



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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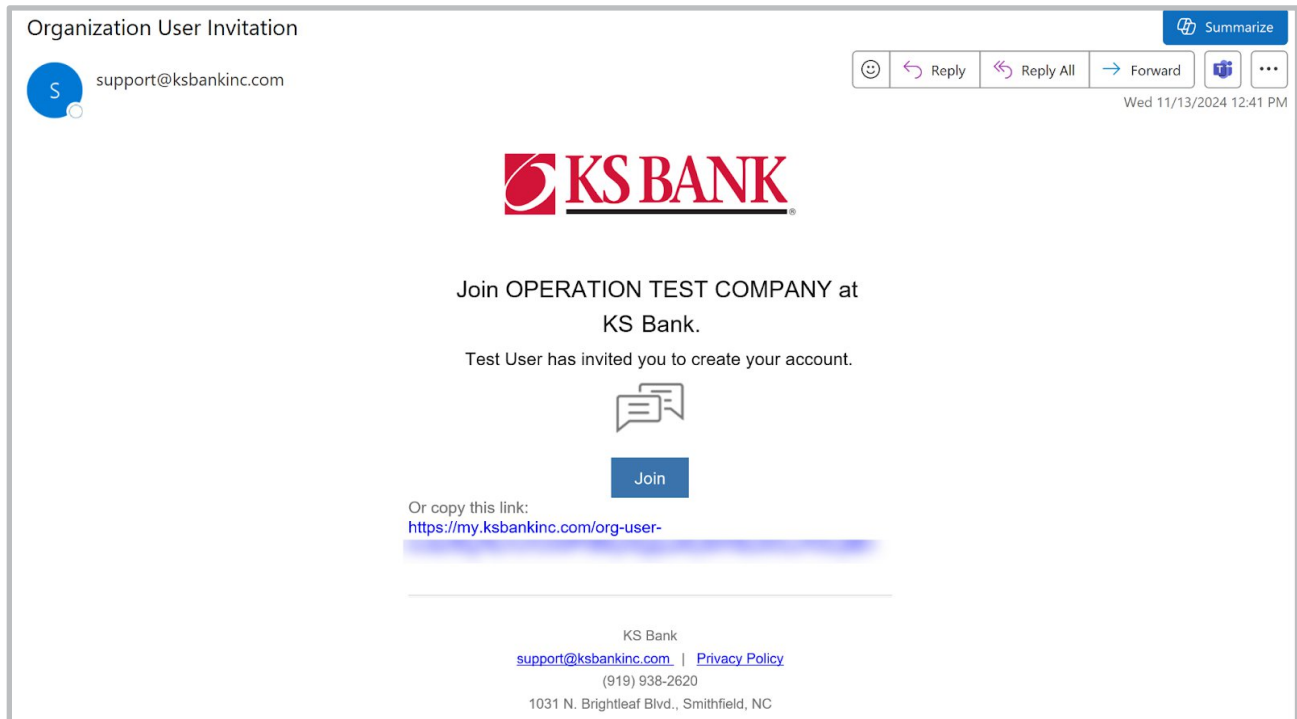
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First Time Login

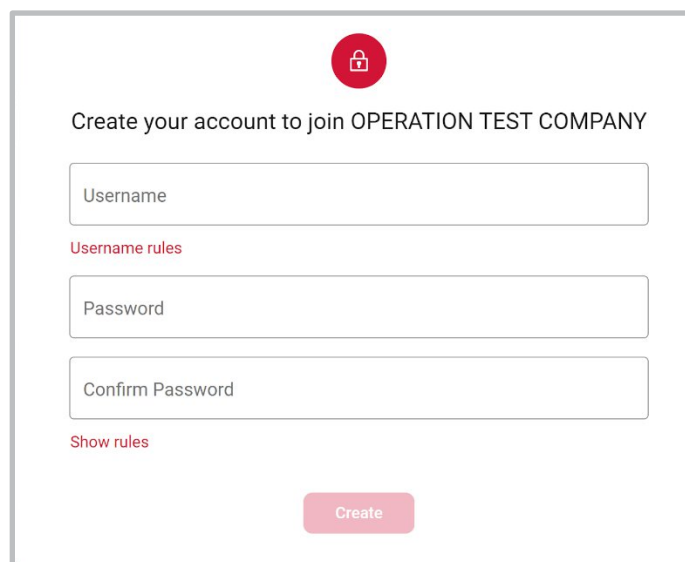
Step 1

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



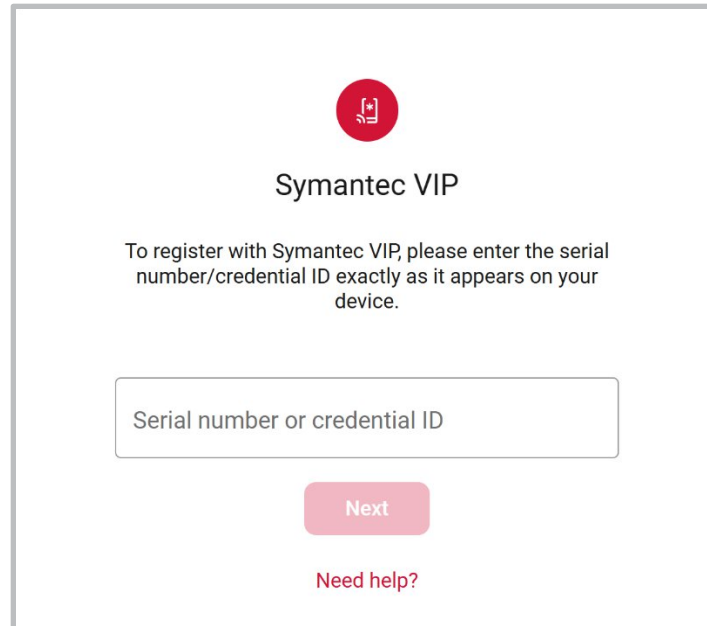
Step 2

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



Step 3

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



The screen displays the Symantec VIP logo at the top. Below it, a message states: "To register with Symantec VIP, please enter the serial number/credential ID exactly as it appears on your device." A text input field is provided with the placeholder text "Serial number or credential ID". Below the input field is a pink "Next" button. At the bottom, there is a link that says "Need help?" in red text.

Step 4

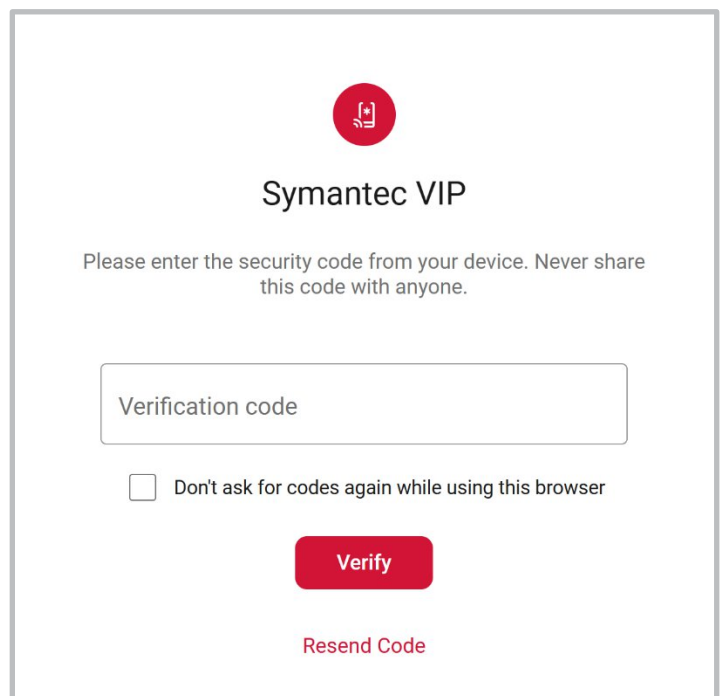
Enter the **Verification code** that appears on your app. **Check the box** to have the system remember your device and avoid having to authenticate on future logins.

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



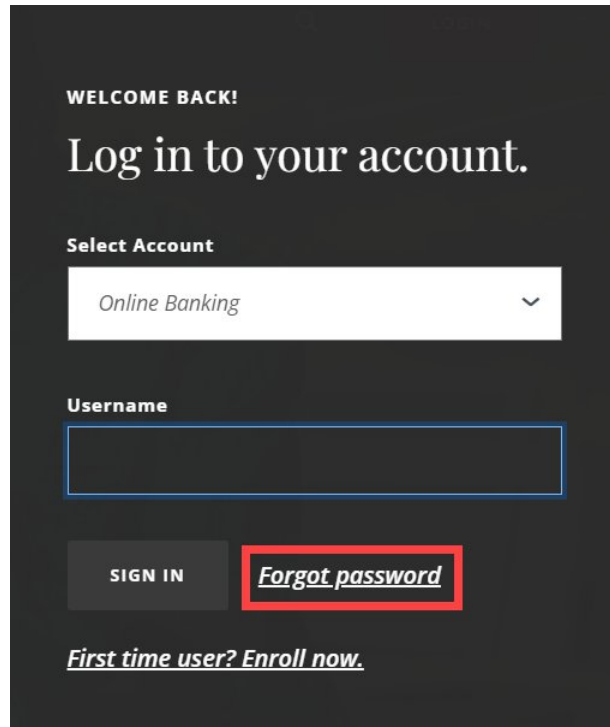
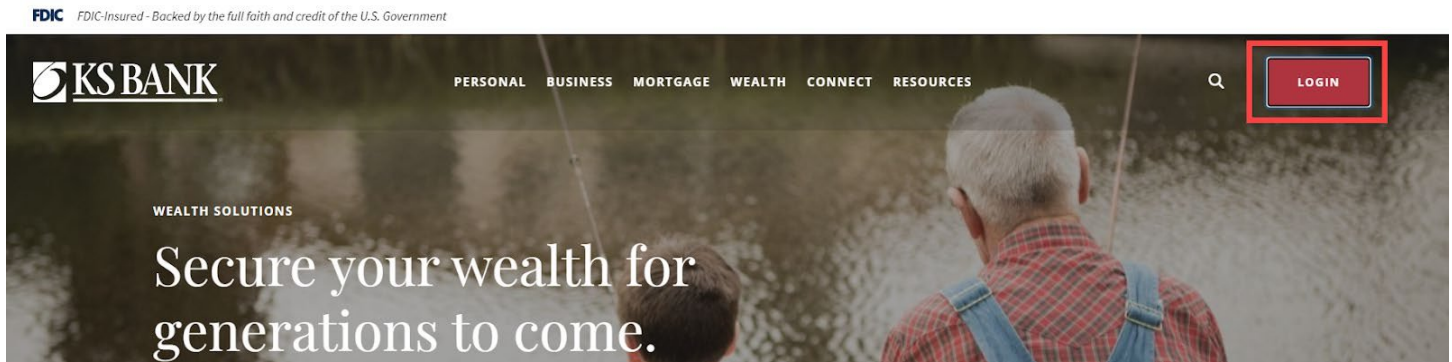
The screen displays the Symantec VIP logo at the top. Below it, a message states: "Please enter the security code from your device. Never share this code with anyone." A text input field is provided with the placeholder text "Verification code". Below the input field is a checkbox with the label "Don't ask for codes again while using this browser". Below the checkbox is a pink "Verify" button. At the bottom, there is a link that says "Resend Code" in red text.

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**

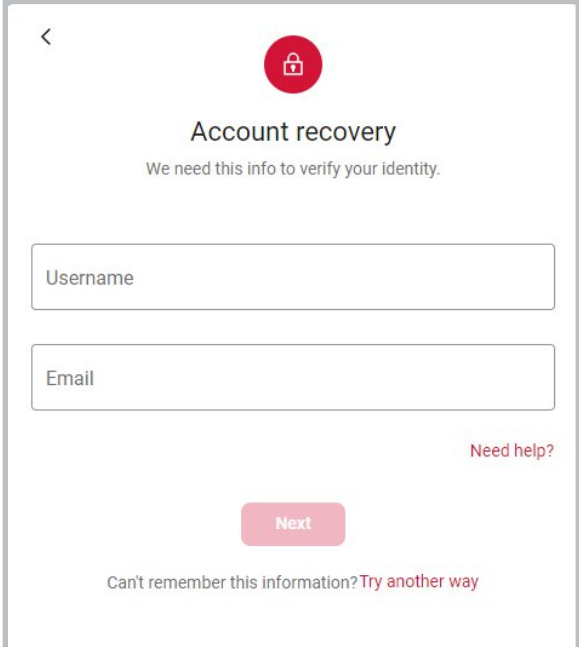


Step 2

Enter your username and email address.

IMPORTANT: Email must match what is on file.

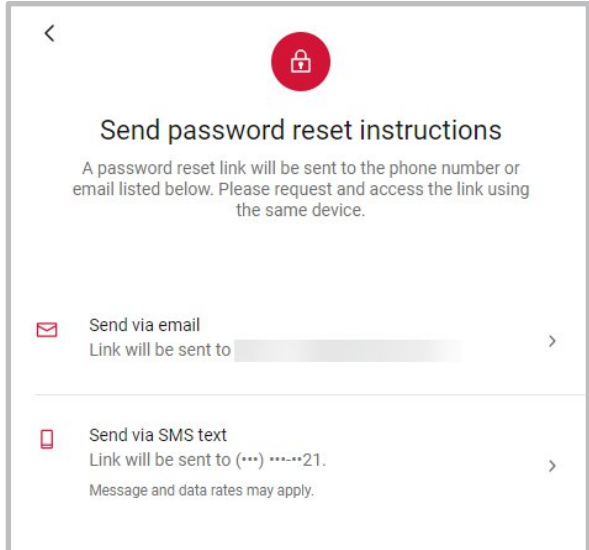
Don't know your username? Click **Try another way** to use your social security and account number instead.



The screen shows a back arrow in the top left and a red lock icon in a circle at the top center. Below the icon is the title "Account recovery" and a subtitle "We need this info to verify your identity." There are two input fields: "Username" and "Email". To the right of the "Email" field is a link "Need help?". At the bottom center is a pink "Next" button. Below the button is a link "Can't remember this information? Try another way".

Step 3

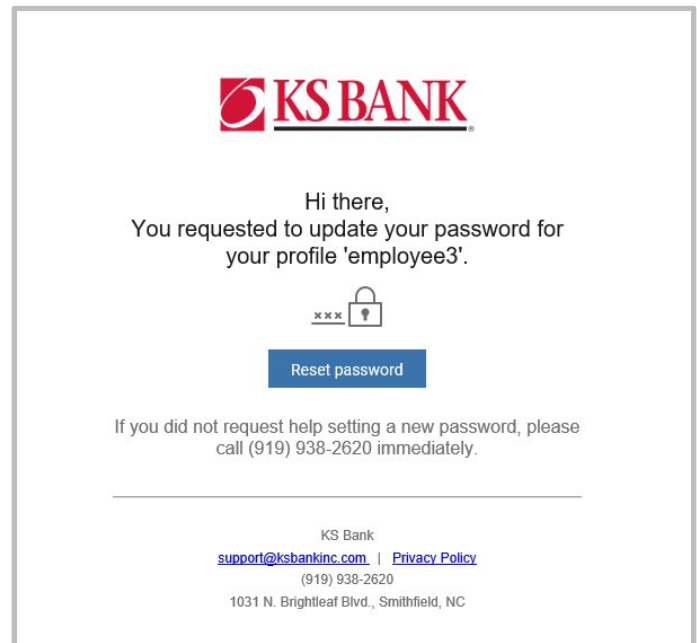
Choose to receive your instructions via email or text.



The screen shows a back arrow in the top left and a red lock icon in a circle at the top center. Below the icon is the title "Send password reset instructions" and a subtitle "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." There are two options: "Send via email" with a red envelope icon and "Send via SMS text" with a red phone icon. Each option has a text field and a right arrow. The SMS option includes a note "Message and data rates may apply."

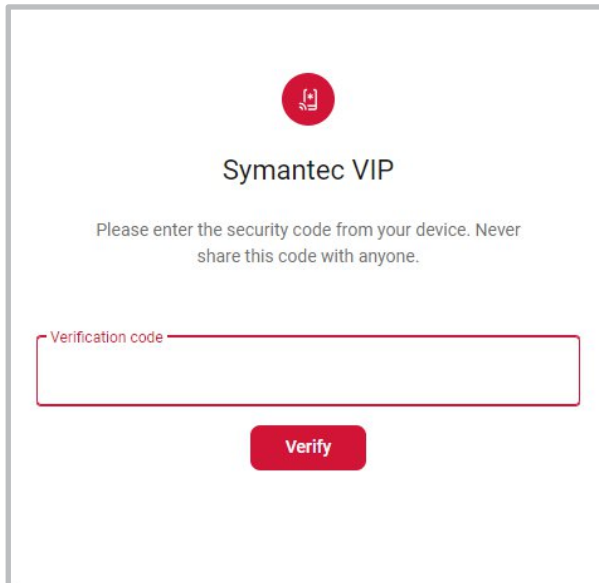
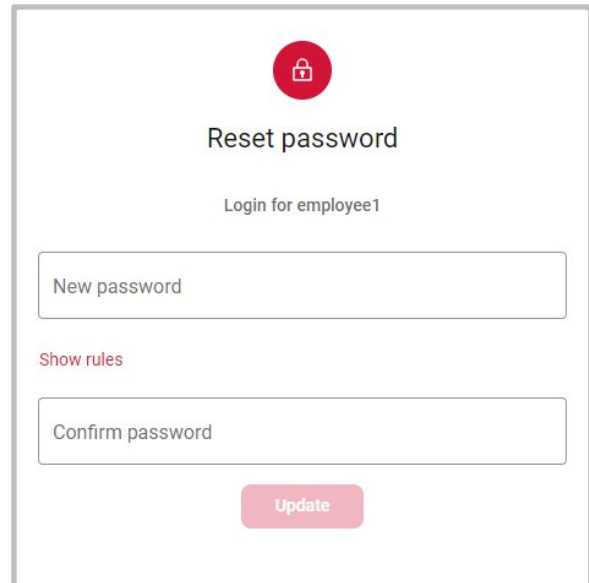
Step 4

- **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.

A Symantec VIP verification screen. At the top is a red circular icon with a white "S" and a checkmark. Below it, the text "Symantec VIP" is displayed. Underneath, it says: "Please enter the security code from your device. Never share this code with anyone." There is a red rectangular box for entering the verification code, with the text "Verification code" to its left. Below the box is a red button labeled "Verify".A "Reset password" screen. At the top is a red circular icon with a white padlock. Below it, the text "Reset password" is displayed. Underneath, it says: "Login for employee1". There is a text input field labeled "New password". Below it is a link labeled "Show rules". There is another text input field labeled "Confirm password". At the bottom is a red button labeled "Update".

Dashboard

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

Default Layout

1. **Accounts** - Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons** - Click a button to jump to that feature of online banking.
3. **Transactions** - Displays recent activity on all accounts.
4. **Messages** - Displays conversations between you and support representatives as well as alerts and bank messages.
5. **Bill Pay** - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
6. **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.

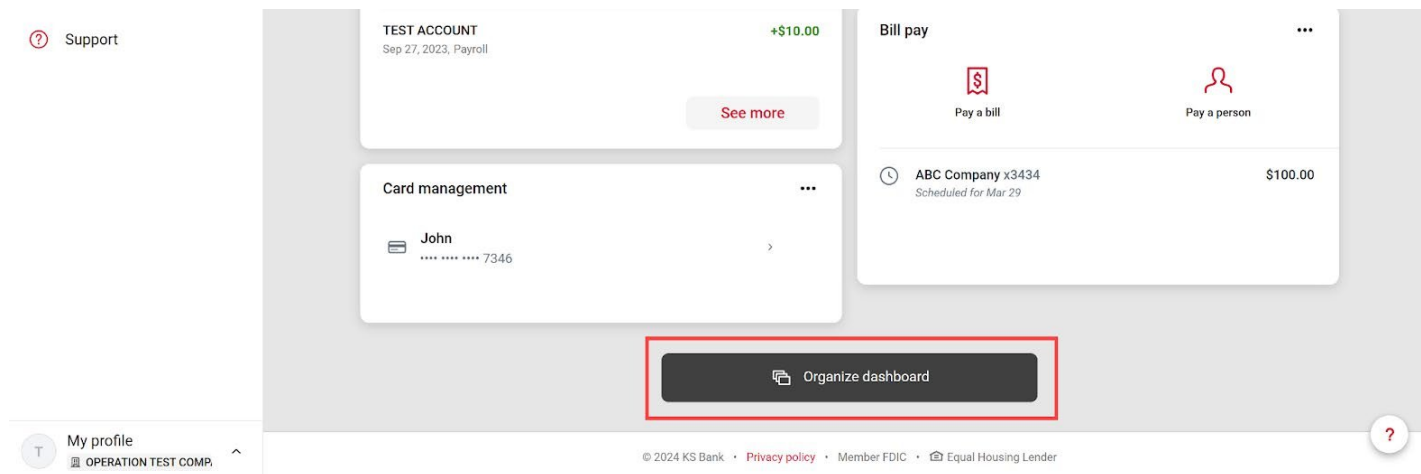
The screenshot displays the KS Bank Digital Banking Dashboard. On the left is a navigation menu with the following items: Dashboard (highlighted), Messages, Accounts, Remote deposits, Payments, Scan Check Deposits, and Support. The main content area is titled 'Hi there!' and 'OPERATION TEST COMPANY'. It features several sections: 'Accounts' showing 'Operations x3383' with a balance of '\$41.34 Available' and 'Payroll x3367' with a balance of '\$89.66 Available'; 'Quick Action Buttons' for 'Pay a bill', 'Pay a person', 'Message', and 'Documents'; 'Transactions' listing recent activity like 'DUES OPERATION' and 'CHECK 539'; 'Messages' with alerts about app updates and new features; 'Bill pay' with options to 'Pay a bill' or 'Pay a person'; and 'Card management' showing a card for 'John'. At the bottom, there is a 'My profile' section and a footer with copyright information and a 'Privacy policy' link.

Organize Dashboard

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

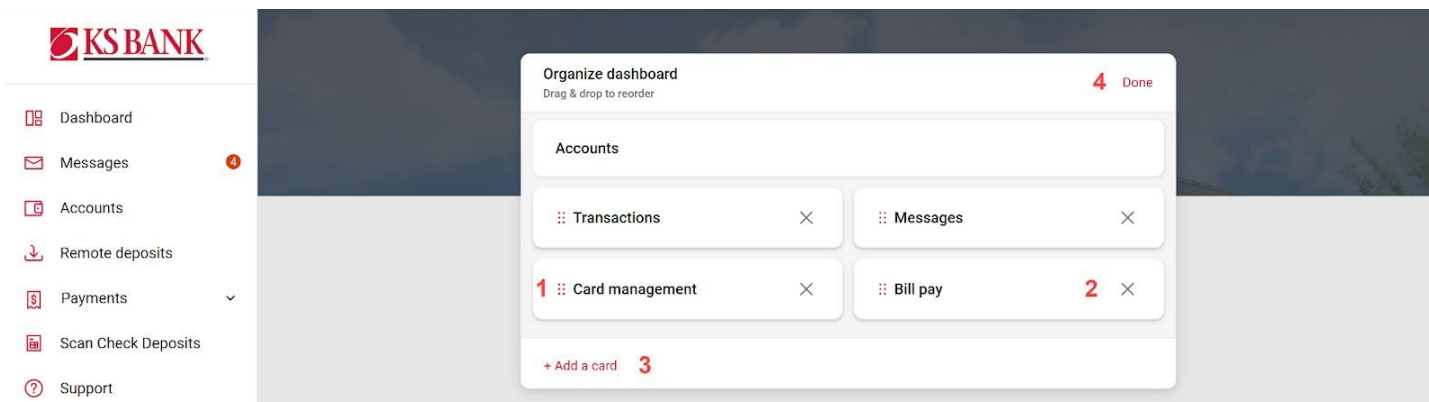
Step 1

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.

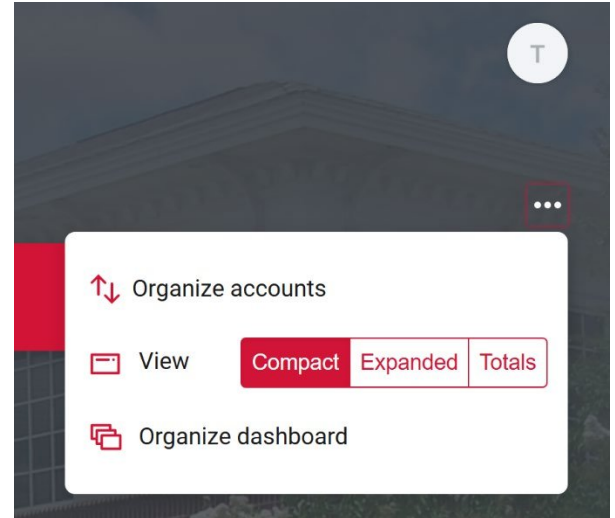


Organize Accounts

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

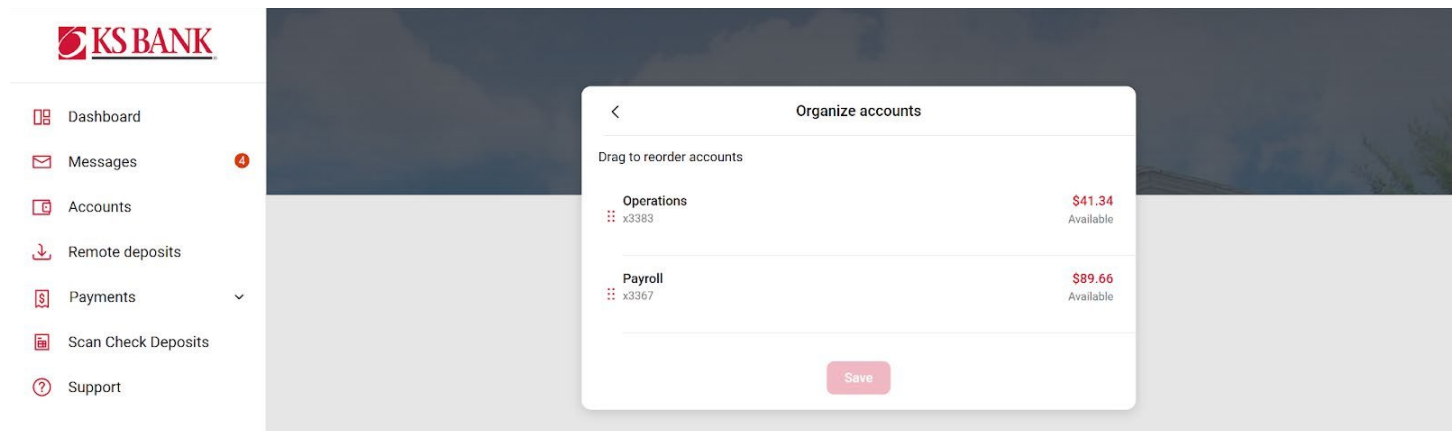
Step 1

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 displays the KS Bank digital banking dashboard. On the left is a navigation menu with options: Dashboard, Messages (4), Accounts, Remote deposits, Payments, Scan Check Deposits, and Support. The main content area is titled 'Hi there!' and 'OPERATION TEST COMPANY'. Below this, the 'Accounts' section is highlighted. It shows two account cards: 'Operations x3383' with a balance of '\$41.34 Available' and 'Payroll x3367'. A dropdown menu is open next to the 'Accounts' section, showing options to 'Organize accounts' with 'View' buttons for 'Compact', 'Expanded', and 'Totals', and an option to 'Organize dashboard'. Below the accounts, there are buttons for 'Pay a bill', 'Pay a person', 'Message', and 'Documents'. The 'Transactions' section lists several transactions: 'DUES OPERATION' (Jan 9, Payroll) for \$1.00, 'CHECK 539' (Nov 13, 2023, Operations) for \$4.00, 'CHECKING CREDIT/DEPOSIT' (Nov 13, 2023, Payroll) for +\$4.00, and 'TEST ACCOUNT' (Sep 27, 2023, Payroll) for +\$10.00. The 'Messages' section contains 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 buttons for 'Pay a bill' and 'Pay a person'. At the bottom left, there is a 'My profile' section for 'OPERATION TEST COMP.'.

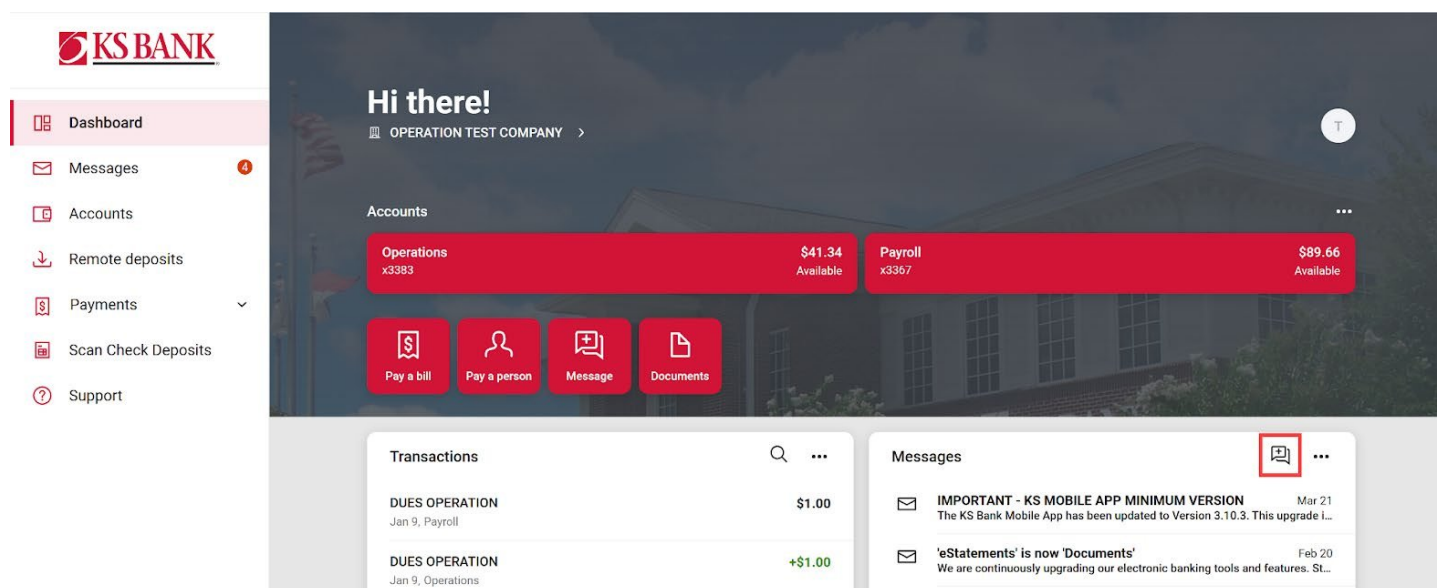
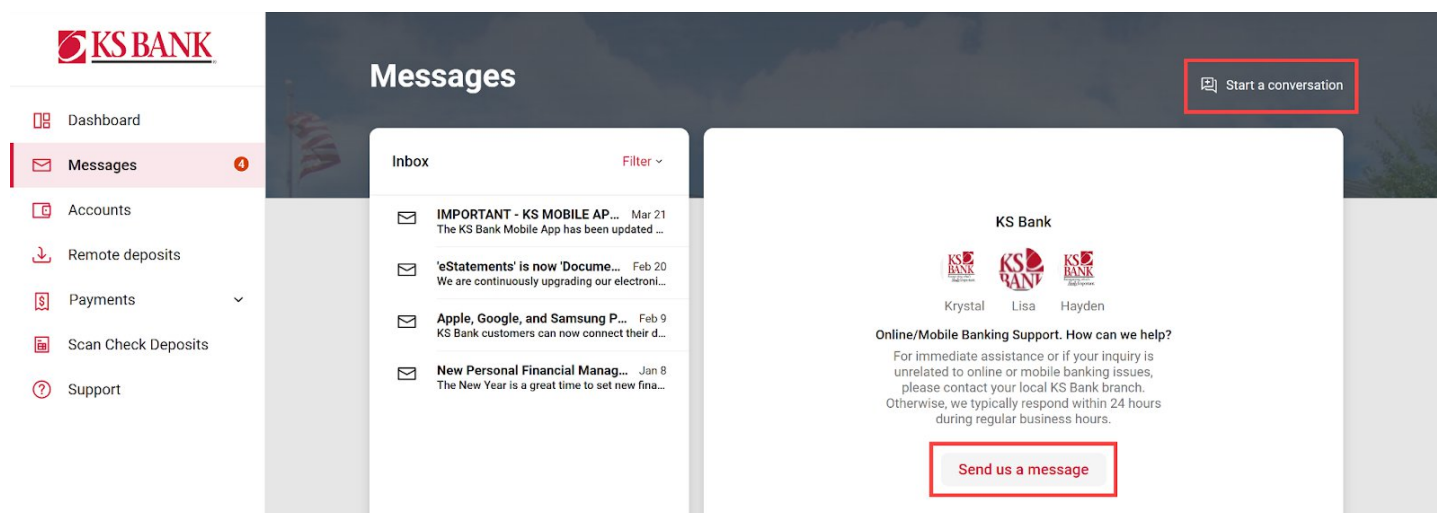
Messages

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

Start a Conversation

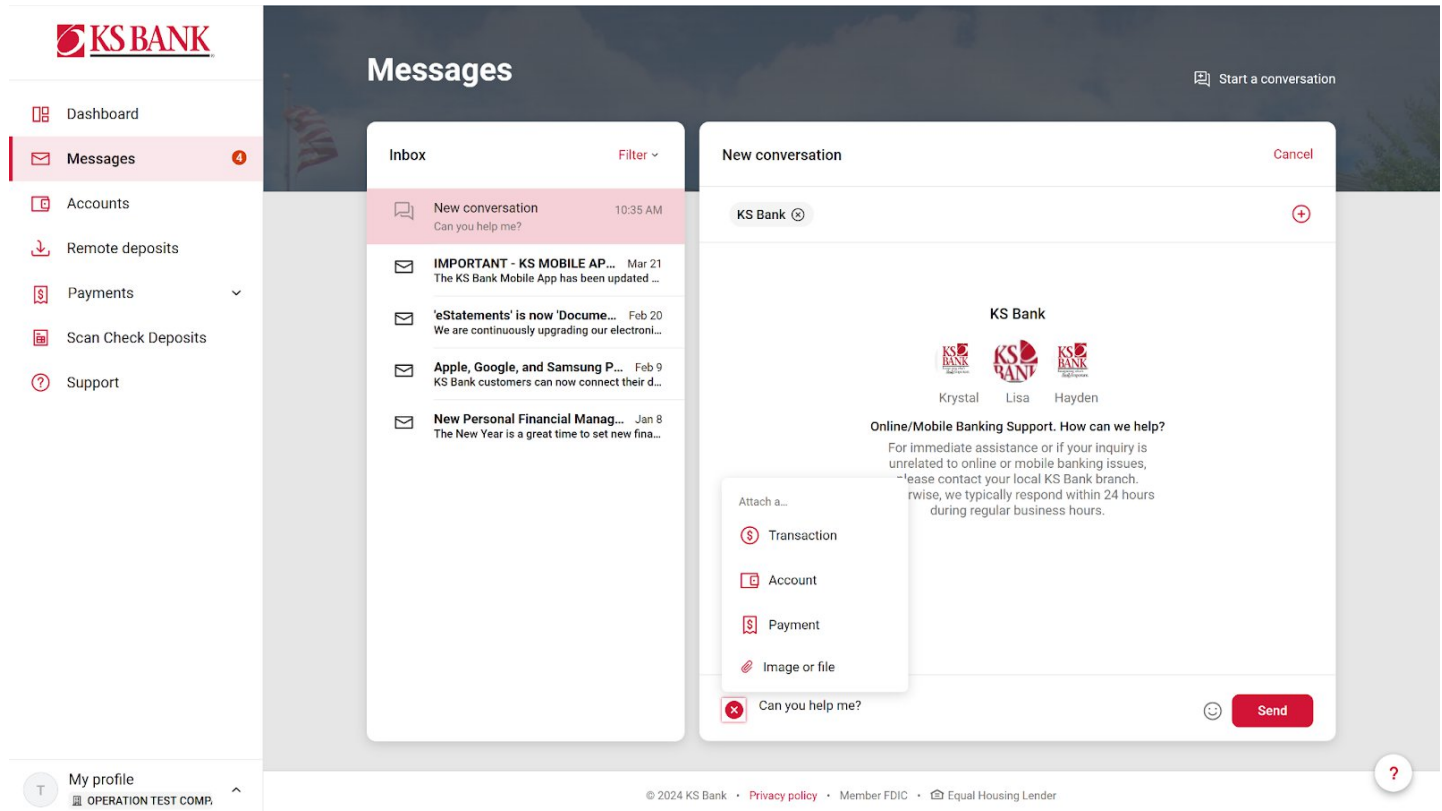
Step 1

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.



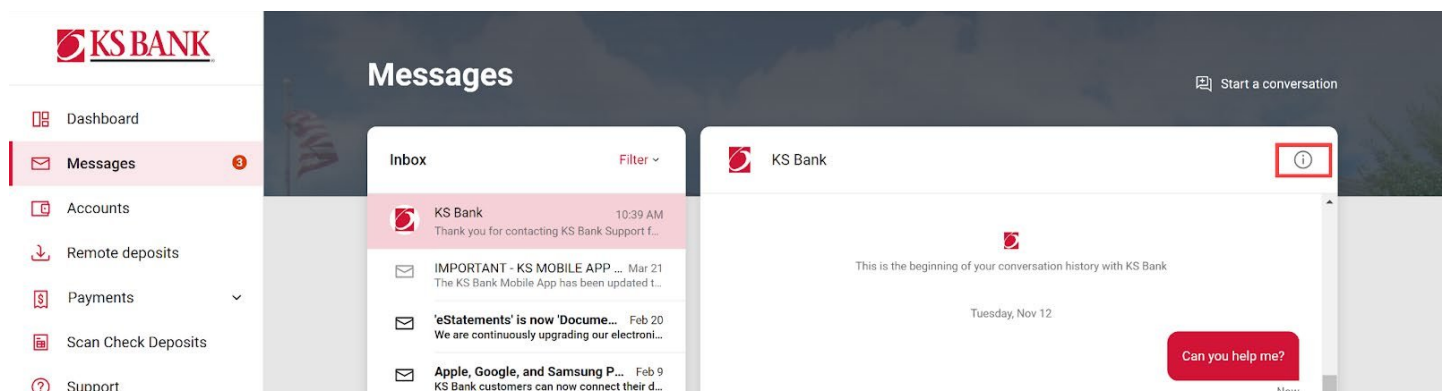
Step 2

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.



Close/Delete a Message

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



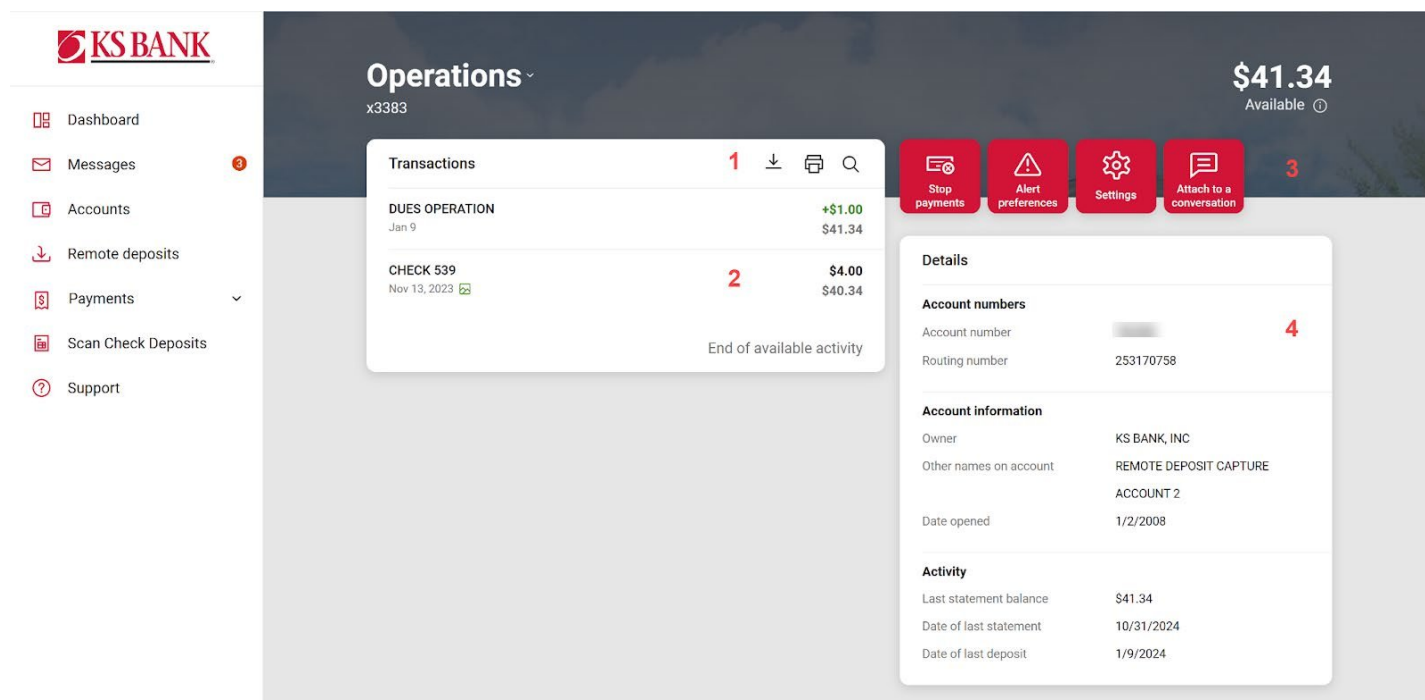
Accounts

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.

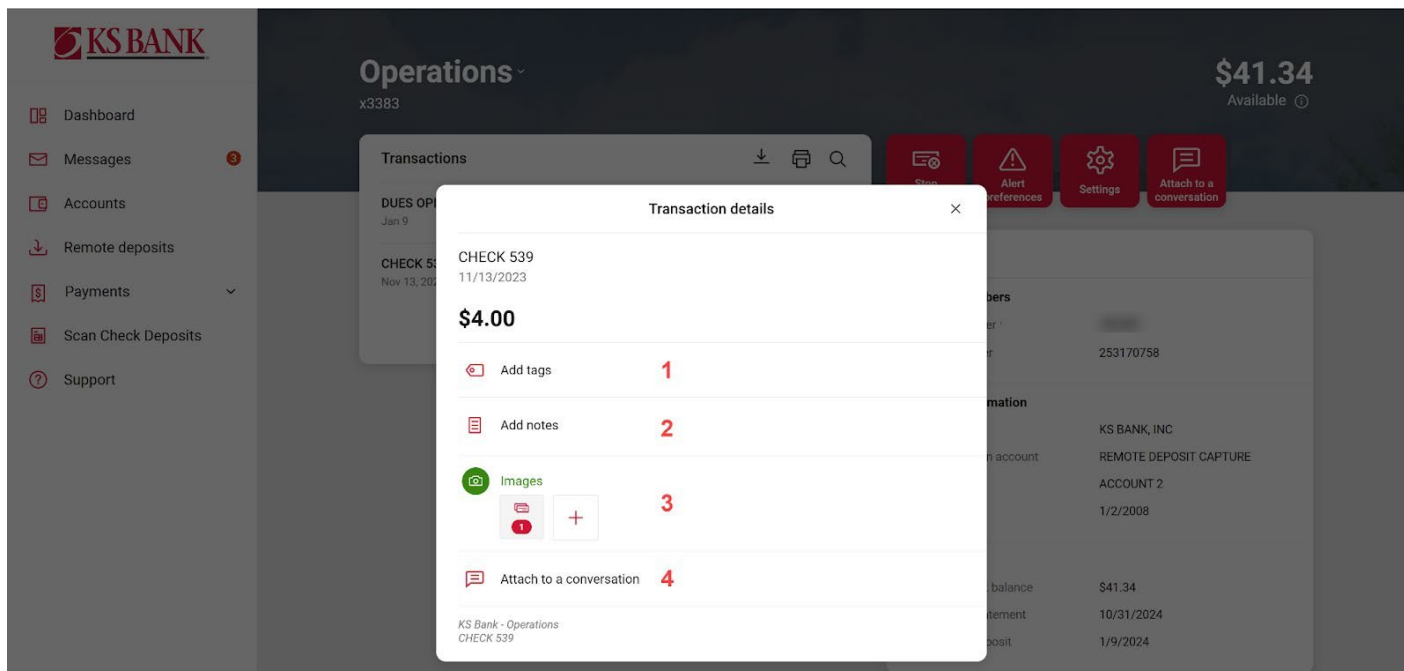


The screenshot displays the KS Bank 'Operations' page for account x3383. The page features a sidebar with navigation options: Dashboard, Messages (3), Accounts, Remote deposits, Payments, Scan Check Deposits, and Support. The main content area shows the account balance as \$41.34 Available. A 'Transactions' table lists two entries: 'DUES OPERATION' for Jan 9 with a balance of \$41.34, and 'CHECK 539' for Nov 13, 2023 with a balance of \$40.34. A 'Details' panel on the right provides account information, including the account number (redacted), routing number (253170758), owner (KS BANK, INC), and other names on account (REMOTE DEPOSIT CAPTURE ACCOUNT 2). The 'Activity' section shows the last statement balance as \$41.34, the date of the last statement as 10/31/2024, and the date of the last deposit as 1/9/2024. Red numbers 1 through 4 are overlaid on the image to correspond with the numbered list in the preceding text.

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.



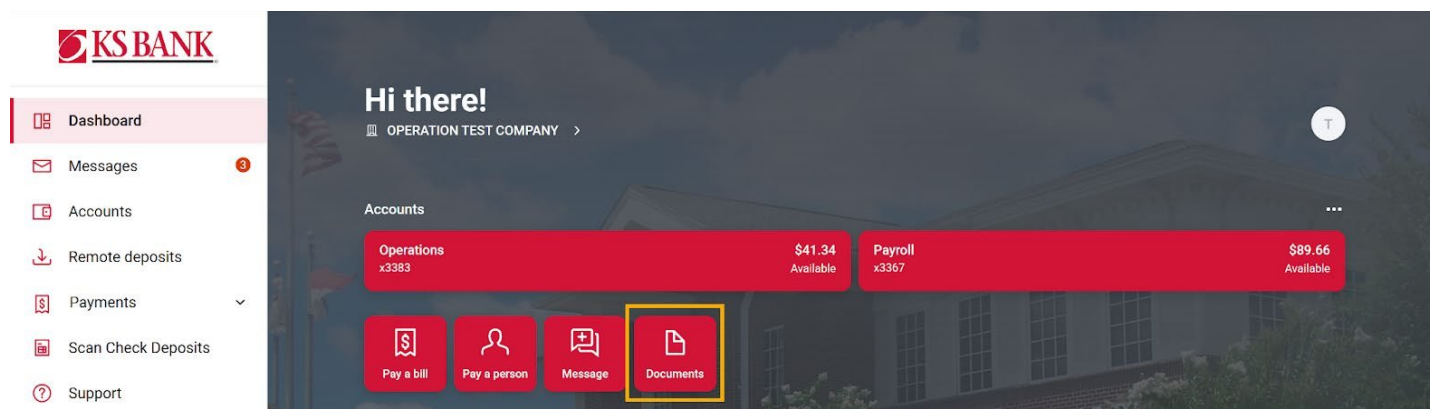
eStatements

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

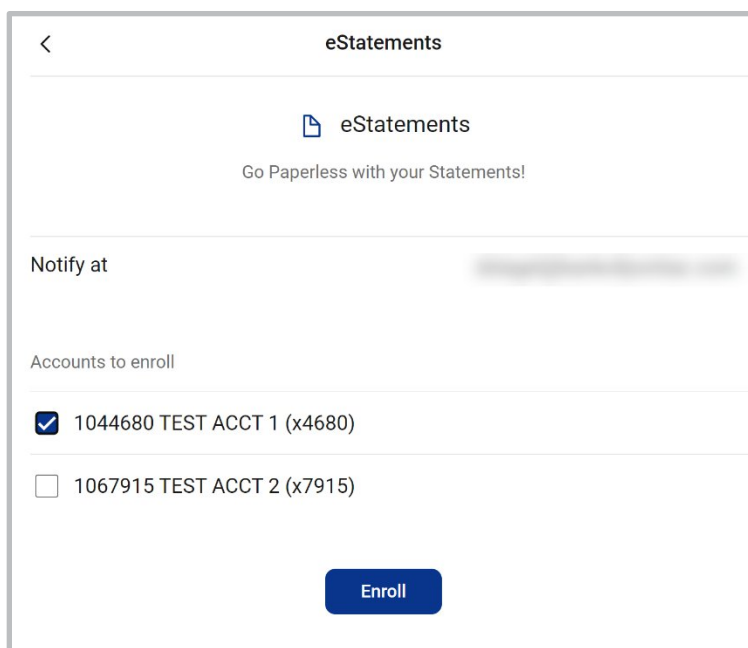
Step 1

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



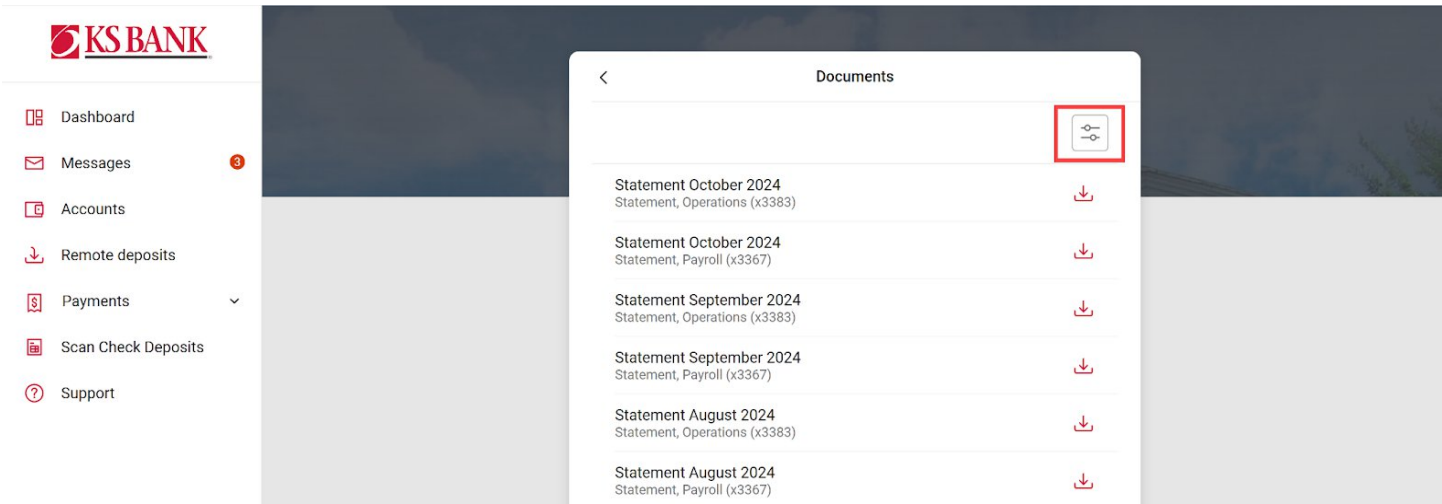
Step 2

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

A screenshot of the 'eStatements' enrollment screen. At the top, it says 'eStatements' with a back arrow. Below that is a document icon and the text 'eStatements' and 'Go Paperless with your Statements!'. There is a 'Notify at' field with a blurred email address. Under 'Accounts to enroll', there are two options: '1044680 TEST ACCT 1 (x4680)' with a checked checkbox, and '1067915 TEST ACCT 2 (x7915)' with an unchecked checkbox. At the bottom is a blue 'Enroll' button.

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.

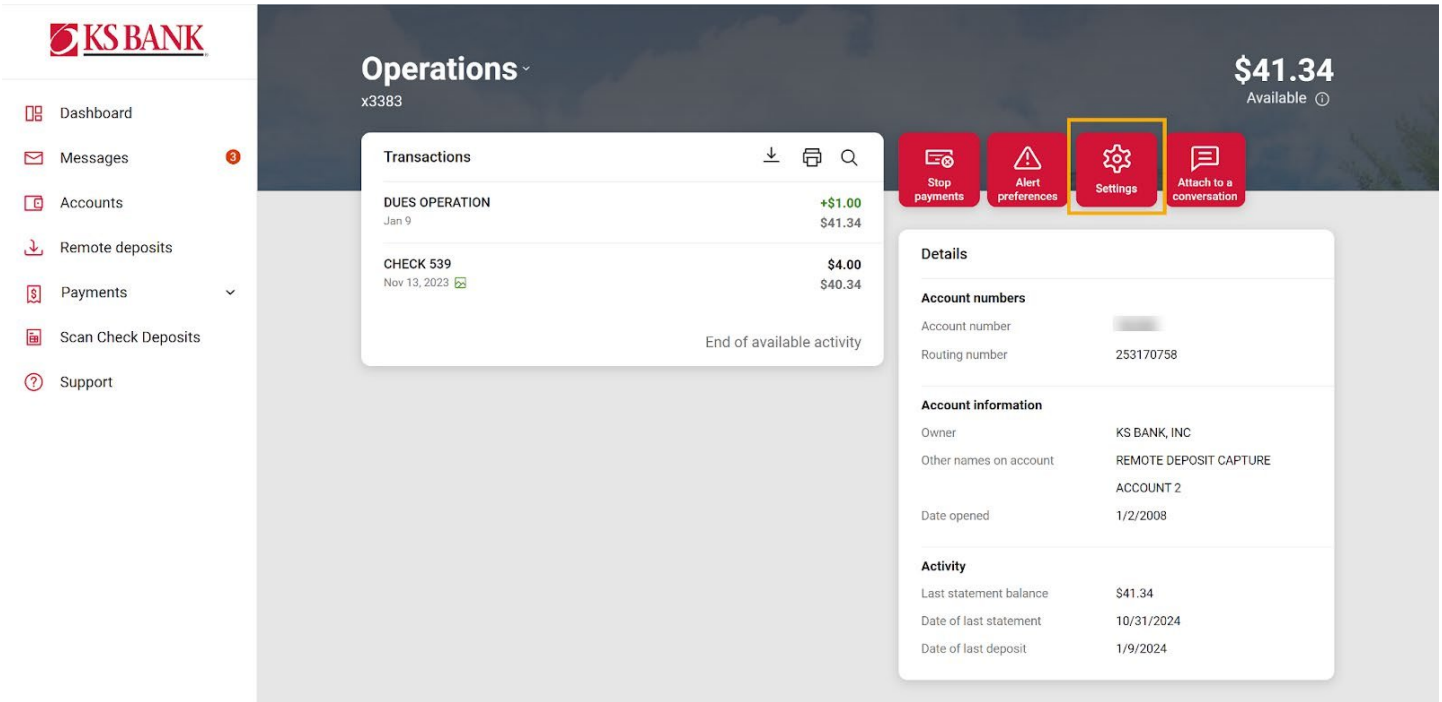


eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

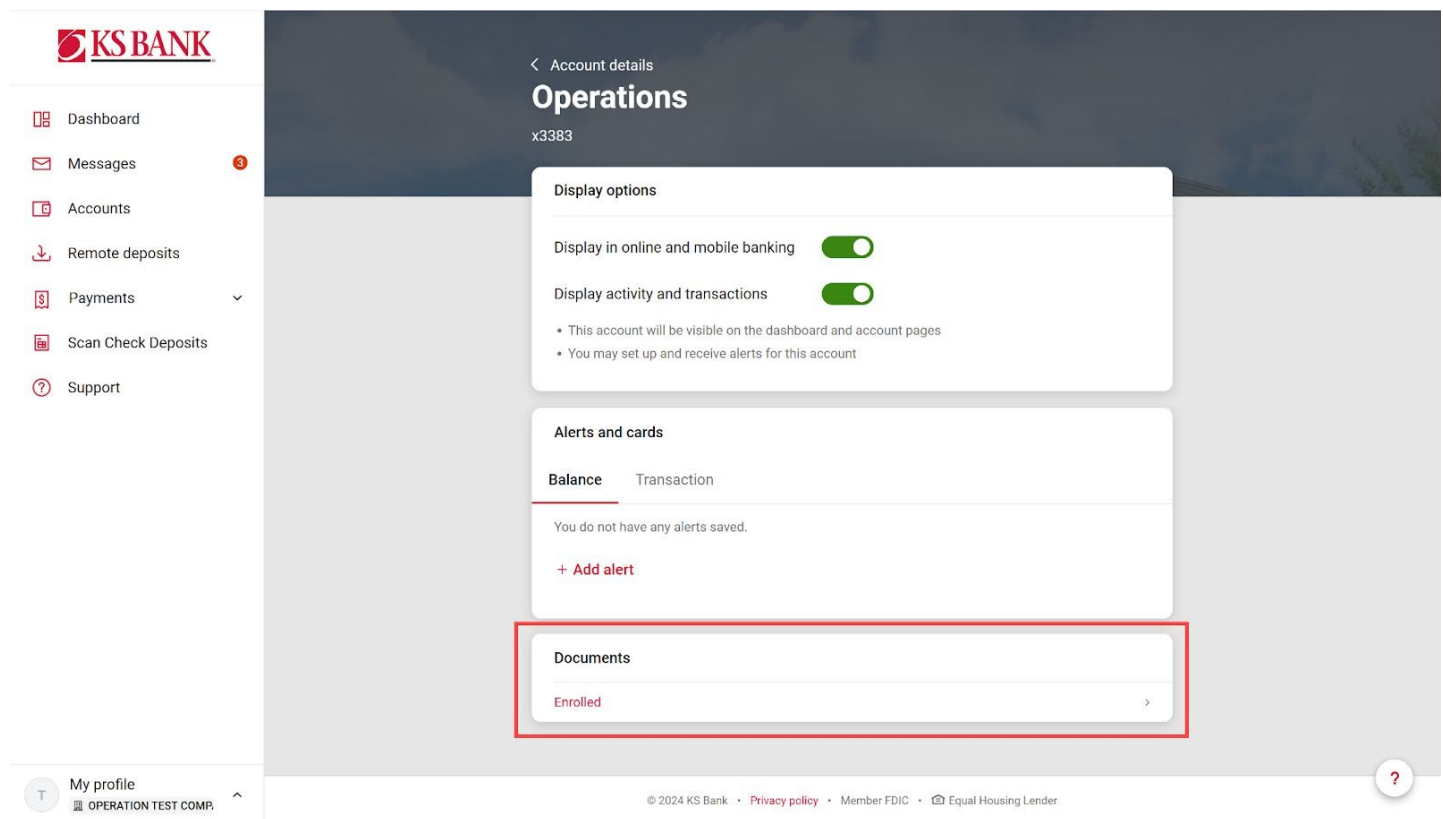
Step 1

Open an account and click **Settings**.



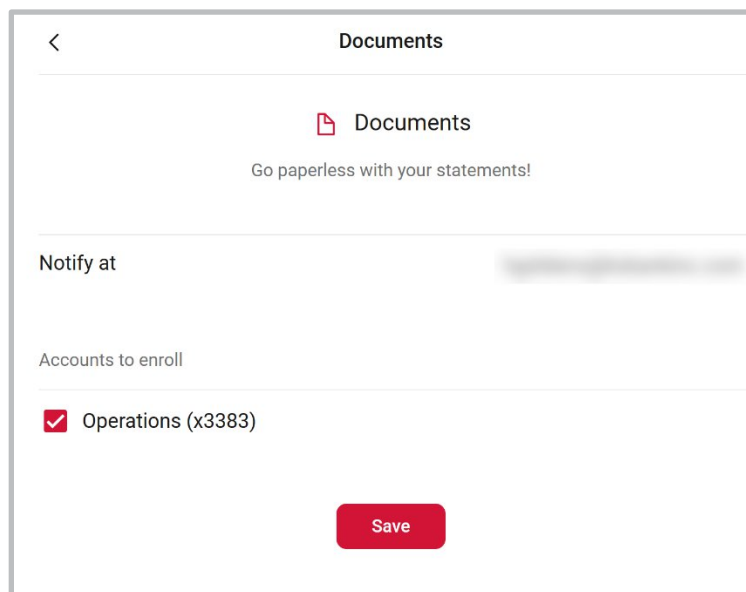
Step 2

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



Step 3

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



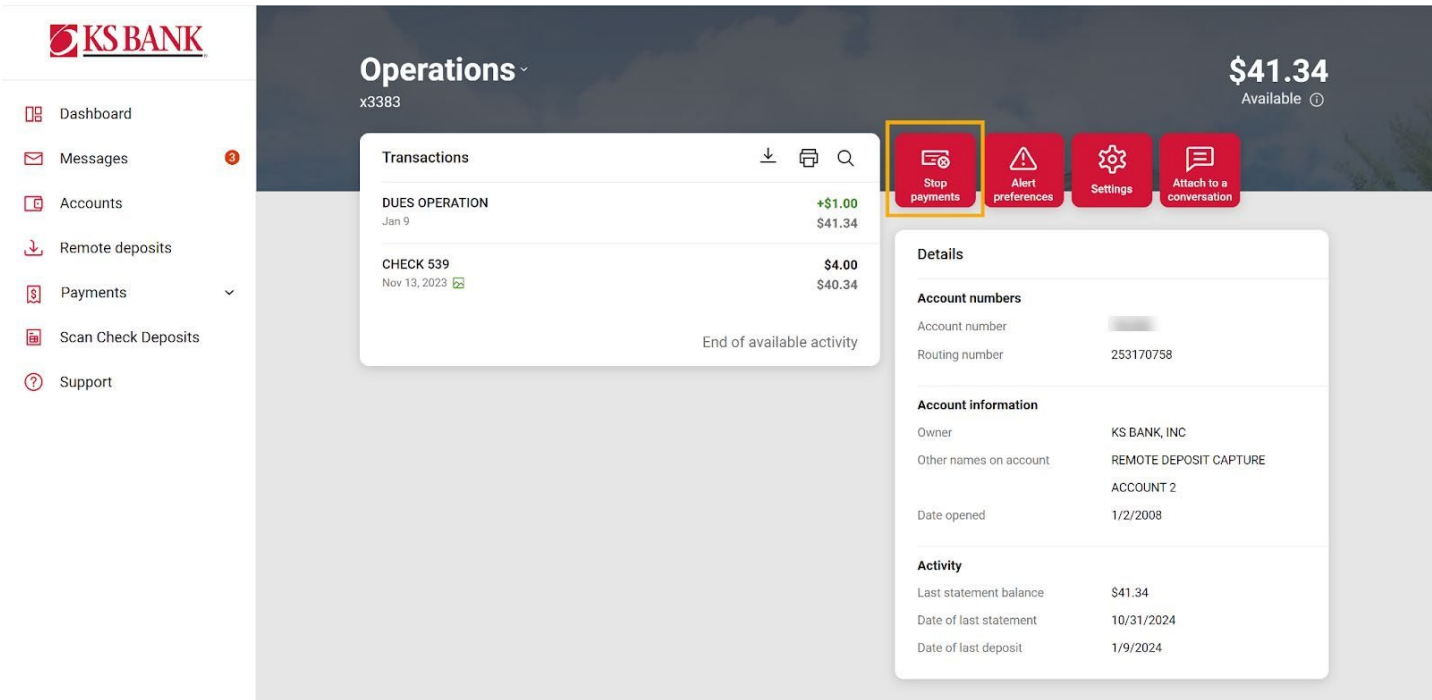
Stop Payments

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

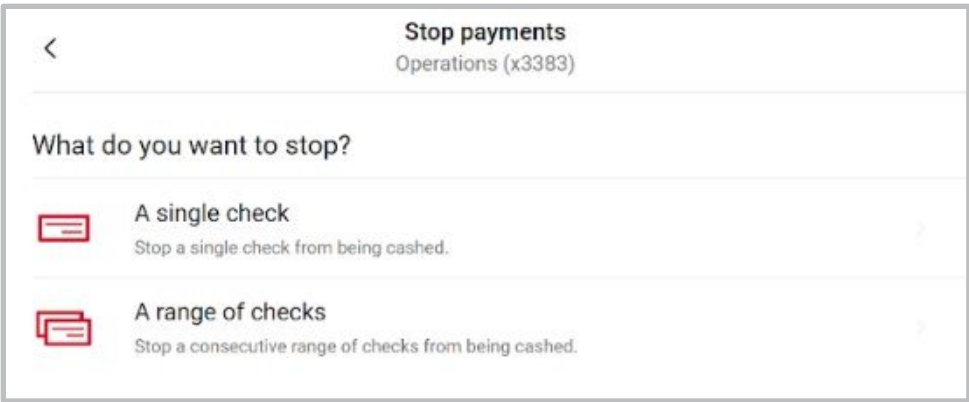
Step 1

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



Step 2

Choose **A single check**.



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**.

Dashboard

Messages

Accounts

Remote deposits

Payments

Scan Check Deposits

Support

Operations
x3383

Transactions

DUES OPERATION

Jan 9

+\$1.00

\$41.34

CHECK 539

Nov 13, 2023

\$4.00

\$40.34

End of available activity

Stop payments

Alert preferences

Settings

Attach to a conversation

Details

Account numbers

Account number

Routing number

253170758

Account information

Owner

Other names on account

ACCOUNT 2

Date opened

1/2/2008

Activity

Last statement balance

\$41.34

Date of last statement

10/31/2024

Date of last deposit

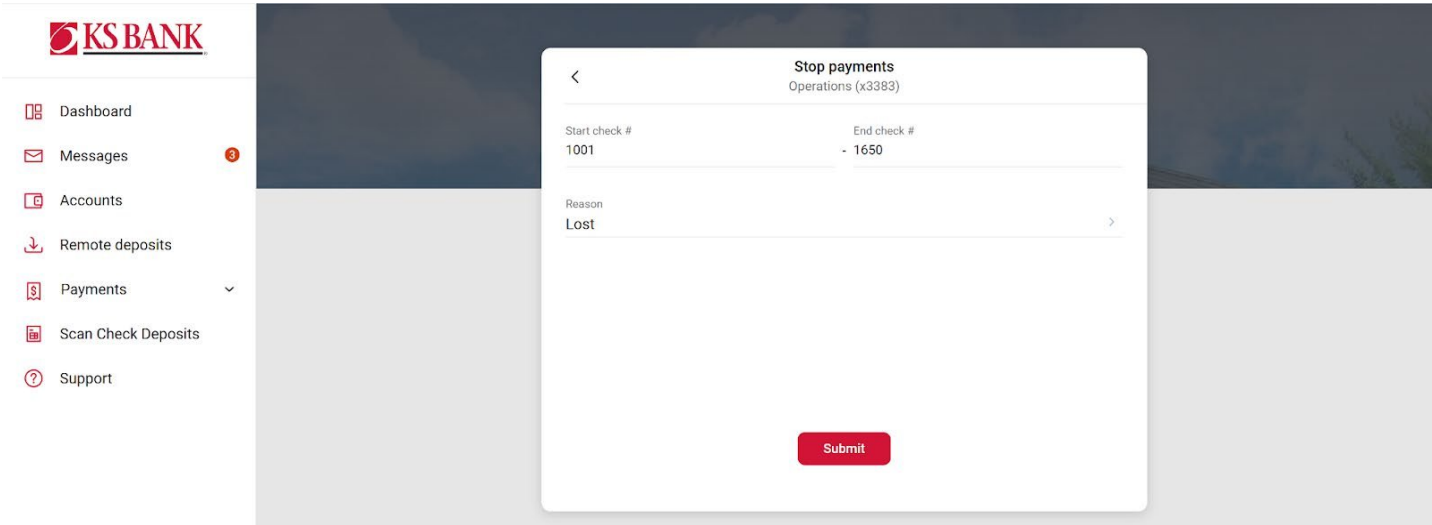
1/9/2024

\$41.34

Available ⓘ

Step 2

Choose a range of checks and complete the details.



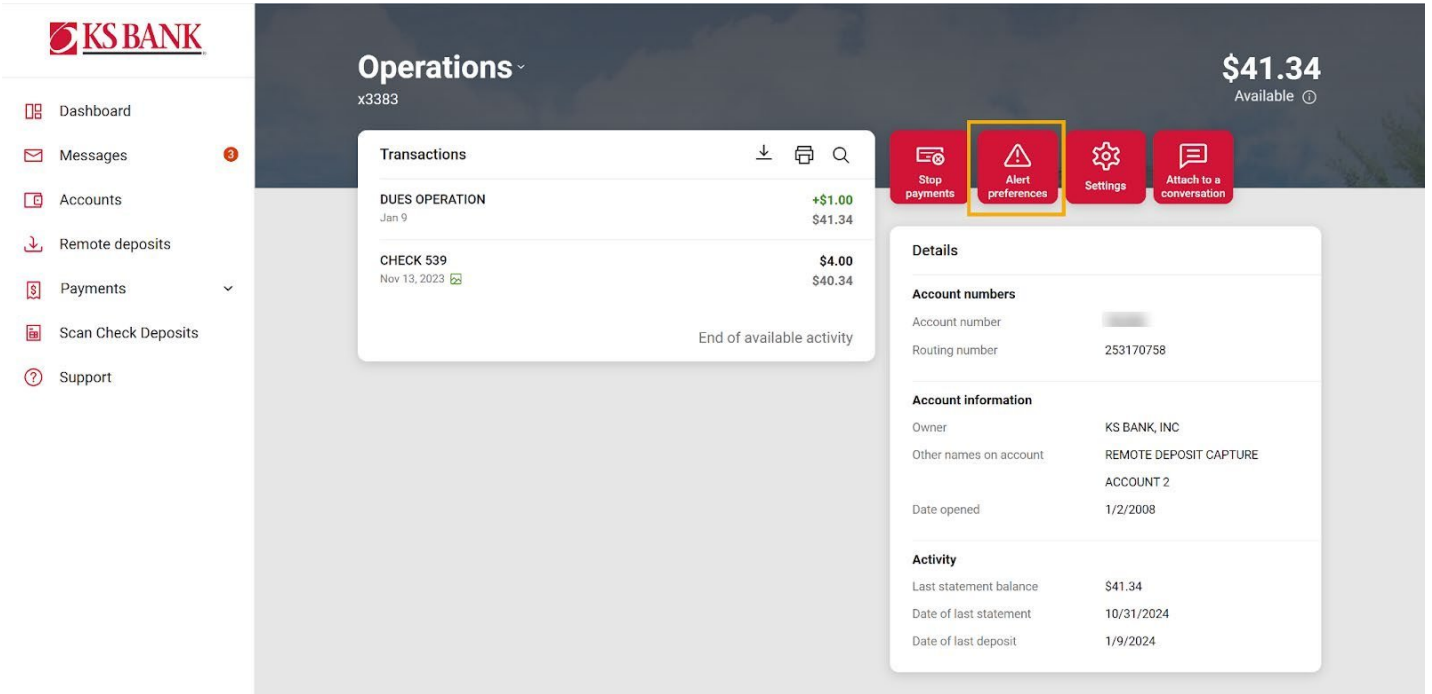
Alerts

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

Set up Balance and Transaction Alerts

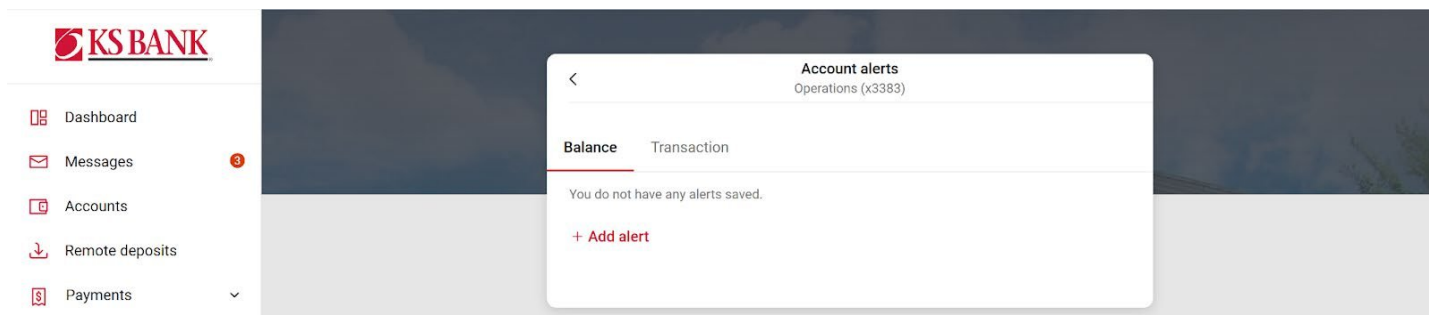
Step 1

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



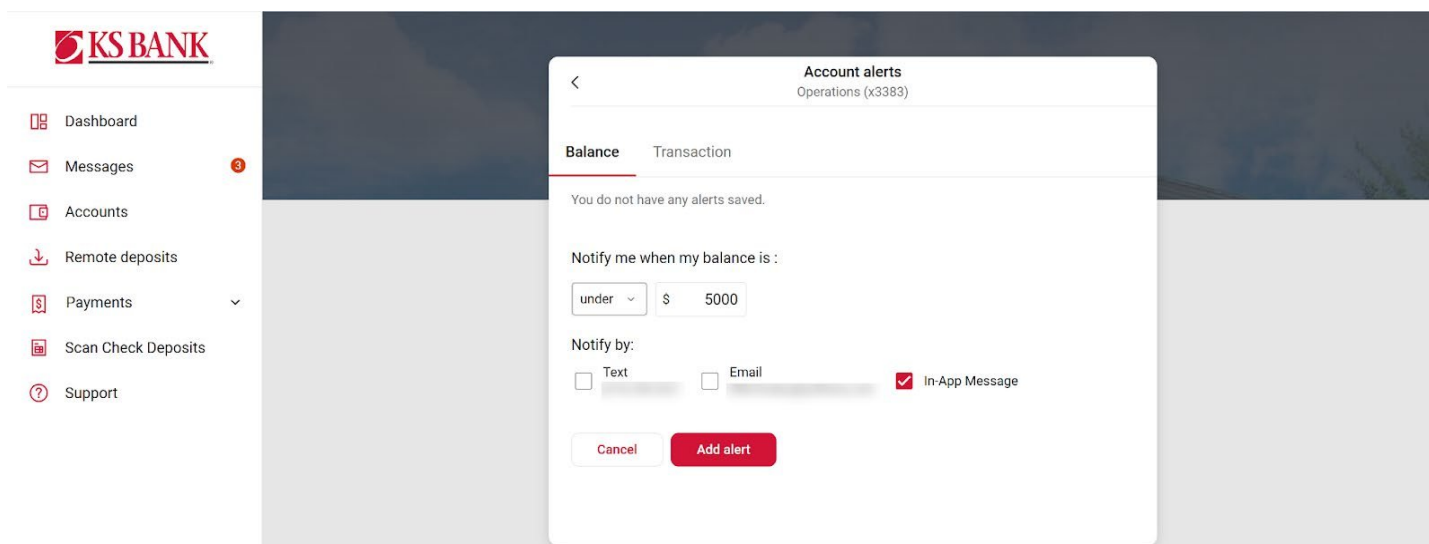
Step 2

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



Step 3

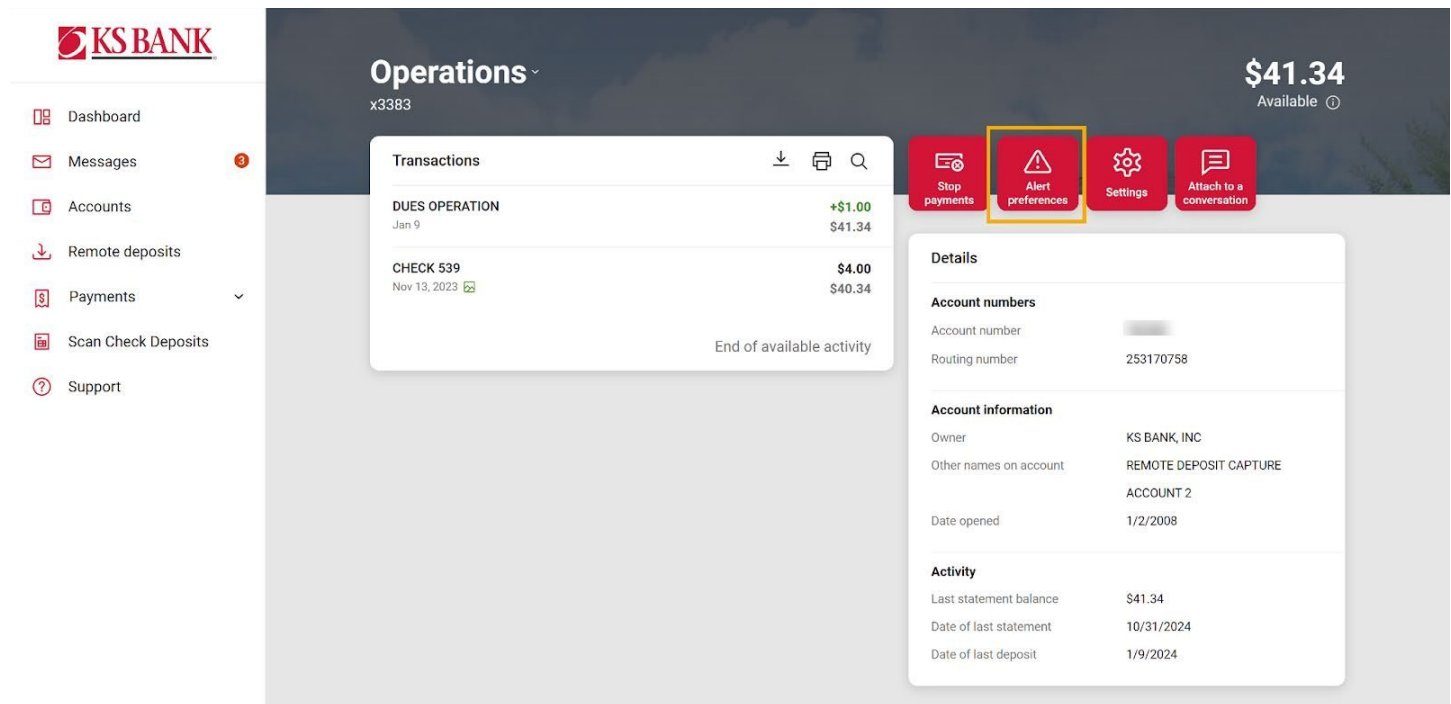
Complete the details and select how you'd like to receive the alert. Click **Add alert**.



Edit or Delete a Balance and Transaction Alert

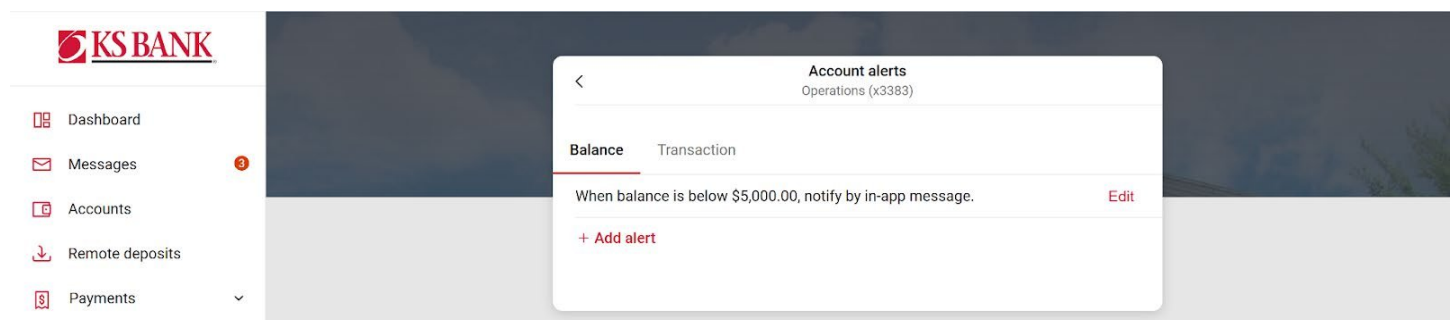
Step 1

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



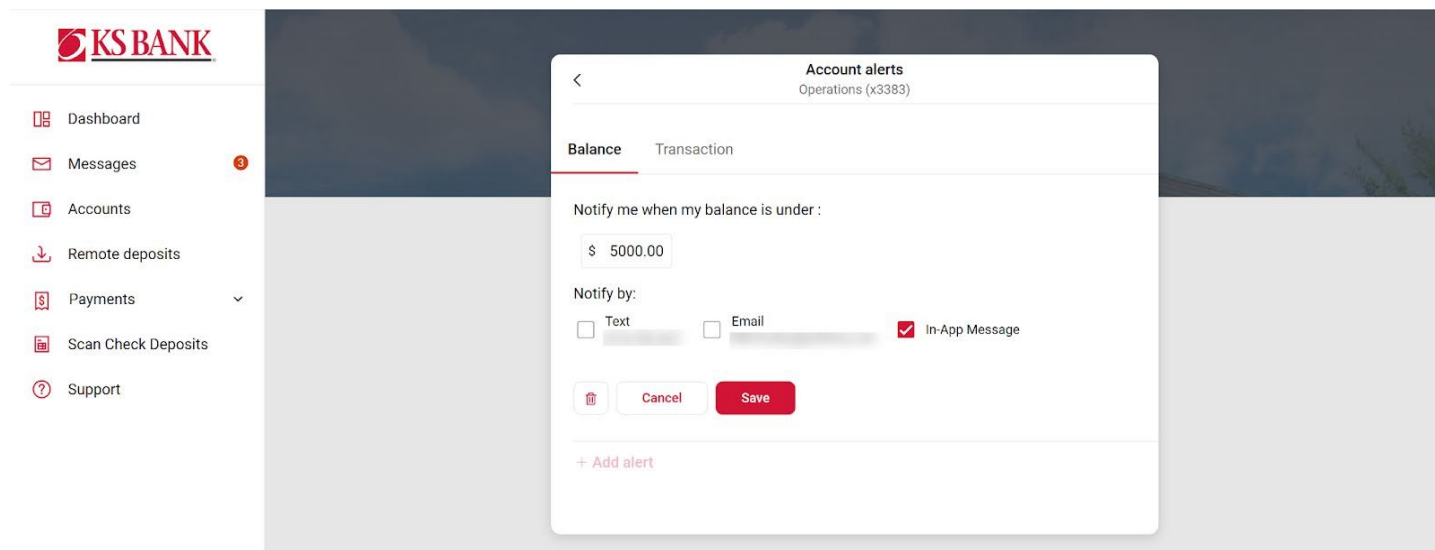
Step 2

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.



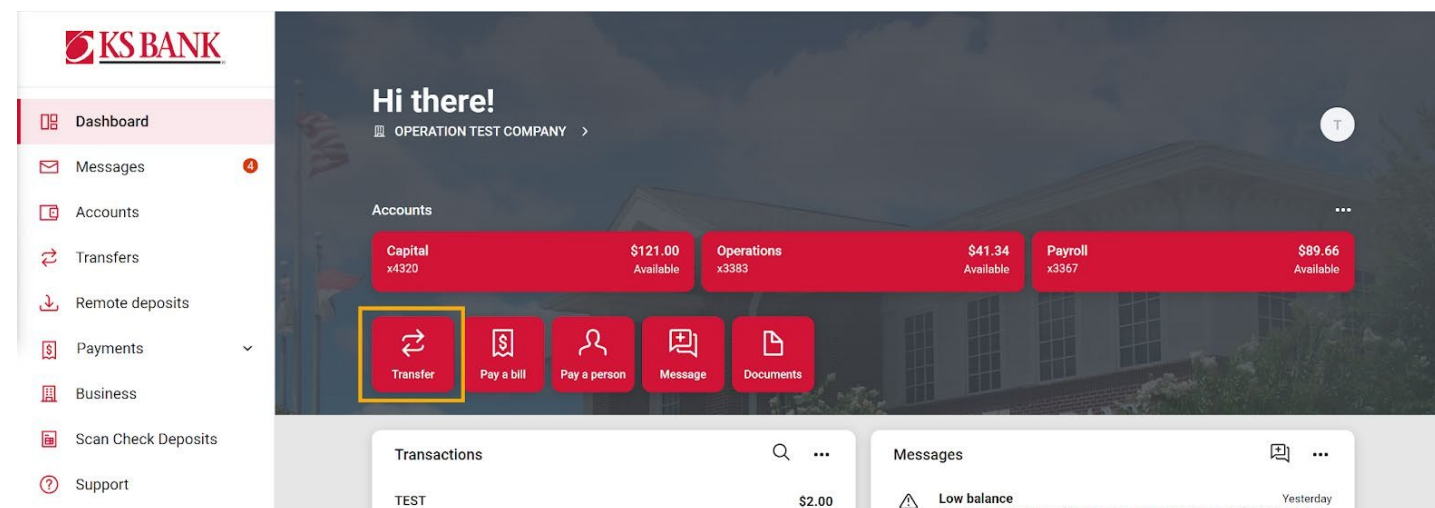
Transfers

Move money between internal accounts.


Submit a Transfer

Step 1

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




Transfers



Make a transfer

Scheduled transfers



No transfers scheduled.

Schedule a future or repeating transfer so you don't have to worry about them later.

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

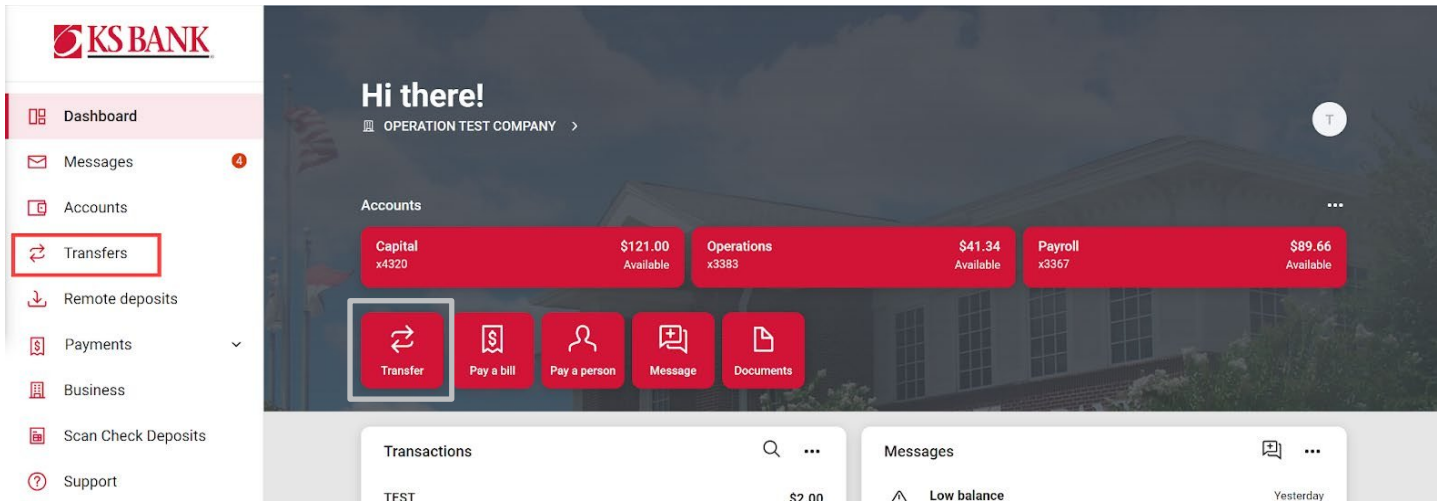
Submit

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

Edit or Delete a Transfer

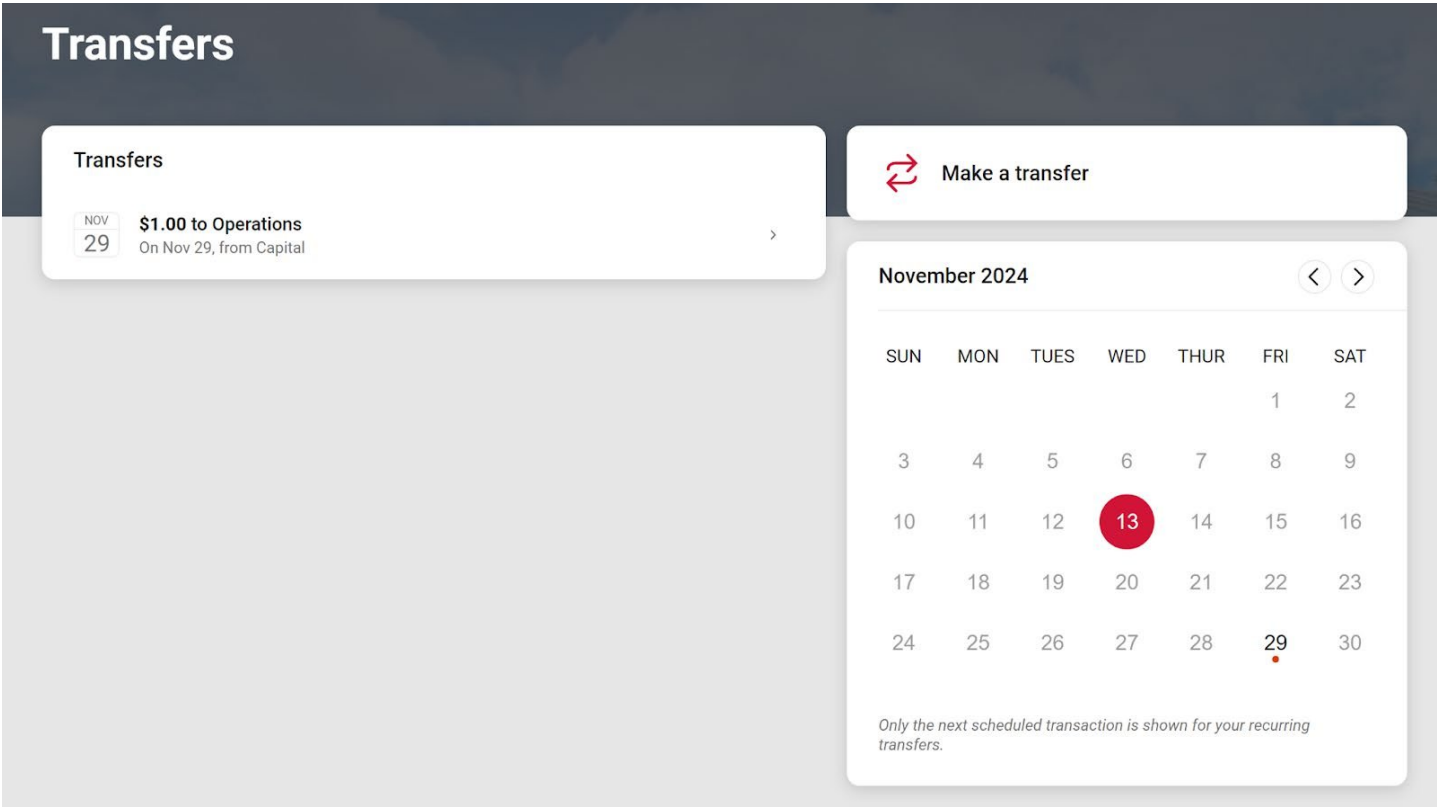
Step 1

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

\$

1.00

Frequency

Once

>

Date

November 29

>

Save

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

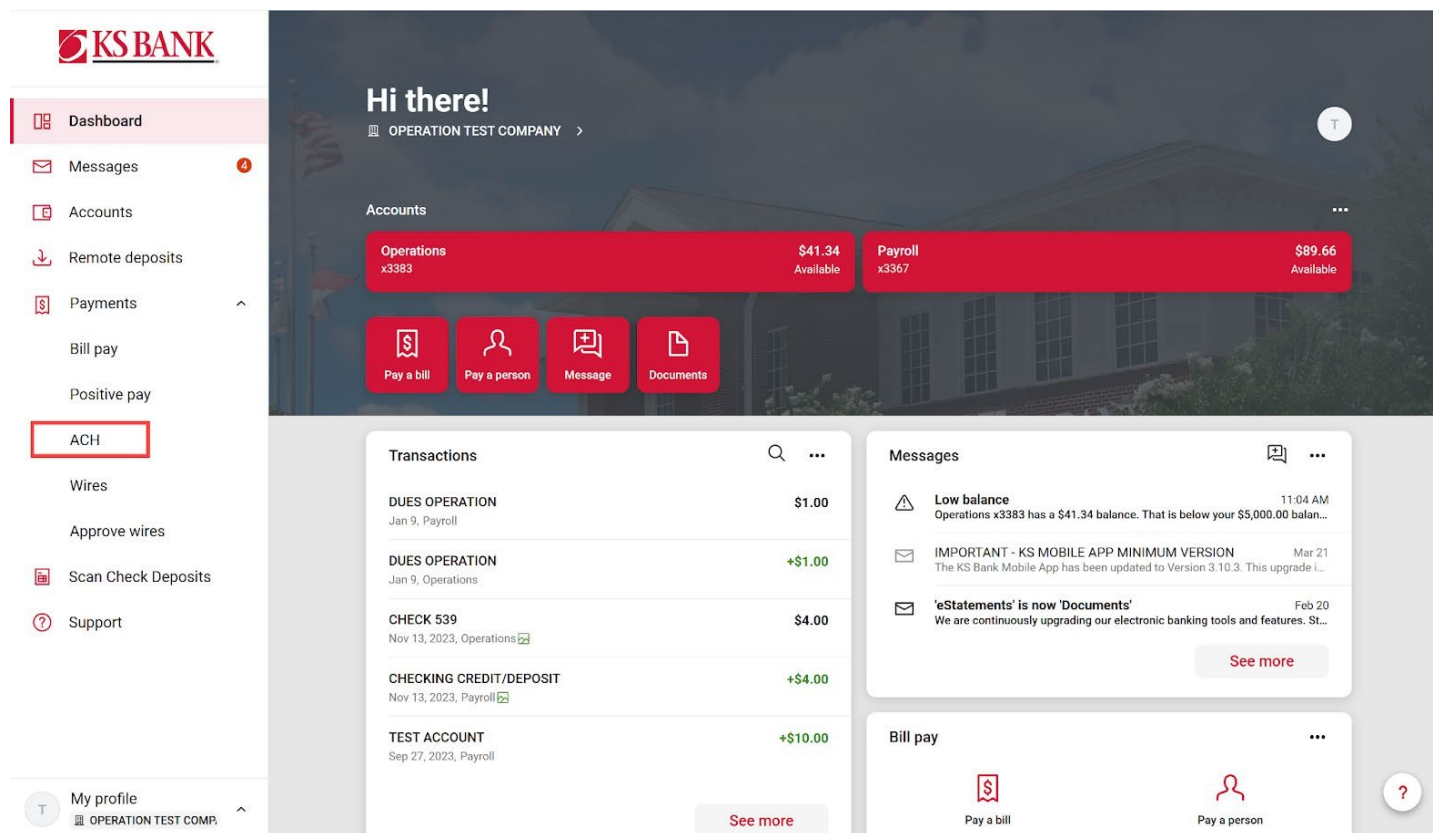
ACH

Create a Batch Manually

Step 1

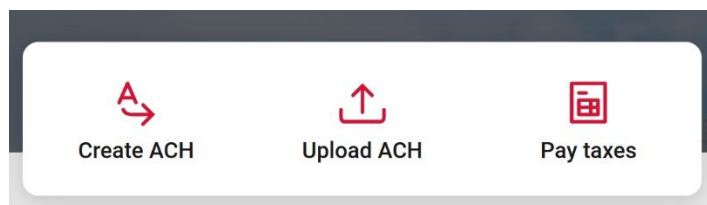
Select **ACH** from the navigation pane.

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



Step 2

Click **Create ACH**.



Step 3

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

<

Create ACH

Batch name

ACH name

Company

Select company >

Cancel

Create batch

Step 4

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

<

Create ACH

Batch name

Payroll

Company

OPERATION TEST >

Company ID

123999996 >

SEC

PPD >

Entry description

PAYROLL >

Discretionary data

PAYROLL >

Recipients

Add recipients >

Restrict batch ⓘ

☐

Cancel

Create batch

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).

The screenshot shows the 'Recipients' form. At the top is a back arrow and the title 'Recipients'. Below is a 'New recipient' section with a dropdown arrow and a trash icon. The form contains several input fields: 'Recipient name', 'Amount' (with a '\$' symbol and '0.00'), 'Credit/Debit' (a dropdown menu currently showing 'Credit'), 'Account number', 'Routing number' (with a magnifying glass icon), and 'Account type' (a dropdown menu currently showing 'Account type'). Below these fields is an 'Optional fields' section with a dropdown arrow. At the bottom right are two checkboxes: 'Prenote' and 'Hold'. At the bottom left is a '+ Add another recipient' link. At the bottom center is a pink 'Save recipient' button.

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 screenshot shows the 'Create ACH' form. It has a back arrow and the title 'Create ACH'. The form contains several input fields: 'Batch name' (with a dropdown menu currently showing 'Payroll'), 'Company' (with a dropdown menu currently showing 'OPERATION TEST'), 'Company ID' (with a dropdown menu currently showing '123999996'), 'SEC' (with a dropdown menu currently showing 'PPD'), 'Entry description' (with a dropdown menu currently showing 'PAYROLL'), 'Discretionary data' (with a dropdown menu currently showing 'PAYROLL'), 'Recipients' (with a dropdown menu currently showing '2 recipients'), and 'Restrict batch' (with a dropdown menu currently showing '1'). At the bottom are two buttons: 'Cancel' and 'Create batch'.

The screenshot shows the 'ACH batch created' confirmation screen. It features a large green checkmark icon at the top. Below the icon is the title 'ACH batch created'. The screen displays the following information: 'Payroll' (the batch name), 'Credits' (with a '+' symbol and '\$1.00'), 'Debits' (with a '-' symbol and '\$1.00'), 'Recipients' (2), 'ACH company' (OPERATION TEST), 'SEC code' (PPD), 'Description' (PAYROLL), and 'Discretionary' (PAYROLL). At the bottom is a pink 'Done' button.

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.

ACH

Active

History

BATCH

RECURRING

AMOUNT

Payroll

Ready OPERATION TEST

\$1.00

PPD

Create ACH

Upload ACH

Pay taxes

November 2024

SUN

MON

TUE

WED

THUR

FRI

SAT

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

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.

Dashboard

Messages

Accounts

Remote deposits

Payments

Bill pay

Positive pay

ACH

Wires

Approve wires

Scan Check Deposits

Support

Hi there!

OPERATION TEST COMPANY

Accounts

Operations x3383 \$41.34 Available

Payroll x3367 \$89.66 Available

Pay a bill

Pay a person

Message

Documents

Transactions

DUES OPERATION Jan 9, Payroll \$1.00

DUES OPERATION Jan 9, Operations +\$1.00

CHECK 539 Nov 13, 2023, Operations \$4.00

Messages

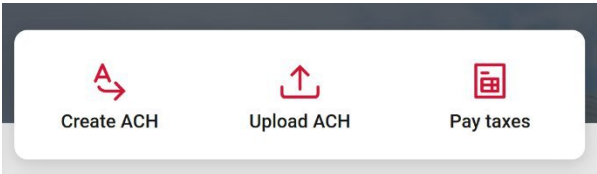
Low balance 11:04 AM Operations x3383 has a \$41.34 balance. That is below your \$5,000.00 balan...

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...

Step 2

Click **Upload ACH**.



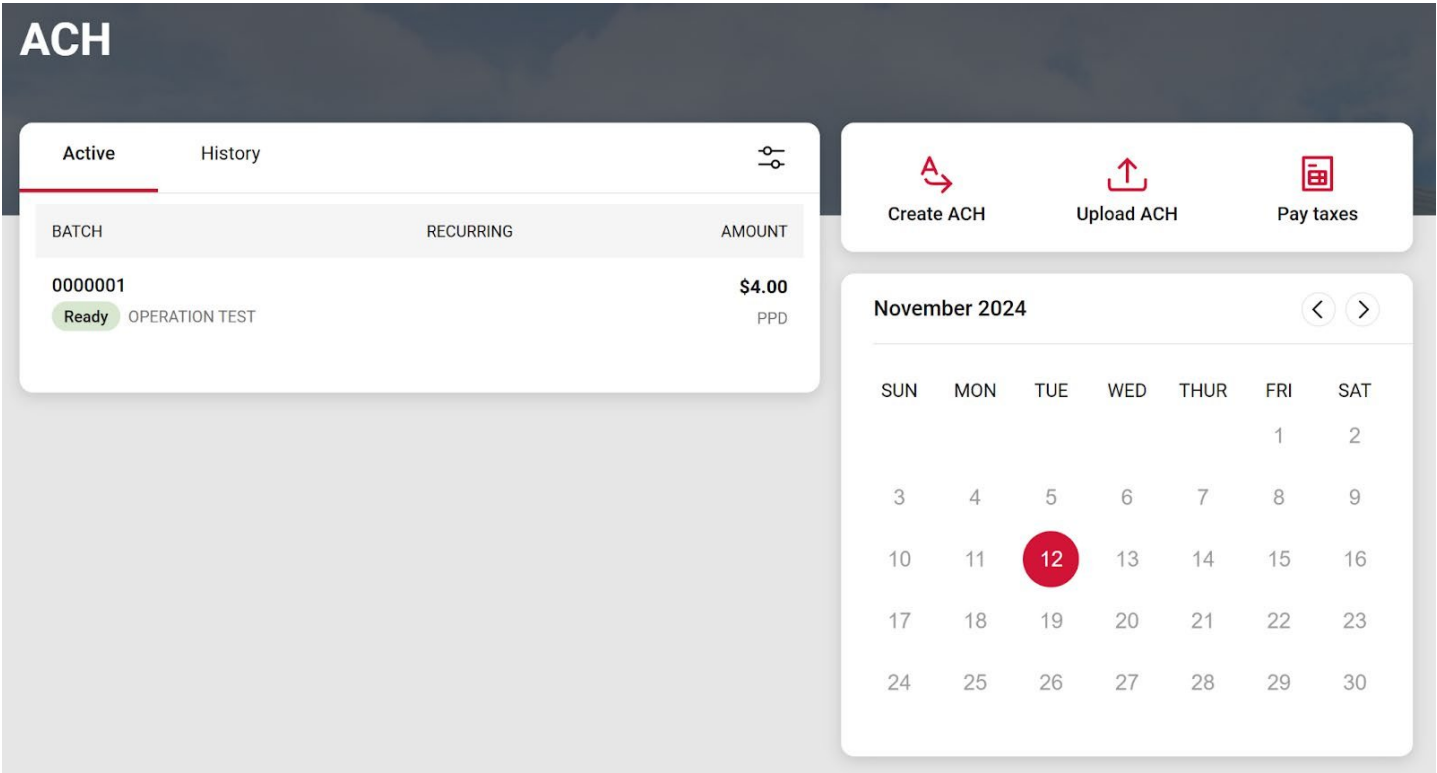
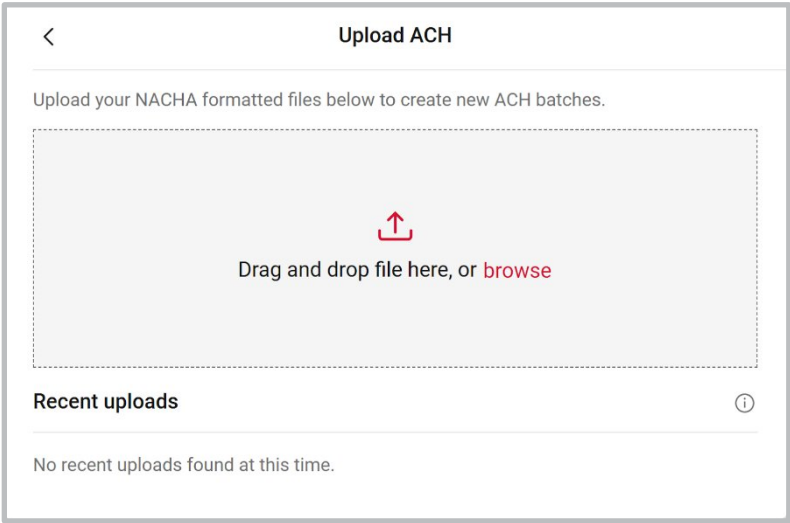
Step 3

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.

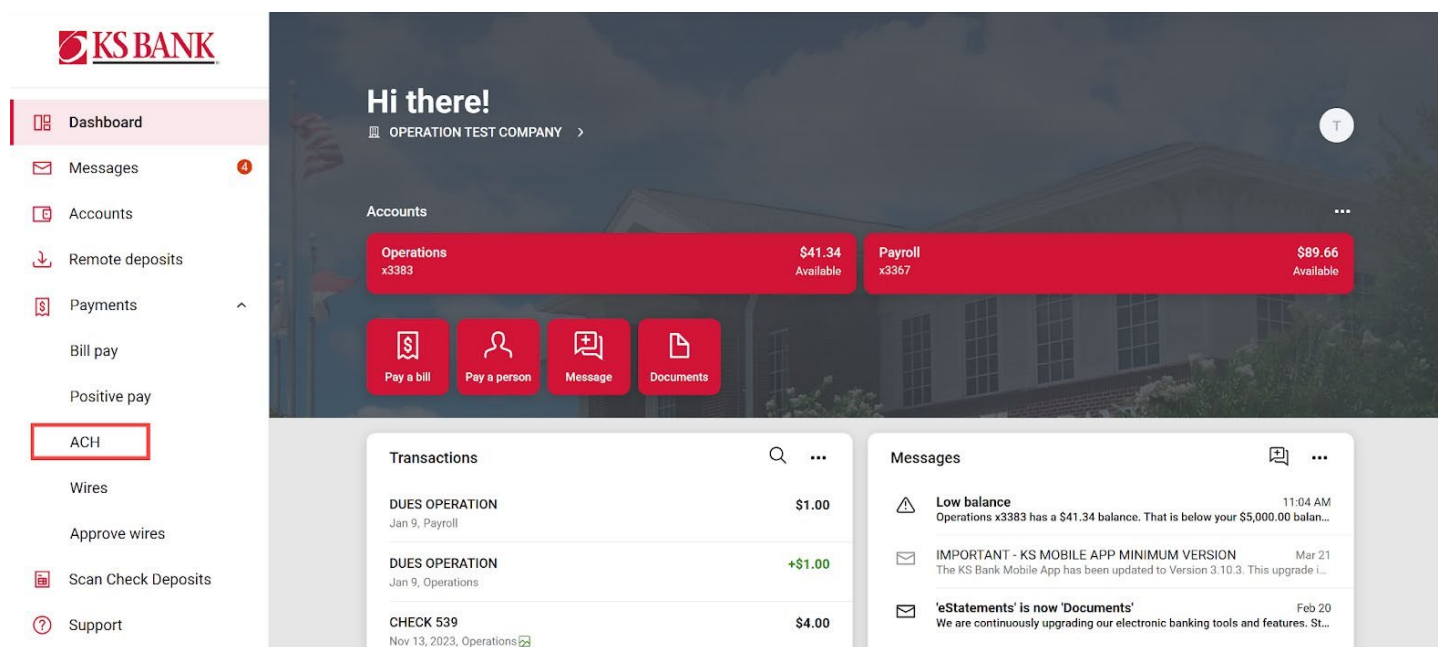


Pay Taxes

Step 1

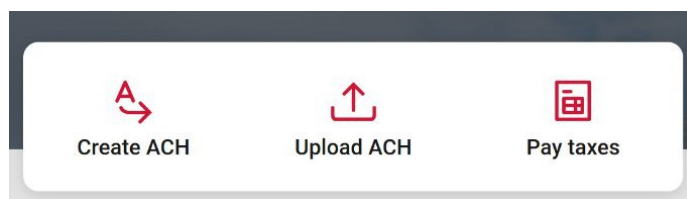
Select **ACH** from the navigation pane.

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



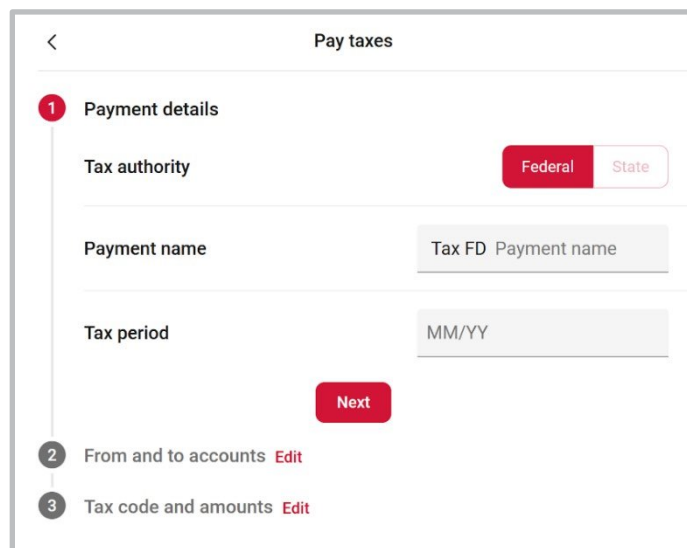
Step 2

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**.

The screenshot shows the 'Pay taxes' screen with a progress indicator on the left. Step 1 'Payment details' is complete (green checkmark). Step 2 'From and to accounts' is the current step (red circle with '2'). Step 3 'Tax code and amounts' is upcoming (grey circle with '3'). The 'From and to accounts' section includes fields for 'Company' (with a 'Select company' link), 'Pay from' (with a 'Select from account' link), and 'Pay to' (with a 'Select receiving account' link). Below these is a 'Taxpayer ID' field. At the bottom right are 'Back' and 'Next' buttons.

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.

The screenshot shows the 'Pay taxes' screen with the progress indicator updated. Step 2 'From and to accounts' is now complete (green checkmark). Step 3 'Tax code and amounts' is the current step (red circle with '3'). The 'Tax code and amounts' section includes a 'Tax code' field (with a 'Lookup tax code' link) and an 'Amount' field (with a '\$' symbol and a value of '0.00'). At the bottom right are 'Back' and 'Create payment' buttons.

ACH

Active

History

BATCH	RECURRING	AMOUNT
Tax FD Quarterly Tax		\$1.00
Ready OPERATION TEST		CCD

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

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.

Active

History

BATCH	RECURRING	AMOUNT
0000001		\$4.00
Ready OPERATION TEST		PPD

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).

Batch details 1 ... ×

0000001 Ready

⊕ Credits **\$4.00**
⊖ Debits **\$4.00**
2 Edit >

Recipients 3 5 recipients >

Company	OPERATION TEST
Company ID	123999996
SEC code	PPD
Description	Payment
Batch restricted ⓘ	No

Review and initiate

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.

KS BANK

Dashboard

- Messages
- Accounts
- Remote deposits
- Payments
- Bill pay
- Positive pay
- ACH**
- Wires
- Approve wires
- Scan Check Deposits
- Support

Hi there!
OPERATION TEST COMPANY

Accounts

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

Pay a bill **Pay a person** **Message** **Documents**

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
Operations x3383 has a \$41.34 balance. That is below your \$5,000.00 balanc...
- 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...

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		
BATCH	RECURRING	AMOUNT
Payroll		\$1.00
Ready	OPERATION TEST	PPD

Batch details

Payroll Ready

⊕ Credits

\$1.00

⊖ Debits

\$1.00

Edit >

Recipients

2 recipients >

Company

OPERATION TEST

Company ID

123999996

SEC code

PPD

Description

PAYROLL

Discretionary

PAYROLL

Batch restricted ⓘ

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

\$1.00

⊖ Debits

\$1.00

Show details ▾

Frequency

Once >

Effective date

Nov 27 >

Reset amounts to \$0.00 after processing

☐

Cancel

Initiate

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.

Batch initiated

Payroll

⊕ Credits

\$1.00

⊖ Debits

\$1.00

Effective date

Nov 27

Confirmation #

1113240023

Recipients

2

Done

ACH

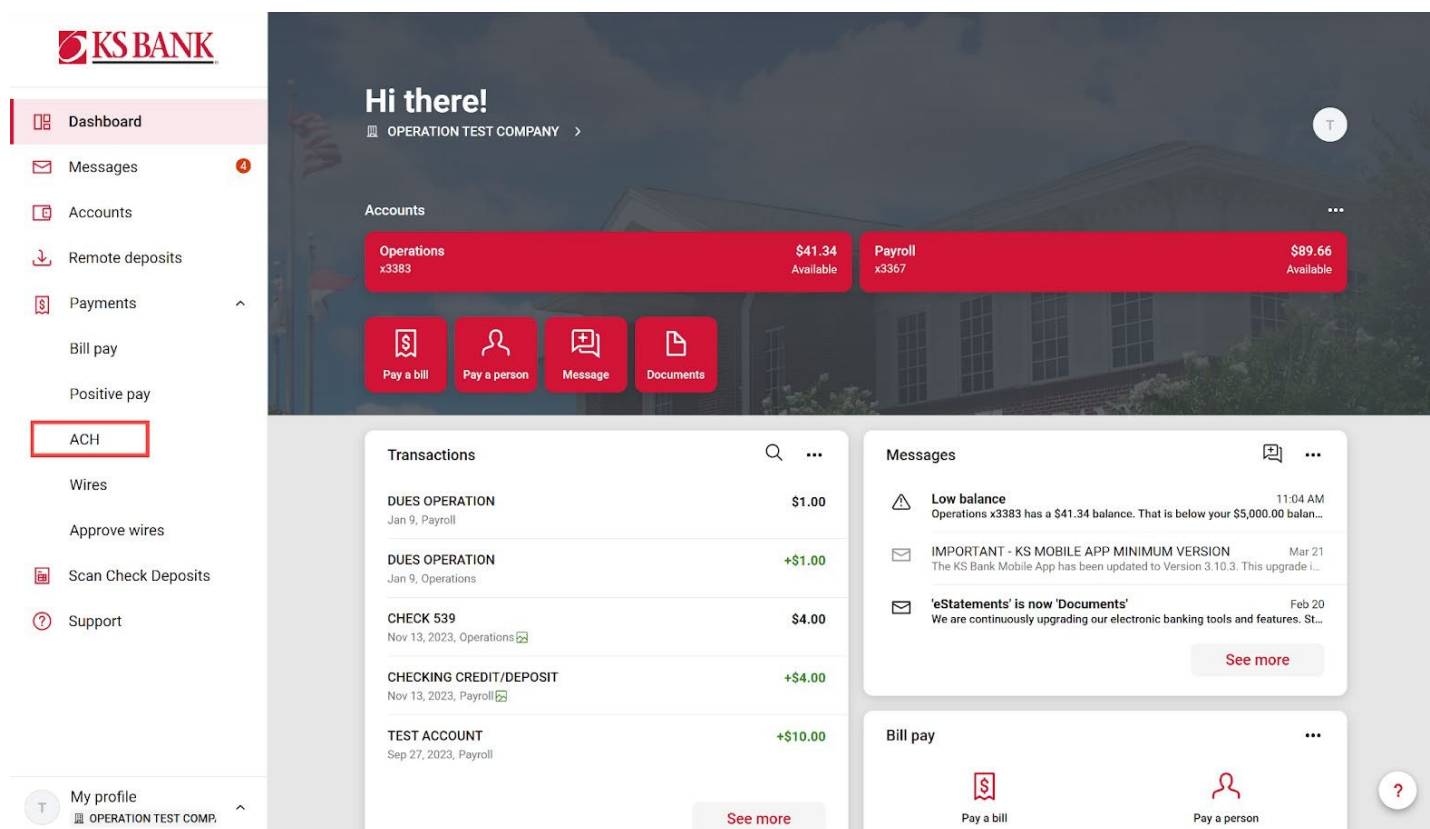
Active		History		
BATCH	RECURRING	AMOUNT		
Payroll		\$1.00		
Initiated	OPERATION TEST	PPD		

Initiate Multiple Batches

Step 1

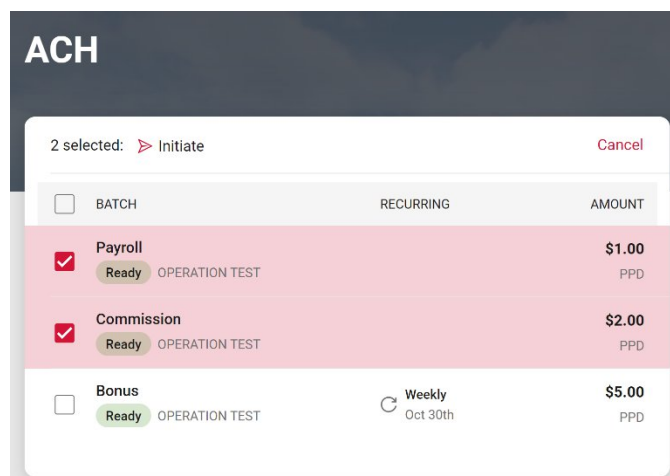
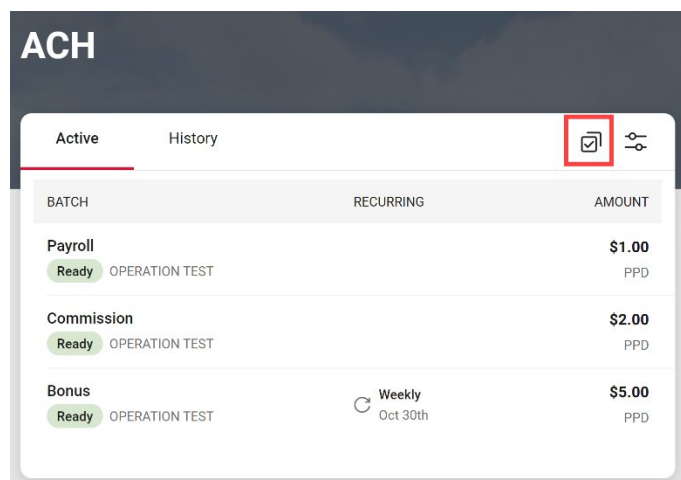
Select **ACH** from the navigation pane.

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



Step 2

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



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.

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.

KS BANK

Dashboard

- Messages
- Accounts
- Remote deposits
- Payments
 - Bill pay
 - Positive pay
 - ACH**
 - Wires
 - Approve wires
- Scan Check Deposits
- Support

Hi there!
OPERATION TEST COMPANY

Accounts

Account	Balance
Operations x3383	\$41.34 Available
Payroll x3367	\$89.66 Available

Transactions

Description	Amount
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
Operations x3383 has a \$41.34 balance. That is below your \$5,000.00 balanc...
- 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...

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
<div>Initiated</div>	OPERATION TEST	PPD

Batch details

Payroll

Initiated

⊕ Credits

\$1.00

⊖ Debits

\$1.00

Recipients

2 recipients >

Company

OPERATION TEST

Company ID

123999996

SEC code

PPD

Description

PAYROLL

Discretionary

PAYROLL

Batch restricted ⓘ

No

Uninitiate

History

Select this tab to review batches that have been processed.

ACH

Active

History

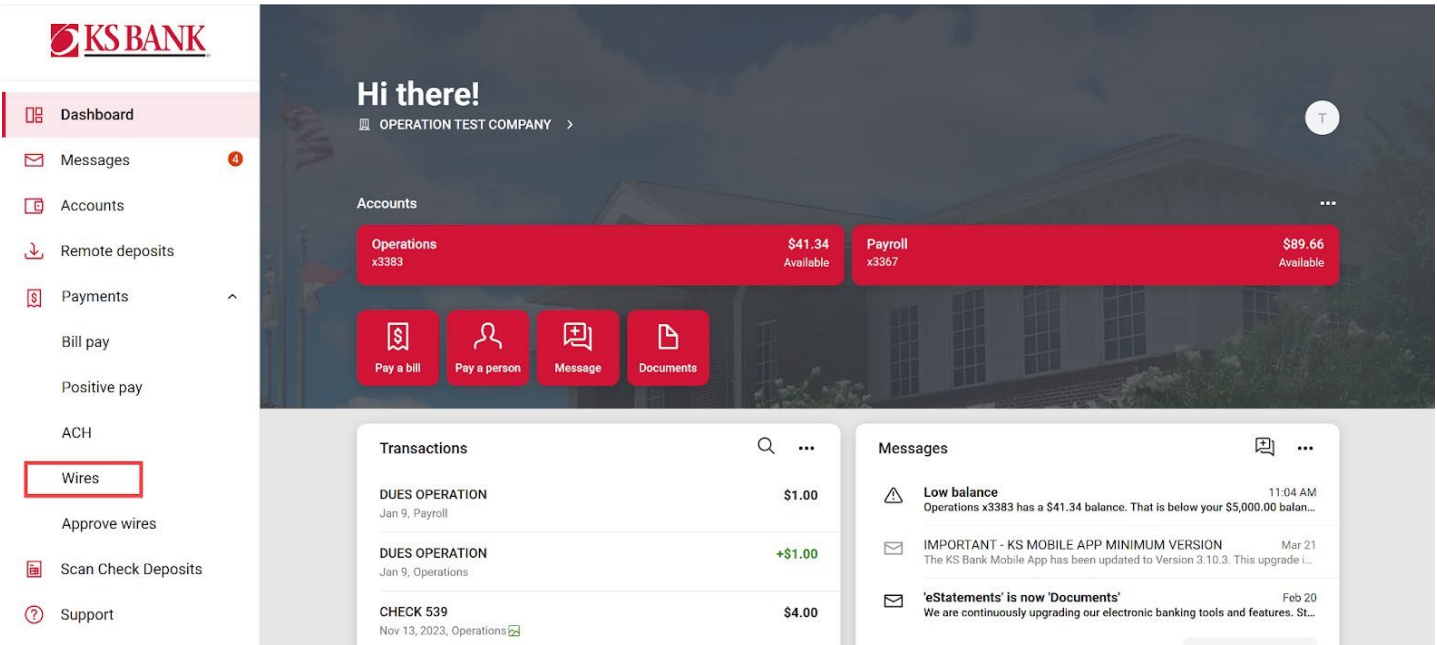
DATE	BATCH	AMOUNT
<div>SEP 27</div>	<div>ACH Test</div> <div>OPERATION TEST</div>	<div>\$1.00</div> <div>PPD</div>
<div>SEP 27</div>	<div>Batch 1</div> <div>OPERATION TEST</div>	<div>\$1.00</div> <div>PPD</div>
<div>SEP 27</div>	<div>Batch 2</div> <div>OPERATION TEST</div>	<div>\$1.00</div> <div>PPD</div>

Wires

Create a Wire

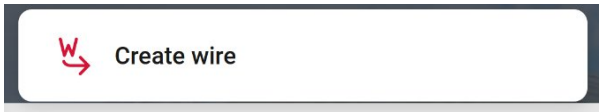
Step 1

Select **Wires** from the navigation pane.
Please note: if you have multiple payment features activated, select the **Payments** menu first.



Step 2

Select **Create wire**.



Step 3

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

Create wire

Wire name

Wire name

0/30

From

Select account >

To

Add recipient >

Amount

\$

0.00

Notes

Add notes >

Create wire

Step 4

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

<

Recipient

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

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

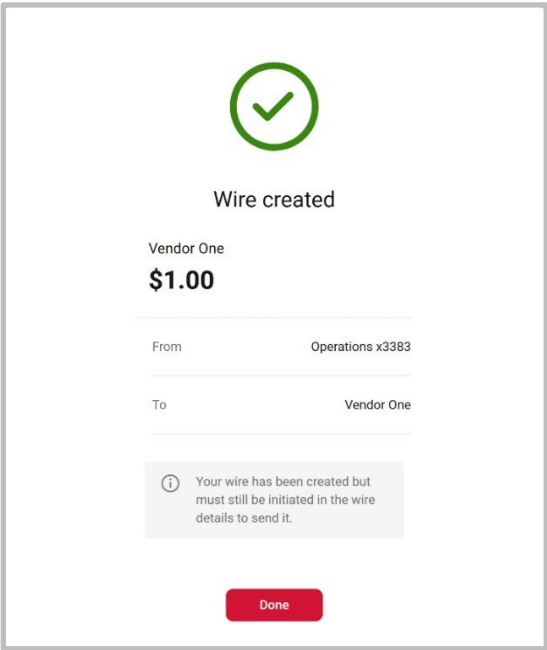
>

Save as template

Create wire

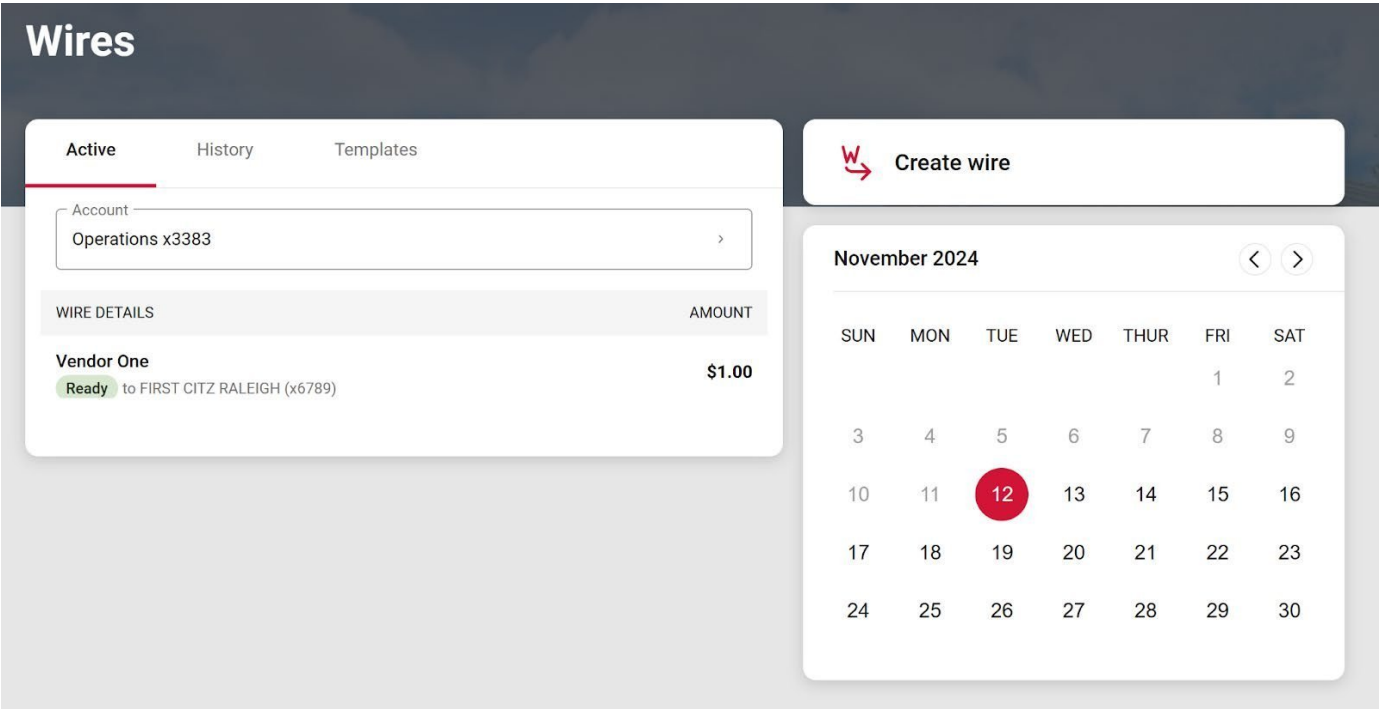
Step 7

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.



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

Ready to FIRST CITZ RALEIGH (x6789)

\$1.00

W

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

1

Vendor One

Ready

\$1.00

2

Edit >

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 digital banking interface. On the left is a navigation pane with the following items: Dashboard, Messages (4), Accounts, Remote deposits, Payments (expanded), Bill pay, Positive pay, ACH, **Wires** (highlighted with a red box), Approve wires, Scan Check Deposits, and Support. The main content area displays a greeting 'Hi there!' for 'OPERATION TEST COMPANY'. Below this, there are two account balances: 'Operations x3383' with a balance of \$41.34 Available, and 'Payroll x3367' with a balance of \$89.66 Available. There are also four action buttons: 'Pay a bill', 'Pay a person', 'Message', and 'Documents'. At the bottom, there are sections for 'Transactions' and 'Messages'. The 'Transactions' section shows three entries: 'DUES OPERATION' for \$1.00, 'DUES OPERATION' for +\$1.00, and 'CHECK 539' for \$4.00. The 'Messages' section shows three messages: 'Low balance', 'IMPORTANT - KS MOBILE APP MINIMUM VERSION', and 'eStatements' is now 'Documents'.

Step 2

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

The screenshot shows the 'Wires' page. At the top, there are three tabs: 'Active', 'History', and 'Templates'. The 'Active' tab is selected. Below the tabs, there is a dropdown menu for 'Account' with 'Operations x3383' selected. To the right of the dropdown is a 'Create wire' button with a red 'W' icon. Below the dropdown, there is a 'WIRE DETAILS' section with a table showing 'Vendor One' with a status of 'Ready' and an amount of '\$1.00'. To the right of the wire details is a calendar for 'November 2024'. The calendar shows the days of the week (SUN, MON, TUE, WED, THUR, FRI, SAT) and the dates. The date '12' is highlighted with a red circle.

Step 3

Click **Review and initiate**.

Wire details

Vendor One

Ready

\$1.00

Edit >

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**.

Wire initiated

Vendor Two

\$1.00

From

BASICBUS 0005 (x5554)

To

Vendor Two

Confirmation #

0000000000

Done

Step 6

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

Wires

Active

History

Templates

Account

Operations x3383

WIRE DETAILS	AMOUNT
<div>Vendor One</div> <div><div>Initiated</div> to FIRST CITZ RALEIGH (x6789)</div>	\$1.00

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

History

Select this tab to review wires that have been processed.

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

Positive Pay

Enter Issued Items Manually

Step 1

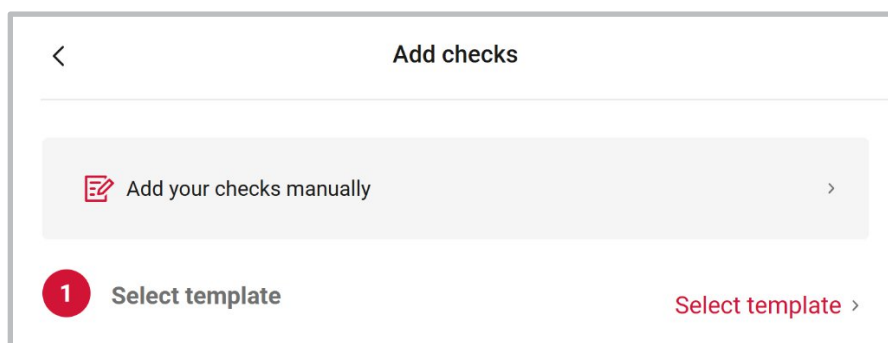
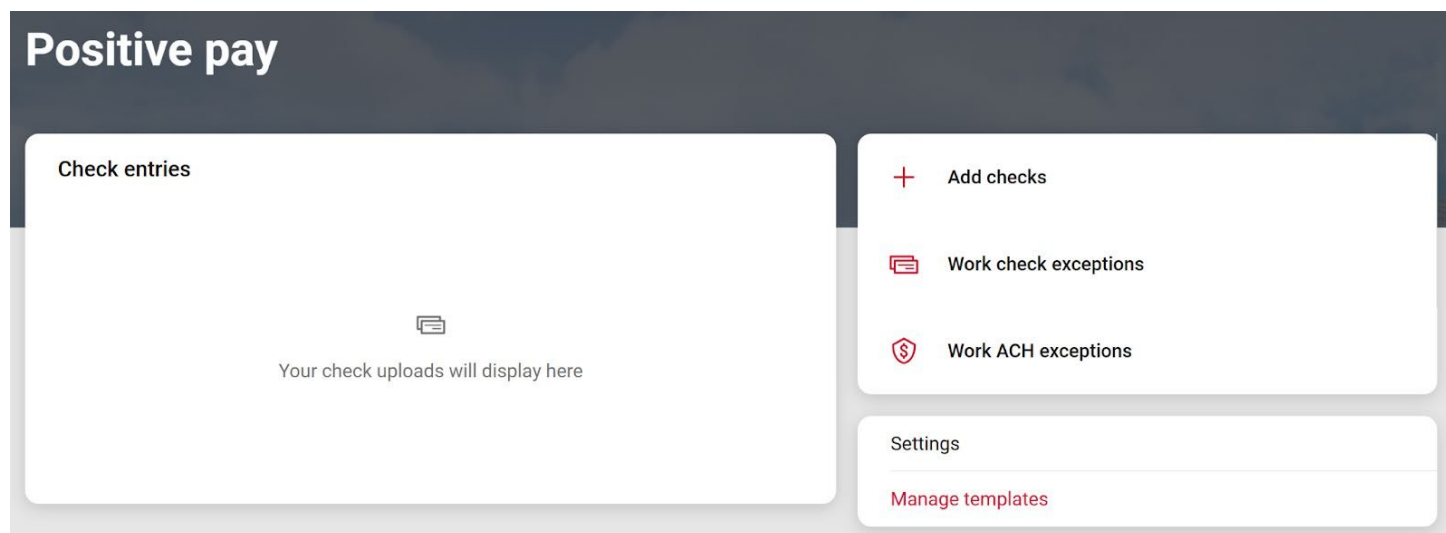
Select **Positive Pay** from the navigation pane.

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

The screenshot displays the KS Bank mobile app interface. On the left is a navigation pane with the following items: Dashboard, Messages (4), Accounts, Remote deposits, Payments, Bill pay, **Positive pay** (highlighted with a red box), ACH, Wires, Approve wires, Scan Check Deposits, and Support. The main screen shows a greeting 'Hi there!' for 'OPERATION TEST COMPANY'. Below this, there are two account balances: 'Operations x3383' with a balance of '\$41.34 Available' and 'Payroll x3367' with a balance of '\$89.66 Available'. Underneath the balances are four action buttons: 'Pay a bill', 'Pay a person', 'Message', and 'Documents'. The bottom section of the screen is divided into two panels. The left panel, titled 'Transactions', shows a list of transactions: '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 right panel, titled 'Messages', shows three messages: 'Low balance' (Operations x3383 has a \$41.34 balance, below your \$5,000.00 balance), 'IMPORTANT - KS MOBILE APP MINIMUM VERSION' (The KS Bank Mobile App has been updated to Version 3.10.3), and 'eStatements' is now 'Documents' (We are continuously upgrading our electronic banking tools and features).

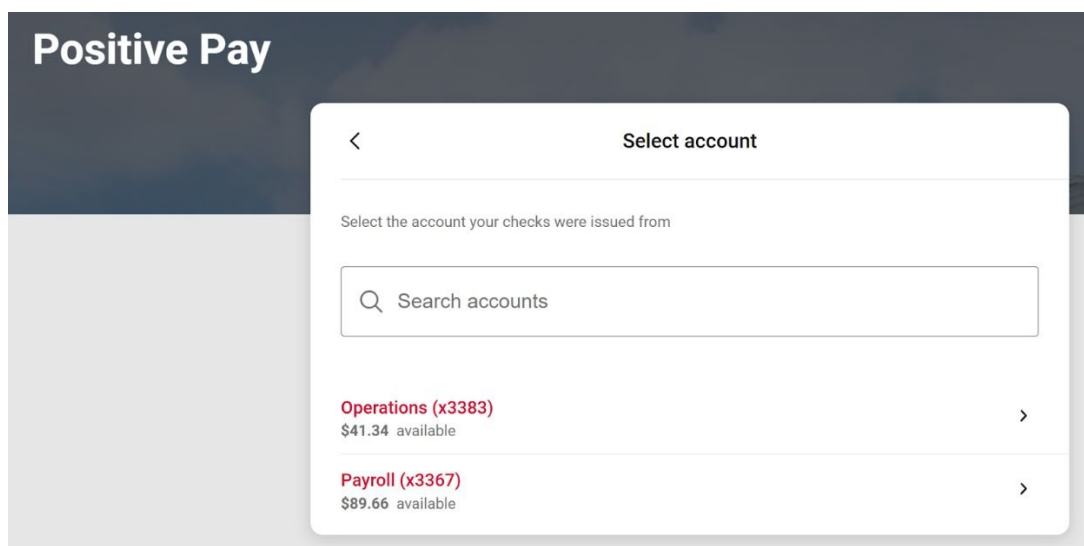
Step 2

Click + **Add checks** and select **Add your checks manually**.



Step 3

Select the account the checks were written against.



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.

<

Enter checks
Operations x3383

Check number

0000

0/10

Check amount

\$ 0.00

Payee

Payee name

0/35

Type

Debit

▼

Check date

Select >

Save and enter another

Review 0 checks

Step 5

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

Click **Approve** to confirm.

Review the confirmation and click **Done**.

<

Review checks

Account

Operations
x3383

>

Upload summary

Total items

1

Total amount

\$1.00

DATE

PAYEE/AMOUNT

CHECK #

NOV
12

\$1.00
Vendor One

1234

>

Enter another

Approve

Step 6

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

Positive pay

Check entries

ArpManualEntry_TestUser_241112.txt

Operations

Pending

Review & approve >

+

Add checks

Work check exceptions

Work ACH exceptions

Settings

Manage templates

Step 7

Review the details and click **Approve**.
Review the confirmation and click **Done**.

Review checks

File upload summary

File name

ArpManualEntry_TestUser_241112.txt

Total items

1

Total amount

\$1.00

DATE	PAYEE/AMOUNT	CHECK #
NOV 12	\$1.00 Vendor One	00000001234

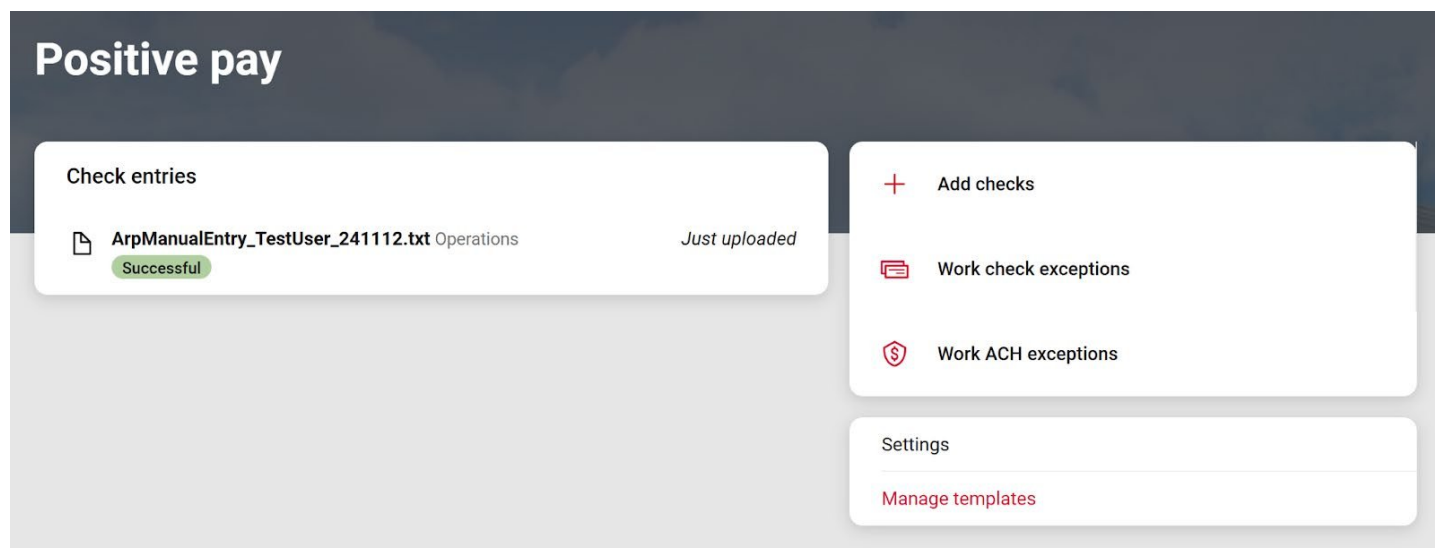
Cancel

Approve

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**.

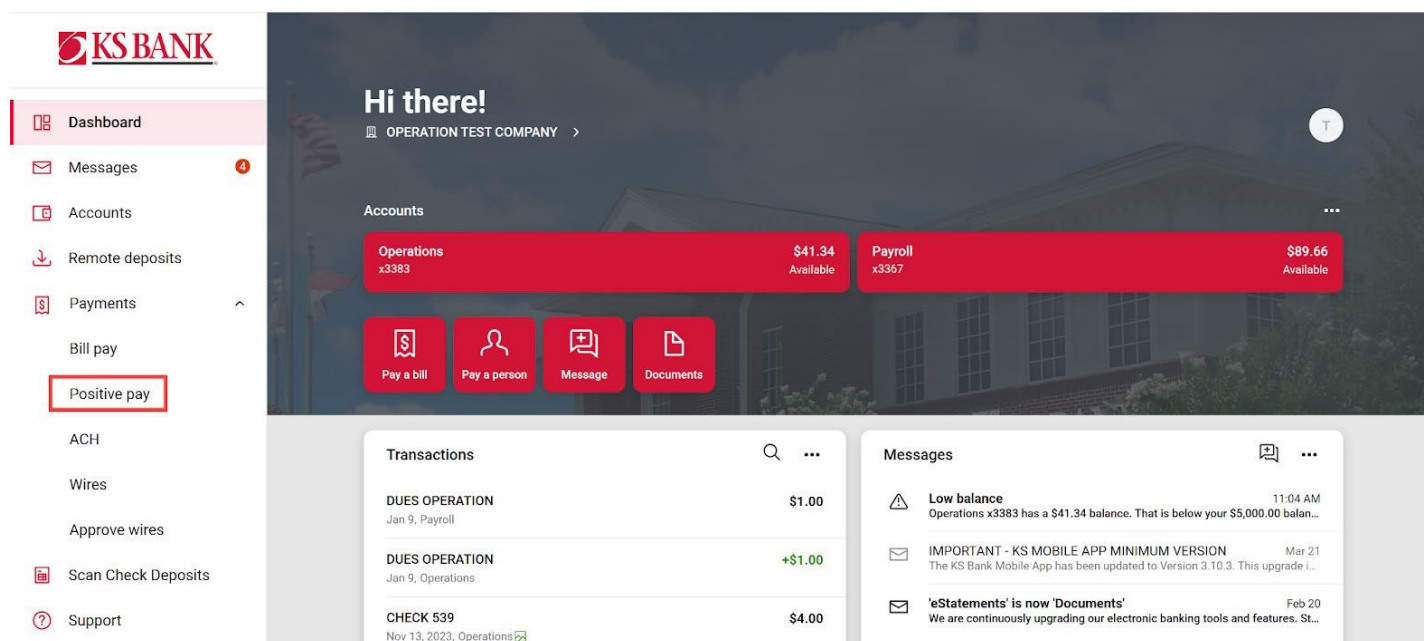


Create an Issued Items Upload Format

Step 1

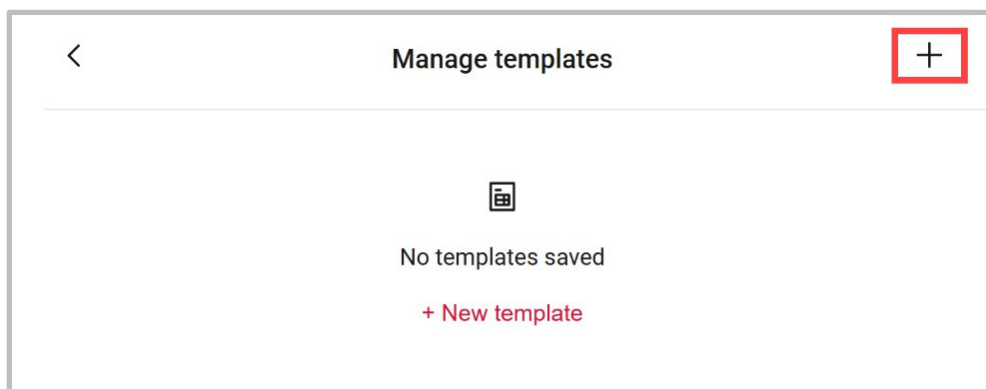
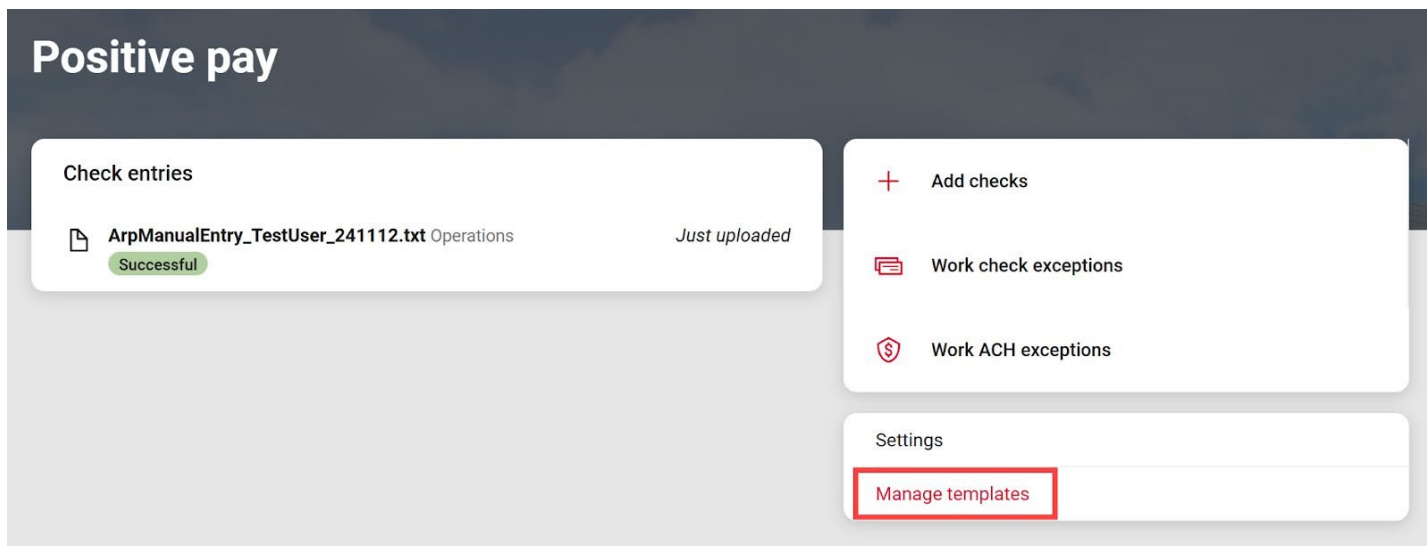
Select **Positive Pay** from the navigation pane.

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



Step 2

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



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

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	<input type="text" value="Col #"/>	
Item Amount Required	<input type="text" value="Col #"/>	
Account number	<input type="text" value="Col #"/>	
Account type	<input type="text" value="Col #"/>	Set indicators Required >

Payee
Max 35 characters

Debit/credit

Set indicators
Required >

Void indicator

Set indicator
Required >

Void date

Set date format
Required >

Payee address 1

Payee address 2

Payee address 3

Payee address 4

Stop indicator

Set indicator
Required >

Cancel

Review

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

Template name

0/50

Amount format ⓘ

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	
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.

KS BANK

Hi there!
OPERATION TEST COMPANY

Accounts

Account	Balance	Status
Operations x3383	\$41.34	Available
Payroll x3367	\$89.66	Available

Transactions

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

Step 2

Click **+ Add checks**.

Positive pay

Check entries

ArpManualEntry_TestUser_241112.txt Operations *Just uploaded*
Successful

+ Add checks

Work check exceptions

Work ACH exceptions

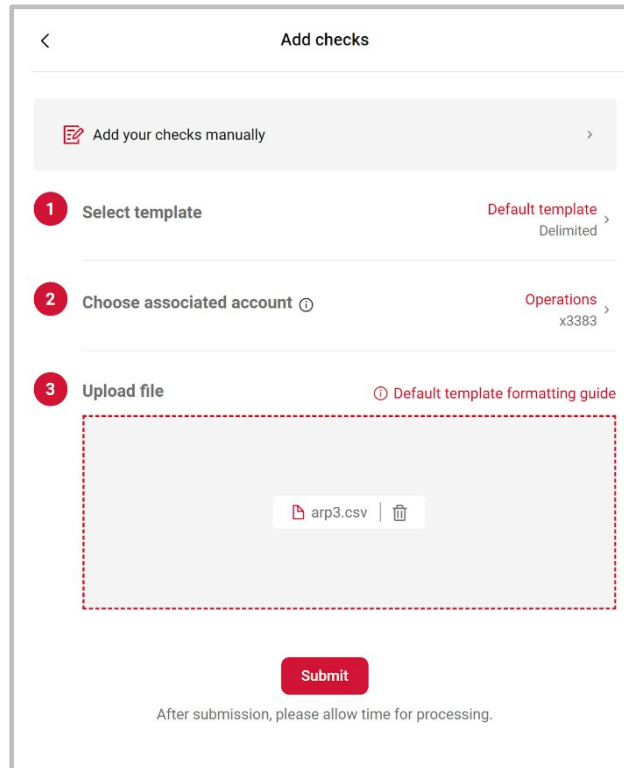
Settings

Manage templates

Step 3

Choose your upload format template.

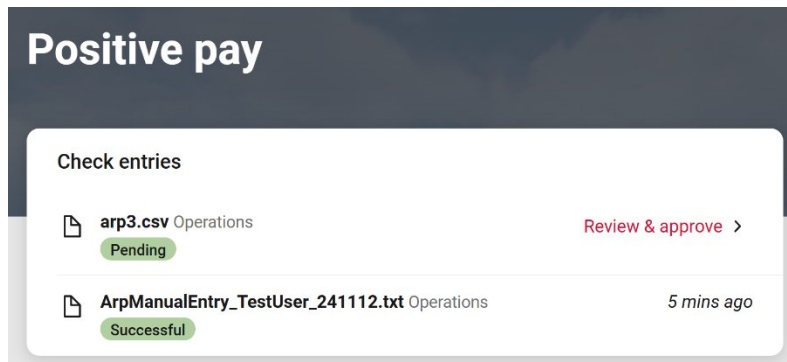
1. Select the account the checks were written against.
2. Browse for your issued items file.
3. Click **Submit**.



The screenshot shows a mobile app interface titled "Add checks". At the top, there is a back arrow and the title. Below the title, there is a section "Add your checks manually" with a right arrow. The main form has three steps: 1. "Select template" with a dropdown menu showing "Default template Delimited"; 2. "Choose associated account" with a dropdown menu showing "Operations x3383"; 3. "Upload file" with a dashed red box containing a file named "arp3.csv" and a trash icon. A link "Default template formatting guide" is next to the upload section. At the bottom, there is a red "Submit" button and a note: "After submission, please allow time for processing."

Step 4

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



The screenshot shows a mobile app interface titled "Positive pay". Below the title, there is a section "Check entries". It lists two entries: 1. "arp3.csv Operations" with a status of "Pending" and a "Review & approve" link; 2. "ArpManualEntry_TestUser_241112.txt Operations" with a status of "Successful" and a timestamp of "5 mins ago".

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 #
<div><div>OCT</div><div>27</div></div>	<div><div>\$0.25</div><div>Vendor 1</div></div>	00000000454
<div><div>OCT</div><div>28</div></div>	<div><div>\$0.30</div><div>Vendor 2</div></div>	00000000455
<div><div>OCT</div><div>29</div></div>	<div><div>\$0.87</div><div>Vendor 3</div></div>	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**.

Positive pay

Check entries

arp3.csv

Operations

Successful

Just uploaded

ArpManualEntry_TestUser_241112.txt

Operations

Successful

5 mins ago

Business Digital Banking
User Guide

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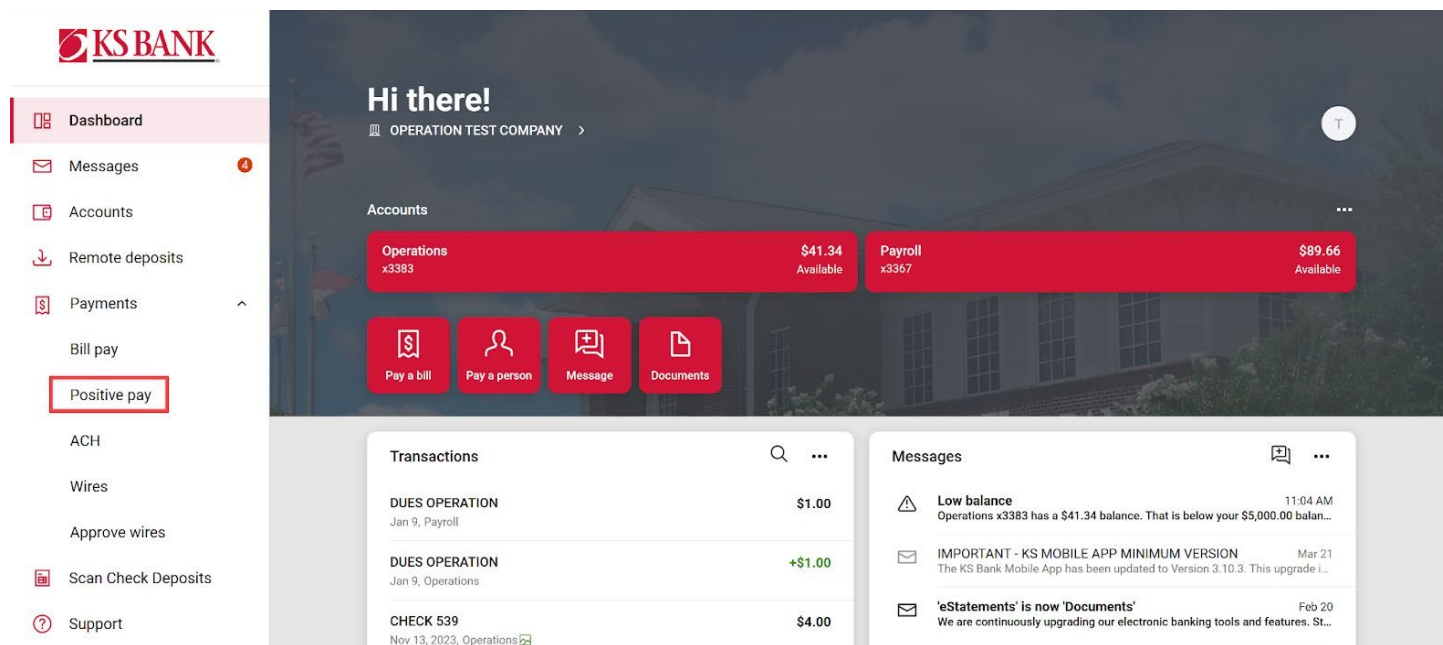
© 2024 KS Bank
Last Revised December 2024

Work Exception Items

Step 1

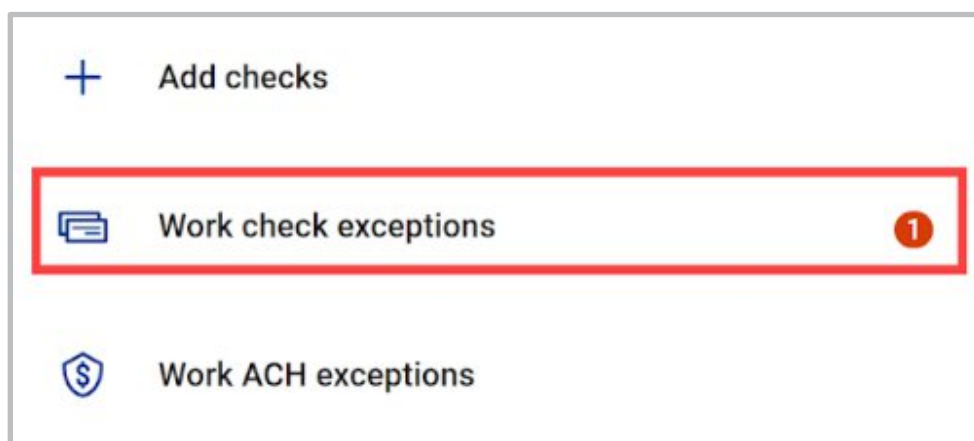
Select **Positive Pay** from the navigation pane.

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



Step 2

Click **Work check exceptions**.



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) >

① 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

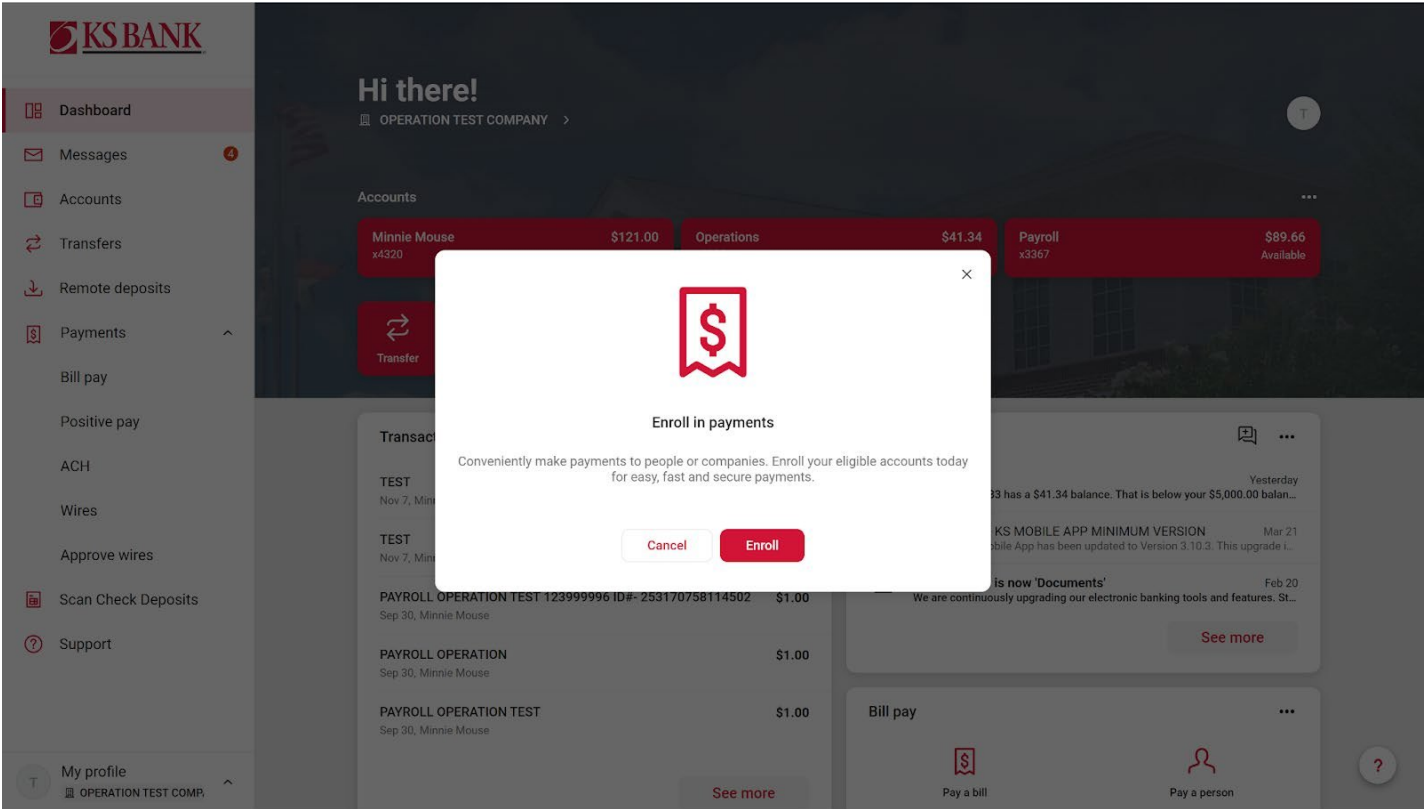
Submit

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**.



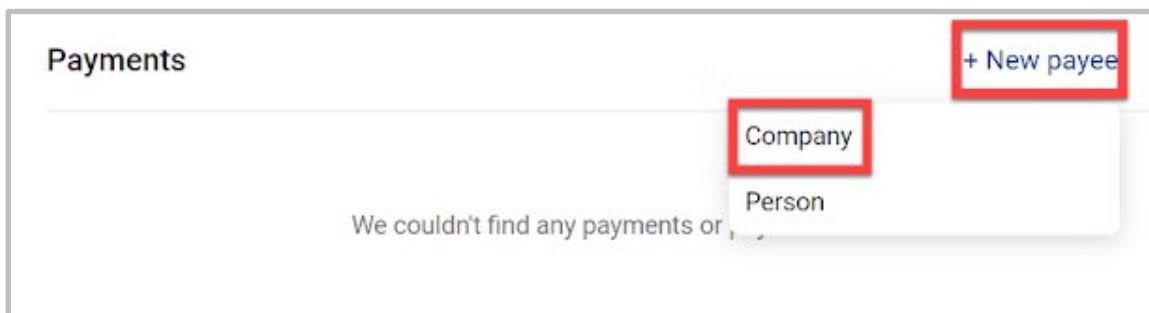
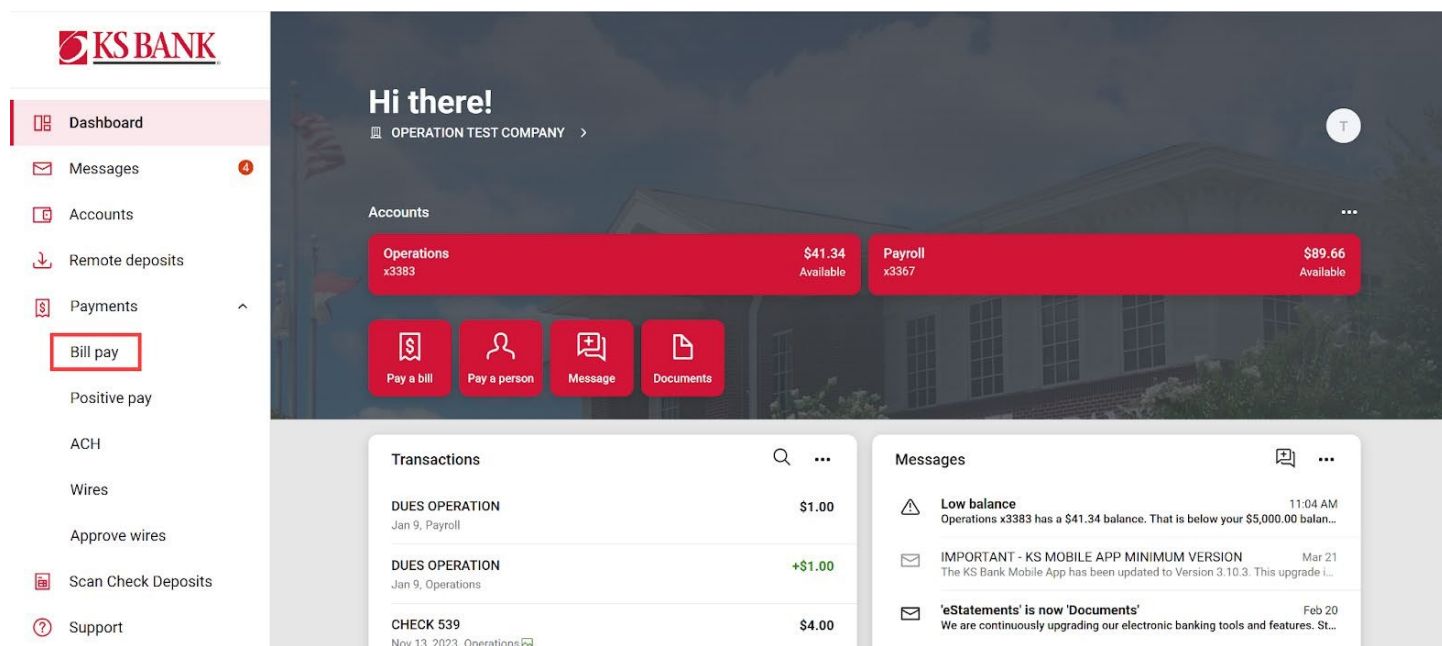
Add a Payee

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.

<

Add a bill

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

Submit

Edit or Delete a Payee

Step 1

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

Payments

+ New payee

History

Payees

Search payees

TYPE	PAYEE	METHOD
	ABC Electric x6789	Check >

Step 2

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

Details

ABC Electric


Edit >


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.

<

Edit payee



Payee name

ABC ELECTRIC

Payee nickname (optional)

ABC Electric

Phone number

(417) 736-3565

phone

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

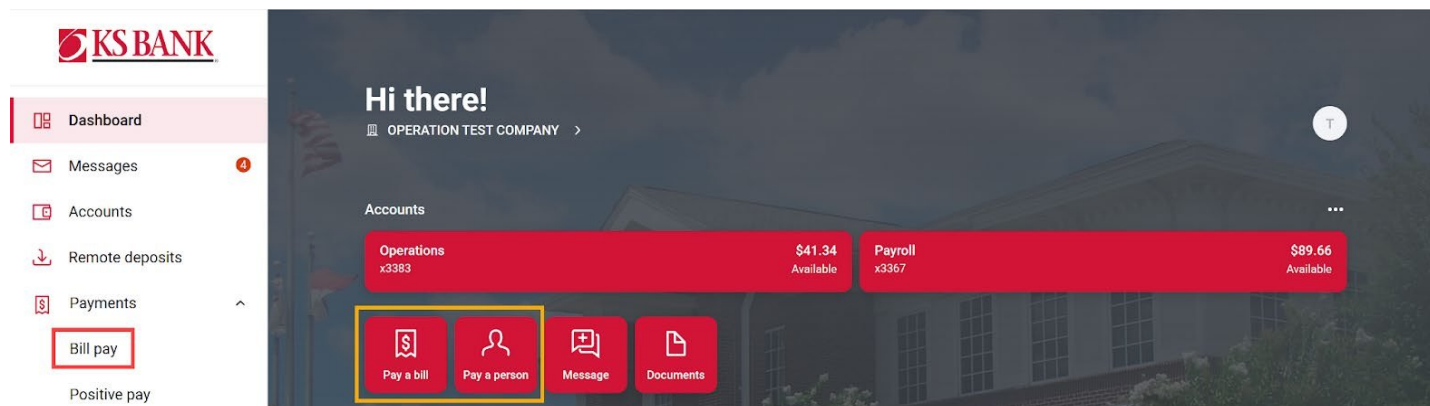
If you have more than one account with bill pay enabled, you may select a different account to use with this payee.

Save

Pay a Single Bill or Person

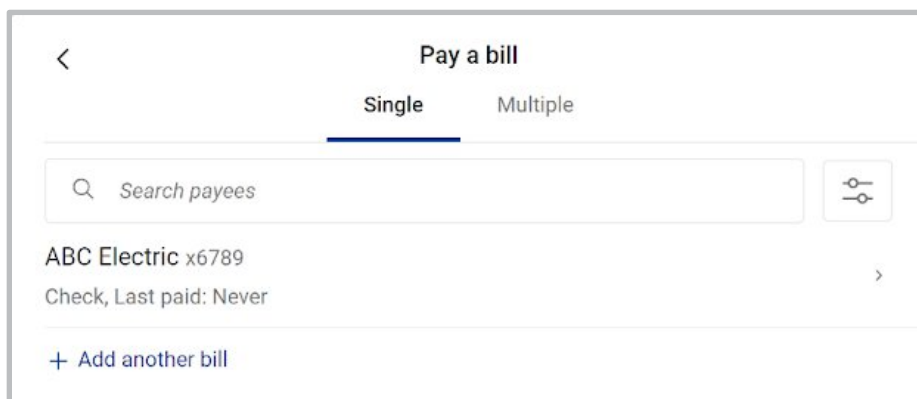
Step 1

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



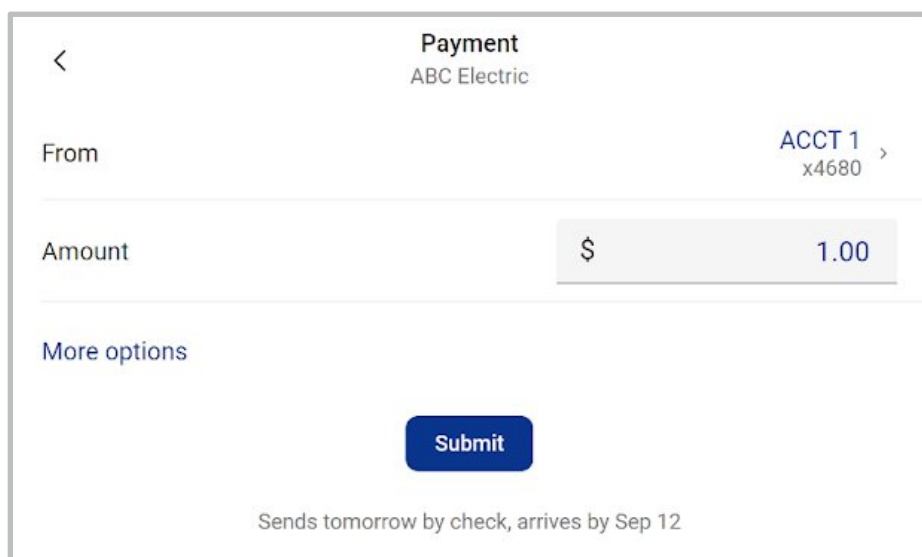
Step 2

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



Step 3

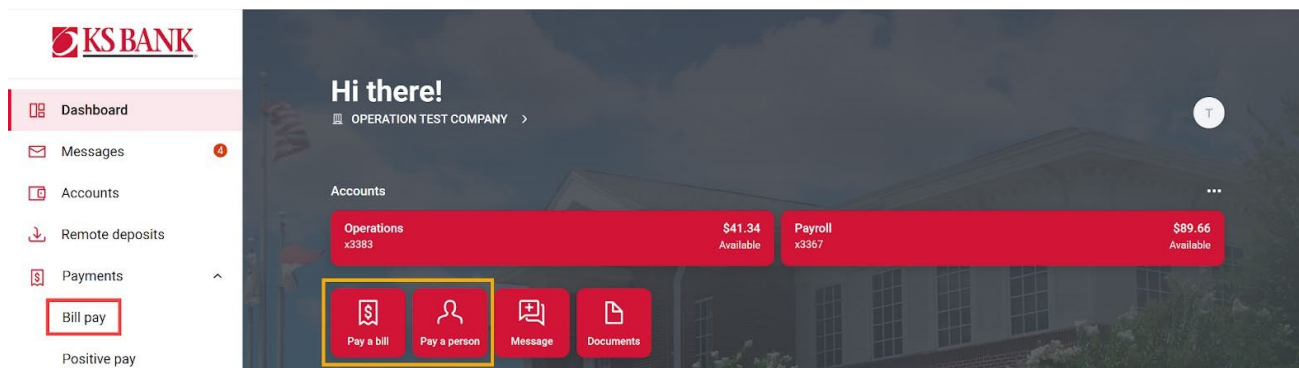
Select the account to pay from and enter the amount. Click **More options** to set a recurring frequency or schedule for a later date. Click **Submit**.



Pay Multiple Bills

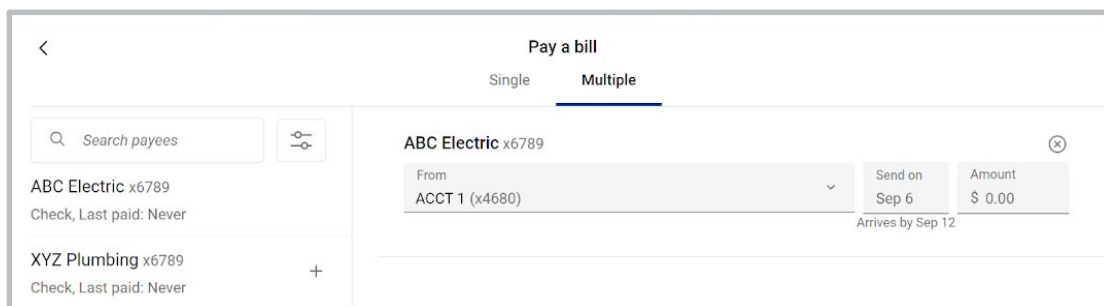
Step 1

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



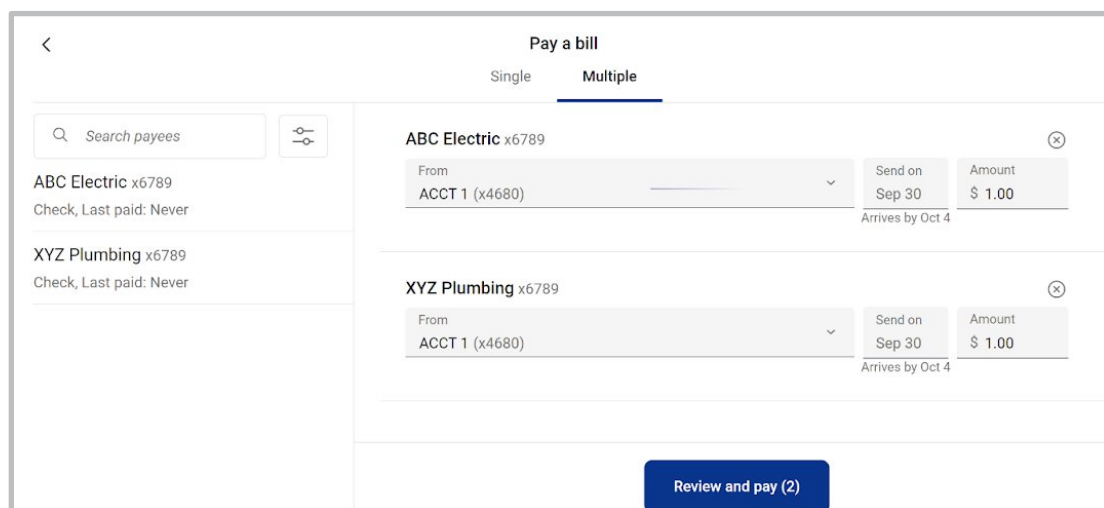
Step 2

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

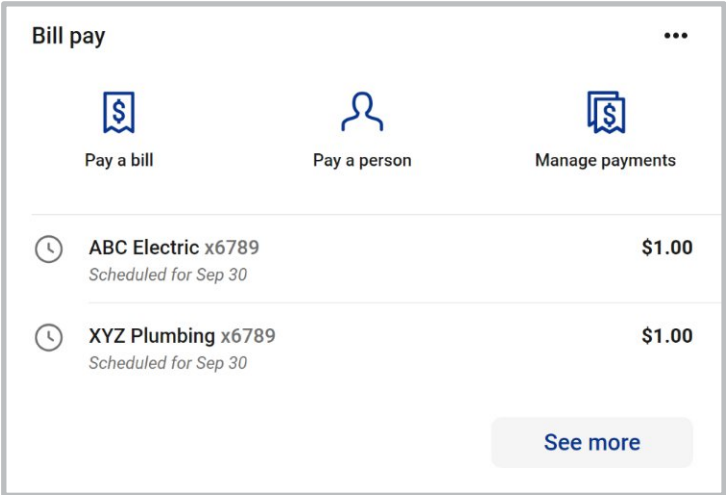


Step 3

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



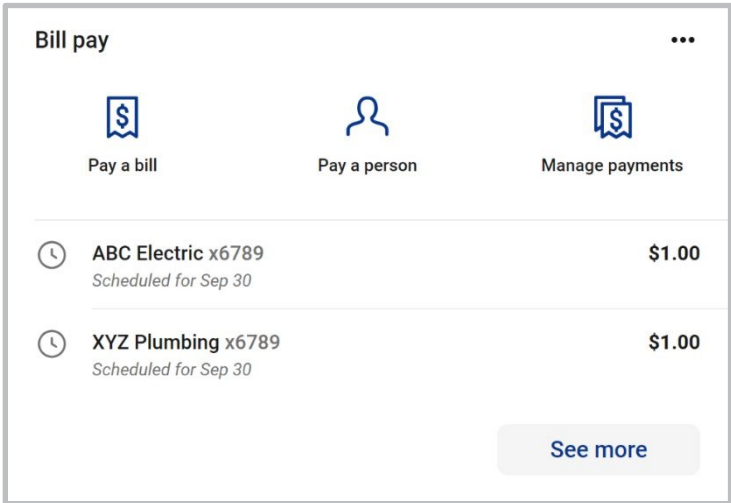
Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.



Edit or Delete a Payment

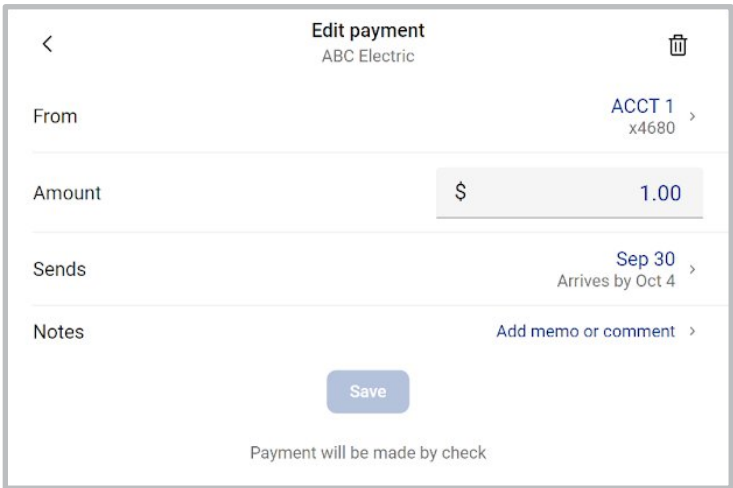
Step 1

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**.



Step 2

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



Administration

Create a New User

Step 1

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

KS BANK

Hi there! OPERATION TEST COMPANY

Accounts

Account	Balance	Status
Capital x4320	\$121.00 Available	
Operations x3383	\$41.34 Available	
Payroll x3367	\$89.66 Available	

Transactions

Transaction	Amount
TEST Nov 7, Capital	\$2.00
TEST Nov 7, Capital	+\$2.00
PAYROLL OPERATION Sep 30, Capital	\$1.00
PAYROLL OPERATION Sep 30, Capital	\$1.00
PAYROLL OPERATION Sep 30, Capital	\$1.00

Messages

- Low balance** Yesterday: Operations x3383 has a \$41.34 balance. That is below your \$5,000.00 balanc...
- 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...

Bill pay

Pay a bill Pay a person

Step 2

Click **+ Create user**.

KS BANK

Settings

PERSONAL

- Profile
- Security
- User alerts
- Travel notices

User management

+ Create user

NAME	ROLE	STATUS
Test User Employee1	Admin	Active

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

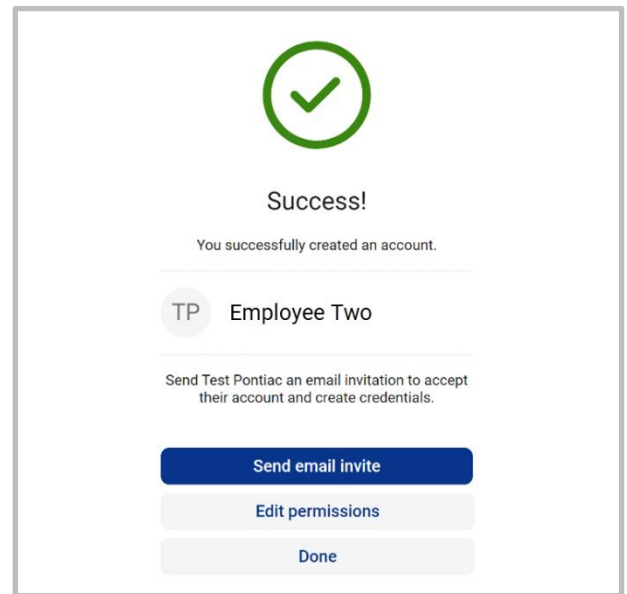
Step 4

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

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.

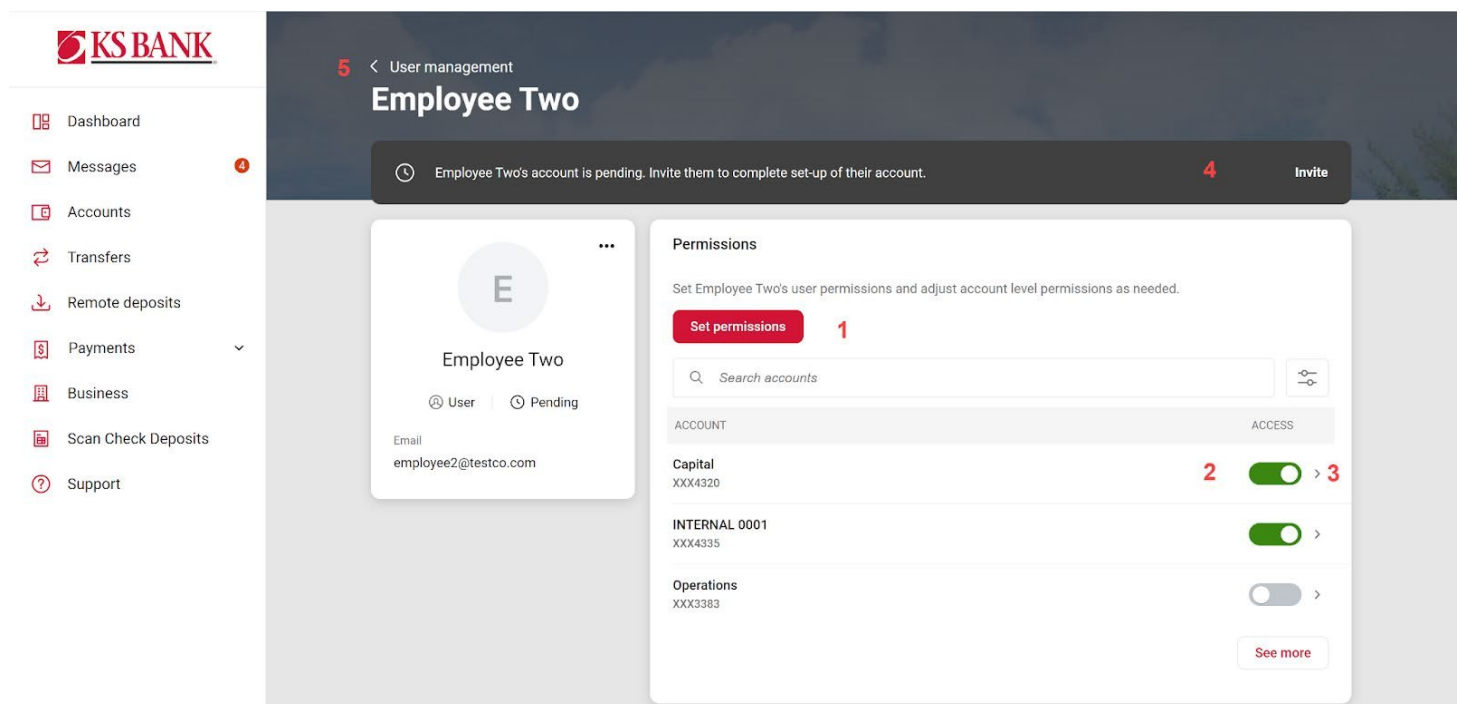


Step 6

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 is 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



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.

Settings

PERSONAL

- Profile
- Security
- User alerts
- Travel notices
- User agreement

BUSINESS MANAGEMENT

- Profile
- User management**
- Activity

ACCOUNTS

- KS Bank

User management + Create user

Search: empl

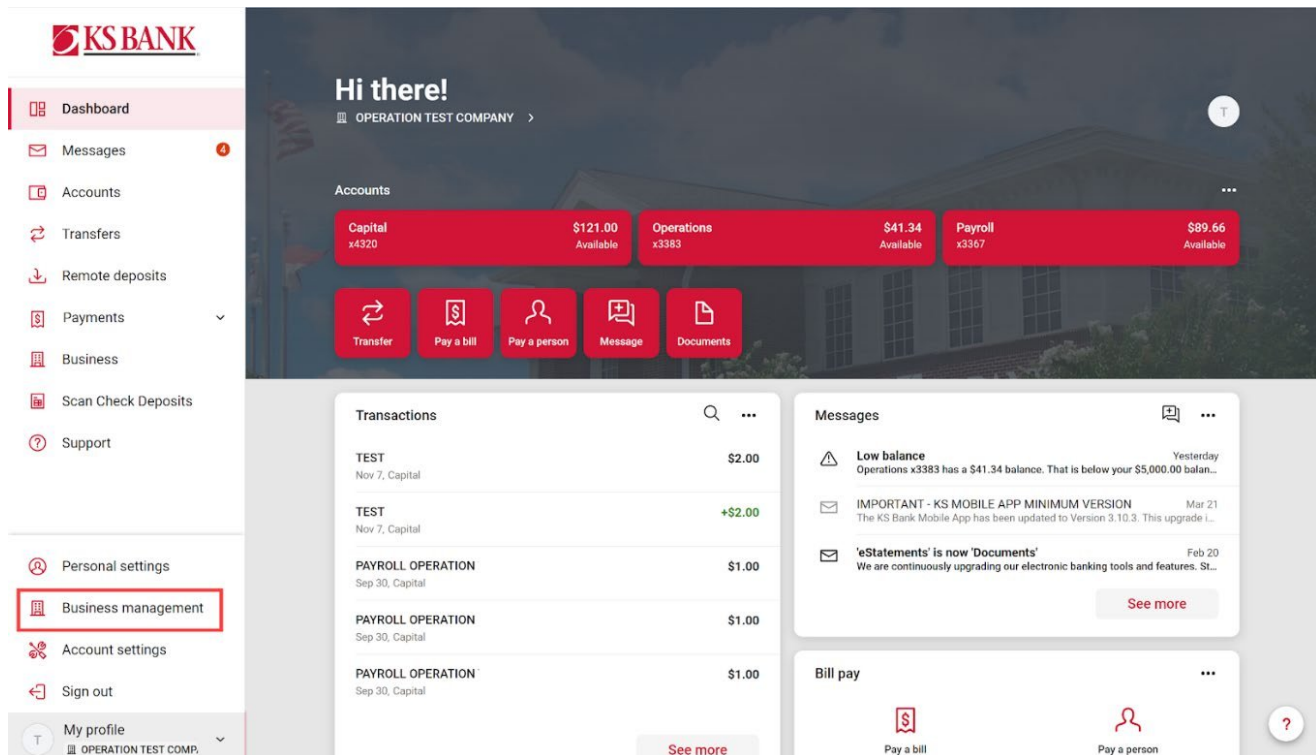
NAME	ROLE	STATUS
E Employee Two	User	Pending
T Test User Employee1	Admin	Active

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Editing or Deleting a User

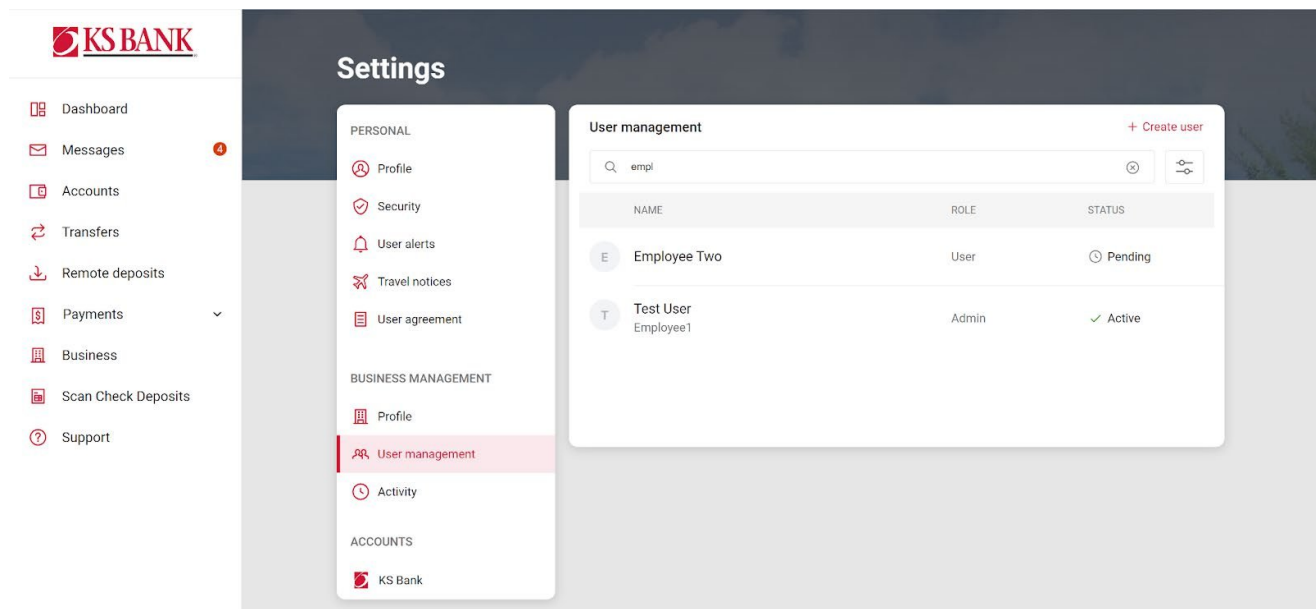
Step 1

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



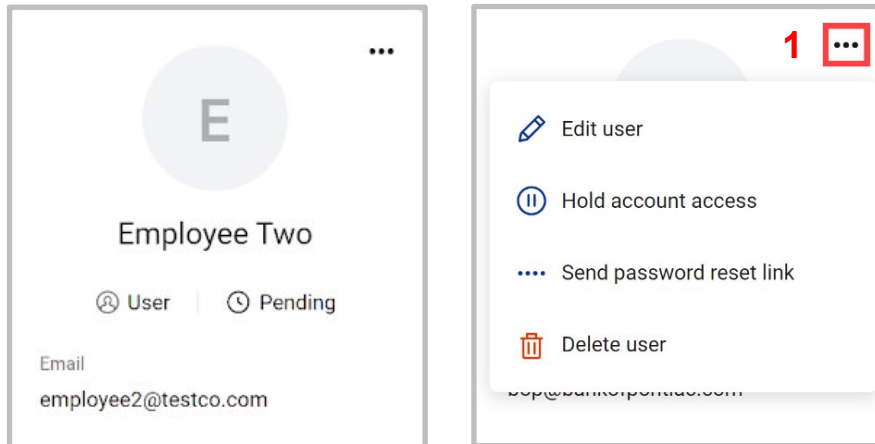
Step 2

Select the user you'd like to edit.

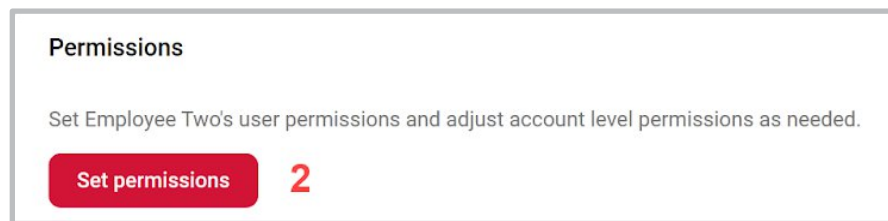


Step 3

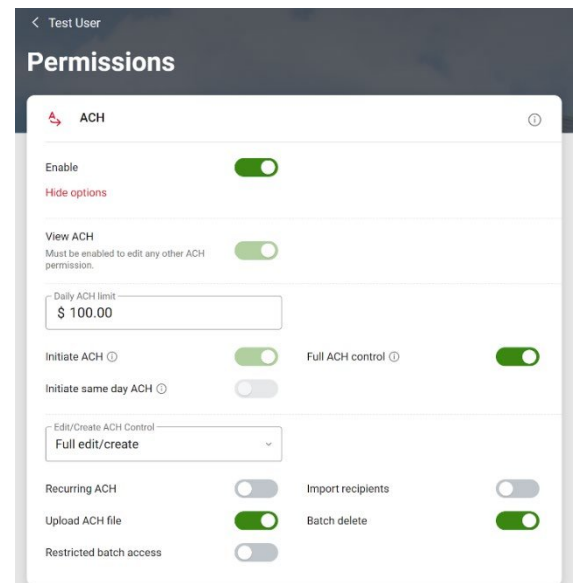
1. Select the **ellipsis** icon.
 - a. Click **Edit user** to change the users name, role, or email address.
 - b. Select **Hold account access** to temporarily prevent them from logging in.
 - c. Click **Send password reset link** to email them a link.
 - d. Select **Delete user** to remove their access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



2. Click **Set permissions** to modify global entitlements.
Please note: Options may vary depending on your company's setup.



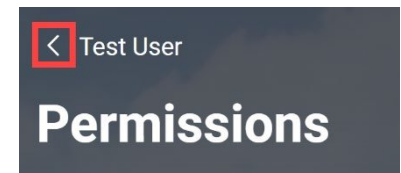
- a. ACH
 - i. **Enable:** Activates this feature for the user.
 - ii. **View ACH:** Must be enabled to edit any other ACH permission.
 - iii. **Daily ACH limit:** Maximum amount the user can initiate per day.
 - iv. **Initiate ACH:** Allows user to transmit ACH payments to the bank.
 - v. **Initiate 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.

The screenshot displays a permissions configuration page for a 'Test User'. It features a list of six categories, each with a toggle switch to enable or disable the feature. The categories are: Bill Pay, Card management, Positive Pay, Stop payments, Transfers, and User management. The 'Positive Pay' and 'Transfers' categories have additional sub-options. 'Positive Pay' includes 'Upload Positive Pay', 'Download Positive Pay', 'Work Positive Pay', and 'Work ACH Exceptions'. 'Transfers' includes a 'Transfer limit' field set to '\$ 999,999,999.00' and an 'Allow transfers' toggle. All main category toggles are currently turned on.

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.

ACCOUNT	ACCESS
Capital XXX4320	3 <input checked="" type="checkbox"/> > 4
INTERNAL 0001 XXX4335	<input checked="" type="checkbox"/> >
BASICBUS 0005 XXX5554	<input type="checkbox"/> >
See more	

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**.

Dashboard
Messages
Accounts
Transfers
Remote deposits
Payments
Business
Scan Check Deposits
Support

Personal settings
Business management
Account settings
Sign out
My profile

Hi there!
OPERATION TEST COMPANY

Capital x4320
\$121.00 Available

Operations x3383
\$41.34 Available

Payroll x3367
\$89.66 Available

Transfer
Pay a bill
Pay a person
Message
Documents

Transactions

TEST Nov 7, Capital \$2.00
TEST Nov 7, Capital +\$2.00
PAYROLL OPERATION Sep 30, Capital \$1.00
PAYROLL OPERATION Sep 30, Capital \$1.00
PAYROLL OPERATION Sep 30, Capital \$1.00

Messages

Low balance Yesterday 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 L...
'eStatements' is now 'Documents' Feb 20 We are continuously upgrading our electronic banking tools and features. St...

Bill pay
Pay a bill
Pay a person

Business Digital Banking
User Guide

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Step 2

Select the locked user.

Settings

PERSONAL

- Profile
- Security
- User alerts
- Travel notices
- User agreement

BUSINESS MANAGEMENT

- Profile
- User management**
- Activity

ACCOUNTS

- KS Bank

User management + Create user

Search: emp

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

Step 3

Click **Unlock** and review the confirmation.

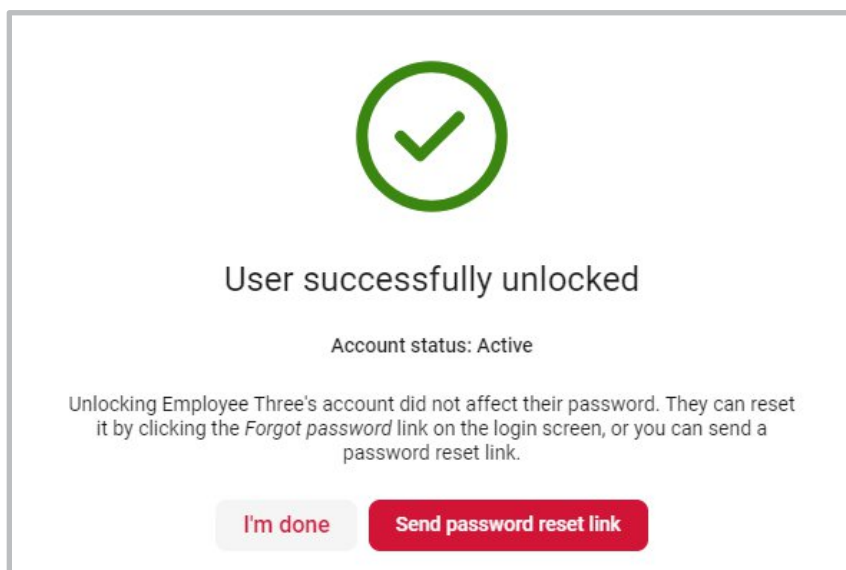
Please note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.

< User management

Employee Three

Employee Three's account access is locked due to multiple incorrect login attempts.

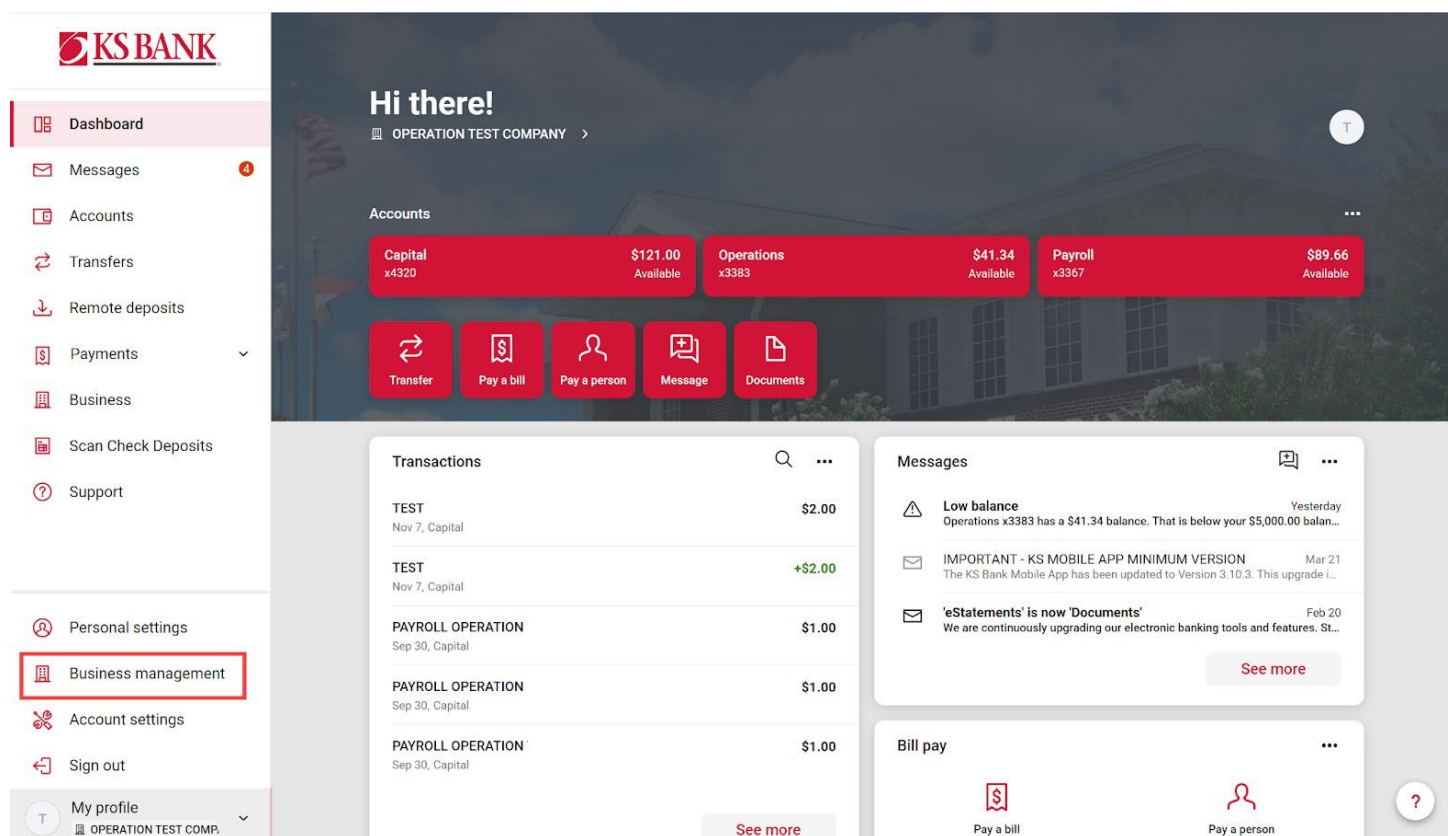
Unlock



Reset a User's Password

Step 1

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



Step 2

Select the user to reset.

Settings

PERSONAL

- Profile
- Security
- User alerts
- Travel notices
- User agreement

BUSINESS MANAGEMENT

- Profile
- User management**
- Activity

ACCOUNTS

- KS Bank

User management + Create user

Search: empl

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

Step 3

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

⋮

- Edit user
- Hold account access
- Send password reset link**
- Delete user

user@bankofamerica.com