



Digital Banking User Guide

Learn how to use Digital Banking with this handy guide.

For questions, contact us at
919-938-3101



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LENDER ksbankinc.com

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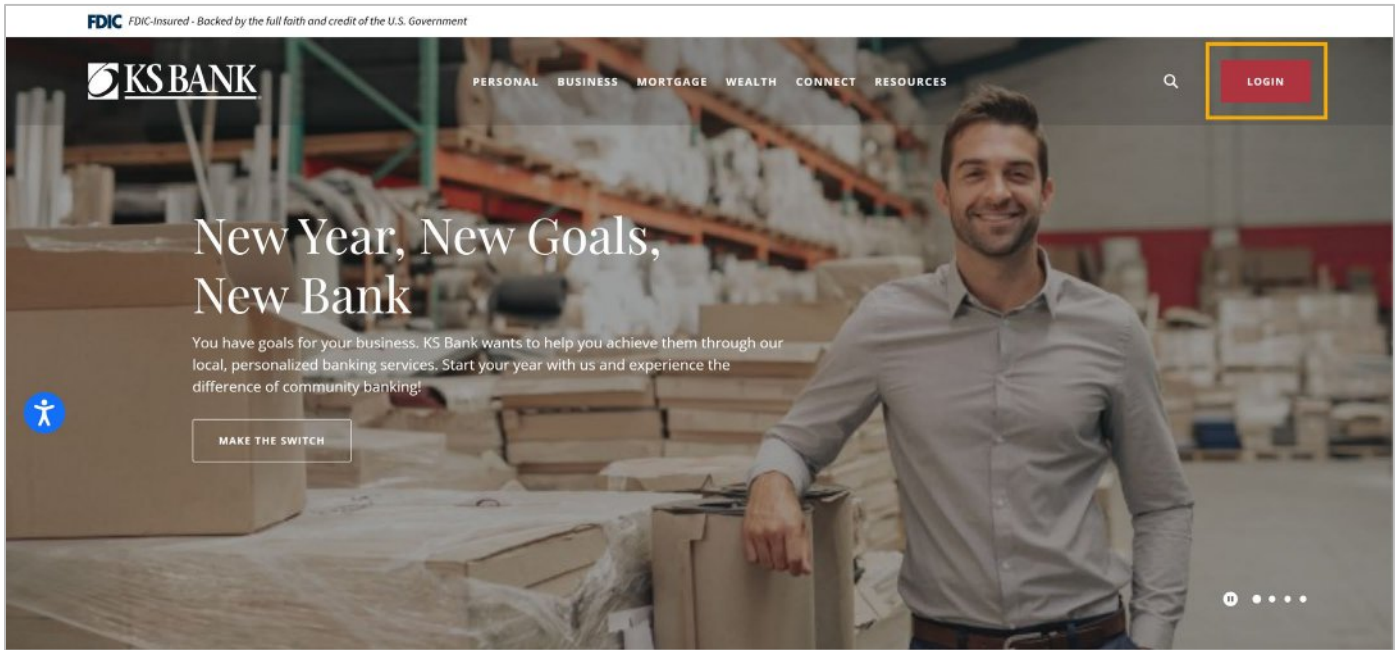
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First Time Login

Use this option if an online banking ID was provided to you from KS Bank.

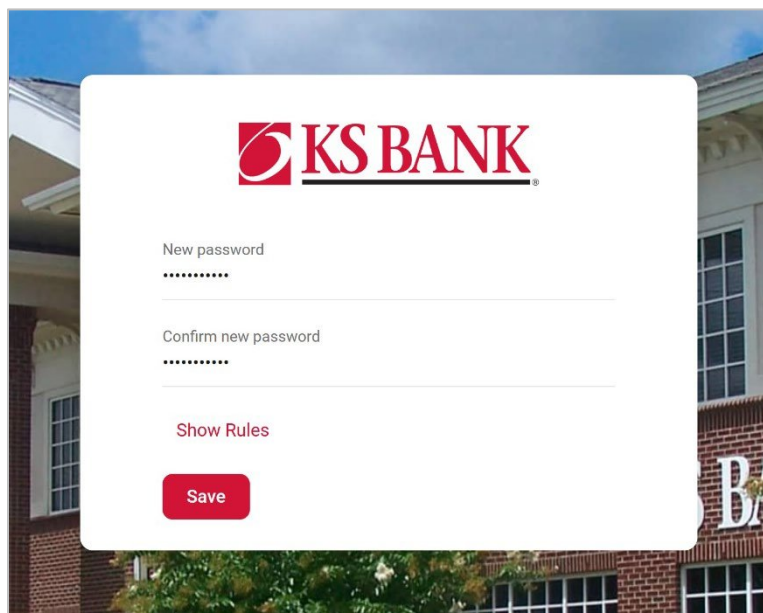
Step 1

Navigate to our website and click **LOGIN**.



Step 2

Enter your **User ID** and **temporary password** then create a **new password**.

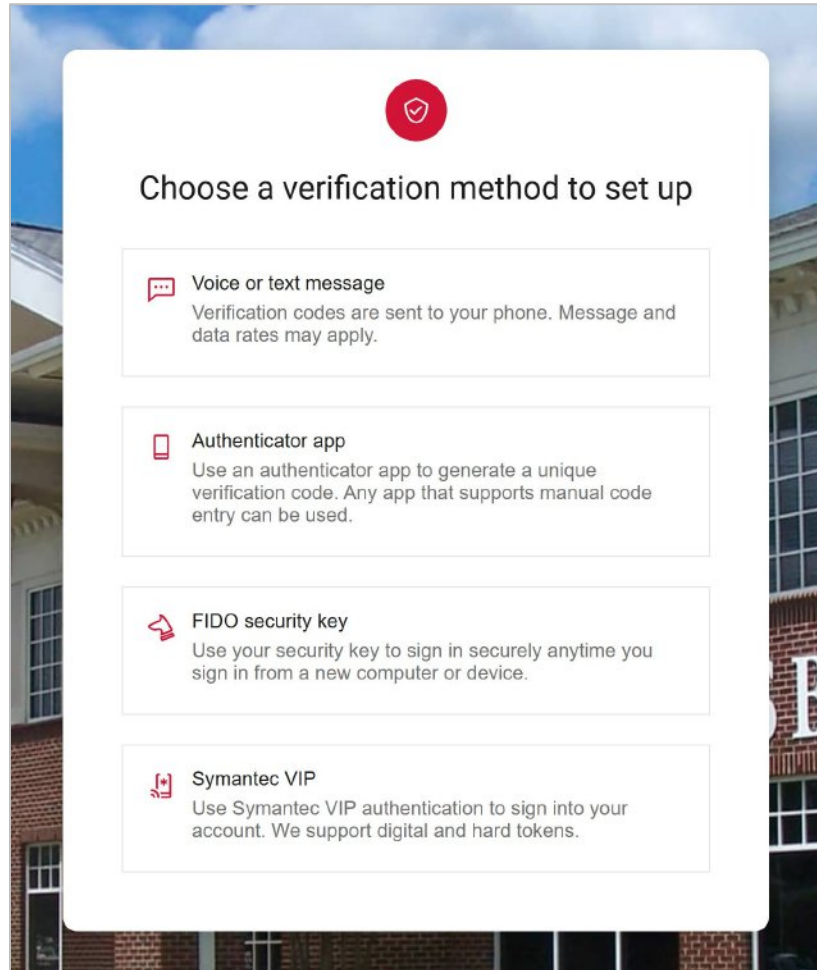


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Step 3

Click **Get Started** and choose how to receive your two factor authentication codes:

- **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- **FIDO security key:** Scan the QR code or tap your physical key with your device to register
- **Symantec VIP:** Download the VIP Access app from the Apple App store or Google Play and register the credential ID that displays. Enter the code that generates. If you have a physical token, register the serial number and enter the code that generates.



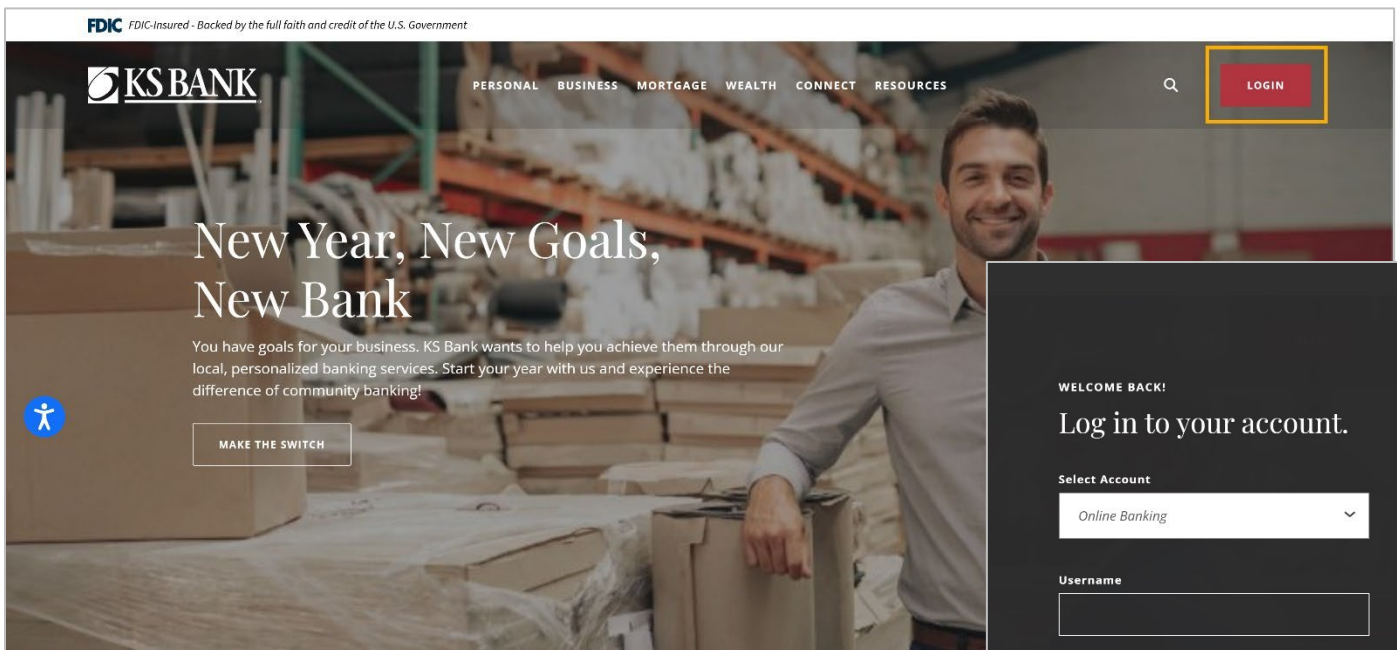
Step 4

Click **Done** and accept the **Terms and Conditions**.

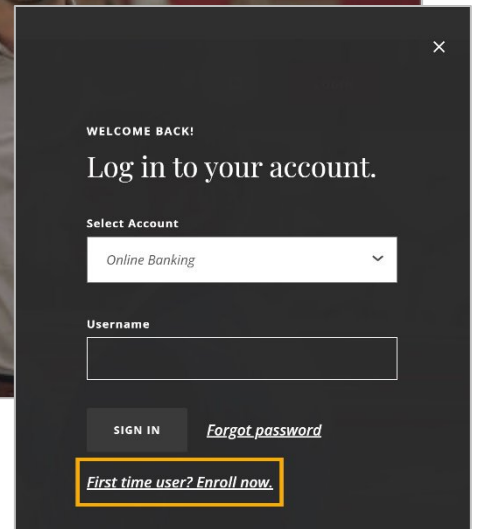
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Self Enrollment

Step 1

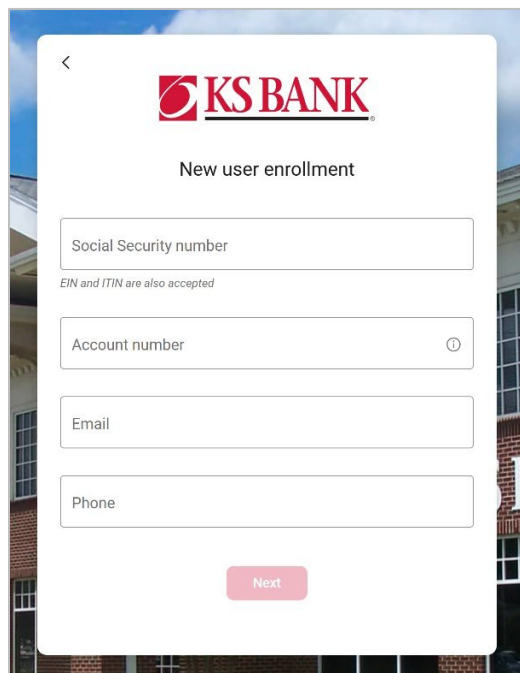


Navigate to our website and click **LOGIN**. Select First time user? Enroll now.



Step 2

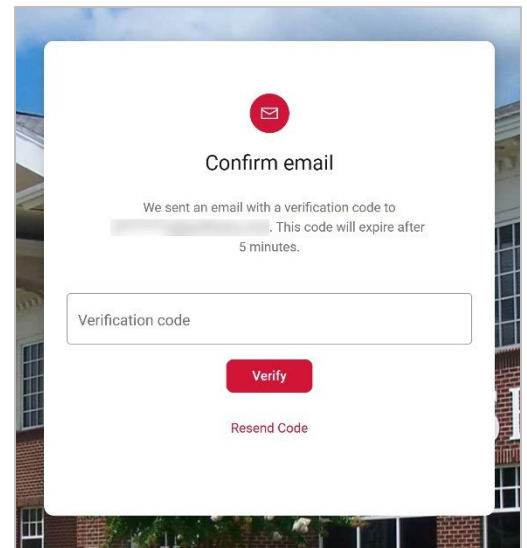
Enter your Social Security number, Account number, Email address, and Phone number



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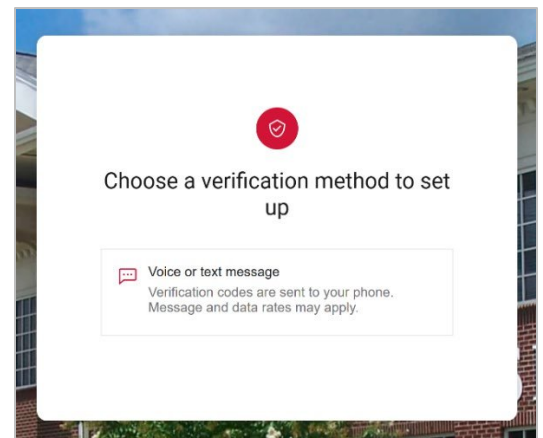
Step 3

Enter the code you receive via email and click **Verify**.



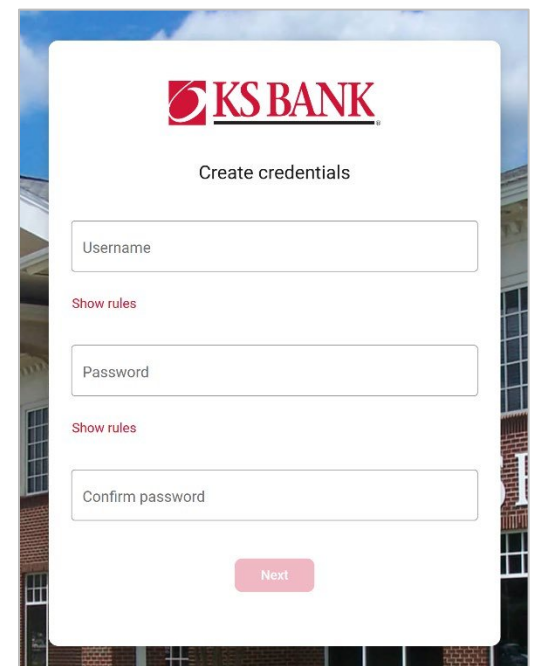
Step 4

Click **Get started** and register your phone number for two factor authentication. Enter the code you receive via text or automated phone call.



Step 5

Accept the terms and conditions and create your username and password. Click **Next**.



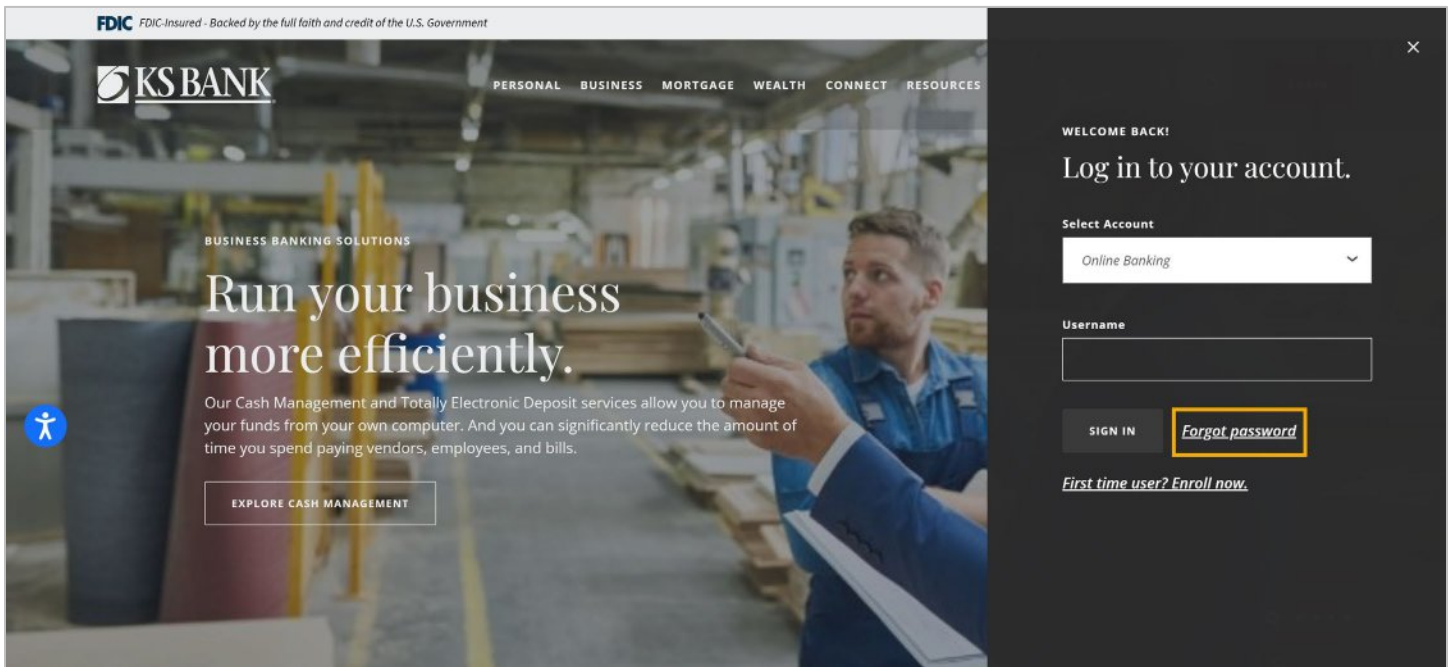
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Account Recovery

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

Step 1

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

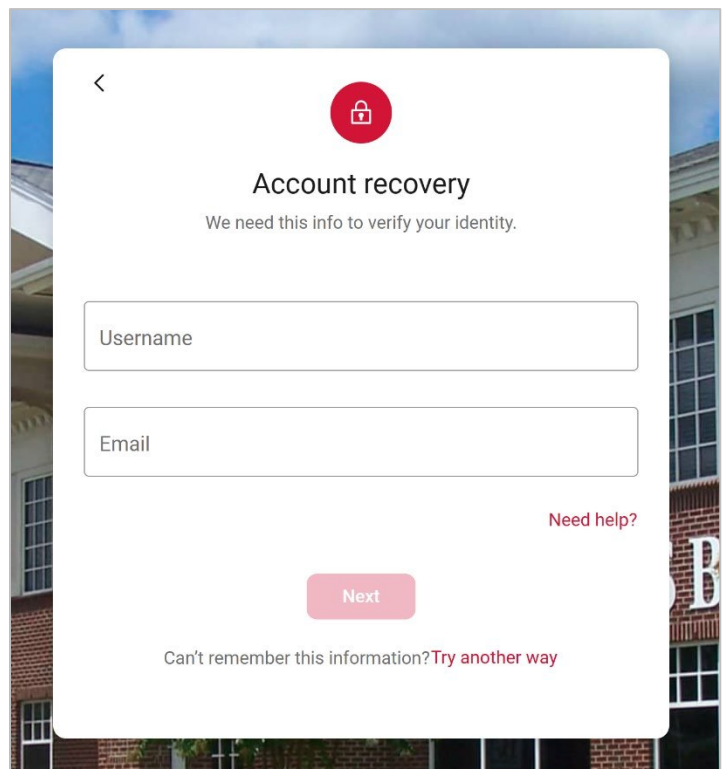


Step 2

Enter your username and email address.

IMPORTANT: Email must match what is on file.

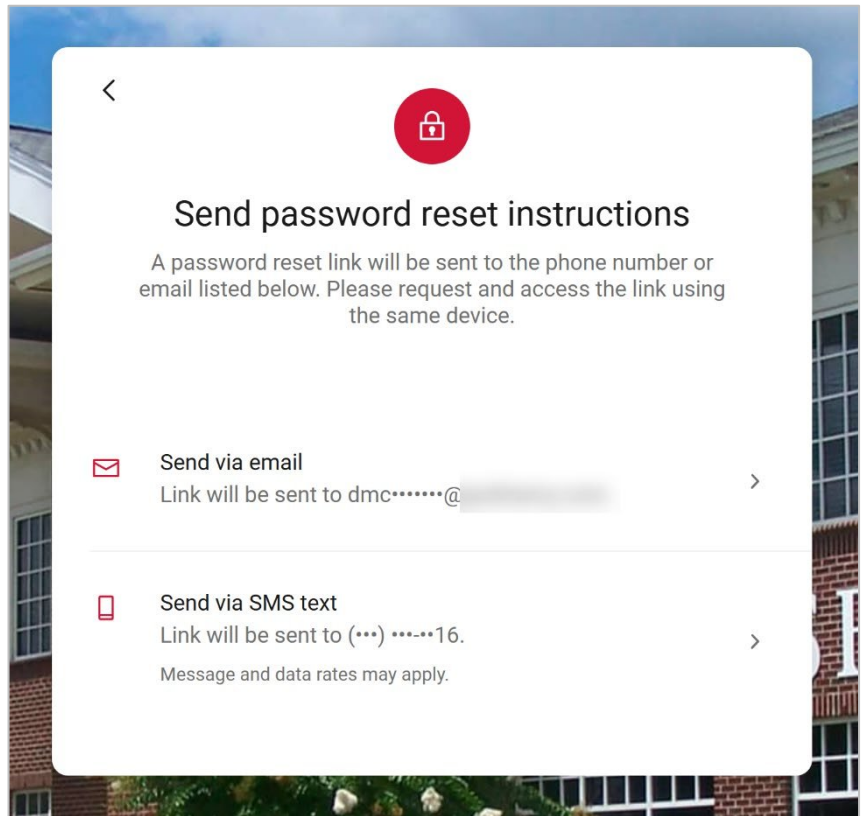
Don't know your username? Click **Try another way** to use your social security and account number instead.



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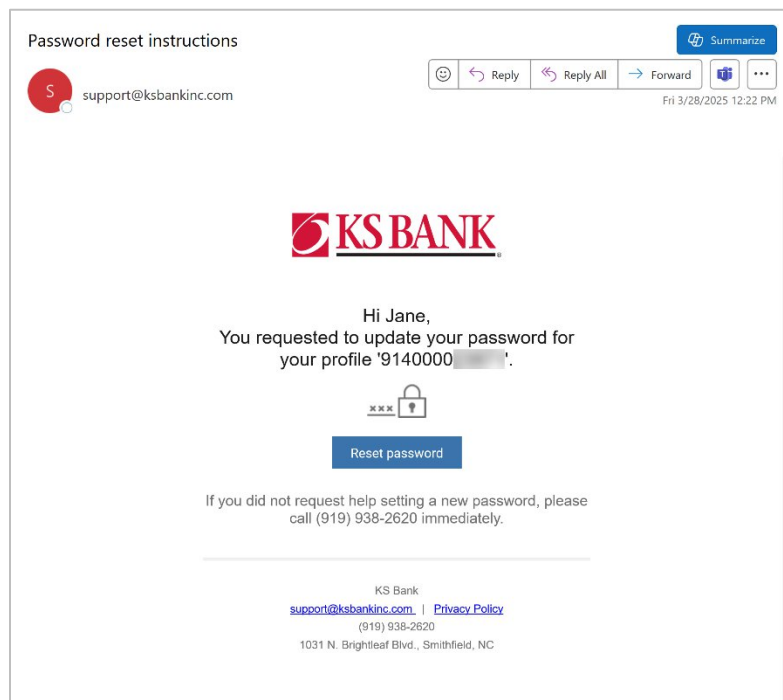
Step 3

Choose to receive your instructions via email or text.



Step 4

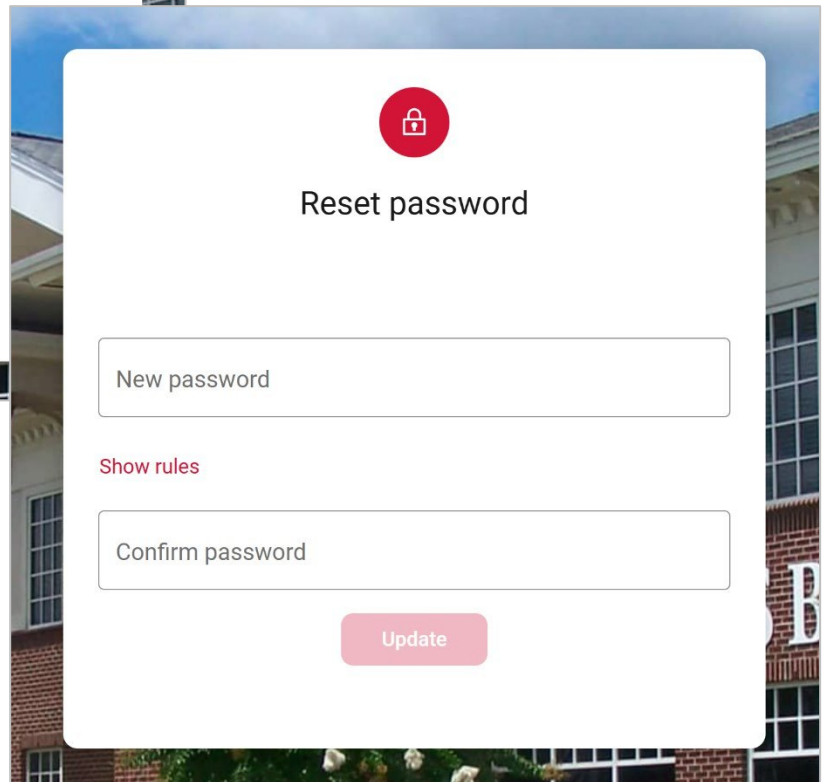
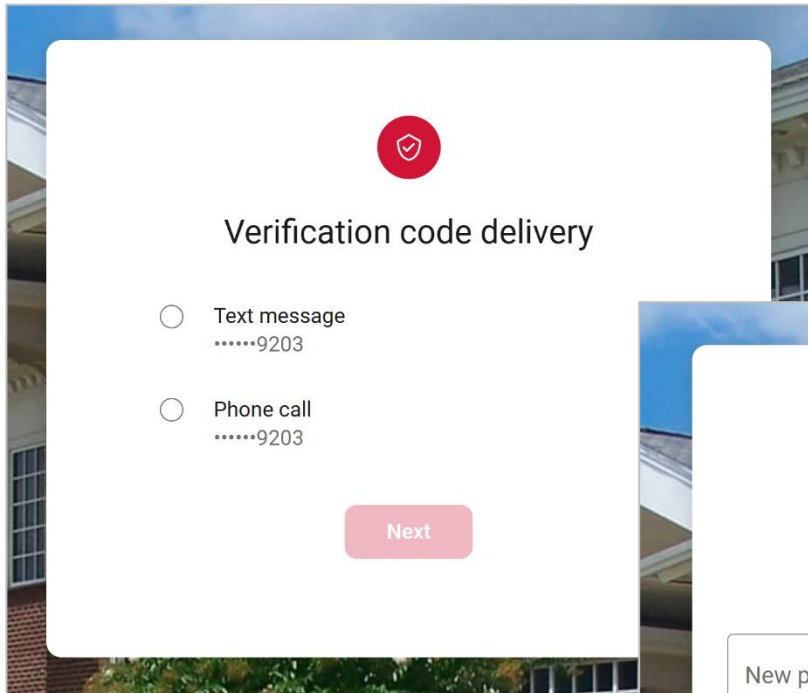
- **Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.



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Step 5

Choose how to receive your authentication code and enter the code you receive. Create a new password on the next screen.



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Dashboard

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

From left to right, top to bottom:

Navigation menu – Use the left side of the screen to navigate between sections of the website.

User menu (circle) – Access profile, support, settings or sign out.

Accounts – Displays rectangular account boxes showing account name, balance, status, and last four digits of account number.

Ellipses icon – Displays account view settings.

Scroll Buttons – Scroll left or right through your accounts.

View all – View all of your accounts.

Quick Action Buttons – Click a square button to jump to that feature of online banking.

Cards:

Transactions – Displays recent activity on all accounts.

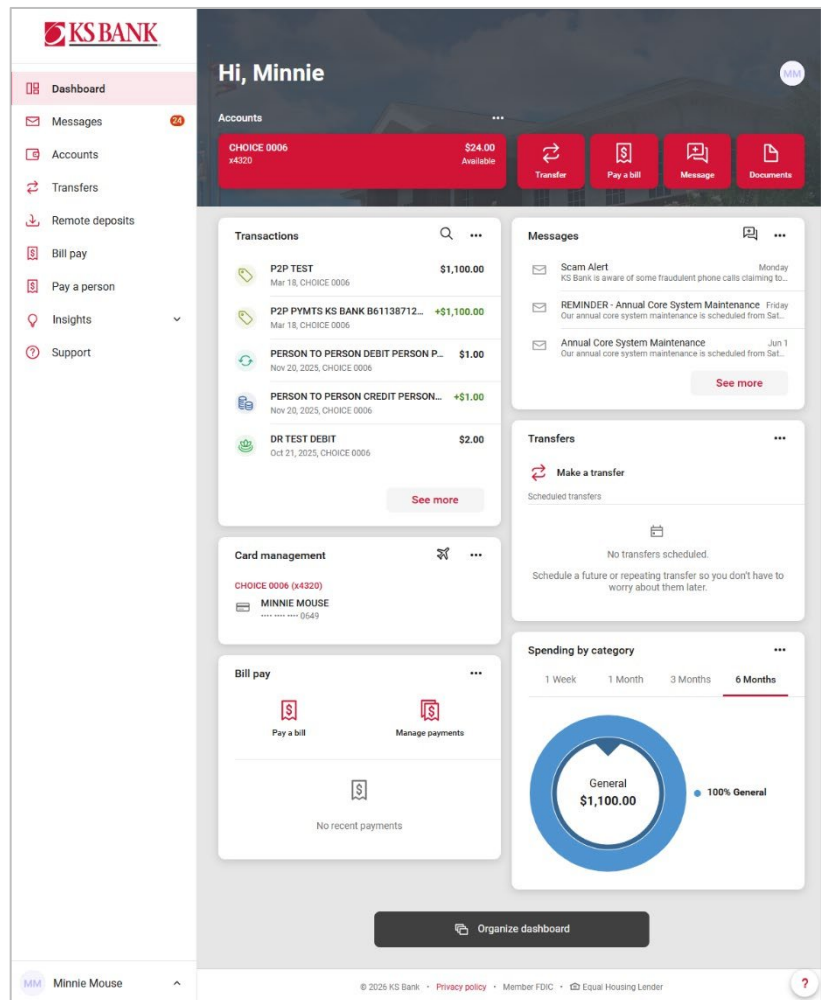
Messages – Displays conversations between you and support representatives as well as alerts and bank messages.

Transfers – Displays scheduled transfers and a quick link to Make a Transfer.

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.

Bill Pay – Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.

Spending by Category – Track your spending by category.



Bottom of page:

My Profile menu – Access Personal settings, Business management, Account settings or Sign out.

Organize dashboard – Rearrange or show/hide items appearing on your dashboard.

Help (question mark icon) – Access the help menu.

Additional Available Cards:

Under *Organize Dashboard* click + **Add a card**.

Budgets – Link your accounts and track your monthly spending

Cashflow – Displays your most recent bill deductions and income additions to your cashflow account.

Goal Progress – Displays the goals you are saving for or working to pay off.

KS Bank Perks – Access to KS Bank Perks via Banno Online/Mobile Banking.

Net worth – Shows a three month history of your net worth with a snapshot of your liabilities and assets.

Remote Deposits – Displays your most recent remote check deposits from the mobile app.

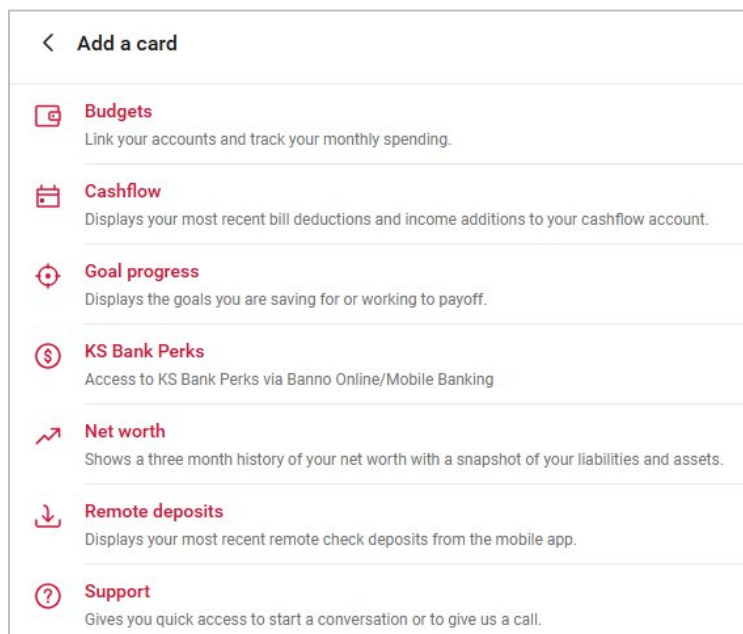
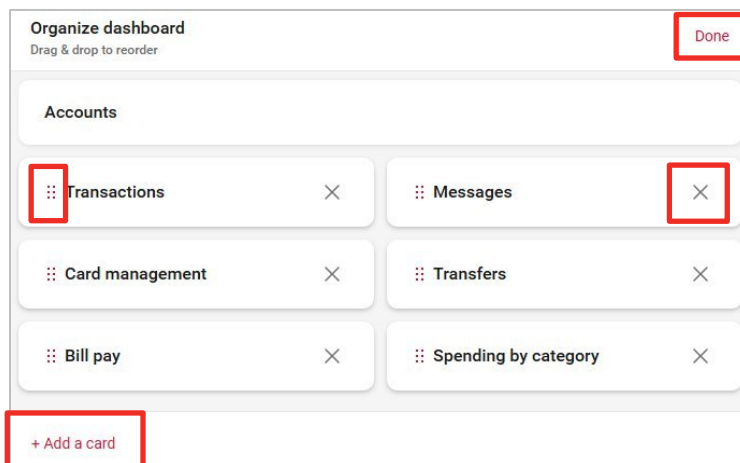
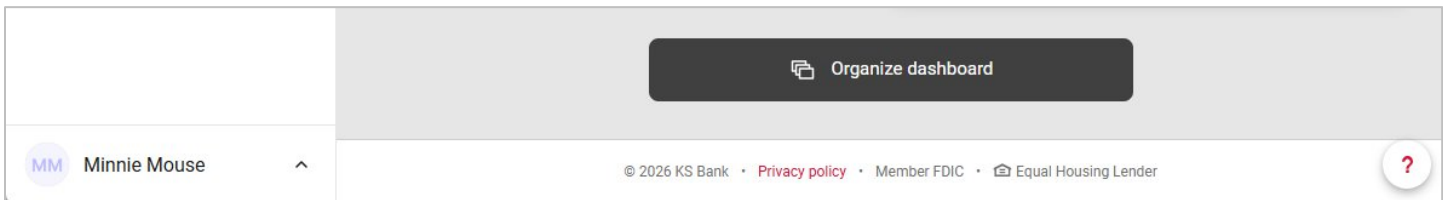
Support – Gives you quick access to start a conversation or to give us a call.

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Organize Dashboard

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

1. Click **Organize Dashboard**.
2. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
3. Click the **X** to remove a card from the dashboard.
4. 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.
5. Click **Done** once the layout suits your needs.



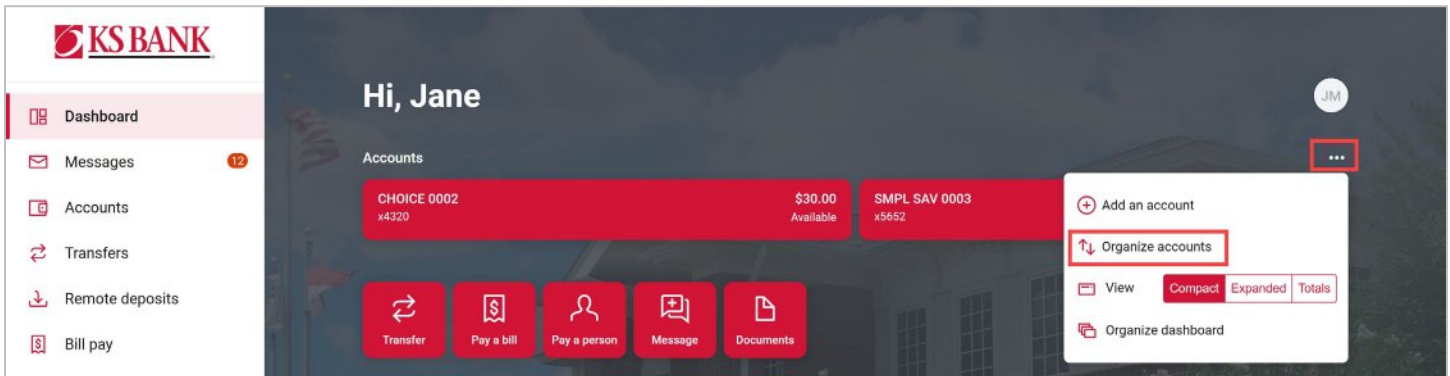
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Organize Accounts

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

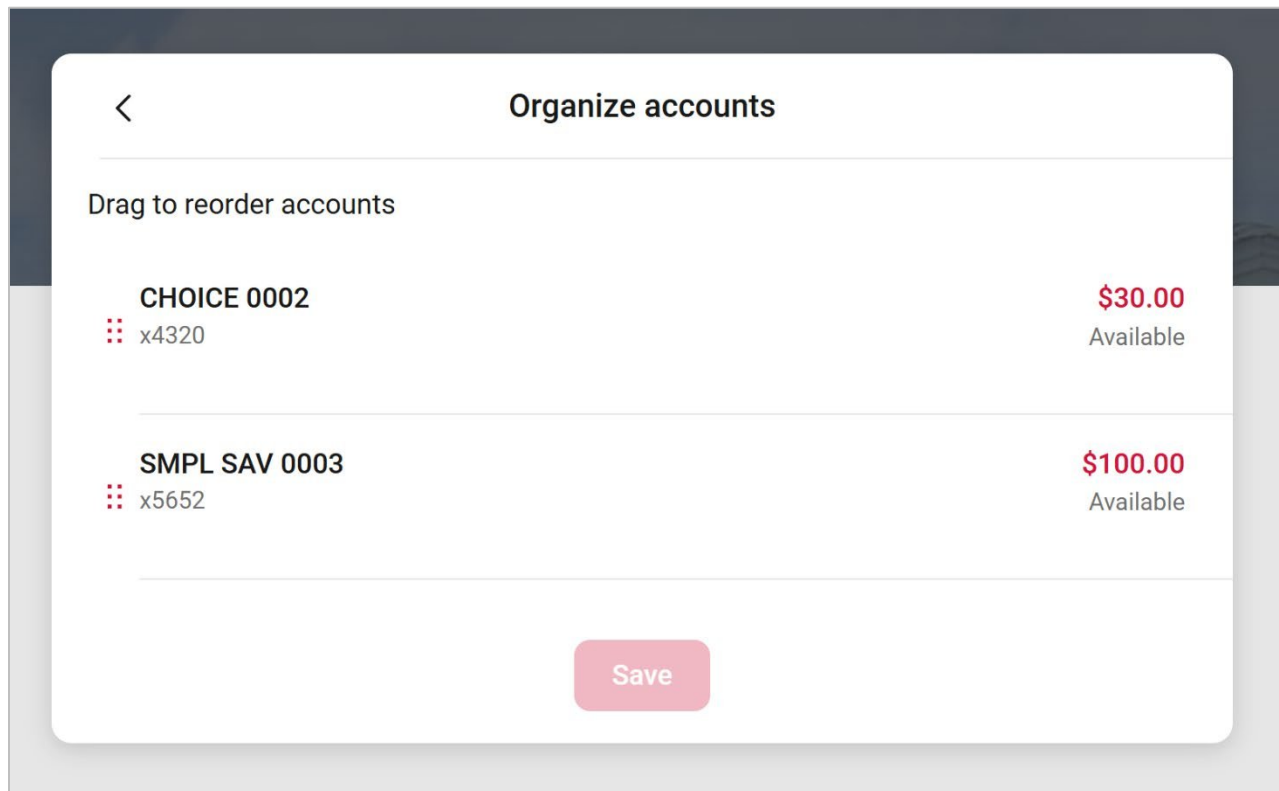
Step 1

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**.



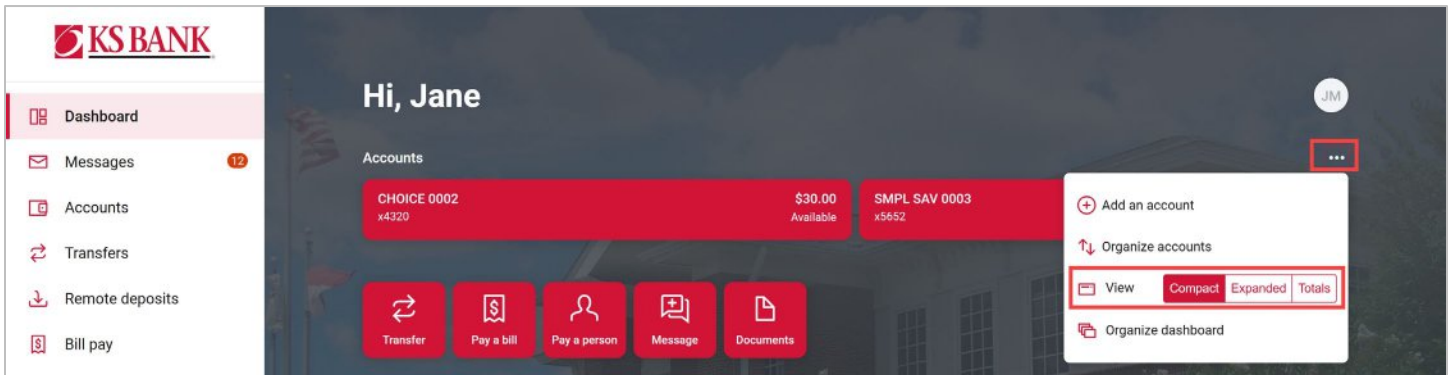
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Account View

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.



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Messages

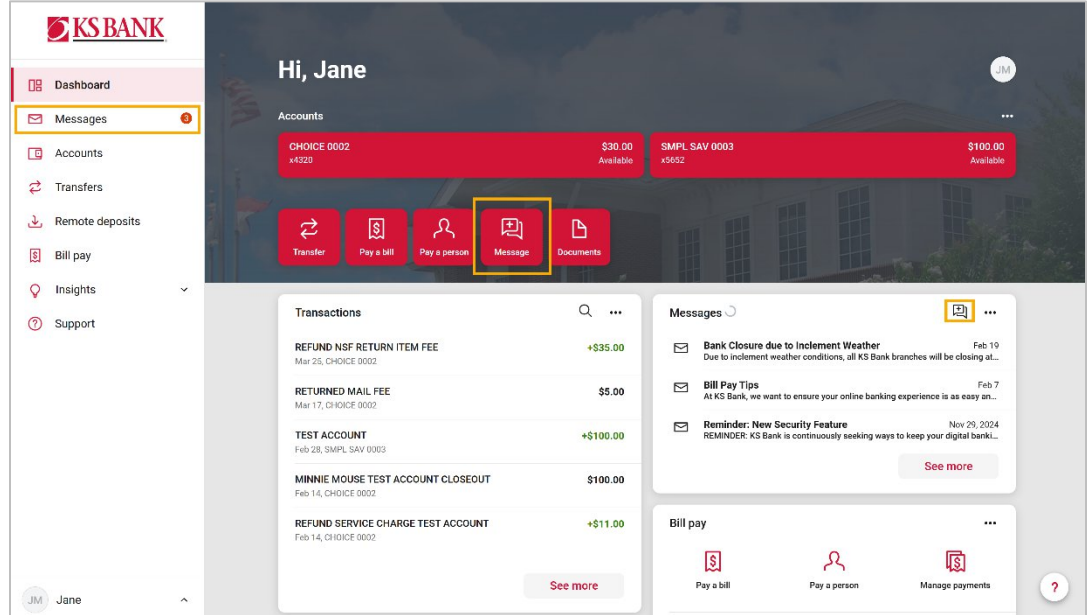
Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

Start a Conversation

Step 1

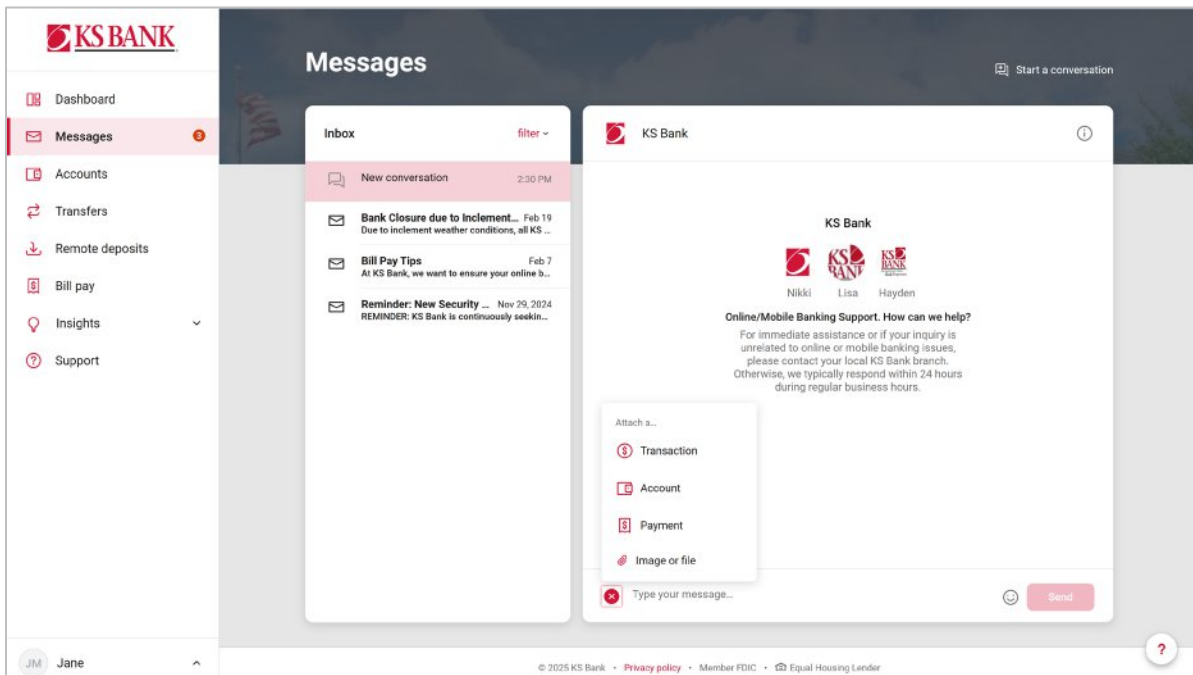
Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**.

Click **Start a conversation**, **Send us a message**, or select the **New conversation** icon.



Step 2

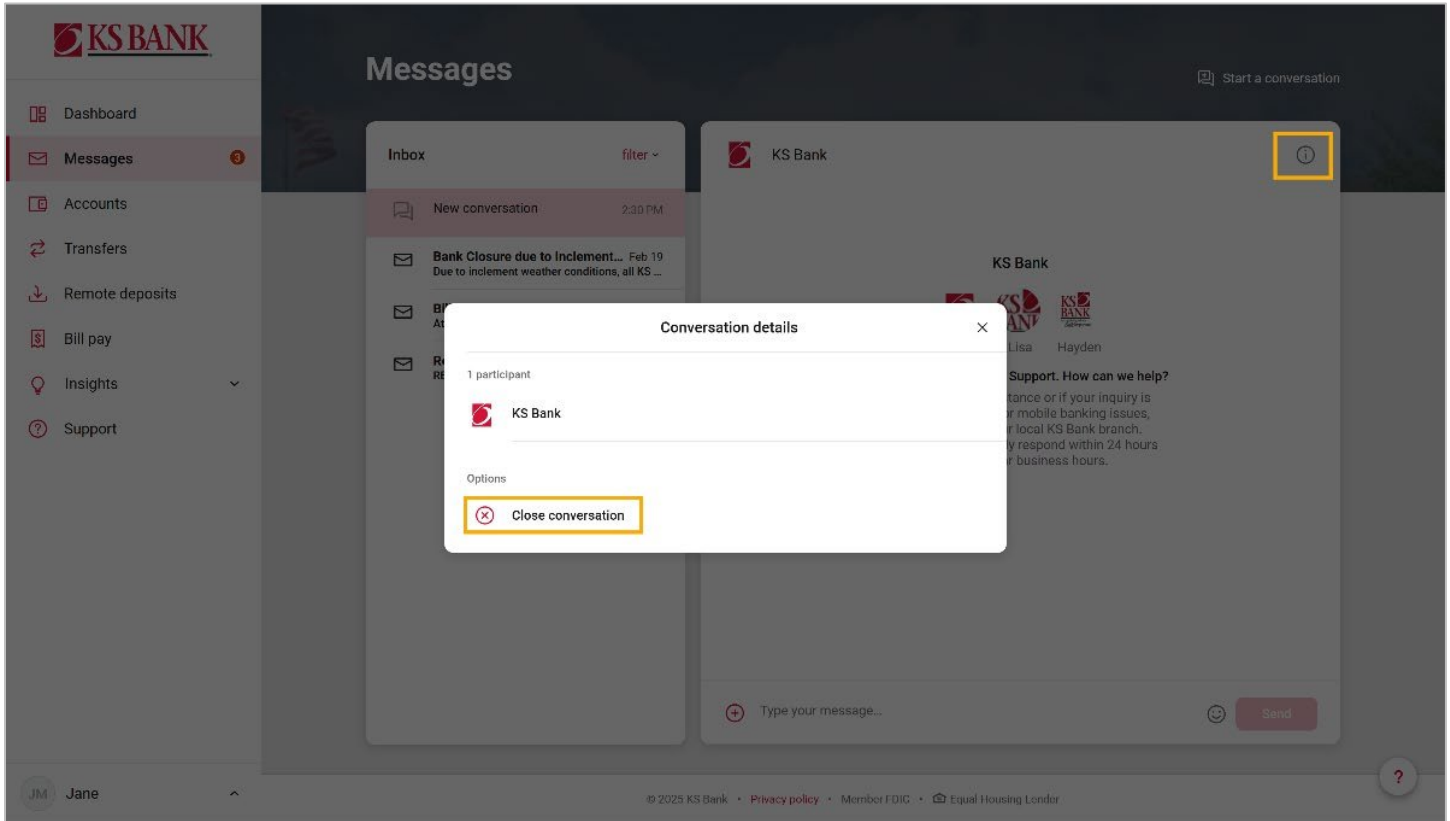
Type your message in the field. Click the **+** to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



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Close/Delete a Message

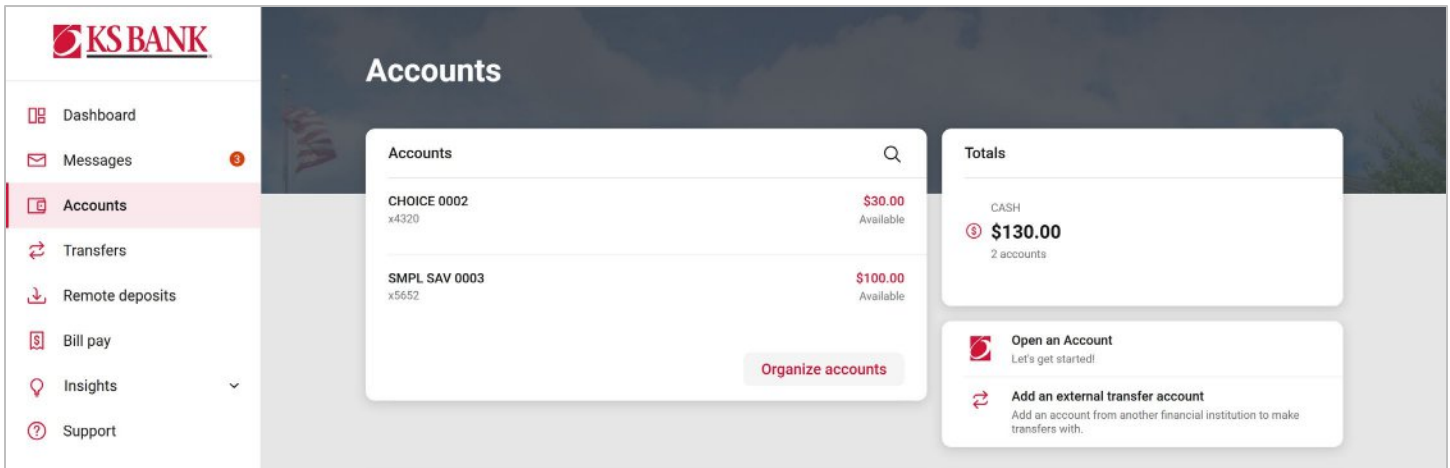
Select the icon and click **Close conversation**. Closing a conversation deletes it.



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Accounts

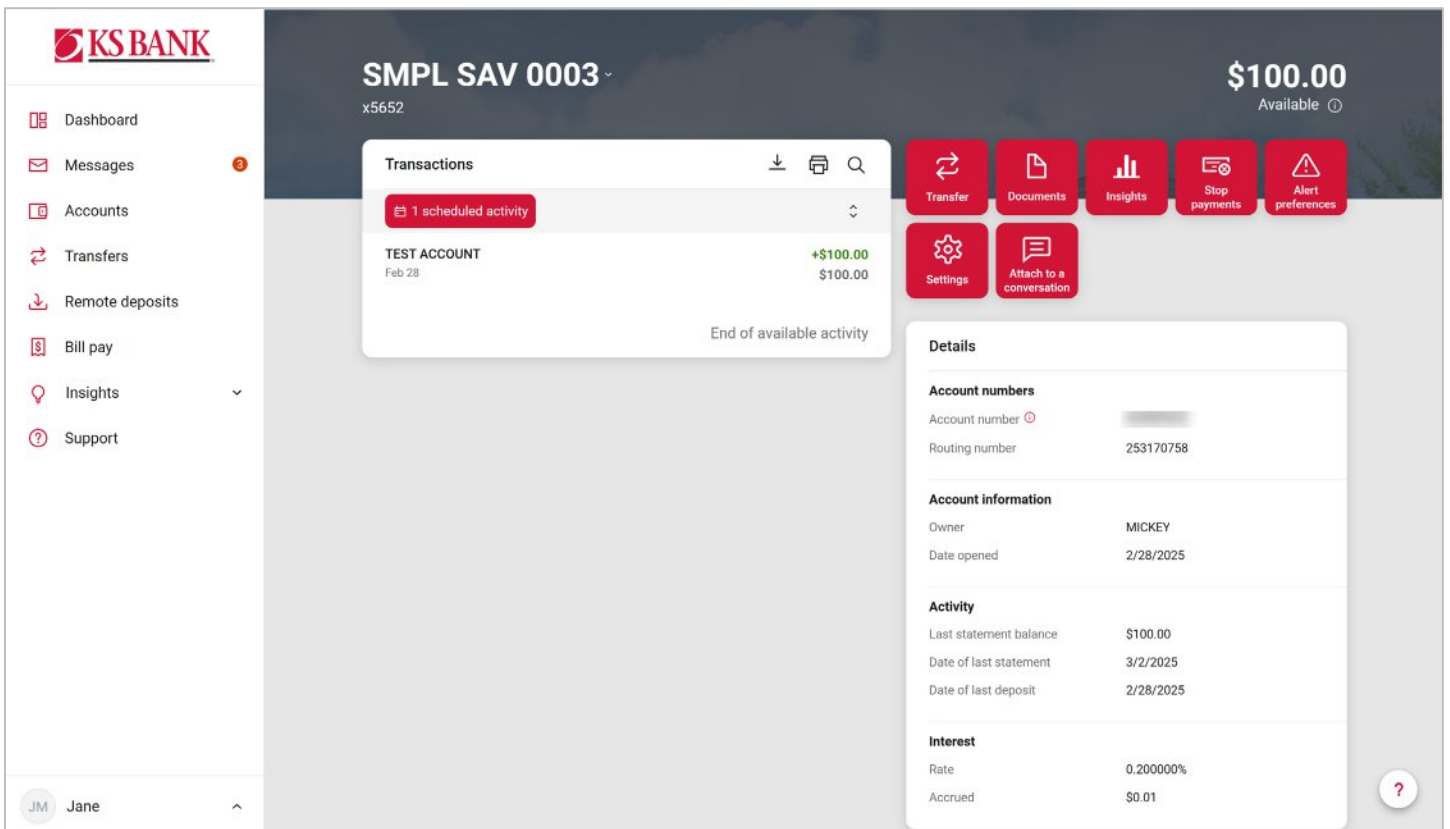
Select **Accounts** to see a listing of all the accounts tied to your online banking ID.



Account Information

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

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



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Transactions

Transaction descriptions show spending activity based on automatically categorized transactions that show merchant logos, automatic spending categories, detailed payment information and clear merchant names instead of confusing transaction codes.

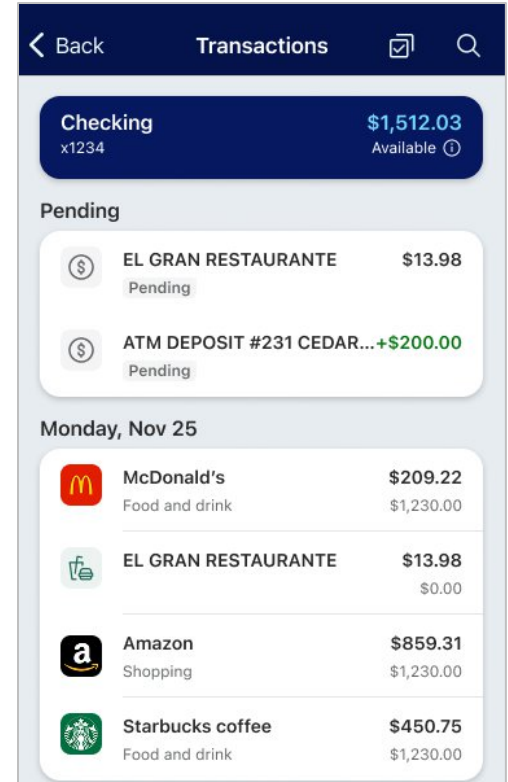
You may edit this information yourself if desired.

The enhanced information will show after posting. Pending transactions will display the original description.

This feature enhances your digital banking experience by helping you better understand spending habits and financial trends, thus more easily recognizing where your money was spent.

PLEASE NOTE:

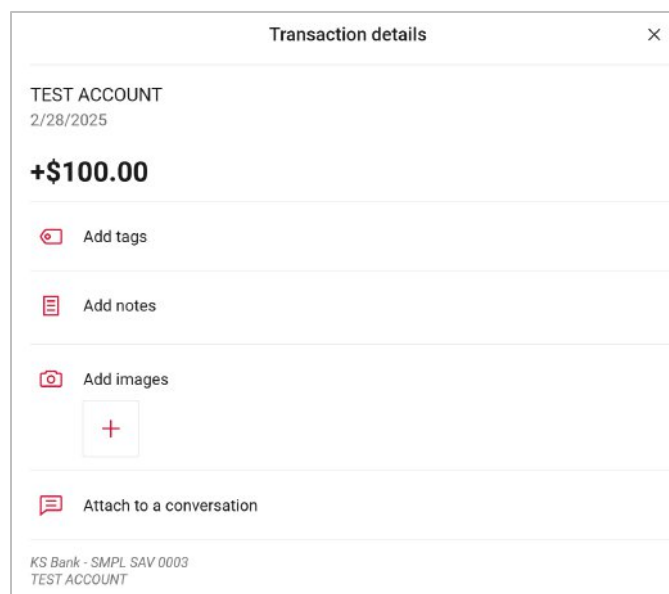
- Only the description has improved for easier recognition. Your transaction and account balance have not changed.
- Transactions prior to February 25, 2026 will not change.
- Some transactions may keep the original description and show a general category icon.



Transaction Details

Select a transaction to view additional information.

- Add a **tag** to categorize the transaction.
- Add **notes** to accompany the transaction description.
- Review check **images** or add an image such as an invoice or receipt.
- Attach the transaction details to a conversation with the institution.



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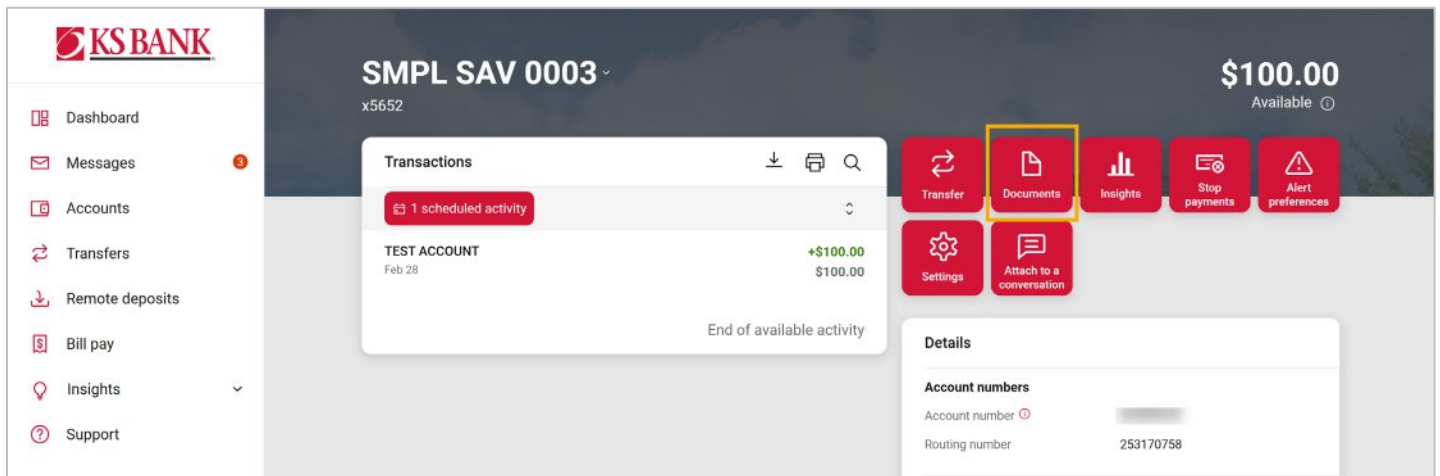
Documents

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.

Documents Enrollment

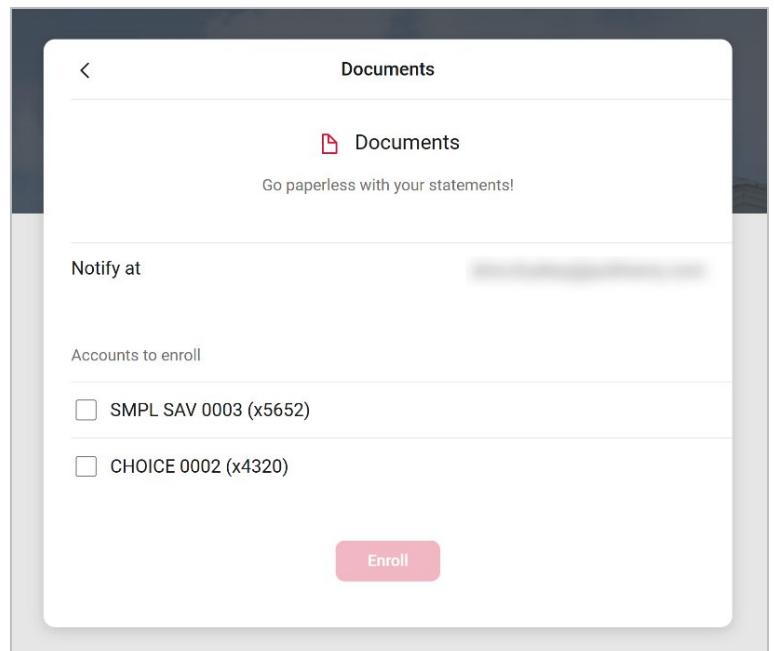
Step 1

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



Step 2

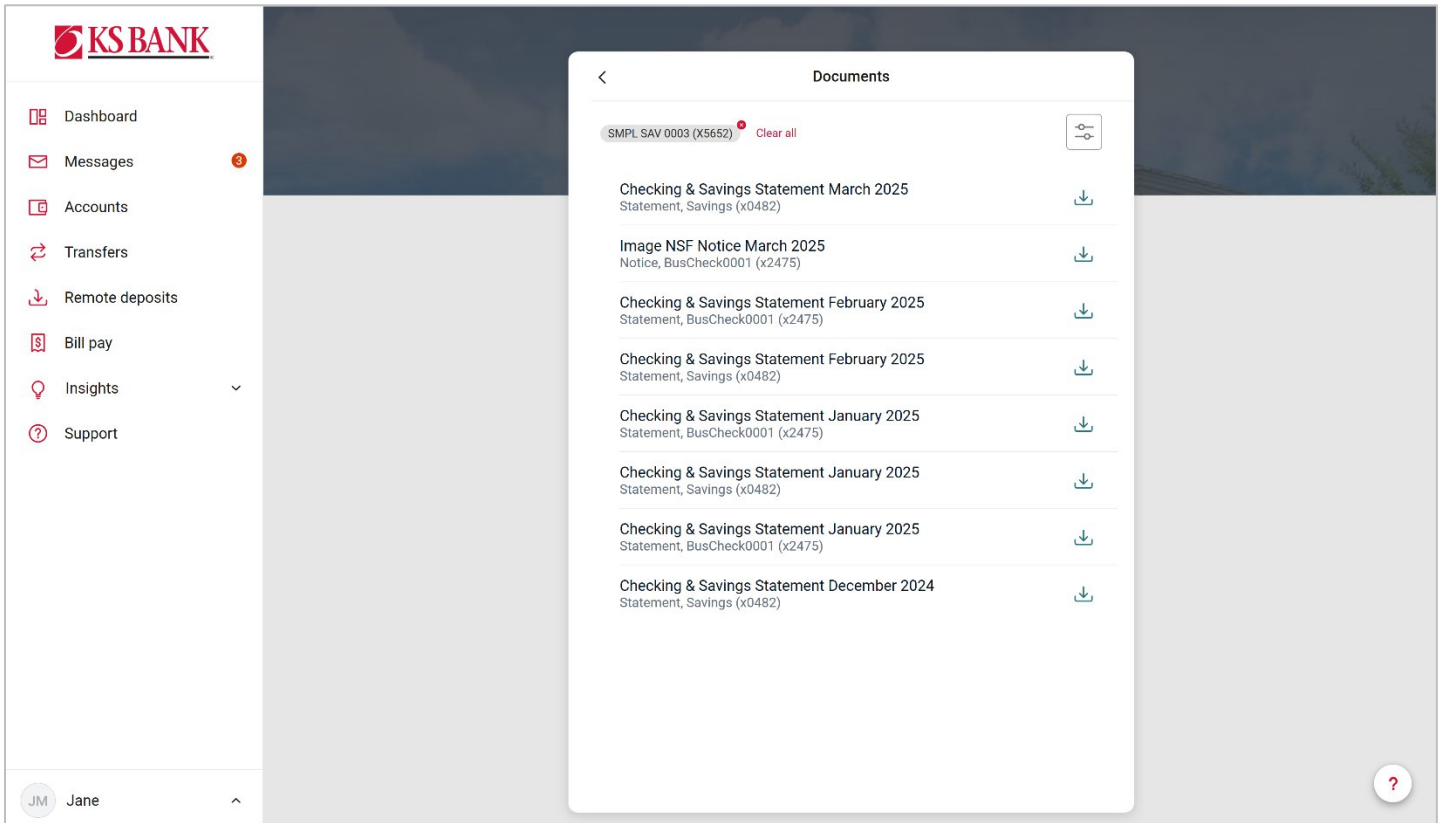
Choose which account(s) to enroll. Click OK.



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Step 3

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



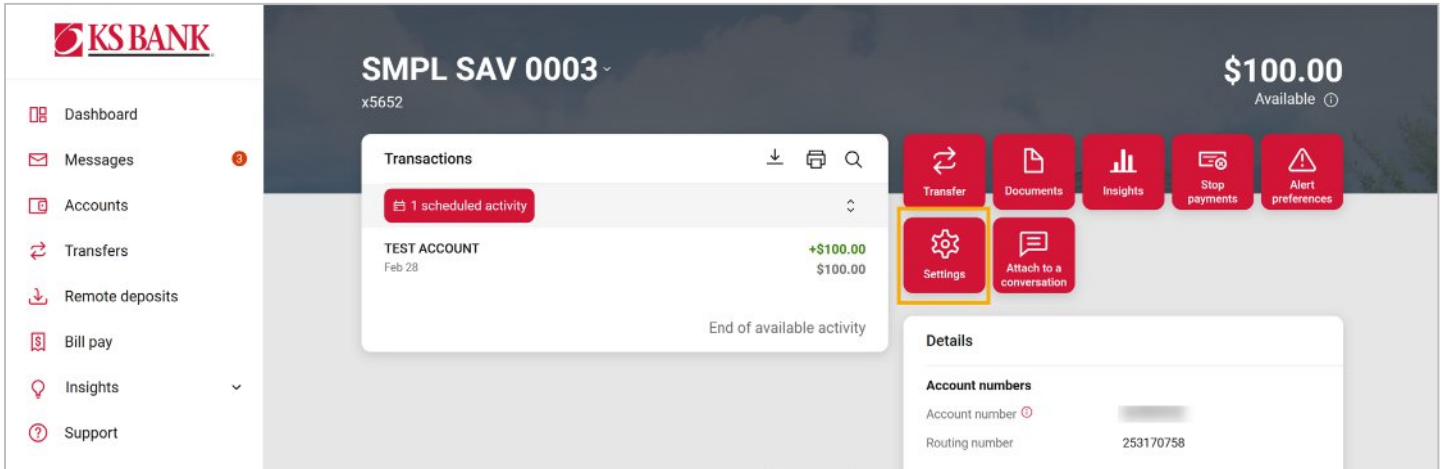
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eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

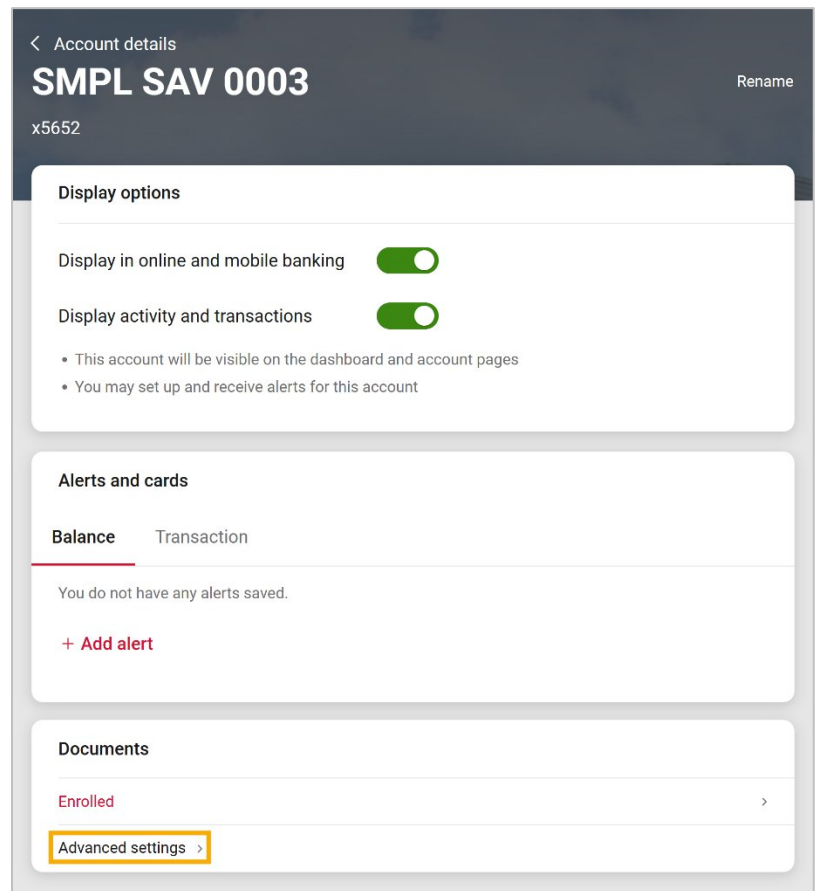
Step 1

Open your account and click **Settings**.



Step 2

Select **Advanced settings**.



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Step 3

Select **Sign Up/Changes** to modify which accounts are enrolled. Click the > to see all document types available for the account. Click **Save Settings** once done.

The screenshot shows a web interface with a red header bar. The header contains the word "Documents" on the left and a navigation menu with "eStatements/Notices", "Sign Up/Changes" (highlighted with a yellow box), "Email Settings", "Additional Recipients", and "Disclosures". Below the header is a white content area with a light gray border. At the top of this area is a text box with instructions: "Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the 'Save Settings' button." Below the instructions is a checkbox labeled "Enroll All Available Accounts and Document Types Shown" which is checked. Underneath is the heading "Enroll Accounts" followed by two entries: "> [checked] CHOICE 0002" and "> [checked] SMPL SAV 0003". At the bottom of the white area are two red buttons: "Save Settings" and "Refresh".

Step 4

Select **Add Additional Recipients** to set up another person to receive eStatements on your accounts.

The screenshot shows a web interface with a red header bar. The header contains the word "Documents" on the left and a navigation menu with "eStatements/Notices", "Sign Up/Changes", "Email Settings", "Additional Recipients" (highlighted with a yellow box), and "Disclosures". Below the header is a white content area with a light gray border. At the top of this area is a text box with instructions: "You currently have no Additional Recipients. Please be aware that additional recipients will see your check images and security phrase. Username is the log-in name the additional recipient will use when signing in to view the statement and/or document. It may not contain spaces or special characters. The Access Pin is the recipient's password and must be between 8 and 12 characters in length, containing both alpha and numeric characters. It is case sensitive and will expire every 6 months." Below the text is a single red button labeled "Add Additional Recipients".

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Insights

Click **Insights** at the account level to view Spending by Category, Budget Progress, Cashflow, Net Worth, Accounts, Transactions and Goals Progress. Click the buttons inside each card to add information or view further details.

The screenshot displays a dashboard with a top navigation bar containing: OVERVIEW, BUDGETS, CASHFLOW, GOALS, NET WORTH, and utility icons (notifications, search, home). The main content is organized into several cards:

- Spending by Category:** Includes filters for 1 WEEK, 1 MONTH, 3 MONTHS, and 6 MONTHS. A central graphic shows a dollar sign with a rainbow circle. Text reads: "No transactions in the past month". A "VIEW ANALYZER" link is at the bottom.
- Budget Progress:** Features a dollar sign icon with a green arrow. Text: "Monitor and track your spending. Setting budgets helps keep your spending and saving on track." An "ADD BUDGET" button is present.
- Cashflow:** Includes a dollar sign icon with a green arrow. Text: "Manage your upcoming cash flow. Add your income or future bills to get started." An "ADD CASHFLOW" button is present.
- Net Worth:** Shows data for "June 2026".

Total Net Worth		→
\$24.00		Changed 0% last 3 months
Assets	Debts	
\$24.00	\$0.00	
→ Changed 0% last 3 months	→ Changed 0% last 3 months	

" A "VIEW NET WORTH" link is at the bottom.
- Accounts:** Shows "Most Recent Activity" with one entry: "CHOICE 0006" for "\$24.00". A "VIEW ACCOUNTS" link is at the bottom.
- Transactions:** Shows "Most Recent Activity" with a central graphic of a dollar sign and a circular arrow. Text: "No recent transactions. Track more accounts by clicking add account." An "ADD ACCOUNT" button is present.
- Goals Progress:** Features a trophy icon. Text: "Set your goals. Add your saving and spending goals here to keep you on track! The more the better!" An "ADD GOAL" button is present.

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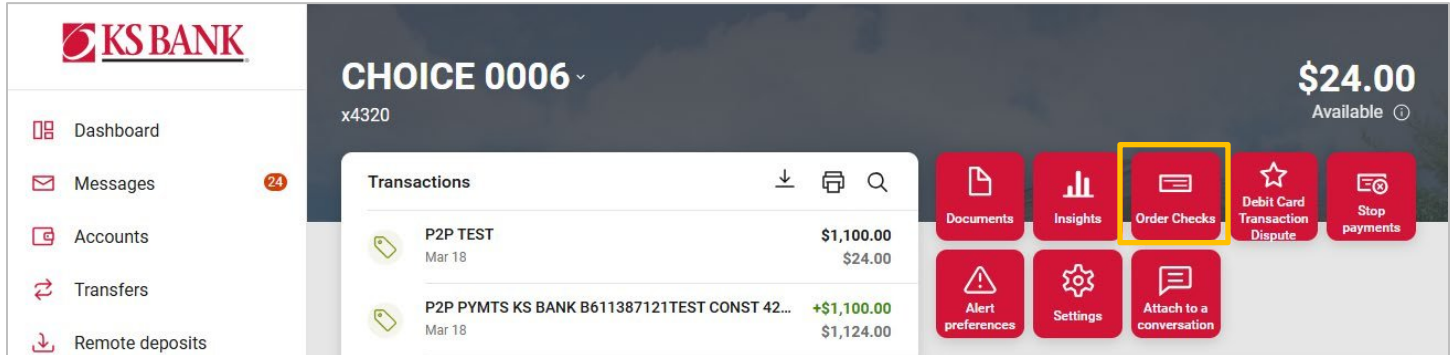
Order Checks

For personal accounts only: access Deluxe's OrderPoint Portal directly from your account screen to order or re-order personal checks.

For security purposes, no imprint changes or alternate mailing addresses will be allowed for online check orders. The information provided must match the customer profile on core

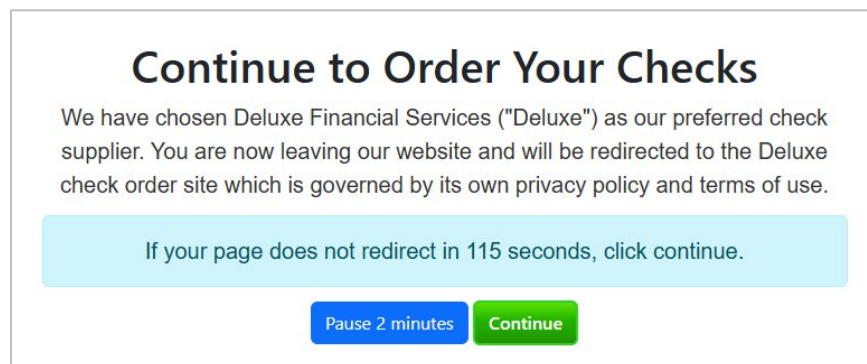
Step 1

Open your account and click **Order Checks**.



Step 2

Click **Continue** or wait to be automatically redirected.





Step 3

Information you enter will automatically update the example check image.

- **Check Imprint:** What's printed on the upper left of the check or deposit ticket. Your information will be pre-filled. Double check to make sure it's accurate.
- **Check Details:** Default starting check number is 101. Enter another number to change it. Should be the check number following the last check in your current supply.
- **Symbol:** Symbol or monogram printed to the left of your imprint.
- **Background Image:** Select a Background Image to appear in the middle of the check (menu with images appears upon selecting) or None.
- **Message:** Select to show a Standard Message or No Message. Check the box to include an Additional Signature Line.

Home
My Orders Customer Service Sign out 877-838-5287


This is a secure site - your session will discontinue after 15 minutes of inactivity.
View Cart 0 Items 

Personal Products
Check Enhancements
Home Office / Desk Books

Customize your check below

Check Imprint ▲

Change Font: ▼ ARTISAN

MINNIE Mia MOUSE

Title Suffix +

122 WEST MARKET STREET +

SMITHFIELD

North Carolina ▼

27577

Home Phone

Work Phone Ext.

Put home phone and work phone on the same line

Business Name +

Miscellaneous Line +

Account Open Date (mm/yy) ?

Check Details Clear ▲

Starting Check Number 101

Symbol Clear ▲

Symbol Monogram None

Background Image Clear ▲

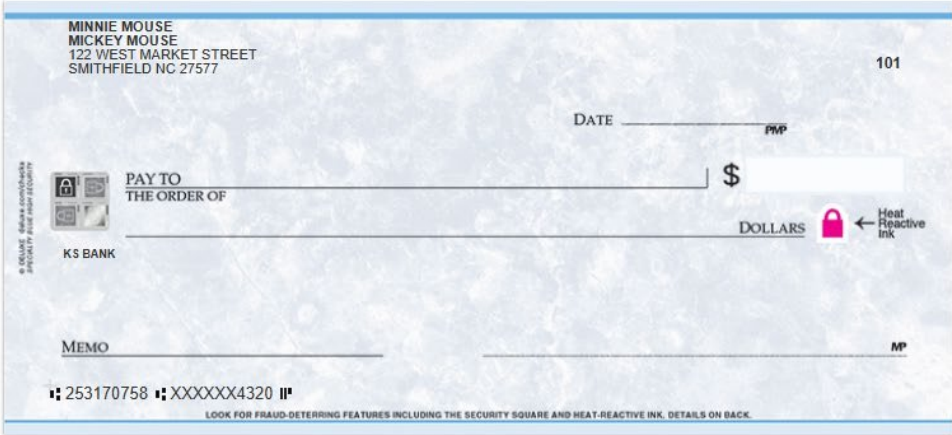
Background Image None

Message Clear ▲

Standard Message No Message

Additional Signature Line


Specialty Blue High Security



MINNIE MOUSE
MICKEY MOUSE
122 WEST MARKET STREET
SMITHFIELD NC 27577 101

DATE _____ PMP

PAY TO THE ORDER OF \$ _____

KS BANK DOLLARS  Heat Reactive Ink

MEMO _____ MP

⑆ 253170758 ⑆ XXXXXX4320 ⑆⑆

LOOK FOR FRAUD-DETECTING FEATURES INCLUDING THE SECURITY SQUARE AND HEAT-REACTIVE INK. DETAILS ON BACK.


** Please note that the personalization placement, size and lettering style presented here are examples. The actual product you receive and its features (such as personalization and enhancements) may appear larger, smaller or in a different lettering style/format than shown here. Images are enhanced to show details on the check.*

Check Type	Quantity	Your Total
Duplicate ▼	2 Packs ▼	\$ 68.90


Confirm and Next

Design Options


Alzheimer's Association® High Security




Alzheimer's Association® Mini-Pak High Security



Americana High Security



Antique High Security



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Step 4

Choose the Check Type (Duplicate or Single/Wallet) and Quantity (1, 2, or 4 packs).

Step 5

Choose your check design category.

Step 6

Scroll through the design options for the category you selected. Click the design you want to choose.

Step 7

Click **Confirm and Next**.

Check Type	Quantity	Your Total	
Duplicate	2 Packs	\$ 90.50	Confirm and Next

Design Options		Check Design Categories	
		High Security	
Alzheimer's Association® High Security	Alzheimer's Association® Mini-Pak High Security	Americana High Security	Antique High Security

Step 8

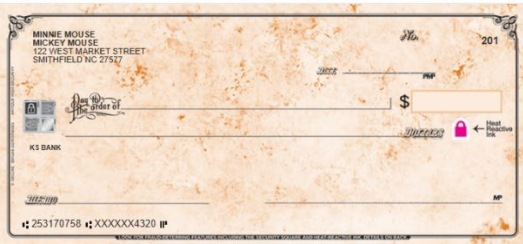
Click **Confirm and Checkout**.

Home My Orders Customer Service Sign out 877-838-5287

KS BANK MEMBER FDIC View Cart 0 Items

Personal Products Check Enhancements Home Office / Desk Books

Confirm Your Check Design



* Please note that the personalization placement, size and lettering style presented here are examples. The actual product you receive and its features (such as personalization and enhancements) may appear larger, smaller or in a different lettering style/format than shown here. Images are enhanced to show details on the check.

WAIT! Would you prefer one of these designs instead?
If one of these designs reflects you better, click on it. We'll automatically update your order to use the design you choose.

Checks for the Cure® High Security - Licensed - Duplicate	Nature's Garden High Security - Licensed - Duplicate	Primrose High Security - Licensed - Duplicate

Order Details [Edit](#)

Your Total (Price Includes Standard Delivery and Applicable Tax) **\$ 90.50**

Selected Design
Antique High Security - Duplicate - 2 Packs - **\$ 90.50**

Font
Standard Lettering- **Included**

Symbol or Monogram
None Selected.

Shadow Print
None Selected.

Messages
None Selected.

Additional Signature Lines
None Selected.

Discount \$ -0.00

[Confirm and Continue Shopping](#)


Confirm and Checkout

Digital Banking User Guide

Step 9

Confirm your selections, enter your Phone number and Email address, and click **Place Your Order**.

Your Cart

Product	Quantity	Subtotal	Delivery/Processing	Total Price
 Antique High Security - Duplicate Edit Preview Remove Details Lettering - Standard Lettering	2 Packs	\$ 90.50	Standard Trackable (Included) more options	\$ 90.50

Promotional Code

Subtotal	\$ 90.50
Delivery/Processing	Included
Discount (s)	\$ -0.00
Total	\$ 90.50


NOTE: The final price and order may vary based on your financial institution adjustments. Some Restrictions Apply. For a complete description of all applicable charges, see [FAQ](#).

Shipping Information

Please note that changes made here will not update financial institution records. To ship to a non-U.S. address, please place order with your financial institution or call 866-838-5301.

MINNIE MOUSE
122 WEST MARKET STREET SMITHFIELD, NC 27577
US

Phone number *
Enter your contact phone number below. We'll only use this if there's an issue with your order that requires us to call you.

Email address * 
Provide your email address to receive order and shipping confirmation emails (and delivery notifications, if applicable).

* Required field

Send me reminders to reorder checks from Deluxe.
 Send me updates on special offers and other products available from Deluxe.
Unselect one or both boxes if you do not wish to receive marketing emails.

Payment Information

The total price of \$ 90.50 will be deducted from checking account XXXXXX4320.

I understand that by clicking 'Place Your Order', I am also agreeing to Deluxe's [Terms and Conditions](#).

Digital Banking User Guide

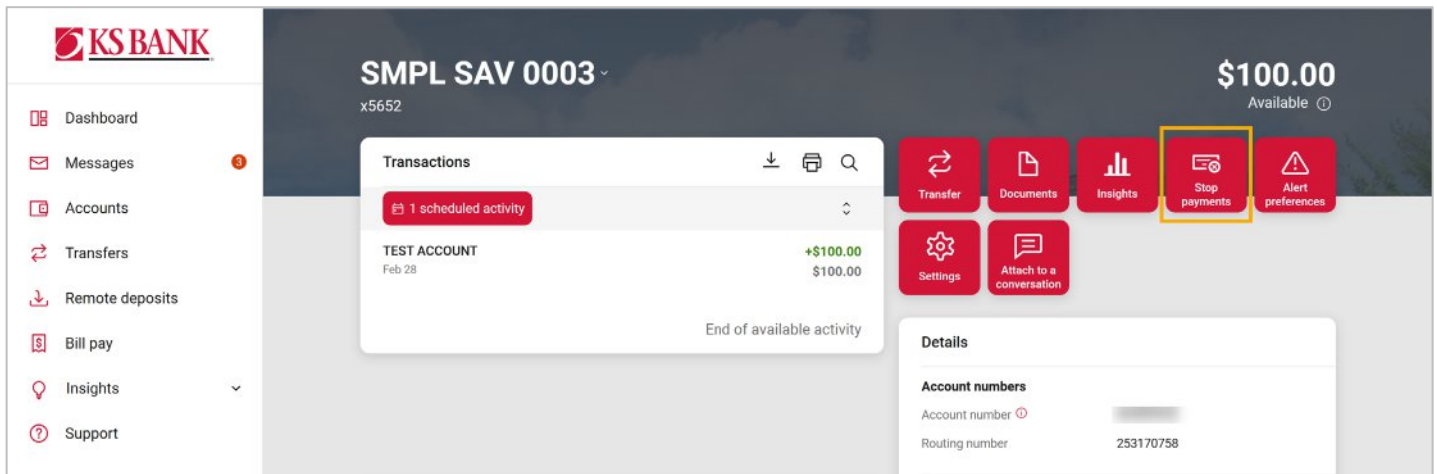
Stop Payments

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

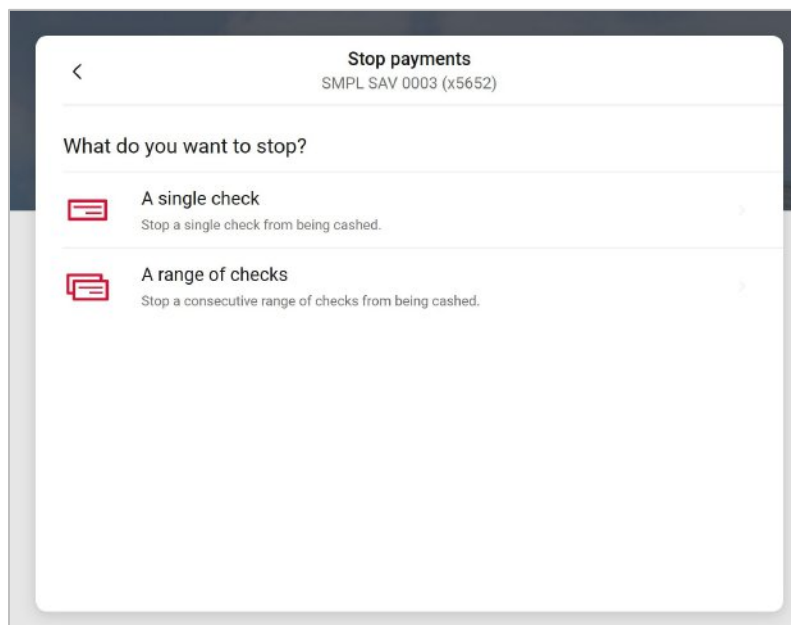
Step 1

Select **Stop payments** and select **+ Stop a payment**.



Step 2

Choose **A single check**.



Digital Banking User Guide

Step 3

Complete the details.

Stop payments
SMPL SAV 0003 (x5652)

Check #
1234

Check amount
1.00

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

Check date
3/5/2025

Payee
Joe

Reason
Lost

Submit

Place a Stop Payment on a Range of Checks

Step 1

Select **Stop payments** and select **+ Stop a payment**.

KS BANK

SMPL SAV 0003
x5652

\$100.00
Available

Transactions

1 scheduled activity

TEST ACCOUNT +\$100.00
Feb 28 \$100.00

End of available activity

Transfer Documents Insights **Stop payments** Alert preferences

Settings Attach to a conversation

Details

Account numbers

Account number
Routing number 253170758

Dashboard Messages Accounts Transfers Remote deposits Bill pay Insights Support

Digital Banking User Guide

Step 2

Choose **A range of checks** and complete the details.

Stop payments
SMPL SAV 0003 (x5652)

Start check # 1001 End check # - 1500

Reason
Lost

Submit

Alerts

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

Set up Alerts

Step 1

Click **Alert Preferences** and select **Balances, transactions, and deposits**.

KS BANK

SMPL SAV 0003 x5652 \$100.00 Available

Dashboard Messages Accounts Transfers Remote deposits Bill pay Insights Support

Transfer Documents Insights Stop payments **Alert preferences**

Settings Attach to a conversation

Transactions

1 scheduled activity

TEST ACCOUNT Feb 28 +\$100.00 \$100.00

End of available activity

Details

Account numbers

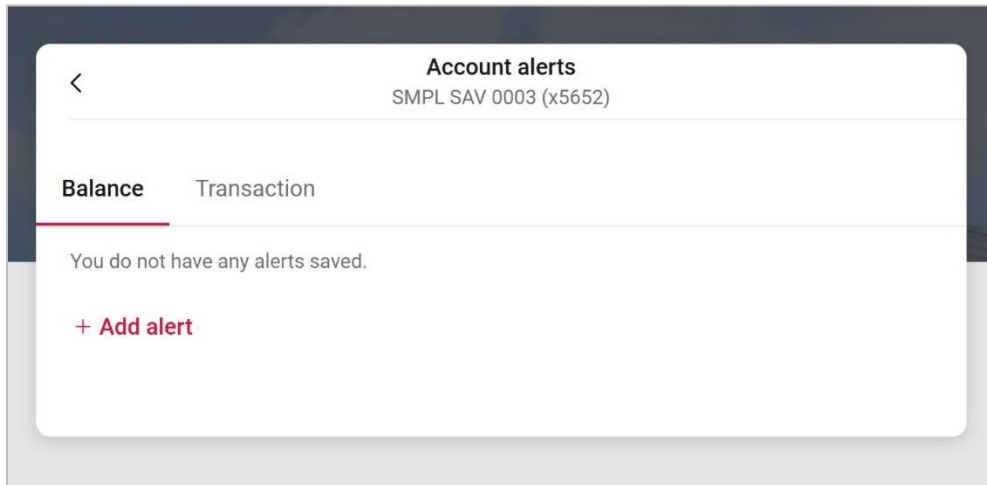
Account number [Redacted]

Routing number 253170758

Digital Banking User Guide

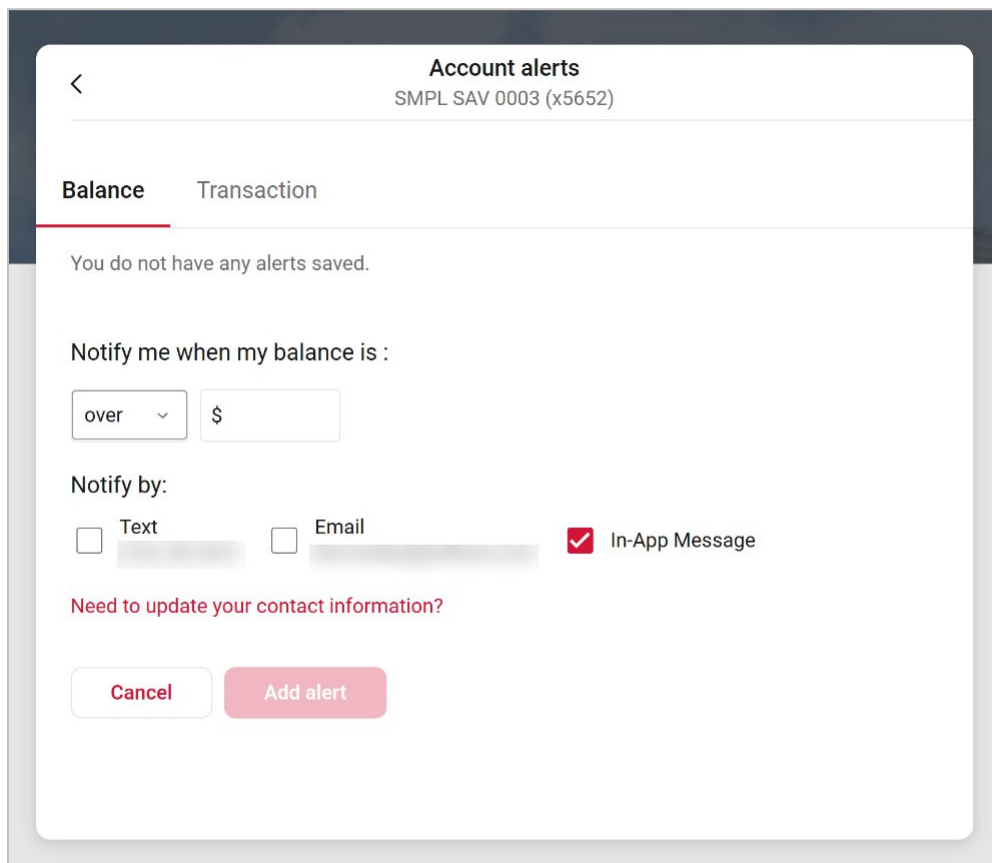
Step 2

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**.

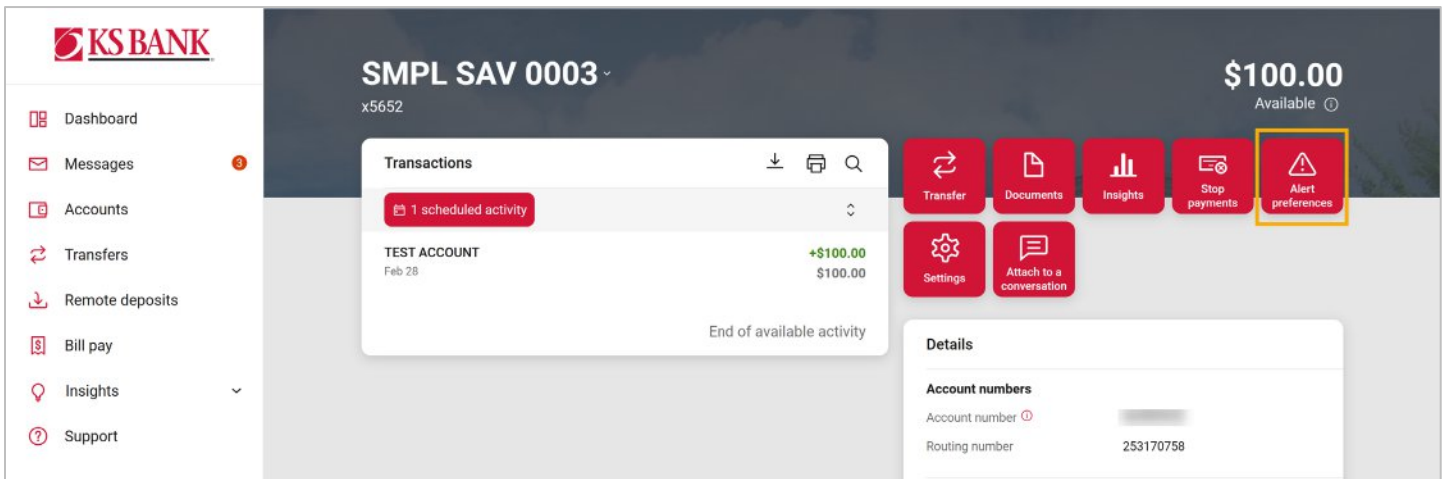


Digital Banking User Guide

Edit or Delete an Alert

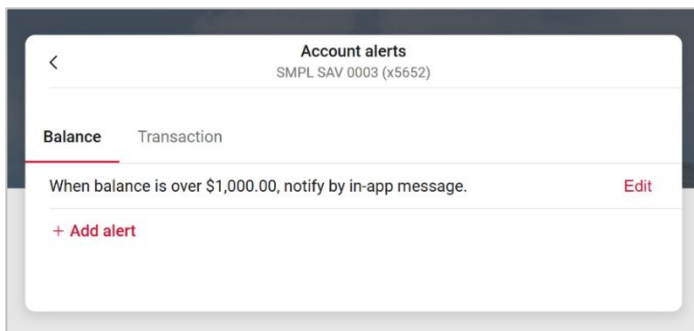
Step 1

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



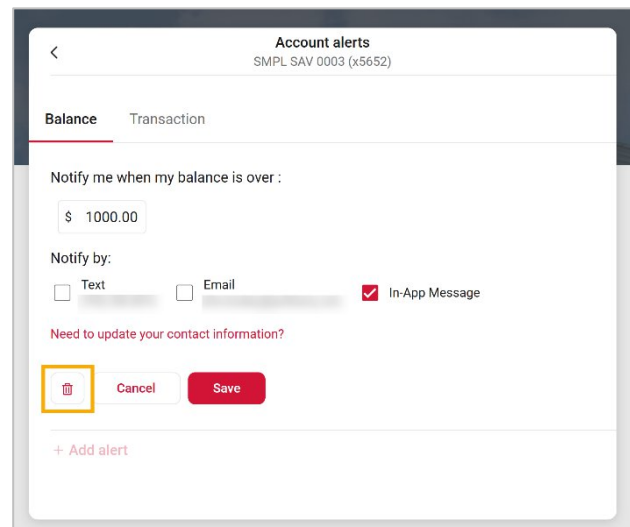
Step 2

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.



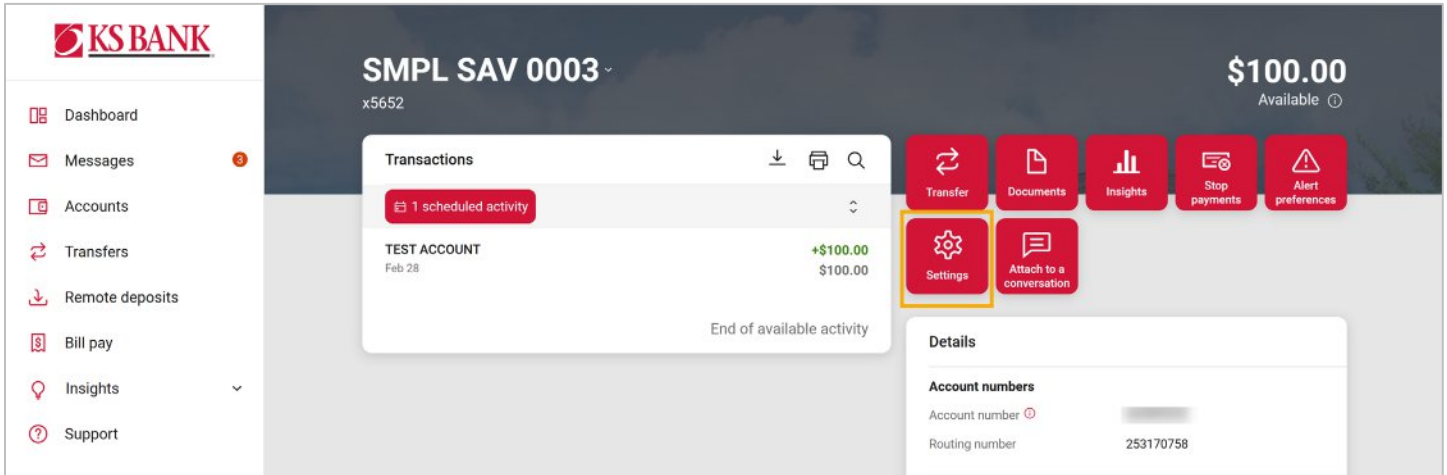
Digital Banking User Guide

Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.

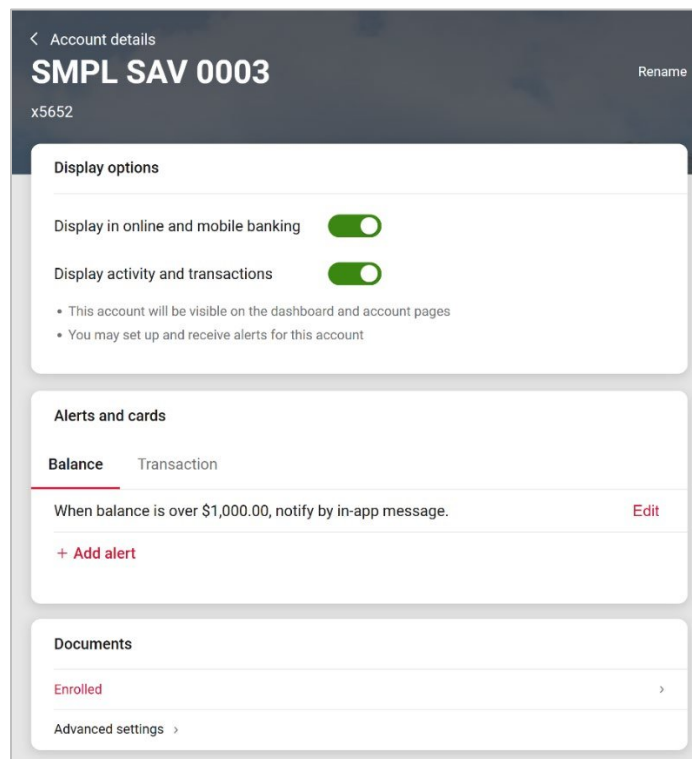
Step 1

From within the account, select **Settings**.



Step 2

1. **Rename** - Change the nickname of the account.
2. **Display** - Choose to display the account and/or activity in online banking.
3. **Alerts**-Add or modify notifications.
4. **Documents**-Modify eStatement enrollment.

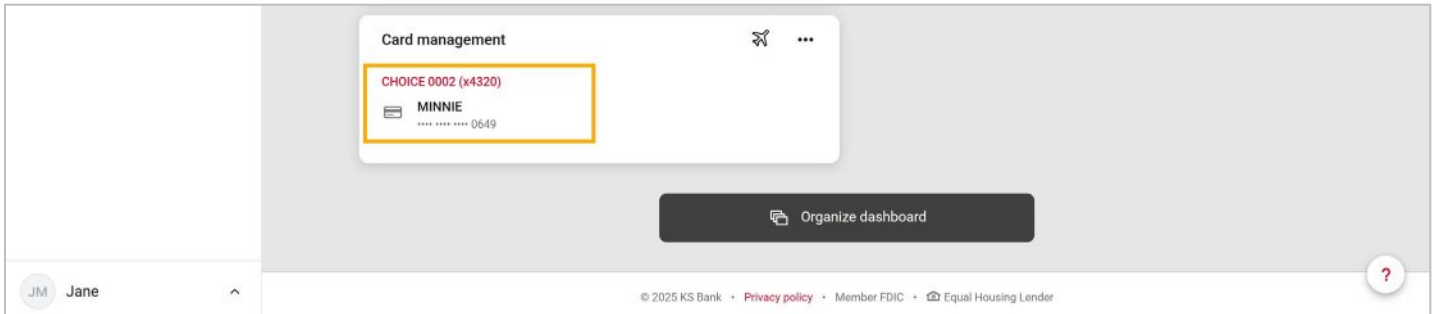


Card Management

Update the status of your debit card or set up card alerts. Please visit the Settings section of this guide for information on adding a Travel Notice.

Step 1

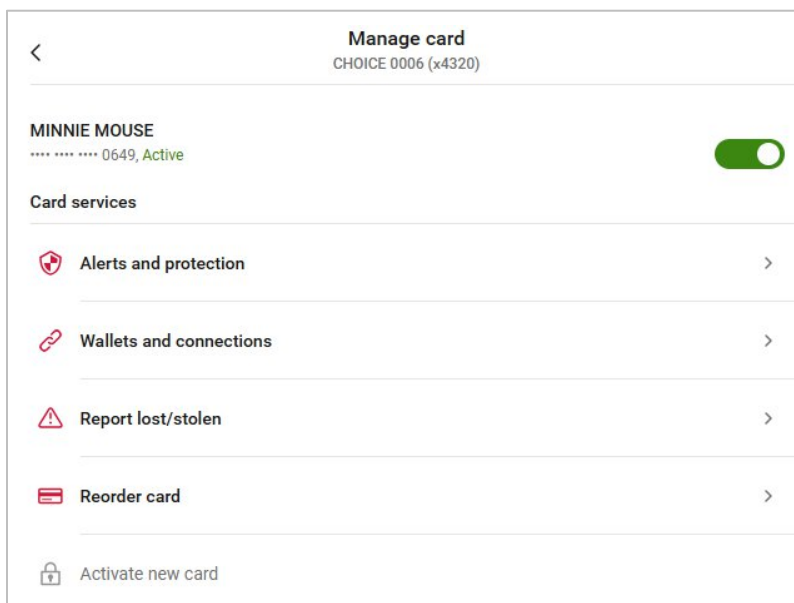
Select your debit card under **Card management**.



Step 2

Update the status or set up alerts.

- **Toggle** the switch off to temporarily block debit card transactions.
- **Alerts and protection:** set up alerts for certain types of transactions, block specific transactions, and set spending limits.
- **Wallets and connections:** connect your card with services that make paying for purchases at your favorite places faster, easier, and more secure (for more information on this see below).
- **Report lost/stolen:** report your card lost or stolen to permanently shut off your card.
- **Reorder card:** re-order your card if it needs to be replaced.
- **Activate new card:** activate a new card once you receive it.



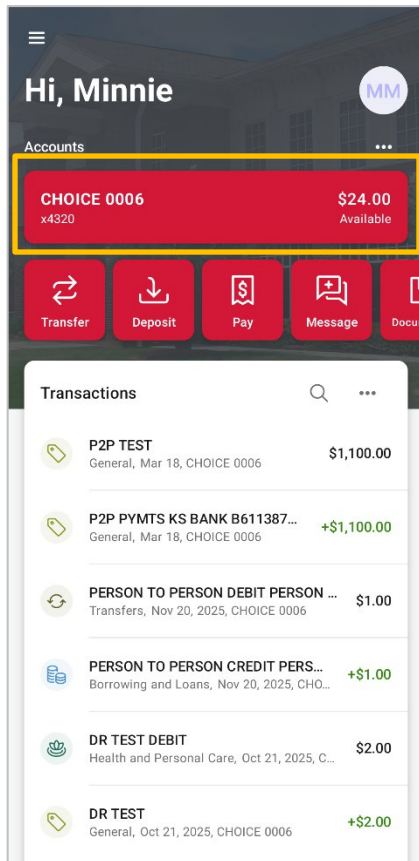
Digital Banking User Guide

Add a Debit Card to Your Digital Wallet – Apple Devices

Add your debit card to your digital wallet to allow you to use your new debit card for purchases while you wait for the physical card to arrive in the mail.

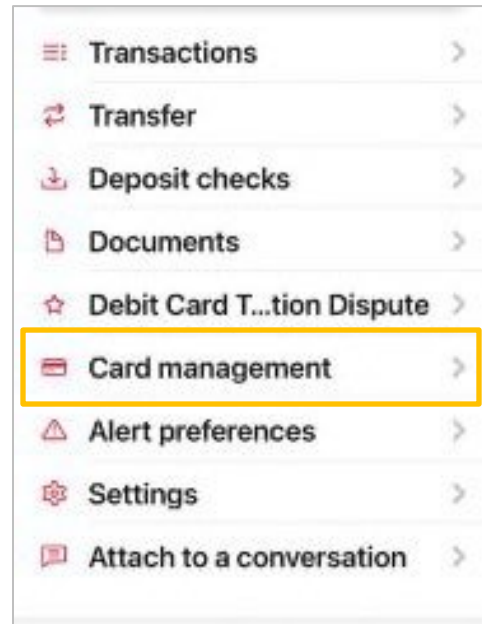
Step 1

Sign into Mobile Banking. From the Dashboard, select the account associated with the debit card you wish to add.



Step 2

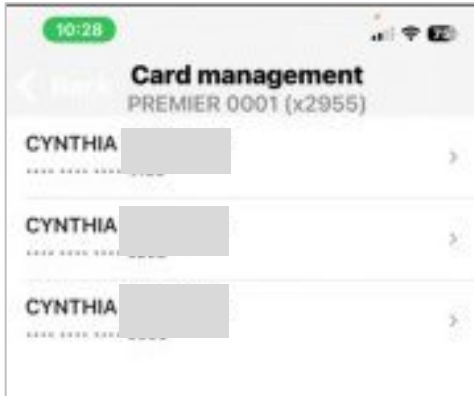
Select **Card Management**.



Digital Banking User Guide

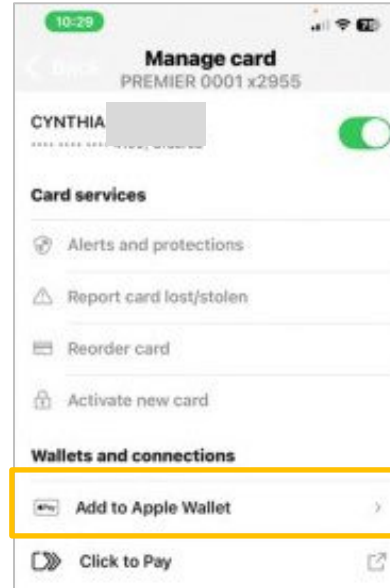
Step 3

If there is more than one card, choose the correct debit card to add to the wallet.



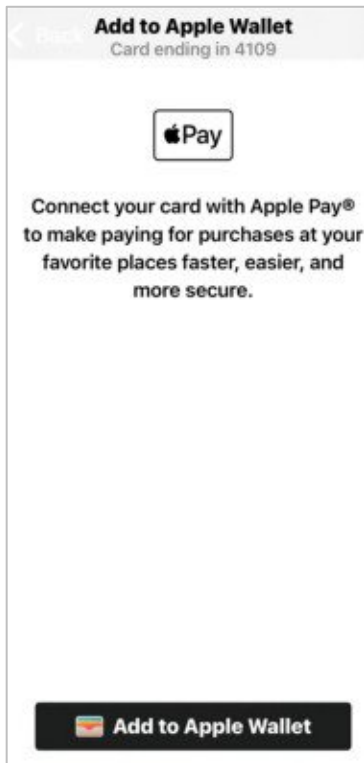
Step 4

Under *Wallets and connections*, select **Add to Apple Wallet**.



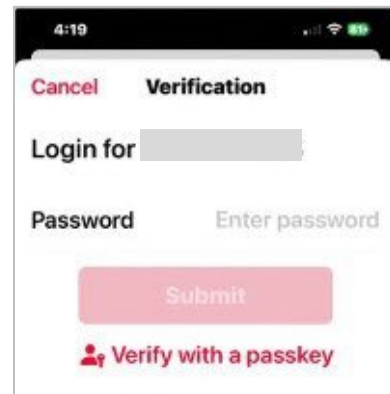
Step 5

Select Add to Apple Wallet.



Step 6

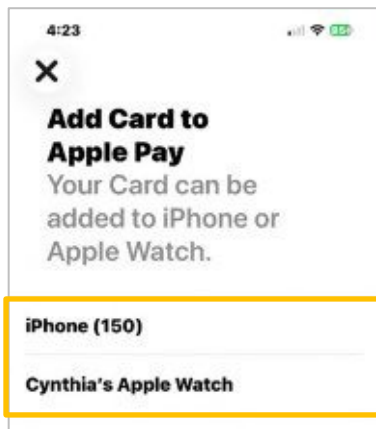
Enter your password for Verification.



Digital Banking User Guide

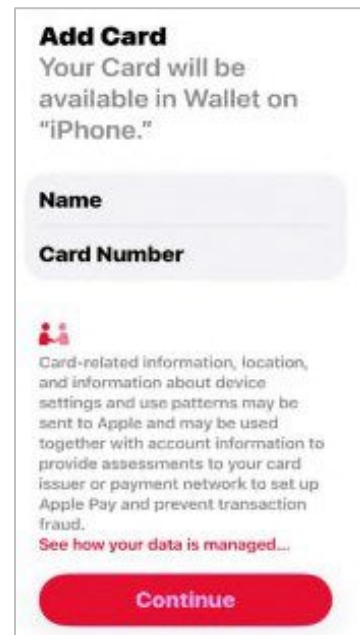
Step 8

If multiple devices are available, the system will prompt you to select the correct device.



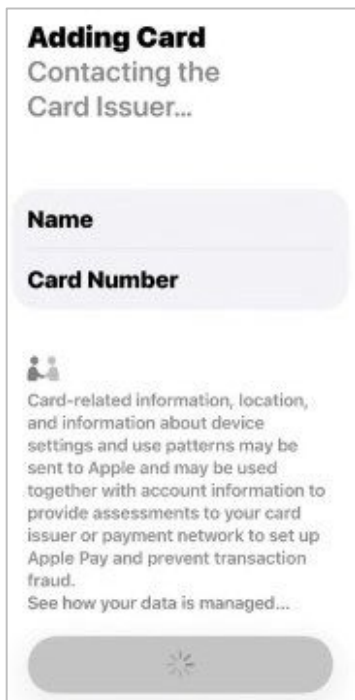
Step 9

Click **Continue**.



Step 10

The next screen indicates that the card is being added and the system is contacting the card issuer.



Step 11

Once the card issuer responds, Select **Agree** to the *Terms and Conditions* to proceed.



Digital Banking User Guide

Step 12

After agreeing, the wallet will confirm that the card is being added. You may now choose to set the card as your Default Card.

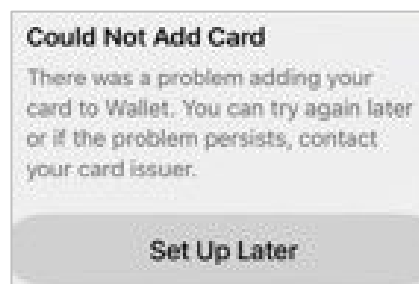


Step 13

On the *Manage Card* screen under your wallet, the system displays *Card added*. The card can now be used for purchases.



PLEASE NOTE: in some cases, the first attempt to add the Debit Card may not be successful. In that event, you will receive the following message:



If this occurs, ensure you are using the most up-to-date version of the mobile app. Try adding the card again later the same day. It is important to wait before trying again. Repeated attempts within a short time period may cause the card to be flagged for potential fraud due to unusual activity.

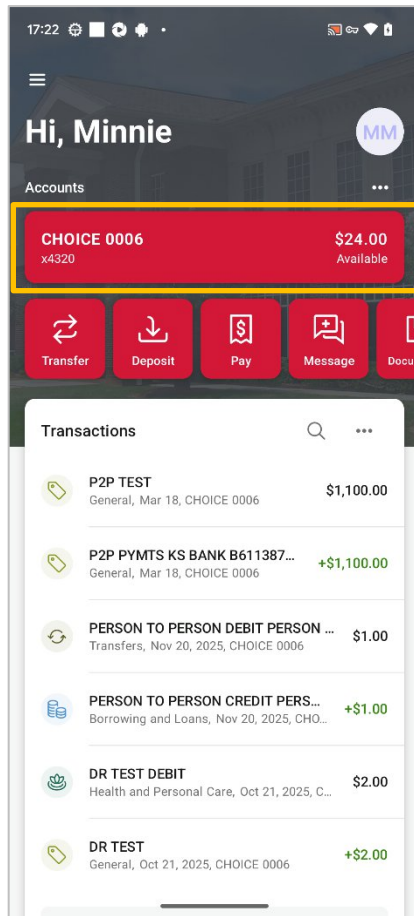
Digital Banking User Guide

Add a Debit Card to Your Digital Wallet – Android Devices

Add your debit card to your digital wallet to allow you to use your new debit card for purchases while you wait for the physical card to arrive in the mail.

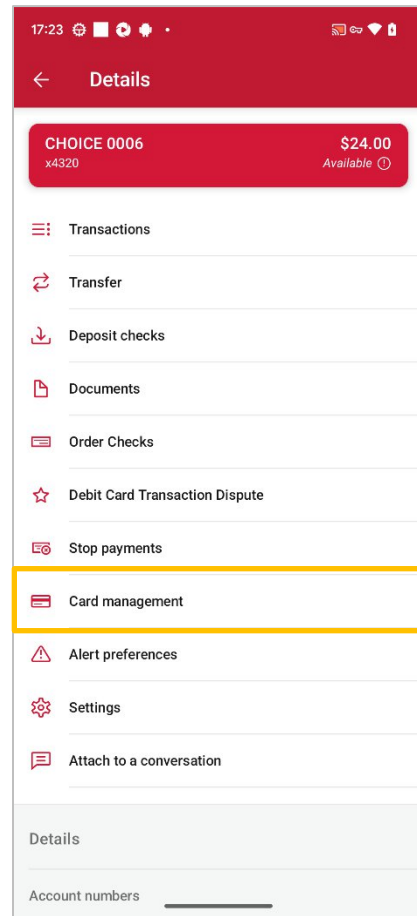
Step 1

Sign into Mobile Banking. From the Dashboard, select the account associated with the debit card the you wish to add.



Step 2

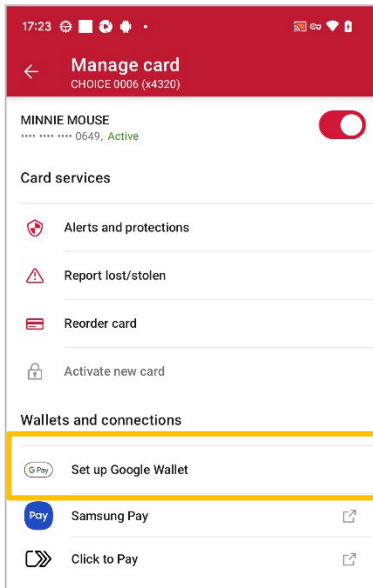
Select **Card Management**. If there is more than one card, choose the correct debit card to add to the wallet.



Digital Banking User Guide

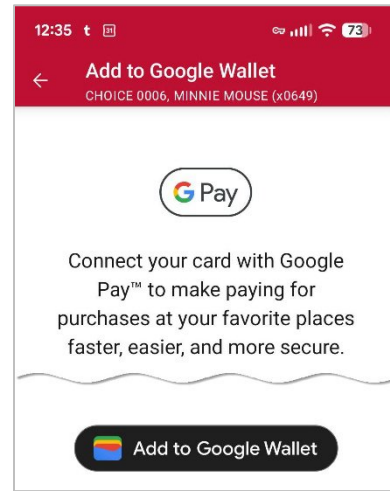
Step 3

Under *Wallets and connections*, select **Set up Google Wallet**.



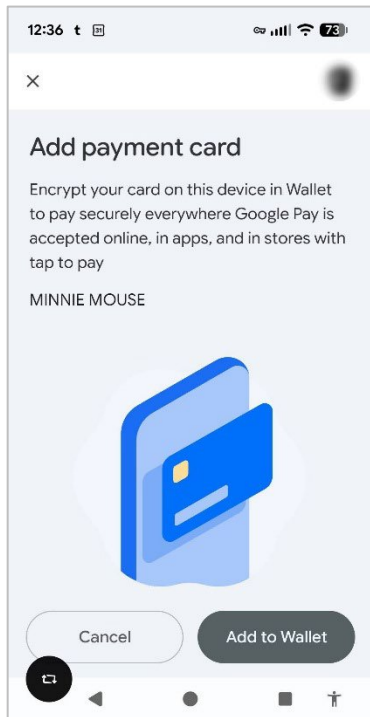
Step 4

Add the card to your wallet. You may need to verify your identity.



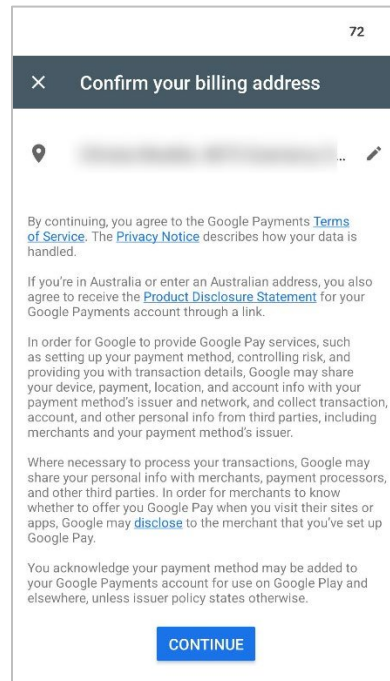
Step 5

Select **Add to Wallet**. If multiple devices are available, the system will prompt you to select the correct device.



Step 6

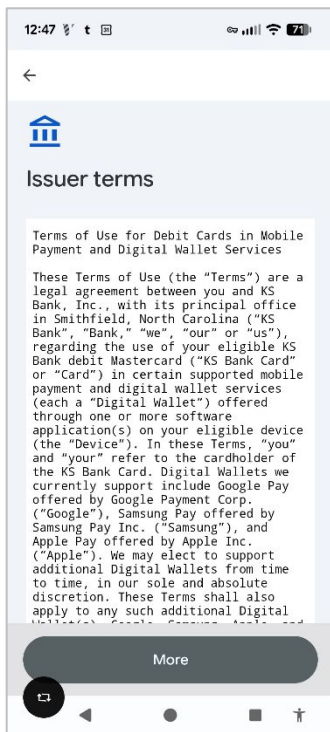
Confirm your billing address.



Digital Banking User Guide

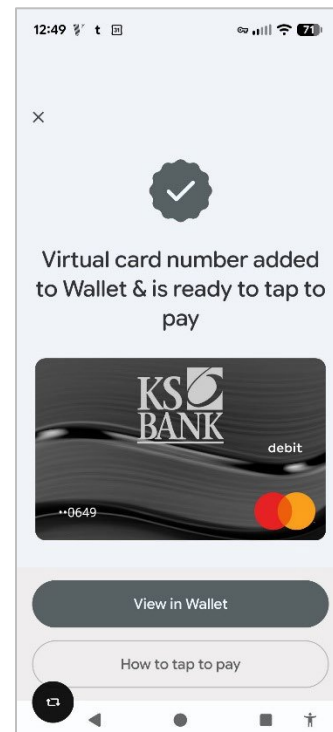
Step 7

To proceed, Agree to the Terms & Conditions.



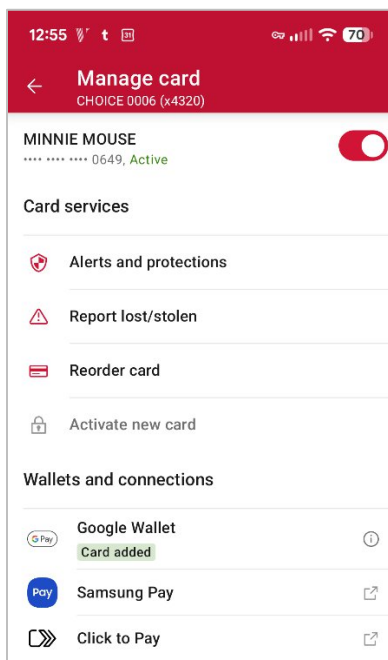
Step 8

After agreeing and the card details are processed, the wallet will confirm that the card has been added.



Step 9

On the *Manage Card* screen under your wallet, the system displays *Card added*. The card can now be used for purchases.



Digital Banking User Guide

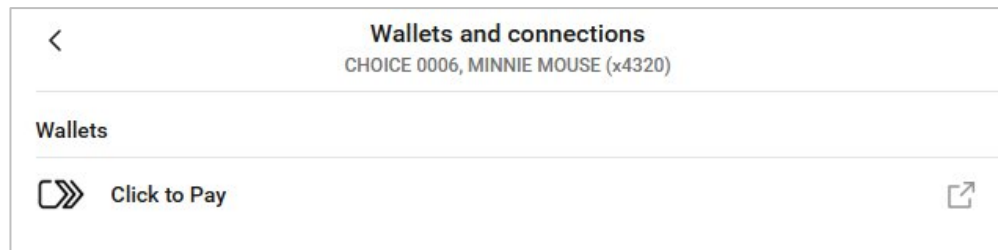
PLEASE NOTE: in some cases, the first attempt to add the Debit Card may not be successful. In that event, you will receive the following message:



If this occurs, ensure you are using the most up-to-date version of the mobile app. Try adding the card again later the same day. It is important to wait before trying again. Repeated attempts within a short time period may cause the card to be flagged for potential fraud due to unusual activity.

Mastercard Click to Pay

Under Wallets and Connections, *Click to Pay* from Mastercard is a secure, streamlined online check option available on participating merchant websites. *Click to Pay* provides you with a faster, safer online checkout experience. It eliminates the need to manually enter card numbers, expiration dates, or security codes.



How it works:

1. Enroll your card once with Mastercard or during online checkout.
2. At checkout, select the Click to Pay button.
3. The system recognizes the customer using email or device verification.
4. Saved cards are displayed, select the card you wish to use.
5. No card details, password, or username are required.
6. Mastercard uses tokenization to protect your real card number.

Benefits:

- Faster checkout experience.
- Increased security via tokenization.
- Works across many online retail sites.

Digital Banking User Guide

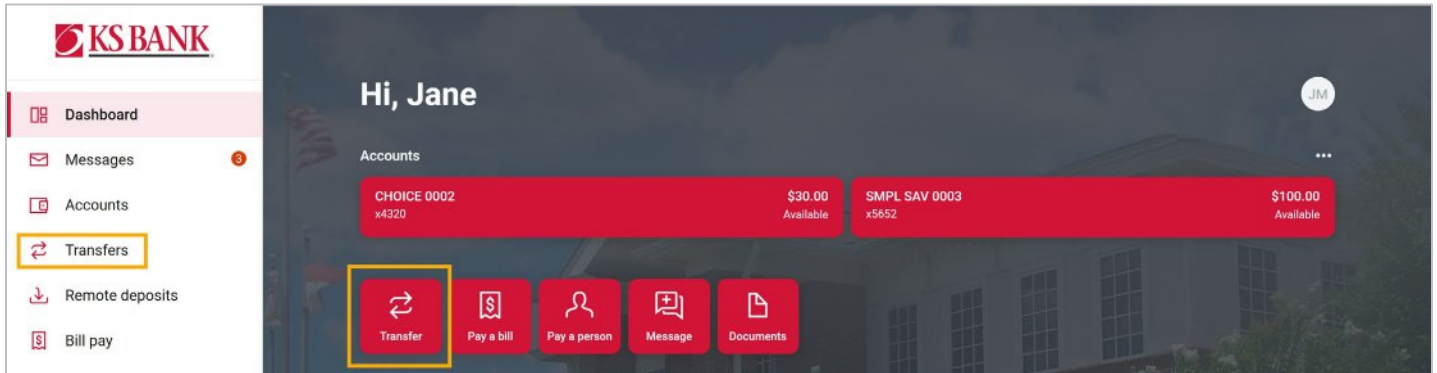
Transfers

Move money between internal and external accounts.

Standard Transfer

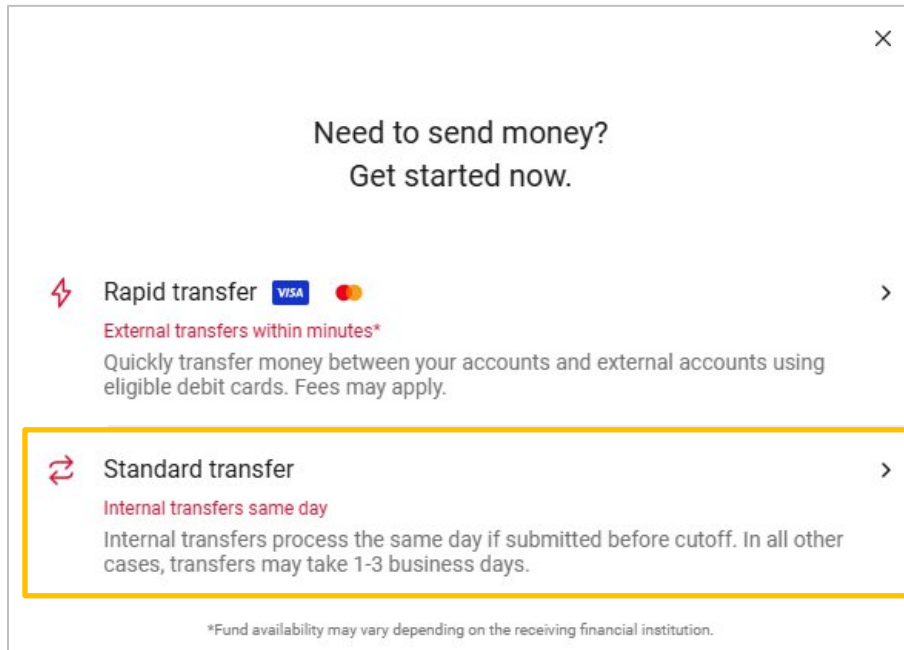
Step 1

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



Step 2

The *transfers* screen will display. Select **Standard transfer** to begin.

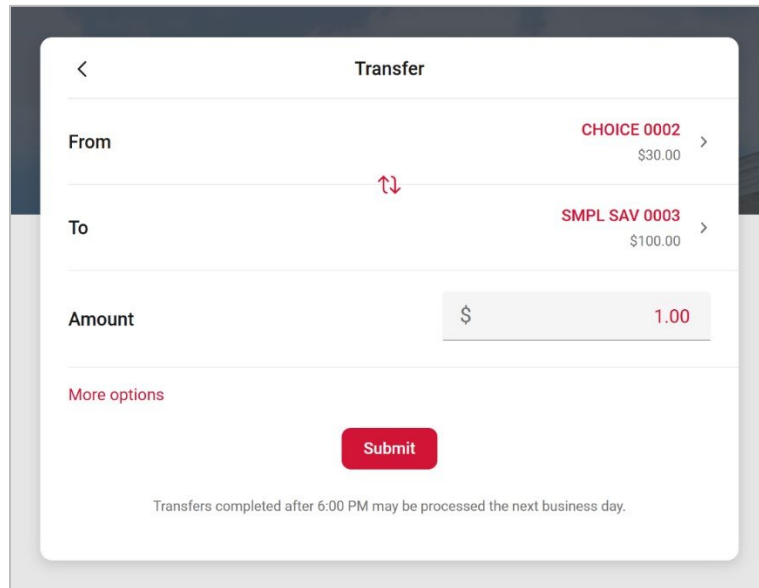


Digital Banking User Guide

Step 3

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**.

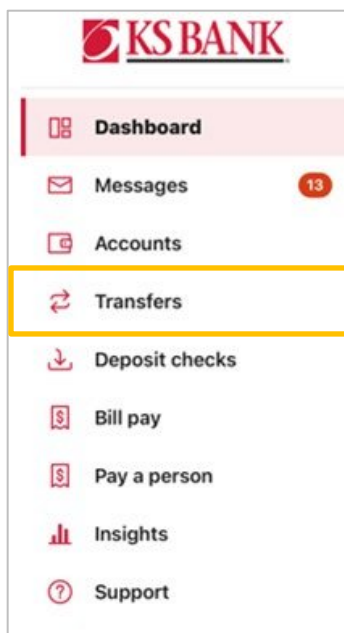


Rapid Transfer

Rapid Transfer may be implemented via desktop or mobile device. Below are the steps for using a mobile device.

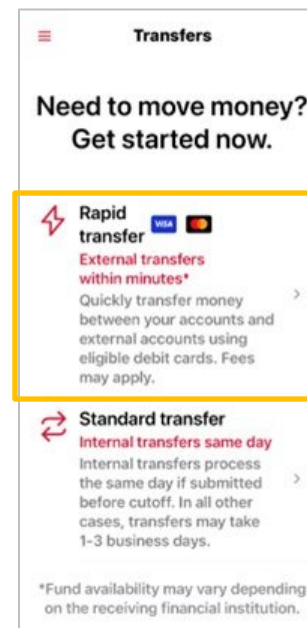
Step 1

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



Step 2

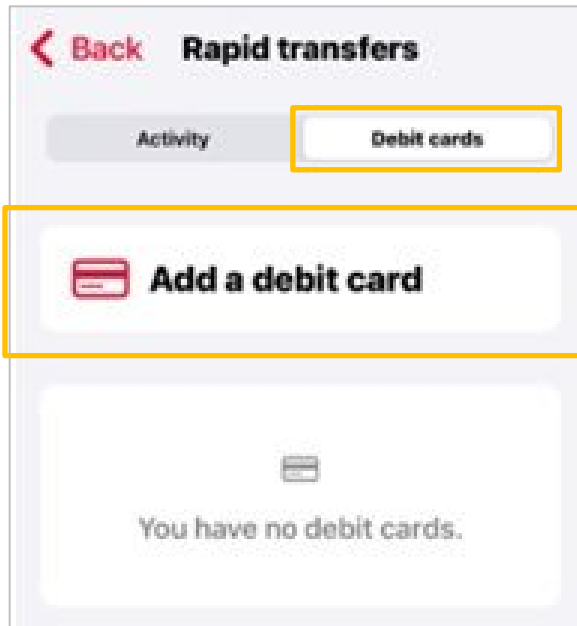
The *transfers* screen displays. Select **Rapid transfer** to begin.



Digital Banking User Guide

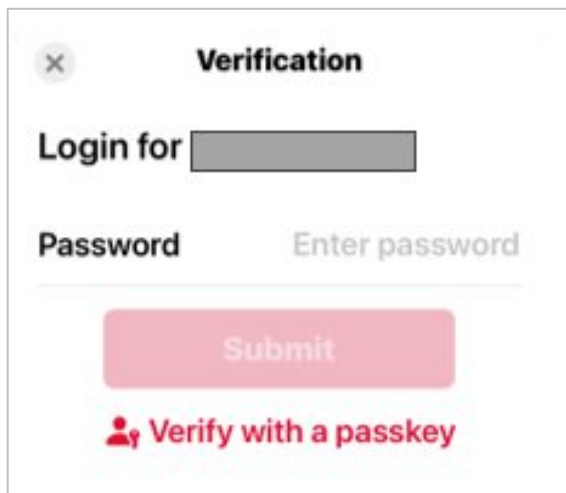
Step 3

Select **Add a debit card** from the Debit cards tab.



Step 5

After clicking **Submit**, enter your **Login ID** and **Password** when prompted for security verification. Select **Submit**.

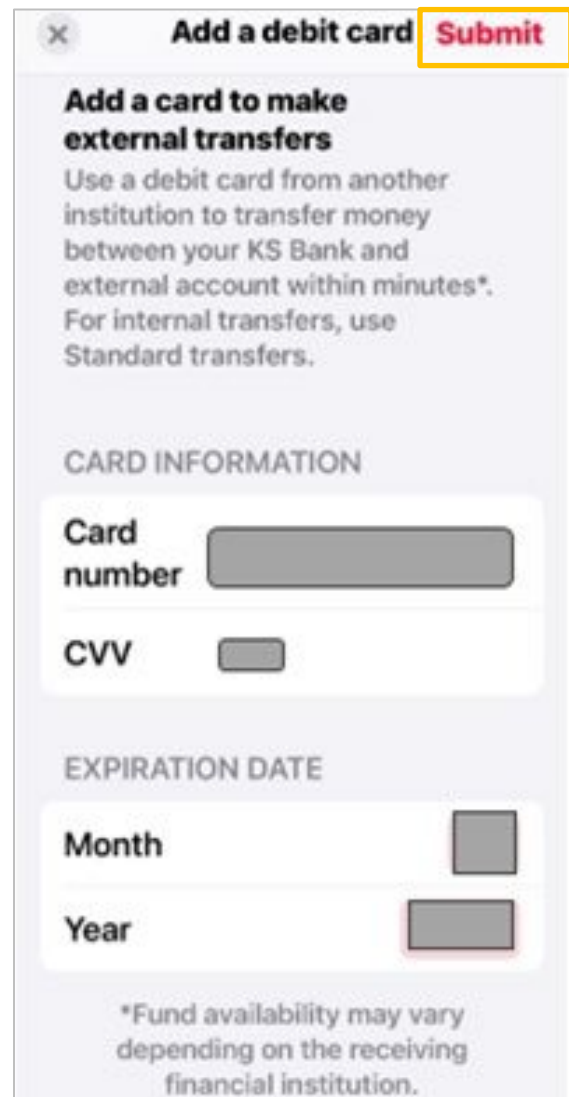


Step 4

Enter the **external debit card from your other financial institution** associated with the account funds will be transferred "to or from".

Enter the external debit card details, including Card Number, CVV, Expiration Date then select **Submit**.

Please Note: Rapid Transfers are a "Me to Me" transfer between a KS Bank account and an account you own at another financial institution.



Digital Banking User Guide

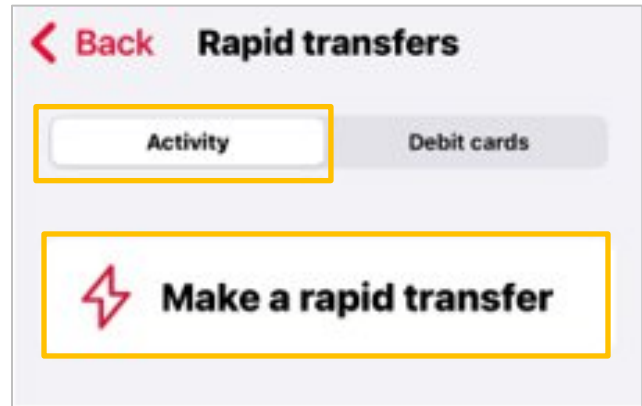
Step 6

Once Verification is complete, a confirmation displays indicating the debit card was successfully added.



Step 7

Select the **Activity** tab. Choose **Make a rapid transfer** to begin transferring funds.



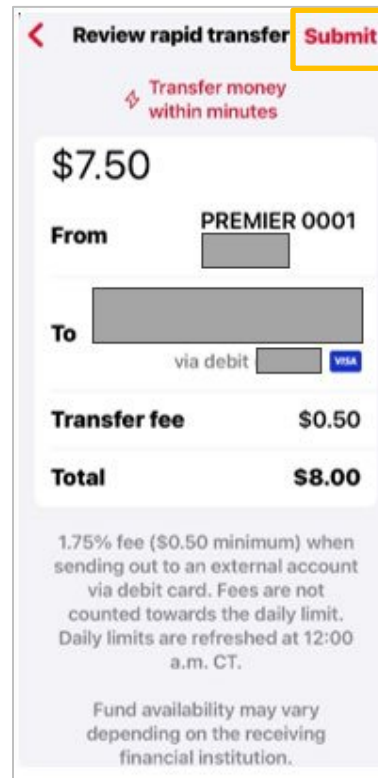
Step 8

Enter the requested transfer details. Select **Review**.



Step 9

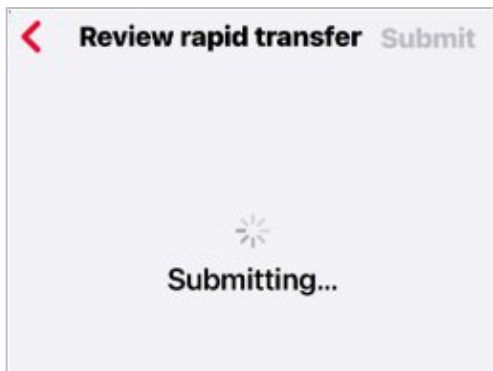
Review the transfer details for accuracy, including the transfer amount and applicable fee. Select **Submit** to complete the transfer.



Digital Banking User Guide

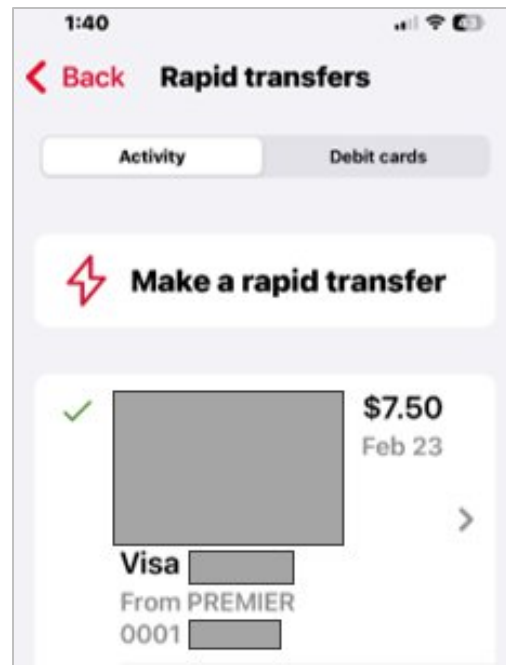
Step 10

A *Submitting* message displays while the transfer is processed.



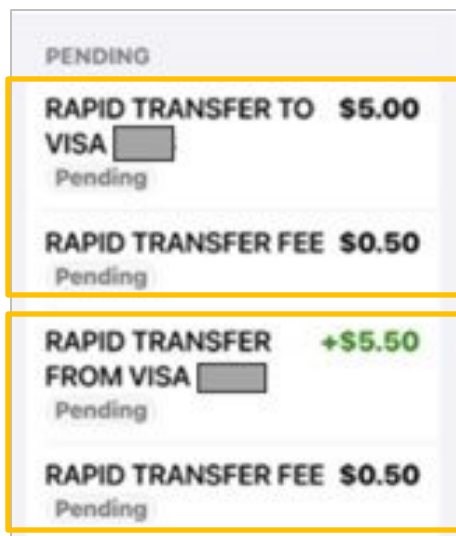
Step 11

Once submitted, the transfer displays in the Activity tab as *completed* with a green checkmark.



Rapid Transfer Fee Posting

Fees will be posted separately from the transfer transaction as shown below.



Push to other institution – Fee is debited separately from the withdrawal amount that goes to the other institution.

Pull from other institution – Fee is deposited along with credit, then is debited back out of the account.

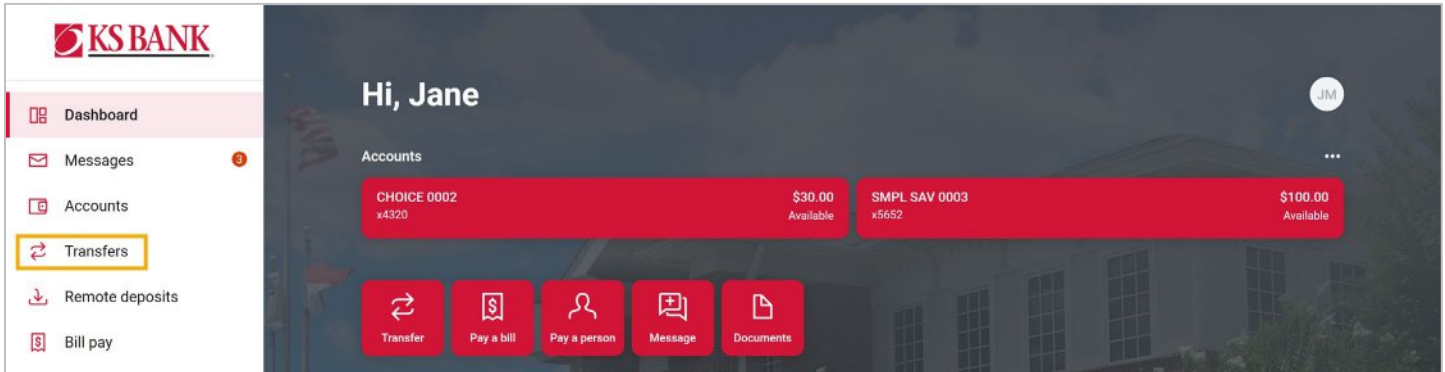
Digital Banking User Guide

Enroll an External Transfer Account

This feature is subject to approval.

Step 1

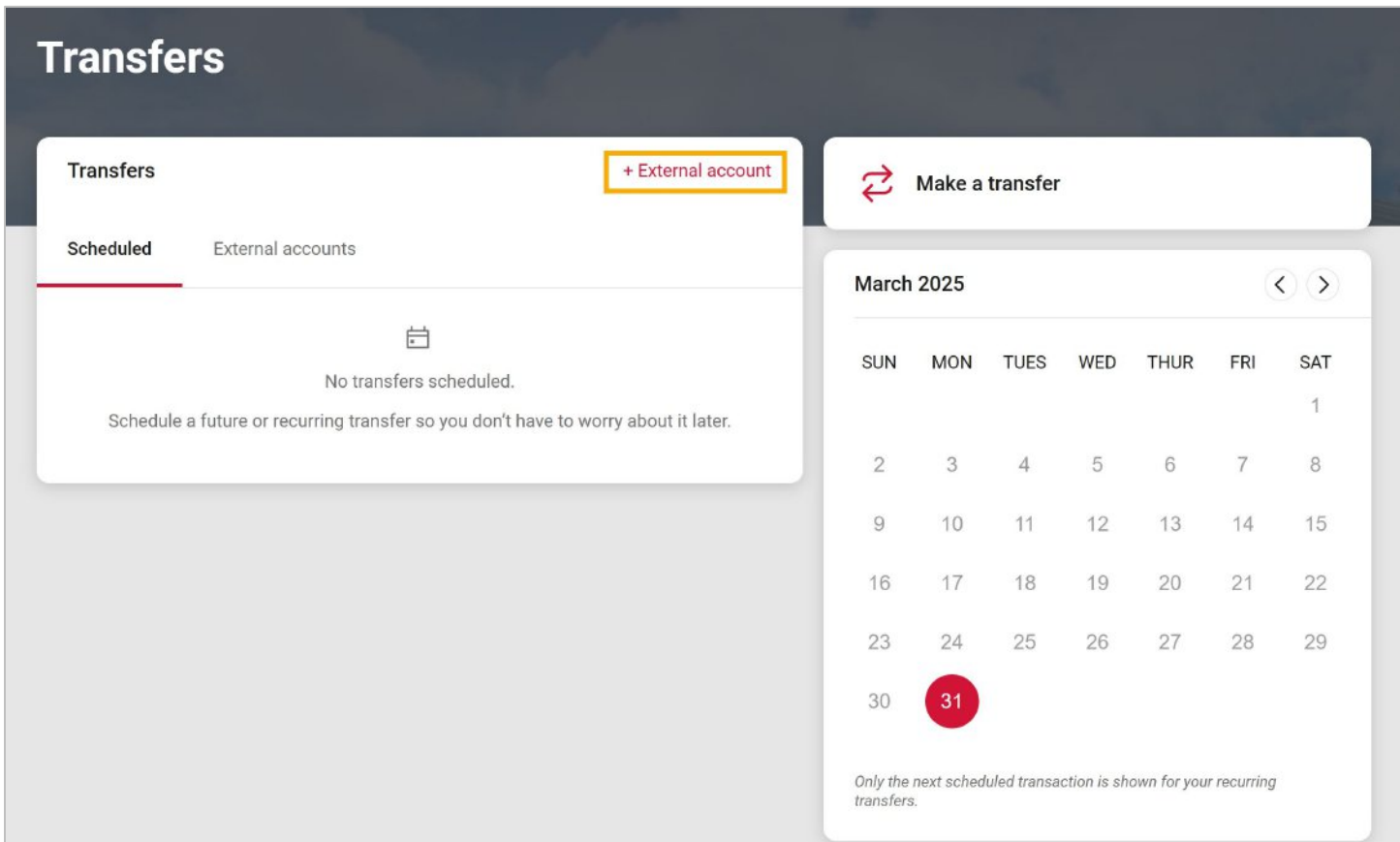
Select **Transfers** from the navigation pane.



Step 2

Select **+ External account**.

You may be prompted to verify your identity by entering your password.

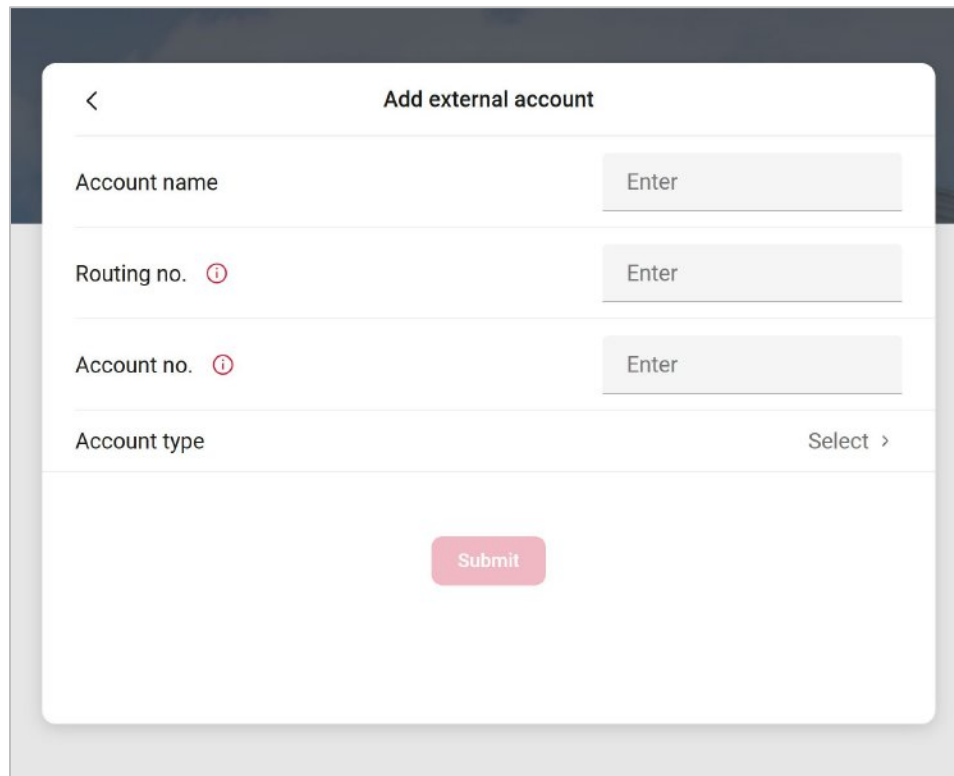


Digital Banking User Guide

Step 3

Enter an **Account name** or nickname for the account, **routing number**, **account number**, and select the **account type**. Click **Submit**.

Two small deposits will be sent to verify your account. When they arrive in 1-3 business days you'll need to log back in to confirm the amounts. By confirming these deposits you acknowledge you have legal access to this account.



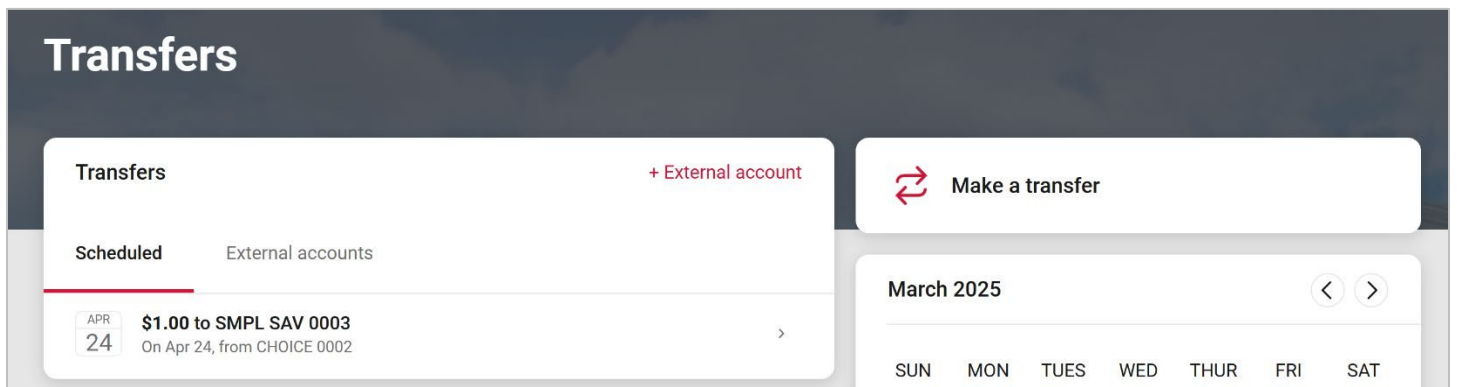
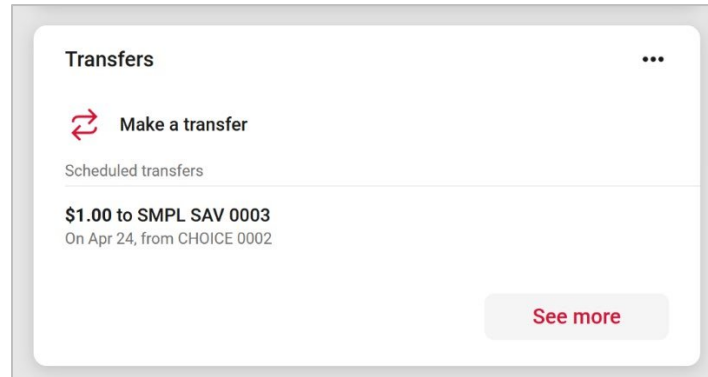
The screenshot shows a mobile application interface for adding an external account. The title is "Add external account" with a back arrow on the left. The form consists of four rows, each with a label on the left and an input field on the right. The first row is "Account name" with an "Enter" input field. The second row is "Routing no." with a red information icon and an "Enter" input field. The third row is "Account no." with a red information icon and an "Enter" input field. The fourth row is "Account type" with a "Select >" dropdown menu. Below the form is a pink "Submit" button.

Digital Banking User Guide

Edit or Delete a Scheduled Transfer

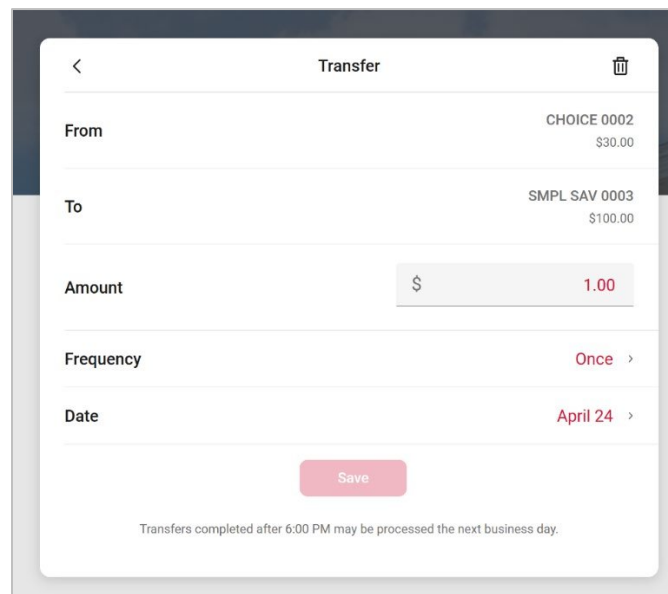
Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.



Step 2

Select the transfer and modify details or select the **trash can** icon to delete.



Digital Banking User Guide

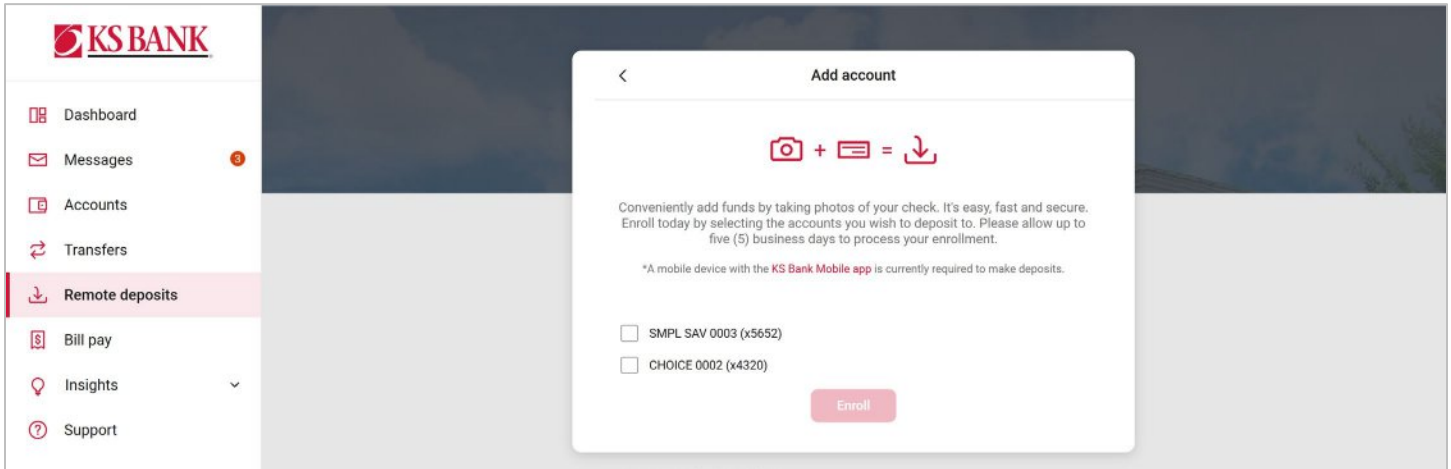
Remote Deposits

Subject to approval, deposit checks from anywhere using your mobile device.

Enrolling for Remote Deposits

Navigate to the **Remote deposits** page and select the accounts to enroll. Click **Enroll**. Click **Ok** on the confirmation screen.

You will receive a notification once your request has been approved. The account status will change from **Account pending approval** to **Enrolled**.



Viewing Remote Deposits

Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.

✓	Main Checking (x5717) Accepted	\$1,573.85 Apr 29
✓	Main Checking (x5717) Accepted	\$176.00 Feb 13

Digital Banking User Guide

Bill Pay

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

Enroll in Bill Pay

Select **Bill Pay** from the Dashboard and click **Enroll**.

Please note: You may need to authenticate your identity.

The screenshot shows the KS Bank digital banking dashboard. The left navigation menu has 'Bill pay' highlighted with a yellow border. The main content area shows a greeting 'Hi, Minnie', account information for 'CHOICE 0006' with a balance of '\$24.00 Available', and a row of action buttons: 'Transfer', 'Pay a bill', 'Message', and 'Documents'. Below this are sections for 'Transactions' (listing P2P TEST, P2P PYMTS, PERSON TO PERSON DEBIT, PERSON TO PERSON CREDIT, and DR TEST DEBIT) and 'Messages' (listing Scam Alert, REMINDER - Annual Core System Maintenance, and Annual Core System Maintenance). At the bottom right, there are buttons for 'Pay a bill' and 'Manage payments'.

The modal dialog features a large red icon of a dollar sign inside a document shape. Below the icon, the text reads 'Enroll in payments' followed by 'Conveniently make payments to people or companies. Enroll your eligible accounts today for easy, fast and secure payments.' At the bottom, there are two buttons: 'Cancel' and 'Enroll'.

Digital Banking User Guide

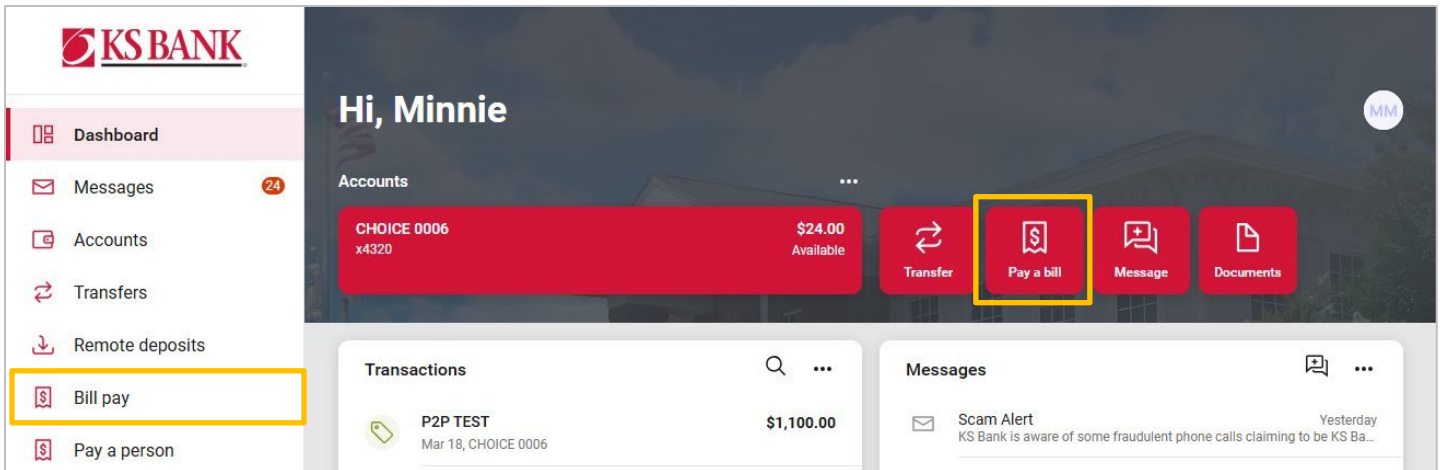
Payees

Add companies under Bill Pay. For adding people as payees see the section titled “Pay a Person” in this document.

Add a Payee

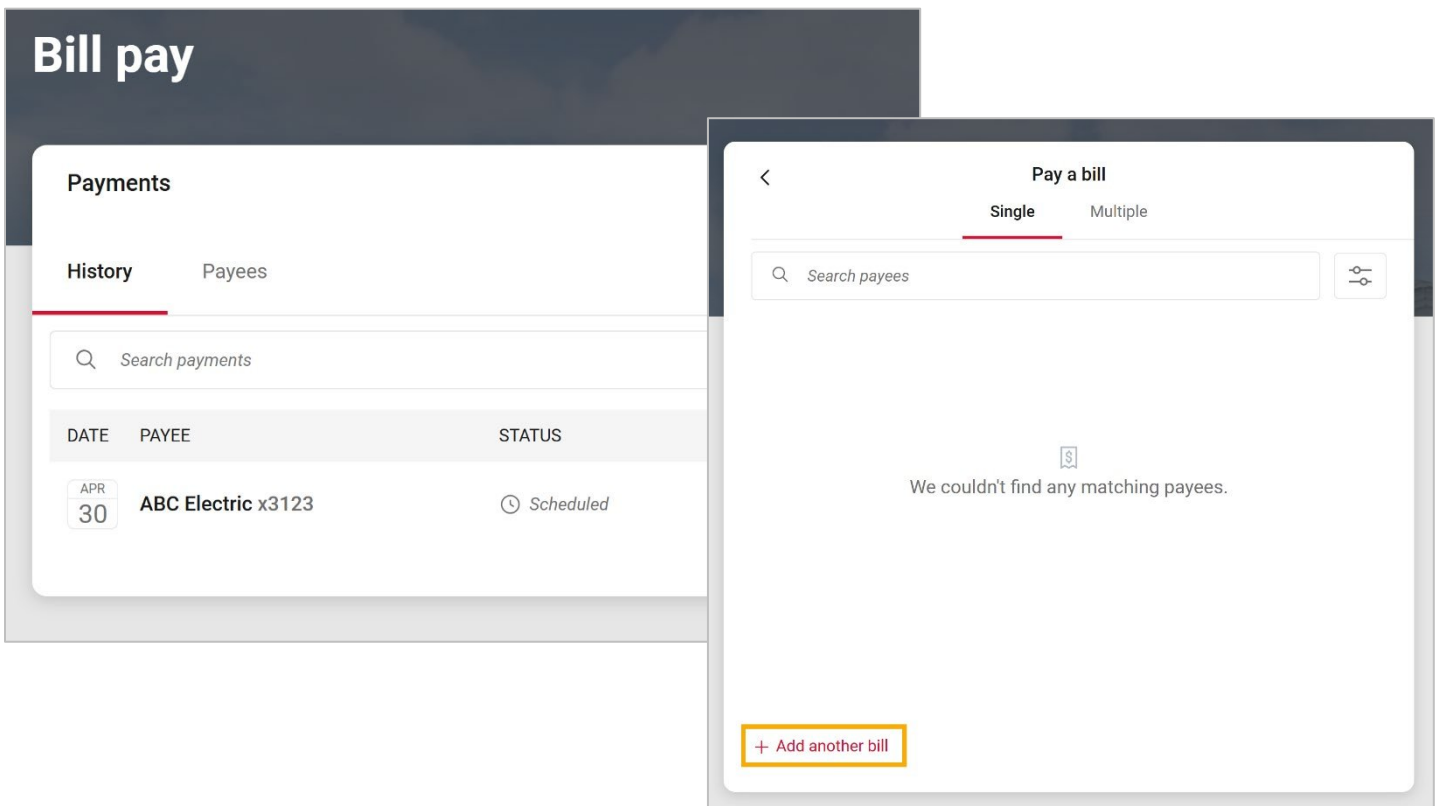
Step 1

Click **Bill Pay** or **Pay a bill**.



Step 2

Click **+ New Payee** and select **Company** or **+ Add another bill**



Digital Banking User Guide

Step 3

Enter the payee's information and click **Submit**.

The screenshot shows a mobile app interface for adding a bill. At the top, there is a back arrow and the title "Add a bill". Below the title are several input fields: "Payee name", "Payee nickname (optional)", "Phone number", "Account number", and "Name on bill (optional)". A section titled "Payee address" follows, containing "Street line 1", "Street line 2 (optional)", "City", "State", and "Zip" fields. At the bottom center is a pink "Submit" button.

Step 4

Review your confirmation and click **I'm done**. Your payee will appear on the Bill Pay page under the Payees tab.

The screenshot shows the "Bill pay" screen. At the top, there is a "Payments" section with a "+ New payee" button. Below this are two tabs: "History" and "Payees", with "Payees" selected. A search bar labeled "Search payees" is present. Below the search bar is a table with columns "TYPE", "PAYEE", and "METHOD". One payee is listed: "ABC Electric x3123" with a "Check" method and a right arrow.

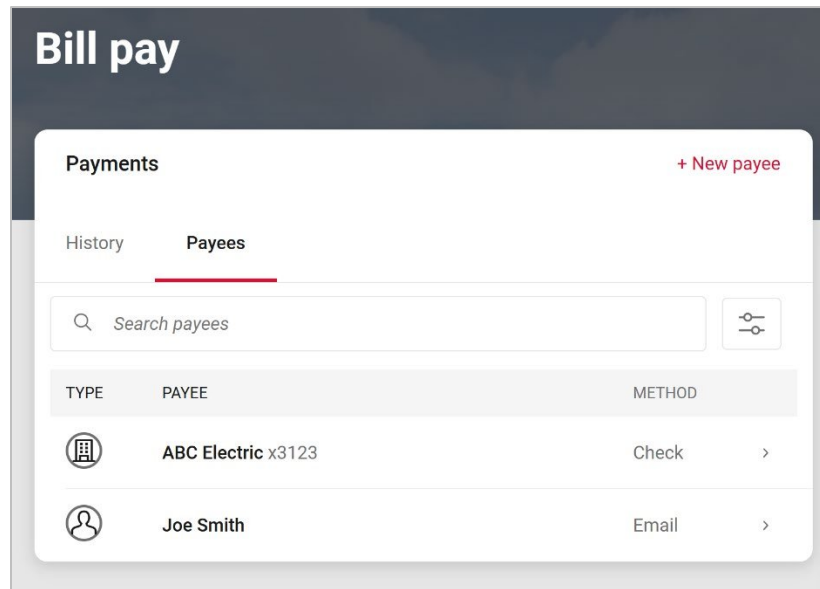
TYPE	PAYEE	METHOD
	ABC Electric x3123	Check >

Digital Banking User Guide

Edit or Delete a Payee

Step 1

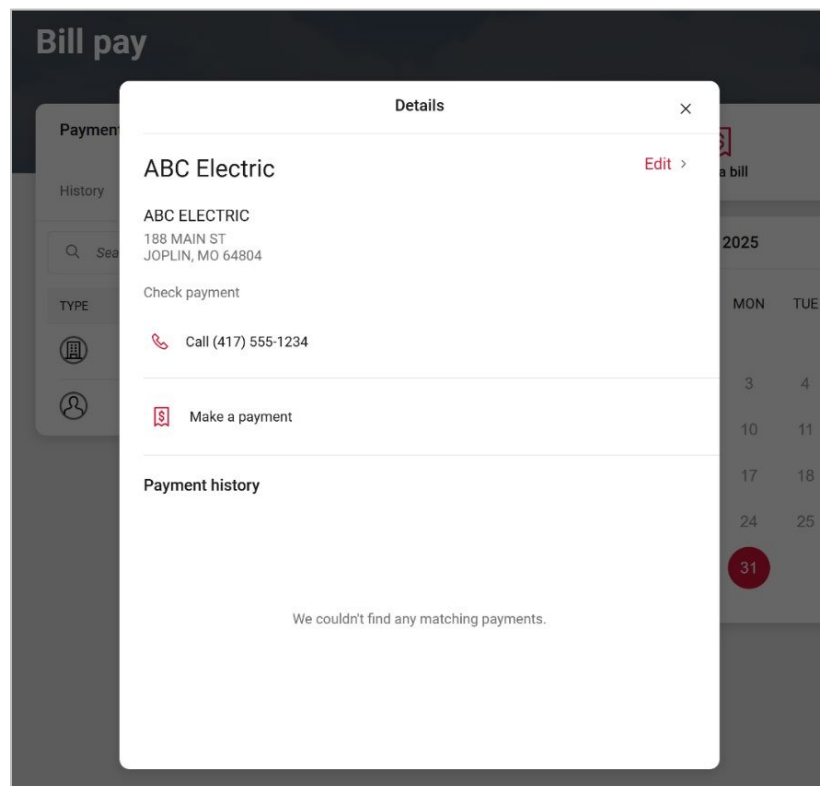
Navigate to the **Bill pay** page and select the **Payees** tab.



Step 2

Select the payee and click **Edit**.

You may be prompted to authenticate your identity.



Digital Banking User Guide

Step 3

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

The screenshot shows a mobile application interface for editing a payee. The title bar at the top says "Edit payee" and has a back arrow on the left and a trash can icon on the right. The form contains the following fields:

- Payee name: ABC ELECTRIC
- Payee nickname (optional): ABC Electric
- Phone number: (417) 555-1234
- Account number: x3123
- Name on bill (optional): MINNIE MOUSE
- Payee address**
 - Street line 1: 188 MAIN ST
 - Street line 2 (optional):
 - City: JOPLIN
 - State: MO
 - Zip: 64804
- Default pay from account: CHOICE 0002

Below the form, there is a note: "If you have more than one account with bill pay enabled, you may select a different account to use with this payee." At the bottom center, there is a red button labeled "Save changes".

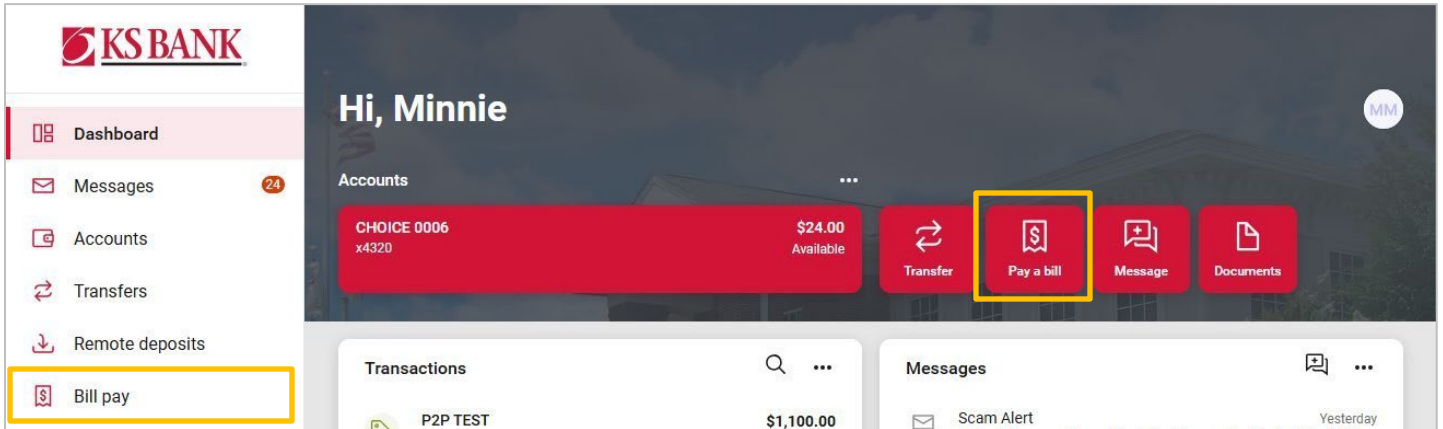
Digital Banking User Guide

Pay Bills

Pay a Single Bill

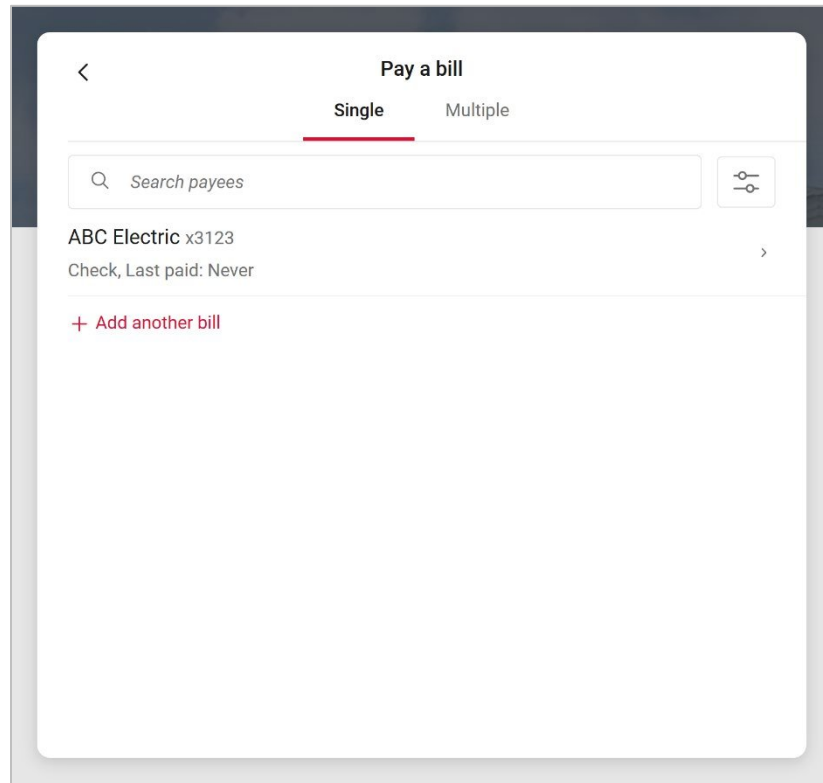
Step 1

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



Step 2

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



Digital Banking User Guide

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**.

The screenshot shows a mobile app interface for making a payment. At the top, there is a back arrow and the title "Payment" with the payee name "ABC Electric". Below this, the "From" field is set to "CHOICE 0002 x4320". The "Amount" field is set to "\$ 1.00". There is a "More options" link and a red "Submit" button. At the bottom, a confirmation message states: "Payment initiated tomorrow by check, estimated arrival Apr 8".

Step 4

Review your confirmation and click **Done**. Your payment will appear on the Bill Pay page under the History tab.

The screenshot shows the "Bill pay" section of the app. The "History" tab is selected, showing a list of payments. The "Payments" header has a "+ New payee" link. Below the header is a search bar labeled "Search payments". The payment list has the following columns: DATE, PAYEE, STATUS, and AMOUNT. One payment is listed: DATE: APR 30, PAYEE: ABC Electric x3123, STATUS: Scheduled (with a clock icon), and AMOUNT: \$1.00 with a right arrow.

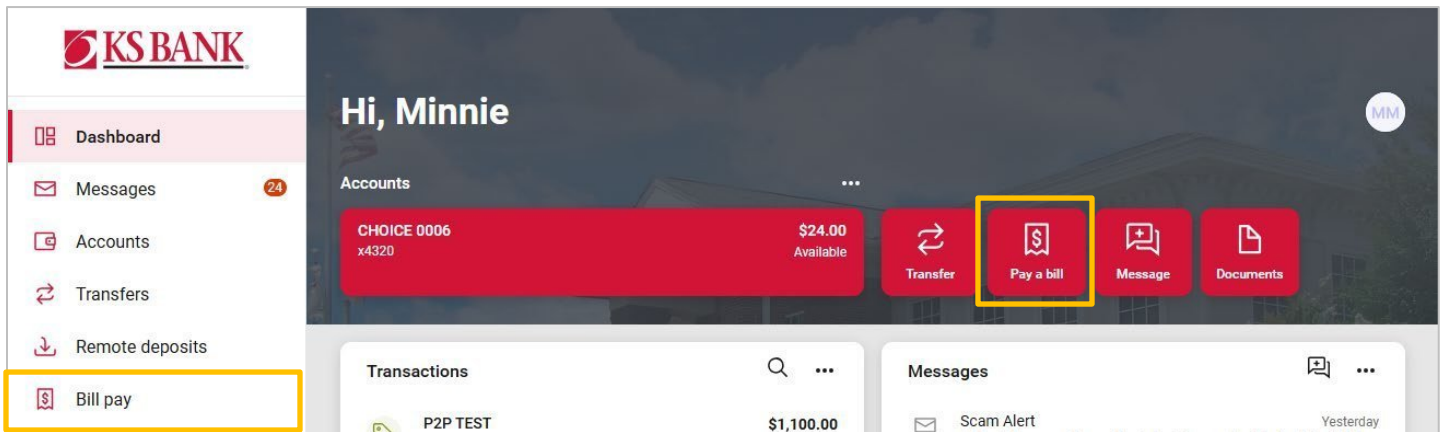
DATE	PAYEE	STATUS	AMOUNT
APR 30	ABC Electric x3123	Scheduled	\$1.00 >

Digital Banking User Guide

Pay Multiple Bills

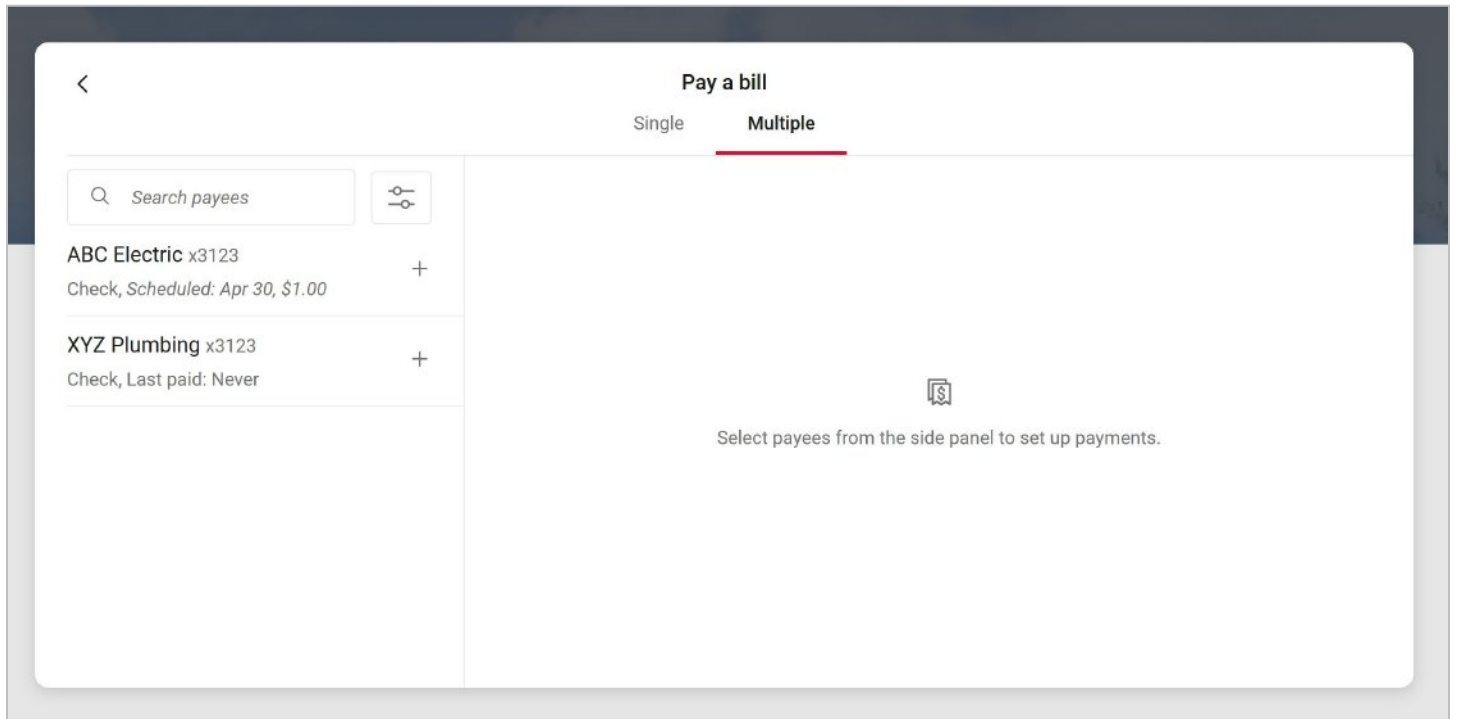
Step 1

Select **Pay a Bill** 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.



Digital Banking User Guide

Step 3

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

The screenshot shows the 'Pay a bill' interface. At the top, there are tabs for 'Single' and 'Multiple', with 'Multiple' selected. On the left, there is a search bar labeled 'Search payees' and a list of payees: 'ABC Electric x3123' (Check, Scheduled: Apr 30, \$1.00) and 'XYZ Plumbing x3123' (Check, Last paid: Never). The main area displays two payment entries. The first entry is for 'ABC Electric x3123' with a 'From' dropdown set to 'CHOICE 0002 (x4320)', a 'Send on' date of 'Apr 1', and an 'Amount' of '\$ 1.00'. Below this, it says 'Arrives by Apr 8'. The second entry is for 'XYZ Plumbing x3123' with the same 'From' dropdown, 'Send on' date, and 'Amount'. Below this, it also says 'Arrives by Apr 8'. At the bottom right, there is a red button labeled 'Review and pay (2)'.

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

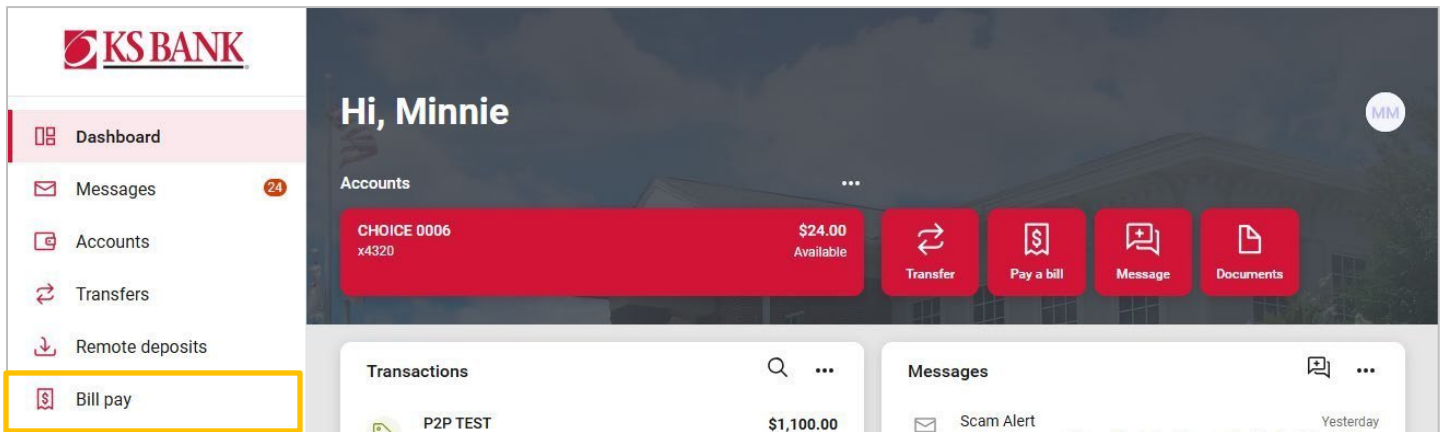
The screenshot shows the 'Bill pay' page. At the top, there are two icons: a red square with a white '\$' and the text 'Pay a bill', and a red square with a white '\$' and the text 'Manage payments'. Below these, there is a list of scheduled payments. The first entry is for 'ABC Electric x6789' with a clock icon, 'Scheduled for Sep 30', and '\$1.00'. The second entry is for 'XYZ Plumbing x6789' with a clock icon, 'Scheduled for Sep 30', and '\$1.00'. At the bottom right, there is a button labeled 'See more'.

Digital Banking User Guide

Edit or Delete a Payment

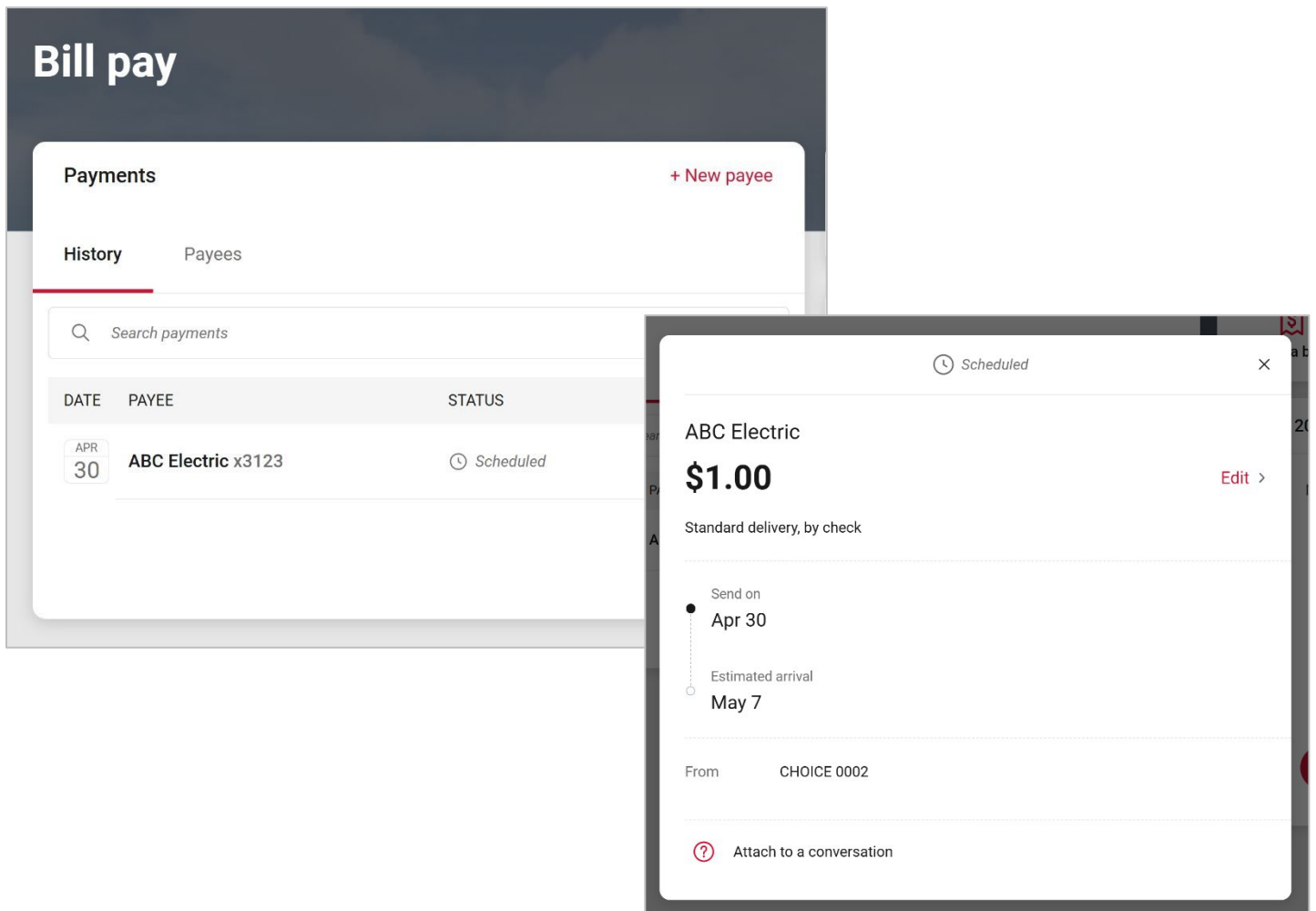
Step 1

Select **Bill Pay** from the Dashboard.



Step 2

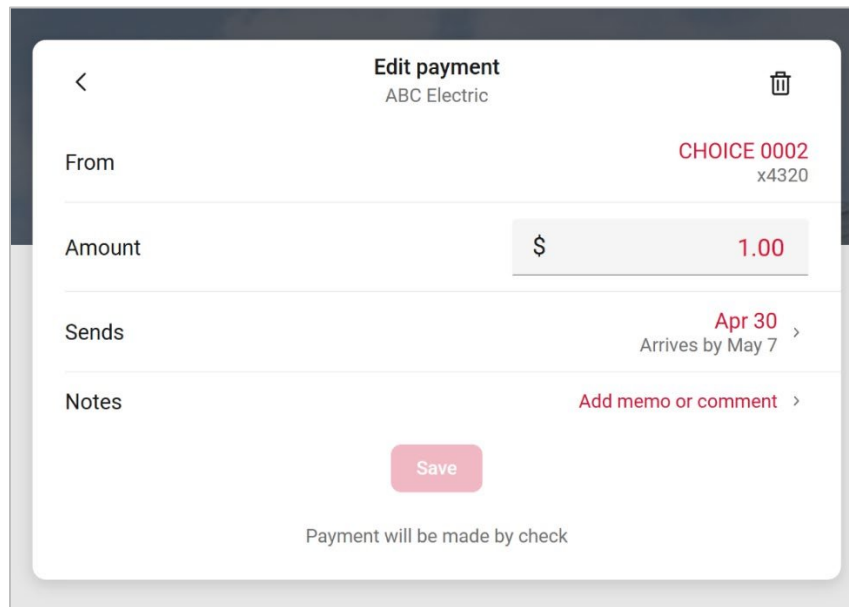
Under the **History** tab, select your payment and click **Edit**.



Digital Banking User Guide

Step 3

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

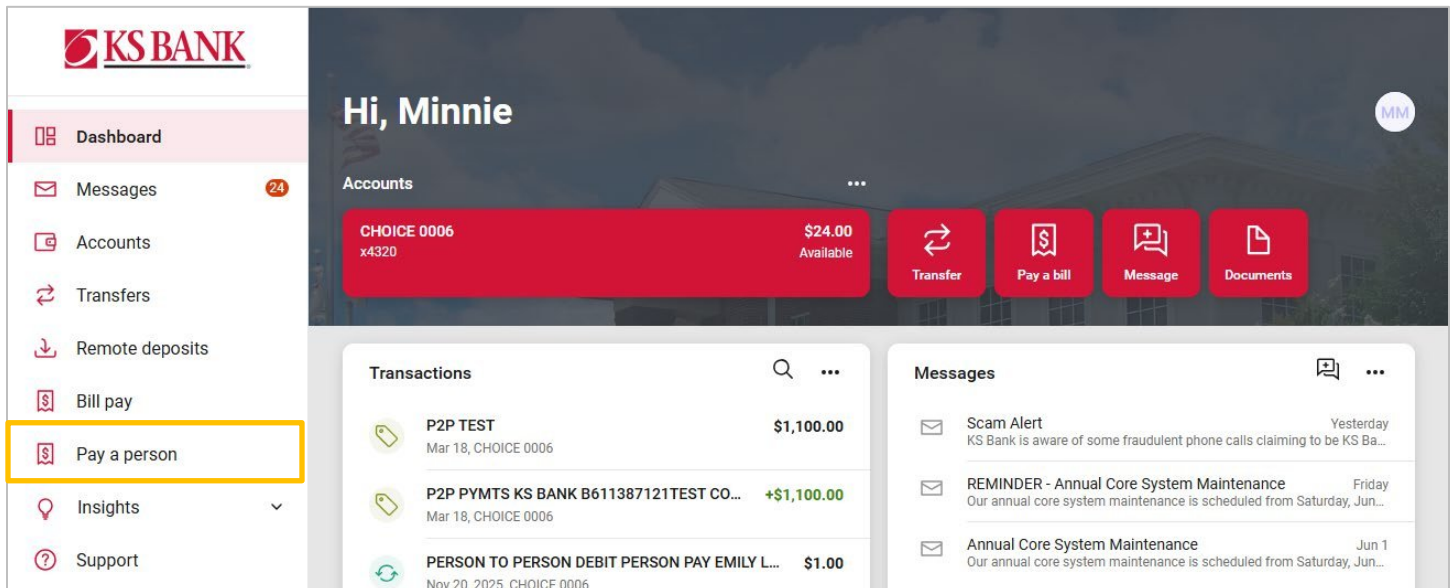


Pay a person

Navigation

Step 1

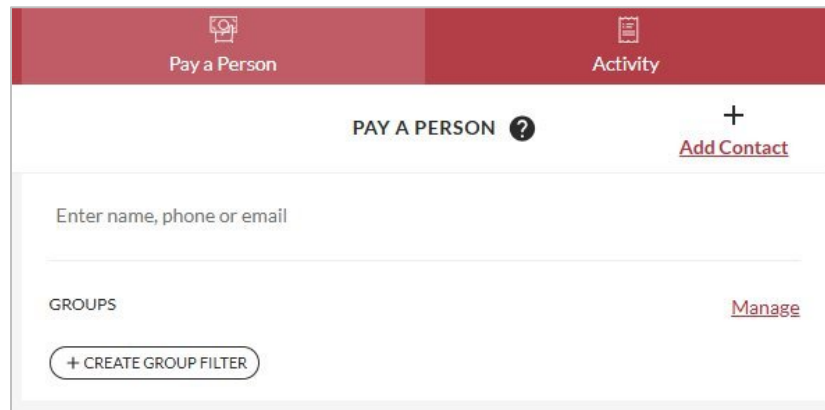
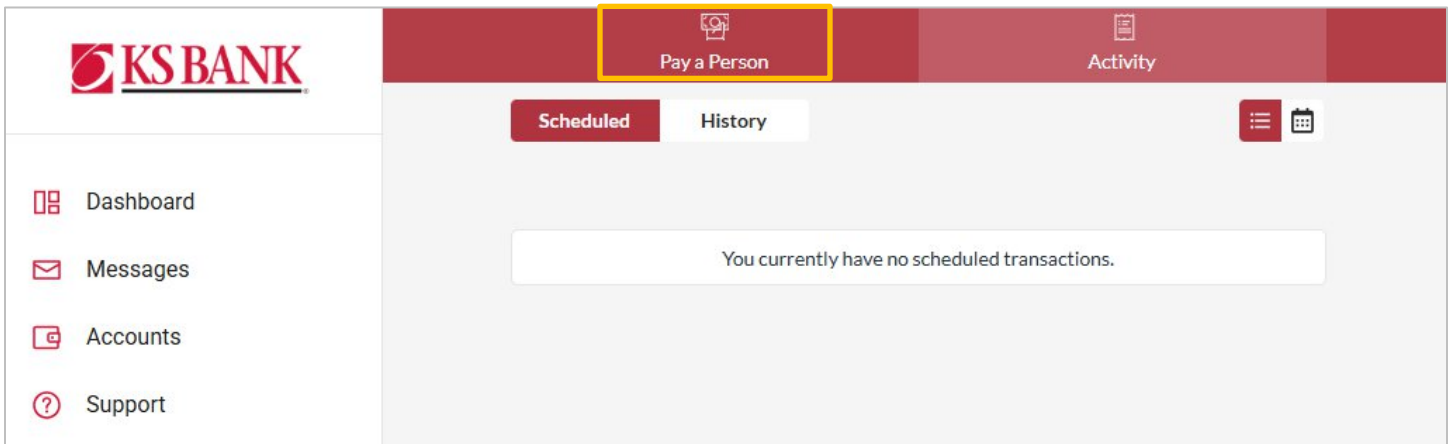
Sign into Online Banking or Mobile Banking, and click on *Pay a person* on the left-hand side of your menu.



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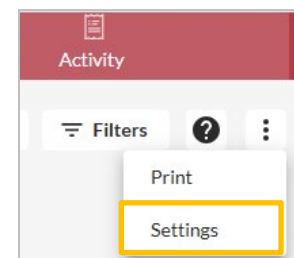
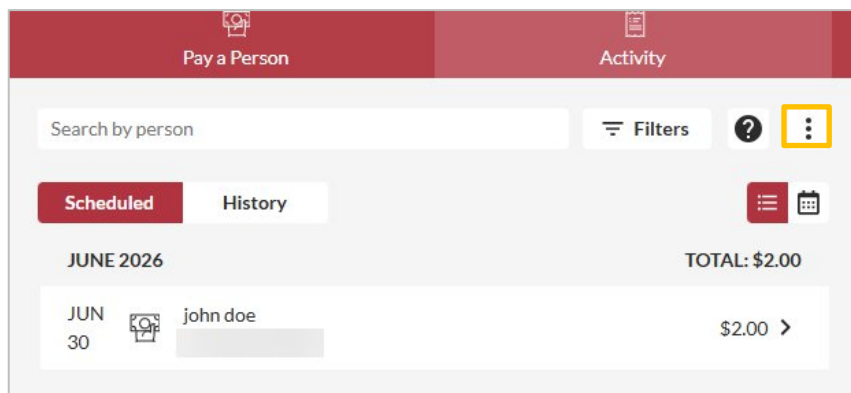
Step 2

The following screen appears. Click **Pay a Person**.



Step 3

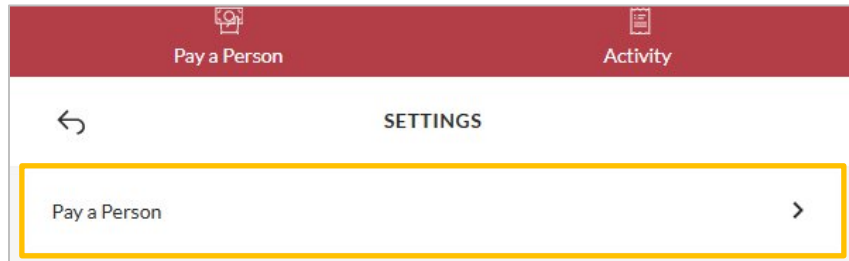
The first time *Pay a Person* is used, click the **3 dot menu** and click **Settings** to set up your preferences for alerts.



Digital Banking User Guide

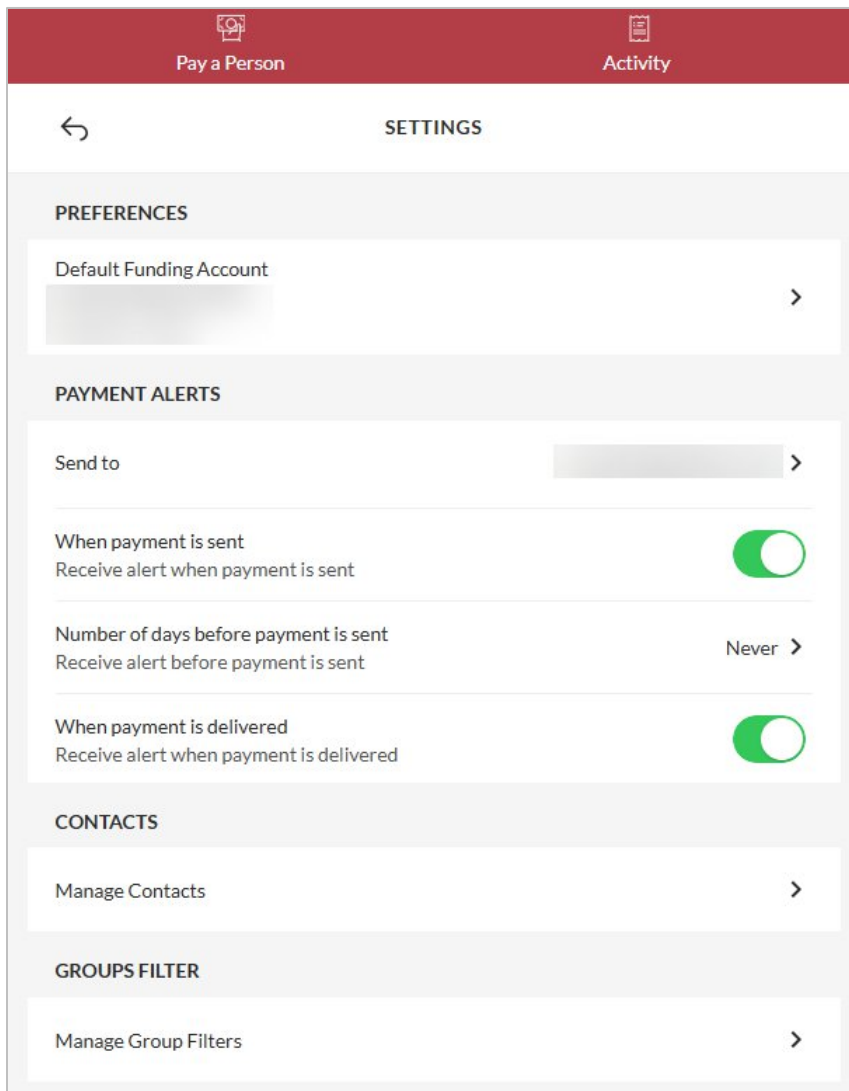
Step 4

Click on the *Pay a Person* link below *Settings*.



Step 5

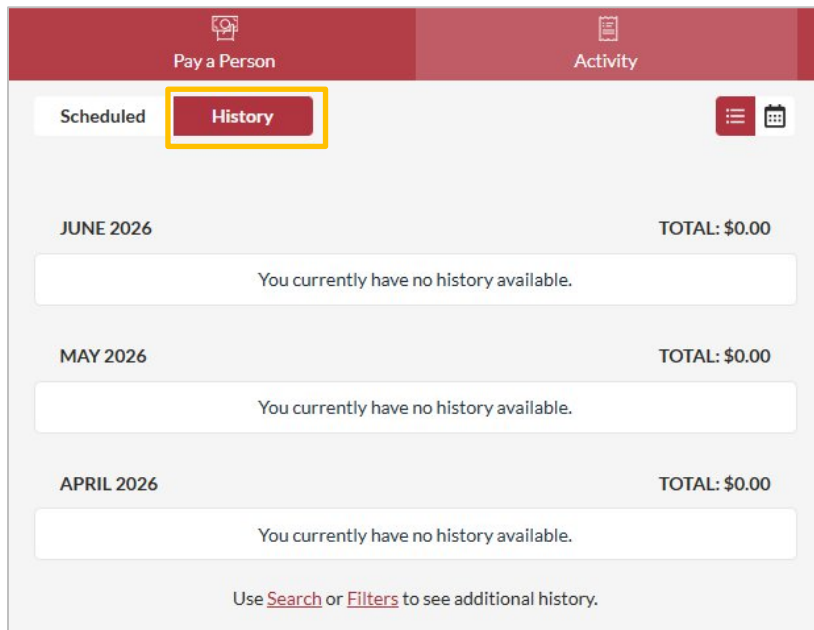
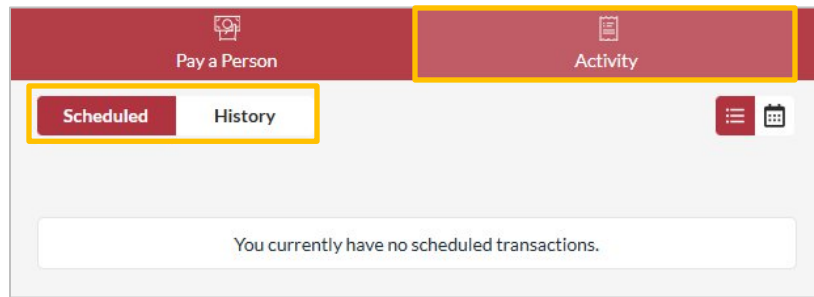
Under *Payment Settings*, you can manage your Preferences, Payment Alerts, Contacts and Group Filters (multiple contacts in one group).



Digital Banking User Guide

Step 6

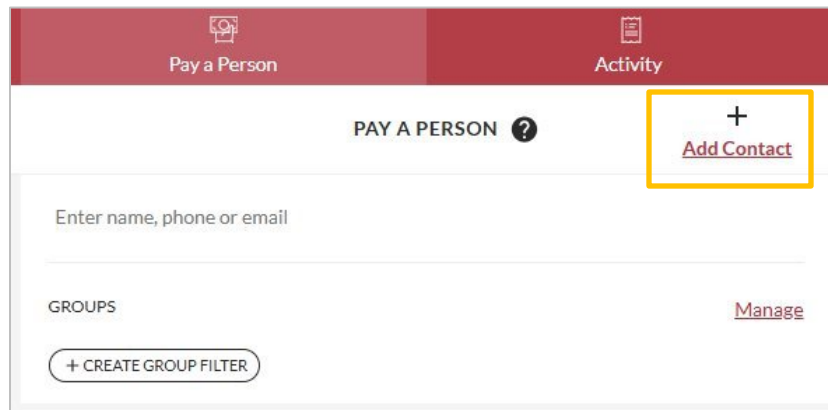
On the *Activity* tab, you can view both Scheduled transactions, and History for preview transactions.



Add a Contact

Step 1

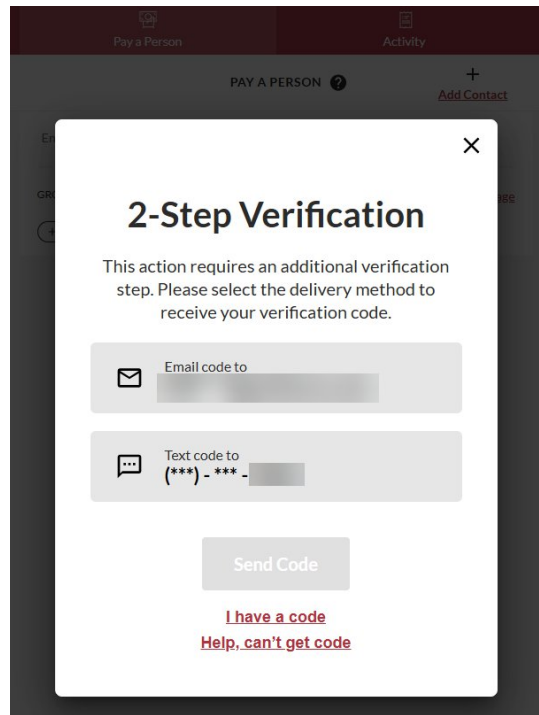
Select *Pay a Person*, and then select the “+” sign to add a contact. You may need to verify your identity.



Digital Banking User Guide

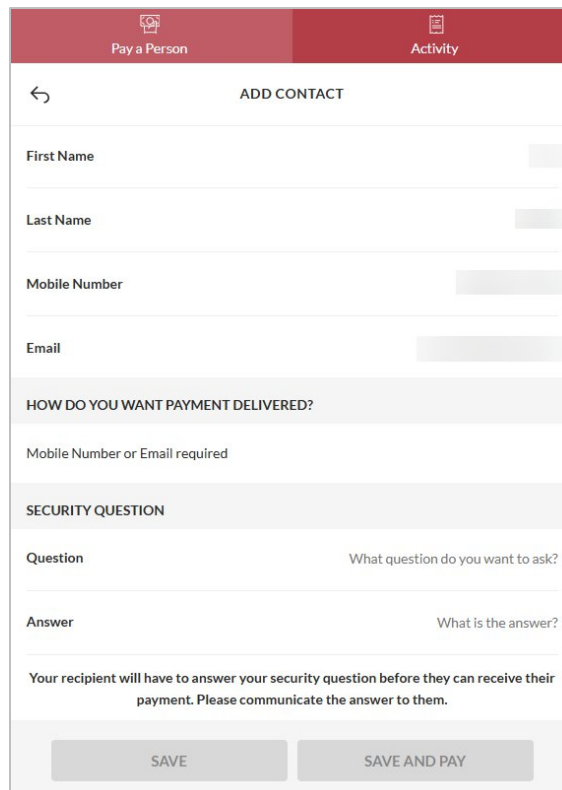
Step 2

After clicking on the “+” sign to add a contact, you will be presented with a 2-Step Verification step for security.



Step 3

The *Add Contact* screen appears. Complete the following fields and then choose **Save** or **Save and Pay**.



Digital Banking User Guide

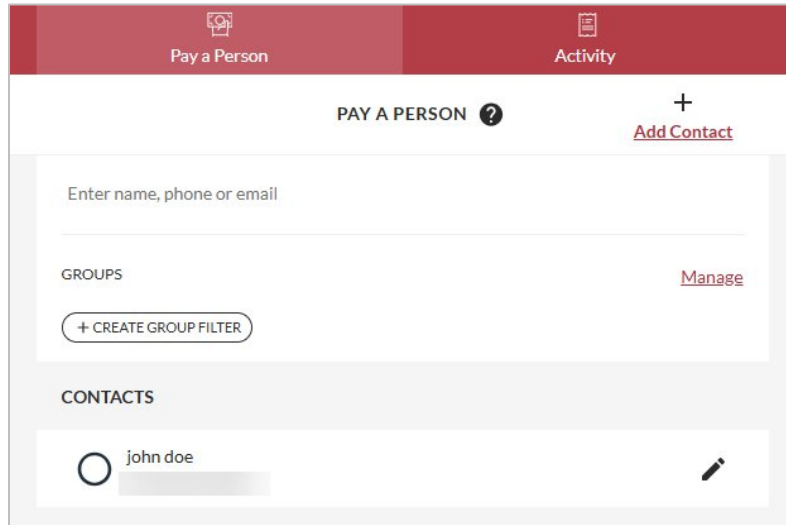
Please Note: The Security Question is presented to the contact/recipient and they will have to supply the answer. The sender will need to confidentially share the answer to the security question with the contact/recipient.

Make a Payment

Follow the steps to configure one-time or recurring payments to contacts.

Step 1

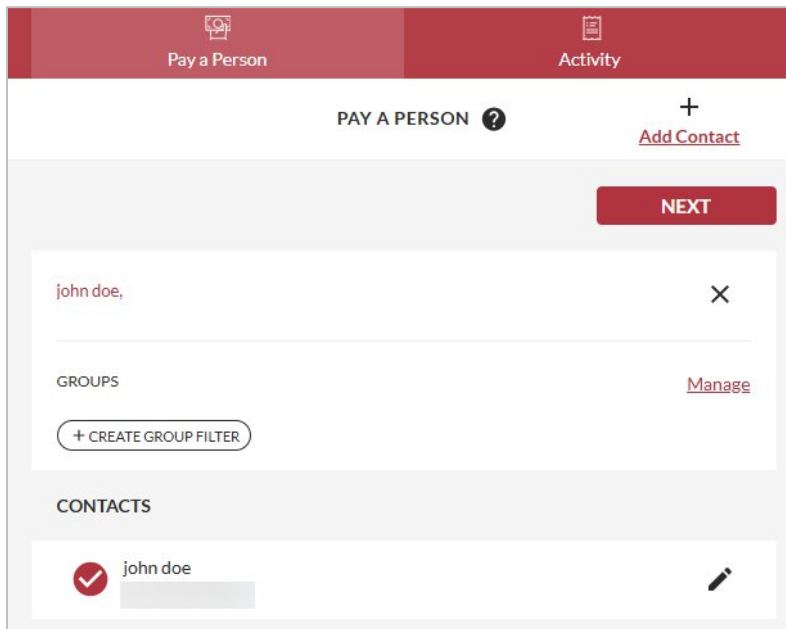
Select **Pay a Person** in the header.



The screenshot shows the 'Pay a Person' interface. At the top, there are two tabs: 'Pay a Person' (selected) and 'Activity'. Below the tabs, the main heading is 'PAY A PERSON' with a help icon. To the right is a '+ Add Contact' link. A search bar contains the placeholder text 'Enter name, phone or email'. Below the search bar is a 'GROUPS' section with a '+ CREATE GROUP FILTER' button and a 'Manage' link. The 'CONTACTS' section below shows a list with one entry: 'john doe' with a selection circle and an edit icon.

Step 2

Select a contact from the list, and then select **Next**.



The screenshot shows the 'Pay a Person' interface after a contact has been selected. A red 'NEXT' button is now visible in the top right corner. The search bar now contains the text 'john doe,' and has a close icon (X) on the right. The 'CONTACTS' section below shows the 'john doe' entry with a red checkmark in the selection circle, indicating it is selected.

Digital Banking User Guide

Step 3

Enter the amount to pay and complete the following fields where applicable:

- **Add a Memo** - include any details to communicate to the recipient.
- **From** - select the appropriate account to use for funding the payment
- **Frequency** - to select delivery date and if the payment is a one-time payment or scheduled to repeat.

Click **Pay** once all fields are completed.

The screenshot shows the 'PAY A PERSON' screen in a digital banking app. The screen is divided into two main sections: 'Pay a Person' and 'Activity'. The 'Pay a Person' section is active and displays the following information:

- Recipient: john doe
- Amount: \$2.00
- Add a memo field
- FROM: CHOICE 0006 \$24.00 Ending in *4320
- FREQUENCY: SEND DATE: June 30, 2026, REPEATS: One-time
- A red button labeled 'PAY \$2.00' is at the bottom.

Step 4

After selecting **Pay**, the payor will be asked to *Confirm* that they wish to schedule payment.

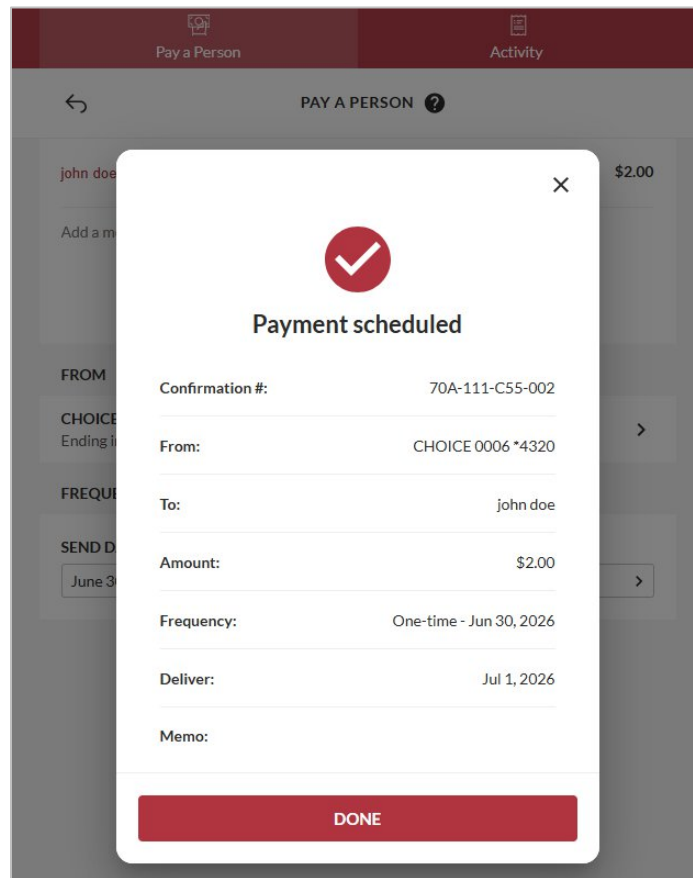
The screenshot shows a confirmation dialog box titled 'Schedule payment?'. The dialog box displays the following information:

- To: john doe
- Amount: \$2.00
- From: CHOICE 0006 *4320 \$24.00
- Frequency: One-time - Jun 30, 2026
- Memo: By confirming, you acknowledge and accept the transaction details presented.
- Buttons: CANCEL and CONFIRM

Digital Banking User Guide

Step 5

Once the payment is confirmed, the payment will show as scheduled.



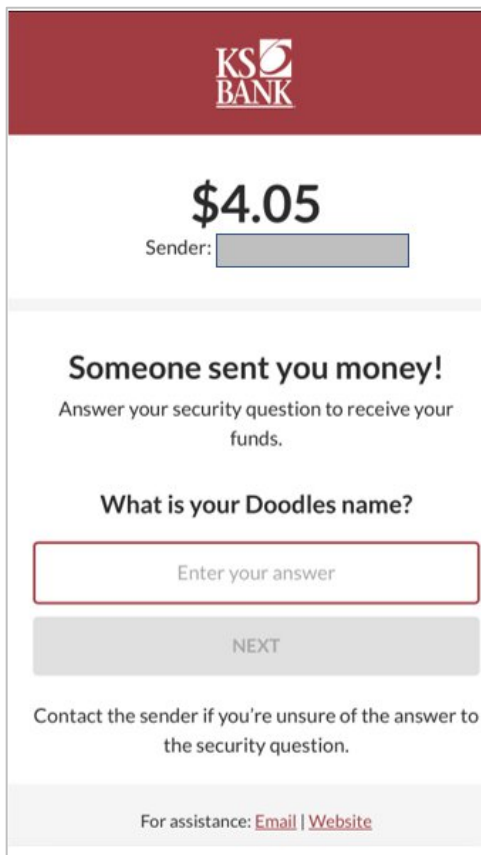
Digital Banking User Guide

Receive a Payment

Step 1

When a user sends money to a recipient, the recipient receives an SMS text or an email with a secure link. Select the link in an SMS text or email. A screen with the security question created by the sender appears. Enter the answer the sender confidentially shared and select **Next**.

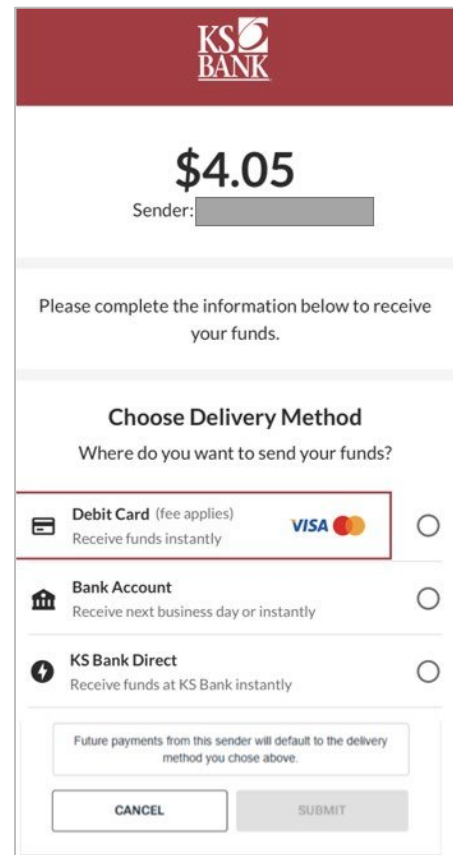
PLEASE NOTE: If a recipient does not receive a SMS text or email, have them check their SPAM.



The screenshot shows the KS BANK logo at the top. Below it, the amount "\$4.05" is displayed in large text, with a "Sender:" field below it. The main heading is "Someone sent you money!" followed by the instruction "Answer your security question to receive your funds." The security question is "What is your Doodles name?". There is a text input field with the placeholder "Enter your answer" and a "NEXT" button below it. At the bottom, there is a note: "Contact the sender if you're unsure of the answer to the security question." and a link for assistance: "For assistance: [Email](#) | [Website](#)".

Step 2

The recipient is then prompted to **choose a delivery method** and can choose one of the delivery methods, complete the fields for the selected delivery method, and then select **Submit**.



The screenshot shows the KS BANK logo at the top. Below it, the amount "\$4.05" is displayed in large text, with a "Sender:" field below it. The instruction "Please complete the information below to receive your funds." is present. The heading is "Choose Delivery Method" with the question "Where do you want to send your funds?". There are three radio button options: "Debit Card (fee applies) Receive funds instantly" with VISA and Mastercard logos, "Bank Account Receive next business day or instantly", and "KS Bank Direct Receive funds at KS Bank instantly". Below these options is a note: "Future payments from this sender will default to the delivery method you chose above." At the bottom, there are "CANCEL" and "SUBMIT" buttons.

Digital Banking User Guide

Delivery Methods

1. **Debit Card** - Receive funds in real time.

PLEASE NOTE: If a recipient chooses a real-time or instant payment the first time they receive payment, the recipient can only change the delivery for **subsequent** transfers and not the **current** one.

The screenshot shows the 'Debit Card' option selected. It includes a 'Card Number' field with a placeholder 'XXXX XXXX XXXX XXXX', a 'Cardholder's Name' field, and an 'Expiration Date (MM/YY)' field. A checkbox is present for accepting a \$1.00 fee for expedited transfer.

2. **Bank Account** - Receive funds via ACH next business day or instantly.

Under the Payment Delivery Option "Bank Account", there are two payment methods available:

- a. Next business day via ACH
- b. Instant Delivery
 - i. Instant Delivery of funds is available if the receiving institution is a member of the FedNow[®] Service, RTP[®] network through The Clearing House[®] (TCH), or both. Upon entering the receiving institution routing number, a check box offering instant delivery of the payment appears if the receiving institution participates in FedNow/RTP. Select the check box and agree to any applicable fees to receive payment instantly. Otherwise, the payment will be delivered via ACH on the next business day.

The screenshot shows the 'Bank Account' option selected. It includes a 'Routing Number' field with a placeholder 'XXXXXXXX', an 'Account Number' field with a placeholder 'XXXXXXXXXX', and a 'Confirm Account Number' field. There are also dropdown menus for 'Account Type' and 'Account category'.

The screenshot shows the 'KS Bank Direct' option selected. It includes a 'Your deposit qualifies for Instant* delivery' section with a checked checkbox and a \$0.50 fee notice. A note at the bottom states '*Funds typically available within seconds.'


Digital Banking User Guide

- 3. **KS Bank Direct** - Receive funds in near-real-time with an account at the same FI as the sender.

Please complete the information below to receive your funds.

Choose Delivery Method

Where do you want to send your funds?

Debit Card (fee applies)
Receive funds instantly 

Bank Account
Receive next business day or instantly

KS Bank Direct
Receive funds at KS Bank instantly

Account Number *

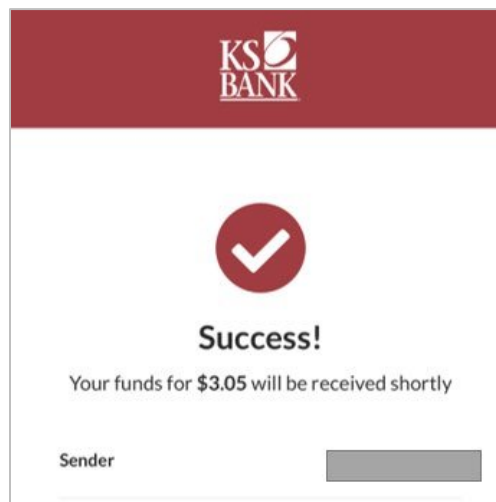
Account Type *

Savings

Future payments from this sender will default to the delivery method you chose above.

Step 3

A confirmation message is sent with details of the payment.



Digital Banking User Guide

Insights

Use this tool to create budgets, track spending, and set goals.

Overview

Step 1

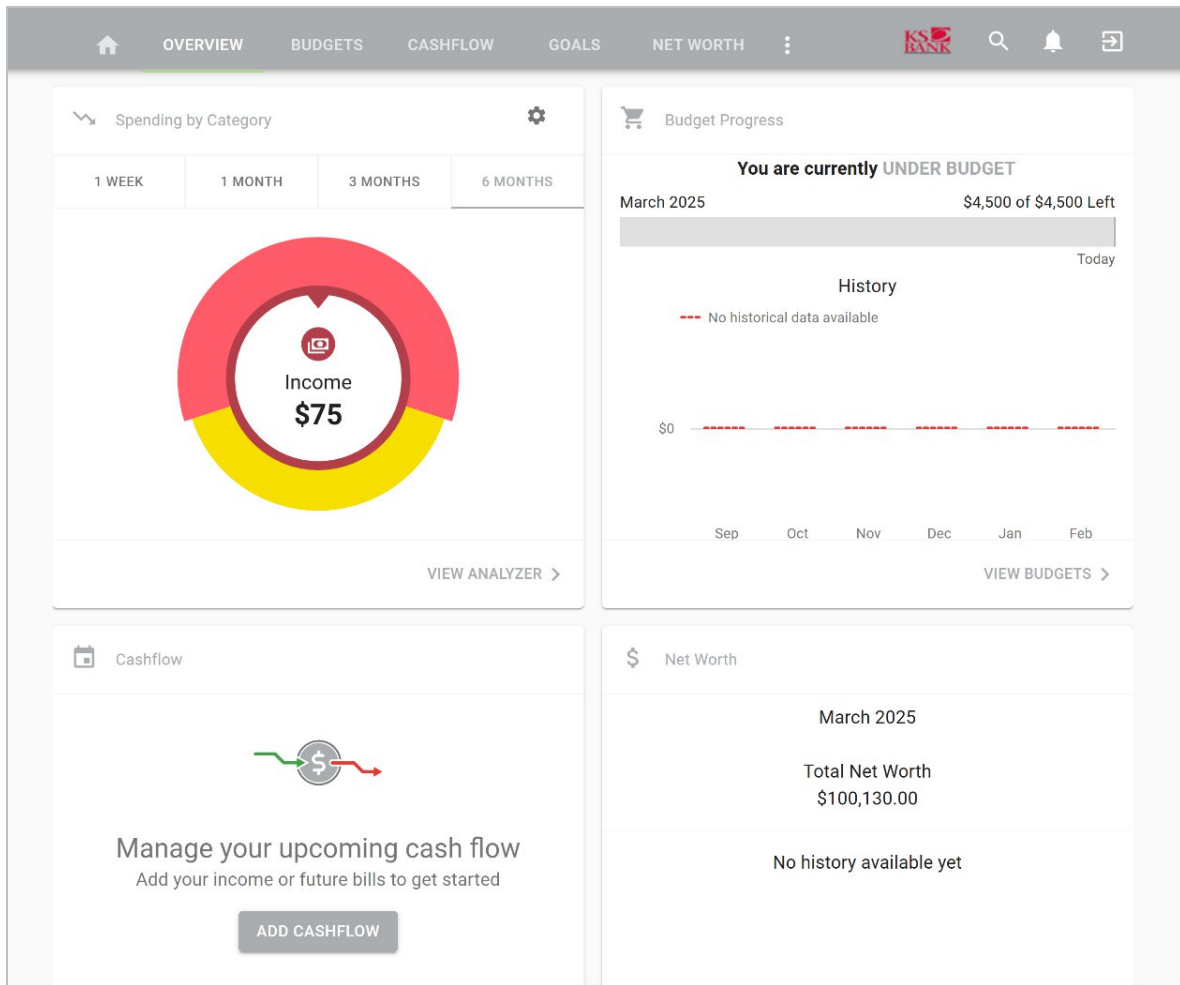
Select **Insights** and click **Overview**.

The screenshot displays the KS BANK digital banking interface. On the left is a navigation menu with the following items: Dashboard, Messages (24), Accounts, Transfers, Remote deposits, Bill pay, Pay a person, **Insights** (highlighted with a yellow box), Overview (highlighted with a yellow box), Budgets, Cashflow, Goals, Net worth, Spending by category, and Support. The main content area shows a greeting "Hi, Minnie" and a balance card for "CHOICE 0006 x4320" with a balance of "\$24.00 Available". Below this are four action buttons: Transfer, Pay a bill, Message, and Documents. The "Transactions" section lists several transactions, including a debit of \$1,100.00, a credit of \$1,100.00, a debit of \$1.00, a credit of \$1.00, and a debit of \$2.00. The "Messages" section contains three alerts, including a scam alert and two reminders for annual core system maintenance. The "Bill pay" section shows options to "Pay a bill" and "Manage payments", with a note that there are "No recent payments". The user's name "Minnie Mouse" is visible in the bottom left corner of the dashboard.

Digital Banking User Guide

Step 2

Review information such as spending by category, budget progress, net worth, and more.

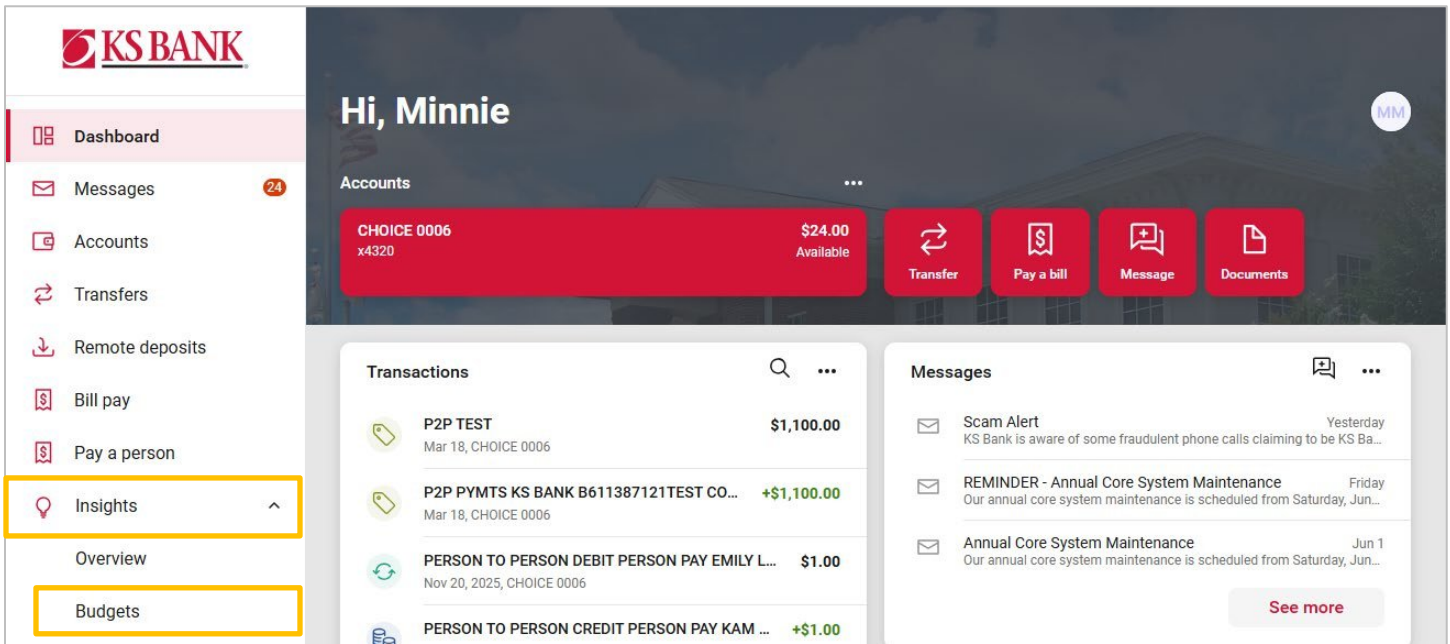


Digital Banking User Guide

Create a budget

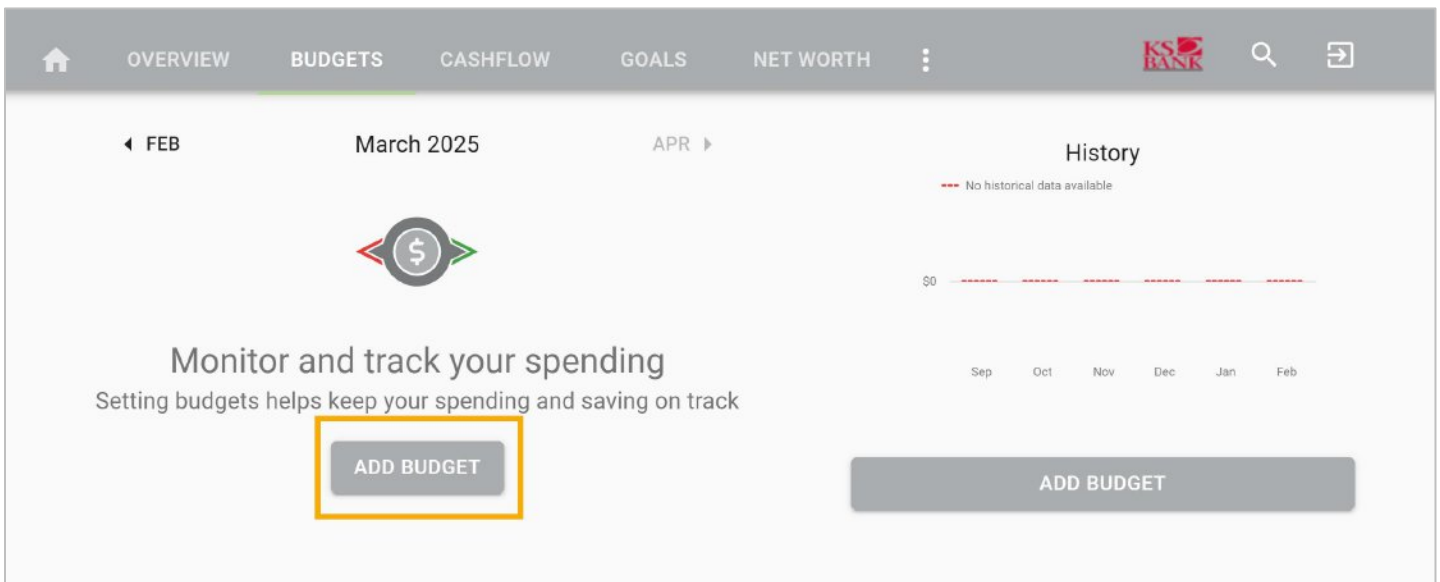
Step 1

Select **Insights** and then click **Budgets**.



Step 2

Click **ADD BUDGET**



Digital Banking User Guide

Step 3

Choose which category tags to track then click **NEXT**.

The screenshot shows a mobile app interface with a navigation bar at the top containing a back arrow, a home icon, and menu items: OVERVIEW, BUDGETS (highlighted), CASHFLOW, GOALS, and NET WORTH. Below the navigation bar, a vertical progress indicator shows four steps: 1. Choose which tags to track (active), 2. Choose the name & amount, 3. Alert Setup, and 4. Choose accounts. The main content area for step 1 includes the instruction: "Select the tags for the transactions you want to track. Below each of the tags is the average monthly amount." There are two columns of tags. The first column has "Entertainment" with a checked checkbox and "\$0", and "Clothing" with a checked checkbox and "\$0". Below these is a "SHOW MORE" link with a downward arrow. The second column has "Diningout" with a checked checkbox and "\$0", and "Education" with an unchecked checkbox and "\$0". At the bottom of the main content area is a "NEXT" button.

Step 4

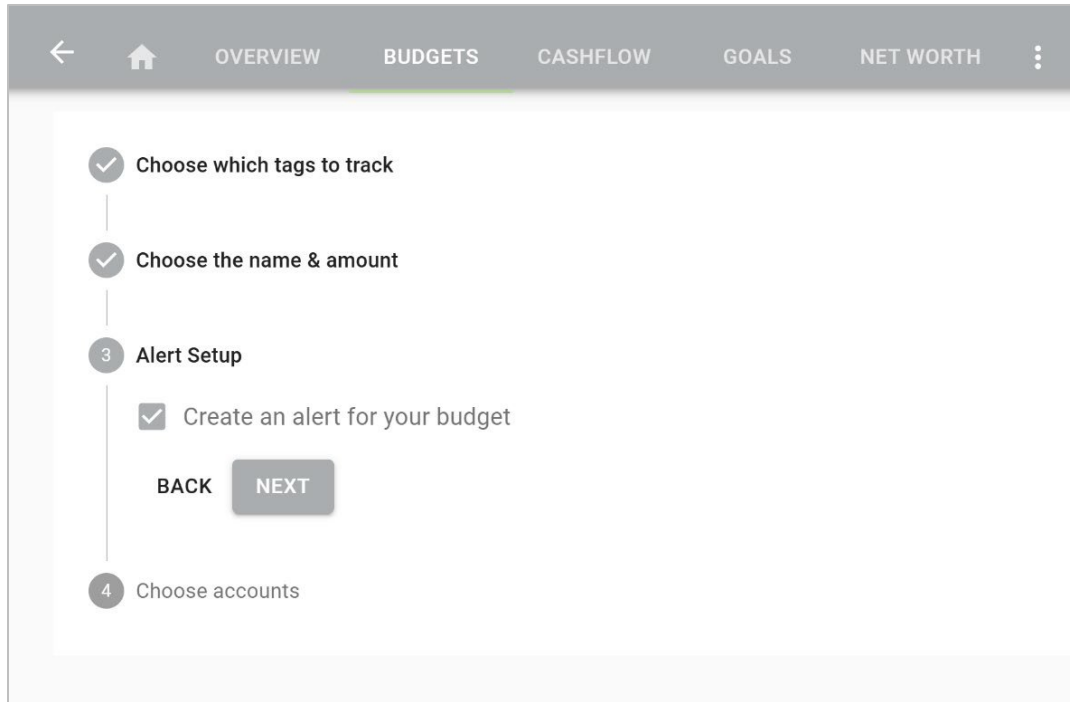
Enter a name for your budget, enter your monthly limit, and click **NEXT**.

The screenshot shows the same mobile app interface as in Step 3. The navigation bar is identical. The vertical progress indicator now shows step 1 as completed with a checkmark, and step 2, "Choose the name & amount", as the active step. The main content area for step 2 contains two input fields. The first is labeled "Budget Name *" and has the text "Monthly Budget" entered. The second is labeled "Monthly Limit *" and has "\$ 4,500" entered. Below these fields are two buttons: "BACK" and "NEXT".

Digital Banking User Guide

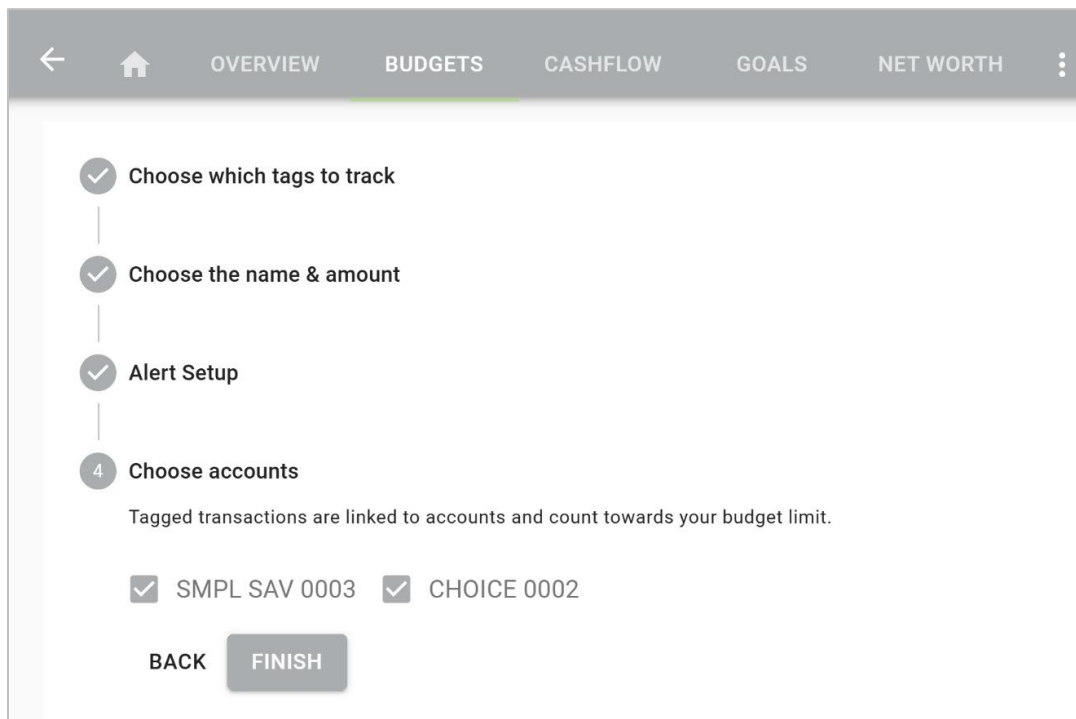
Step 5

Check the box to have alerts sent regarding your budget and click **NEXT**.



Step 6

Choose the accounts to track for your budget and click **FINISH**.



Digital Banking User Guide

Your budget will appear on the BUDGETS page. Select the budget to modify or delete at any time.

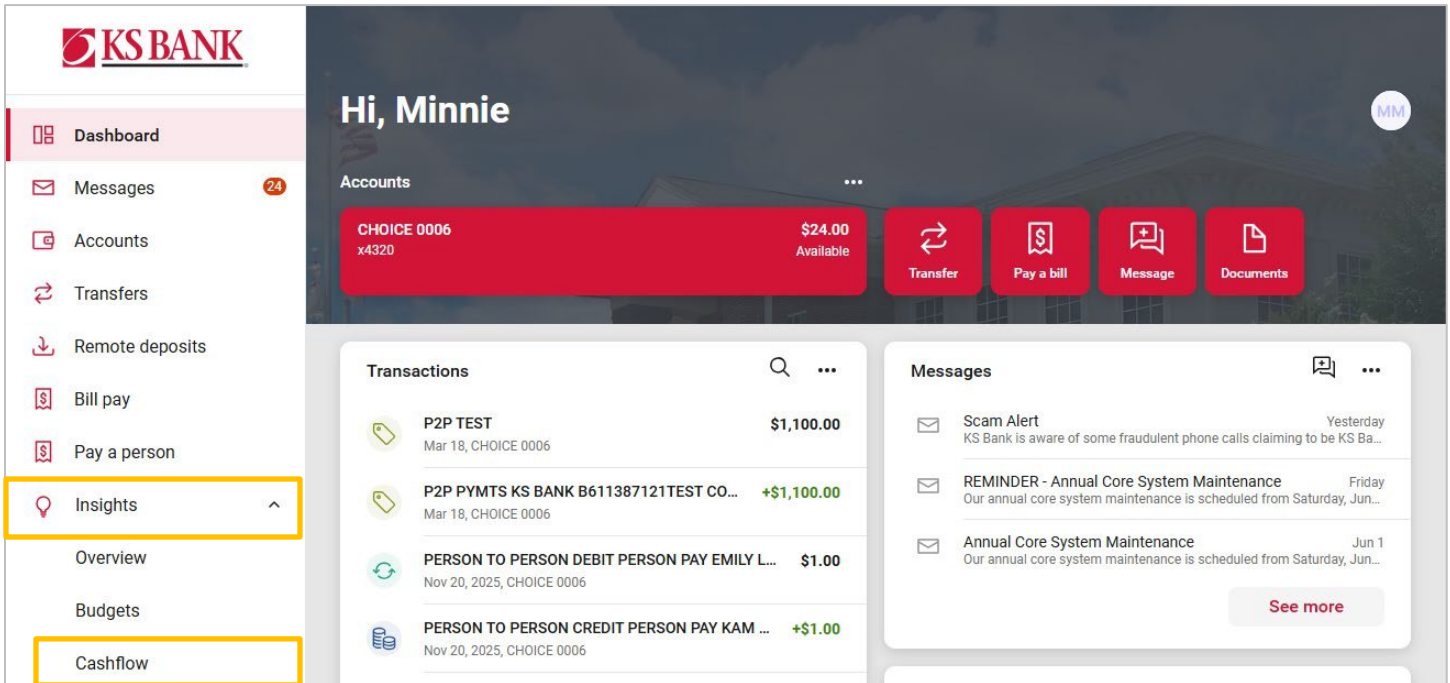
The screenshot displays the 'BUDGETS' page in the KS BANK digital banking interface. The navigation bar at the top includes 'OVERVIEW', 'BUDGETS', 'CASHFLOW', 'GOALS', and 'NET WORTH'. The main content area shows the current month as 'March 2025' with navigation for 'FEB' and 'APR'. A prominent message states 'You are currently UNDER BUDGET'. Two budget categories are listed: 'All Budgets' and 'Monthly Budget', both showing '\$4,500 of \$4,500 Left' with progress bars. A 'History' chart on the right indicates 'No historical data available'. A status summary shows 'Your total monthly Spending Budget is: ON TRACK' with a green checkmark. At the bottom right, there are two buttons: 'ADD BUDGET' and 'BUDGET ALERT'.

Digital Banking User Guide

Create cashflow

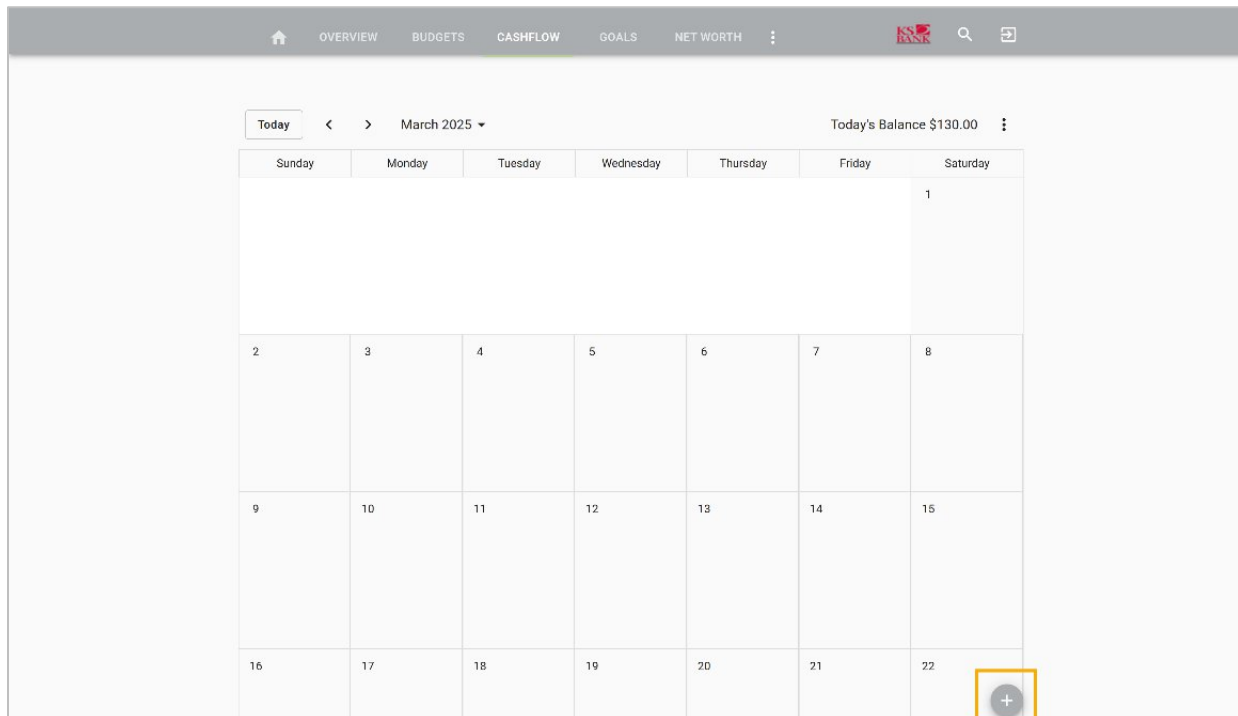
Step 1

Select **Insights** and click **Cashflow**.



Step 2

Click the + to add a bill or income to the calendar.



Digital Banking User Guide

Step 3

Enter a name for the item and select whether it is a bill or income. Enter the amount, frequency, and the date. Click **SAVE**.

Income Name *
Income

BILL INCOME

Amount *
\$ 1,000.00

Frequency *
Weekly

Start On Date
Mar 31, 2025

SAVE

The item will appear on the calendar. Select the item to modify or delete at any time.

23	24	25	26	27	28	29
30	<div style="border: 1px solid #ccc; padding: 5px;"><div style="text-align: center; border: 1px solid #ccc; border-radius: 50%; width: 20px; margin: 0 auto; background-color: #ccc; color: #333; font-weight: bold; line-height: 1;">31</div><div style="background-color: #e8f5e9; padding: 5px; margin-top: 5px;">Income ✓ \$1,000.00</div><div style="background-color: #f5f5f5; padding: 5px; margin-top: 5px;">Daily Balance \$130.00</div></div>					

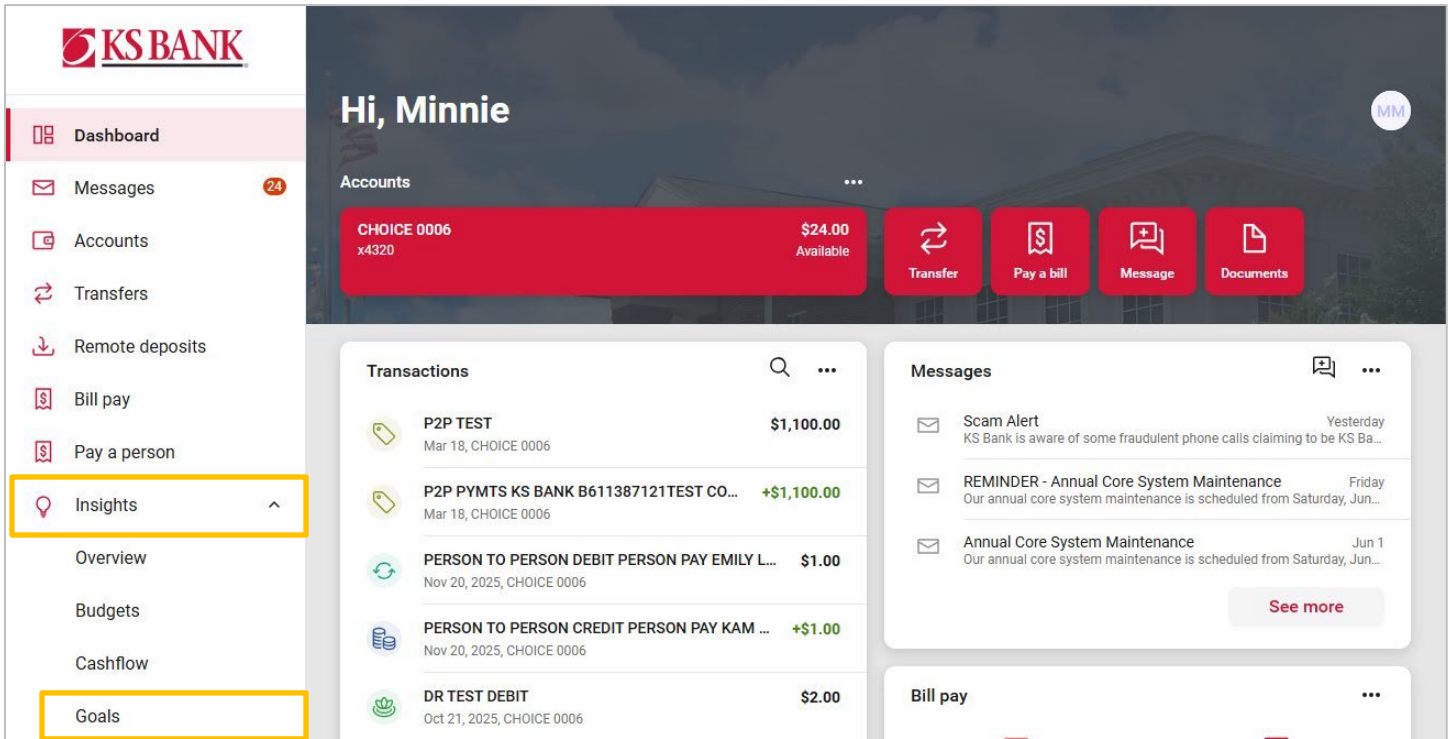
+

Digital Banking User Guide

Create a goal

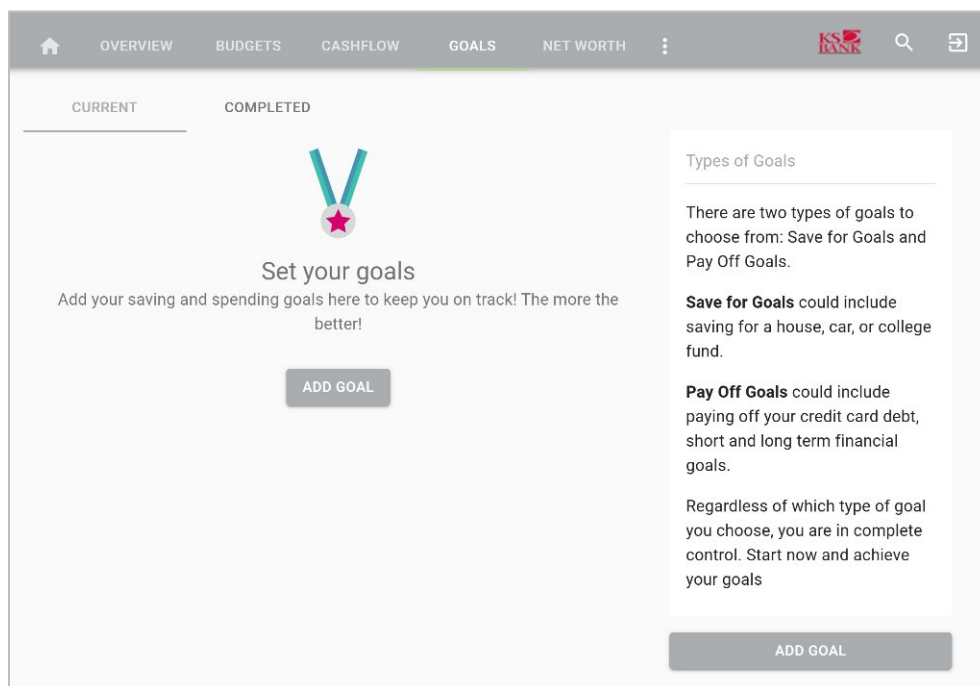
Step 1

Select **Insights** and click **Goals**.



Step 2

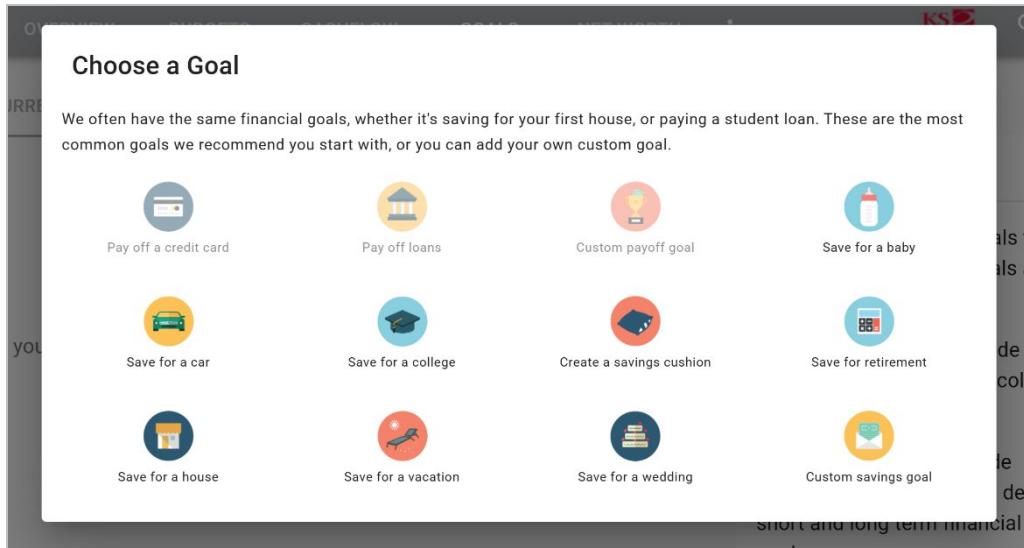
Click **ADD GOAL**.



Digital Banking User Guide

Step 3

Choose a popular type of goal or select **Custom savings goal**.



Step 4

Enter a name for the goal, select the account to track, and enter the amount you want to save. Choose to complete the goal by a particular date to have a monthly savings amount calculate for you or enter the amount you wish to save. Click **SAVE**.

← **HOME** OVERVIEW BUDGETS CASHFLOW **GOALS** NET WORTH

Add Save For Goal

Save for a vacation

Accounts

SMPL SAV 0003 - \$100.00

Amount you want to save *
\$ 100.00

This account has **\$100.00**. Start tracking \$ 100.00 towards my goal

Completion (Choose One)

Complete By Date
Pick a Date

Monthly Payment
\$

Create an alert for your goal

CANCEL SAVE

Digital Banking User Guide

Your goal will appear on the GOALS page. Select the goal to modify or delete at any time.

Home OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH KS BANK Search

CURRENT COMPLETED

SMPL SAV 0003 Savings	\$100.00
Save for a vacation Saved \$100.00 towards goal of \$2,000.00 Save \$100.00 monthly to complete on 10/31/2026	>
Total dollar amount unallocated to your goals EDIT YOUR ALLOCATIONS	\$0.00

Types of Goals

There are two types of goals to choose from: Save for Goals and Pay Off Goals.

Save for Goals could include saving for a house, car, or college fund.

Pay Off Goals could include paying off your credit card debt, short and long term financial goals.

Regardless of which type of goal you choose, you are in complete control. Start now and achieve your goals

ADD GOAL

ADD GOAL ALERT

Digital Banking User Guide

Net worth

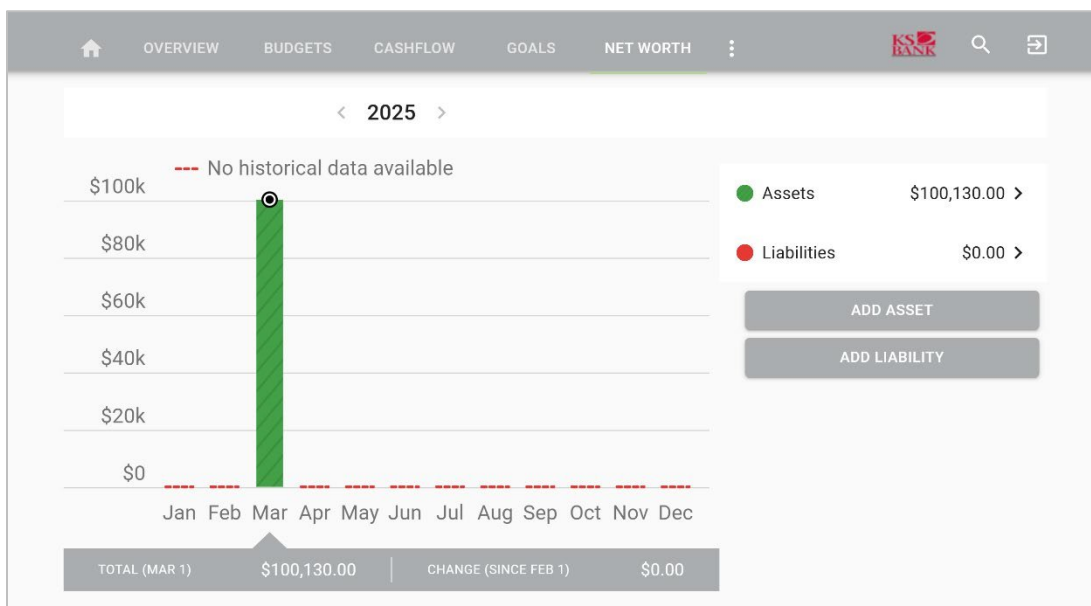
Step 1

Select **Insights** and click **Net worth**.

The screenshot shows the KS BANK digital banking interface. On the left is a navigation menu with options: Dashboard, Messages (24), Accounts, Transfers, Remote deposits, Bill pay, Pay a person, Insights (highlighted with a yellow box), Overview, Budgets, Cashflow, Goals, and Net worth (highlighted with a yellow box). The main content area displays a greeting 'Hi, Minnie' and a summary card for 'CHOICE 0006 x4320' with a balance of '\$24.00 Available'. Below this are sections for 'Transactions' (listing P2P TEST, P2P PYMTS, PERSON TO PERSON DEBIT, PERSON TO PERSON CREDIT, and DR TEST DEBIT), 'Messages' (including Scam Alert and maintenance reminders), and 'Bill pay' options.

Step 2

Click **ADD ASSET** or **ADD LIABILITY** to link add an account from another institution.



Digital Banking User Guide

Step 3

Click **LINK ACCOUNT** to securely link your accounts at other financial institutions or enter the information in the Unlinked Asset/Liability section.

The screenshot shows the 'LINK ACCOUNT' process in the KS Bank digital banking interface. The navigation bar includes 'OVERVIEW', 'BUDGETS', 'CASHFLOW', 'GOALS', and 'NET WORTH'. The main content area displays 'Total Assets' at \$100,130.00 and a list of assets: 'SMPL SAV 0003' (\$100.00), 'CHOICE 0002' (\$30.00), and 'House' (\$100,000.00). A 'LINK ACCOUNT' button is visible next to the 'House' asset. Below this, there is a section for 'Unlinked Asset' with input fields for 'Name *' and 'Amount *' (with a '\$' symbol), and 'CANCEL' and 'SAVE' buttons.

Spending by category

A new enhanced *Spending Wheel* is now available within KS Bank Online Banking and provides you with a visual summary of spending activity based on automatically categorized transactions that show merchant logos, automatic spending categories, detailed payment information and clear merchant names instead of confusing transaction codes.

You may edit this information yourself if desired.

The enhanced information will show after posting. Pending transactions will display the original description.

This feature enhances your digital banking experience by helping you better understand spending habits and financial trends, thus more easily recognizing where your money was spent.

Access the Spending Wheel by adding the **Spending by Category** card to your dashboard if it does not show by default.

PLEASE NOTE: The Spending Wheel is not currently available on the mobile app.

Digital Banking User Guide

KS BANK

Dashboard

- Messages 24
- Accounts
- Transfers
- Remote deposits
- Bill pay
- Pay a person
- Insights
- Overview
- Budgets
- Cashflow
- Goals
- Net worth
- Spending by category
- Support

PERSON TO PERSON CREDIT PERSON... +\$1.00
Nov 20, 2025, CHOICE 0006

DR TEST DEBIT \$2.00
Oct 21, 2025, CHOICE 0006

See more

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.

Card management

CHOICE 0006 (x4320)

MINNIE MOUSE
..... 0649

Bill pay

Pay a bill Manage payments

No recent payments

Spending by category

1 Week 1 Month 3 Months **6 Months**

General
\$1,100.00 100% General

Organize dashboard

MM Minnie Mouse

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Organize dashboard Done

Drag & drop to reorder

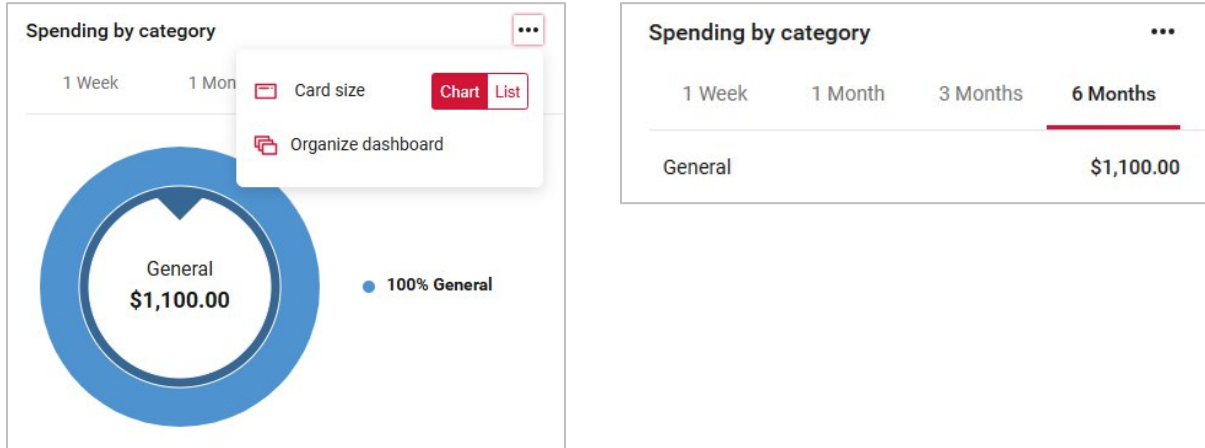
Accounts

- Transactions ×
- Messages ×
- Card management ×
- Transfers ×
- Bill pay ×
- Spending by category** ×

+ Add a card

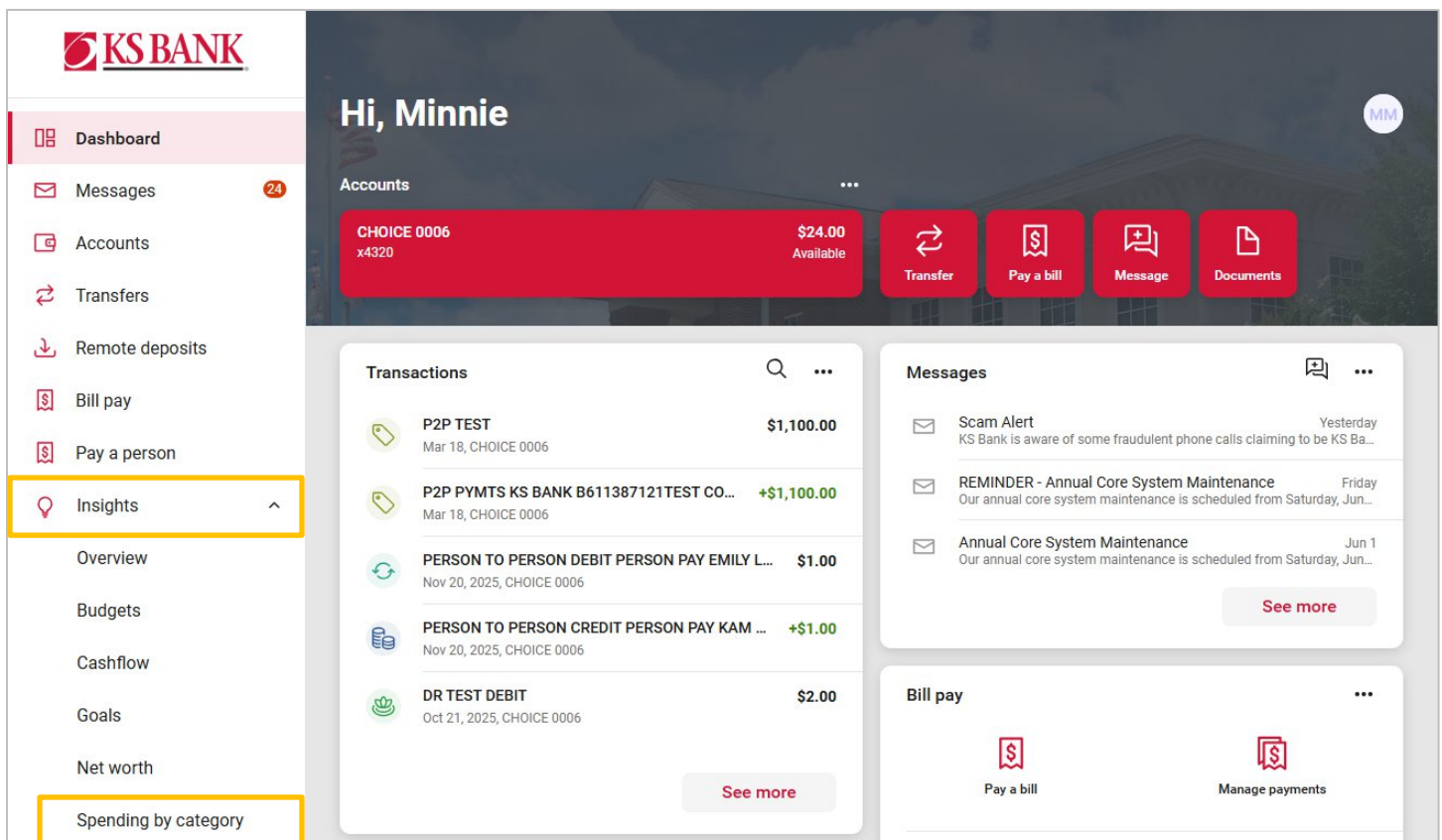
Digital Banking User Guide

Click the **ellipses** to toggle between chart and list view in the card:



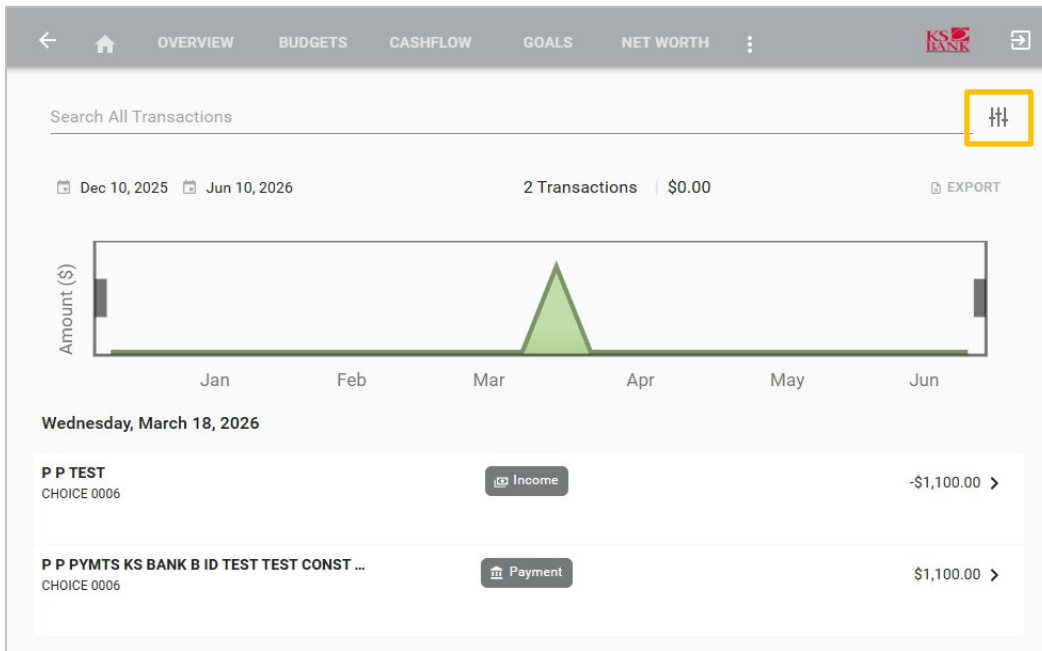
Select **Spending by category** under *Insights* to see a customizable chart organized by category that may be exported.

PLEASE NOTE: The Spending Wheel is not available in this view.



Click the **filter** icon to adjust name, amount, tags, accounts, transaction type and date range.

Digital Banking User Guide



The screenshot shows the 'Transaction Search' filter page. It includes the same navigation tabs as the overview page. The page is divided into several sections for filtering transactions:

- Name:** A text input field with the placeholder 'Enter Specific Store Name'.
- Amount:** Two input fields for 'Minimum' and 'Maximum' amounts, each starting with a '\$' symbol.
- Tags:** A section with 'Select Tags' and 'Select Tags...' options, and a checkbox for 'Show Untagged Transactions'.
- Accounts:** A section with 'Select Accounts' and 'Select Accounts...' options.
- Type:** A dropdown menu currently set to 'All Transactions'.
- Date Range:** A date range selector set to 'Dec 11, 2025' to 'Jun 11, 2026'. A note below states: '(To search for transactions before the past 6 months, use the [Transaction Search](#))'.

At the bottom right, there are buttons for 'RESET ALL' and 'SEARCH'.

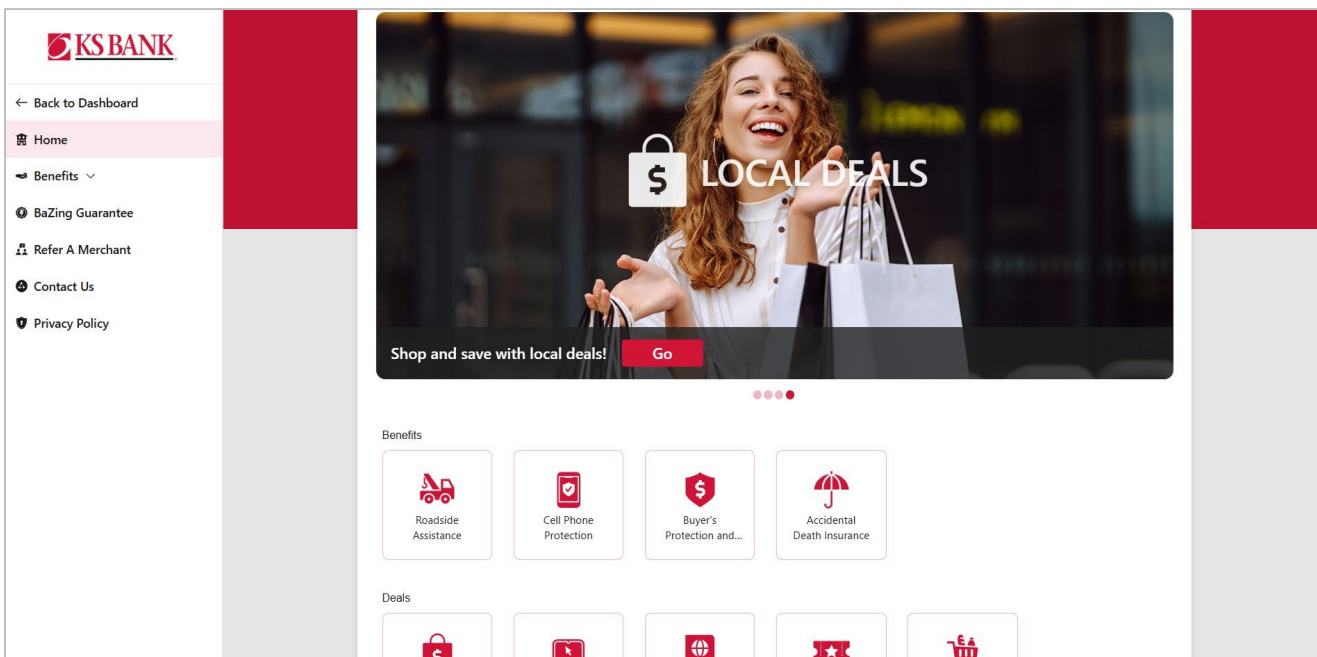
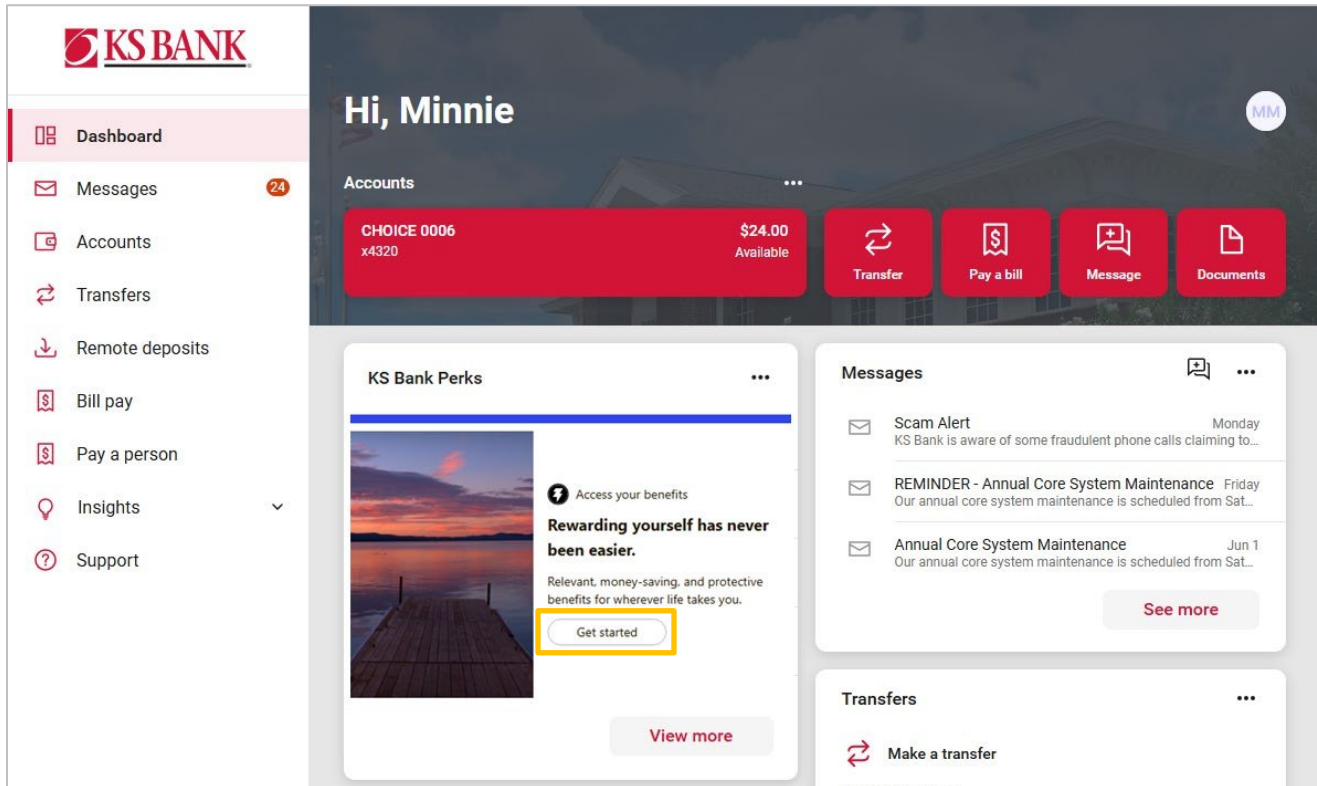
Digital Banking User Guide

KS Bank Perks

KS Bank Perks is now integrated within Online and Mobile Banking. Once you log into your Online or Mobile Banking account, you will have easy access to KS Bank Perks without having to log in to a separate app or site.

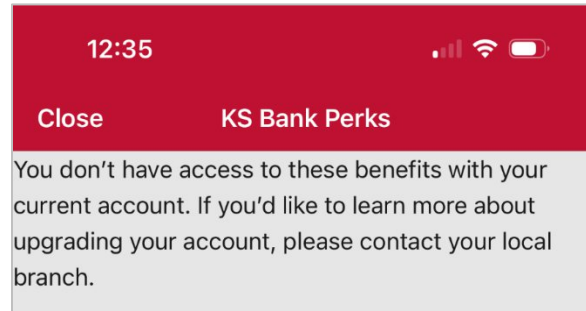
Click **Get Started** to access the KS Bank Perks benefits page.

PLEASE NOTE: Click the **View more** button to make the KS Bank Perks tile bigger.



Digital Banking User Guide

If you see a “you don’t have access” message, reasons for this might be:



1. **Not enrolled in a qualifying product** – You do not have KS Bank Perks because you are not enrolled in a qualifying product (Premier, Choice, or At Work).

If you are not currently enrolled in KS Bank Perks, you will need to contact your local Branch to see if you qualify for a product that offers these benefits.

2. **Email address mismatch** – You are enrolled in KS Bank Perks, but the email address for their Perks account does not match your Online/Mobile Banking email address.

In this case, you must contact the Bazing Customer Service to update the email address:

1.855.UBAZING (1.855.822.9464)
customer.service@bazing.com
Hours: Monday - Friday, 8:00 a.m. - 5:00 p.m. Central Time

PLEASE NOTE: You will have access to all KS Bank Perk benefits, with the exception of BaZing Fuel rewards. You will continue to access your fuel rewards through the standalone KS Bank Perks app.

Digital Banking User Guide

Tap2Local

Tap2Local is a convenient and secure solution that allows business account holders and sole proprietors to accept card payments directly through the KS Bank mobile banking app, eliminating the need for extra hardware.

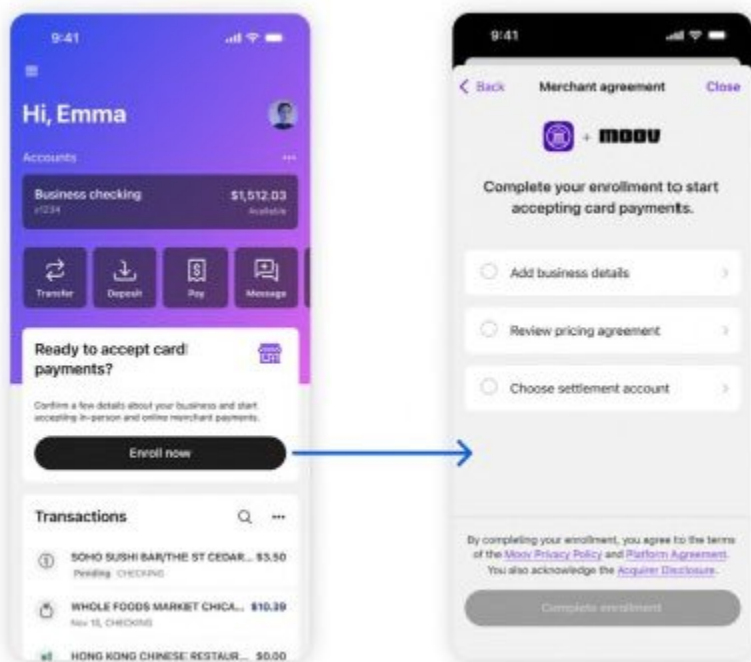
This service allows account holders to:

- Accept tap-to-pay from physical and virtual cards
- Generate secure payment links for remote transactions
- Display QR codes for quick, in-person customer payments

Enroll in Tap2Local

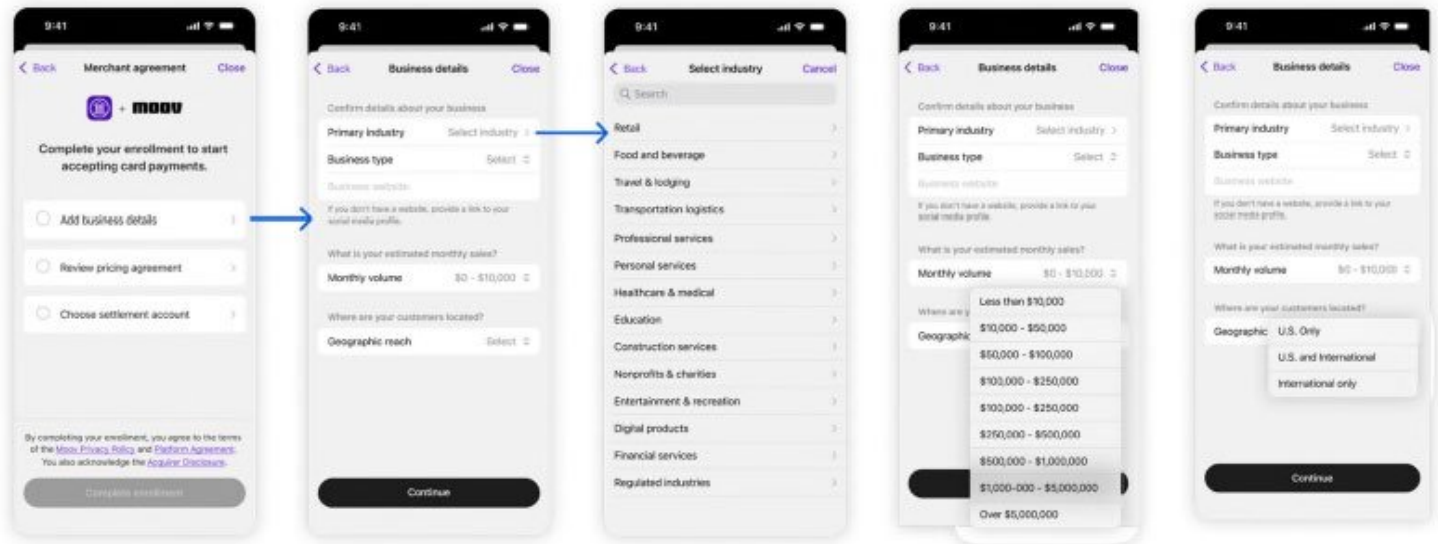
Account holders can enroll to accept card payments directly through the KS Bank mobile banking app, by following a few easy steps:

1. Locate the Tap2Local sign-up option within the app and tap **Enroll now**.

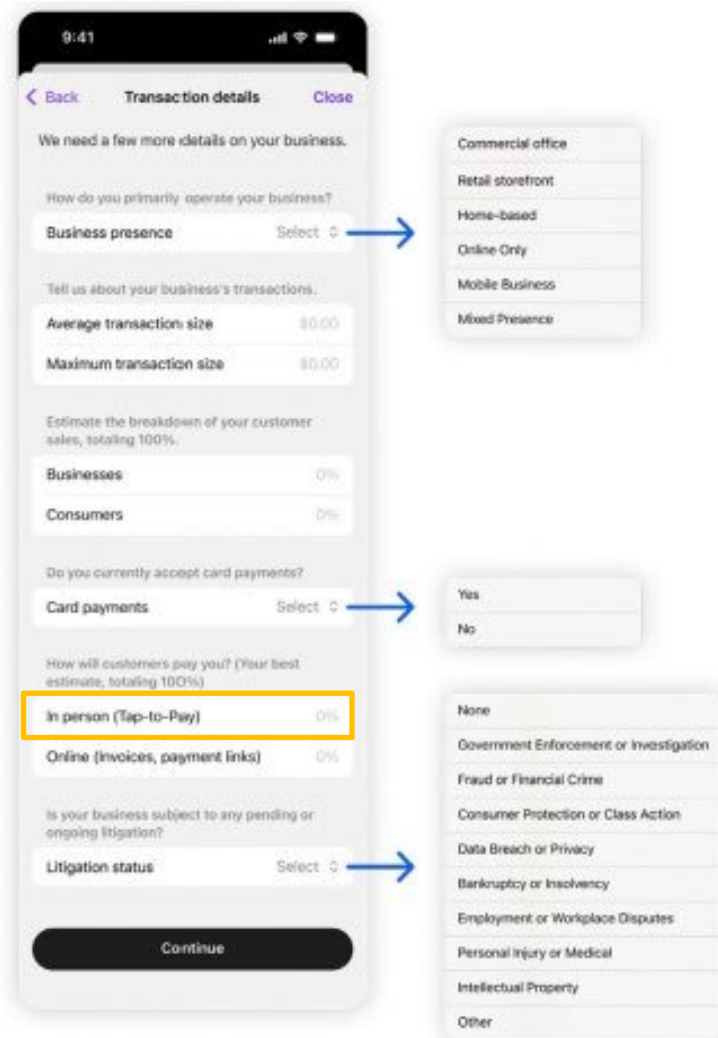


2. Read the disclosures provided by Moov, and if prepared to continue, tap **Get started**.
3. Add general details about your business.
 - a. If any of the following are true for the business, extended underwriting information is required.
 - i. Over \$10k monthly volume
 - ii. Pending litigation (any)
 - iii. High-risk industry
 - iv. Foreign geographic reach

Digital Banking User Guide

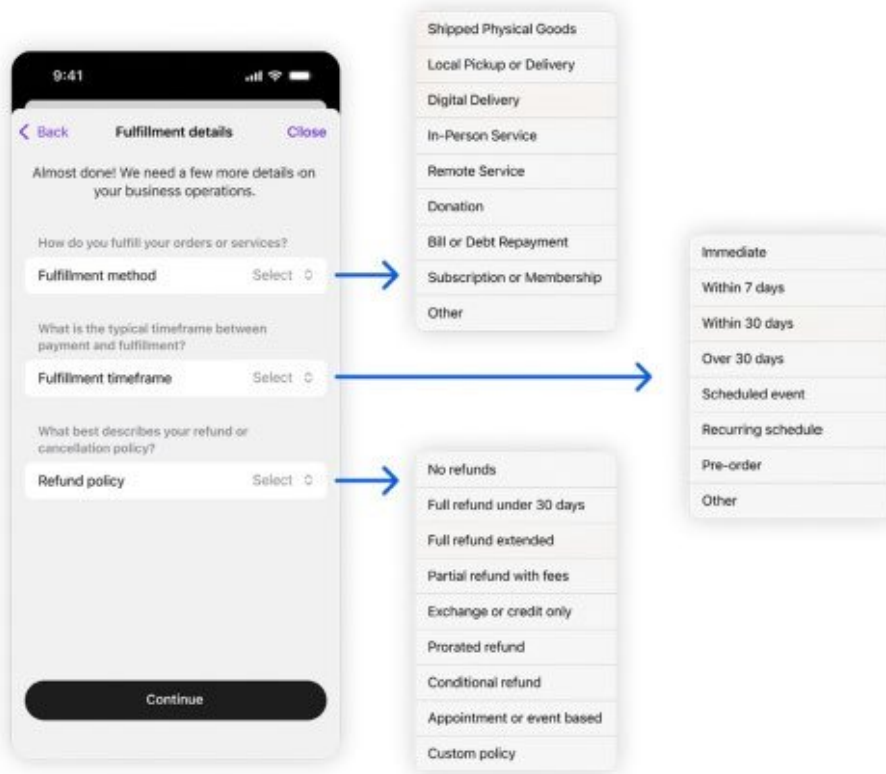


4. Fill out transaction details about your business and tap **Continue**.
 - a. If **In person (Tap-to-Pay)** is less than 80% (0-79%), additional fulfillment information is required.

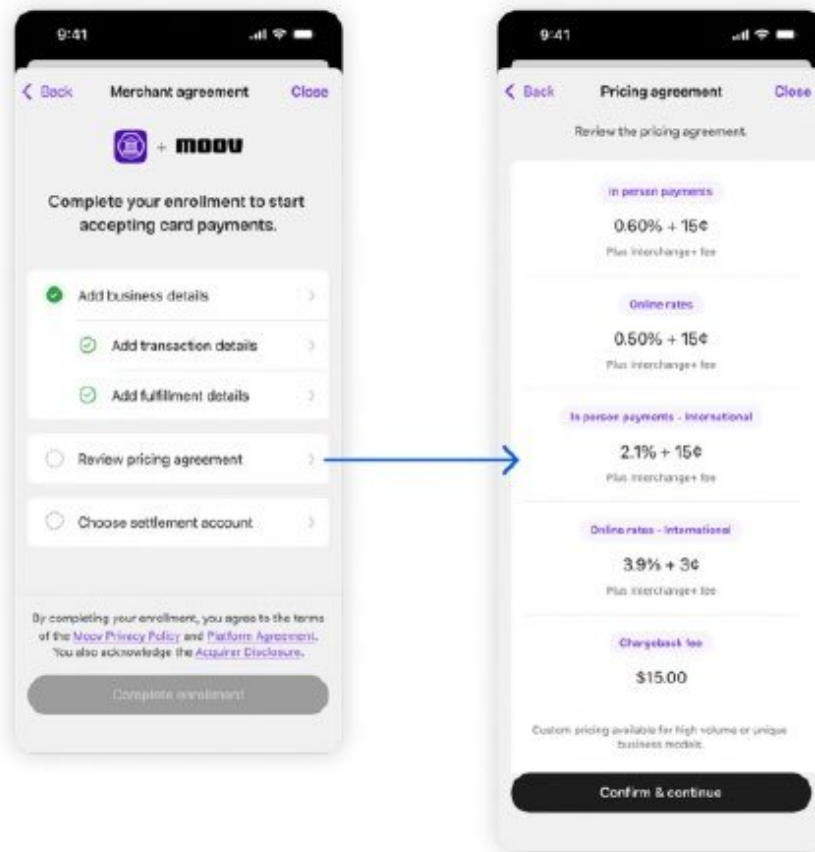


Digital Banking User Guide

5. Enter the Fulfillment details and tap **Continue**.

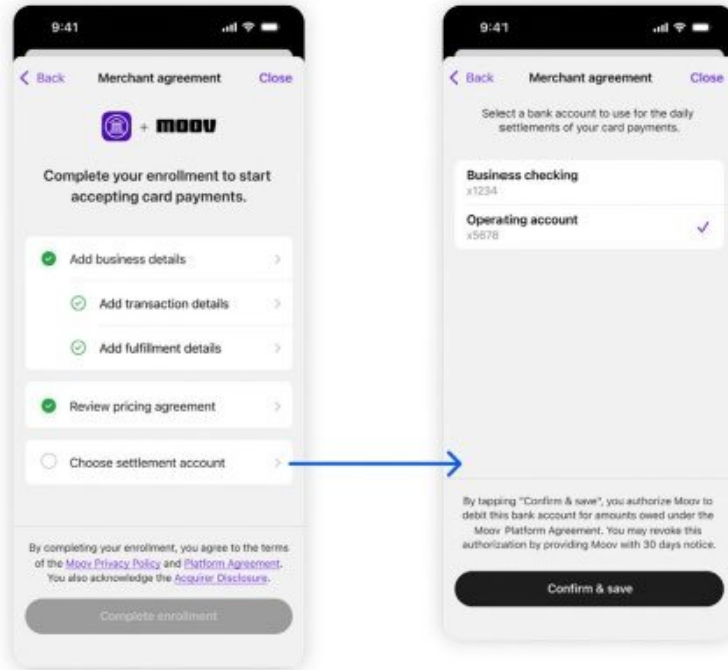


6. Review the provided pricing agreement.



Digital Banking User Guide

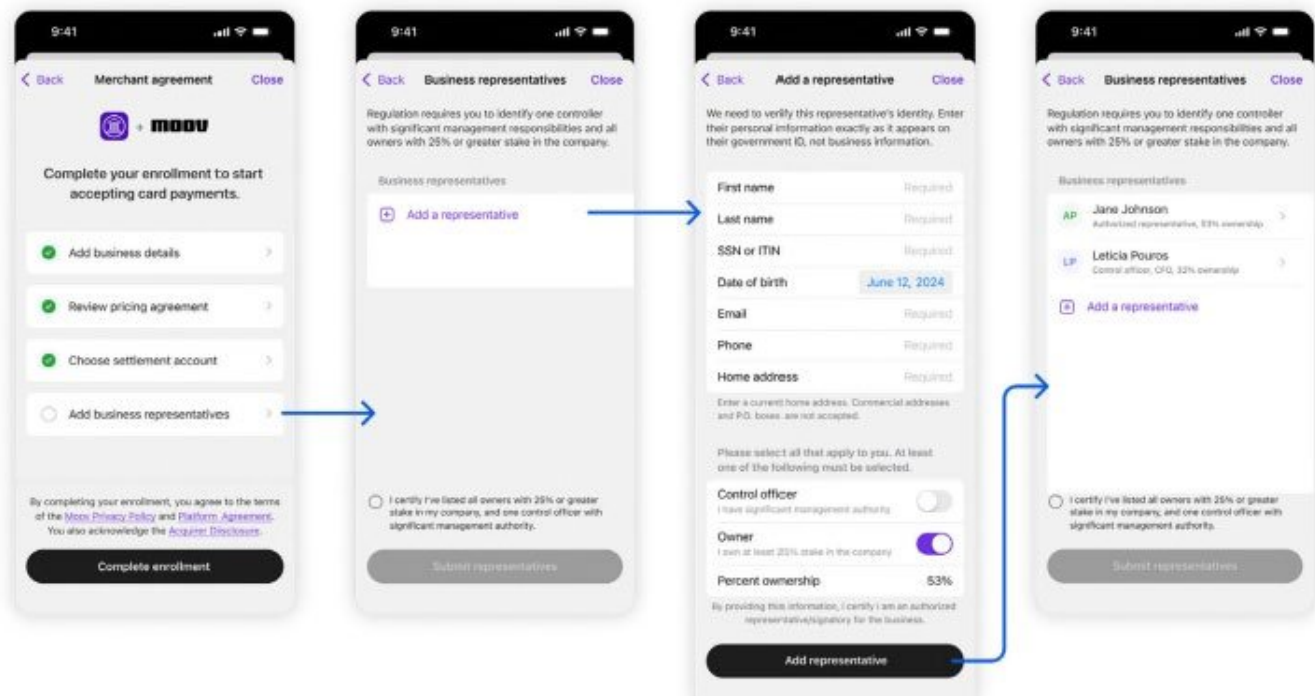
7. Select the account you wish to receive your daily settlements into, and tap **Continue & save**.



8. Once approved, you will be issued a unique merchant identifier, which enables you to begin accepting payments.

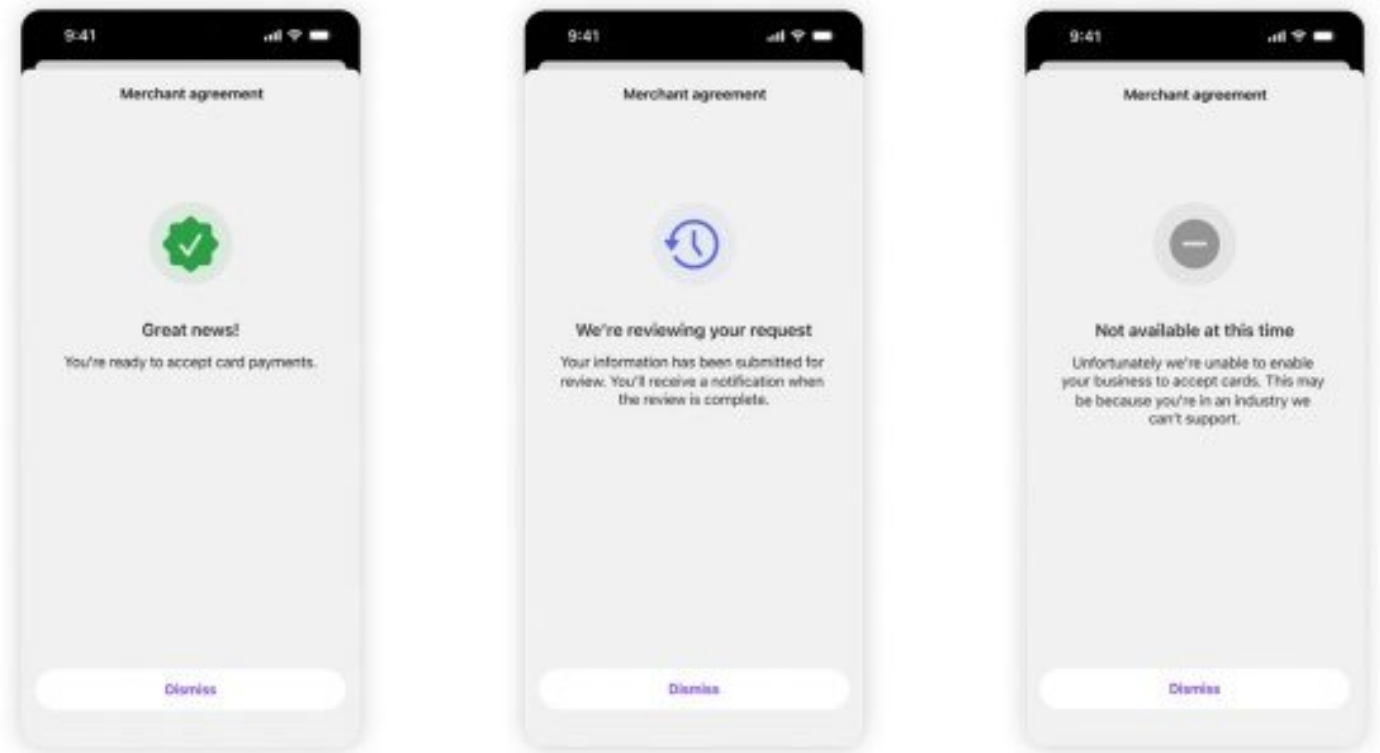
Approximately 65-70% of businesses will receive instant approval and can start taking payments immediately.

In the case that KS Bank does not have the company's owners on file, business representative information is required. This will be asked as the last possible step, after tapping **Complete Enrollment**. The user must add at least one controller in order to complete this step, and a way to loop in other members of the business to complete their own profiles will be provided.



Digital Banking User Guide

Following these steps the enrollment is either accepted immediately, submitted for further review, or rejected. Once the enrollment is accepted, the business is enabled to start accepting payments.



Enrollment Status Notifications

Upon completion of the enrollment process, the business will receive an automated notification via In-App messaging indicating the outcome of the underwriting:

- **Accepted** - The business is notified immediately that they are ready to begin accepting card payments via tap-to-pay, QR codes, and payment links.
- **Pending Review** - If the application requires further investigation, the business is informed that their request is under review and they will receive a follow-up notification once a decision is reached.
- **Rejected** - If the business is ineligible—often due to operating in a restricted industry—they are notified that the service is not available to them at this time.

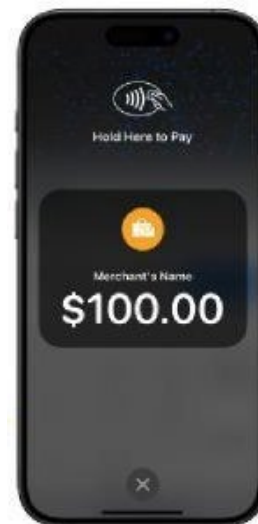
Digital Banking User Guide

Accept Payments

Once enrolled, the mobile banking app transforms your smartphone into a contactless Point-of-Sale (POS) device, allowing you to accept payments from debit cards, credit cards, Apple Pay, Google Pay, and more.

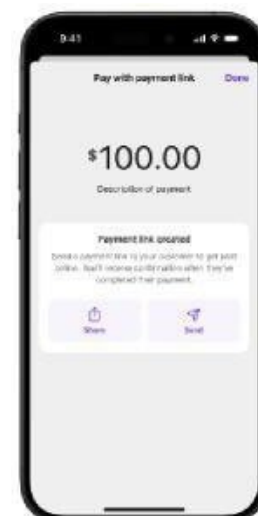
Accept a card-present payment:

1. Open the Tap2Local feature in the [your app name here] mobile banking app.
2. Enter the payment amount, add a description, and tap Continue.
3. Select Tap to Pay on iPhone/Tap to Pay on Android to receive payment in person.
4. Have the customer tap their physical or mobile card on your compatible smartphone device.
5. A payment complete screen appears once the payment has processed successfully. Tap Email receipt if the customer wishes to receive a receipt for the transaction.



Facilitate an online or remote payment:

1. Open the Tap2Local feature in the KS Bank mobile banking app.
2. Enter the payment amount, add a description, and tap Continue.
3. Select Payment link to share an online payment link the customer can use to make their payment online.
4. Send the link to your customer (via email, text, etc.) to complete the online payment.



Accept a payment using a QR code:

1. Open the Tap2Local feature in the KS Bank mobile banking app.
2. Enter the payment amount, add a description, and tap Continue.
3. Select QR code to generate a shareable QR code the customer can use to make their payment.
4. The customer can scan the code (either in-person or from an online display) to instantly complete their payment.



Digital Banking User Guide

Merchant Overview

The merchant overview feature provides a real-time snapshot of your business activity. To review transactions:

1. Go to the KS Bank mobile banking app menu and tap **Merchant**.
2. The merchant overview allows you to view revenue, review a detailed history of all transactions processed, and initiate a new payment transaction.
3. To review a specific transaction, locate it in the history and tap it to open the Payment detail.

Create Refund

In the event that a partial or full refund is necessary:

1. Go to the KS Bank mobile banking app menu and tap **Merchant**.
2. Locate the transaction in the history and tap to review.
3. Tap **Create refund**.
4. Use the toggle to select **full refund** or **partial refund**, and tap **Submit**.
5. Once the refund has been processed, a notation will appear in the merchant overview and the payment detail for the transaction.

Disputes

Merchants can manage customer disputes directly in the KS Bank mobile banking app by either accepting liability or submitting evidence against the dispute.

1. From the Merchant overview, tap the menu on the right side of the screen (the circle with three ellipses) and tap **Disputes**.
2. A list of active and completed disputes displays.
3. Tap on the transaction in question to view more details.
4. Based on your financial institutions policies and procedures, select either **Accept dispute** or **Submit evidence**.

Digital Banking User Guide

Settings

Manage your profile, security, and other features.

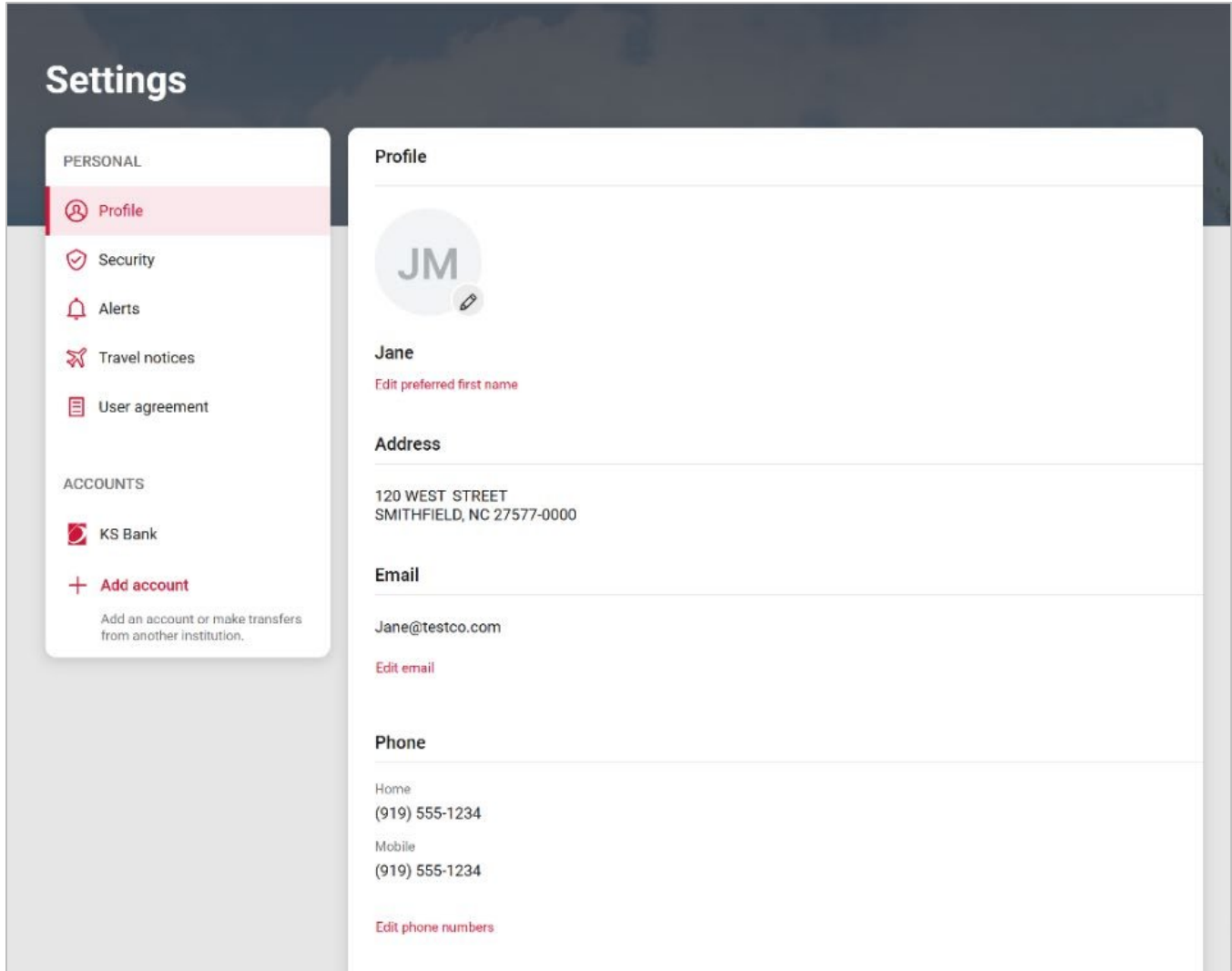
Click your name at the bottom left of the Dashboard and select **Personal Settings**.

The screenshot displays the KS Bank digital banking dashboard. On the left, a navigation menu lists various options: Dashboard, Messages (24), Accounts, Transfers, Remote deposits, Bill pay, Pay a person, Insights, and Support. Below these are 'Add an account', 'Personal settings' (highlighted with a yellow box), 'Account settings', and 'Sign out'. At the bottom of the menu is the user's name 'Minnie Mouse'. The main dashboard area shows a greeting 'Hi, Minnie' and a balance of '\$24.00 Available' for the 'CHOICE 0006 x4320' account. Action buttons for 'Transfer', 'Pay a bill', 'Message', and 'Documents' are visible. The 'Transactions' section lists several entries, including a \$1,100.00 debit and two \$1.00 credits. The 'Messages' section contains a scam alert and maintenance reminders. The 'Bill pay' section shows 'Pay a bill' and 'Manage payments' options, with a note that there are no recent payments.

Digital Banking User Guide

Profile

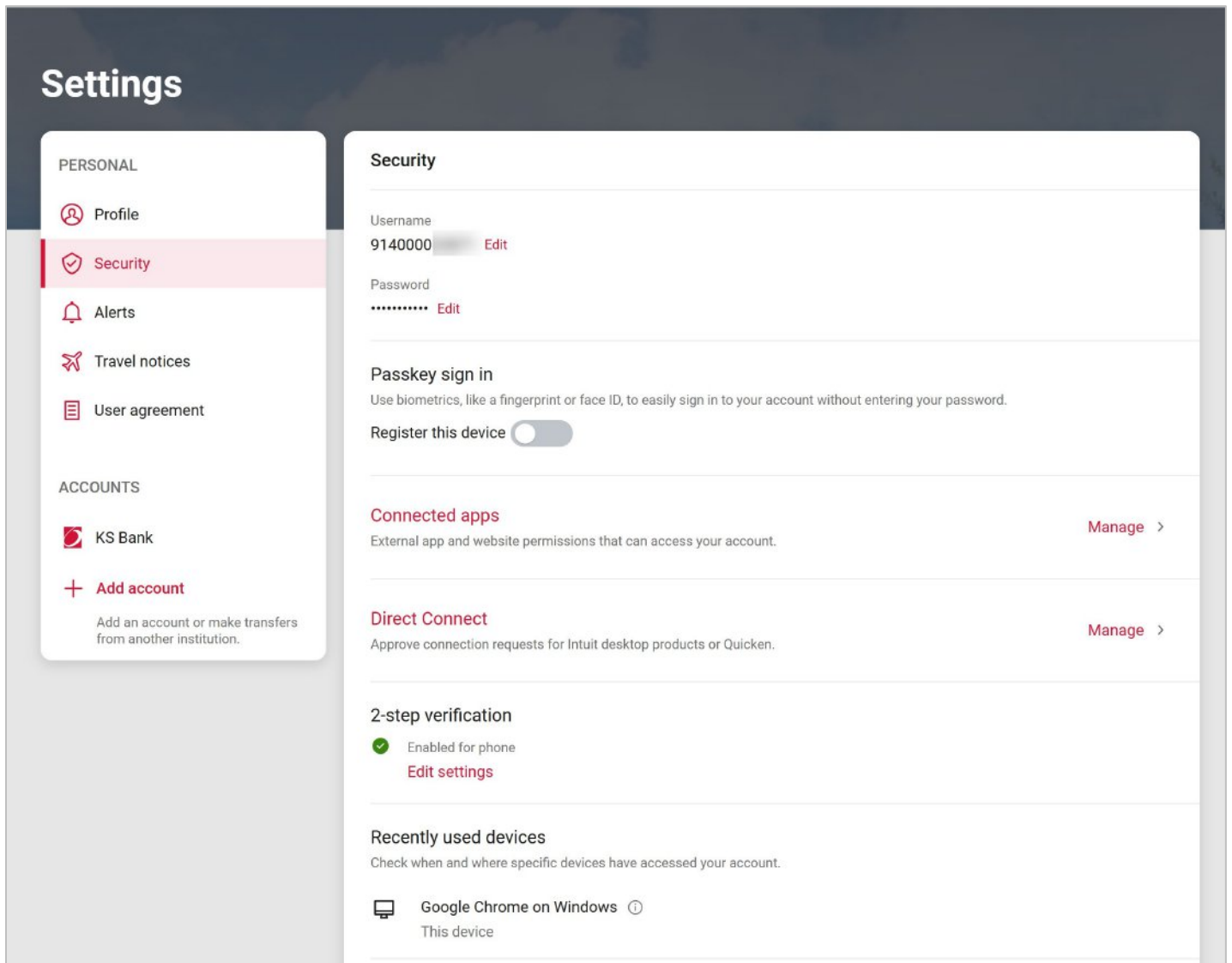
1. **Photo** - Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Email** - Click **Edit email** to change your email address.
4. **Phone** - Click **Edit phone numbers** to modify your phone number.



Security

1. **Credentials** - Click **Edit** to update your username and or change your password.
2. **Connected apps** - Manage external apps and websites that can access your account.
3. **Direct Connect** - Approve connection requests for Intuit desktop products or Quicken.
4. **Two-factor authentication** - Remove or add additional authentication methods.
5. **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

You may be prompted to authenticate your identity.



Digital Banking User Guide

Alerts

The following alerts will automatically be sent to your email if triggered.

User Security:

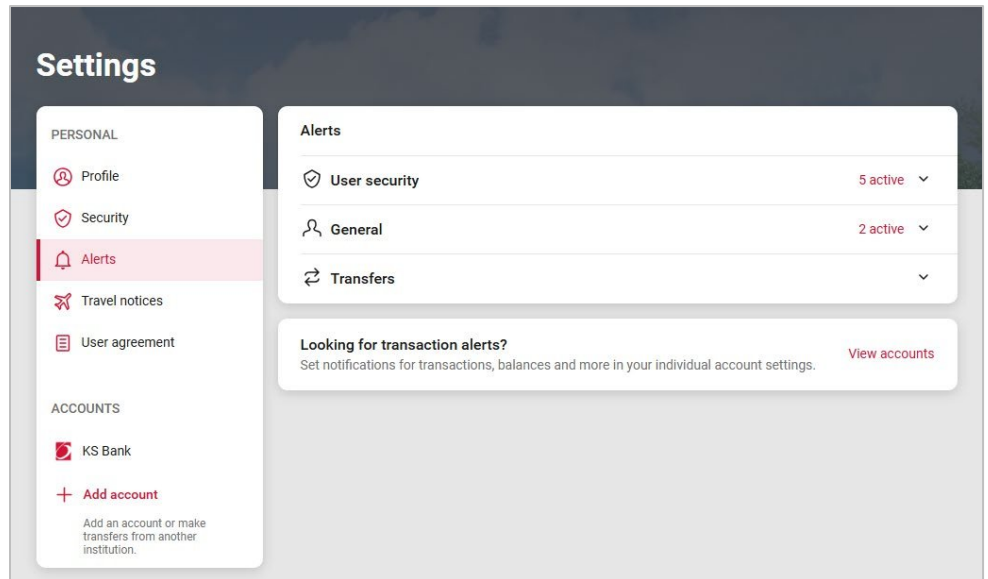
- Login from new device
- Email address change
- Password change
- Mobile phone change
- Username change

General:

- Incoming ACH credit
- Incoming ACH debit
- Certificate Matured
- Loan Matured
- Insufficient Funds
- Statement Available
- Incoming wire

Transfers:

- Scheduled transfer expiring
- Transfer failed



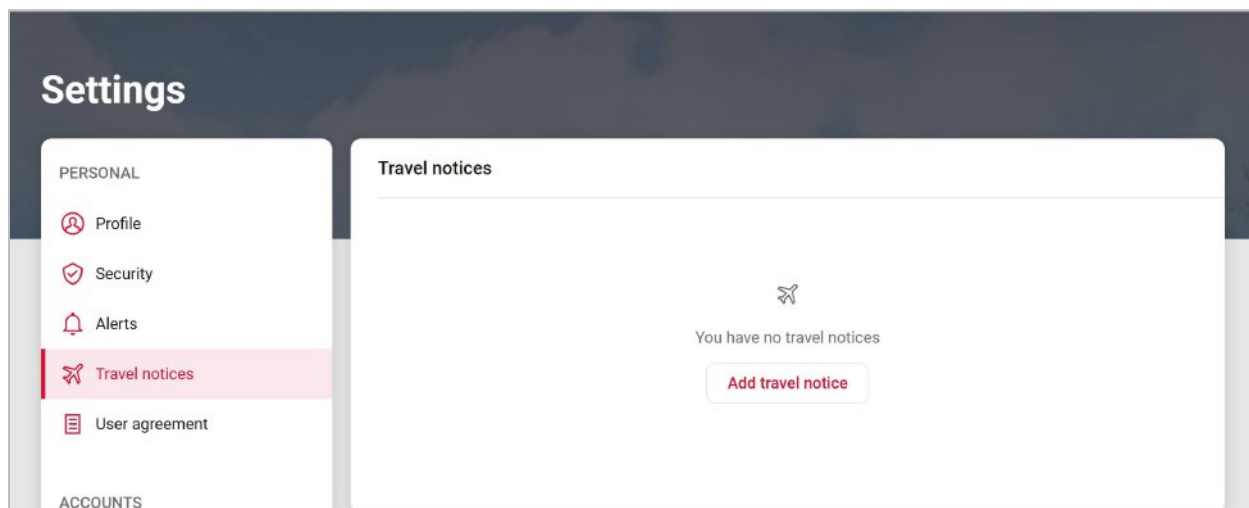
If desired, click an alert to toggle on text or in-app alerts as well.

Travel Notices

Going on a trip? Add a travel notice for uninterrupted debit card service.

Step 1

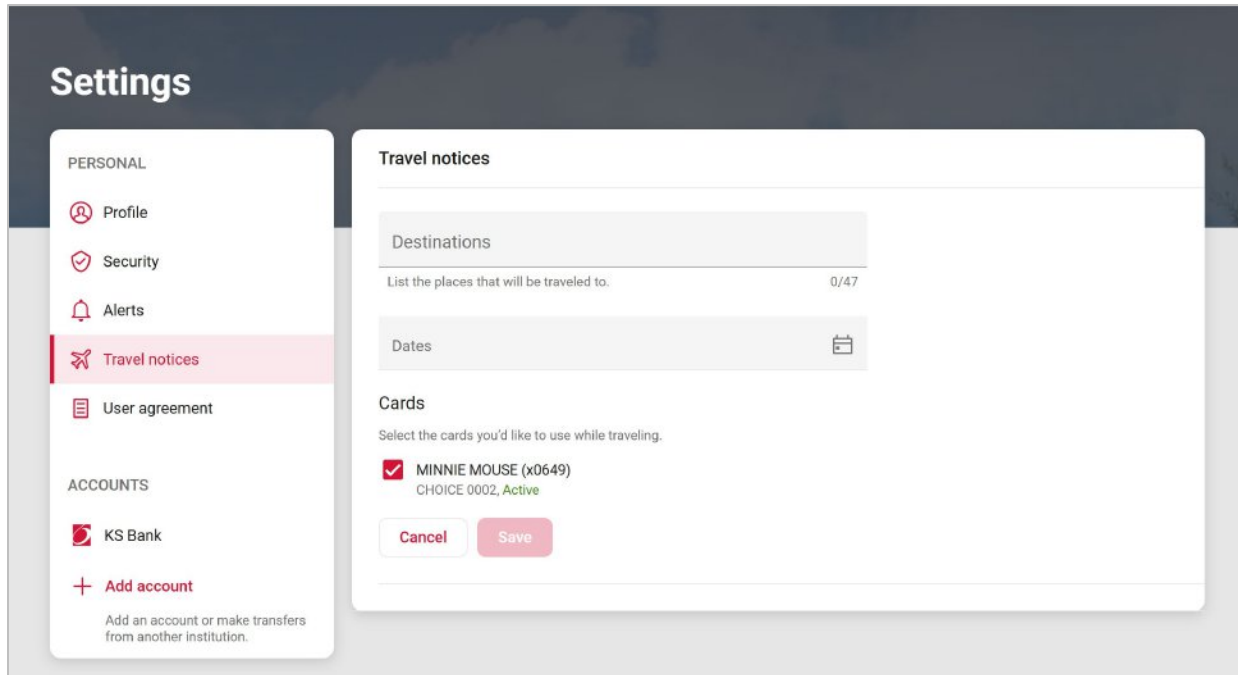
Click **Add travel notice**.



Digital Banking User Guide

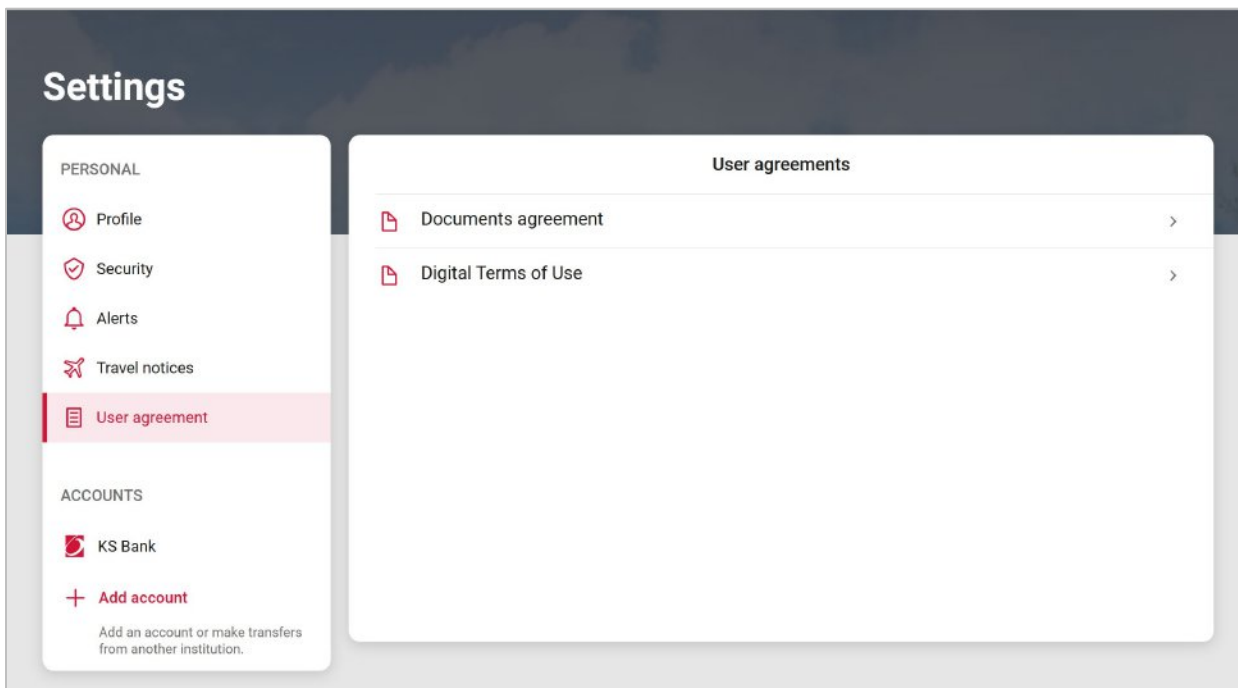
Step 2

Enter your destination(s), the dates, and select your card(s). Then click **Save**.



User Agreement

Click **User agreement** to review various documents you have accepted.



Support

Displays contact and information about our institution. A support card is also available on the **Dashboard**.

The screenshot displays the KS Bank digital banking interface. On the left is a navigation menu with the following items: Dashboard, Messages (with a 24 notification badge), Accounts, Transfers, Remote deposits, Bill pay, Pay a person, Insights, and Support (highlighted in pink). The main content area is titled "Support" and contains three white cards. The first card, "Contact information", includes a "Call us" section with a phone icon and the text "We're here to help. Give support a call at (919) 938-2620." The second card features the KS Bank logo and provides instructions for faster service during business hours, business hours (Monday - Thursday, 9:00AM - 5:00PM EST, and Friday, 9:00AM - 5:30PM EST), and after hours assistance (Monday - Friday, 5:00 - 11:00PM EST, or on Saturday, Sunday, and Holidays*, 9:00AM - 5:00PM EST). It lists helpful links: Online Banking User Guides, Add Debit Card to Digital Wallet Instructions, Online Banking Agreement, Pay a Person Instructions, and Rapid Transfer Instructions. It also lists other important contacts: KS Bank Debit Card Fraud Center (800-237-8990), Lost/Stolen Debit/ATM Card (Normal Business Hours: 800-592-6994, After Hours: 888-297-3416), Activate Debit Card/Change PIN (800-290-7893, with a link to the user guide), Bill Pay Contact Center (877-434-4729), 24 Hour Telephone Banking (877-922-5262), and Personal or Business Credit Card Customer Service (800-883-0131, with options for Open 24/7, balance inquiries, and outside the U.S. call 813-868-2891). The third card, titled "KS Bank", shows three logos and a "Sorry, we're closed." message with assistance hours (M-F, 5-11PM EST; weekends, 9AM-5PM EST) and a "Send us a message" button. At the bottom left, the user's name "Minnie Mouse" is visible. At the bottom right, there is a circular help icon with a question mark.