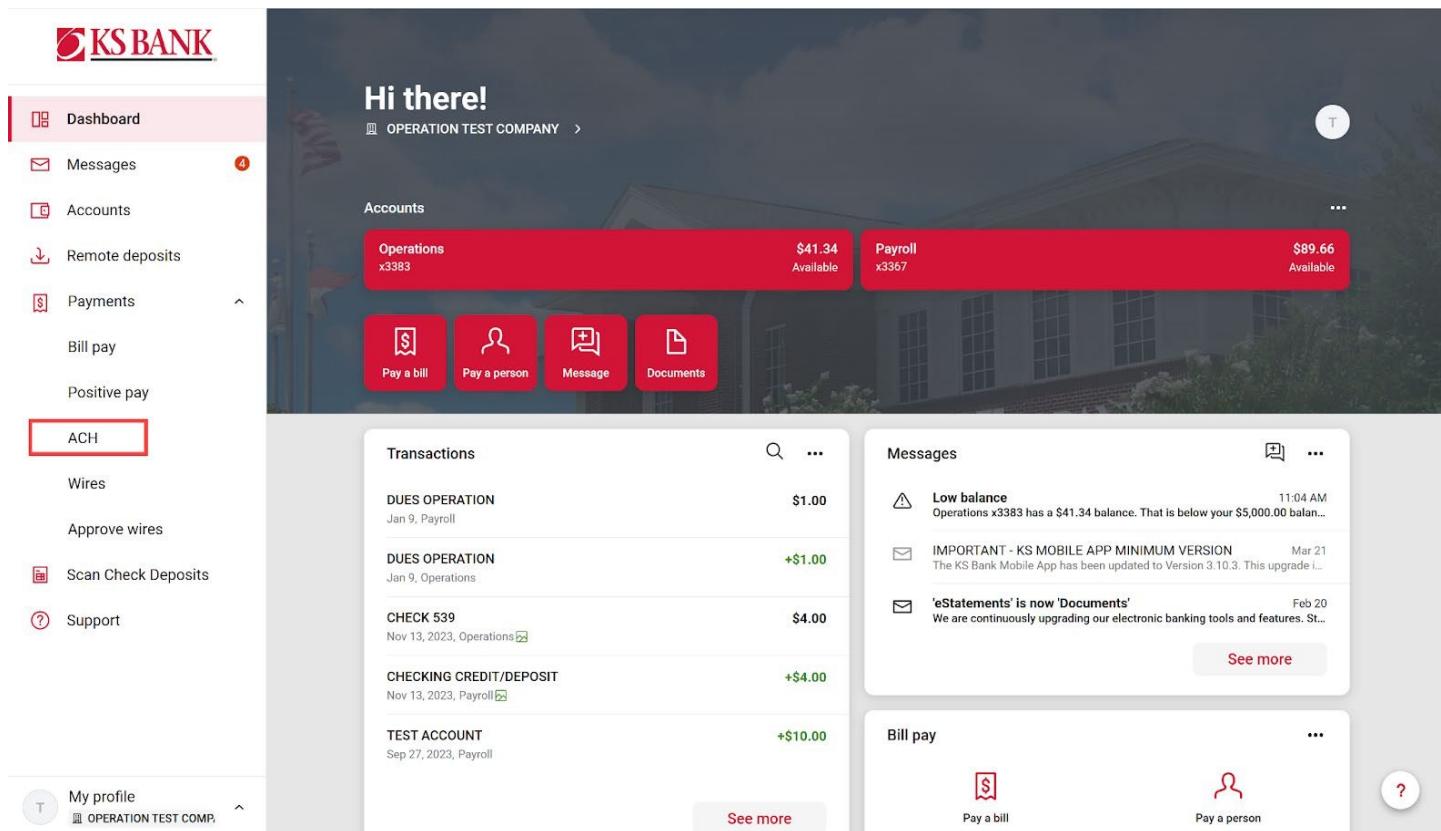
ACH

Create a Batch Manually

Step 1

Select ACH from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



The screenshot shows the KS BANK mobile application interface. The navigation pane on the left is highlighted, showing the following menu items:

- Dashboard
- Messages (4)
- Accounts
- Remote deposits
- Payments
- Bill pay
- Positive pay
- ACH** (selected)
- Wires
- Approve wires
- Scan Check Deposits
- Support

The main content area displays a dashboard with the message "Hi there! OPERATION TEST COMPANY". It shows account balances for "Operations" (\$41.34 Available) and "Payroll" (\$89.66 Available). Below the balances are four buttons: "Pay a bill", "Pay a person", "Message", and "Documents".

The "Transactions" section lists the following activity:

Transaction	Date	Amount
DUES OPERATION	Jan 9, Payroll	\$1.00
DUES OPERATION	Jan 9, Operations	+\$1.00
CHECK 539	Nov 13, 2023, Operations	\$4.00
CHECKING CREDIT/DEPOSIT	Nov 13, 2023, Payroll	+\$4.00
TEST ACCOUNT	Sep 27, 2023, Payroll	+\$10.00

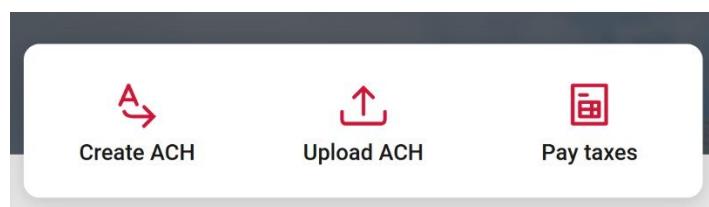
The "Messages" section shows:

- Low balance** (11:04 AM): Operations x3383 has a \$41.34 balance. That is below your \$5,000.00 balan...
- IMPORTANT - KS MOBILE APP MINIMUM VERSION** (Mar 21): The KS Bank Mobile App has been updated to Version 3.10.3. This upgrade i...
- 'eStatements' is now 'Documents'** (Feb 20): We are continuously upgrading our electronic banking tools and features. St...

At the bottom, there are "See more" buttons for both the transactions and messages sections, and "Pay a bill" and "Pay a person" buttons under the "Bill pay" section.

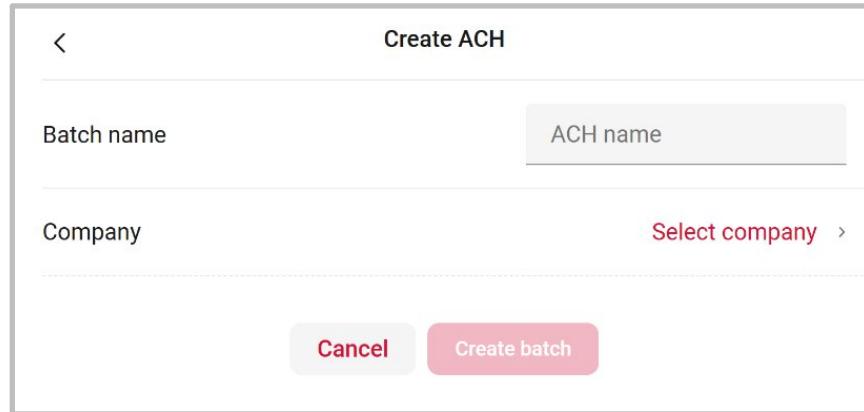
Step 2

Click Create ACH.



Step 3

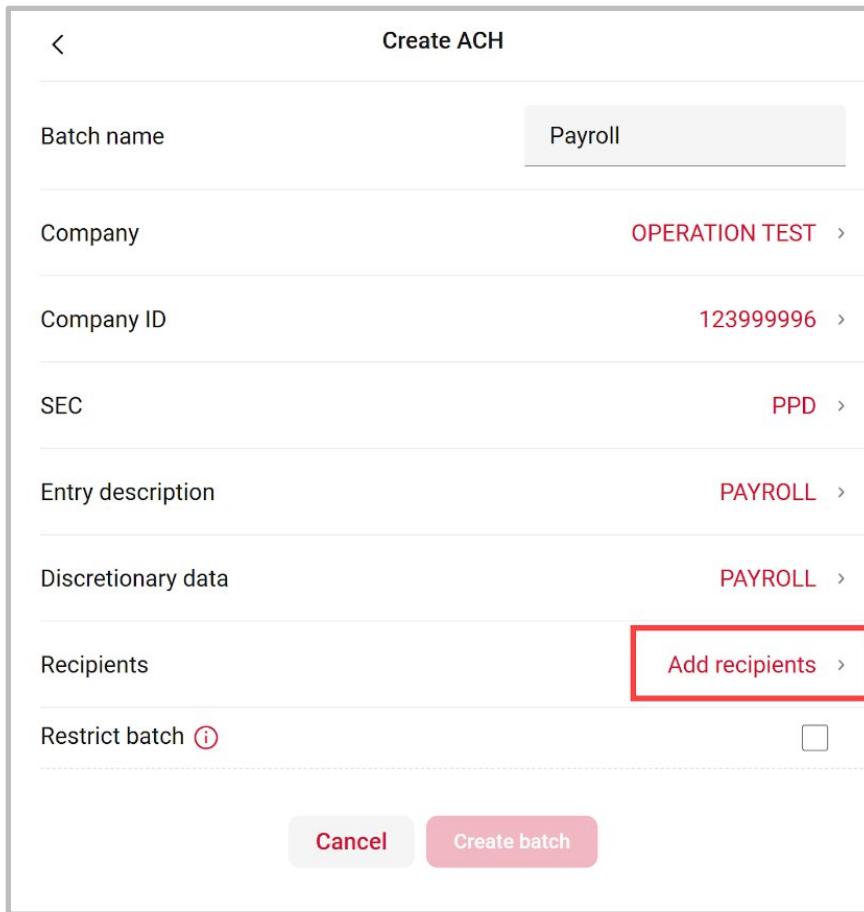
Enter the **Batch name** and select the **ACH company** to originate the payment from.



The form is titled 'Create ACH'. It has two input fields: 'Batch name' and 'ACH name'. Below these is a section for 'Company' with a 'Select company' button. At the bottom are 'Cancel' and 'Create batch' buttons.

Step 4

Confirm that the correct **SEC code**, **Entry description**, and **Discretionary data** display. Modify if necessary. Click **Add recipients**.



The form is titled 'Create ACH'. It contains the following fields with their current values: 'Batch name' (Payroll), 'Company' (OPERATION TEST), 'Company ID' (123999996), 'SEC' (PPD), 'Entry description' (PAYROLL), 'Discretionary data' (PAYROLL), 'Recipients' (with a red box around the 'Add recipients' button), and 'Restrict batch' (checkbox). At the bottom are 'Cancel' and 'Create batch' buttons.

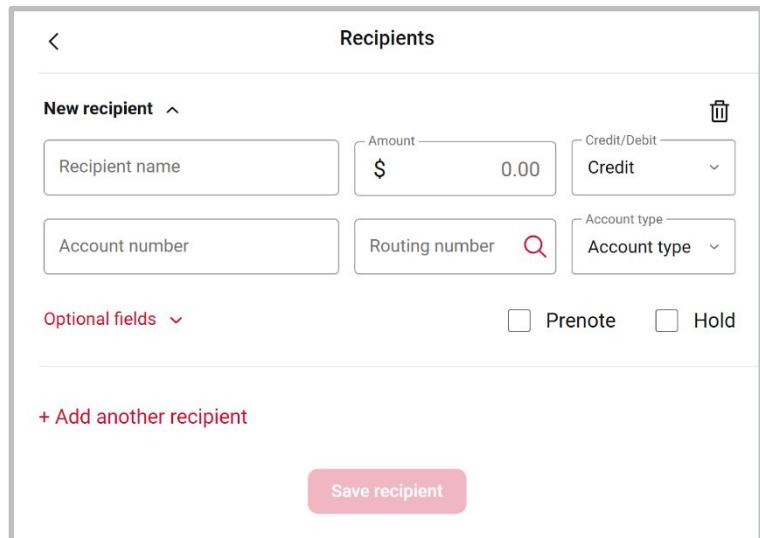
Step 5

Enter the **Recipient name**, the **amount** to pay them, transaction type (**Credit or Debit**), and account information.

Click **Optional fields** to enter a recipient ID number or addenda information.

Check **Prenote** to create a zero dollar batch for this transaction. This prenote batch may then be initiated to confirm account details prior to sending the live batch. (optional)

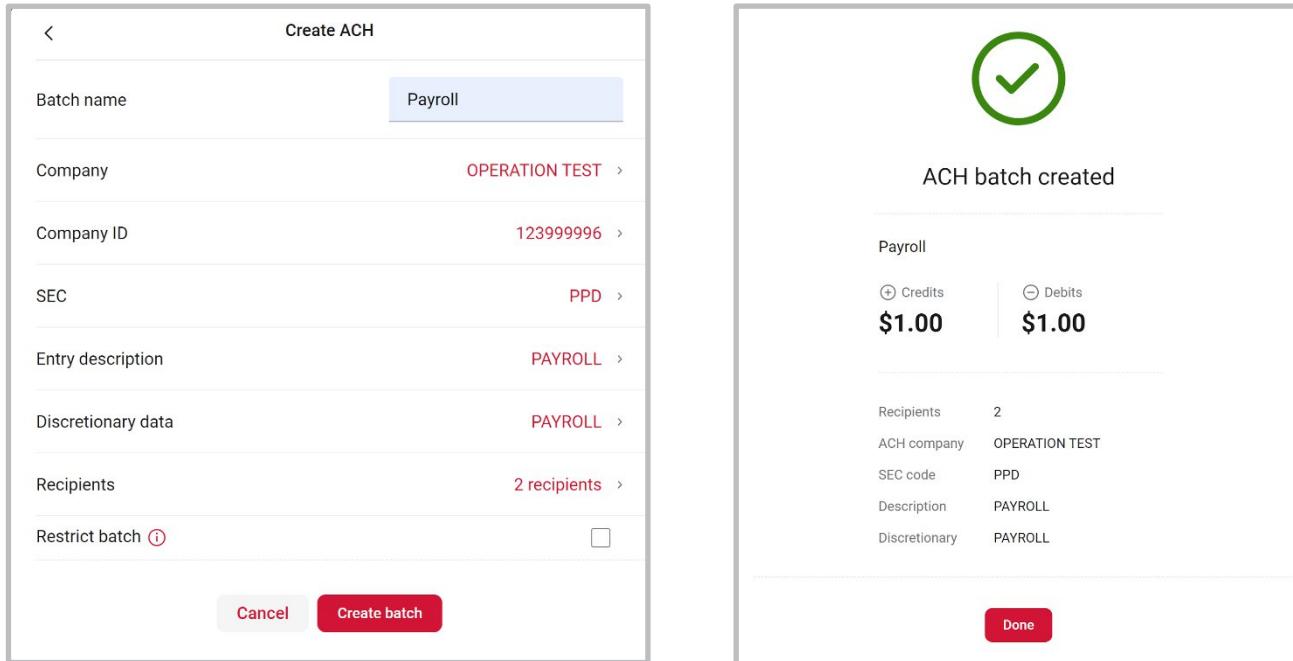
Check **Hold** to prevent this transaction from processing with the other transactions in the batch (optional).



Click **+ Add another recipient** to enter another recipient. Click **Save recipient** when done adding recipients to the batch

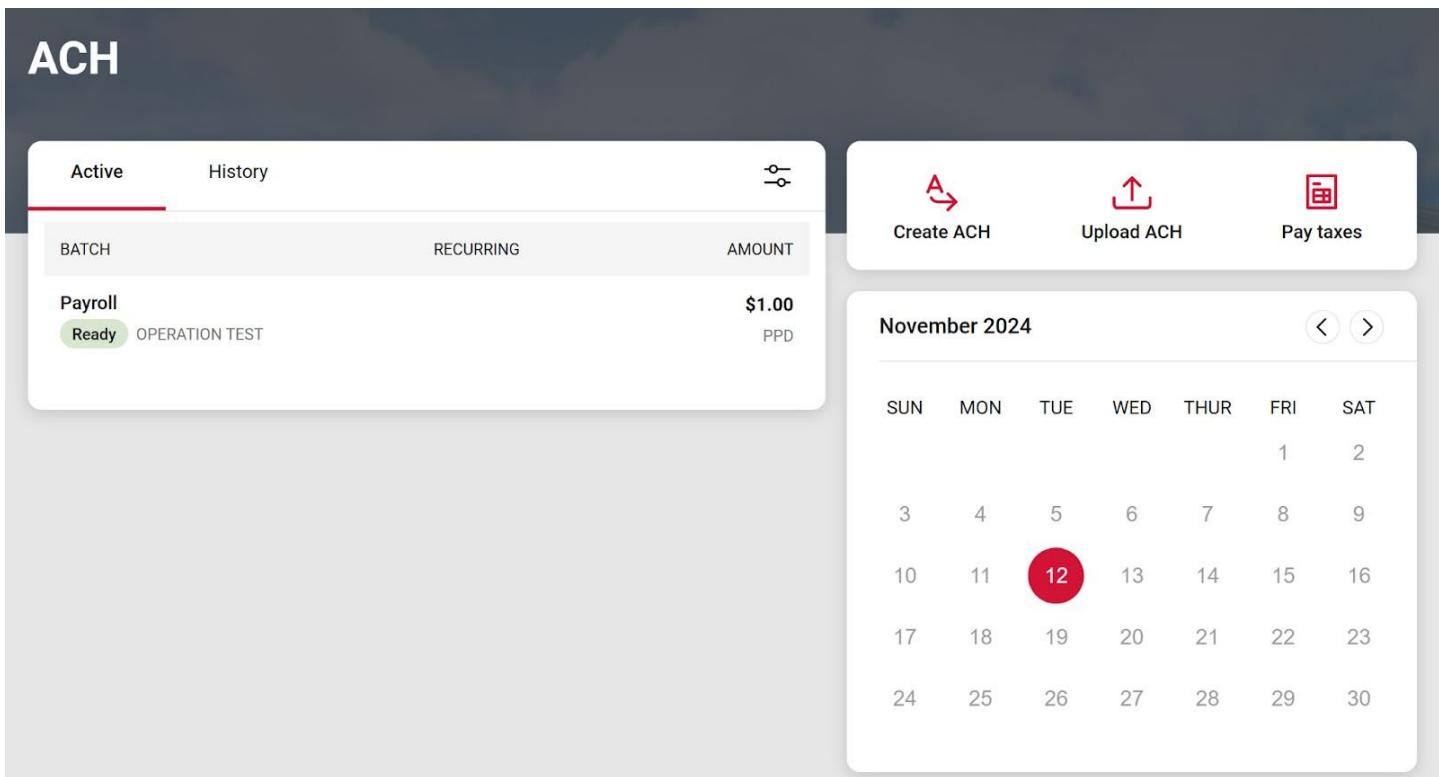
Step 6

Click **Create batch**, review the confirmation, then click **Done**.



The batch will appear under the **Active** tab in a **Ready** status.

Please see the **Initiate a Batch** section for steps on how to send the payment.

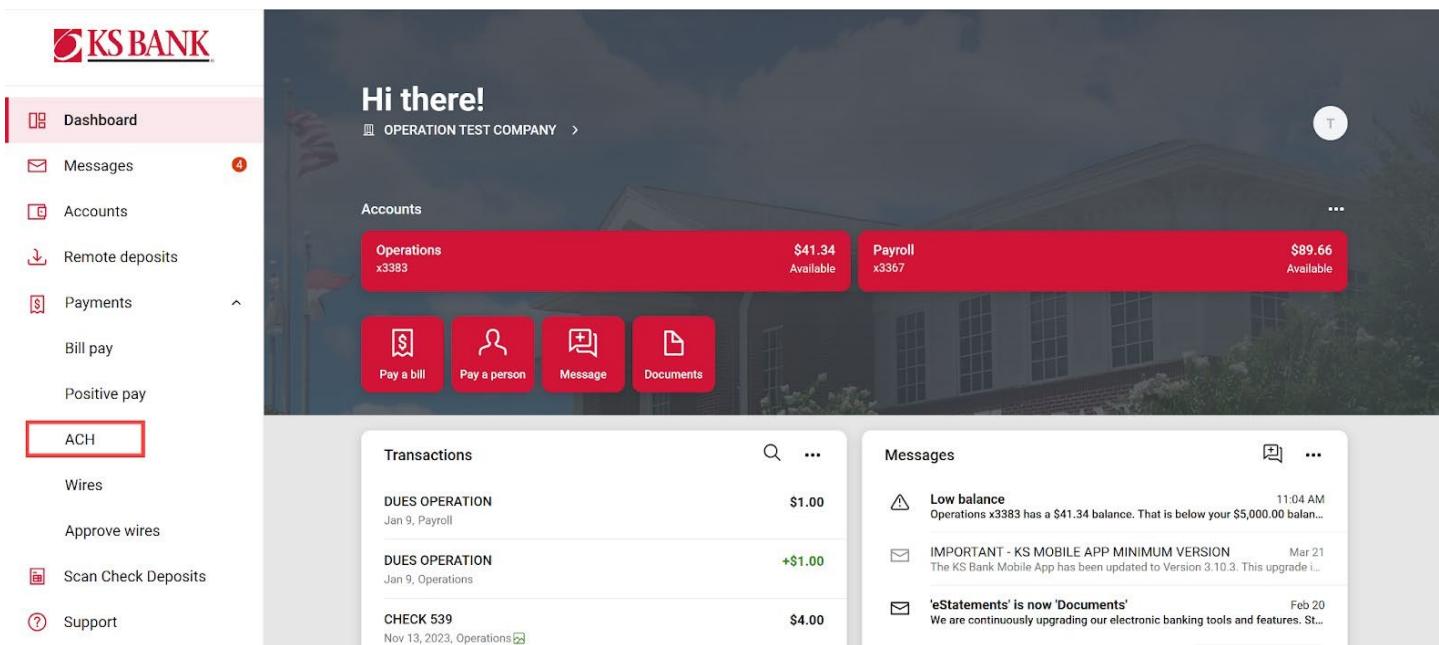


Upload a NACHA File

Step 1

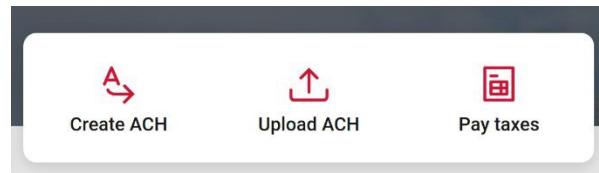
Select ACH from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

Click **Upload ACH**.



Step 3

Browse for your file and click **Upload**. Review your file for proper formatting if you receive an error.

The batch will appear under the **Active** tab in a **Ready** status.

Please Note: A generic name will be given to an uploaded batch. Select the batch and click **Edit** if you wish to change the name.

Please see the **Initiate a Batch** section in this document for steps on how to send the payment.

Upload ACH

Upload your NACHA formatted files below to create new ACH batches.

Drag and drop file here, or [browse](#)

Recent uploads

No recent uploads found at this time.

ACH

Active	History	⋮
BATCH	RECURRING	AMOUNT
0000001		\$4.00 PPD
Ready	OPERATION TEST	

Create ACH Upload ACH Pay taxes

November 2024

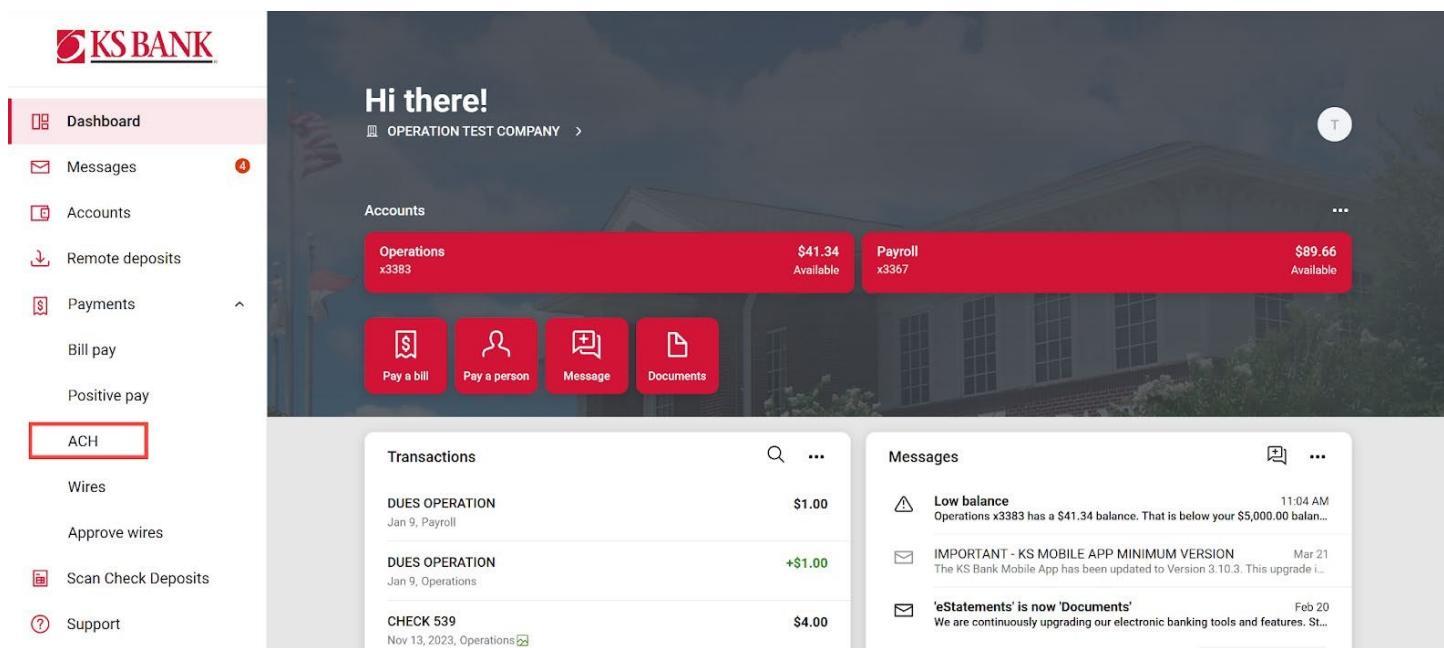
SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Pay Taxes

Step 1

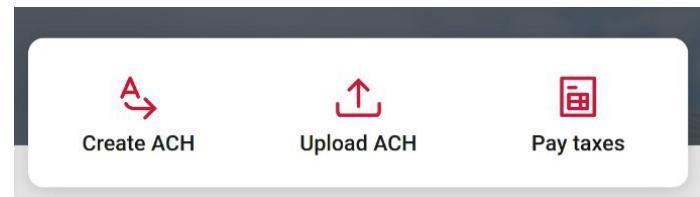
Select ACH from the navigation pane.

Please note: If you have multiple payment features activated, you will select the **Payments** menu first.



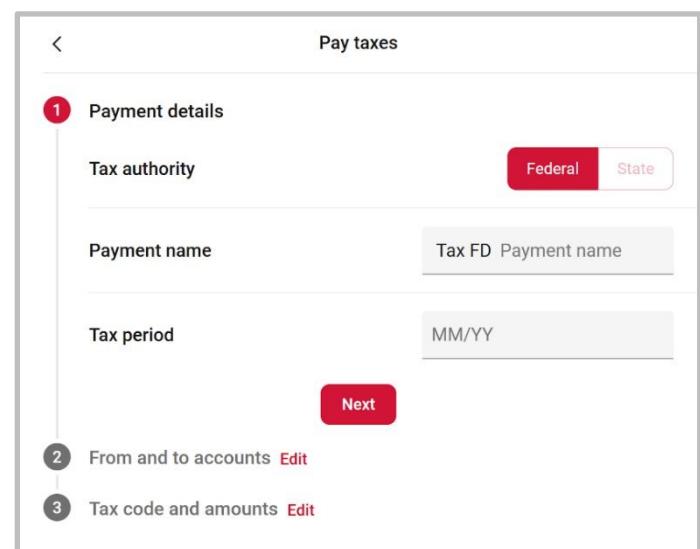
Step 2

Click Pay taxes.



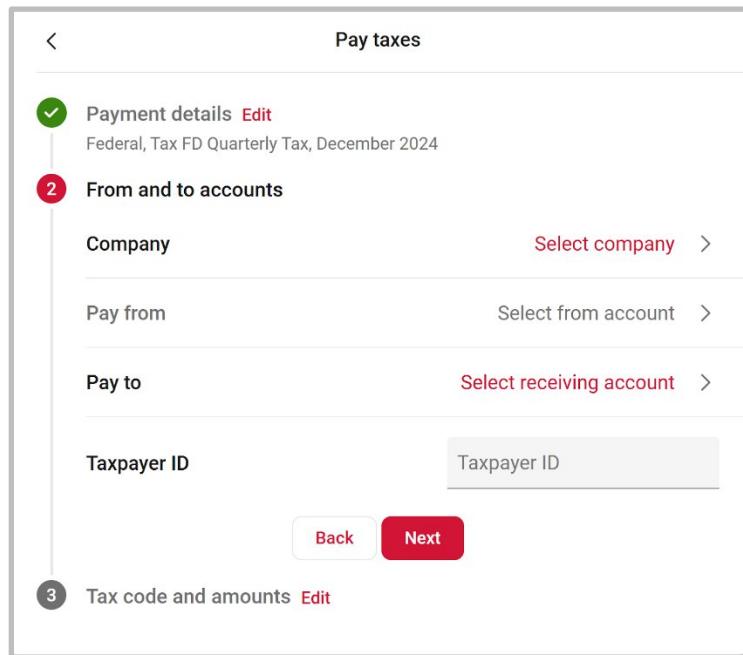
Step 3

Choose **Federal** or **State** taxes, enter a **Payment name**, and enter the **Tax period** in MM/YY format. Click **Next**.



Step 4

Select the **ACH Company** to originate the payment from, the **Pay from** account, the **Pay to** account, and enter your **Taxpayer ID**. Click **Next**.



Pay taxes

✓ Payment details [Edit](#)
Federal, Tax FD Quarterly Tax, December 2024

2 From and to accounts

Company [Select company](#)

Pay from [Select from account](#)

Pay to [Select receiving account](#)

Taxpayer ID [Taxpayer ID](#)

Back [Next](#)

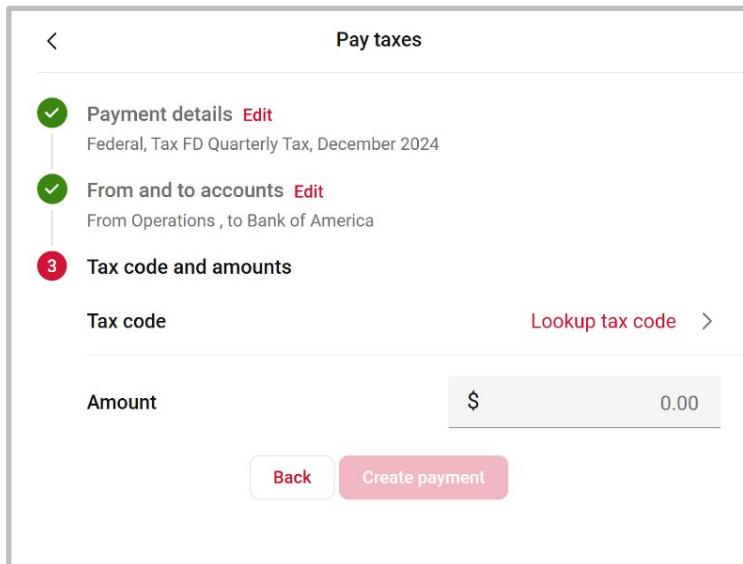
3 Tax code and amounts [Edit](#)

Step 5

Look up the **Tax code**, enter the **Amount**, and click **Create payment**.

Review your confirmation and click **Done**.

The tax payment batch will appear under the **Active** tab in a **Ready** status. Please see the *Initiate a Batch* section in this document for steps on how to send the payment.



Pay taxes

✓ Payment details [Edit](#)
Federal, Tax FD Quarterly Tax, December 2024

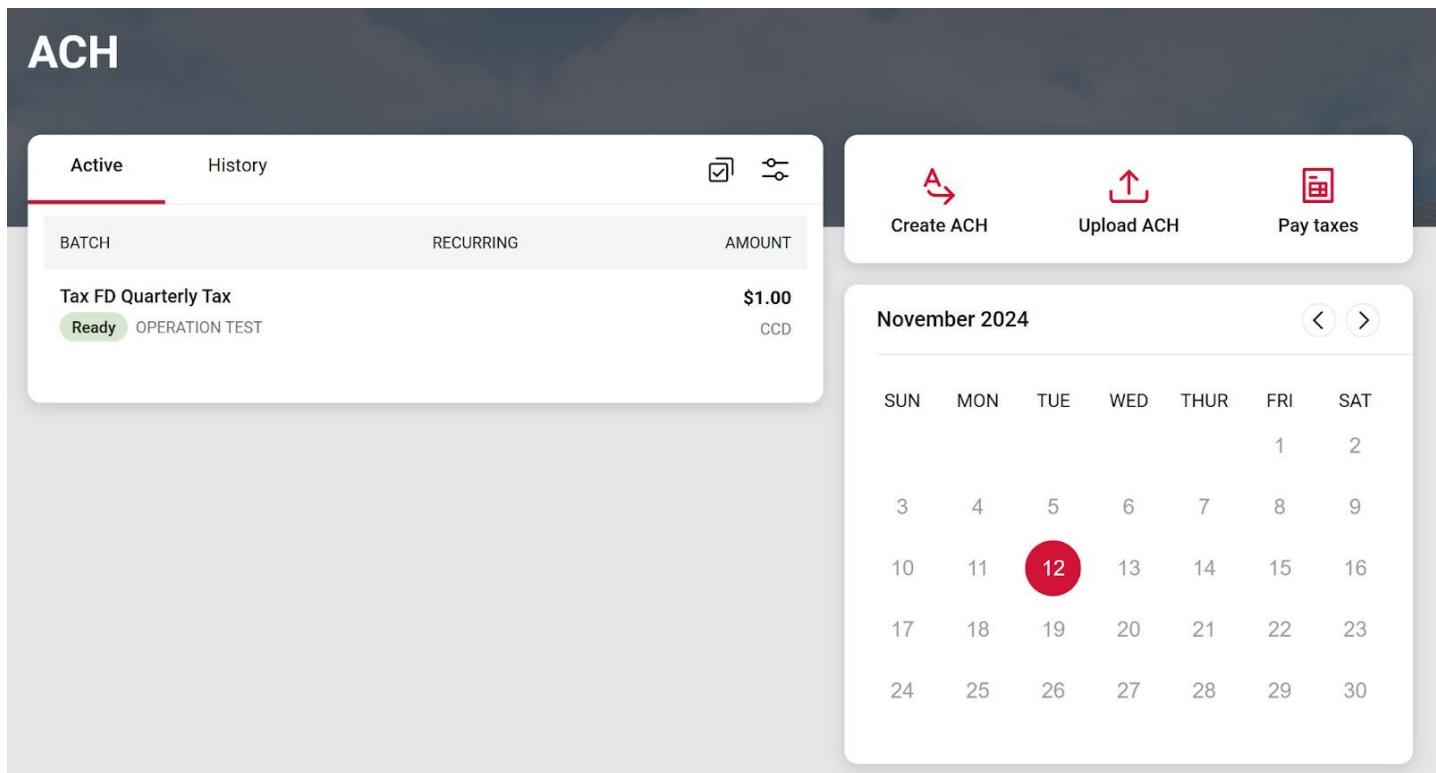
✓ From and to accounts [Edit](#)
From Operations, to Bank of America

3 Tax code and amounts

Tax code [Lookup tax code](#)

Amount \$ 0.00

Back [Create payment](#)

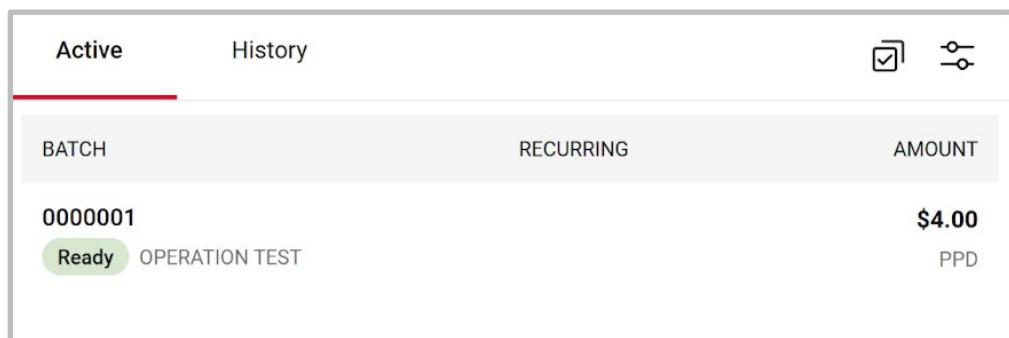


Edit or Delete a Batch

Please note: Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first or contact the bank for assistance.

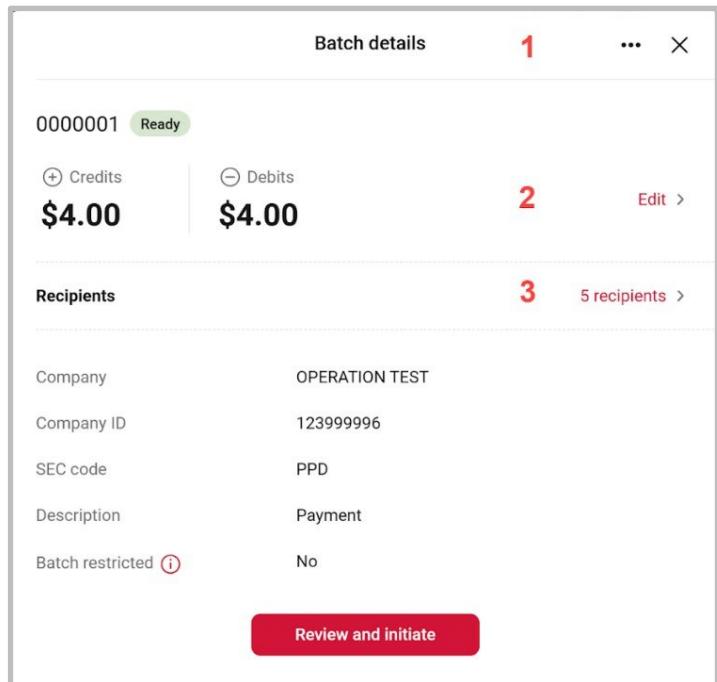
Step 1

Select the batch.



Step 2

1. Select the ellipsis icon to delete the batch.
2. Click **Edit** to modify the batch header information.
3. Click **Recipients** to add, delete, or modify the recipient(s) account information or payment amount(s).

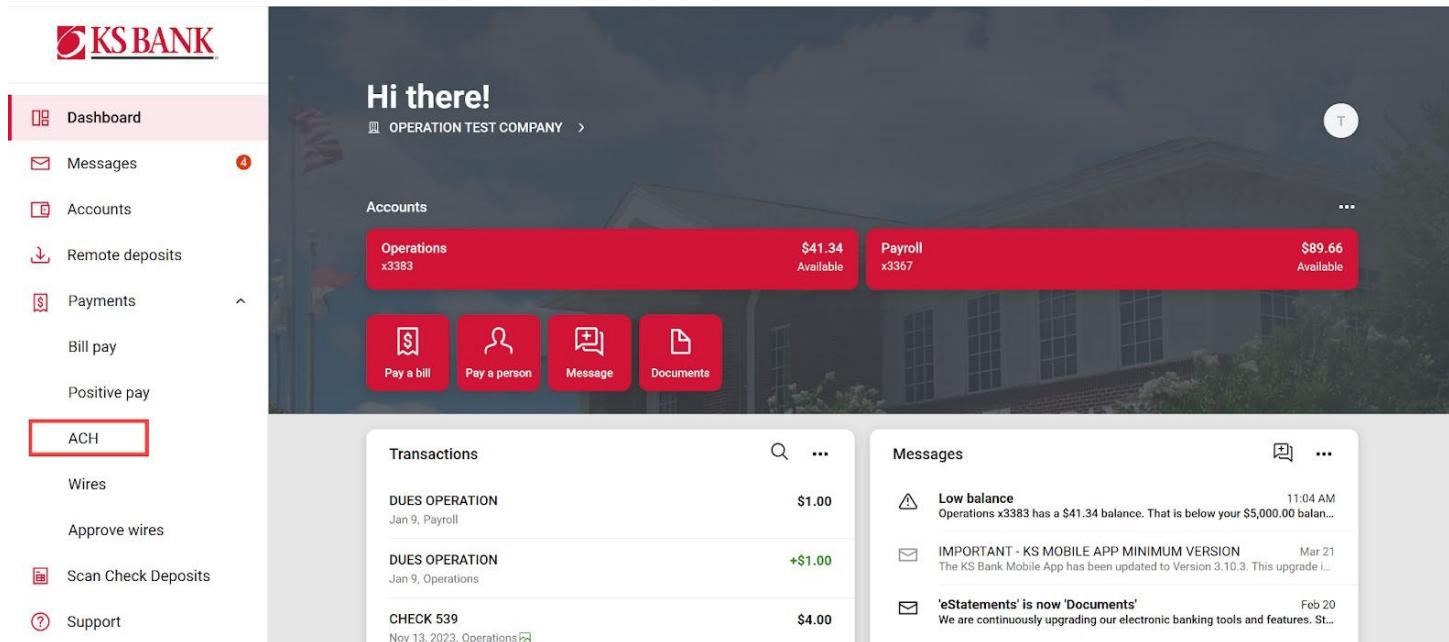


Initiate a Batch

Step 1

Select ACH from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Select the batch in a **Ready** status and click **Review and initiate**.

Please note: If dual control is activated, you cannot initiate a batch that you created or edited. A second user will need to complete this step.

Active	History	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BATCH	RECURRING	AMOUNT	
Payroll		\$1.00	PPD
Ready	OPERATION TEST		

Batch details ... X

Payroll Ready

+ Credits - Debits Edit >

\$1.00 **\$1.00**

Recipients 2 recipients >

Company: OPERATION TEST
Company ID: 123999996
SEC code: PPD
Description: PAYROLL
Discretionary: PAYROLL
Batch restricted i: No

Review and initiate

Step 3

Select the recurring **Frequency** if applicable, and the **Effective date**.

Check the **Reset amounts to \$0.00 after processing** if you'd like to clear out the dollar amounts in the template after processing. (optional)

Click **Initiate**.

You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**.

Initiate ACH

Payroll

+ Credits - Debits

\$1.00 **\$1.00**

Show details v

Frequency: Once >
Effective date: Nov 27 >

Reset amounts to \$0.00 after processing

Cancel **Initiate**

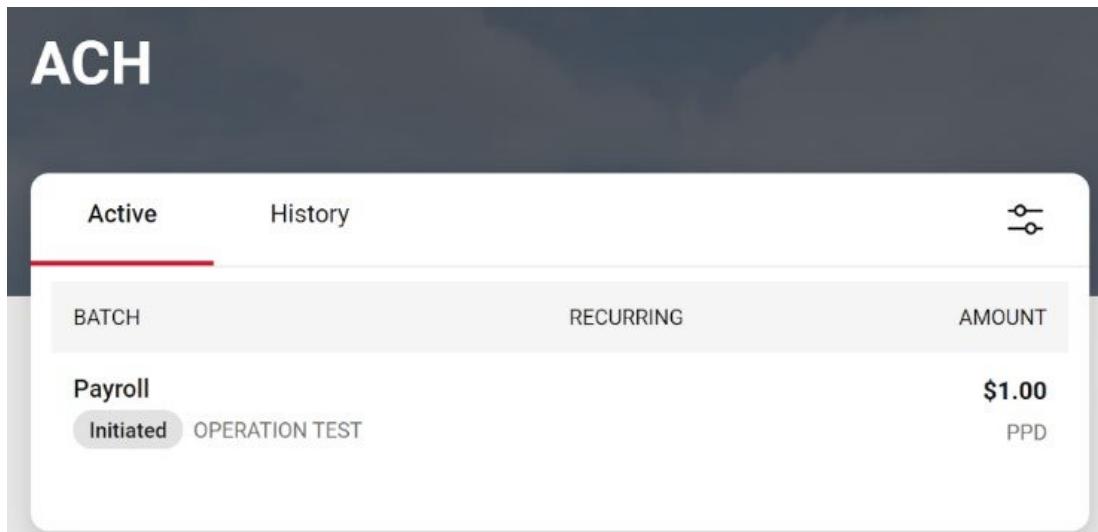
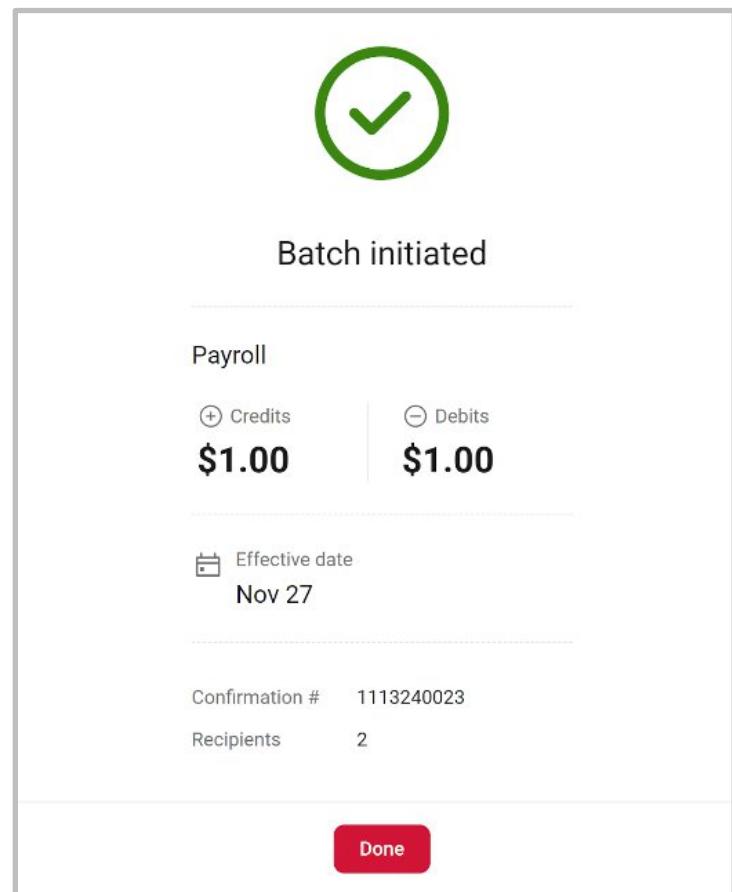
Digital Banking User Guide



The batch will appear in an **Initiated** status under the **Active** tab.

Please note: Batches in an **Initiated** status may be uninitiated up until our cut off. Please see the **Uninitiate a Batch** section in this document for more information.

The batch will return to a **Ready** status after processing and may be reused, edited, or deleted.

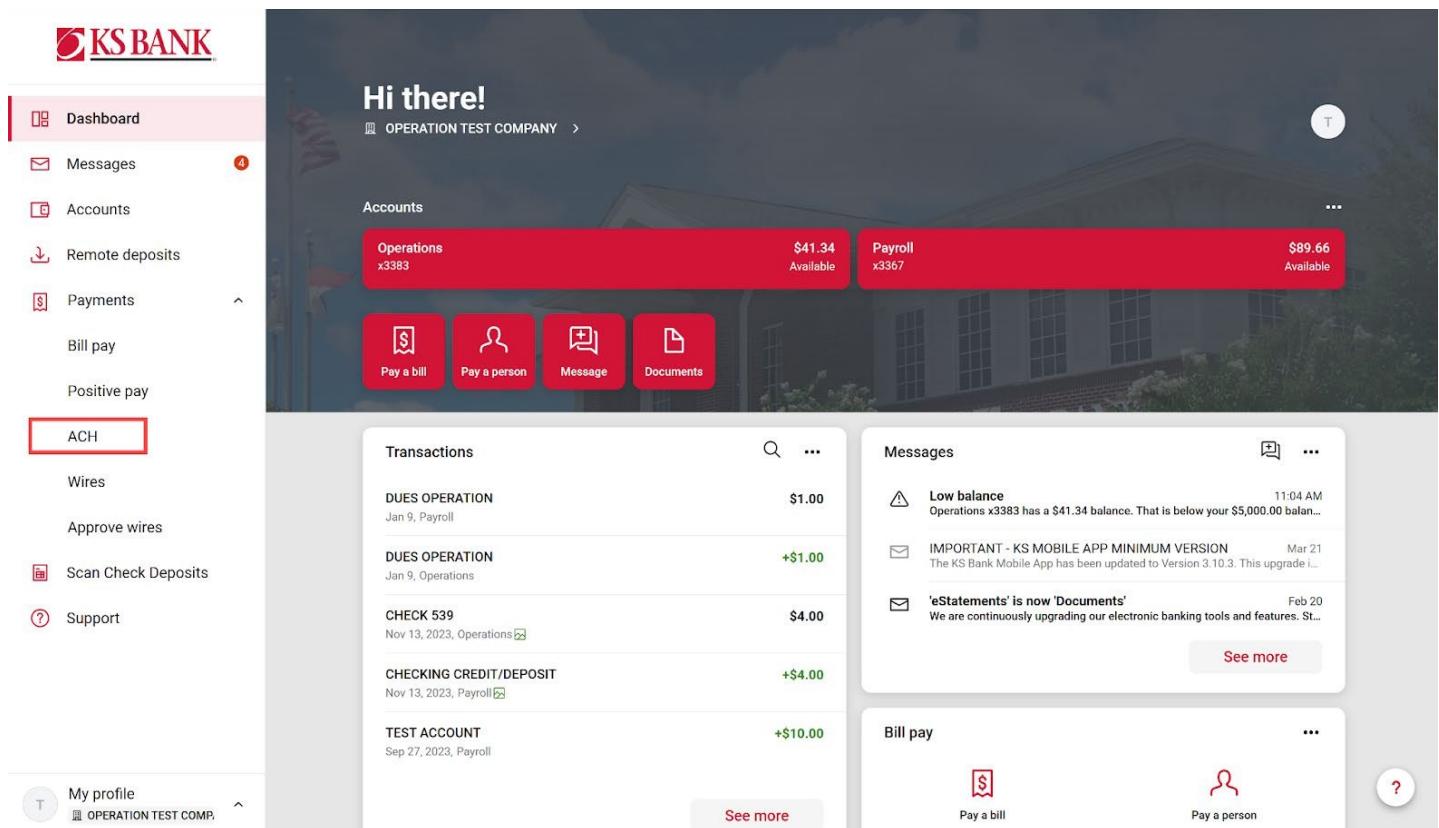


Initiate Multiple Batches

Step 1

Select ACH from the navigation pane.

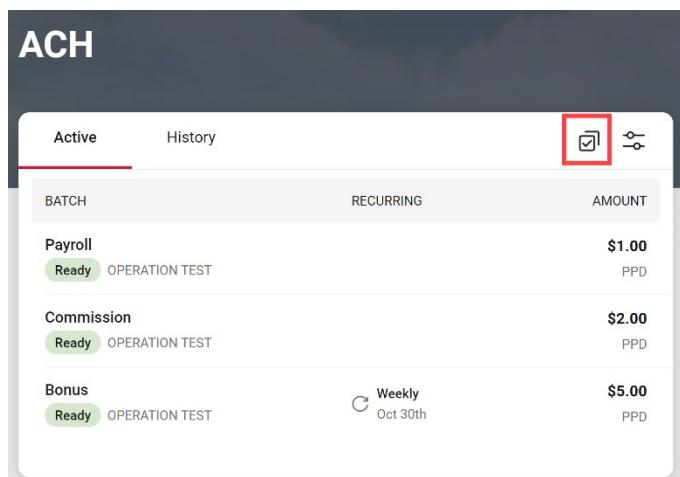
Please note: If you have multiple payment features activated, select the **Payments** menu first.



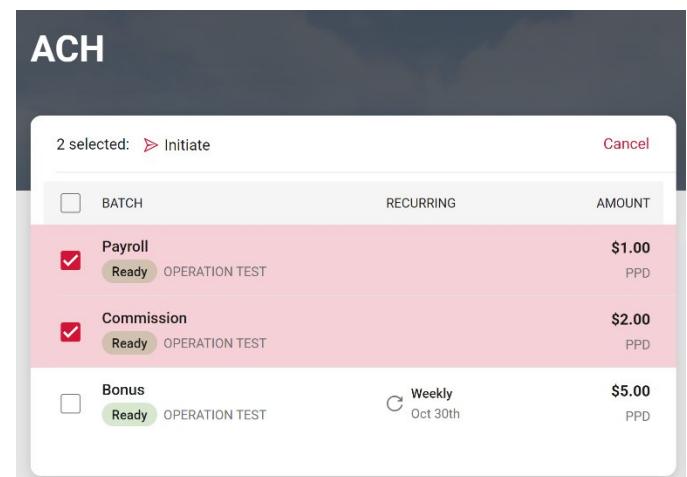
The screenshot shows the KS Bank mobile application interface. The navigation pane on the left is highlighted with a red box around the 'ACH' option. The main screen displays a 'Hi there!' greeting and account information for 'OPERATION TEST COMPANY'. It shows three accounts: 'Operations' (x3383) with a balance of '\$41.34 Available', 'Payroll' (x3367) with a balance of '\$89.66 Available', and another account with a balance of '\$89.66 Available'. Below the accounts are four buttons: 'Pay a bill', 'Pay a person', 'Message', and 'Documents'. The 'Transactions' section lists recent activity, including 'DUES OPERATION' (Jan 9, Payroll), 'DUES OPERATION' (Jan 9, Operations), 'CHECK 539' (Nov 13, 2023, Operations), 'CHECKING CREDIT/DEPOSIT' (Nov 13, 2023, Payroll), and 'TEST ACCOUNT' (Sep 27, 2023, Payroll). The 'Messages' section shows notifications: 'Low balance' (Operations x3383 has a \$41.34 balance. That is below your \$5,000.00 balan...), 'IMPORTANT - KS MOBILE APP MINIMUM VERSION' (Mar 21, The KS Bank Mobile App has been updated to Version 3.10.3. This upgrade ...), and 'eStatements' is now 'Documents' (Feb 20, We are continuously upgrading our electronic banking tools and features. St...). Below the messages are 'Bill pay' and 'Pay a person' buttons.

Step 2

Click the Bulk Action icon and select the batches you want to initiate. Click **Initiate**.



The screenshot shows the 'ACH' screen with the 'Active' tab selected. It lists three batches: 'Payroll' (Ready, OPERATION TEST), 'Commission' (Ready, OPERATION TEST), and 'Bonus' (Ready, OPERATION TEST). The 'Payroll' and 'Commission' batches are selected, indicated by checked checkboxes in the top right corner of their respective rows.



The screenshot shows the 'ACH' screen with the 'Initiate' dialog box open. It lists the selected batches: 'Payroll' (Ready, OPERATION TEST) and 'Commission' (Ready, OPERATION TEST). The 'Initiate' button is visible at the top right of the dialog box.

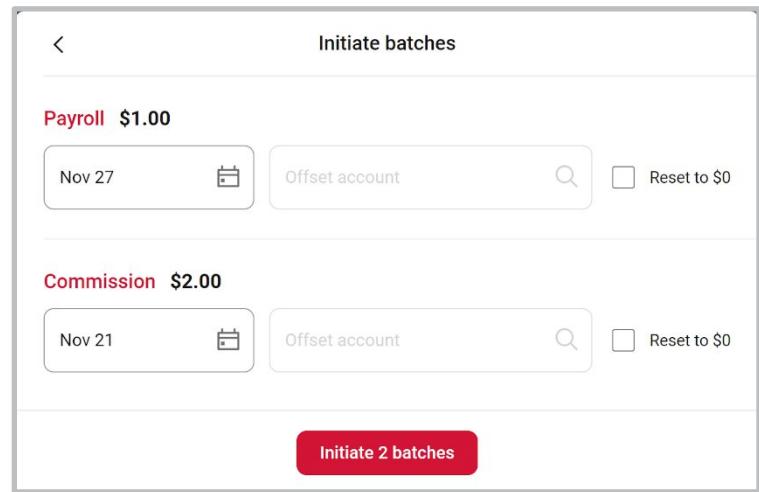
Step 3

Enter the **Effective date**, and check the **Reset to \$0** box if desired for each batch. Click **Initiate**.

You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**.

The batches will appear in an Initiated status under the **Active** tab.



Initiate batches

Payroll \$1.00
Nov 27 Offset account Reset to \$0

Commission \$2.00
Nov 21 Offset account Reset to \$0

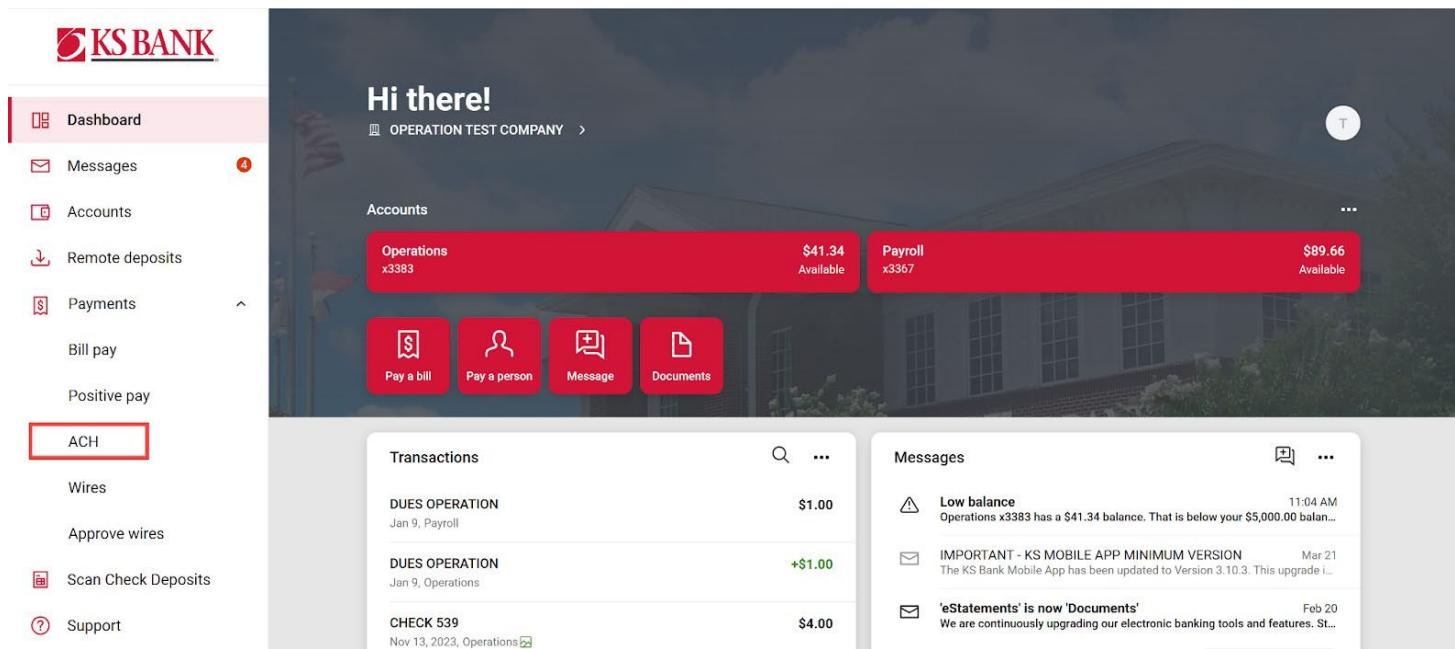
Initiate 2 batches

Uninitiate a Batch

Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Hi there!

OPERATION TEST COMPANY >

Accounts

Operations x3383	\$41.34 Available	Payroll x3367	\$89.66 Available
---------------------	----------------------	------------------	----------------------

Transactions

DUES OPERATION Jan 9, Payroll	\$1.00
DUES OPERATION Jan 9, Operations	+\$1.00
CHECK 539 Nov 13, 2023, Operations	\$4.00

Messages

- Low balance (11:04 AM)
- IMPORTANT - KS MOBILE APP MINIMUM VERSION (Mar 21)
- 'eStatements' is now 'Documents' (Feb 20)

Step 2

Select the batch in an Initiated status, click **Uninitiate**, and confirm.
The payment will return to a **Ready** status and will not process.

ACH

Active	History	
BATCH	RECURRING	AMOUNT
Payroll		\$1.00
Initiated	OPERATION TEST	PPD

Batch details

Payroll Initiated	
+ Credits	- Debits
\$1.00	\$1.00
Recipients 2 recipients >	
Company	OPERATION TEST
Company ID	123999996
SEC code	PPD
Description	PAYROLL
Discretionary	PAYROLL
Batch restricted i	No

Uninitiate

History

Select this tab to review batches that have been processed.

ACH

Active	History	
DATE	BATCH	AMOUNT
SEP 27	ACH Test OPERATION TEST	\$1.00 PPD
SEP 27	Batch 1 OPERATION TEST	\$1.00 PPD
SEP 27	Batch 2 OPERATION TEST	\$1.00 PPD

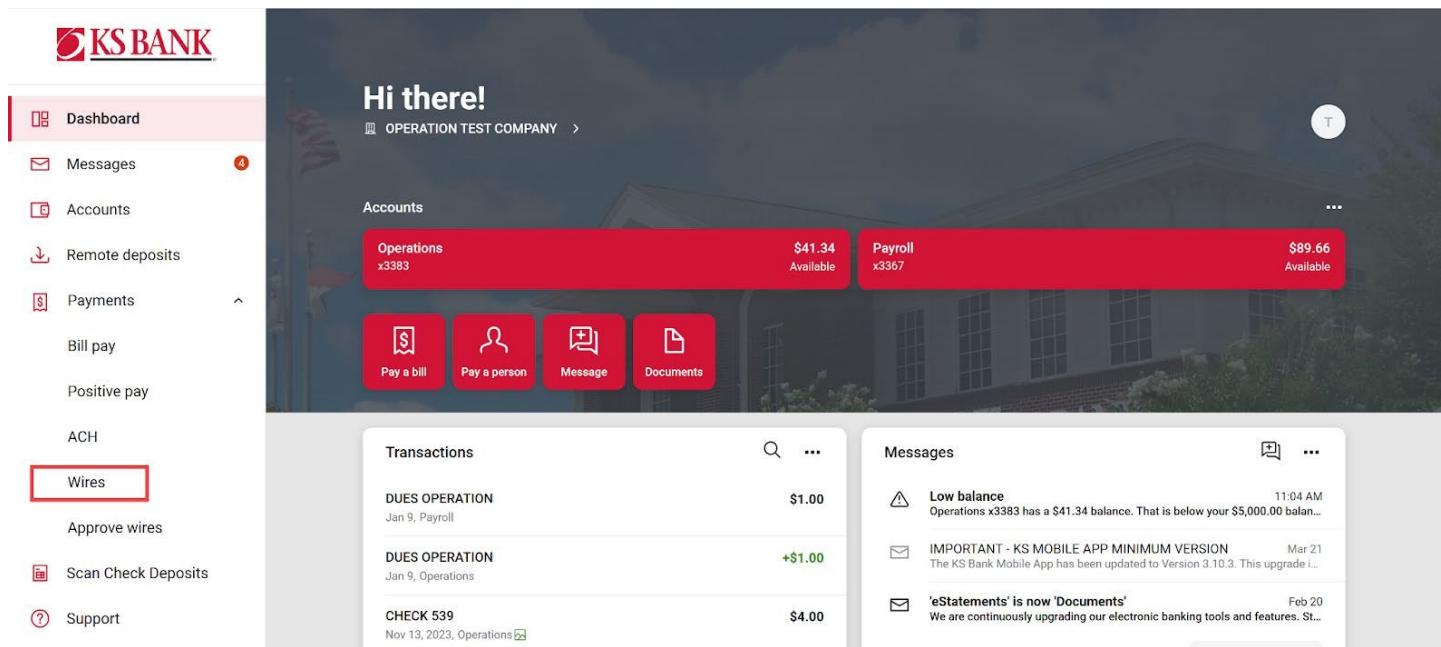
Wires

Create a Wire

Step 1

Select **Wires** from the navigation pane.

Please note: if you have multiple payment features activated, select the **Payments** menu first.



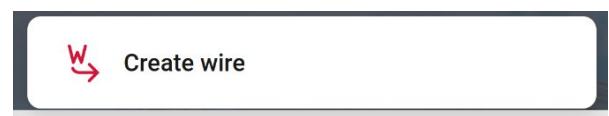
The screenshot shows the KS BANK mobile application interface. The navigation pane on the left is highlighted with a pink bar, showing the following menu items:

- Dashboard
- Messages (4)
- Accounts
- Remote deposits
- Payments
- Bill pay
- Positive pay
- ACH
- Wires** (selected)
- Approve wires
- Scan Check Deposits
- Support

The main content area displays a 'Hi there!' greeting and the company name 'OPERATION TEST COMPANY'. It features a 'Accounts' section with two red cards: 'Operations' (x3383) with a balance of '\$41.34 Available' and 'Payroll' (x3367) with a balance of '\$89.66 Available'. Below this are four buttons: 'Pay a bill', 'Pay a person', 'Message', and 'Documents'. The 'Transactions' section lists three entries: 'DUES OPERATION' (Jan 9, Payroll) for '\$1.00', 'DUES OPERATION' (Jan 9, Operations) for '+\$1.00', and 'CHECK 539' (Nov 13, 2023, Operations) for '\$4.00'. The 'Messages' section shows three notifications: a low balance alert for 'Operations' (x3383), an update to the mobile app to version 3.10.3, and a message about 'eStatements' being renamed to 'Documents'.

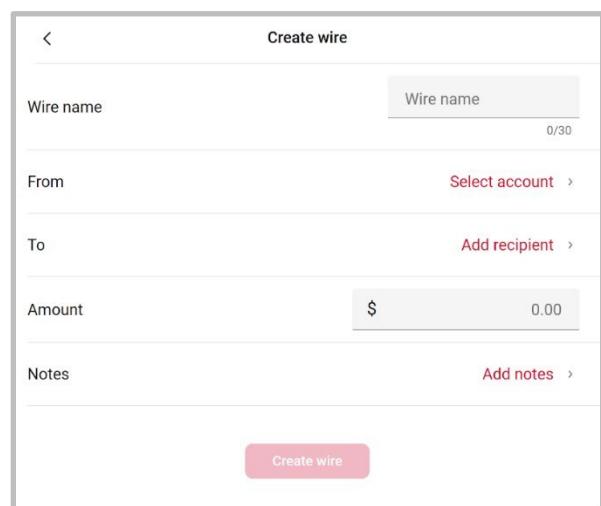
Step 2

Select **Create wire**.



Step 3

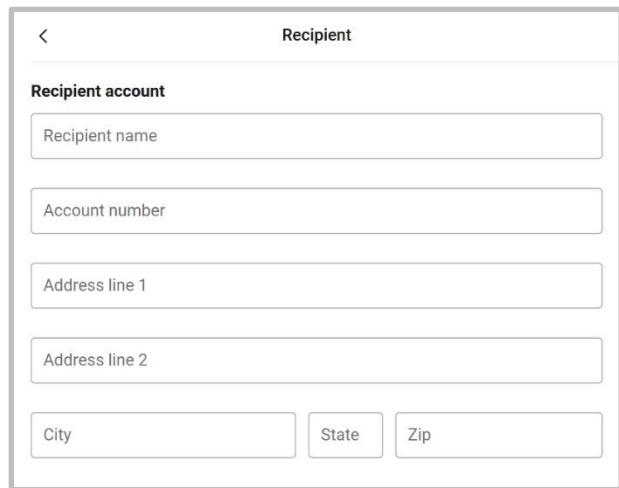
Enter a **Wire name**, choose the account to debit the funds **From**, and click **Add recipient**.



The screenshot shows the 'Create wire' form. It includes fields for 'Wire name' (with a placeholder '0/30'), 'From' (with a 'Select account' button), 'To' (with an 'Add recipient' button), 'Amount' (set to '\$ 0.00'), and 'Notes' (with an 'Add notes' button). At the bottom is a pink 'Create wire' button.

Step 4

Enter the beneficiary's name, account number, and address in the Recipient account section



Recipient account

Recipient name

Account number

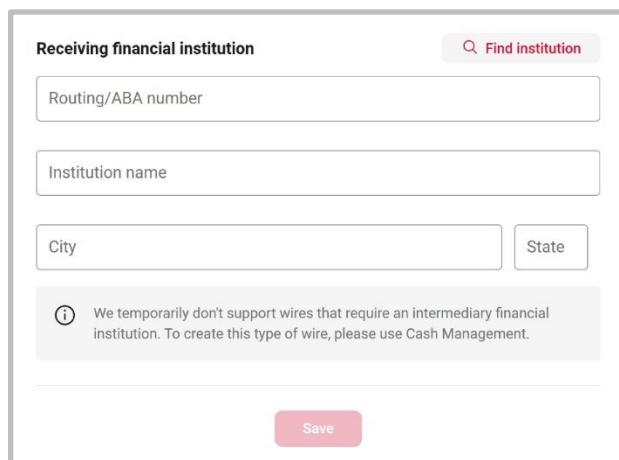
Address line 1

Address line 2

City State Zip

Step 5

Click **Find institution** to lookup the beneficiary's financial Institution name then click **Save**.



Receiving financial institution

Find institution

Routing/ABA number

Institution name

City State

(i) We temporarily don't support wires that require an intermediary financial institution. To create this type of wire, please use Cash Management.

Save

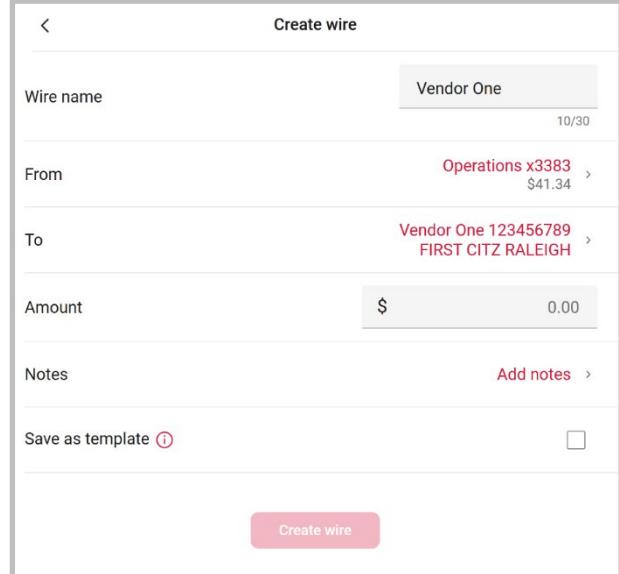
Step 6

Enter the amount of the wire and add any notes that should accompany the wire if applicable.

If you anticipate sending this wire again in the future, click **Save as template** to retain the information under the **Templates** tab.

Please note: if you wish to send a recurring wire, it must be saved as a template first.

Click **Create wire**.



Create wire

Wire name

Vendor One 10/30

From

Operations x3383 \$41.34

To

Vendor One 123456789 FIRST CITZ RALEIGH

Amount

\$ 0.00

Notes

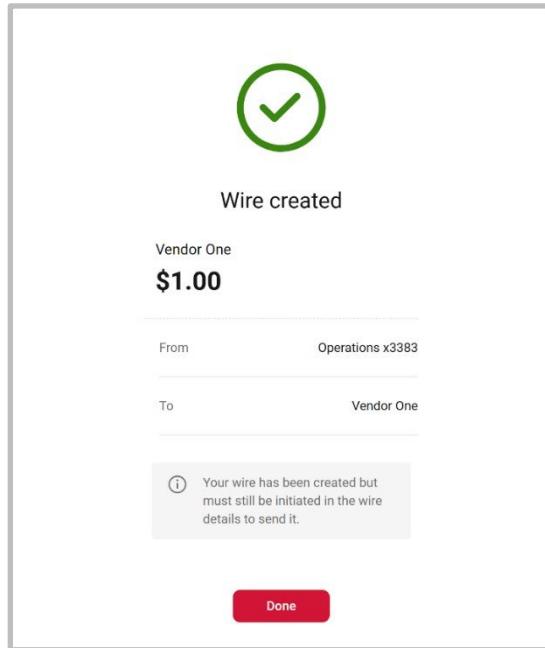
Add notes

Save as template *(i)*

Create wire

Step 7

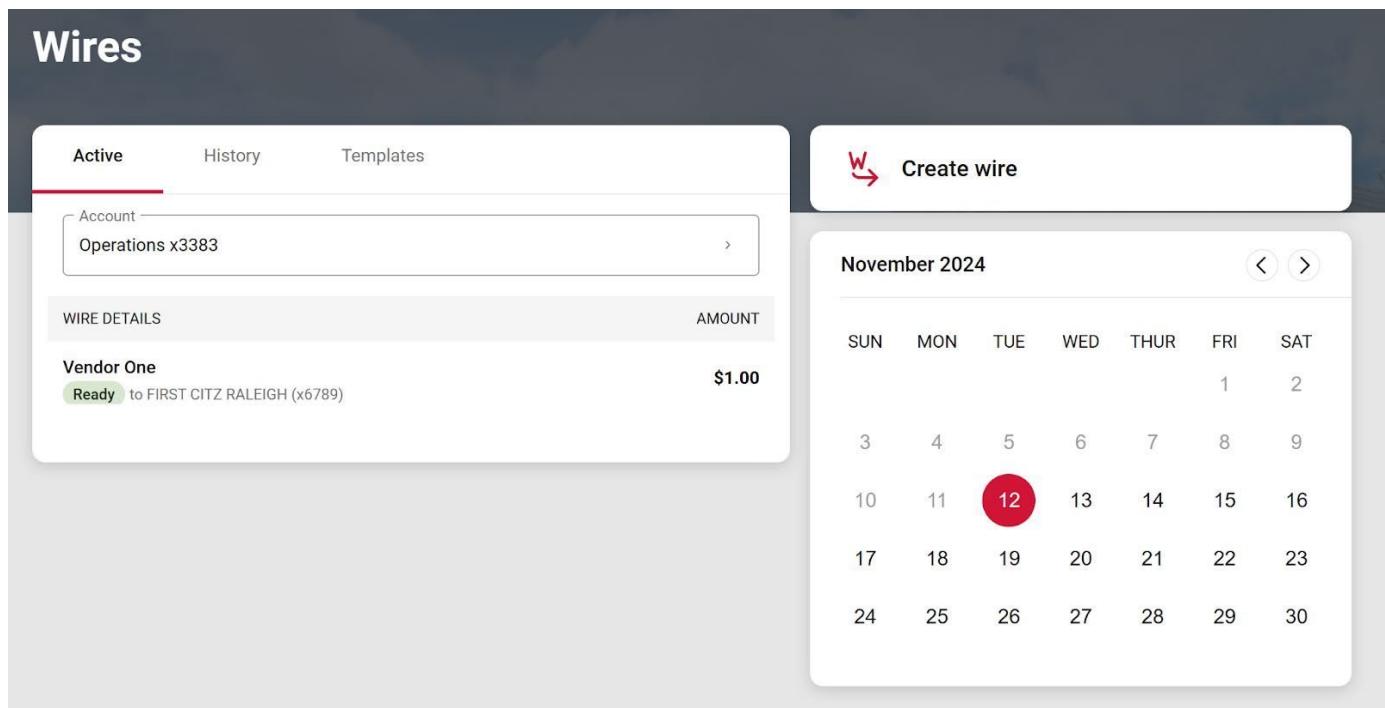
Review your confirmation message and click **Done**.



Step 8

Your wire will appear under the **Active** tab in a **Ready** status.

If you saved the wire as a template, it will appear under the **Templates** tab.



The interface shows the "Wires" section. The "Active" tab is selected, showing a list of wires. One wire is listed: "Operations x3383" (Ready) to FIRST CITZ RALEIGH (x6789) for \$1.00. To the right is a "Create wire" button with a red "W" icon. Below the list is a calendar for November 2024, with the 12th circled in red.

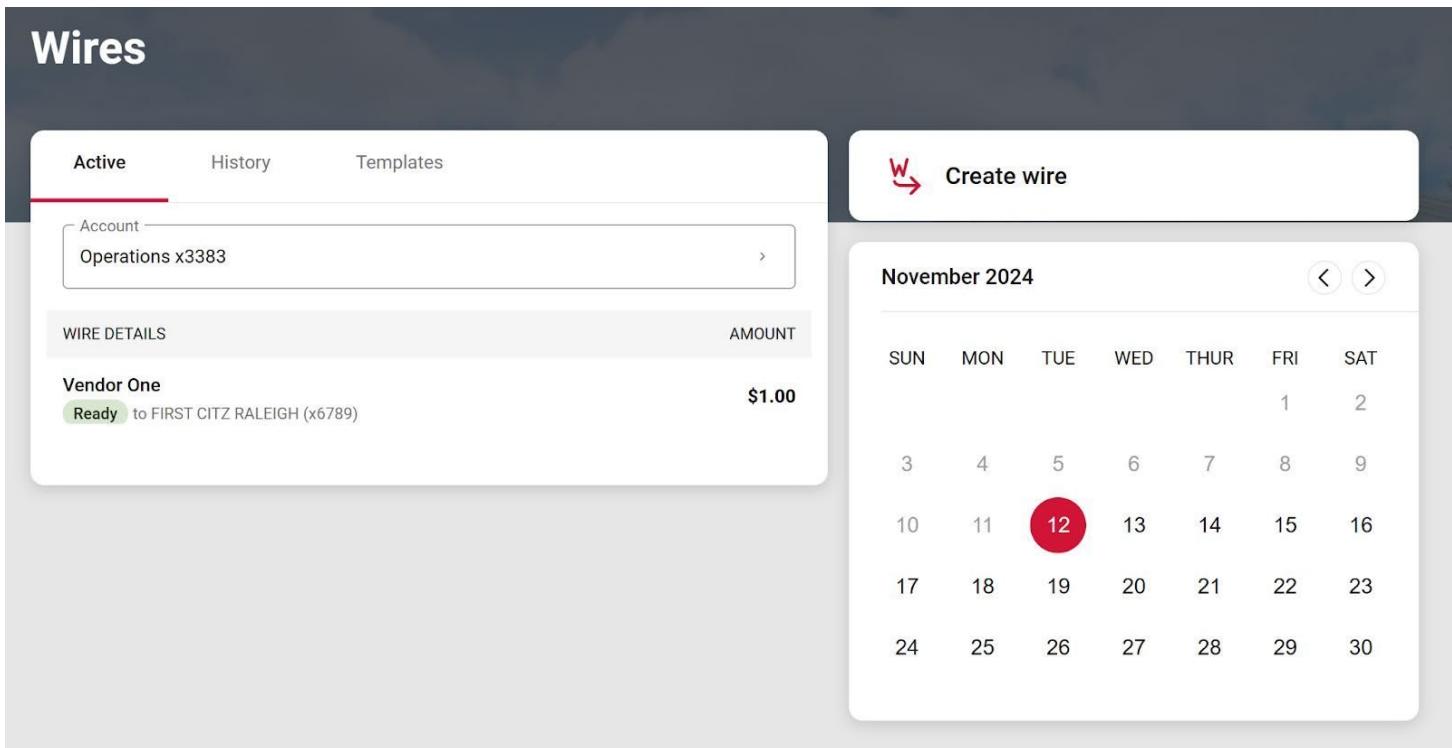
WIRE DETAILS	AMOUNT
Vendor One (Ready) to FIRST CITZ RALEIGH (x6789)	\$1.00

November 2024						
SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Edit or Delete a Wire

Step 1

Select the wire under the **Active** or **Templates** tab.



Wires

Active History Templates

Account: Operations x3383

WIRE DETAILS AMOUNT

Vendor One \$1.00

Ready to FIRST CITZ RALEIGH (x6789)

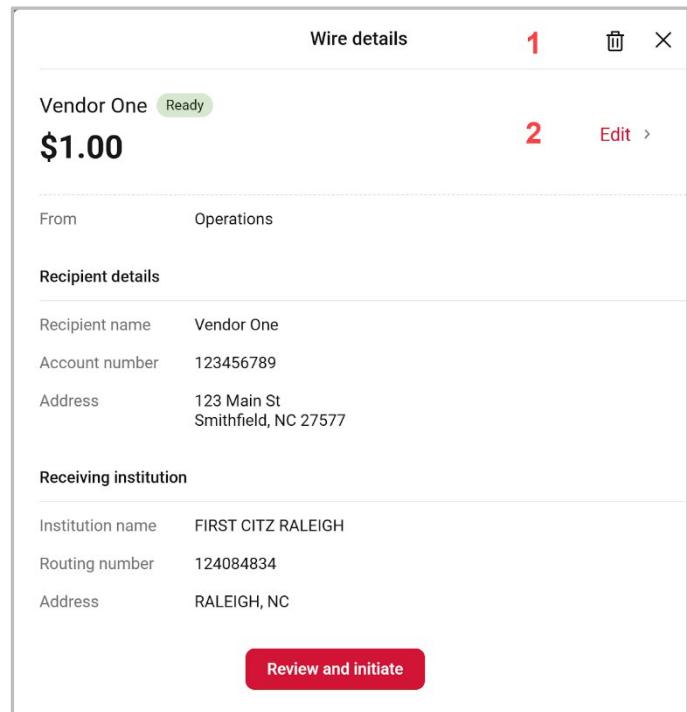
Create wire

November 2024

SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Step 2

1. Click the ellipsis icon to delete the wire
2. Click Edit to change the wire name, beneficiary information, amount, or notes.



Wire details

Vendor One Ready \$1.00

From: Operations

Recipient details

Recipient name: Vendor One
Account number: 123456789
Address: 123 Main St, Smithfield, NC 27577

Receiving institution

Institution name: FIRST CITZ RALEIGH
Routing number: 124084834
Address: RALEIGH, NC

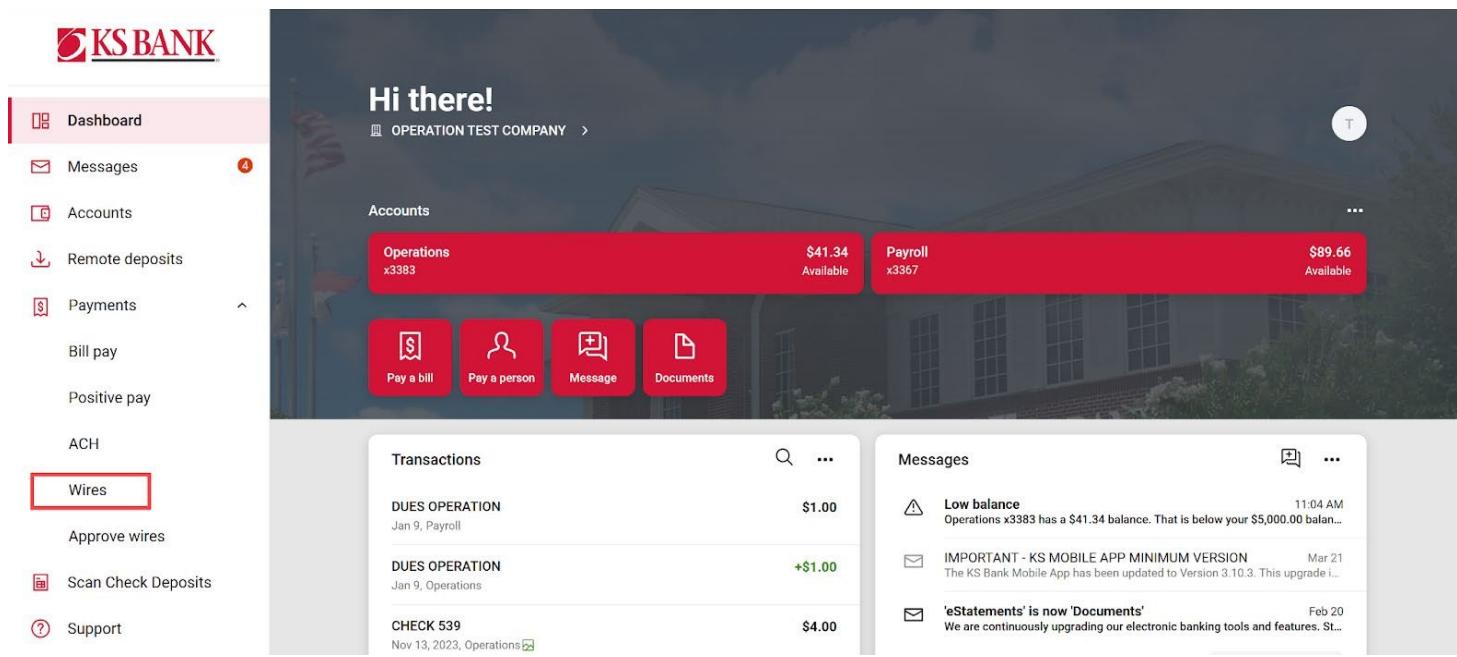
Review and initiate

Initiate a Wire

Step 1

Select **Wires** from the navigation pane.

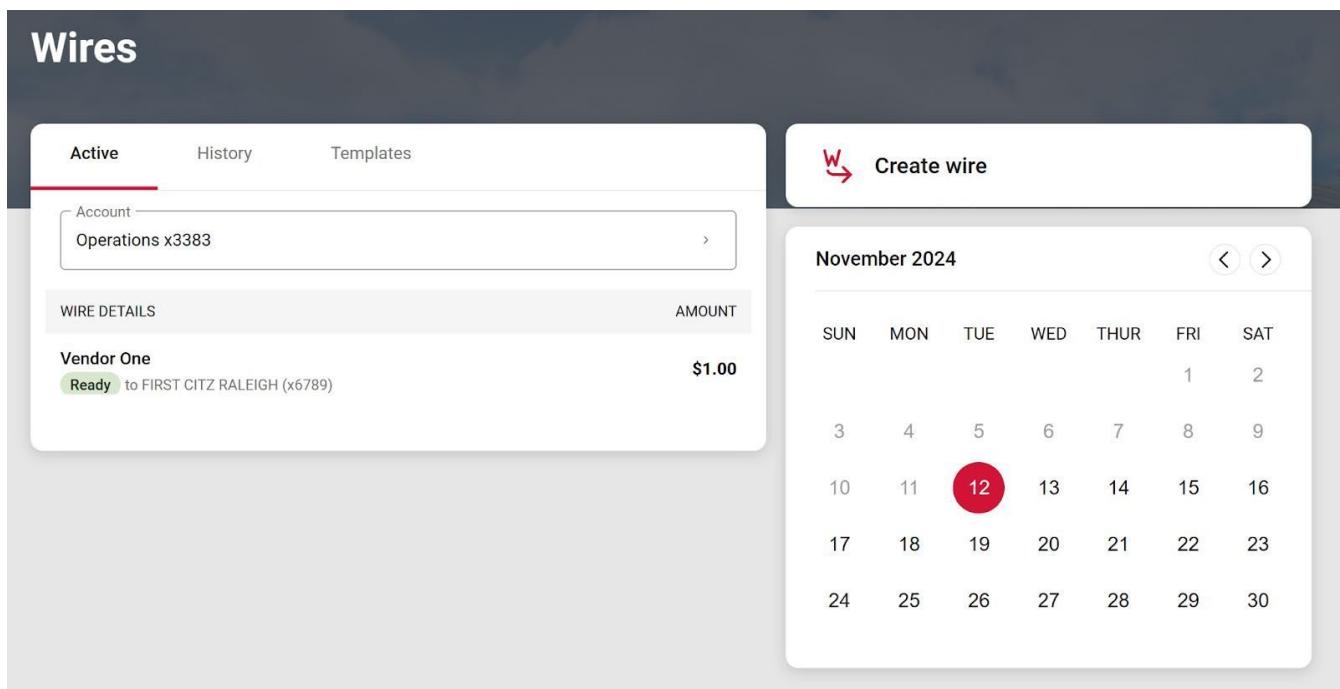
Please note: If you have multiple payment features activated, select the **Payments** menu first.



The screenshot shows the KS BANK mobile application interface. On the left, a vertical navigation pane lists several options: Dashboard (selected), Messages (4 notifications), Accounts, Remote deposits, Payments (Bill pay, Positive pay), ACH, Wires (selected and highlighted with a red box), Approve wires, Scan Check Deposits, and Support. The main screen displays a "Hi there!" greeting and the company name "OPERATION TEST COMPANY". It shows "Accounts" with two entries: "Operations x3383" with a balance of "\$41.34 Available" and "Payroll x3367" with a balance of "\$89.66 Available". Below the accounts are four buttons: "Pay a bill", "Pay a person", "Message", and "Documents". The "Transactions" section lists three entries: "DUES OPERATION" (Jan 9, Payroll) for \$1.00, "DUES OPERATION" (Jan 9, Operations) for +\$1.00, and "CHECK 539" (Nov 13, 2023, Operations) for \$4.00. The "Messages" section shows three notifications: "Low balance" (11:04 AM), "IMPORTANT - KS MOBILE APP MINIMUM VERSION" (Mar 21), and "'eStatements' is now 'Documents'" (Feb 20).

Step 2

Select the wire from under the **Active** or **Template** tab.



The screenshot shows the "Wires" screen with the "Active" tab selected. It displays a wire detail for "Vendor One" to "FIRST CITZ RALEIGH" for \$1.00. The wire is marked as "Ready". To the right, a "Create wire" button is visible. Below the wire detail, a calendar for November 2024 is shown, with November 12th highlighted in red. The calendar includes the days of the week: SUN, MON, TUE, WED, THUR, FRI, SAT.

Step 3

Click **Review and initiate**.

Wire details

Vendor One Ready

\$1.00

From Operations

Recipient details

Recipient name	Vendor One
Account number	123456789
Address	123 Main St Smithfield, NC 27577

Receiving institution

Institution name	FIRST CITZ RALEIGH
Routing number	124084834
Address	RALEIGH, NC

Review and initiate

Step 4

Review the wire details. If initiating a template, choose a recurring frequency if applicable. Click **Initiate**. You may be prompted to authenticate by entering your password.

Initiate wire

Vendor Two

\$1.00

 **Template**

From BASICBUS 0005

To Vendor Two

Repetitive 1113240001

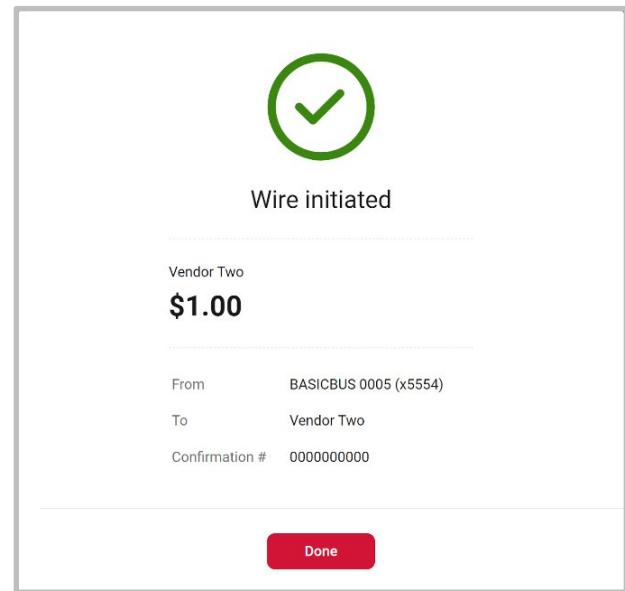
Show details ▾

Frequency Once >

Cancel **Initiate**

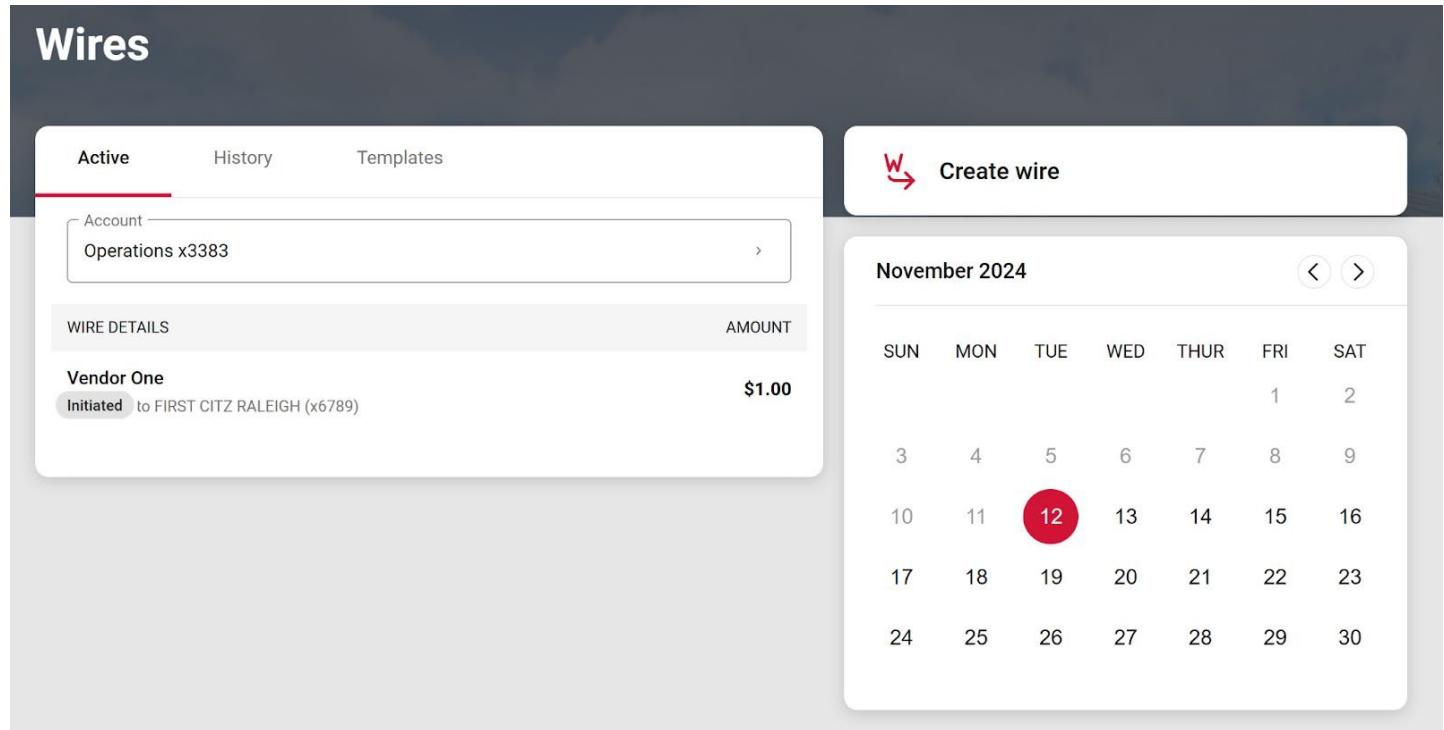
Step 5

Review your confirmation and click **Done**.



Step 6

Your wire will appear under the **Active** tab in an Initiated status.



History

Select this tab to review wires that have been processed.

Active	History	Templates
Account		
	Payroll x3367	
NOV		
10	to lgfcu (x6789)	\$1.00
2021		
NOV		
10	to lgfcu (x6789)	\$1.00
2021		
NOV		
10	to lgfcu (x6789)	\$1.00
2021		
NOV		
10	to lgfcu (x6789)	\$1.00
2021		
NOV		
10	to lgfcu (x6789)	\$1.00
2021		

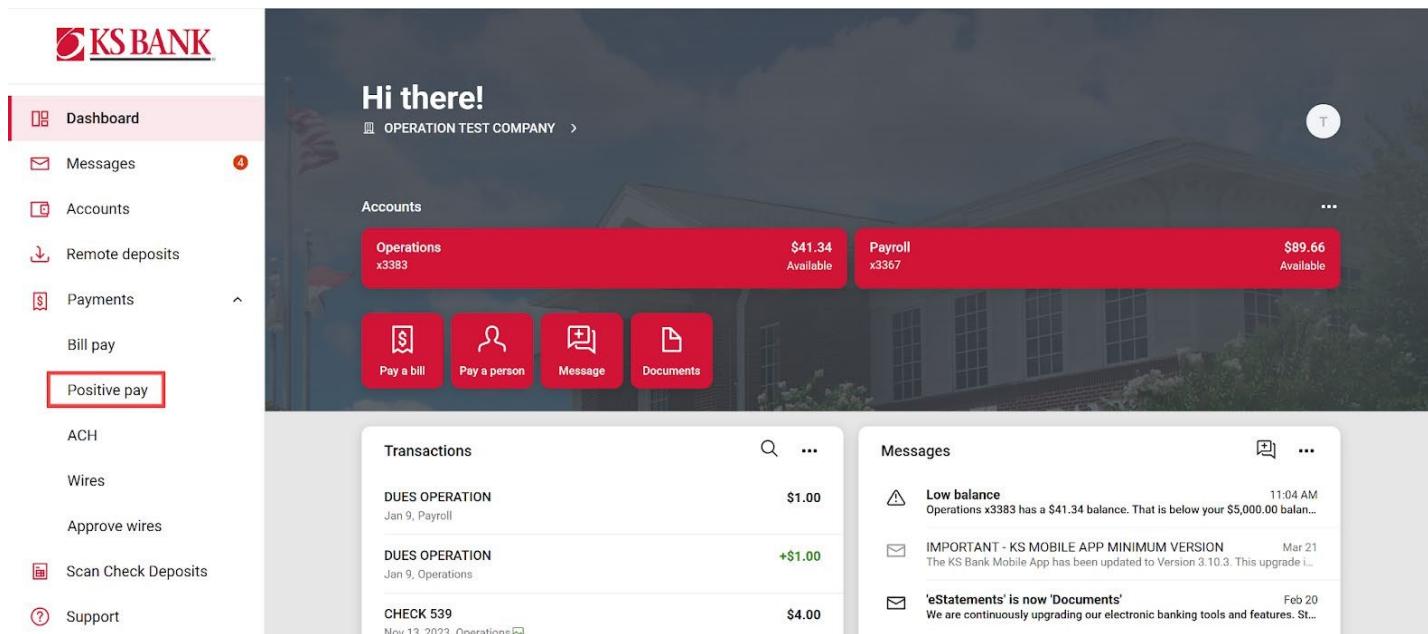
Positive Pay

Enter Issued Items Manually

Step 1

Select **Positive Pay** from the navigation pane.

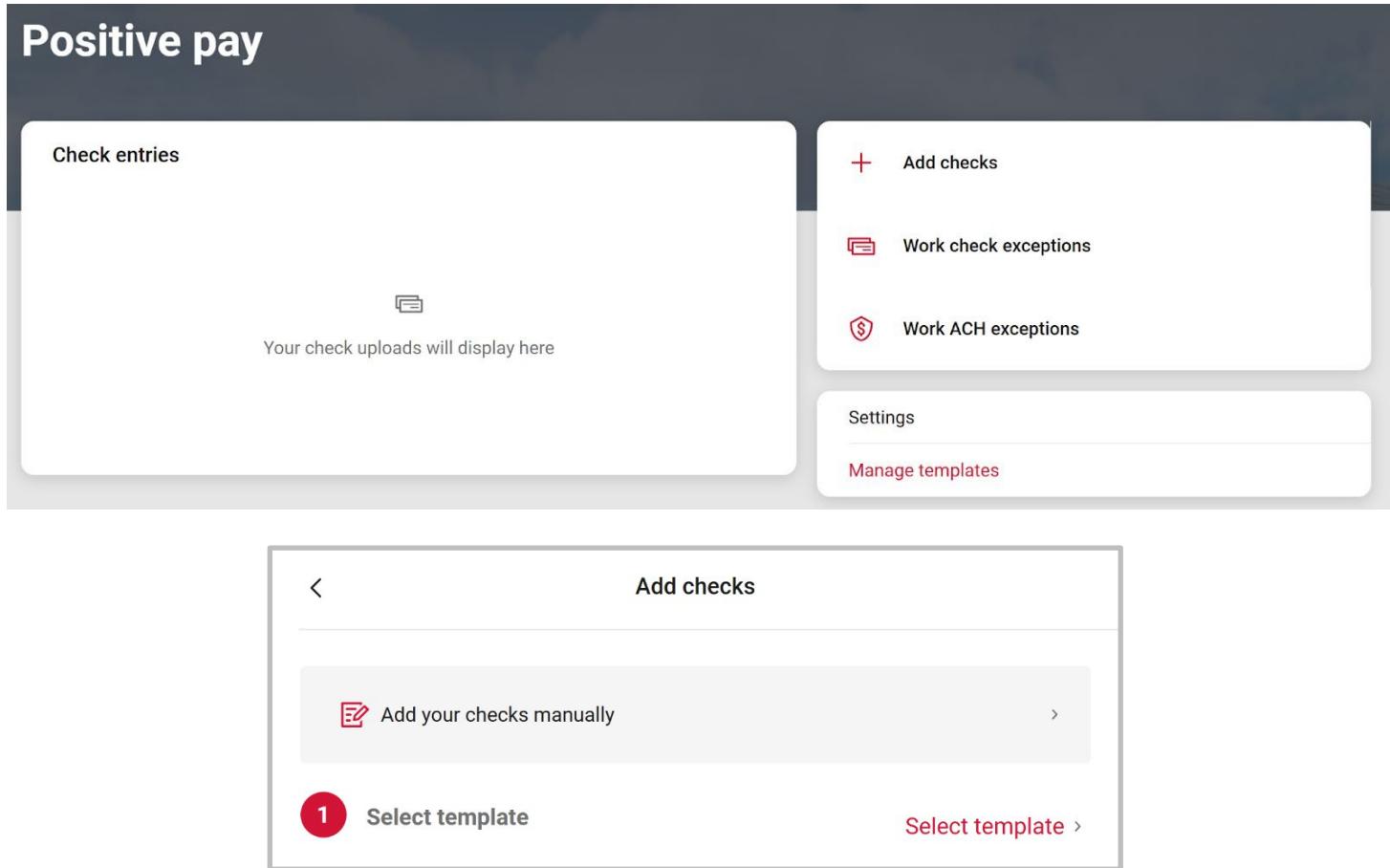
Please note: If you have multiple payment features activated, select the **Payments** menu first.



The screenshot shows the KS BANK mobile application interface. The left sidebar menu is visible, with the 'Positive pay' option highlighted with a red box. The main content area displays a 'Hi there!' greeting and the account summary for 'OPERATION TEST COMPANY'. The account summary shows two accounts: 'Operations x3383' with a balance of '\$41.34 Available' and 'Payroll x3367' with a balance of '\$89.66 Available'. Below the summary are four red buttons: 'Pay a bill', 'Pay a person', 'Message', and 'Documents'. The 'Transactions' section lists three recent transactions: 'DUES OPERATION' (Jan 9, Payroll), 'DUES OPERATION' (Jan 9, Operations), and 'CHECK 539'. The 'Messages' section shows three notifications: 'Low balance' (Operations x3383 has a \$41.34 balance, below the \$5,000.00 minimum), 'IMPORTANT - KS MOBILE APP MINIMUM VERSION' (The app has been updated to Version 3.10.3), and 'eStatements' is now 'Documents' (We are continuously upgrading our electronic banking tools and features).

Step 2

Click + Add checks and select Add your checks manually.



The screenshot shows the 'Positive pay' interface. On the left, a large box is labeled 'Check entries' and contains a placeholder 'Your check uploads will display here' with a paperclip icon. On the right, a sidebar has a red '+' icon and the text 'Add checks'. Below it are 'Work check exceptions' (with a red clipboard icon) and 'Work ACH exceptions' (with a red shield icon). At the bottom of the sidebar are 'Settings' and 'Manage templates'.

Check entries

Your check uploads will display here

Positive pay

Add checks

Work check exceptions

Work ACH exceptions

Settings

Manage templates

Add checks

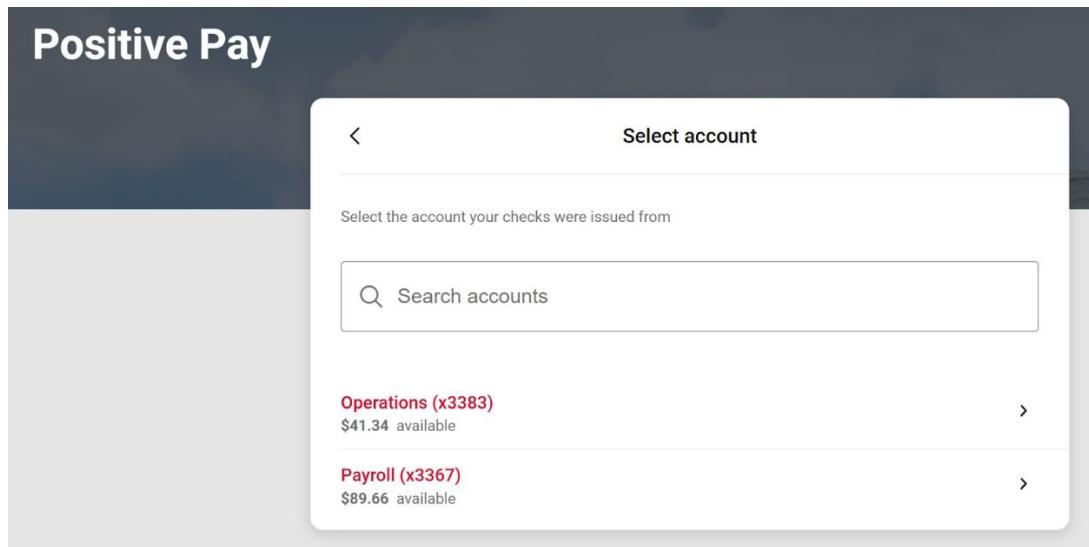
Add your checks manually

Select template

Select template >

Step 3

Select the account the checks were written against.



The screenshot shows the 'Positive Pay' interface. A box labeled 'Positive Pay' is at the top. Below it is a 'Select account' box with a left arrow, a search bar labeled 'Search accounts', and a note 'Select the account your checks were issued from'. Two account options are listed: 'Operations (x3383)' with '\$41.34 available' and 'Payroll (x3367)' with '\$89.66 available', each with a right arrow.

Positive Pay

Select account

Select the account your checks were issued from

Search accounts

Operations (x3383)
\$41.34 available

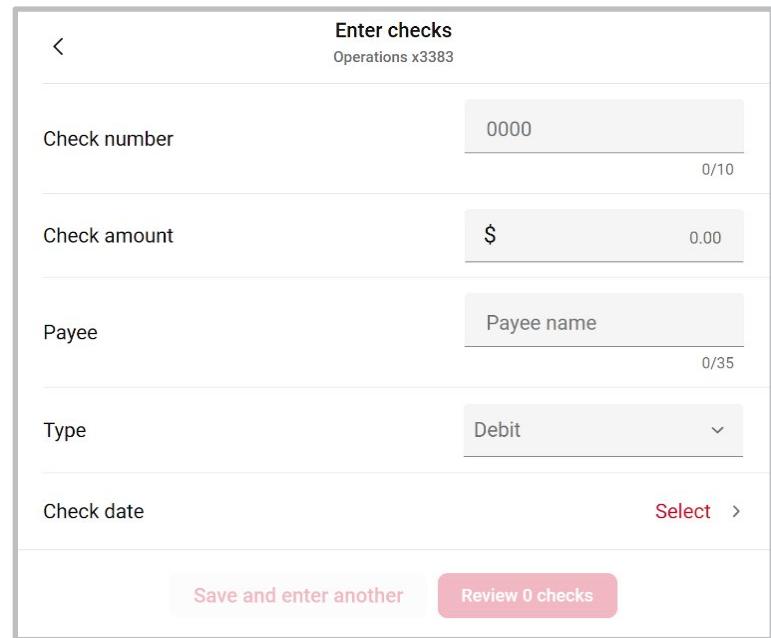
Payroll (x3367)
\$89.66 available

Step 4

Enter the **Check number**, **Check amount**, **Payee**, **Type**, and **Check date**.

For check **Type**, select **void** to invalidate a previously entered issued item.

Click **Save and enter another** if you have more checks or click **Review** if done.



The screenshot shows a form titled 'Enter checks' with the sub-label 'Operations x3383'. The form fields are as follows:

- Check number:** 0000 (0/10)
- Check amount:** \$ 0.00
- Payee:** Payee name (0/35)
- Type:** Debit
- Check date:** Select

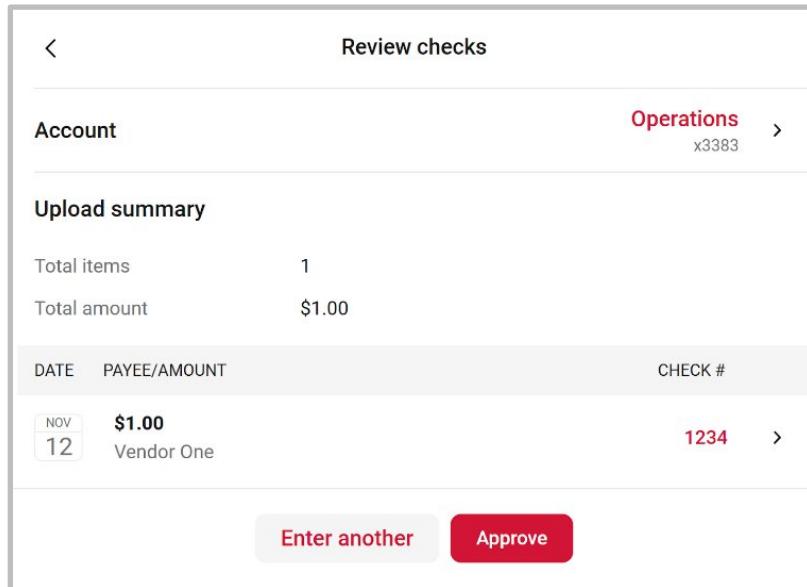
At the bottom are two buttons: 'Save and enter another' (light red) and 'Review 0 checks' (red).

Step 5

Review the details you entered and click **Approve** to continue.

Click **Approve** to confirm.

Review the confirmation and click **Done**.



The screenshot shows a form titled 'Review checks' with the sub-label 'Operations x3383'. The form fields are as follows:

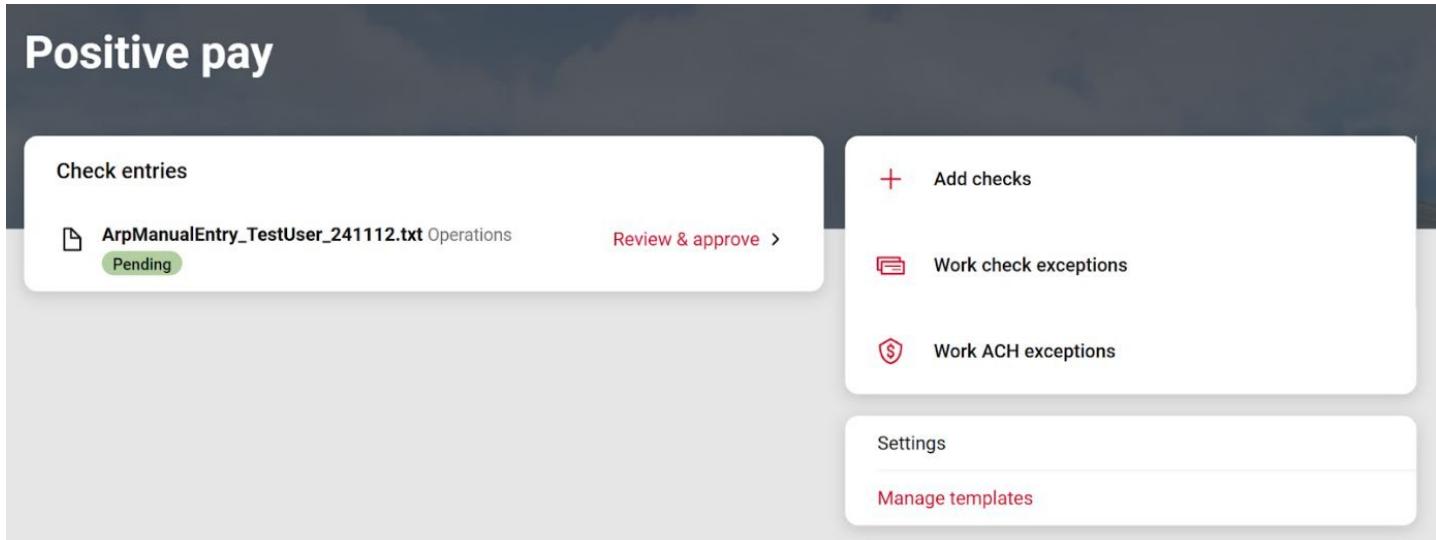
- Account:** Operations x3383
- Upload summary:**
 - Total items: 1
 - Total amount: \$1.00
- Check details:**

DATE	PAYEE/AMOUNT	CHECK #
NOV 12	\$1.00 Vendor One	1234 >

At the bottom are two buttons: 'Enter another' (light red) and 'Approve' (red).

Step 6

Your check file will appear on the **Positive Pay** dashboard in a **Pending** Status. Click **Review & approve**.

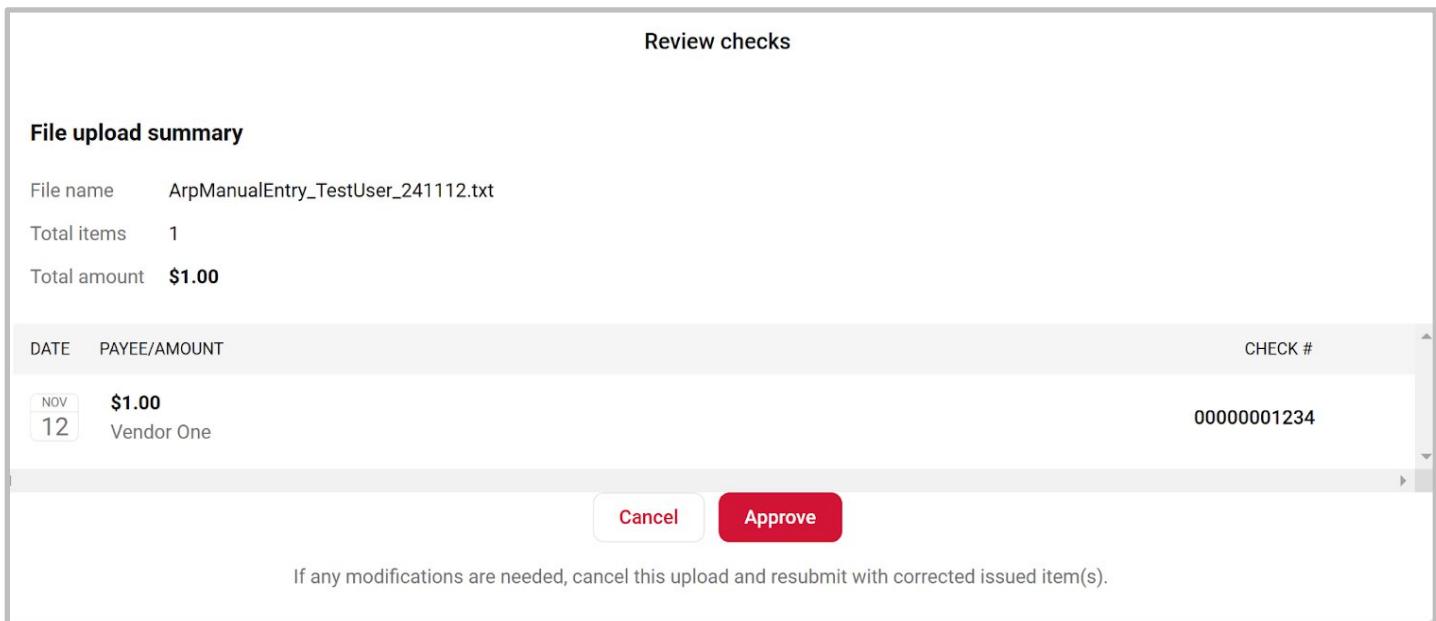


The screenshot shows the Positive Pay dashboard. On the left, under 'Check entries', there is a list item: 'ArpManualEntry_TestUser_241112.txt Operations' with a status of 'Pending'. To the right of this list is a red 'Review & approve' button. On the right side of the dashboard, there are several navigation options: 'Add checks' (with a plus sign icon), 'Work check exceptions' (with a document icon), 'Work ACH exceptions' (with a dollar sign icon), 'Settings', and 'Manage templates'.

Step 7

Review the details and click **Approve**.

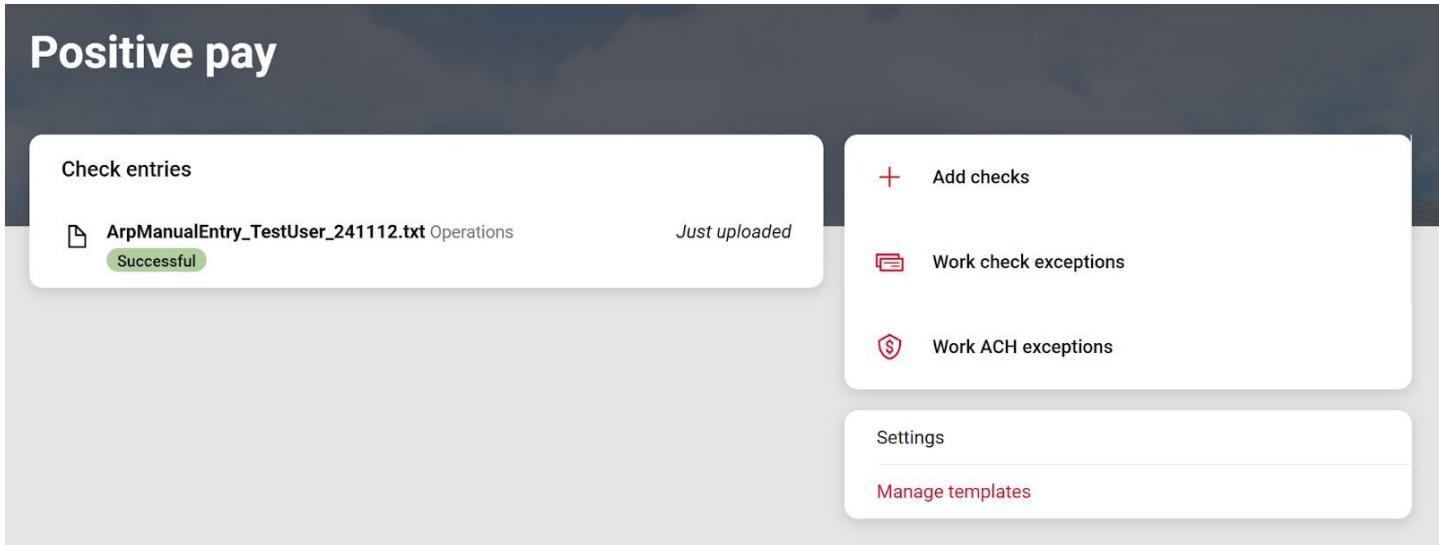
Review the confirmation and click **Done**.



The screenshot shows a 'Review checks' dialog box. At the top, it says 'Review checks'. Below that is a 'File upload summary' section. It shows the file name 'ArpManualEntry_TestUser_241112.txt', total items '1', and total amount '\$1.00'. The main table displays a single check entry: 'DATE' (NOV 12), 'PAYEE/AMOUNT' (\$1.00, Vendor One), and 'CHECK #' (00000001234). At the bottom of the dialog are 'Cancel' and 'Approve' buttons. A note at the bottom states: 'If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).'

Step 8

The issued items file status will now show as **Successful**.



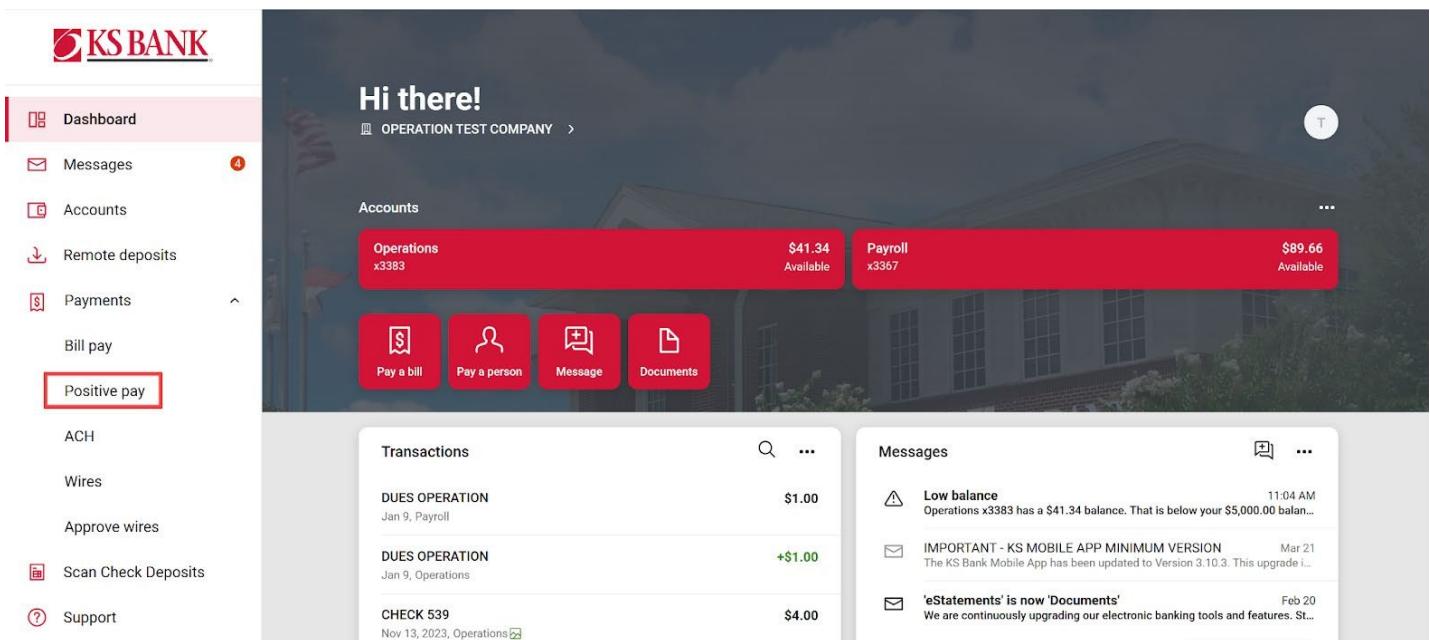
The screenshot shows the Positive Pay screen. On the left, under 'Check entries', a file named 'ArpManualEntry_TestUser_241112.txt' is listed as 'Operations' with a status of 'Successful' and a note 'Just uploaded'. On the right, there are three buttons: 'Add checks', 'Work check exceptions', and 'Work ACH exceptions'. Below these are 'Settings' and 'Manage templates' buttons.

Create an Issued Items Upload Format

Step 1

Select **Positive Pay** from the navigation pane.

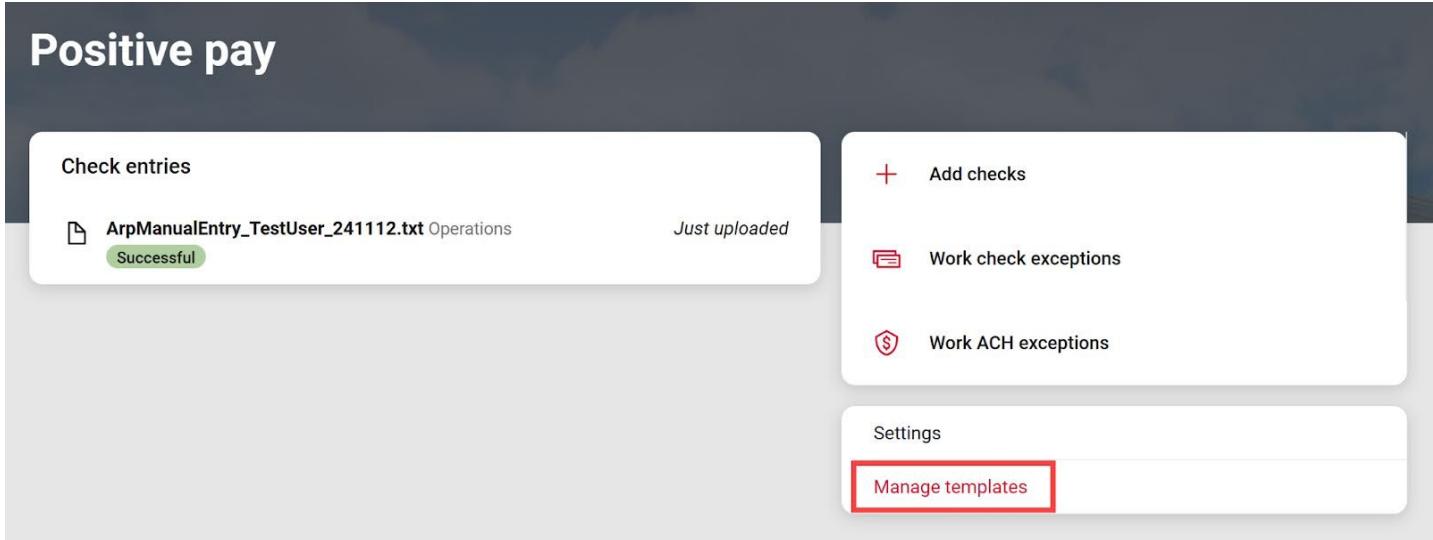
Please note: If you have multiple payment features activated, select the **Payments** menu first.



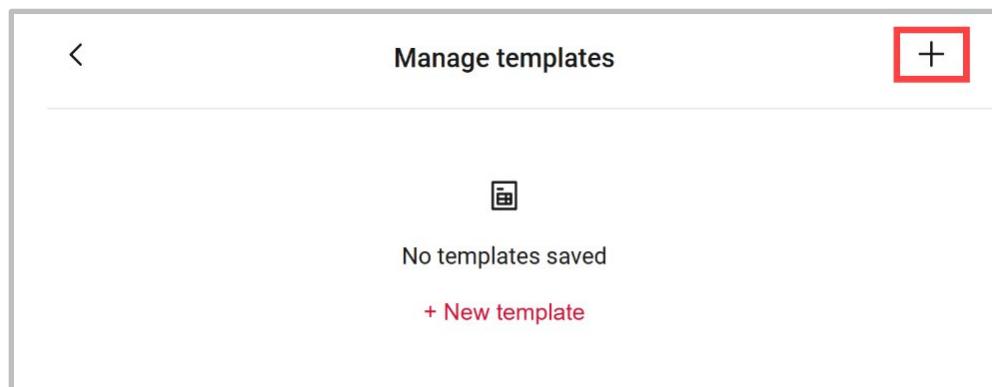
The screenshot shows the KS BANK mobile app dashboard. The left sidebar has a red box around the 'Positive pay' option. The main screen displays 'Hi there!' and 'OPERATION TEST COMPANY'. It shows 'Accounts' with 'Operations' and 'Payroll' sections. Below this are buttons for 'Pay a bill', 'Pay a person', 'Message', and 'Documents'. The 'Transactions' section shows a recent transaction: 'DUES OPERATION' on Jan 9, Payroll for '\$1.00'. The 'Messages' section shows a low balance alert and an update about the mobile app minimum version.

Step 2

Click **Manage templates** and click the + sign.



The screenshot shows the Positive pay interface. On the left, there's a 'Check entries' section with a file named 'ArpManualEntry_TestUser_241112.txt' uploaded from 'Operations'. The status is 'Successful' and it was 'Just uploaded'. On the right, there are several options: 'Add checks' (with a plus sign icon), 'Work check exceptions' (with a folder icon), 'Work ACH exceptions' (with a dollar sign icon), 'Settings' (with a gear icon), and a red box highlights the 'Manage templates' button (with a plus sign icon).



The screenshot shows the 'Manage templates' screen. It has a back arrow, a title 'Manage templates', and a plus sign button in the top right corner, which is highlighted with a red box. Below the title, there's a small icon of a document with a grid. The text 'No templates saved' is displayed, followed by a red '+ New template' button.

Digital Banking User Guide



Step 3

Select the format of your file.

Delimited:

1. Enter a name for this upload format.
2. Choose your amount format, field delimiter and text qualifier.
3. Enter the column number from your file into the corresponding field. Leave any columns you're not using blank.

Please note: Some fields may require additional configuration. Click the arrow to adjust those fields.

Click **Review** and then **Save**. Click **Done**.

Create delimited template

Template name	Template name	0/50
Amount format ⓘ	No format validation >	
Field delimiter ⓘ	Comma (,) >	
Text qualifier ⓘ	None >	
Column order Enter which column each label appears in your file. Leave any columns you're not using blank.		
LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item number Required	Col #	
Item Amount Required	Col #	
Account number	Col #	
Account type	Col #	Set indicators > Required
Payee	Col #	
Debit/credit	Col #	Set indicators > Required
Void indicator	Col #	Set indicator > Required
Void date	Col #	Set date format > Required
Payee address 1	Col #	
Payee address 2	Col #	
Payee address 3	Col #	
Payee address 4	Col #	
Stop indicator	Col #	Set indicator > Required

Cancel **Review**

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Fixed Position:

1. Enter a name for this upload format.
2. Choose your amount format.
3. Enter where each label starts and ends in your file. For example, if the item number is the first six characters in your file, the beginning number would be 1 and the end would be 6.

Click **Review** and then **Save**. Click **Done**.

< Create fixed position template

Template name 0/50

Amount format [\(i\)](#) [No format validation >](#)

Label position
Enter where the label position begins and ends in your file. Leave columns you're not using blank.

LABEL	BEGIN	END	CONFIGURATION(S)
Item number Required	Begin	End	Set indicators > Required
Item Amount Required	Begin	End	
Account number	Begin	End	
Account type	Begin	End	Set indicators > Required
Issue date	Begin	End	Set date format > Required
Payee Max 35 characters	Begin	End	

Debit/credit [Begin](#) [End](#) [Set indicators >](#)
Required

Void indicator [Begin](#) [End](#) [Set indicator >](#)
Required

Void date [Begin](#) [End](#) [Set date format >](#)
Required

Payee address 1 [Begin](#) [End](#)

Payee address 2 [Begin](#) [End](#)

Payee address 3 [Begin](#) [End](#)

Payee address 4 [Begin](#) [End](#)

Stop indicator [Begin](#) [End](#) [Set indicator >](#)
Required

[Cancel](#) [Review](#)

Your upload template will be listed under the **Manage Templates** page and can be edited or deleted at any time.

Click the **+** to add more template if necessary.

< Manage templates +

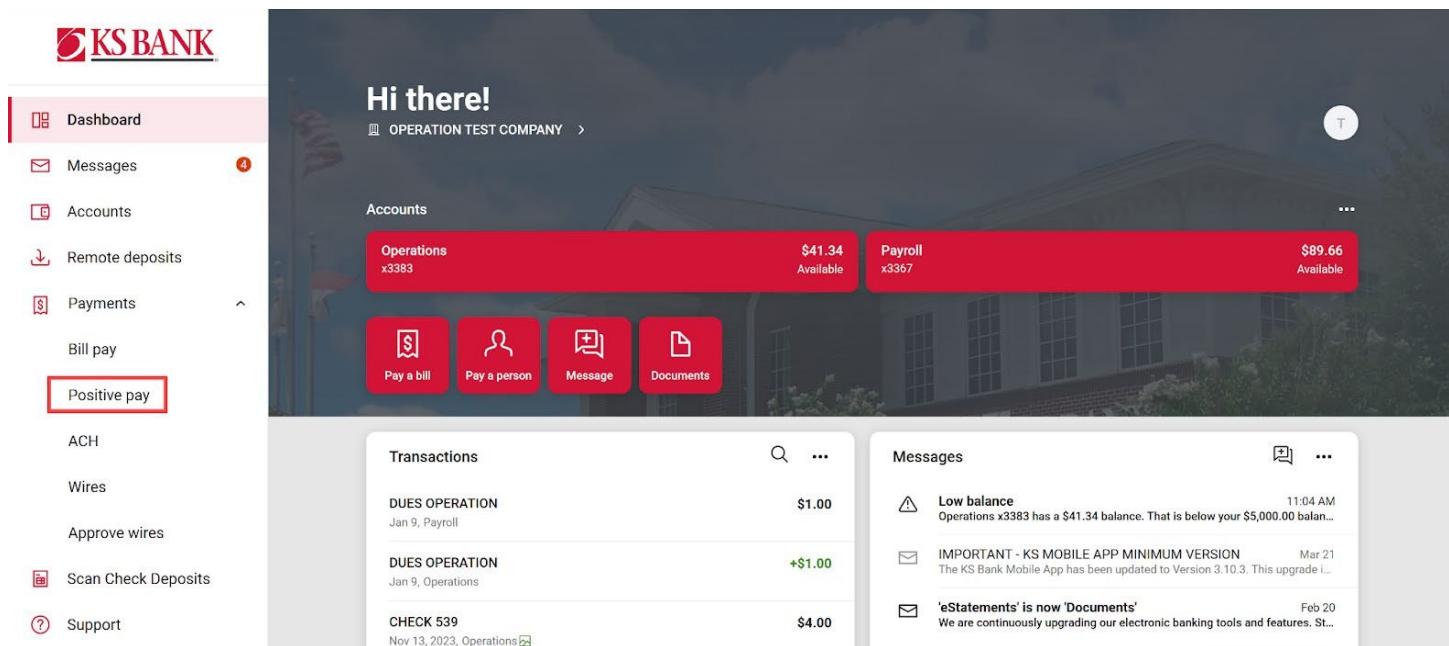
Property Management
Delimited >

Upload an Issued Items File

Step 1

Select **Positive Pay** from the navigation pane.

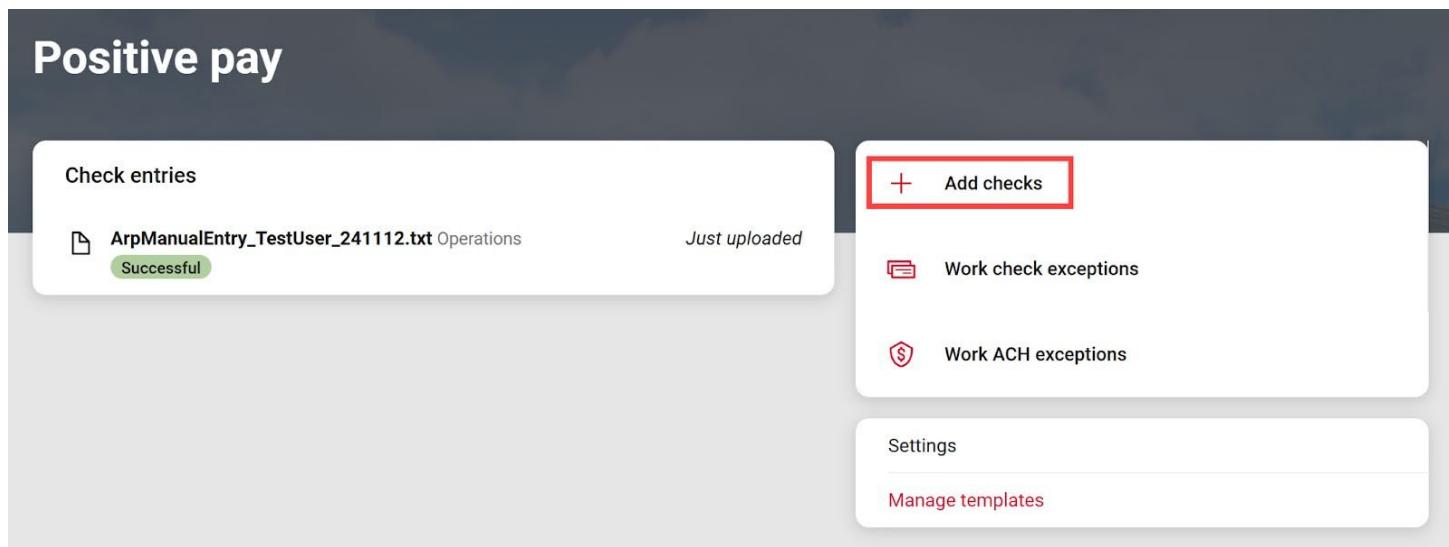
Please note: If you have multiple payment features activated, select the **Payments** menu first.



The screenshot shows the KS BANK mobile app dashboard. On the left, a navigation pane lists various options: Dashboard, Messages, Accounts, Remote deposits, Payments (with sub-options Bill pay and Positive pay), ACH, Wires, Approve wires, Scan Check Deposits, and Support. The 'Positive pay' option is highlighted with a red box. The main content area displays a 'Hi there!' greeting and 'OPERATION TEST COMPANY'. It shows 'Accounts' with two entries: 'Operations x3883' with a balance of '\$41.34 Available' and 'Payroll x3367' with a balance of '\$89.66 Available'. Below the accounts are four buttons: 'Pay a bill', 'Pay a person', 'Message', and 'Documents'. The 'Transactions' section lists three entries: 'DUES OPERATION' (Jan 9, Payroll) for '\$1.00', 'DUES OPERATION' (Jan 9, Operations) for '+\$1.00', and 'CHECK 539' (Nov 13, 2023, Operations) for '\$4.00'. The 'Messages' section shows three notifications: 'Low balance' (Operations x3883 has a \$41.34 balance. That is below your \$5,000.00 balan...), 'IMPORTANT - KS MOBILE APP MINIMUM VERSION' (The KS Bank Mobile App has been updated to Version 3.10.3. This upgrade i...), and 'eStatements' is now 'Documents' (We are continuously upgrading our electronic banking tools and features. St...).

Step 2

Click **+ Add checks**.

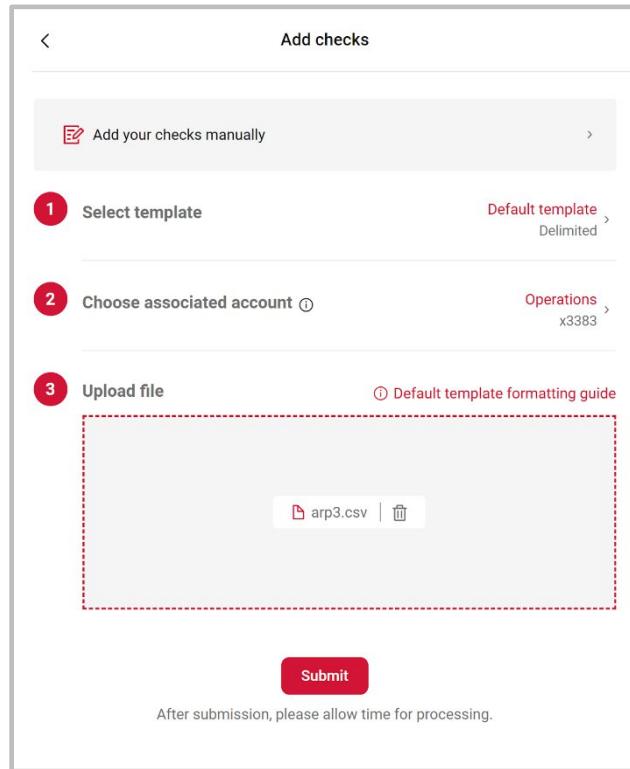


The screenshot shows the 'Positive pay' screen. On the left, a 'Check entries' section shows a file named 'ArpManualEntry_TestUser_241112.txt' for 'Operations' with a status of 'Successful'. To the right, a large button labeled '+ Add checks' is highlighted with a red box. Below this button are two other options: 'Work check exceptions' and 'Work ACH exceptions'. At the bottom of the screen are 'Settings' and 'Manage templates' buttons.

Step 3

Choose your upload format template.

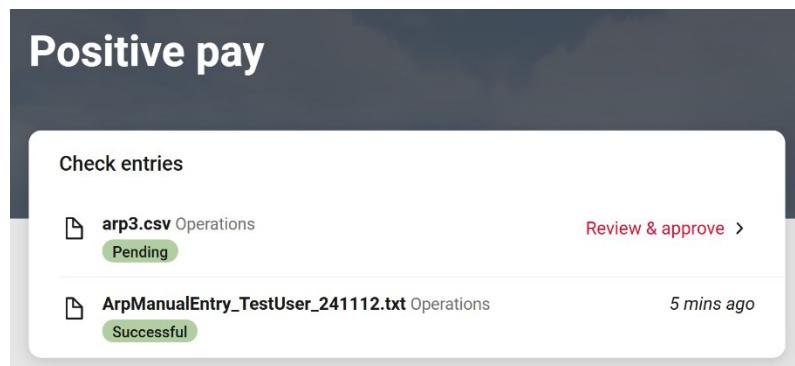
1. Select the account the checks were written against.
2. Browse for your issued items file.
3. Click **Submit**.



The screenshot shows a step-by-step process for adding checks. Step 1: Select template (Delimited). Step 2: Choose associated account (Operations x3383). Step 3: Upload file (arp3.csv). A red box highlights the file upload area.

Step 4

Your uploaded file will appear on the Positive Pay dashboard in a **Pending** status. Click **Review & approve**.



Step 5

Review the details and click **Approve**.

Review the confirmation and click **Done**.

Review checks

File upload summary

File name	arp3.csv
Total items	3
Total amount	\$1.42

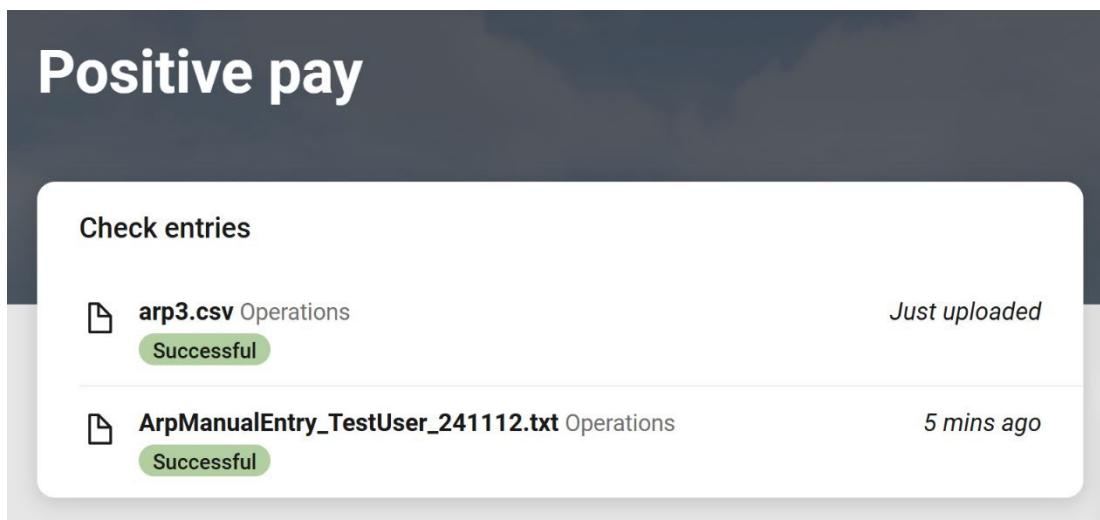
DATE	PAYEE/AMOUNT	CHECK #
OCT 27	\$0.25 Vendor 1	00000000454
OCT 28	\$0.30 Vendor 2	00000000455
OCT 29	\$0.87 Vendor 3	00000000456

Cancel **Approve**

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

Step 6

The issued items file status will now show **Successful**.

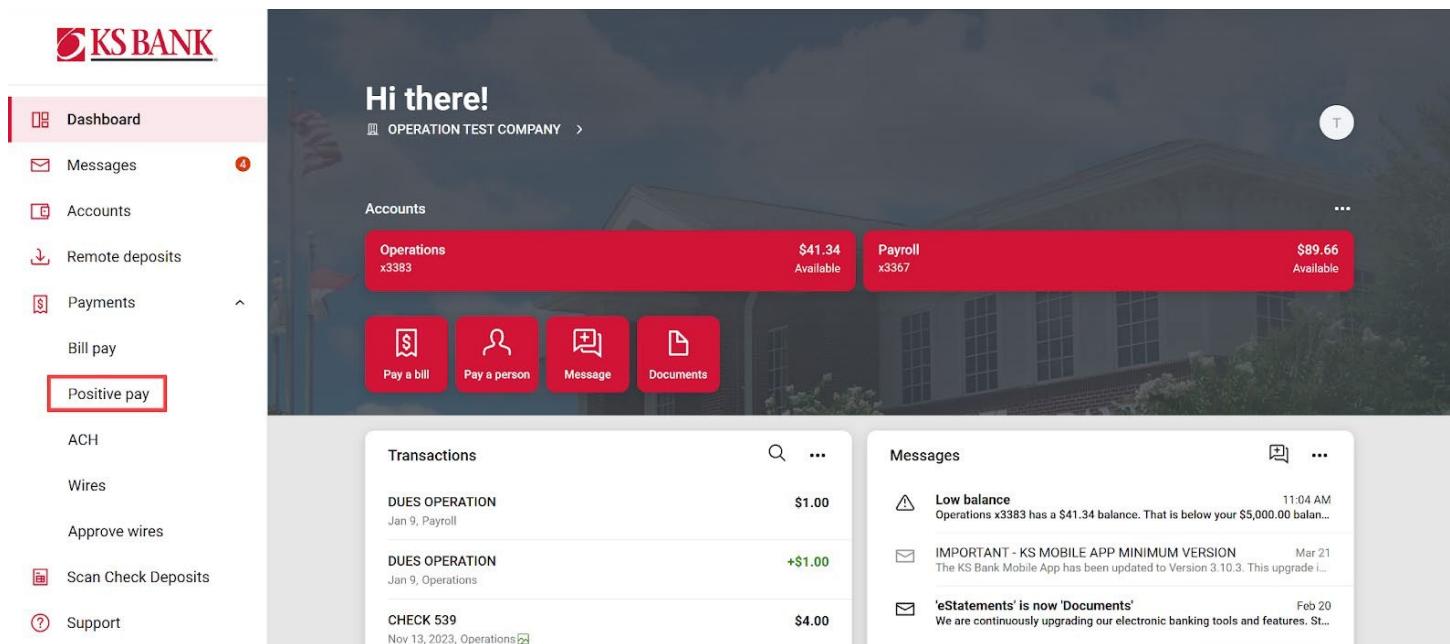


Work Exception Items

Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



The screenshot shows the KS BANK mobile application interface. On the left, a vertical navigation pane lists several options: Dashboard, Messages, Accounts, Remote deposits, Payments (with a red box around 'Positive pay'), Bill pay, ACH, Wires, Approve wires, Scan Check Deposits, and Support. The 'Positive pay' option is highlighted with a red box. The main dashboard area features a 'Hi there!' greeting and the company name 'OPERATION TEST COMPANY'. It displays two account summaries: 'Operations' (x3383) with a balance of '\$41.34 Available' and 'Payroll' (x3367) with a balance of '\$89.66 Available'. Below these are four buttons: 'Pay a bill', 'Pay a person', 'Message', and 'Documents'. The 'Transactions' section shows three entries: 'DUES OPERATION' (Jan 9, Payroll) for '\$1.00', 'DUES OPERATION' (Jan 9, Operations) for '+\$1.00', and 'CHECK 539' (Nov 13, 2023, Operations) for '\$4.00'. The 'Messages' section lists three notifications: 'Low balance' (Operations x3383 has a \$41.34 balance. That is below your \$5,000.00 balan...), 'IMPORTANT - KS MOBILE APP MINIMUM VERSION' (The KS Bank Mobile App has been updated to Version 3.10.3. This upgrade i...), and 'eStatements' is now 'Documents' (We are continuously upgrading our electronic banking tools and features. St...).

Step 2

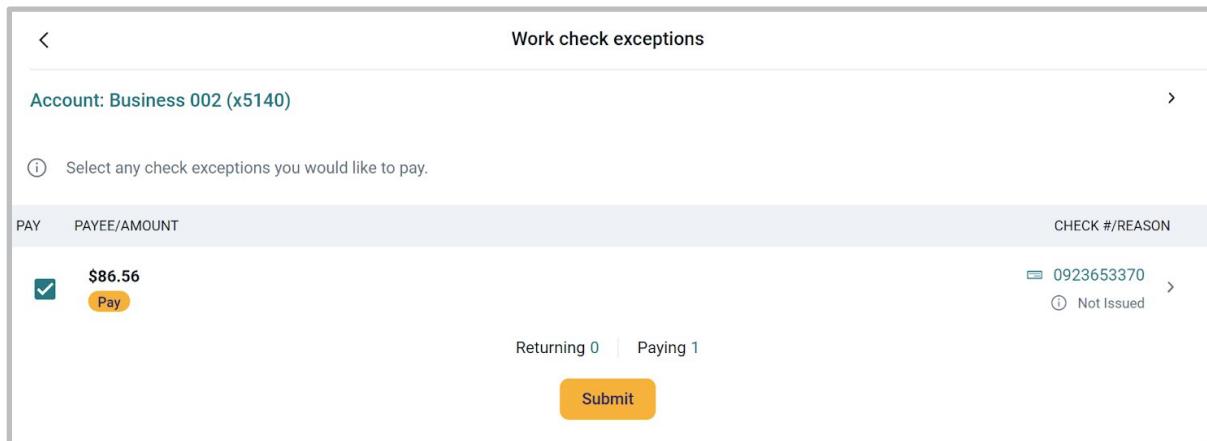
Click **Work check exceptions**.



The screenshot shows the 'Add checks' screen. It features a large red button with a plus sign and the text 'Add checks'. Below this are two options: 'Work check exceptions' (with a red box around it and a red notification badge with the number 1) and 'Work ACH exceptions' (with a blue box around it). The 'Work check exceptions' option is selected.

Step 3

Review your exception(s). Click the **check number** to see additional details. **Check the box** to pay the item or leave the box unchecked to return. Click **Submit** when done.



Work check exceptions

Account: Business 002 (x5140)

Select any check exceptions you would like to pay.

PAY	PAYEE/AMOUNT	CHECK #/REASON
<input checked="" type="checkbox"/>	\$86.56 Pay	0923653370 Not Issued

Returning 0 | Paying 1

Submit

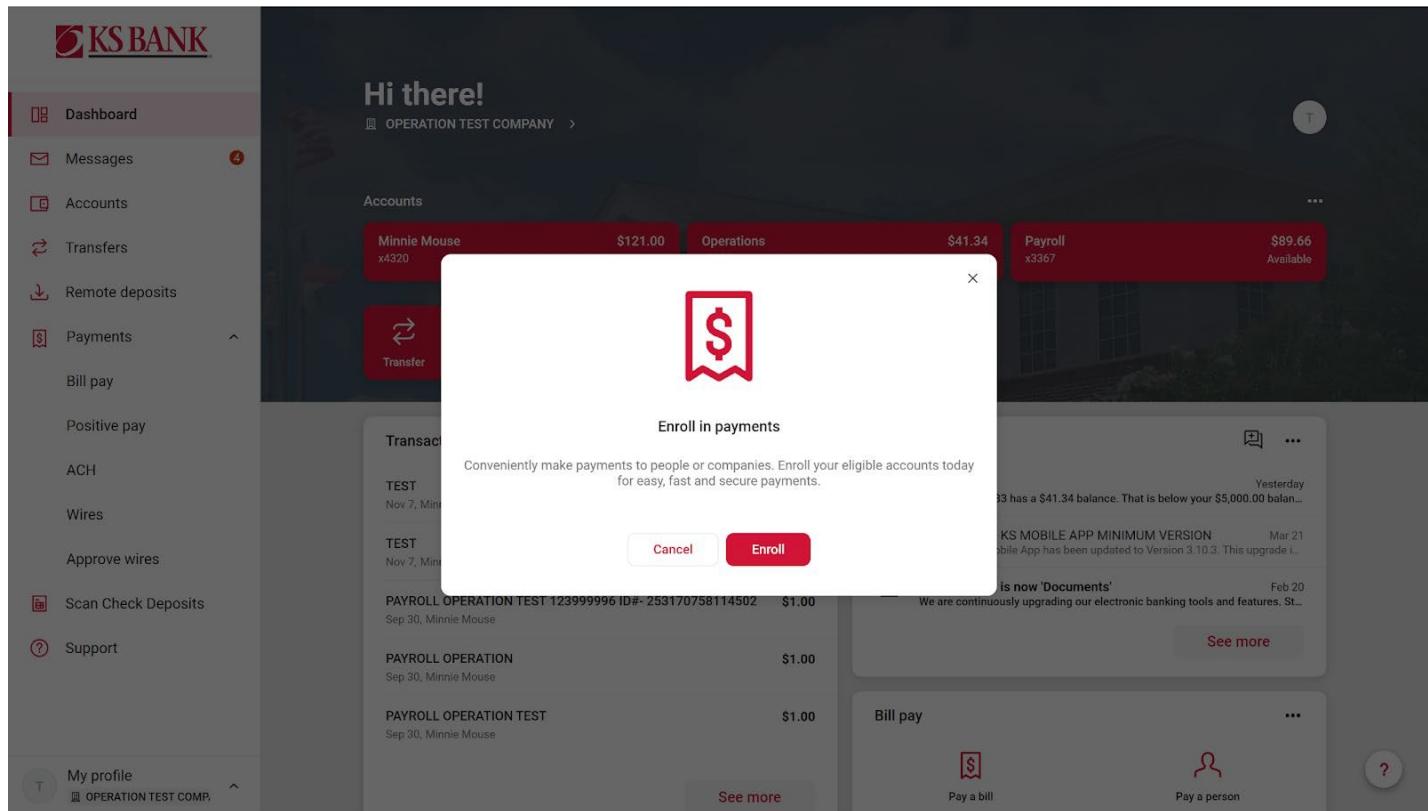
Bill Pay

Use this feature to pay a business or a person from one of your accounts.

Enroll in Bill Pay

You must first enroll in Bill Pay before you can send Payments. Select **Bill Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first. Click **Enroll**.



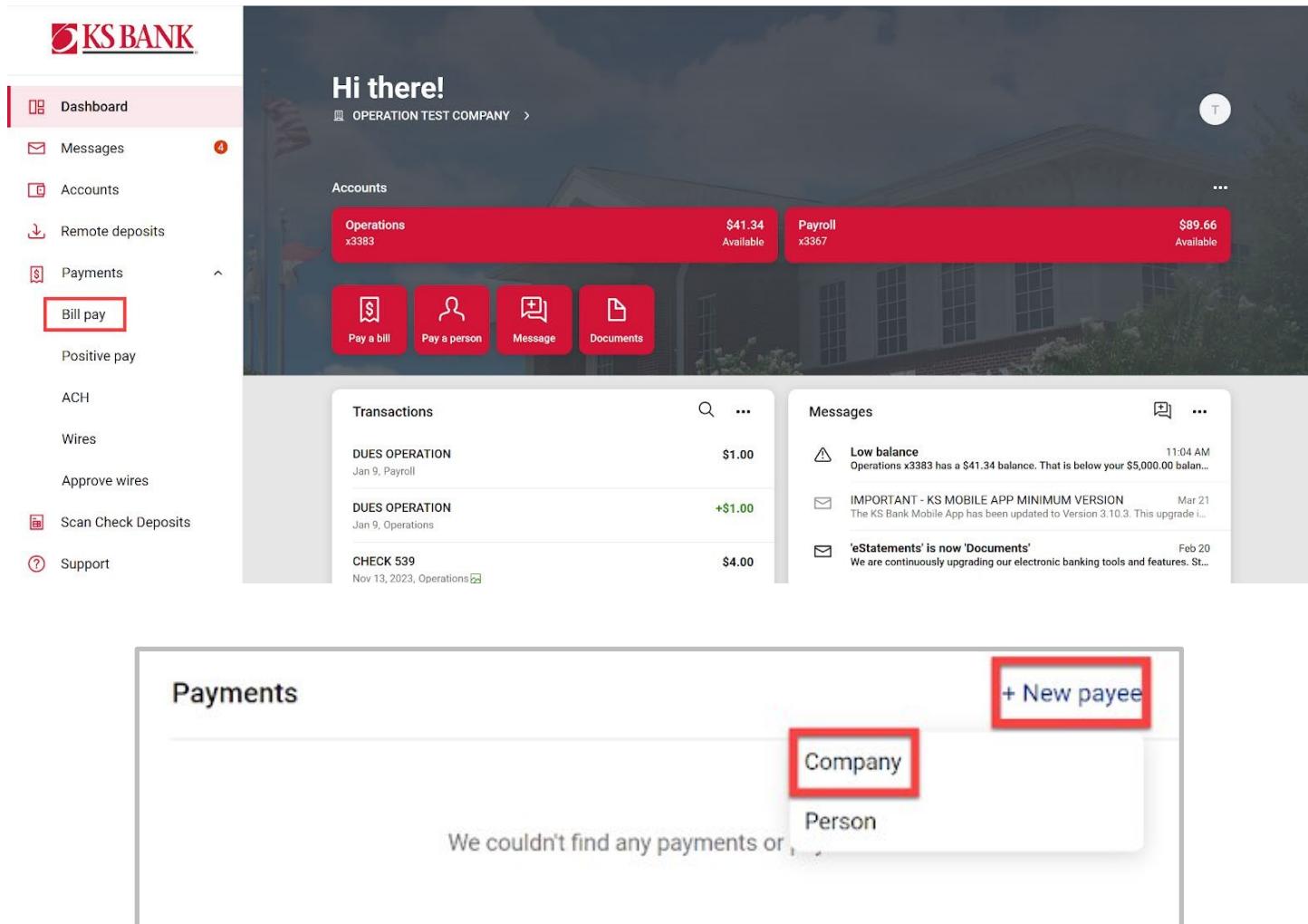
Add a Payee

Step 1

Select **Bill Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

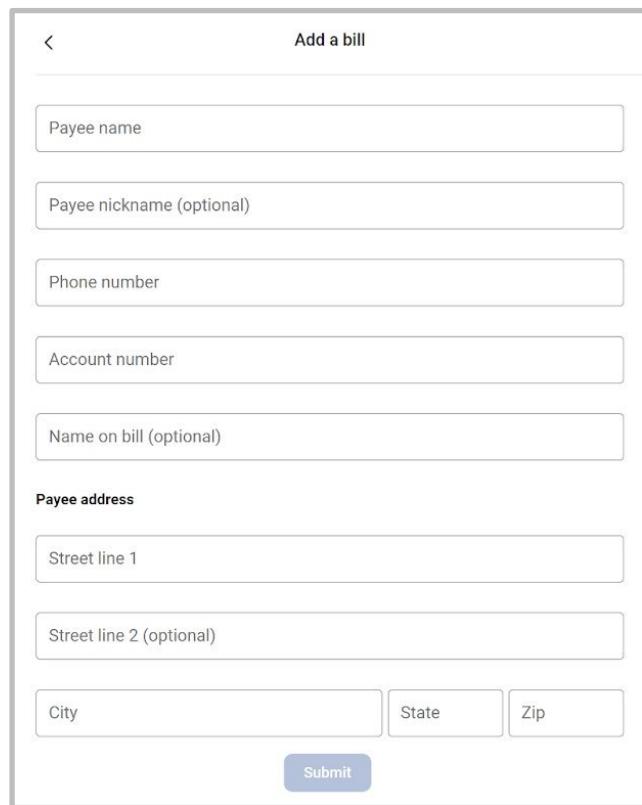
Click **+ New payee** and select **Company**.



Step 2

Complete the required fields and click **Submit**.

You may be prompted to enter your password in order to authenticate.



The form is titled 'Add a bill' and contains the following fields:

- Payee name
- Payee nickname (optional)
- Phone number
- Account number
- Name on bill (optional)
- Payee address
- Street line 1
- Street line 2 (optional)
- City
- State
- Zip

At the bottom is a blue 'Submit' button.

Edit or Delete a Payee

Step 1

Navigate to the **Bill Pay** page and select the **Payees** tab.

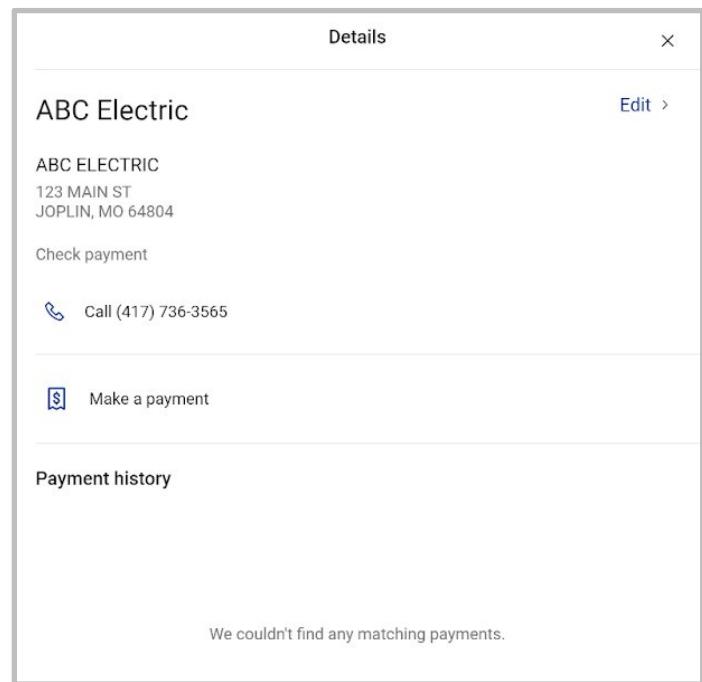


The 'Payments' screen shows the 'Payees' tab selected. The interface includes:

- A search bar with a magnifying glass icon and the placeholder 'Search payees'.
- Filtering options represented by a gear icon.
- A table with columns: TYPE, PAYEE, and METHOD.
- A single row of data: 'ABC Electric x6789' (TYPE: ) with 'Check' as the METHOD.

Step 2

Select the payee and click **Edit**. You may be prompted to enter your password to authenticate.



ABC Electric

ABC ELECTRIC
123 MAIN ST
JOPLIN, MO 64804

Check payment

Call (417) 736-3565

Make a payment

Payment history

We couldn't find any matching payments.

Step 3

Modify the payee's information or click the trash can icon to delete.



Payee name
ABC ELECTRIC

Payee nickname (optional)
ABC Electric

Phone number
(417) 736-3565

Account number
x6789

Name on bill (optional)
Ima Test

Payee address

Street line 1
123 MAIN ST

Street line 2 (optional)

City
JOPLIN

State
MO

Zip
64804

Default pay from account
BANNO TEST ACCT 1

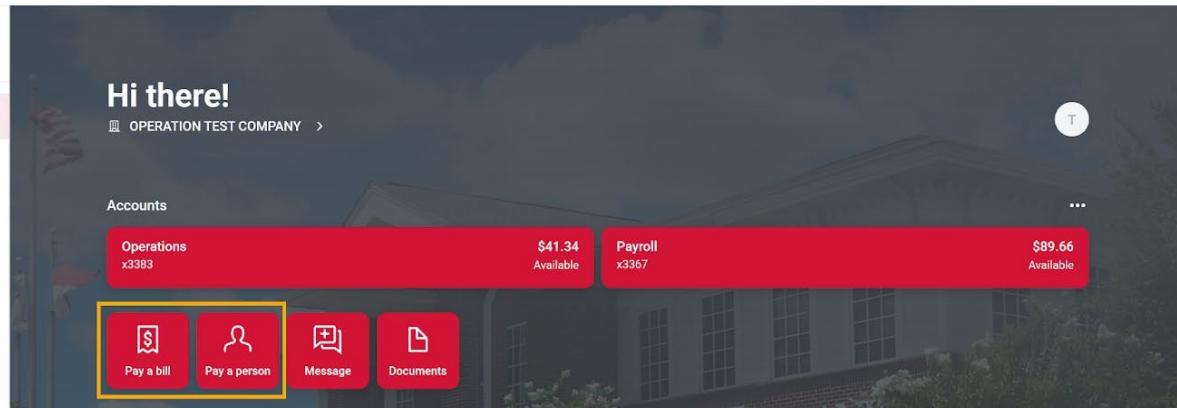
If you have more than one account with bill pay enabled, you may select a different account to use with this payee.

Save

Pay a Single Bill or Person

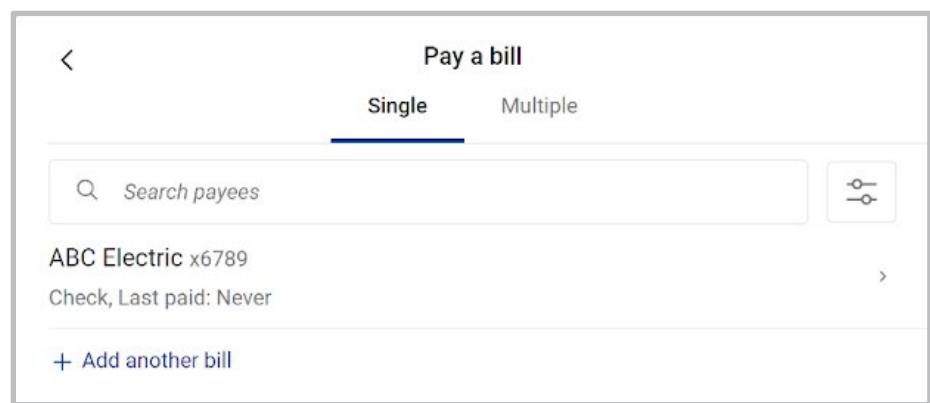
Step 1

Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or the **Bill pay** page.



Step 2

Select the **payee** to send a payment to.



Pay a bill

Single Multiple

Search payees

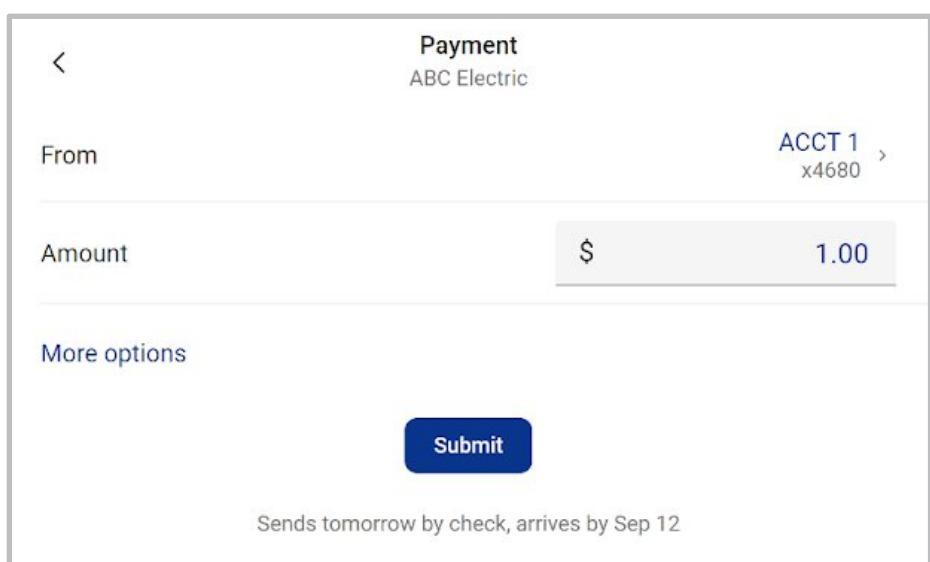
ABC Electric x6789

Check, Last paid: Never

+ Add another bill

Step 3

Select the account to pay from and enter the amount. Click **More options** to set a recurring frequency or schedule for a later date. Click **Submit**.



Payment

ABC Electric

From

ACCT 1 x4680

Amount

\$ 1.00

More options

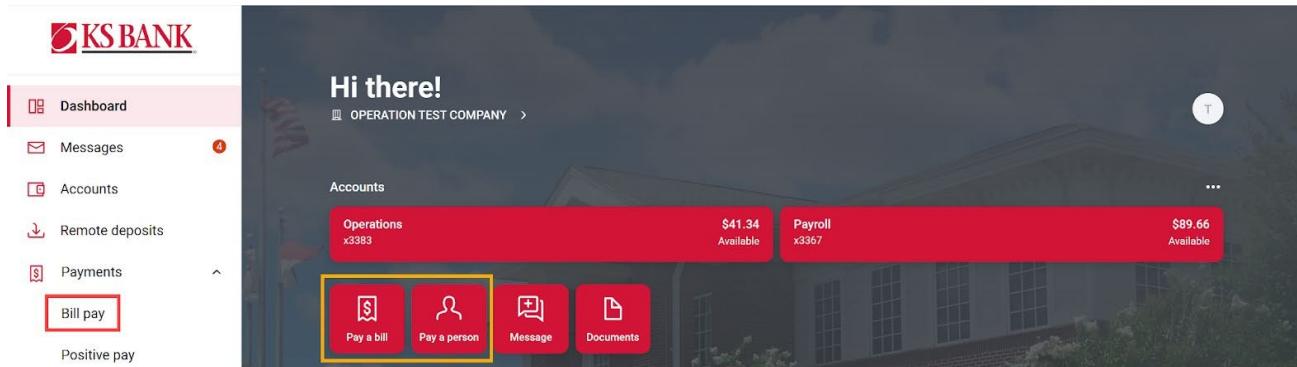
Submit

Sends tomorrow by check, arrives by Sep 12

Pay Multiple Bills

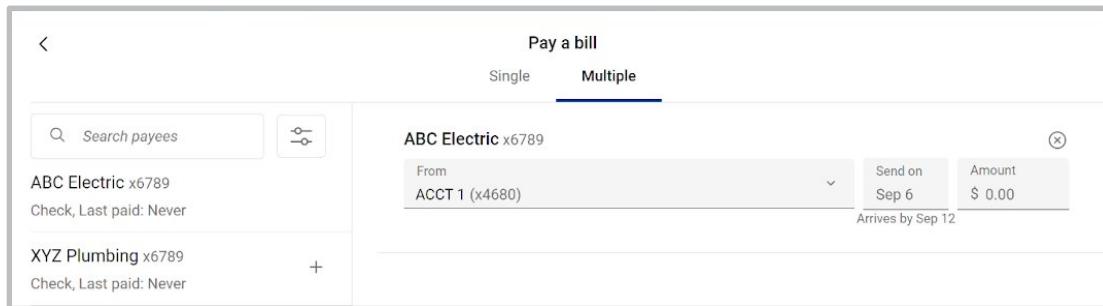
Step 1

Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or the **Bill pay** page.



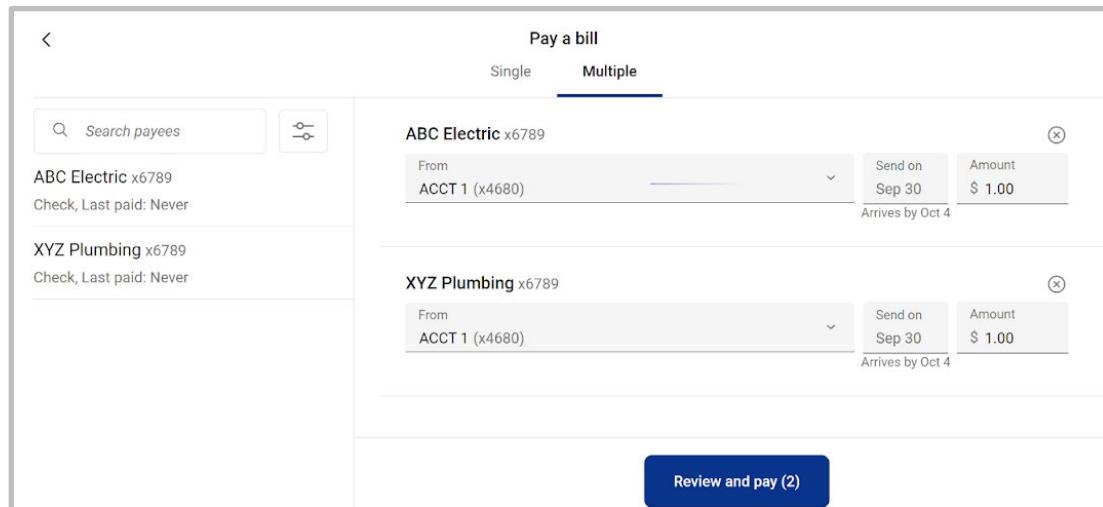
Step 2

Select the **Multiple** tab and click the **+** next to the payees to send payments to.

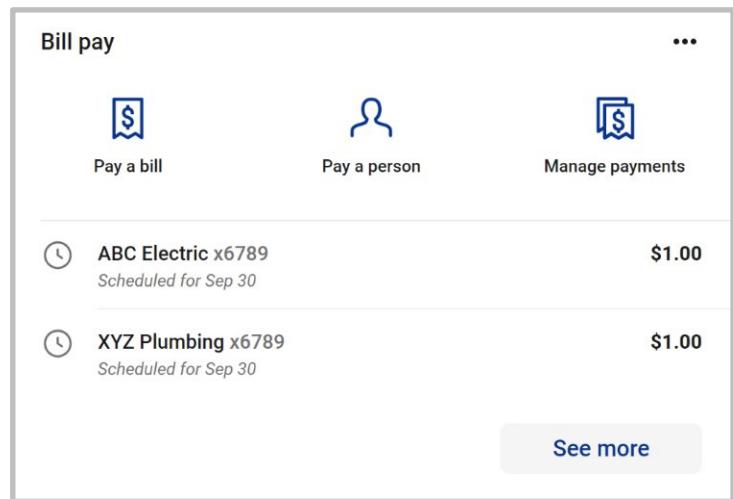


Step 3

Select the account to pay from, choose the date to send, and enter the amount. Click **Review and pay** then **Submit payments**.



Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.



The Bill pay card displays scheduled payments. It includes three main buttons: 'Pay a bill' (with a dollar sign icon), 'Pay a person' (with a person icon), and 'Manage payments' (with a document and dollar sign icon). Below these are two scheduled payment entries:

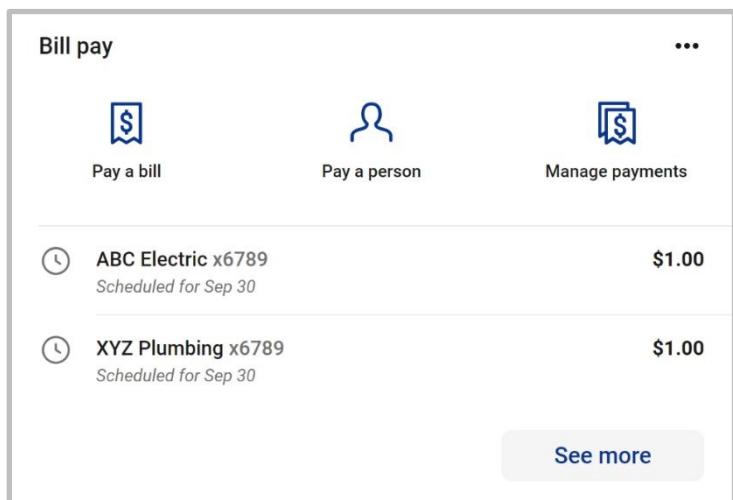
Payment Type	Description	Amount
ABC Electric x6789	Scheduled for Sep 30	\$1.00
XYZ Plumbing x6789	Scheduled for Sep 30	\$1.00

A 'See more' button is located at the bottom right of the card.

Edit or Delete a Payment

Step 1

Navigate to the **Bill pay** card on the **Dashboard** or to the **Bill pay** page and select the payment to edit or delete. Click **Edit**.



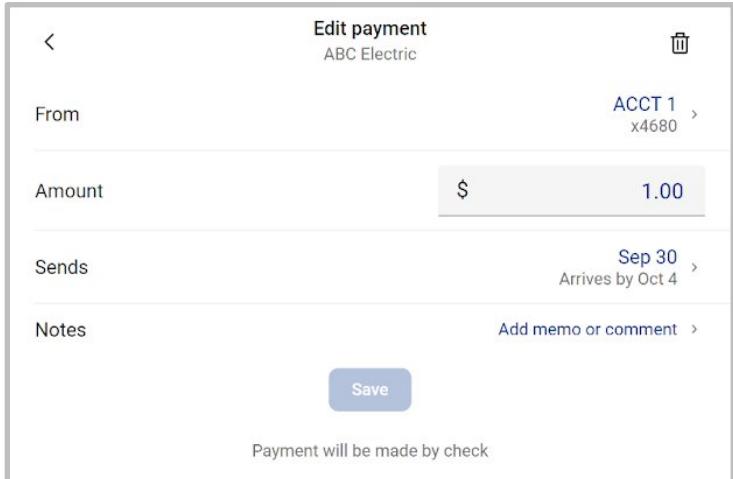
The Bill pay card displays scheduled payments. It includes three main buttons: 'Pay a bill' (with a dollar sign icon), 'Pay a person' (with a person icon), and 'Manage payments' (with a document and dollar sign icon). Below these are two scheduled payment entries:

Payment Type	Description	Amount
ABC Electric x6789	Scheduled for Sep 30	\$1.00
XYZ Plumbing x6789	Scheduled for Sep 30	\$1.00

A 'See more' button is located at the bottom right of the card.

Step 2

Modify the details or click the **trash can** icon to delete.



The 'Edit payment' screen for ABC Electric. It shows the following details:

From	ACCT 1 x4680
Amount	\$ 1.00
Sends	Sep 30 > Arrives by Oct 4
Notes	Add memo or comment >

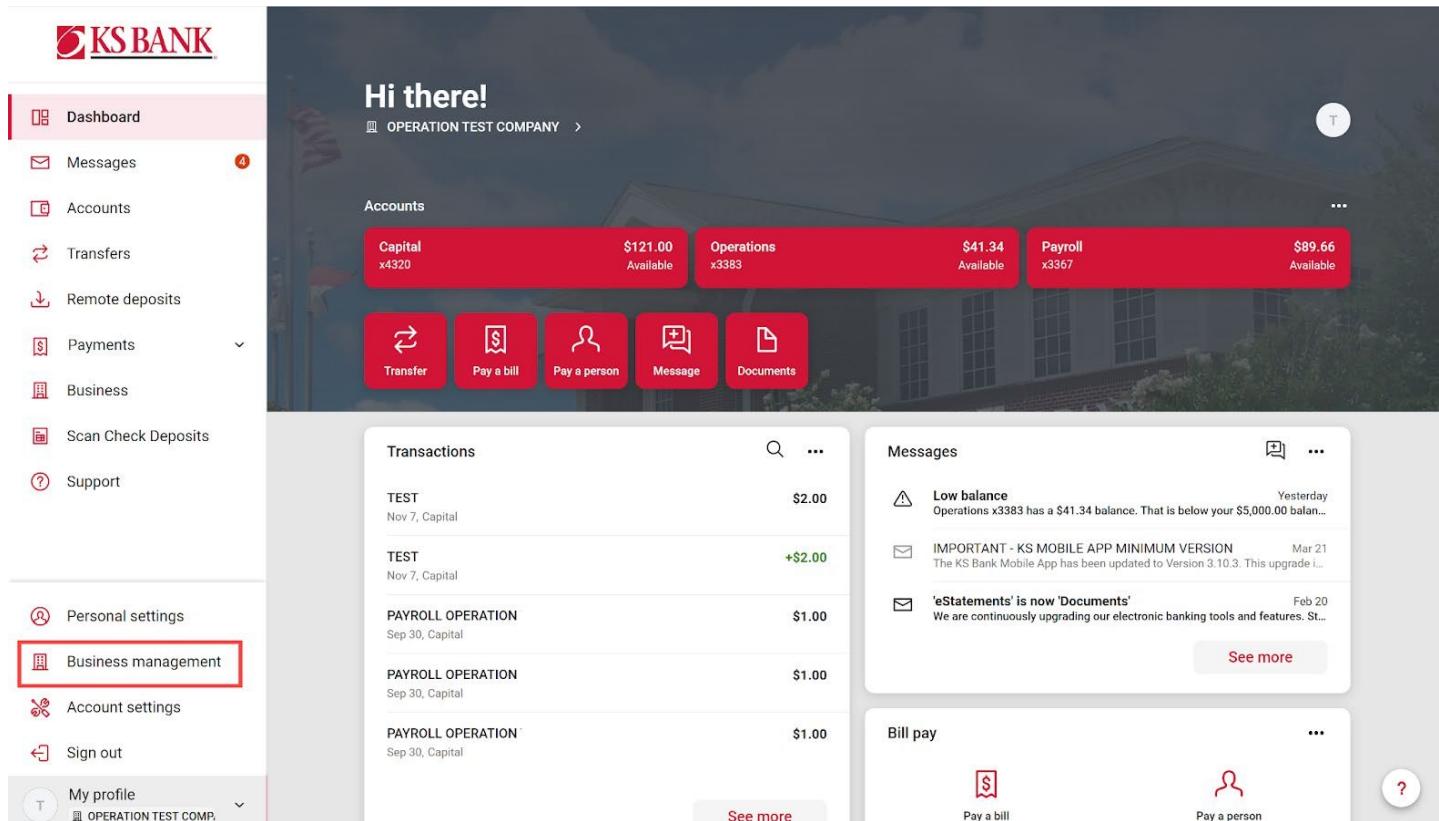
A 'Save' button is at the bottom left, and a note at the bottom right states: 'Payment will be made by check'.

Administration

Create a New User

Step 1

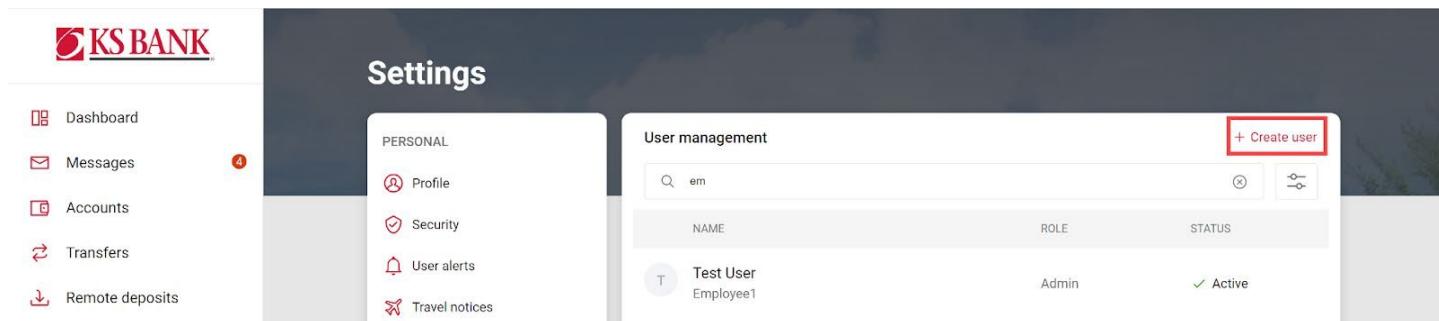
Click your profile and select **Business management**.



The screenshot shows the KS BANK mobile application interface. The top navigation bar displays the KS BANK logo and the text "Hi there! OPERATION TEST COMPANY". The left sidebar menu includes "Dashboard", "Messages" (with 4 notifications), "Accounts", "Transfers", "Remote deposits", "Payments", "Business" (selected), "Scan Check Deposits", and "Support". The main content area features a "Hi there!" greeting, a "Accounts" summary with four categories (Capital, Operations, Payroll, Payroll) showing available balances, and a "Transactions" section listing recent activity. The "Business" menu item in the sidebar is highlighted with a red box. The "Business management" option is also highlighted with a red box in the main content area.

Step 2

Click + Create user.



The screenshot shows the KS BANK mobile application settings screen. The top navigation bar displays the KS BANK logo and the text "Settings". The left sidebar menu includes "Dashboard", "Messages" (with 4 notifications), "Accounts", "Transfers", and "Remote deposits". The main content area features a "User management" section with a search bar and a table showing user details. A red box highlights the "+ Create user" button in the top right corner of the user management section.

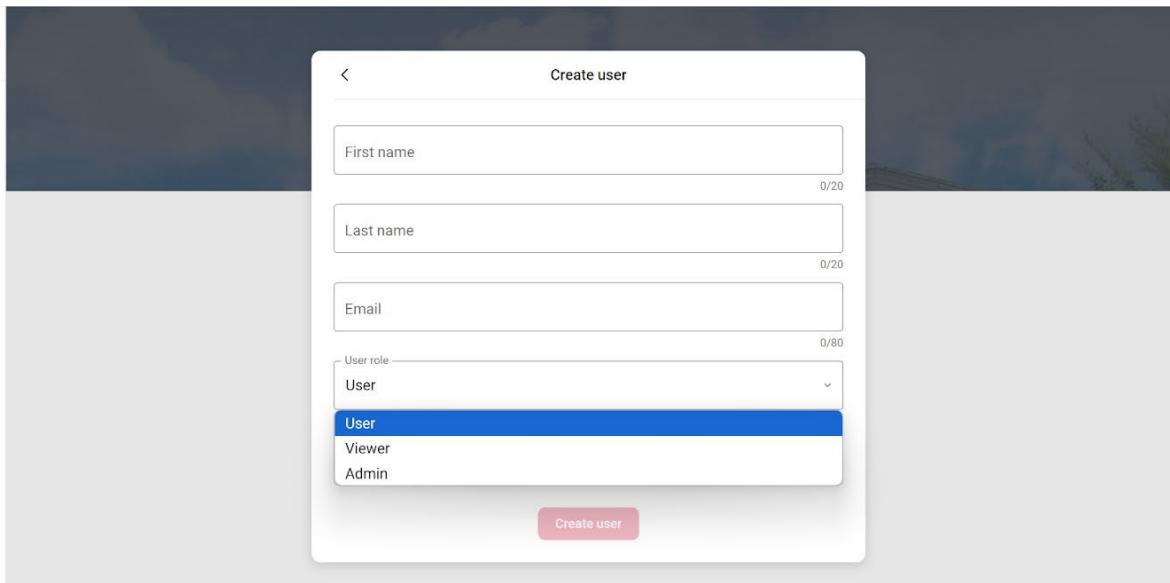
Step 3

Enter the user's **First name**, **Last name**, **Email address**, and choose their **User role**.

- **User:** can have customized permissions and account access but cannot manage other users.
- **Viewer:** View only access on specified accounts.
- **Admin:** can have customized permissions and account access as well as user management.

Click **Create user**.

Please note: You may be asked to authenticate with your password

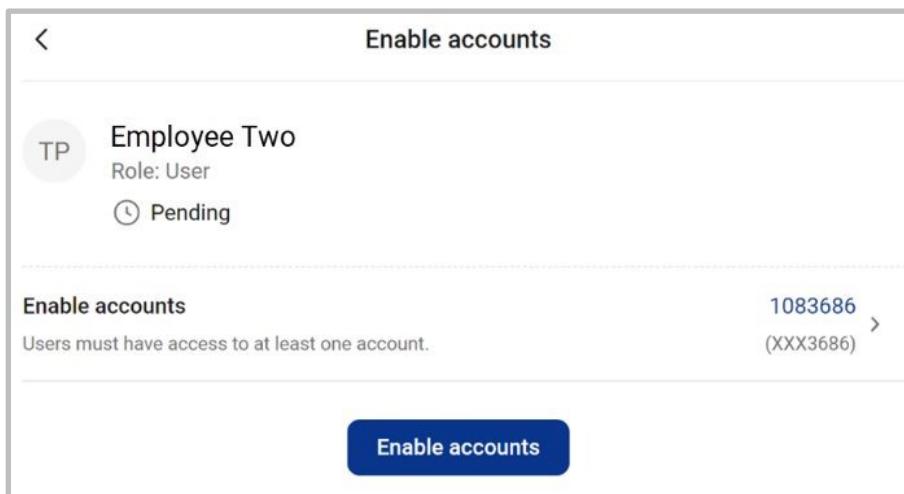


The screenshot shows the 'Create user' form. On the left is a sidebar with various menu items: Dashboard, Messages (with a red notification badge), Accounts, Transfers, Remote deposits, Payments (with a dropdown arrow), Business, Scan Check Deposits, and Support. The main area is titled 'Create user' and contains three text input fields: 'First name', 'Last name', and 'Email', each with a character limit indicator (0/20, 0/20, 0/80). Below these is a 'User role' dropdown menu with three options: 'User' (selected and highlighted in blue), 'Viewer', and 'Admin'. At the bottom is a red 'Create user' button.

Step 4

Click the **Enable accounts** arrow and choose the account(s) the user should have access to.

Click **Enable accounts** to continue.

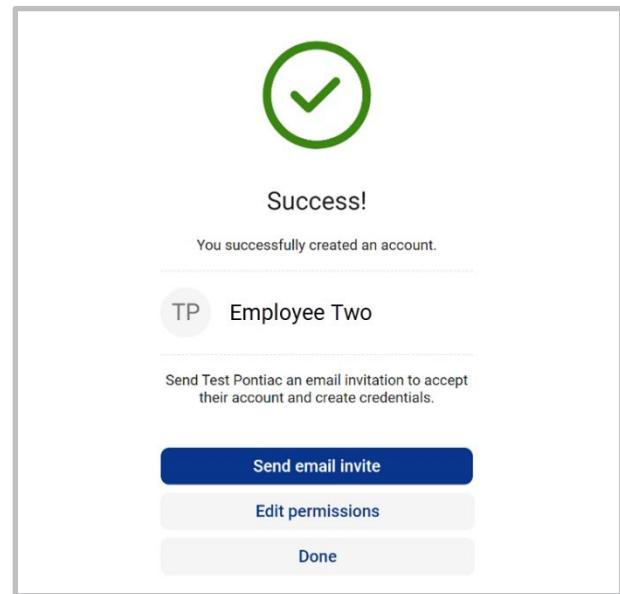


The screenshot shows the 'Enable accounts' screen for 'Employee Two'. The top section displays the user's profile: 'TP', 'Employee Two', 'Role: User', and 'Pending'. Below this is a section titled 'Enable accounts' with the text 'Users must have access to at least one account.' To the right is an account identifier '1083686 (XXX3686)'. At the bottom is a large blue 'Enable accounts' button.

Step 5

Review your confirmation and choose from the following options:

1. Click **Send email invite** to send the user a link to set up their login credentials without modifying permissions further.
- Please note:** Permissions and account access can be modified in the user's profile at a later time if necessary.
2. Select **Edit permissions** to modify entitlements and account access prior to sending the email invite.
3. Click **Done** to send the invite and edit permissions at a later time.

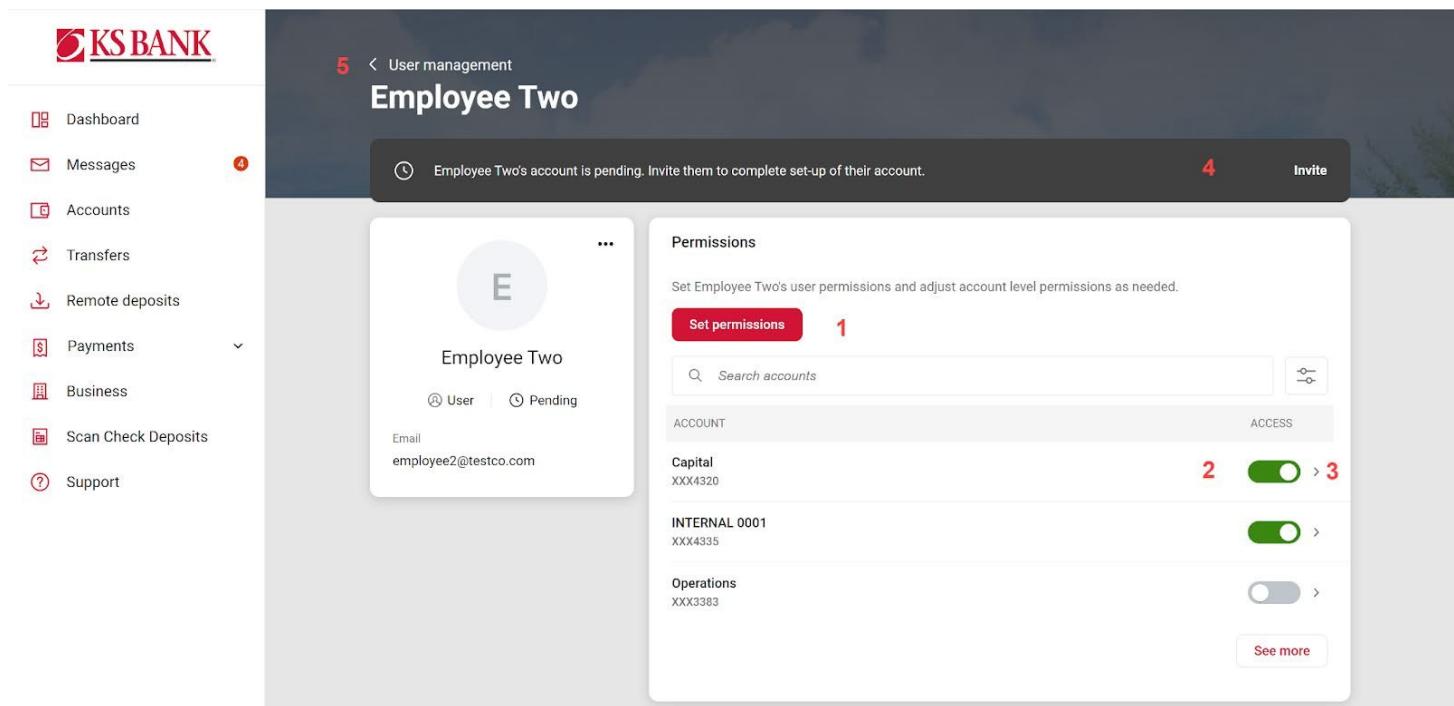


Step 6

If **Edit permissions** was selected:

1. Click **set permissions** to modify global entitlements for the user.
2. Toggle on an account to give the user access.
3. Select an account to adjust the global permissions at the account level if necessary.
4. Select **Invite** to send the user an email to set up their login credentials.
5. Click the **arrow** to return to the Business Management page.

Please see the **Editing or Deleting a User** section in this document for more information on permissions

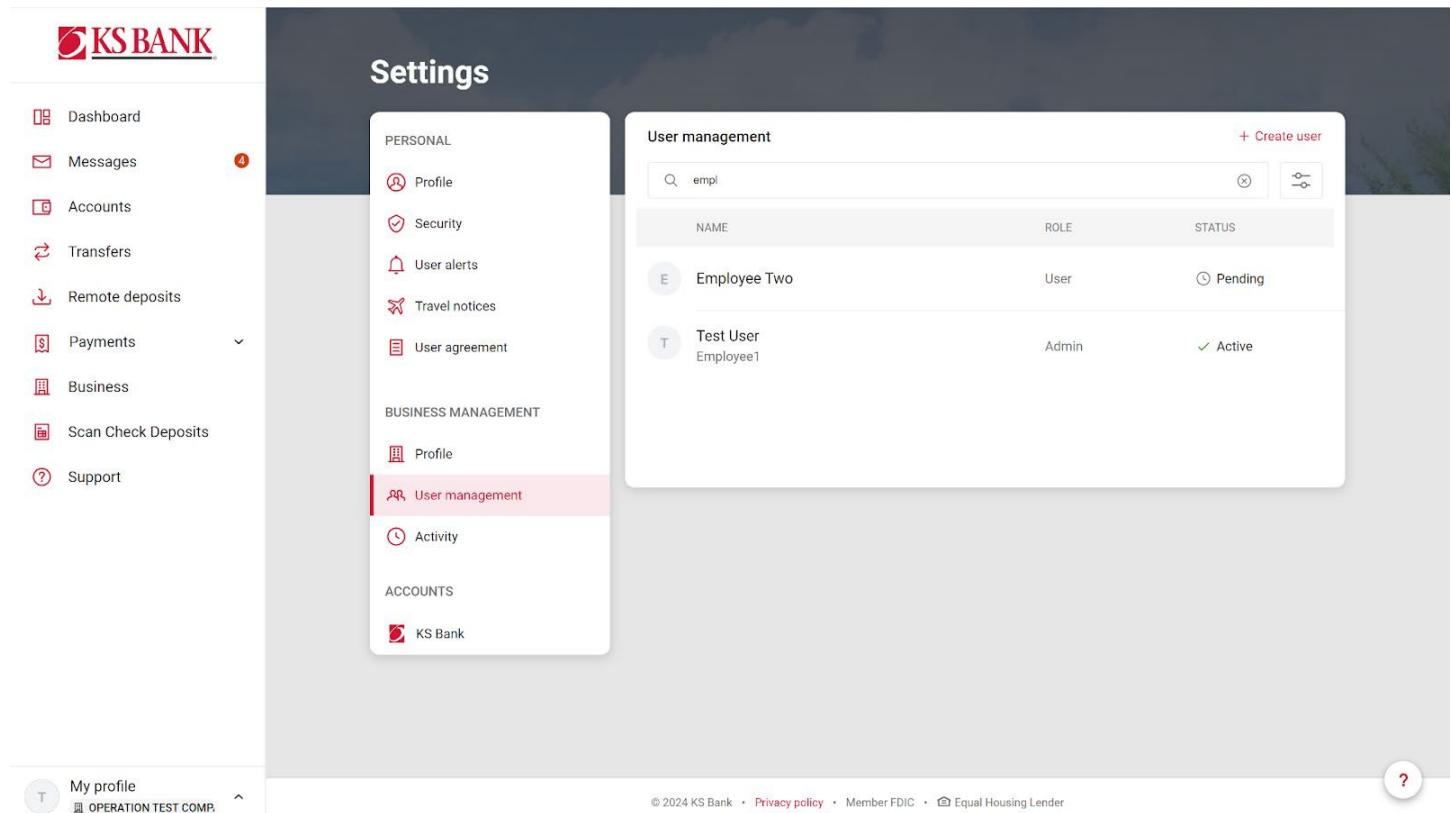


A screenshot of the KS BANK digital banking interface. The left sidebar shows navigation links: Dashboard, Messages (4 notifications), Accounts, Transfers, Remote deposits, Payments, Business, Scan Check Deposits, and Support. The main area is titled "Employee Two" (step 5) and shows a pending account setup for "Employee Two" (step 1). A message says "Employee Two's account is pending. Invite them to complete set-up of their account." (step 4). A "Permissions" section (step 2) lists accounts with checkboxes for "ACCESS": Capital (checked, step 3), INTERNAL 0001 (checked), and Operations (unchecked). A "Set permissions" button is at the top of the permissions list. The top right has an "Invite" button.

Step 7

The new user will appear as **Pending** on the Business Management page. Their status will change to **Active** once they set up their credentials.

Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user's name.

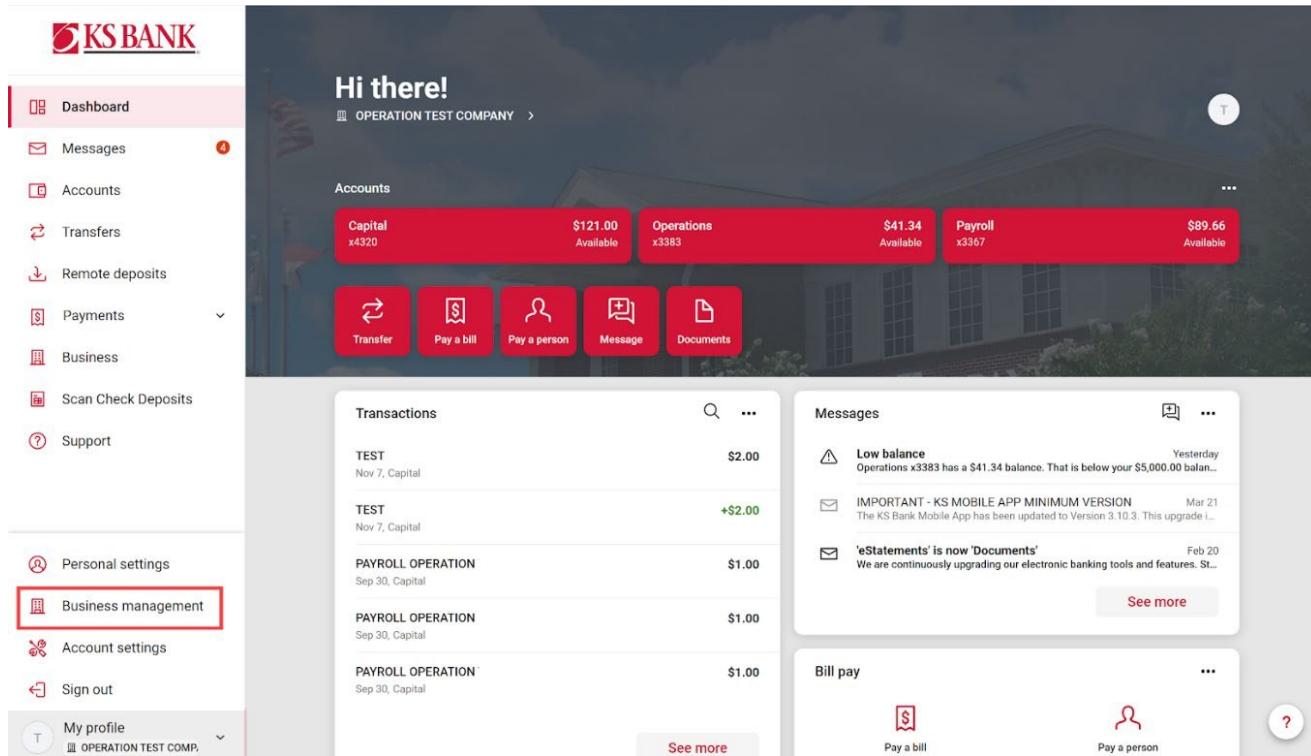


NAME	ROLE	STATUS
Employee Two	User	Pending
Test User Employee1	Admin	Active

Editing or Deleting a User

Step 1

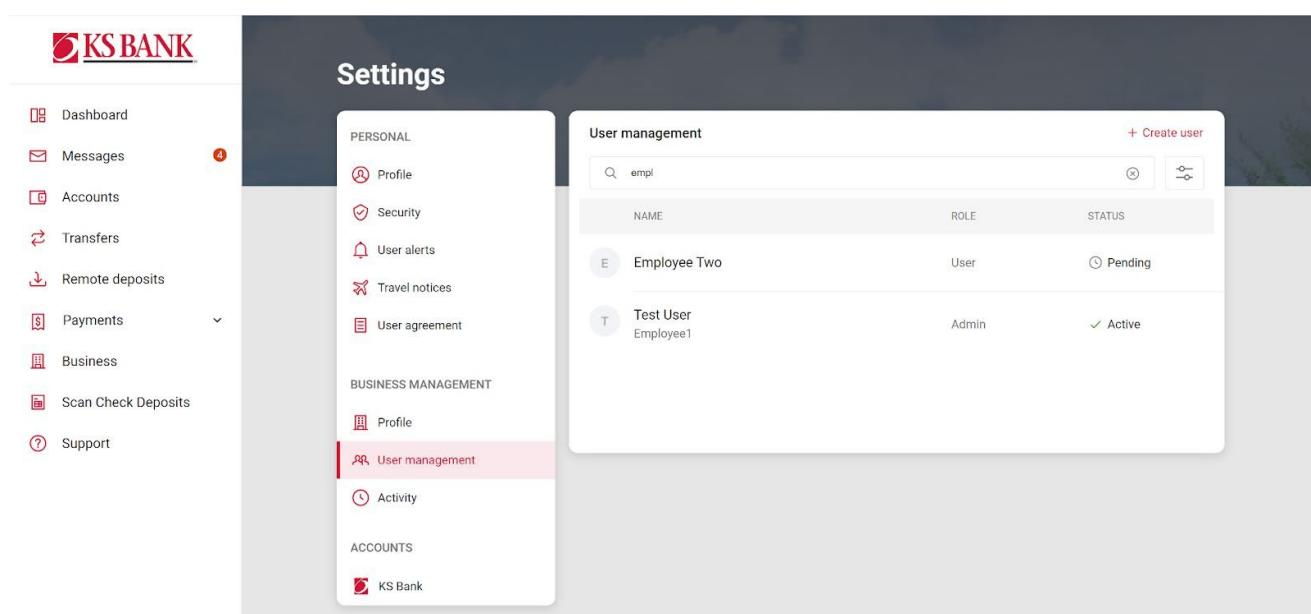
Click your profile and select **Business management**.



The screenshot shows the KS BANK mobile application interface. On the left, a sidebar menu is open with various options: Dashboard, Messages (4 notifications), Accounts, Transfers, Remote deposits, Payments, Business, Scan Check Deposits, Support, Personal settings, Business management (highlighted with a red box), Account settings, Sign out, and My profile. The main content area displays a 'Hi there!' greeting and 'OPERATION TEST COMPANY'. It shows 'Accounts' with Capital (\$121.00 Available), Operations (\$41.34 Available), Payroll (\$89.66 Available), and a 'Transfer' button. Below this are 'Transactions' and 'Messages' sections. The 'Business management' section in the sidebar is highlighted with a red box.

Step 2

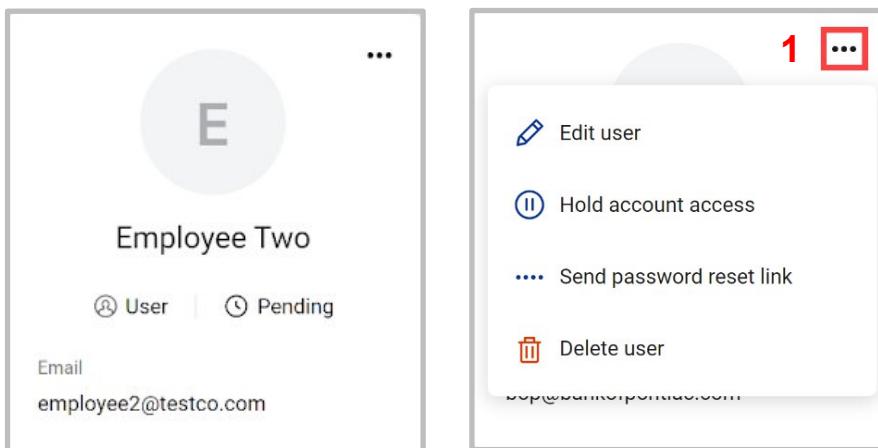
Select the user you'd like to edit.



The screenshot shows the KS BANK mobile application settings screen. The sidebar menu includes: Dashboard, Messages (4 notifications), Accounts, Transfers, Remote deposits, Payments, Business, Scan Check Deposits, Support, Personal settings, User management (highlighted with a red box), Activity, Accounts, and KS Bank. The main content area is titled 'Settings' and shows the 'User management' section. It includes a search bar with 'empl', a table with columns 'NAME', 'ROLE', and 'STATUS', and two entries: 'Employee Two' (User, Pending) and 'Test User' (Employee1, Admin, Active). A '+ Create user' button is also present.

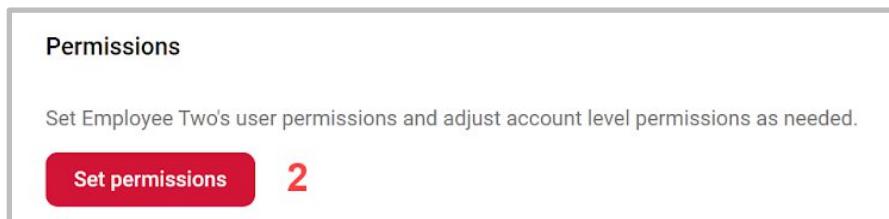
Step 3

1. Select the **ellipsis icon**.
 - a. Click **Edit user** to change the users name, role, or email address.
 - b. Select **Hold account access** to temporarily prevent them from logging in.
 - c. Click **Send password reset link** to email them a link.
 - d. Select **Delete user** to remove their access permanently.

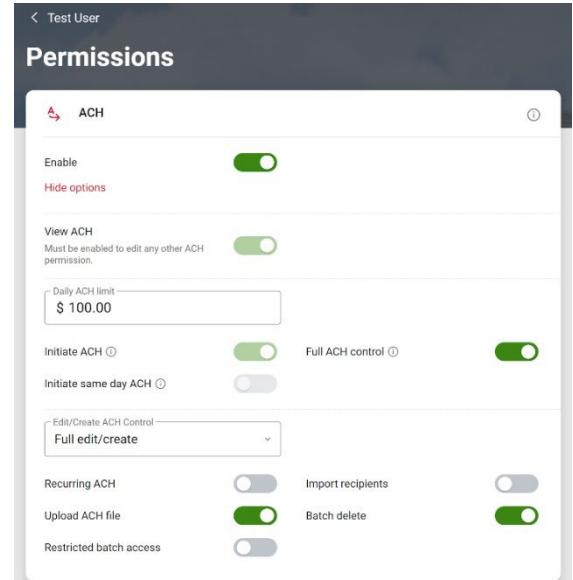


2. Click **Set permissions** to modify global entitlements.

Please note: Options may vary depending on your company's setup.



- a. ACH
 - i. **Enable:** Activates this feature for the user.
 - ii. **View ACH:** Must be enabled to edit any other ACH permission.
 - iii. **Daily ACH limit:** Maximum amount the user can initiate per day.
 - iv. **Initiate ACH:** Allows user to transmit ACH payments to the bank.
 - v. **Initiate same day ACH:** Allows user to transmit same day ACH payments to the bank.
 - vi. **Full ACH Control:** Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a payment they created. A second user must initiate it.
 - vii. **Edit/Delete ACH Control:**



1. **Full edit/create:** Allows the user to edit everything within a payment.
2. **Partial Edit:** User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
3. **None:** User cannot Edit an ACH payment.

- viii. **Recurring ACH:** Allows the user to set a recurring frequency for a payment.
- ix. **Upload ACH file:** Allows the user to upload a NACHA formatted file.
- x. **Restricted batch access:** User can view payments that have been flagged as restricted.
- xi. **Import recipients:** User can import a file containing recipient data to create a payment.
- xii. **Batch delete:** User can delete an ACH payment.

b. Bill Pay

- i. **Enable:** Activates this feature for the user.

c. Card Management

- i. **Enable:** Activates this feature for the user.

d. Positive Pay

- i. **Enable:** Activates this feature for the user.
- ii. **Upload Positive Pay:** Allows user to upload an issued items check file to the bank.
- iii. **Work Positive Pay:** Allows user to pay or return issued item check exceptions.
- iv. **Download Positive Pay:** Not applicable.
- v. **Work ACH Exceptions:** User can pay or return ACH exceptions items.

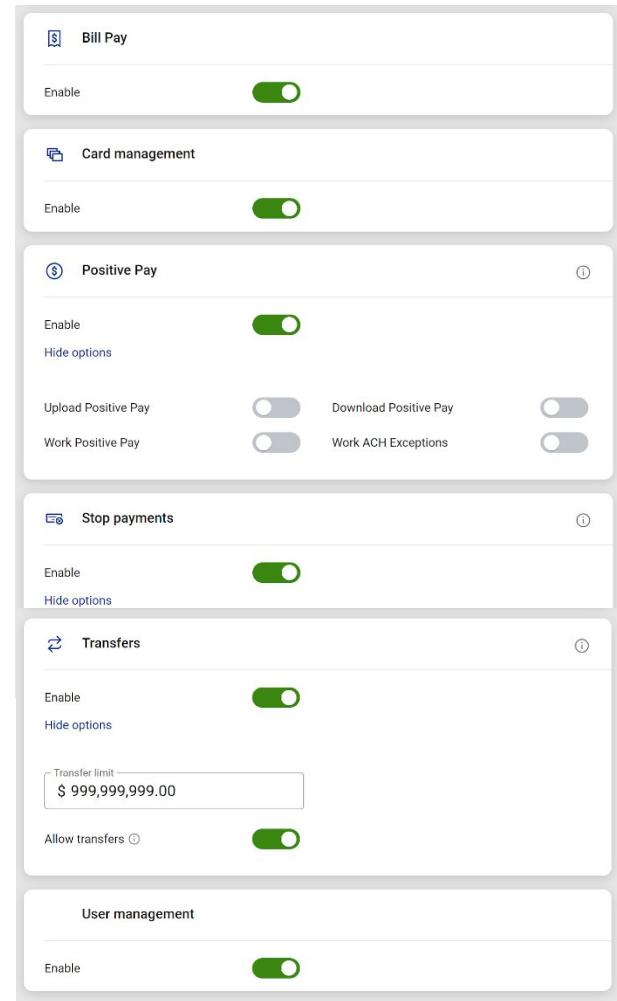
e. Stop Payments

- i. **Enable:** Activates this feature for the user.
- ii. **View Stop Payment:** User can only see existing stop payments.
- iii. **Add stop payment:** User can create a stop payment.

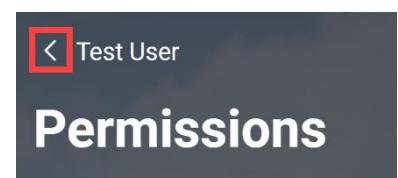
f. Transfers

- i. **Enable:** Activates this feature for a user.
- ii. **Transfer limit:** Maximum amount a user can transfer per day.

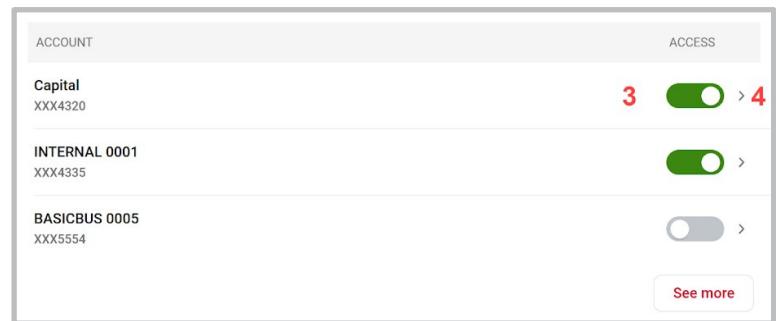
g. **User Management:** Allows user to create, modify, and delete other users.



Click the **back arrow** once done.



3. Toggle on the switch to activate an account for a user.
4. Select an account to modify the global permissions on a per account basis.
5. For users who have not yet logged in, click Invite to send them the enrollment email. They will receive an email with a link to establish their credentials.
6. Click the back arrow to return to the Business Management page.

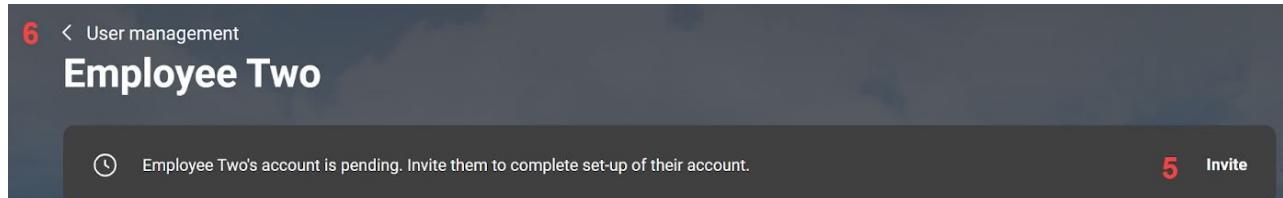


6 < User management

Employee Two

Employee Two's account is pending. Invite them to complete set-up of their account.

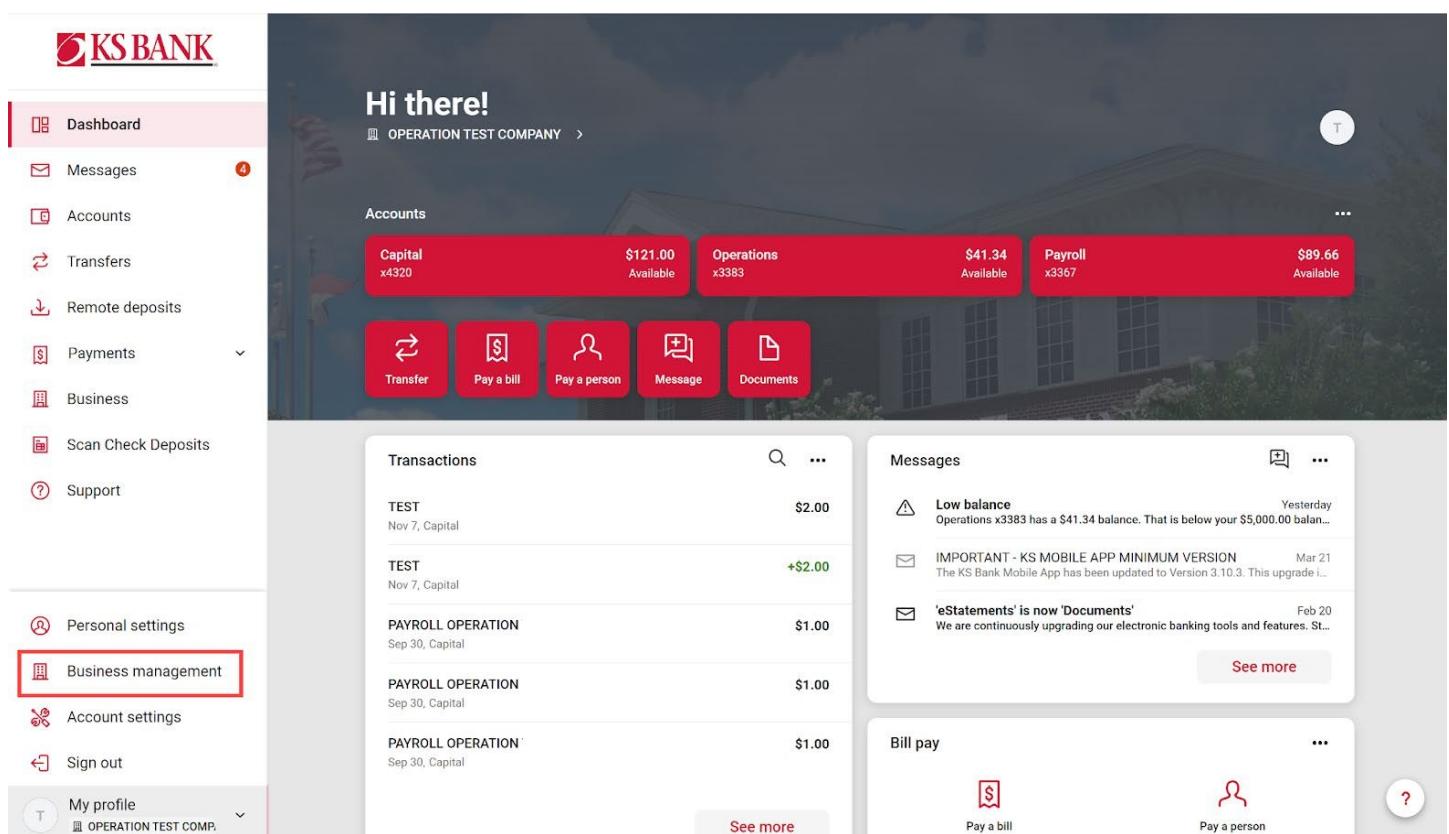
5 Invite



Unlock a Locked User

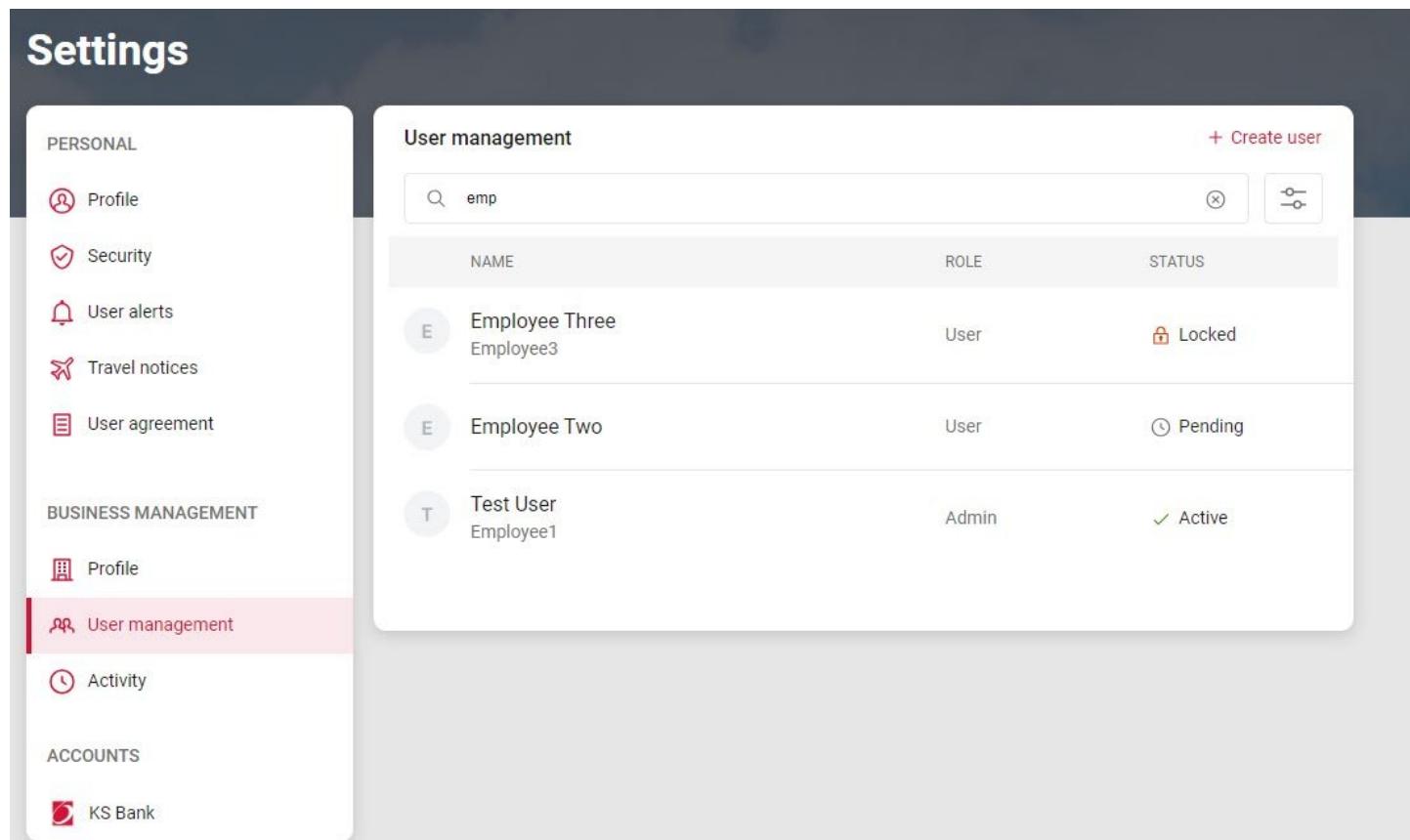
Step 1

Click your profile and select **Business management**.



Step 2

Select the locked user.

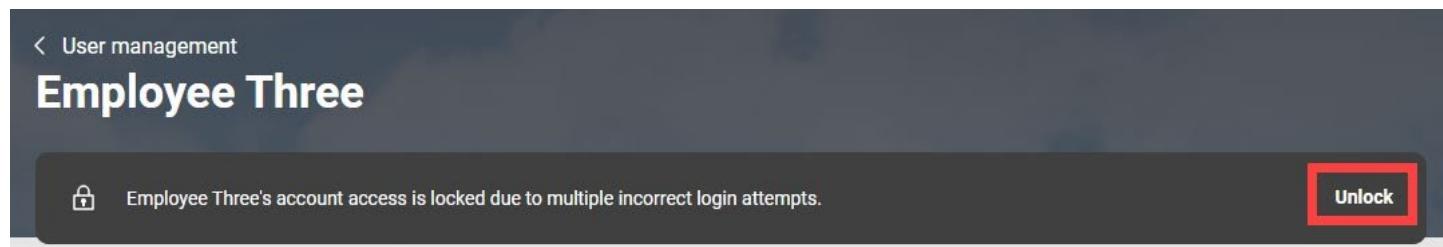


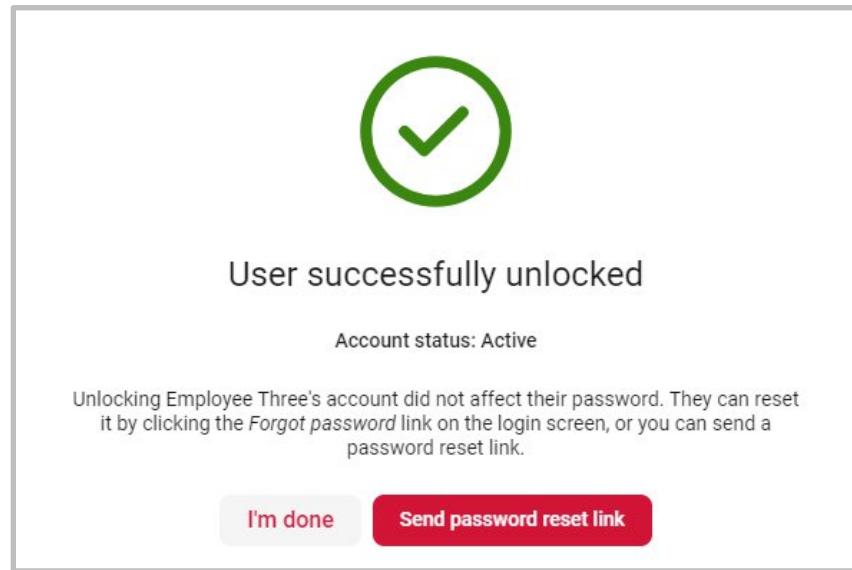
NAME	ROLE	STATUS
Employee Three Employee3	User	Locked
Employee Two	User	Pending
Test User Employee1	Admin	Active

Step 3

Click **Unlock** and review the confirmation.

Please note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.

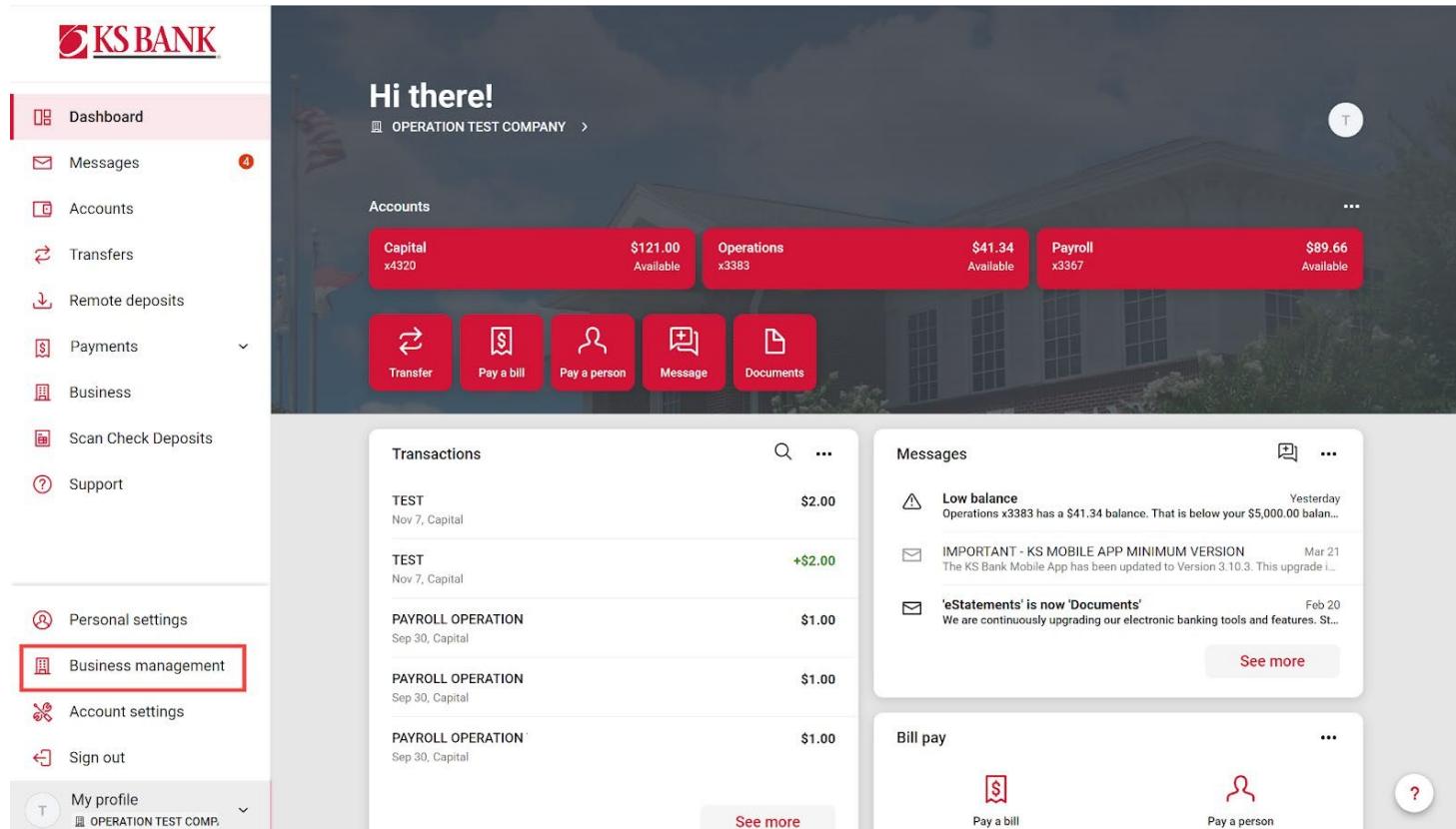




Reset a User's Password

Step 1

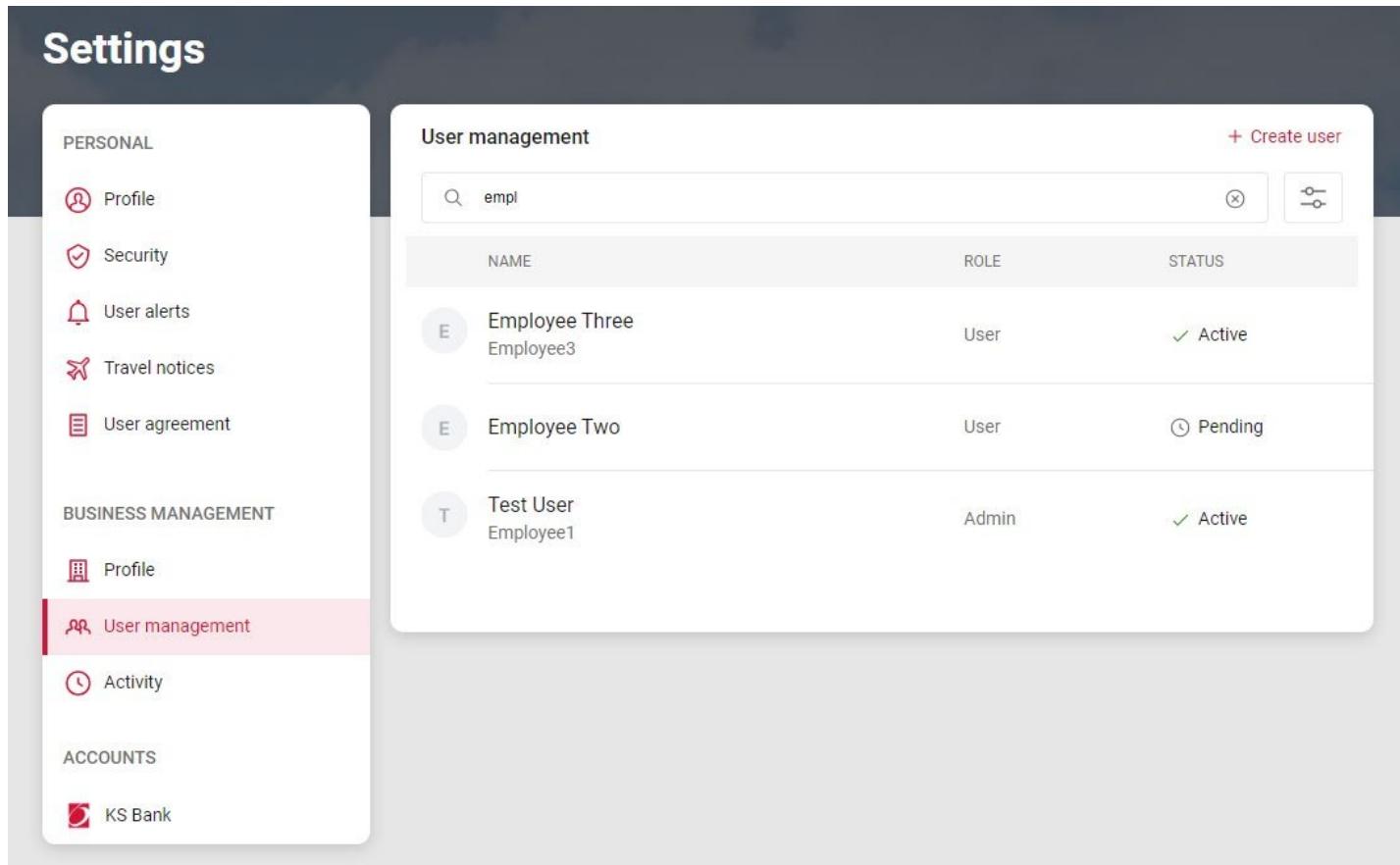
Click your profile and select **Business management**.



The screenshot shows the KS BANK mobile application interface. The top navigation bar displays the KS BANK logo and the text 'Hi there! OPERATION TEST COMPANY'. The left sidebar menu includes: Dashboard (selected), Messages (4 notifications), Accounts, Transfers, Remote deposits, Payments, Business (selected), Scan Check Deposits, Support, Personal settings, Business management (highlighted with a red box), Account settings, and Sign out. The bottom navigation bar includes: My profile (selected), OPERATION TEST COMP., and a question mark icon. The main content area features a 'Hi there!' greeting, account summary cards for Capital, Operations, and Payroll, and a 'Transactions' section listing recent activity. The 'Messages' section shows notifications for low balance, an app update, and a statement about eStatements. The 'Bill pay' section includes icons for Pay a bill and Pay a person.

Step 2

Select the user to reset.



NAME	ROLE	STATUS
Employee Three Employee3	User	✓ Active
Employee Two	User	⌚ Pending
Test User Employee1	Admin	✓ Active

Step 3

Click the ellipsis icon and choose Send password reset link to email the user.

