



Digital Banking User Guide

Learn how to use Digital Banking
with this handy guide.

For questions, contact us at
919-938-3101



EQUAL HOUSING
LENDER ksbankinc.com

FDIC *FDIC-Insured - Backed by the full faith
and credit of the U.S. Government*

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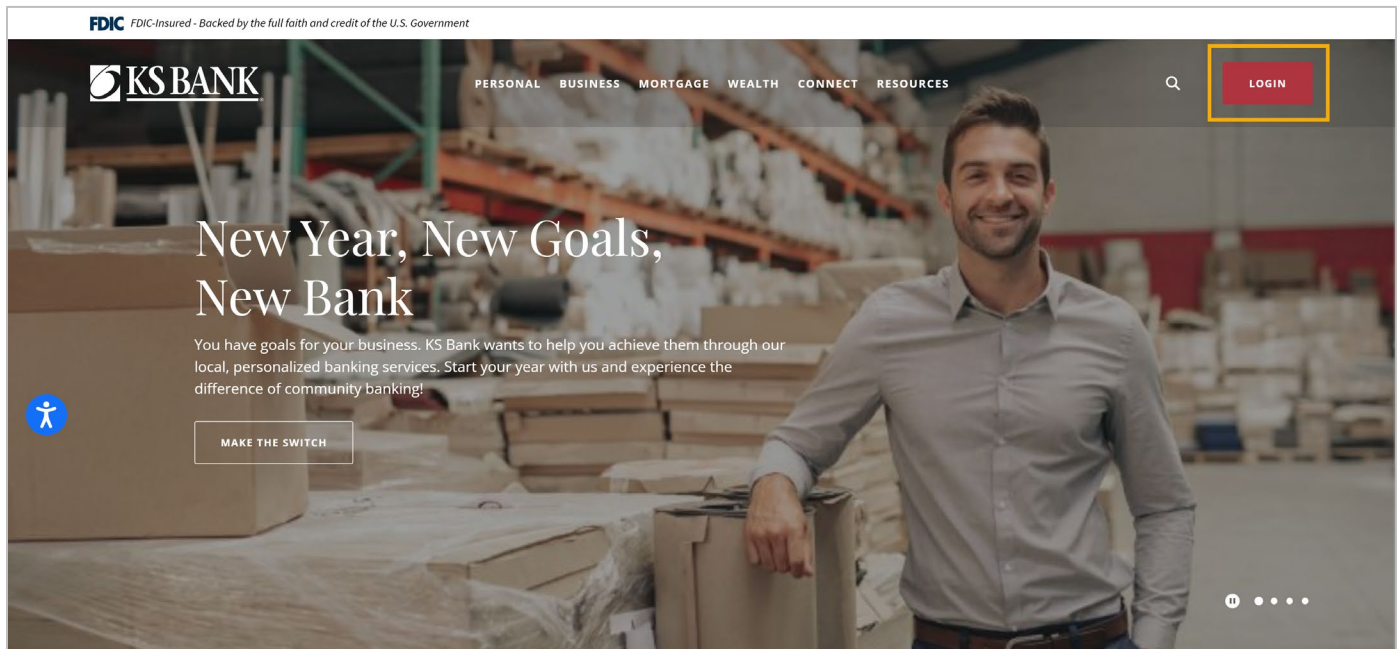
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First Time Login

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**.

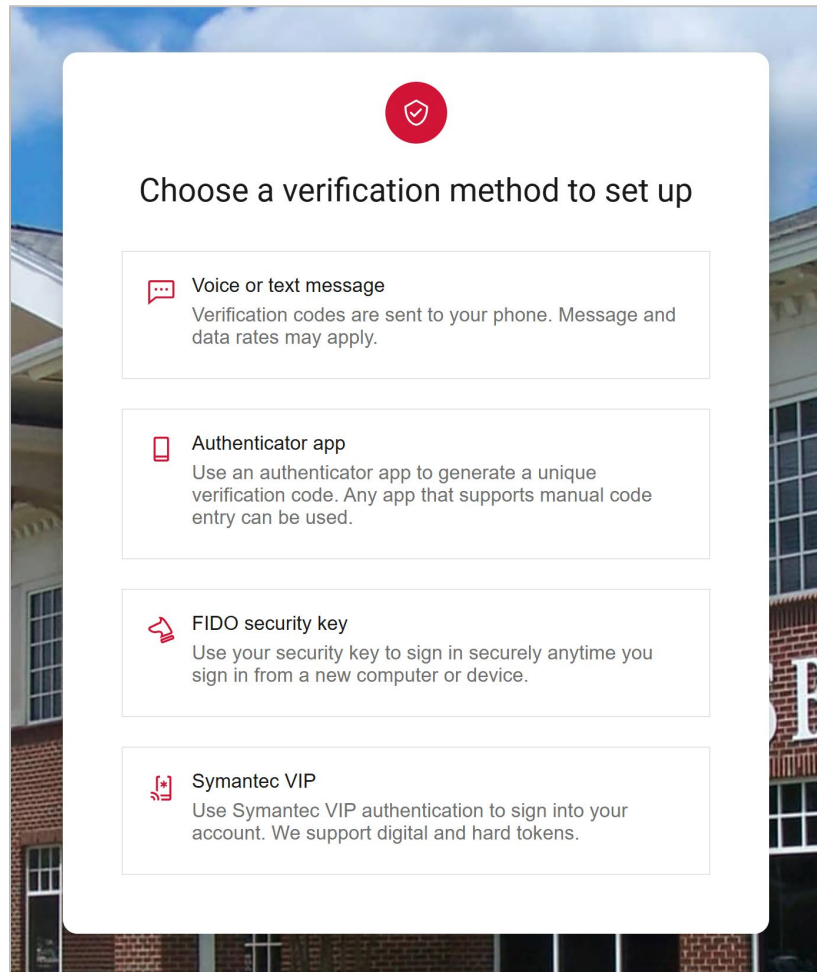
A screenshot of the KS Bank password creation form. The form is a white card centered on a background image of a brick building. It features the KS Bank logo at the top. Below the logo are two input fields: "New password" and "Confirm new password", both with masked characters (dots). A "Show Rules" link is positioned between the two fields. At the bottom of the form is a red "Save" button.

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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.



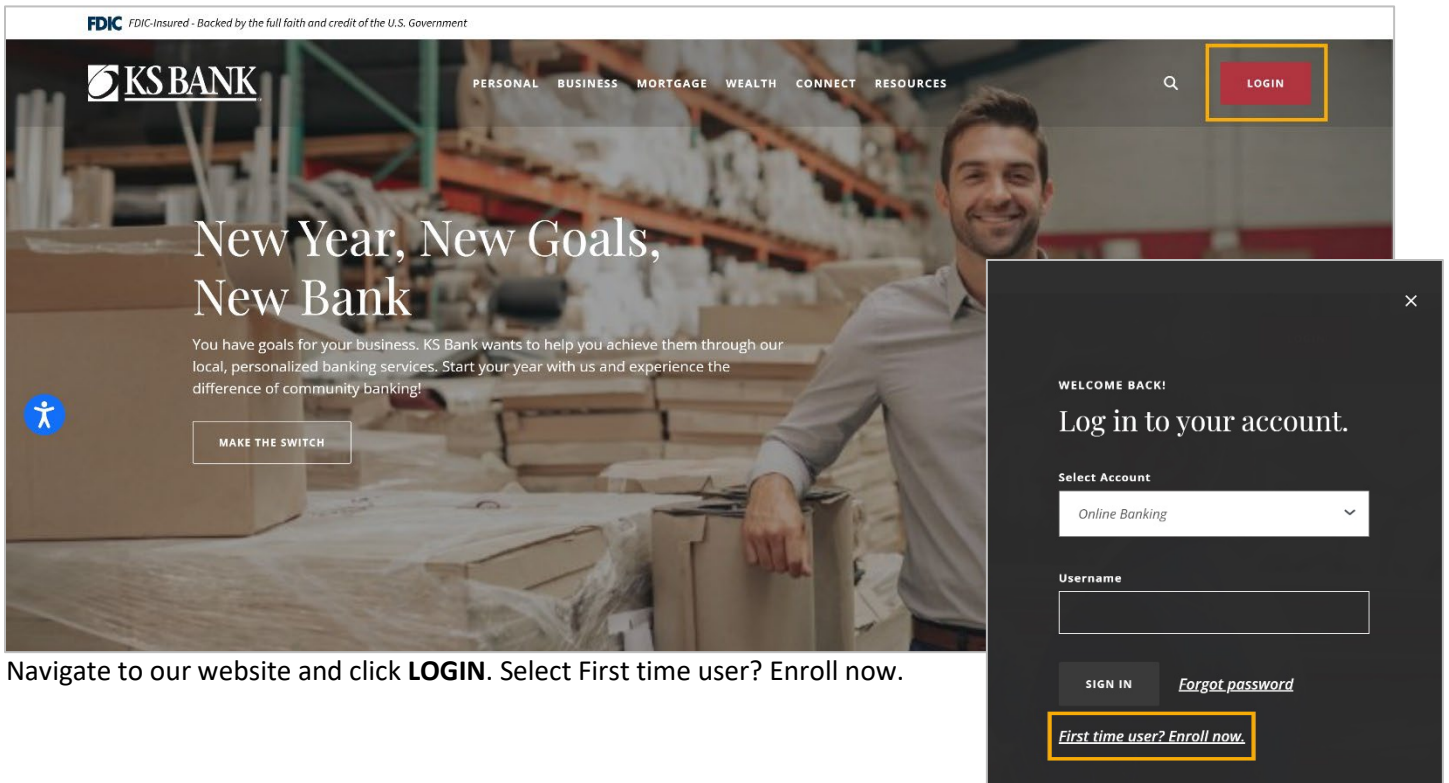
Step 4

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

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Self Enrollment

Step 1

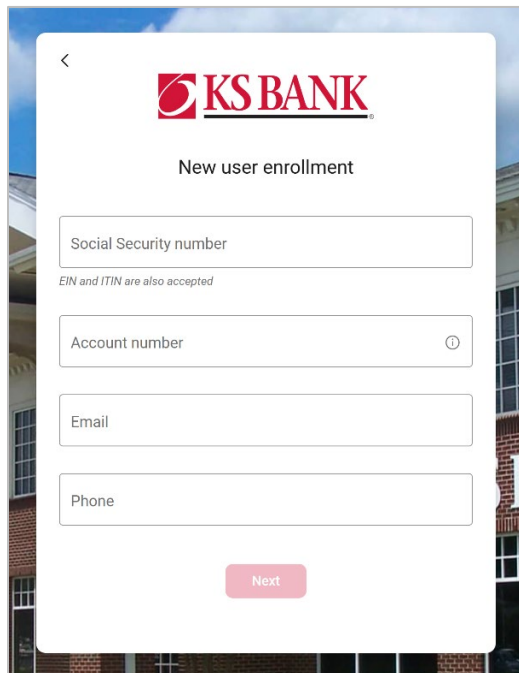


The screenshot shows the KS Bank website. At the top, there is a navigation bar with links for PERSONAL, BUSINESS, MORTGAGE, WEALTH, CONNECT, and RESOURCES. A search icon and a red LOGIN button are also present. The main banner features a man in a warehouse with the text "New Year, New Goals, New Bank" and a "MAKE THE SWITCH" button. A dark overlay on the right contains the login form with fields for "Select Account" (set to "Online Banking"), "Username", and "Password". It includes links for "SIGN IN", "Forgot password", and "First time user? Enroll now." (highlighted with a yellow box).

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

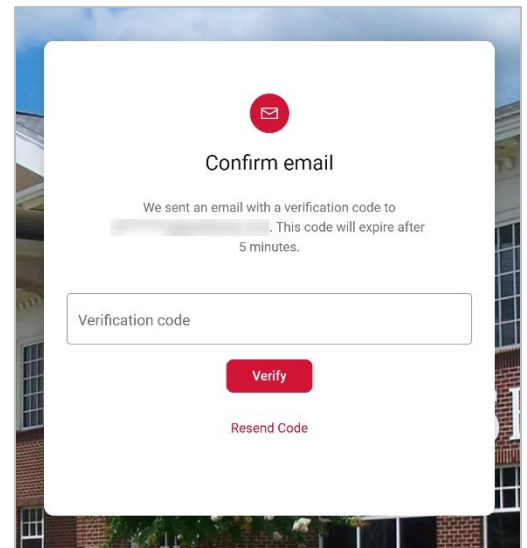


The screenshot shows the "New user enrollment" form on the KS Bank mobile app. The form includes input fields for "Social Security number", "Account number", "Email", and "Phone". Below the "Social Security number" field, it states "EIN and ITIN are also accepted". A "Next" button is located at the bottom of the form.

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Step 3

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

A screenshot of the 'Confirm email' screen. At the top is a red envelope icon. Below it, the text 'Confirm email' is centered. A message states: 'We sent an email with a verification code to [redacted]. This code will expire after 5 minutes.' There is a text input field labeled 'Verification code'. Below the field is a red 'Verify' button and a red 'Resend Code' link.

Confirm email

We sent an email with a verification code to [redacted]. This code will expire after 5 minutes.

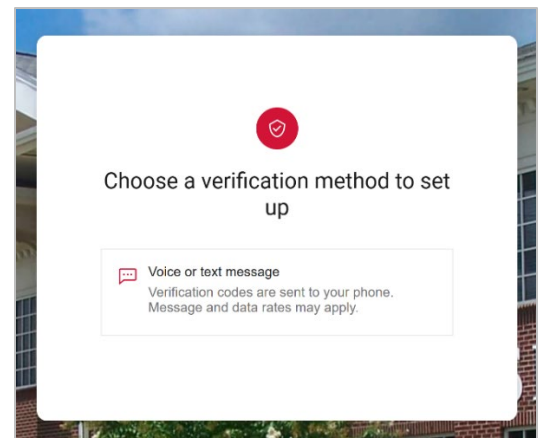
Verification code

Verify

Resend Code

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.

A screenshot of the 'Choose a verification method to set up' screen. At the top is a red shield icon. Below it, the text 'Choose a verification method to set up' is centered. There is a single option: 'Voice or text message' with a red speech bubble icon. The text below it says: 'Verification codes are sent to your phone. Message and data rates may apply.'

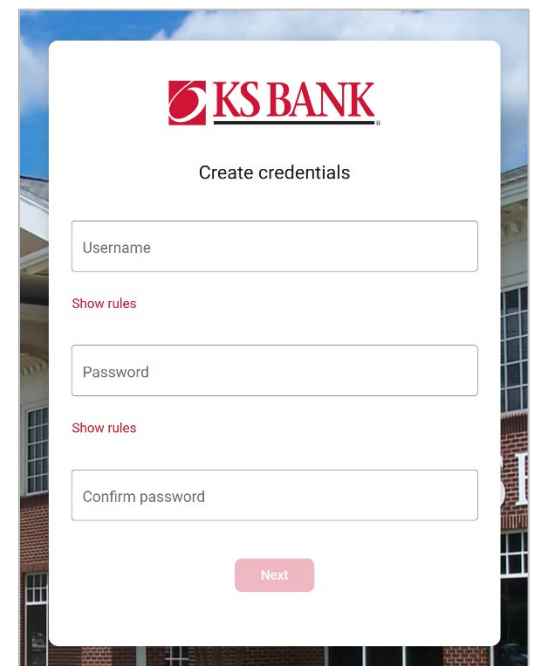
Choose a verification method to set up

Voice or text message

Verification codes are sent to your phone. Message and data rates may apply.

Step 5

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

A screenshot of the 'Create credentials' screen. At the top is the KS BANK logo. Below it, the text 'Create credentials' is centered. There are three text input fields: 'Username', 'Password', and 'Confirm password'. Between the 'Username' and 'Password' fields, and between the 'Password' and 'Confirm password' fields, is a red 'Show rules' link. At the bottom is a pink 'Next' button.

KS BANK

Create credentials

Username

Show rules

Password

Show rules

Confirm password

Next

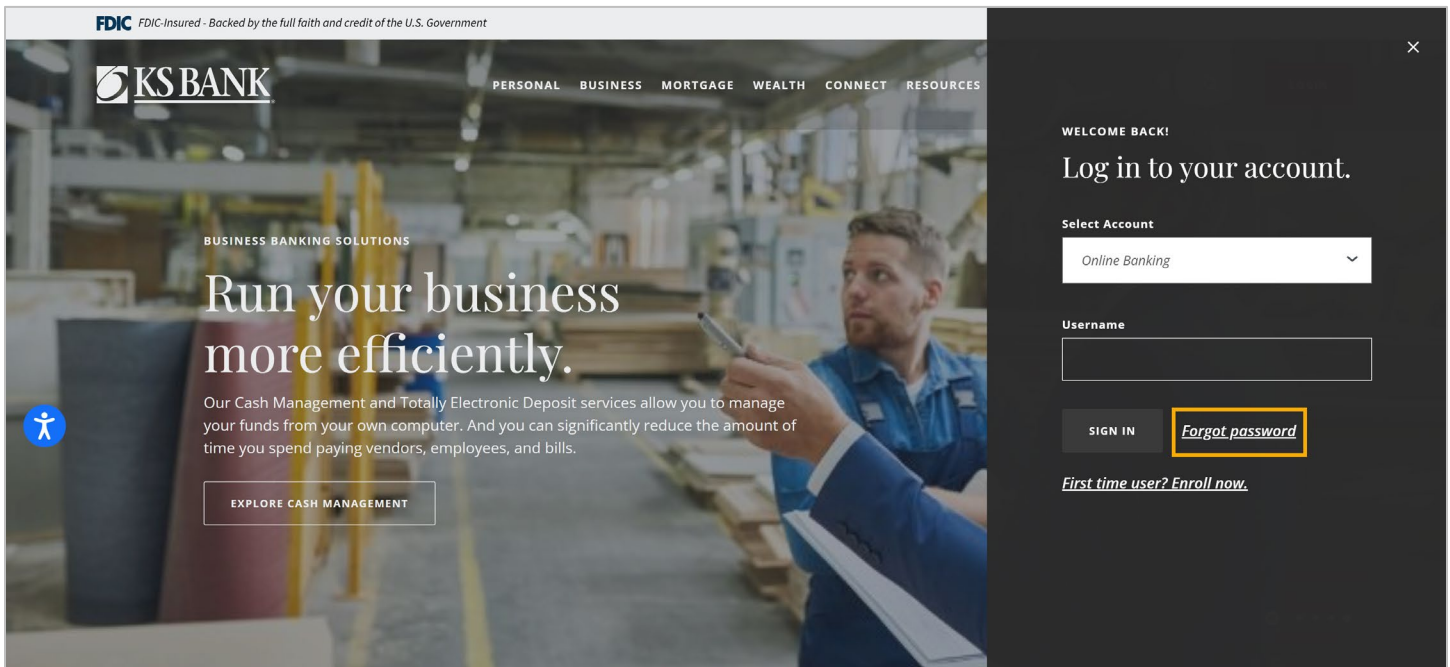
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Account Recovery

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

Step 1

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

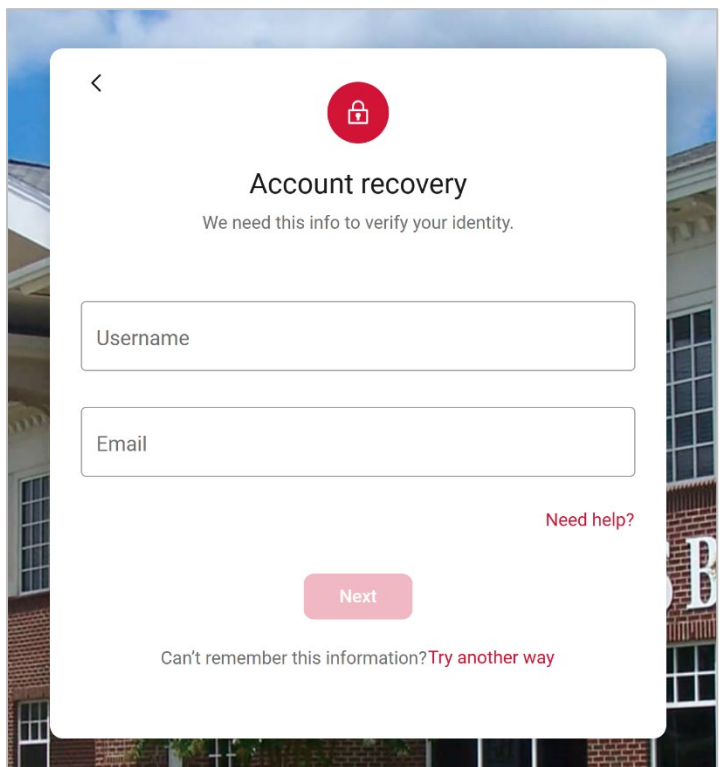


Step 2

Enter your username and email address.

IMPORTANT: Email must match what is on file.

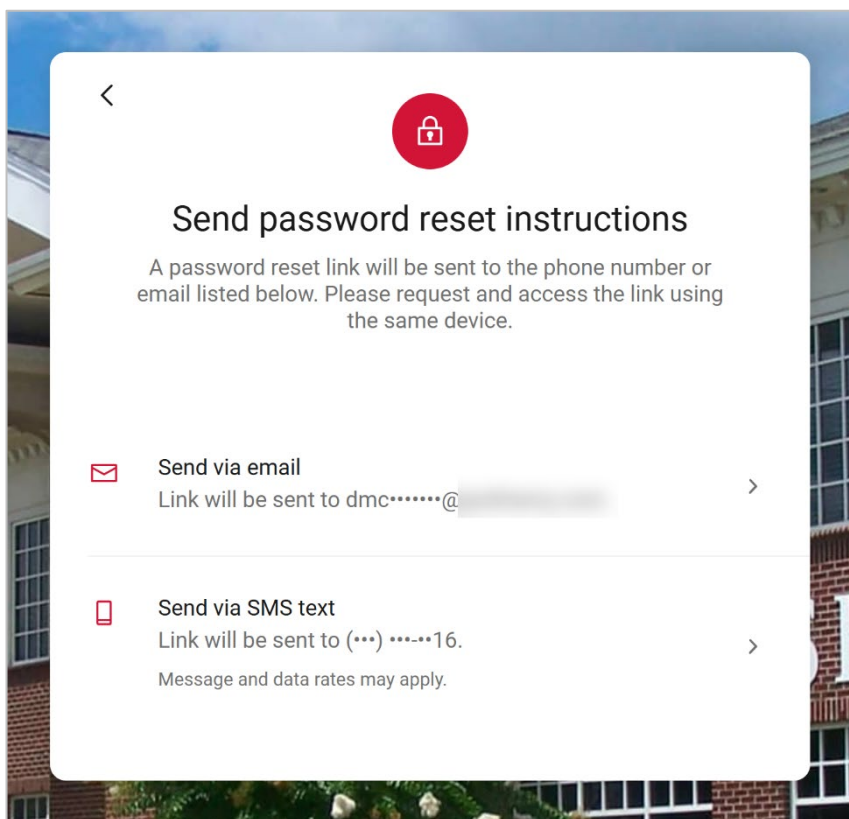
Don't know your username? Click **Try another way** to use your social security and account number instead.



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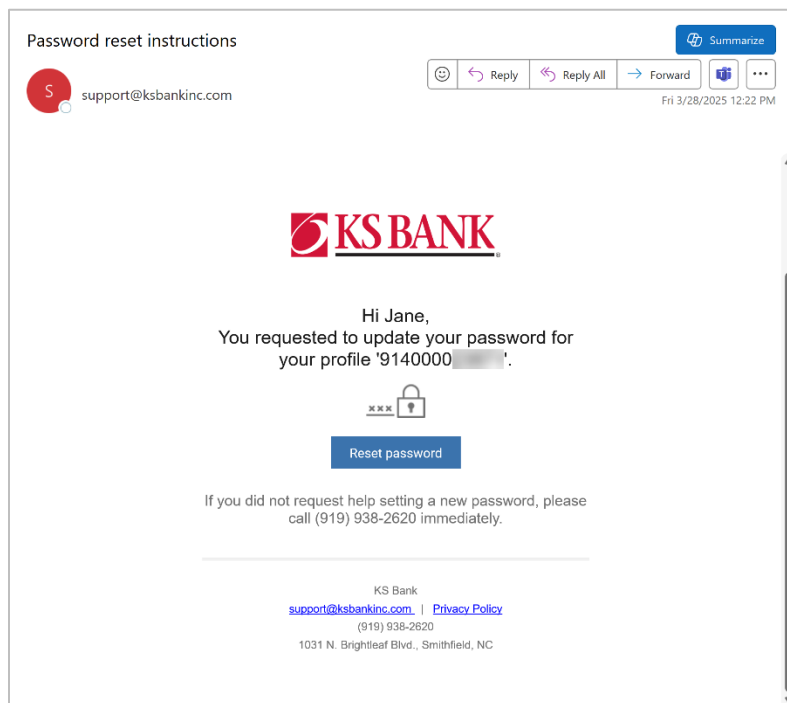
Step 3

Choose to receive your instructions via email or text.



Step 4

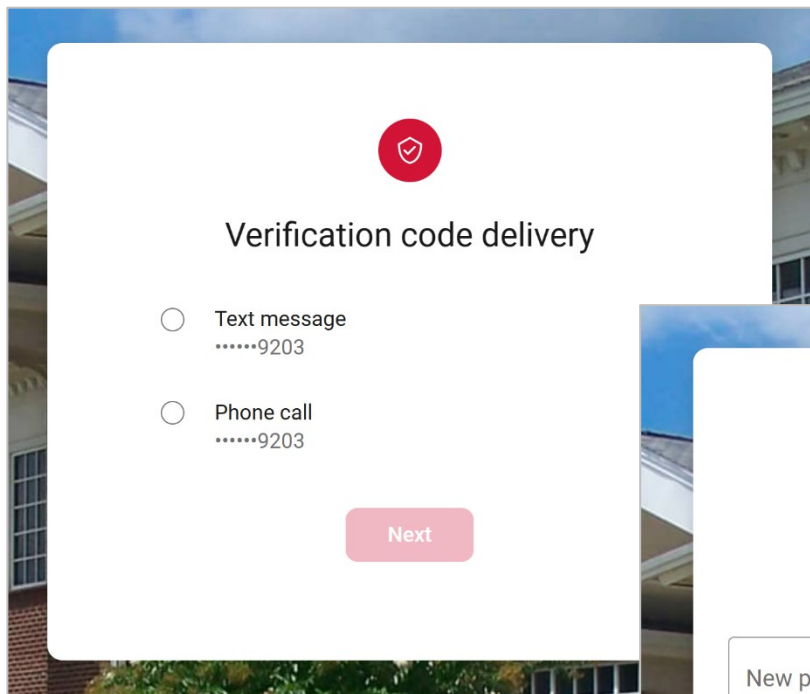
- **Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.



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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.

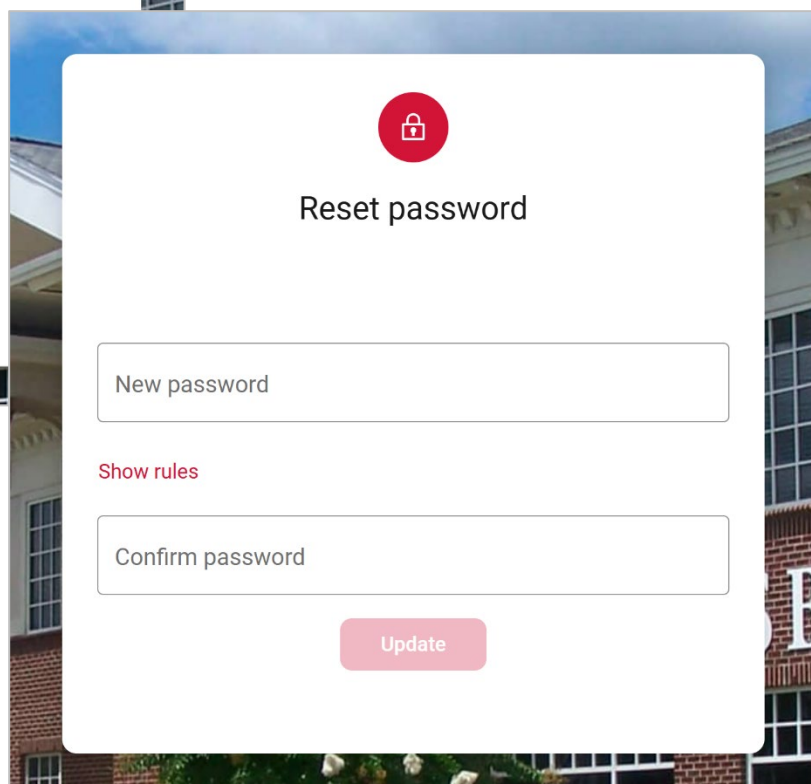


Verification code delivery

☐ Text message
*****9203

☐ Phone call
*****9203

Next



Reset password

New password

Show rules

Confirm password

Update

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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.

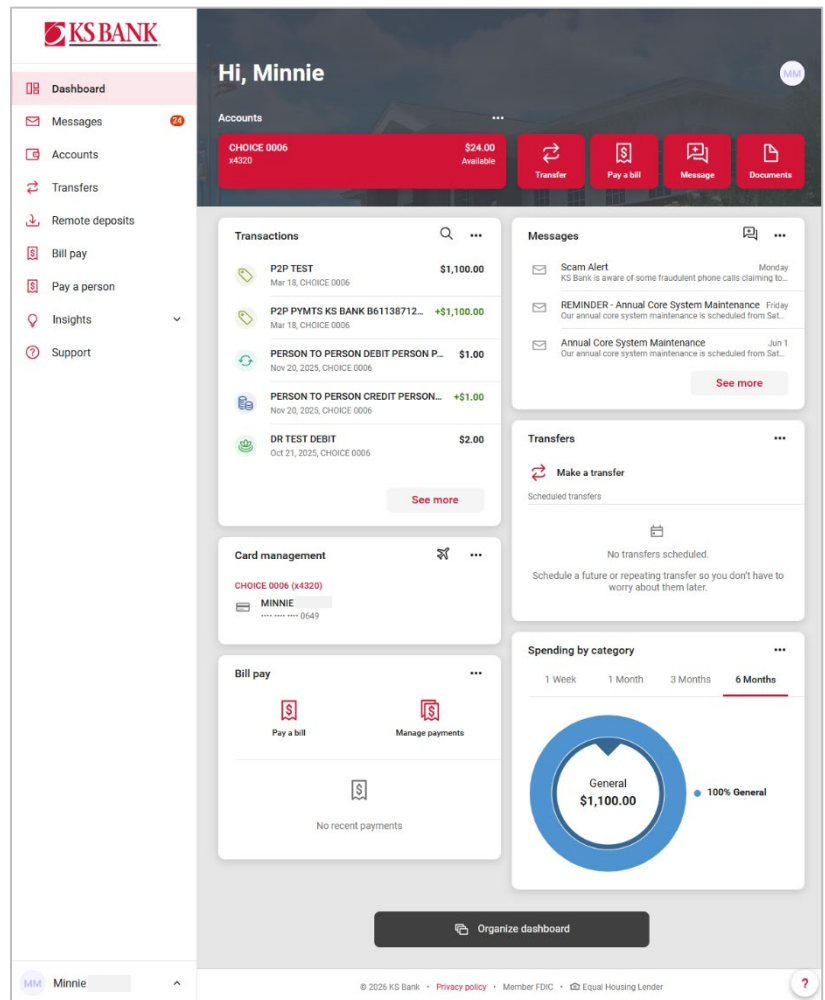
Messages – Displays conversations between you and support representatives as well as alerts and bank messages.

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.

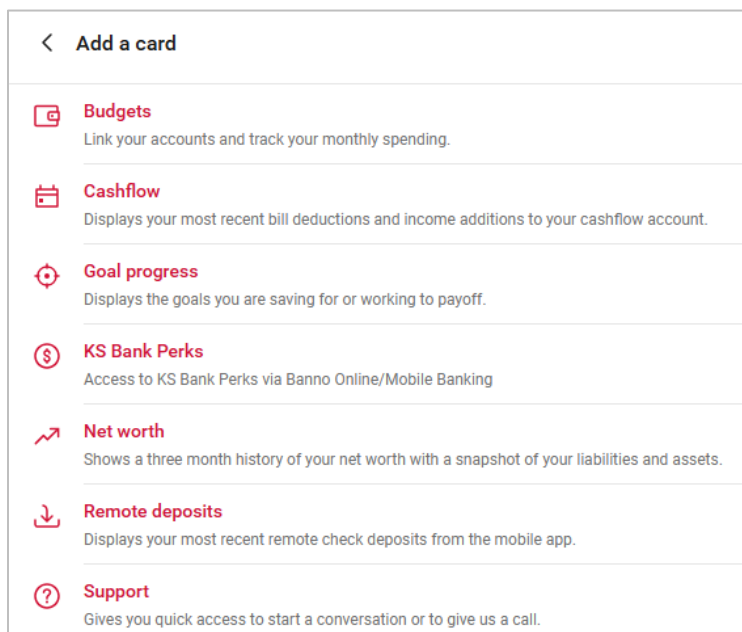
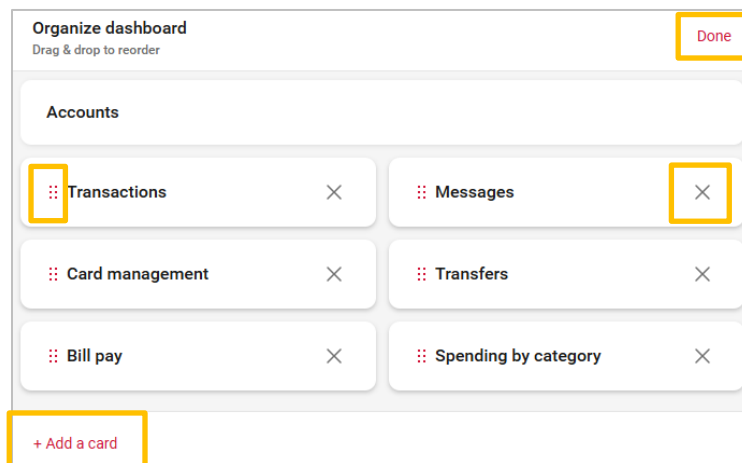
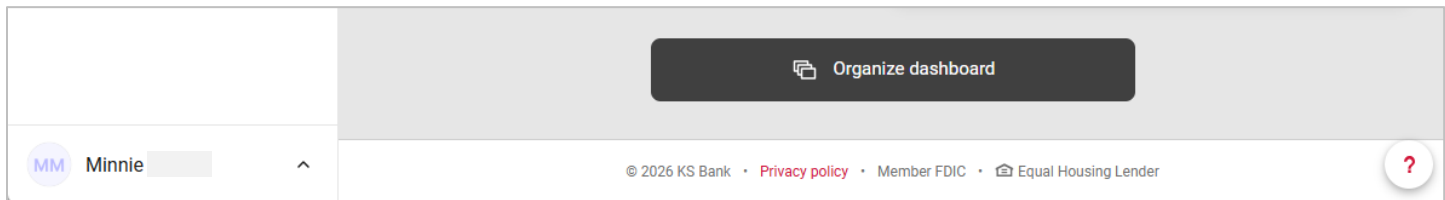
Support – Gives you quick access to start a conversation or to give us a call.

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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.



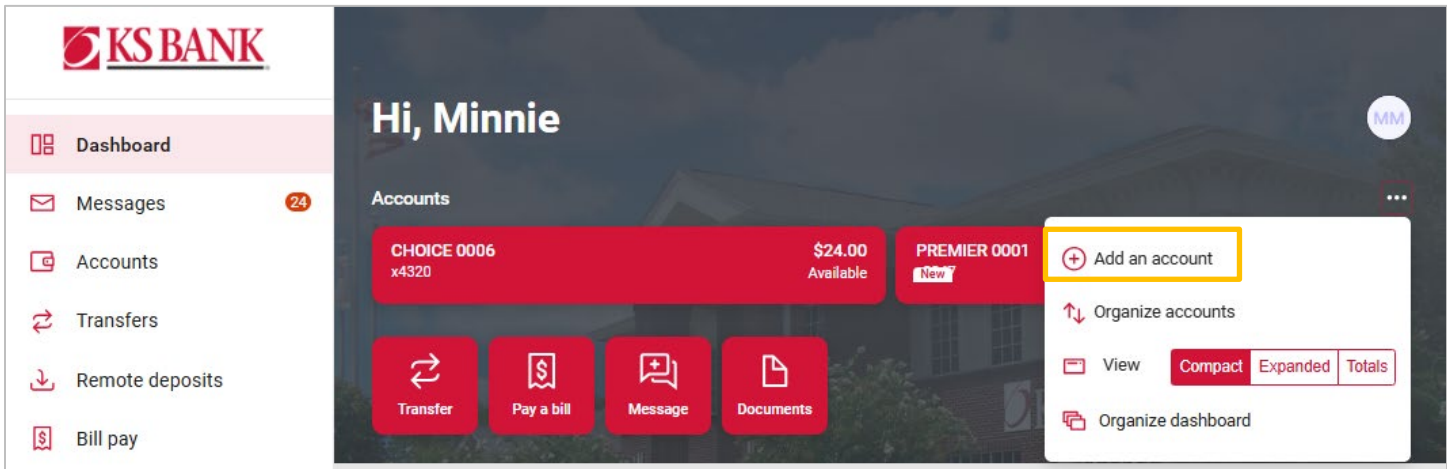
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Add an Account

Follow these steps to open a new account from the dashboard.

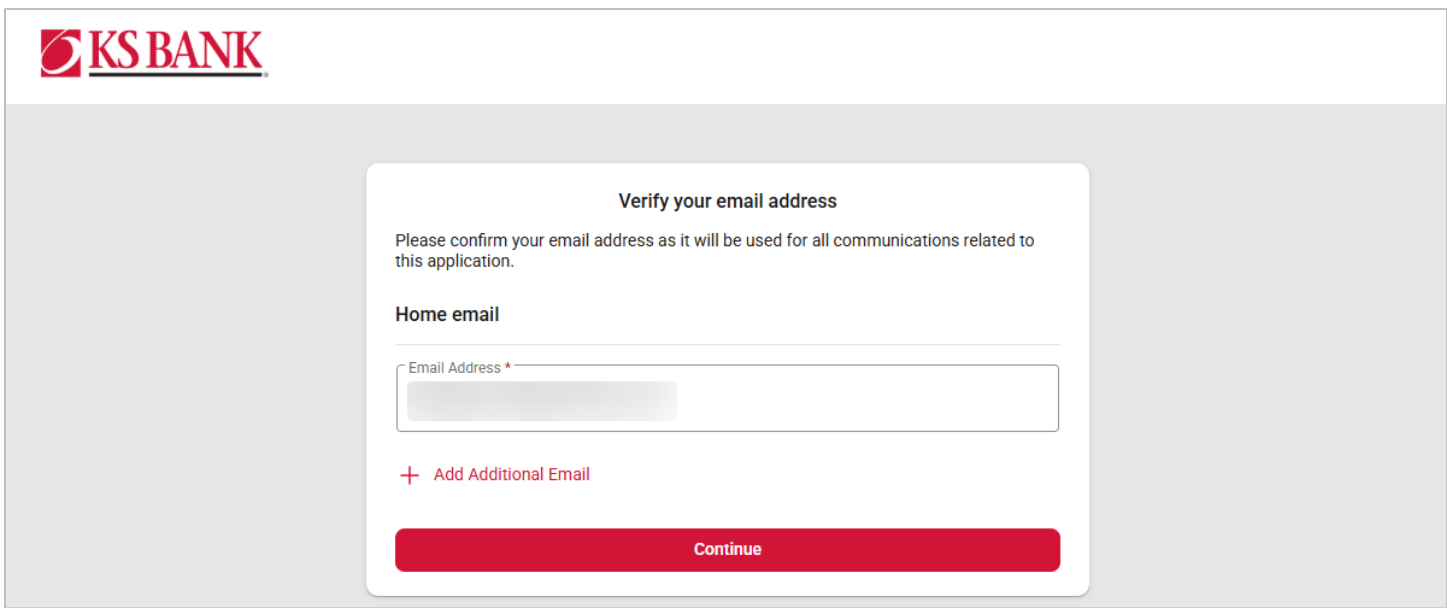
Step 1

Click the **ellipsis icon** next to the **Accounts** section, then select **Add an account**.



Step 2

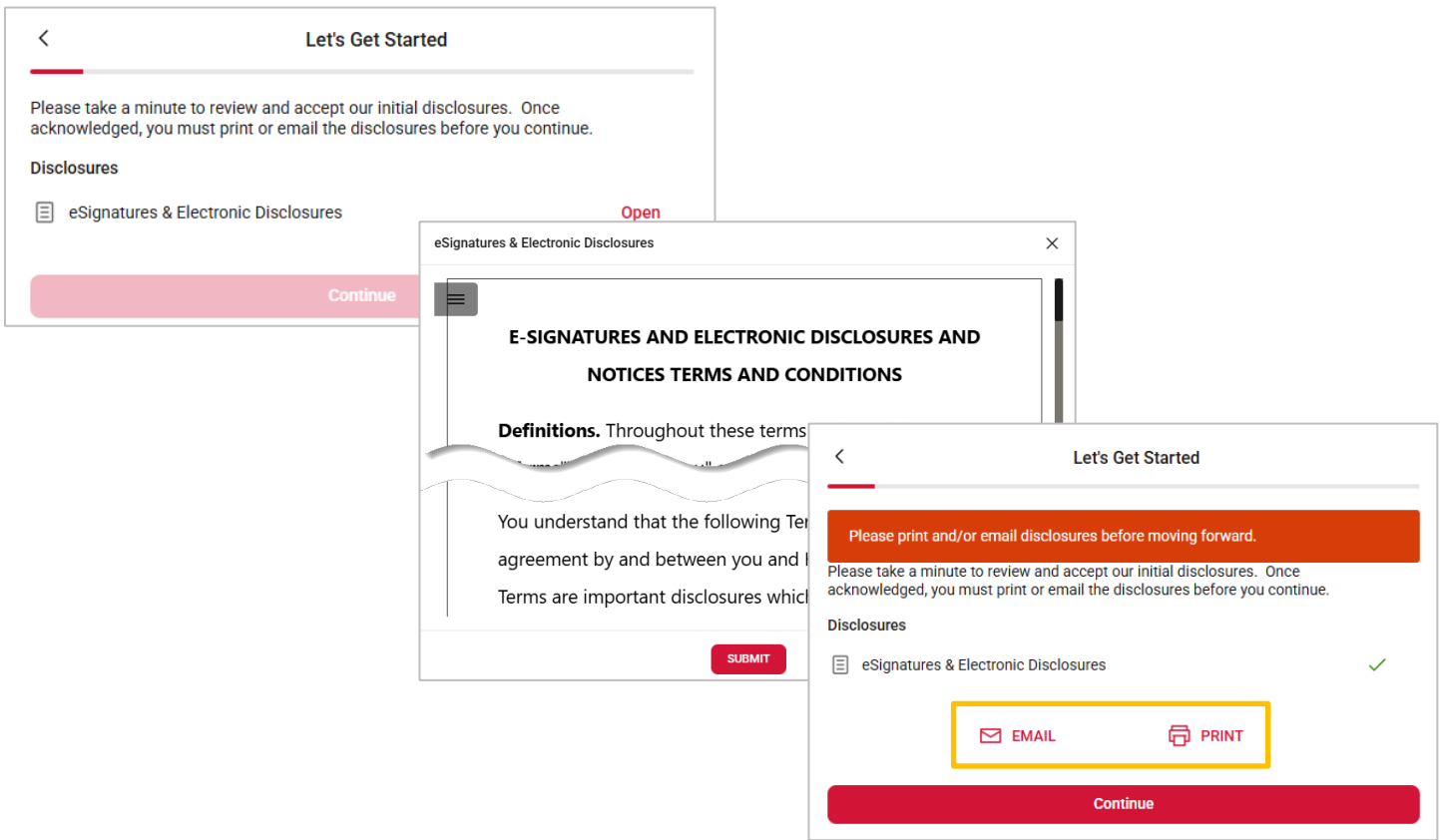
Verify your email address, add additional ones if necessary and click **Continue**.



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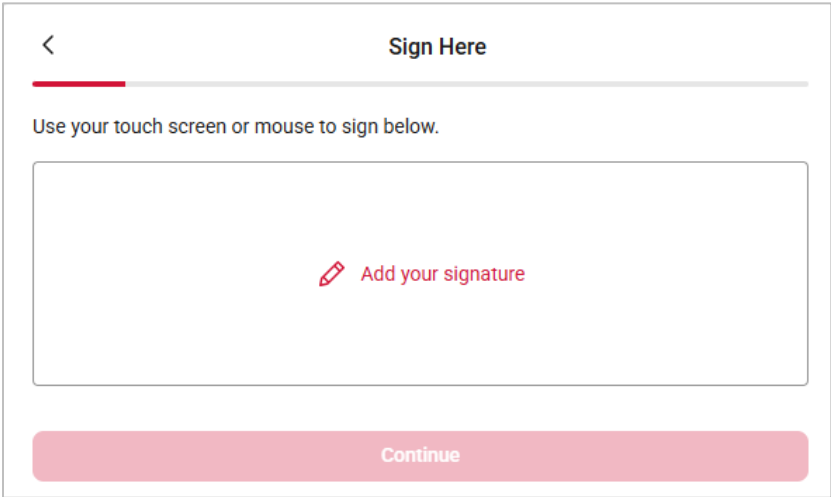
Step 3

Click **Open** next to the **eSignatures & Electronic Disclosures** document, read the document and click **Submit**. You **must** either email or print the document prior to clicking **Continue**.



Step 4

Add your signature and click **Continue**.



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Step 5

Select the branch you want to use and click **Continue**.

<

Branch Selection

Please search and select your preferred branch.

Q

Search branch locations

KS Bank - Kenly

200 N. Church Street

Kenly, NC 27542

KS Bank - Garner

Continue

Step 6

Select the type of account you want to open.

<

Choose your account(s)

Checking Account

Money Market Account

1

>

Choice Checking

1

>

Premier Checking

1

>

Smart Checking

1

>

Savings Account

Simple Savings

1

>

Time Deposit

8 Month CD Special

1

>

1 Year CD Tier

1

>

18 Month CD Tier

1

>

12 Month CD Special

1

>

6 Month CD Tier

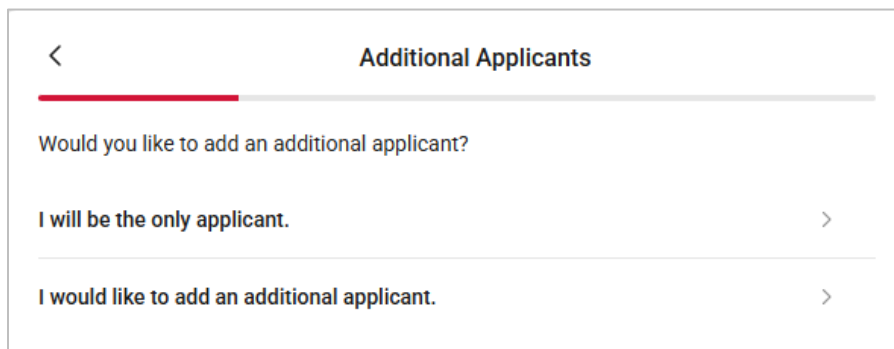
>

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Step 7

- For individual accounts, select **I will be the only applicant.**
- For joint accounts, select **I would like to add an additional applicant.**

PLEASE NOTE: This document shows the process for individual accounts. For joint accounts, fill in the appropriate information accordingly.



< Additional Applicants

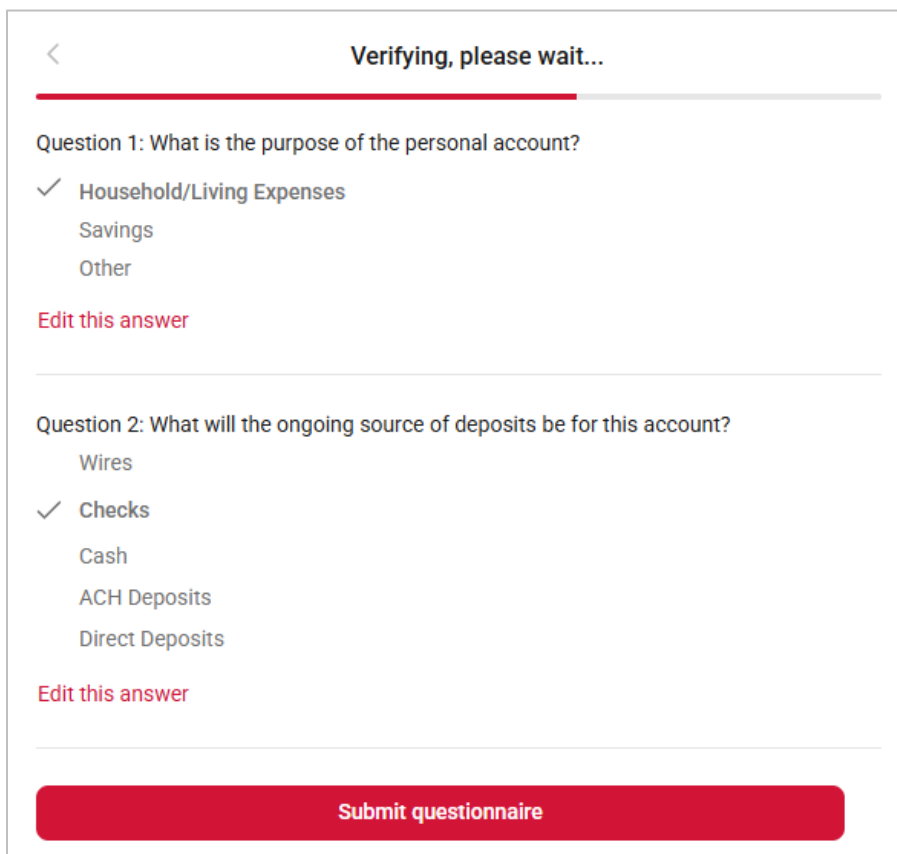
Would you like to add an additional applicant?

I will be the only applicant. >

I would like to add an additional applicant. >

Step 8

Answer questions about your account. When finished, select **Submit questionnaire.**



< Verifying, please wait...

Question 1: What is the purpose of the personal account?

✓ Household/Living Expenses

Savings

Other

Edit this answer

Question 2: What will the ongoing source of deposits be for this account?

Wires

✓ Checks

Cash

ACH Deposits

Direct Deposits

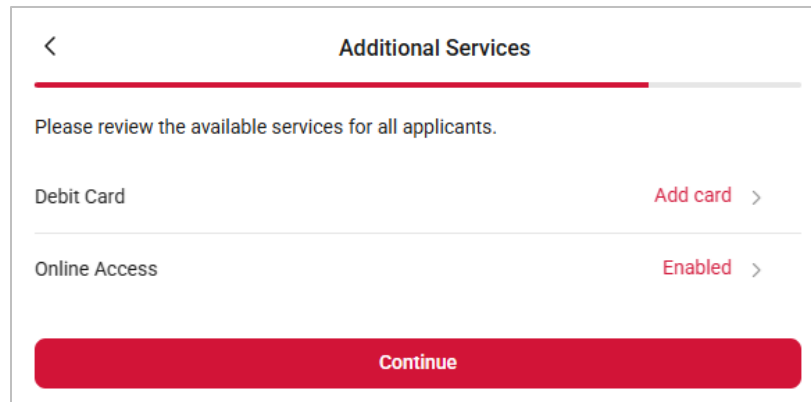
Edit this answer

Submit questionnaire

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Step 9

Click **Add card** to add a debit card. Online access is activated by default. Click **Enabled** to remove online access.



< Additional Services

Please review the available services for all applicants.

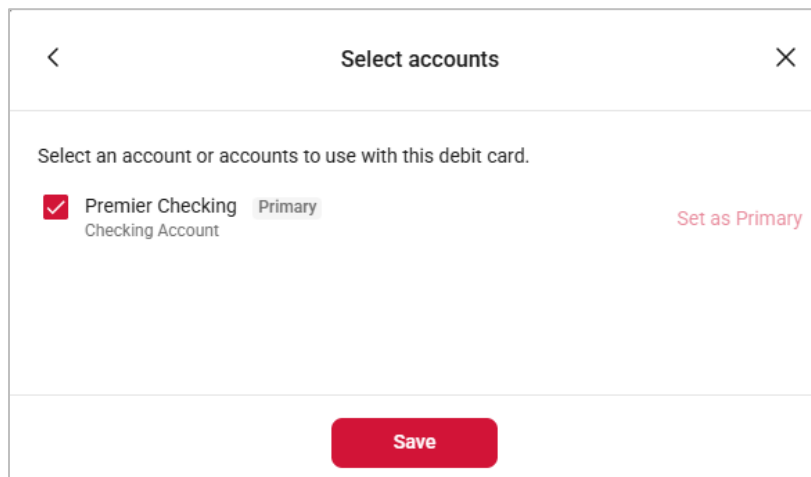
Debit Card [Add card >](#)

Online Access [Enabled >](#)

[Continue](#)

Step 10

When adding a debit card, select which account to use as the primary. When finished, click the **Back** arrow.

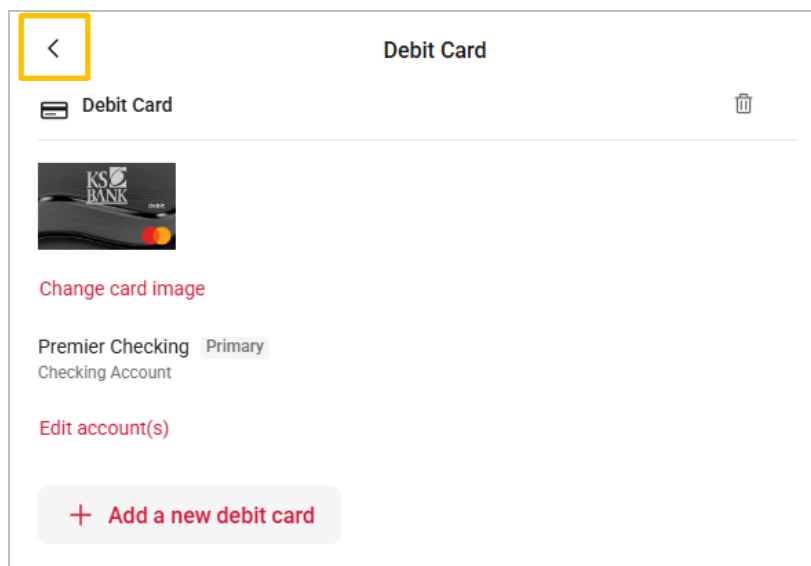


< Select accounts X

Select an account or accounts to use with this debit card.

☒ Premier Checking [Primary](#) [Set as Primary](#)
Checking Account

[Save](#)



< Debit Card

Debit Card



[Change card image](#)

Premier Checking [Primary](#)
Checking Account

[Edit account\(s\)](#)

[+ Add a new debit card](#)

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Step 11

After setting your debit card, your account must be funded. Click **Add funds** and select the funding source. You may fund from an external account or choose another account with KS Bank.

<

Funding your Account(s)

Please enter funding information for your initial deposit. Once completed, select Continue.

If you are an existing customer, select Continue to skip this step if you wish to fund your new account(s) with an internal account transfer through online/mobile banking after completing the account opening process. Otherwise, select "Click to link your account" to fund your account(s) using an external account.

CD accounts cannot be funded with an internal account transfer, they can only be funded using an external transfer with an ACH.

Please note: Your deposit may take 2 - 3 business days to post to your account.

Premier Checking
Checking Account

Add funds >

Continue

Select funding source

X

Use credit/debit card

Use an account from a different institution

<

Funding your Account(s)

Select your funding source and choose the funding amount.

Source Credit/debit card 

Card configuration

Name on Card *

Card number *

Expiration date (MM/YY) * Security Code *

Billing address

Billing address * 

Add a new address

Funding amount

\$ 0.00

Submit

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Step 12

All Account Agreements **must** be **opened** and **reviewed** prior to clicking Continue.
All Account Agreements **must also** be either **emailed** or **printed** before continuing.

<

Account Agreements

You are almost there!

Please take a moment to click and review the disclosure(s) below. Once reviewed and acknowledged, please PRINT your disclosures for retention.

Please note: Emailing disclosures will only provide copies of disclosures which do not contain private information.

Disclosures

Premier Checking

Signature Card

Privacy Policy

Premier Checking Terms & Conditions

BaZing Benefits Guide

Open

Open

Open

Open

Continue

<

Account Agreements

You are almost there!

Please take a moment to click and review the disclosure(s) below. Once reviewed and acknowledged, please PRINT your disclosures for retention.

Please note: Emailing disclosures will only provide copies of disclosures which do not contain private information.

Disclosures

Premier Checking

Signature Card

Privacy Policy

Premier Checking Terms & Conditions

BaZing Benefits Guide

EMAIL

PRINT

Continue

Step 13

Confirm and acknowledge that you would like to open this account.

<

Acknowledgement needed

Please select continue to confirm you would like to open your account(s).

Account information

Premier Checking

Checking Account

Reserved

Applicant information

MINNIE

Continue

<

Account Summary

Keep a copy for your records. This is a summary of your account(s) and additional services opened today.

Please select ENROLL for new applicants to create your digital banking credentials. You will need to enter the information requested and click next for successful enrollment.

Return to this tab to finish your application.

Account information

Premier Checking

Checking Account

Account #:

Online Access

Debit Card

Applicant information

MINNIE

Continue

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Last Revised July 2026

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You are now ready to log in.

Congratulations

Thank you for choosing KS Bank! Your new account is now open.

Online Banking gives you convenient, anytime access to your money and all the tools you need to manage your account. To get started, simply click the **Login** button below. You can also download the KS Bank Mobile app from Google Play or the App Store. Visit www.ksbankinc.com/personal-electronic-banking for more information.

Do you need checks? You can easily order checks through your Online Banking or by contacting your local KS Bank Branch. Our team will be happy to assist you with selecting and ordering the checks that best meet your needs.

If you need to speak with a KS Bank representative, please contact the nearest KS Bank branch location to you. For branch location and contact information, visit www.ksbankinc.com/connect/hours-and-locations.

LOGIN

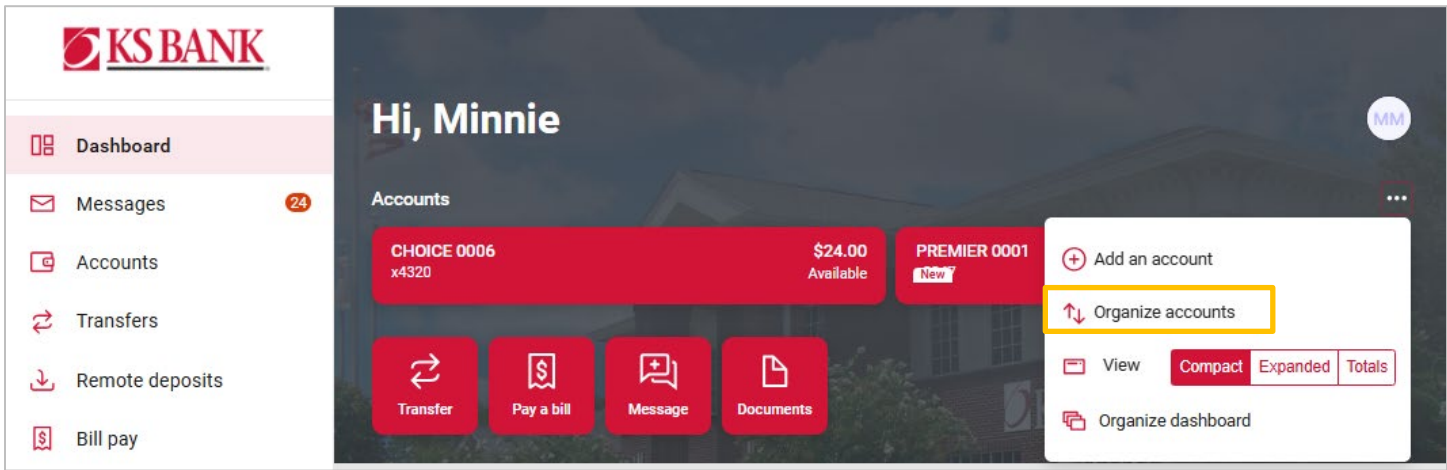
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Organize Accounts

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

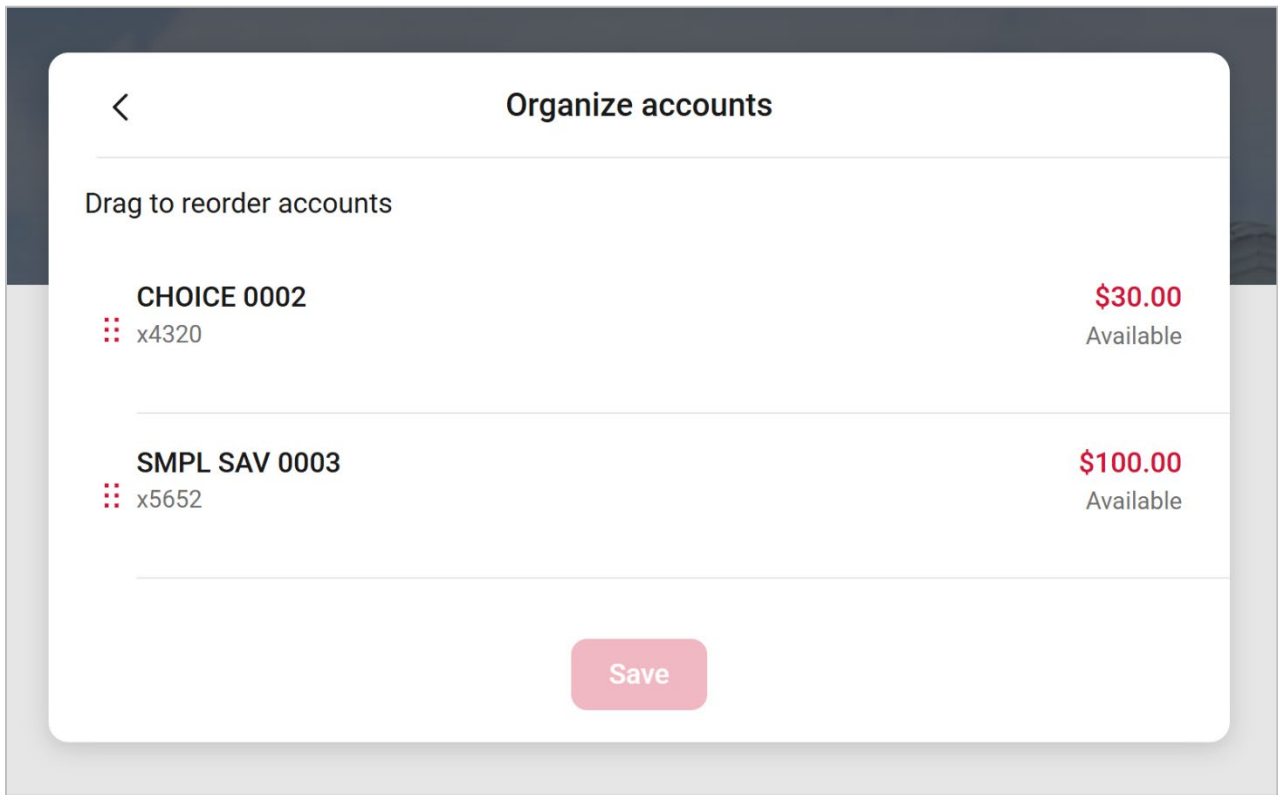
Step 1

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**.



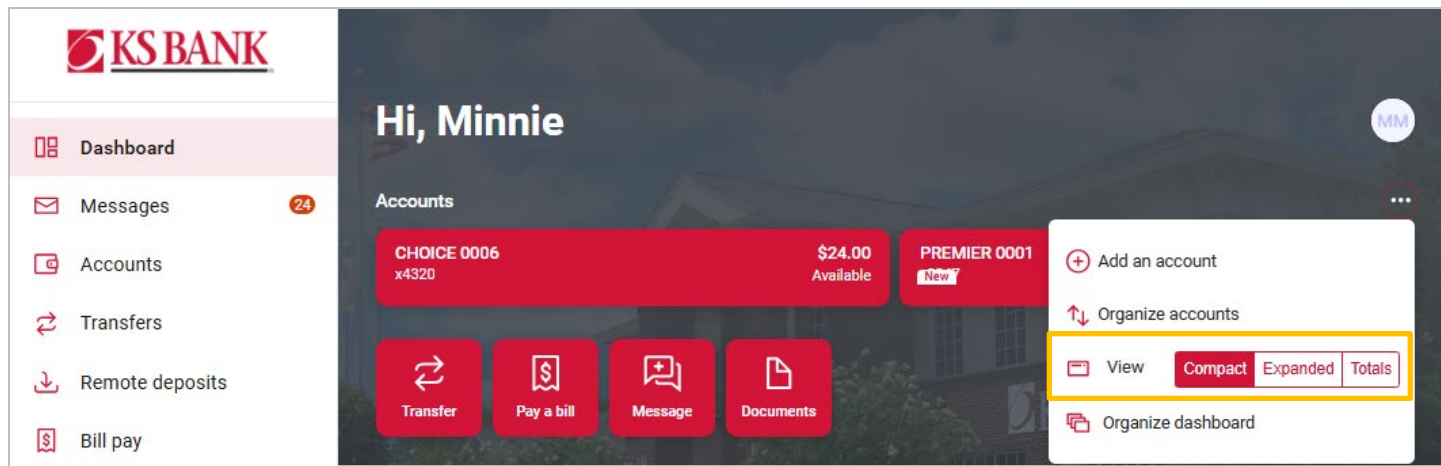
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Account View

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

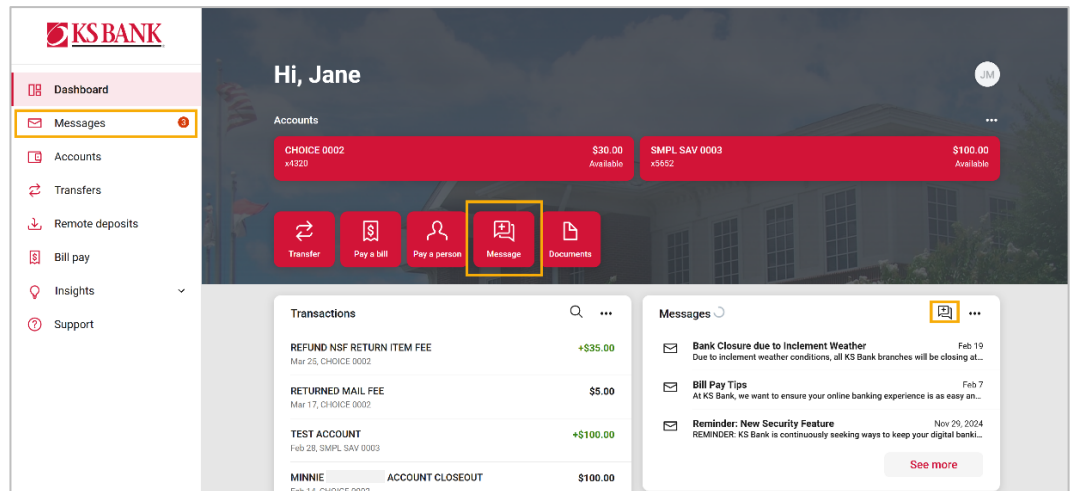
Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

Start a Conversation

Step 1

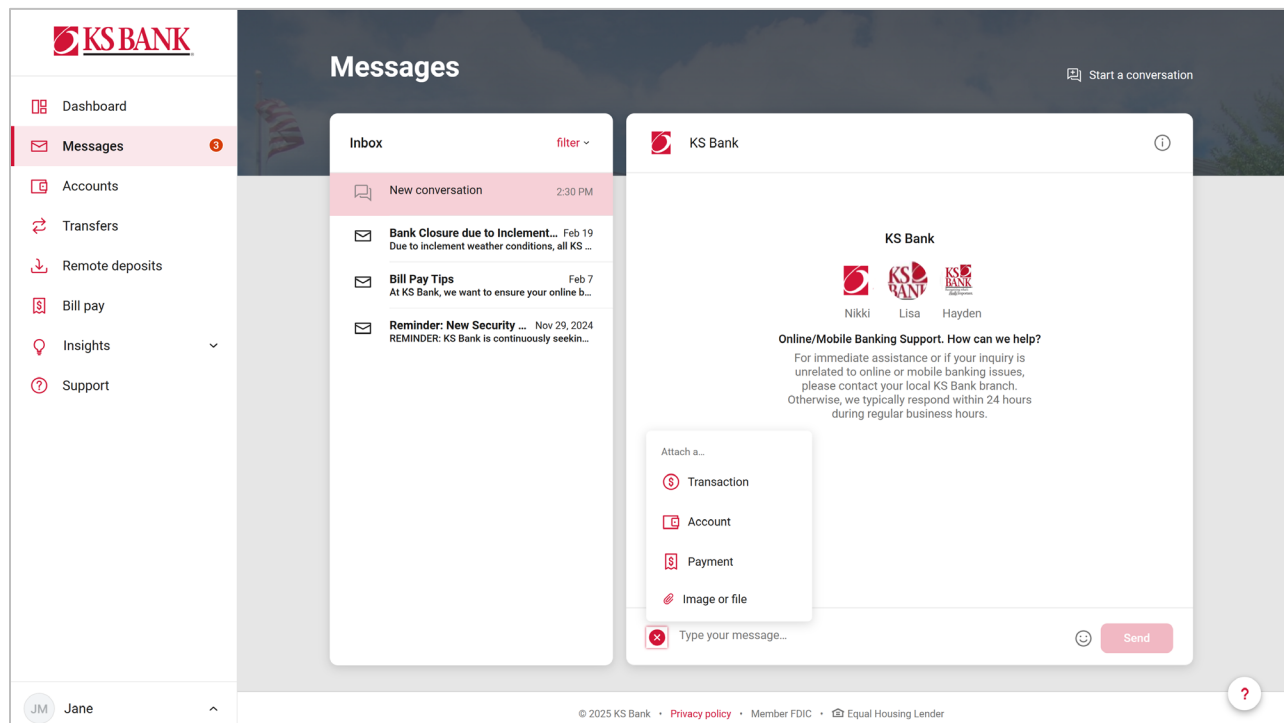
Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**.

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



Step 2

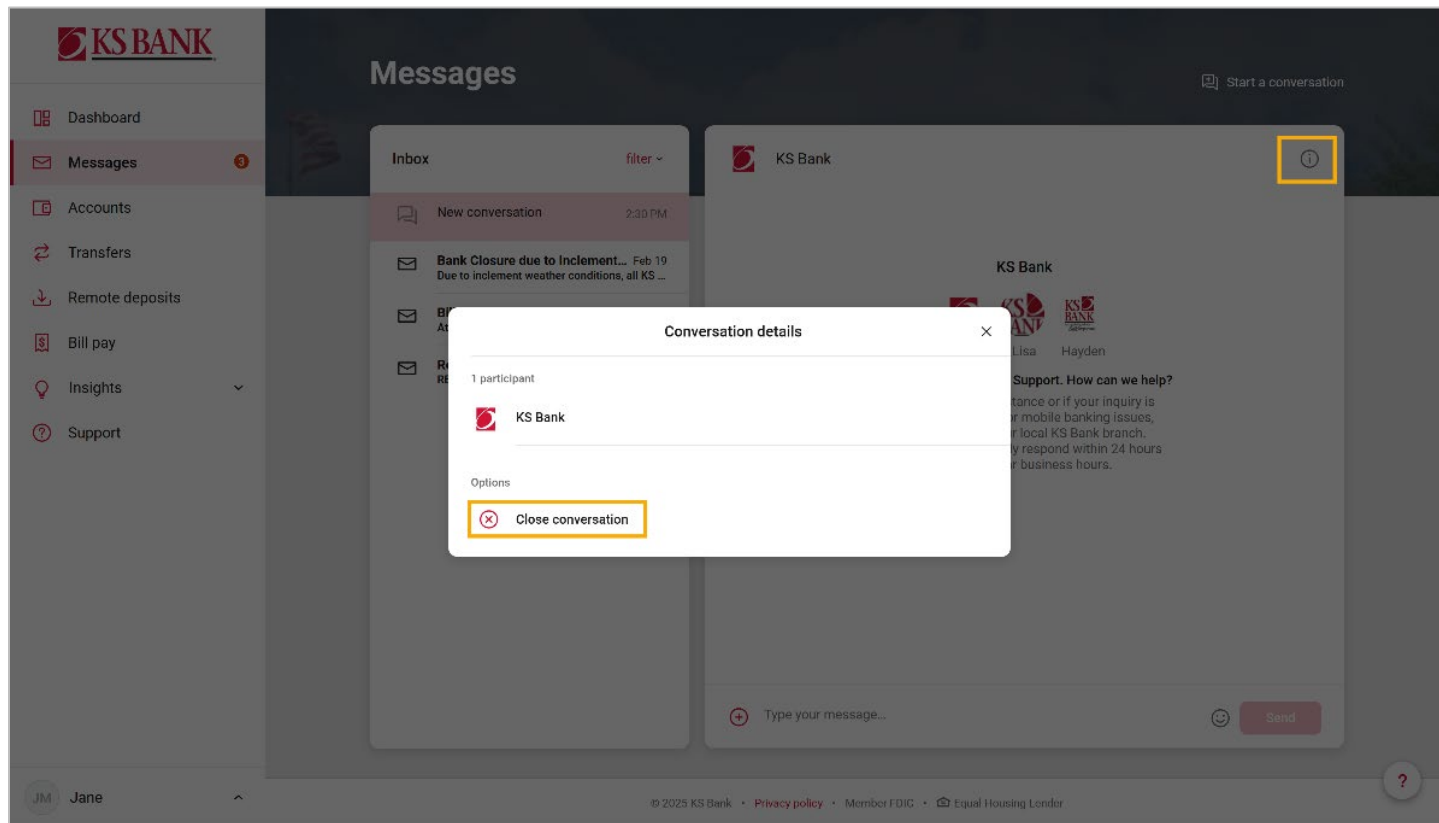
Type your message in the field. Click the **+** to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



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Close/Delete a Message

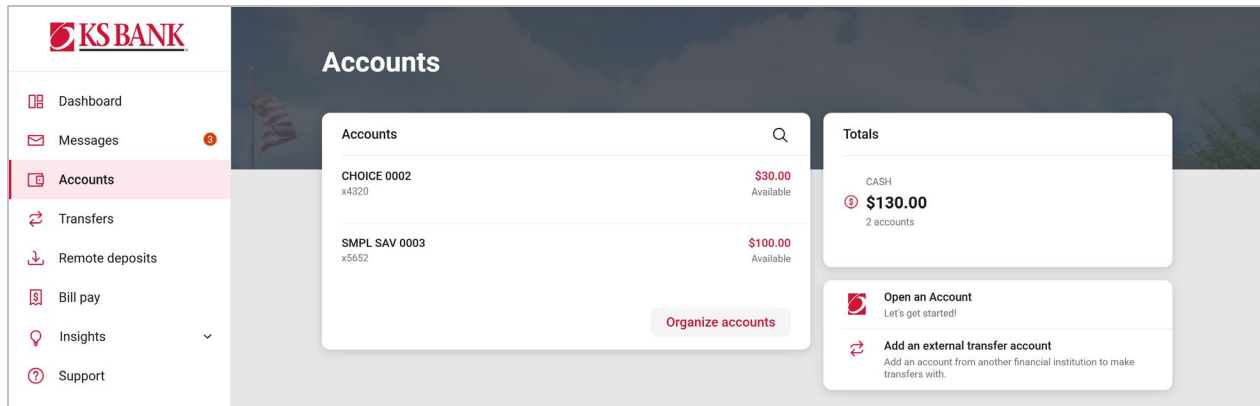
Select the icon and click **Close conversation**. Closing a conversation deletes it.



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Accounts

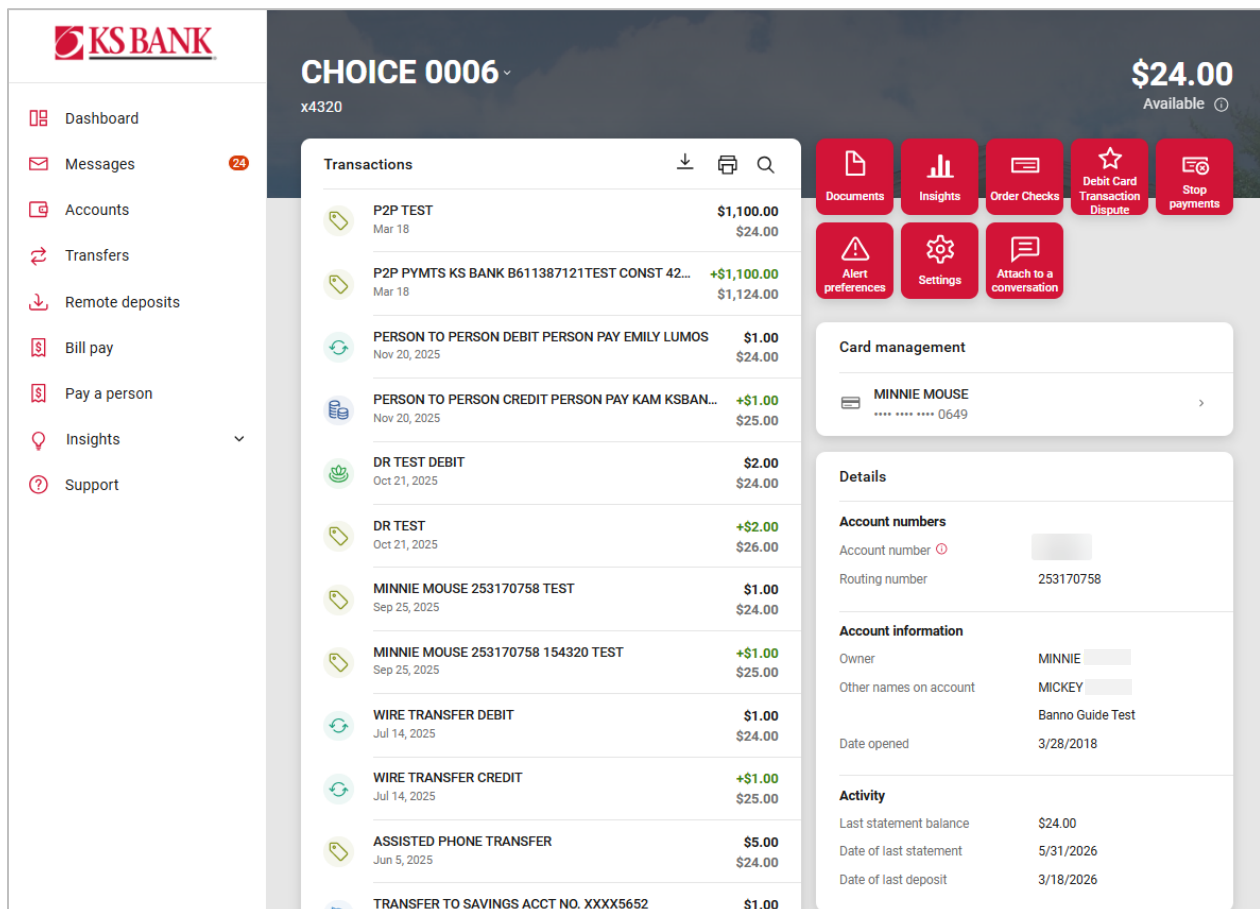
Select **Accounts** to see a listing of all the accounts tied to your online banking ID.



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.



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.

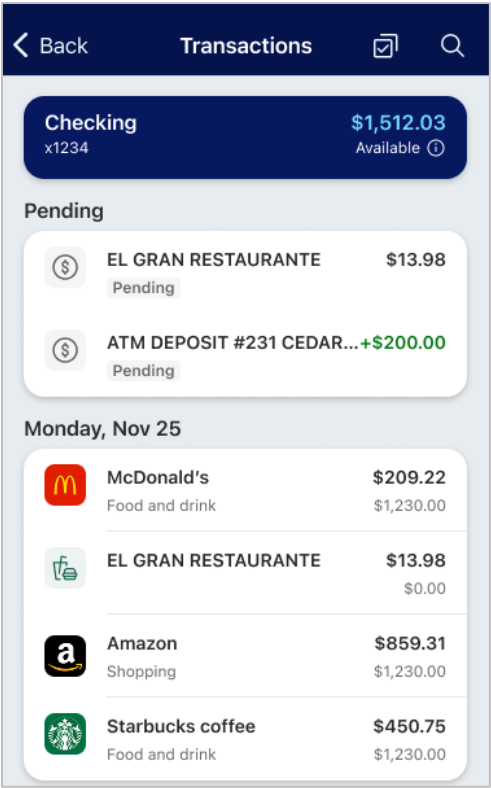
You may edit this information yourself if desired.

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:

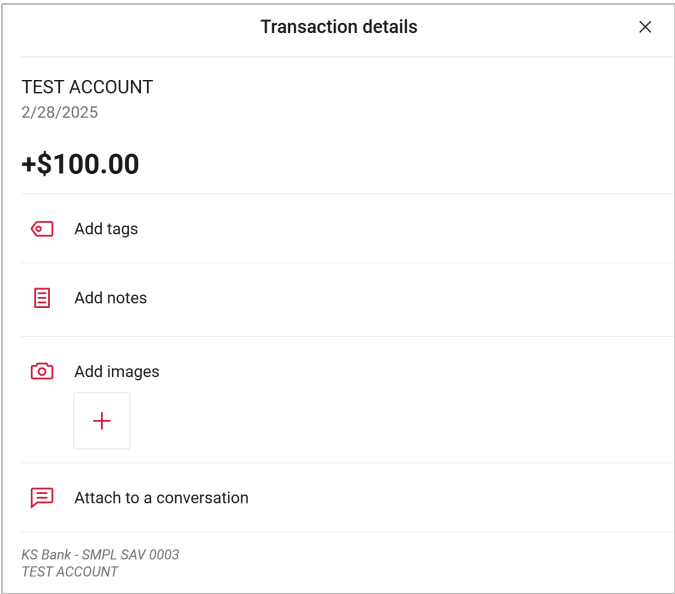
- Only the description has improved for easier recognition. Your transaction and account balance have not changed.
- Transactions prior to February 25, 2026 will not change.
- Some transactions may keep the original description and show a general category icon.



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.



Digital Banking User Guide

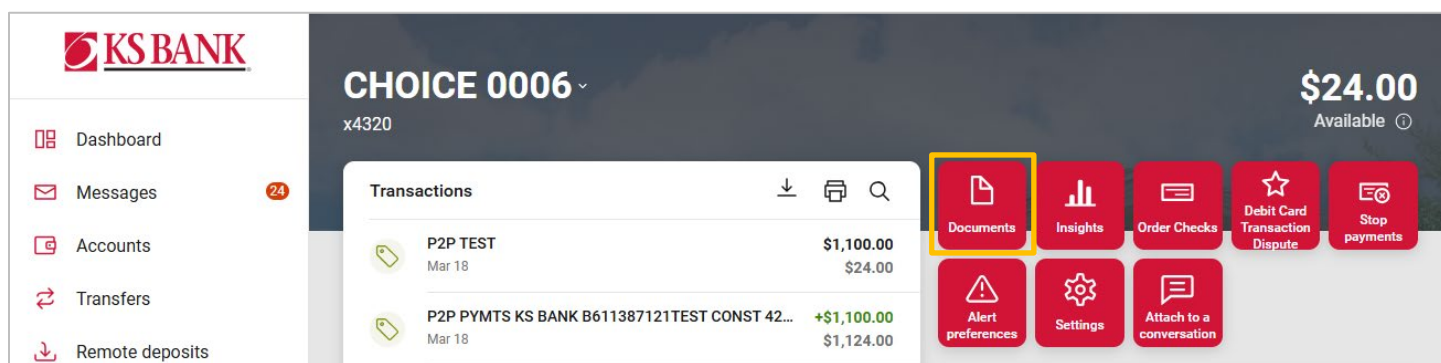
Documents

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

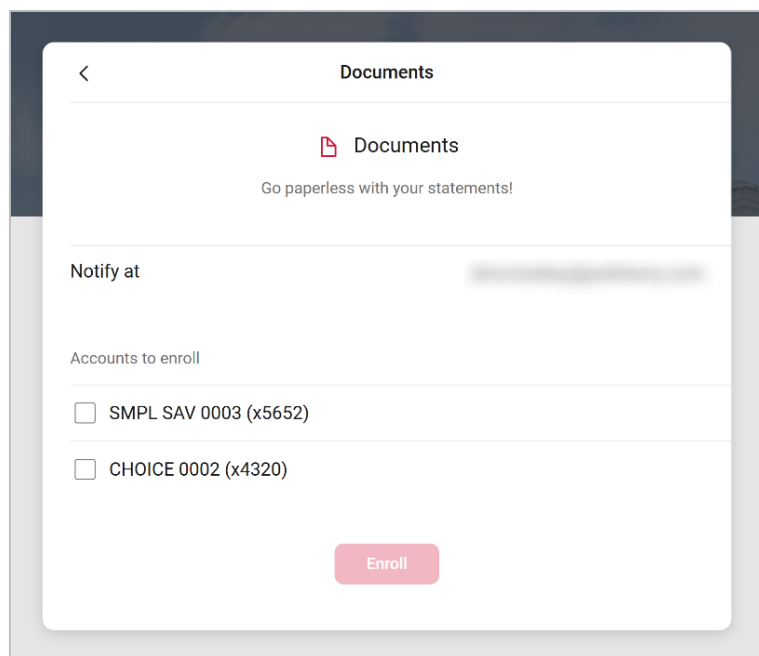
Step 1

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



Step 2

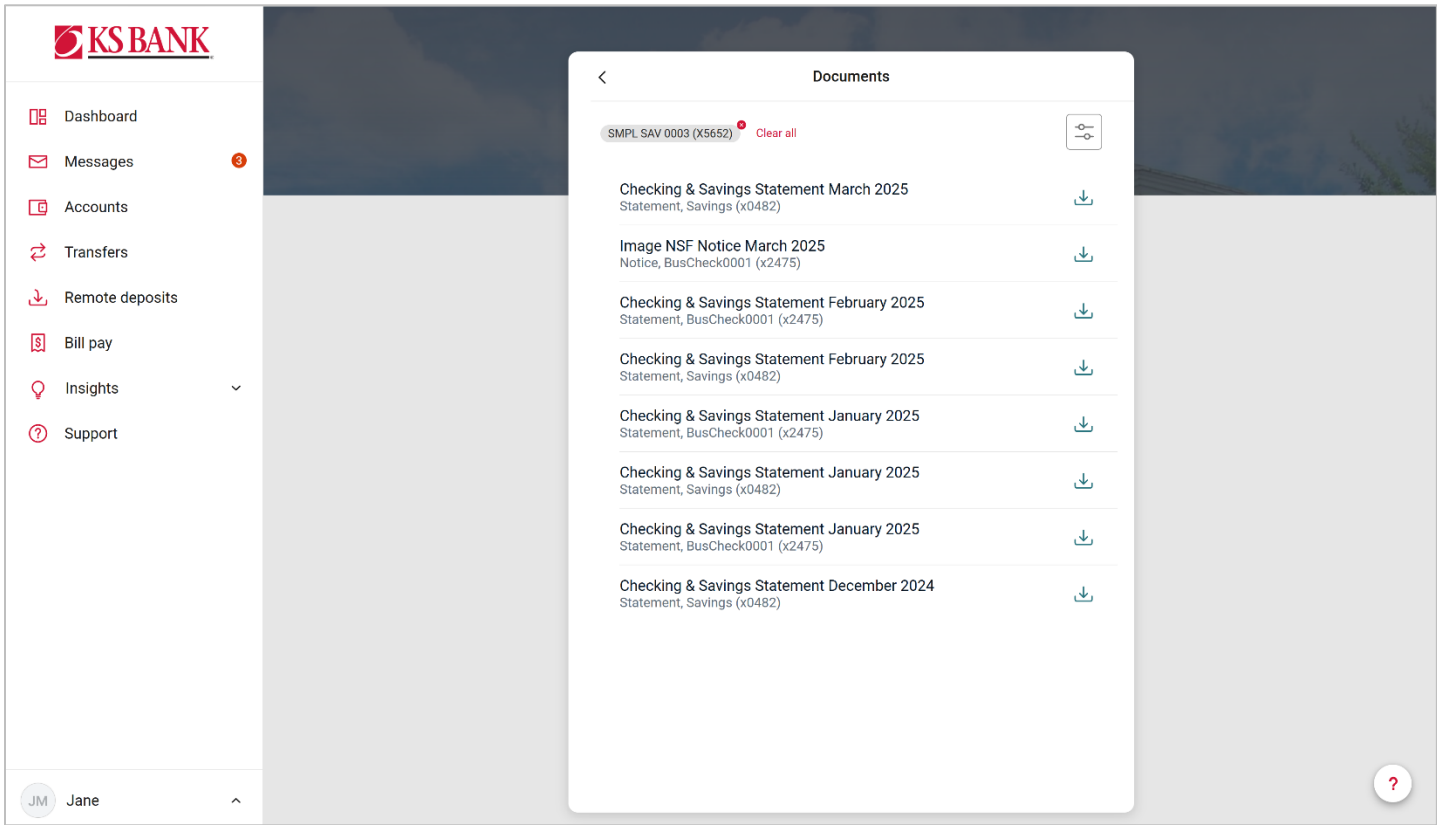
Choose which account(s) to enroll. Click OK.



Digital Banking User Guide

Step 3

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



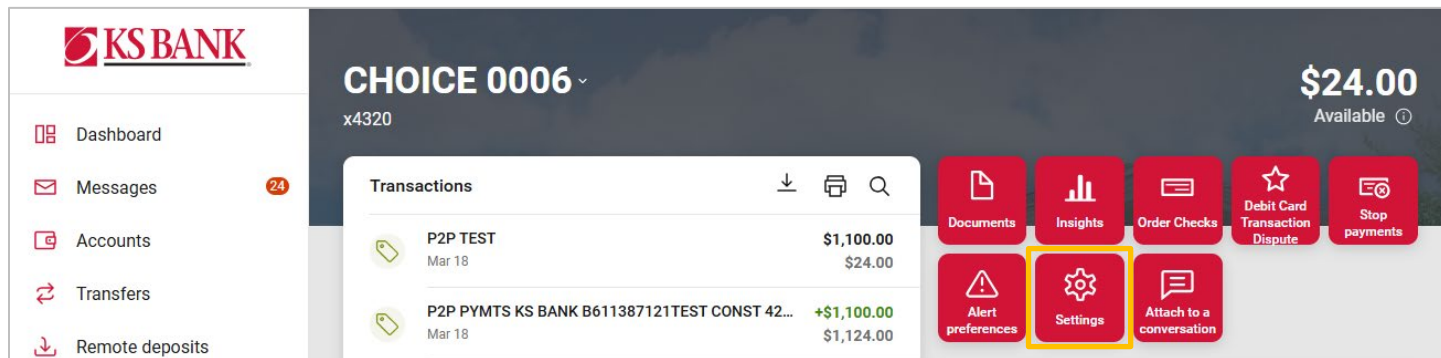
Digital Banking User Guide

eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

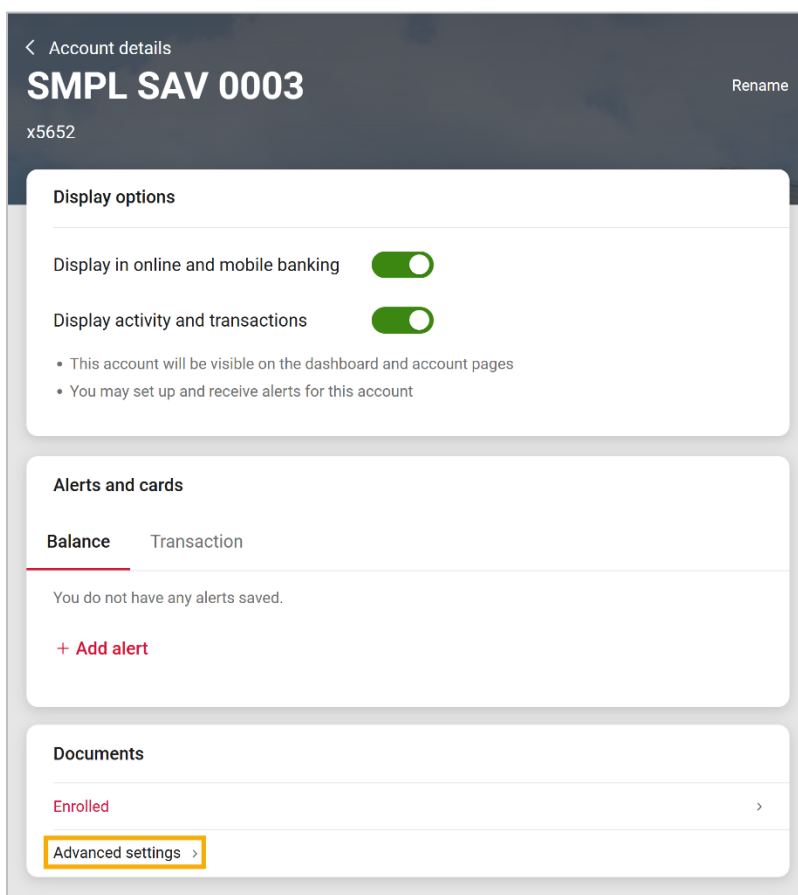
Step 1

Open your account and click **Settings**.



Step 2

Select **Advanced settings**.



Digital Banking User Guide

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 the 'Sign Up/Changes' page. At the top, a red navigation bar contains the following links: Documents, eStatements/Notices, **Sign Up/Changes** (highlighted with a yellow box), Email Settings, Additional Recipients, and Disclosures. Below the navigation bar, a white card contains the following content:

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.

☒ Enroll All Available Accounts and Document Types Shown

Enroll Accounts

> ☒ CHOICE 0002

> ☒ SMPL SAV 0003

At the bottom of the card 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 the 'Additional Recipients' page. At the top, a red navigation bar contains the following links: Documents, eStatements/Notices, Sign Up/Changes, **Additional Recipients** (highlighted with a yellow box), Email Settings, and Disclosures. Below the navigation bar, a white card contains the following content:

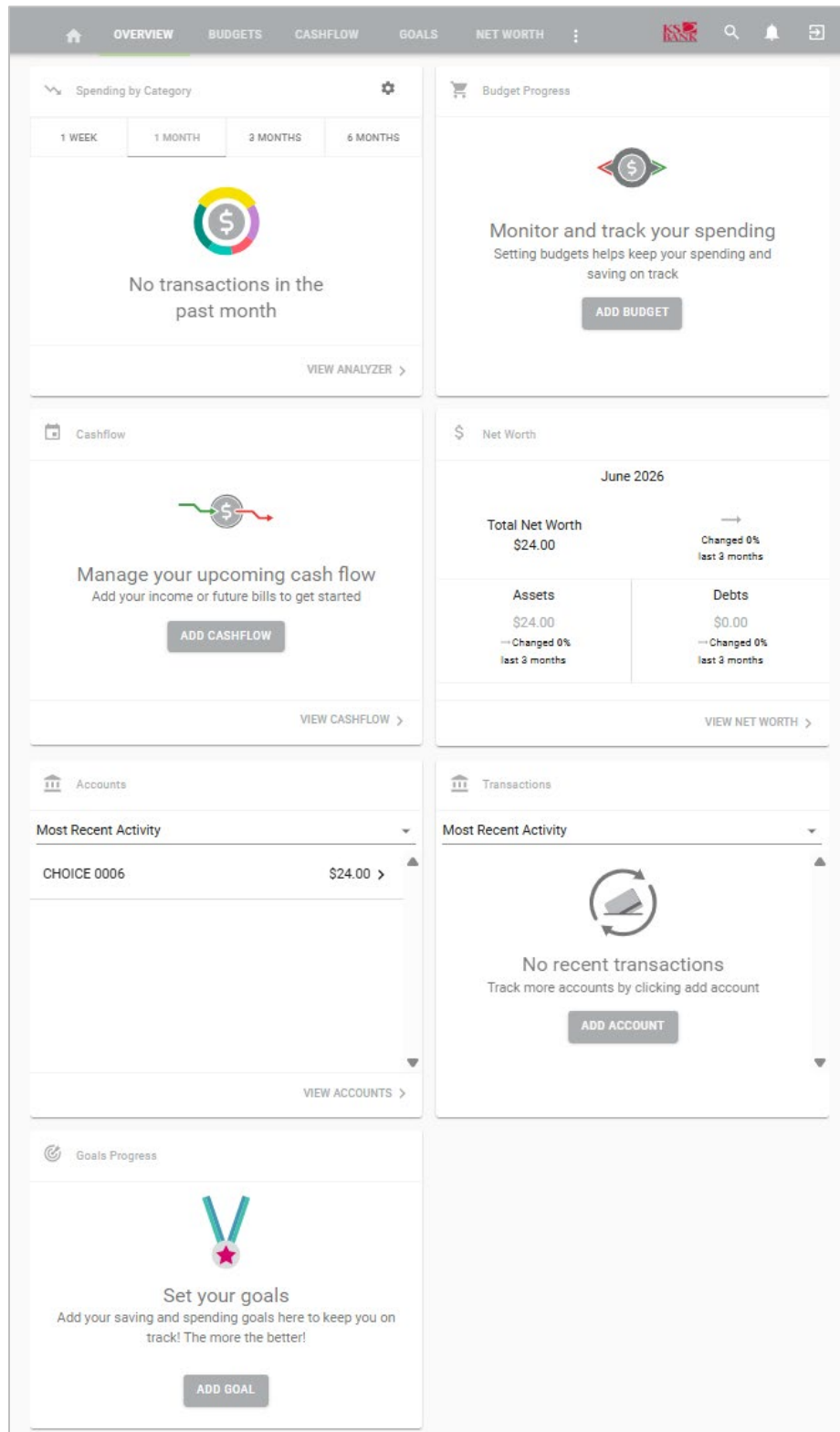
You currently have no Additional Recipients. Please be aware that additional recipients will see your check images and security phrase. Username is the log-in name the additional recipient will use when signing in to view the statement and/or document. It may not contain spaces or special characters. 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.

At the bottom of the card is a red button: **Add Additional Recipients**.

Digital Banking User Guide

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.



Digital Banking User Guide

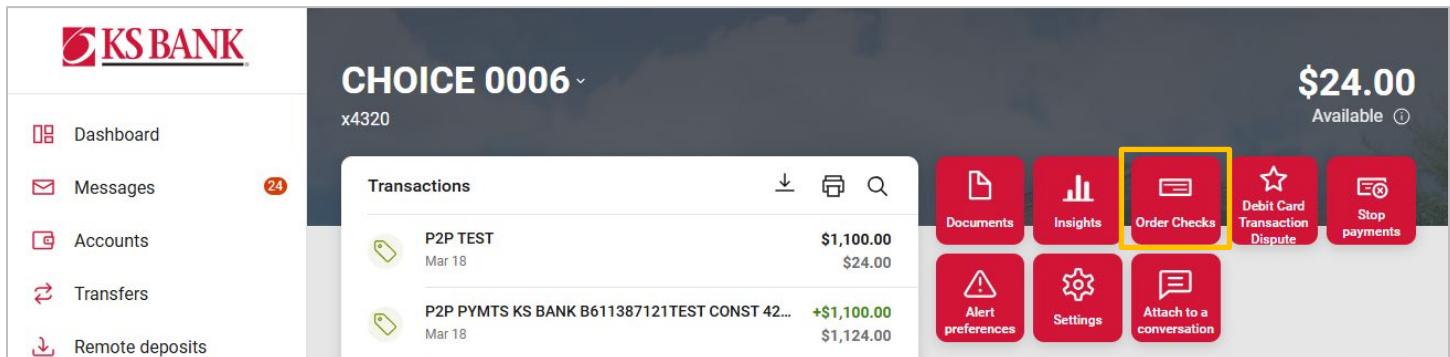
Order Checks

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

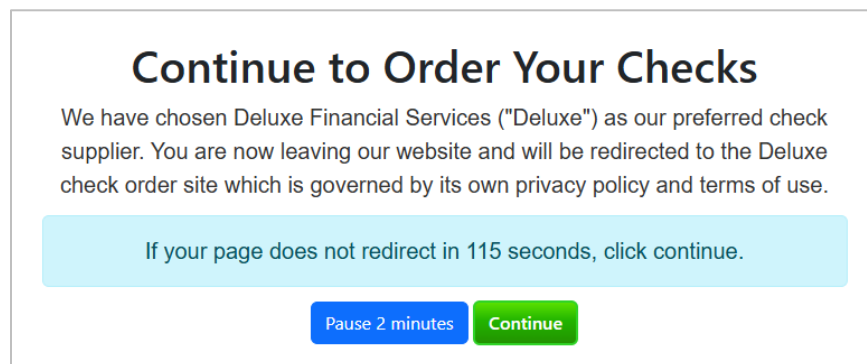
Step 1

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.

Digital Banking User Guide

[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 ProductsCheck EnhancementsHome Office / Desk Books

Customize your check below

Check Imprint

Change Font: ▼ ARTISAN

MINNIE

Mia

Title

Suffix

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

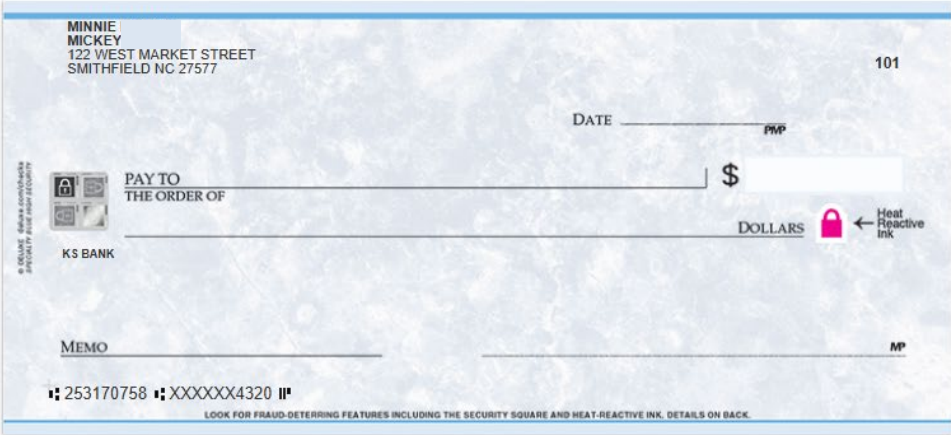
☐ Background Image☒ None

Message Clear

☐ Standard Message☒ No Message

☐ Additional Signature Line

Specialty Blue High Security



* 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

Check Design Categories: High Security


Alzheimer's Association® High Security


Alzheimer's Association® Mini-Pak High Security


Americana High Security


Antique High Security

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User Guide

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Digital Banking User Guide

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



View Cart

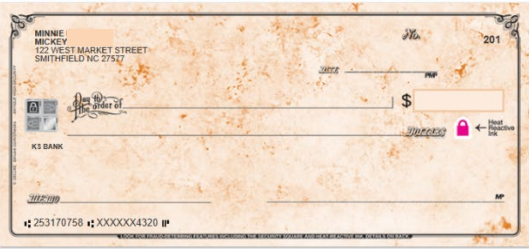
0 Items

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.







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

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User Guide

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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

Delivery/Processing

Discount (s)

Total

\$ 90.50

Included

\$ -0.00

\$ 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](#).

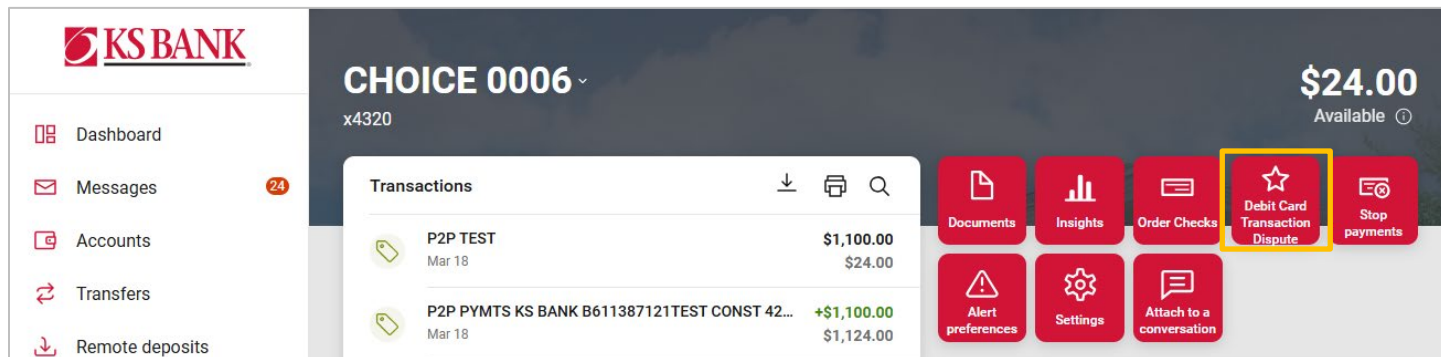
Digital Banking User Guide

Debit Card Transaction Dispute

Follow this process to dispute a transaction on your debit card.

Step 1

From your account, click **Debit Card Transaction Dispute**.



Step 2

Select the **Account Type** and click **Next**.

The screenshot shows the FINBOA 'Submit Claim' form. On the left, under the 'Submit Claim' heading, is a four-step progress indicator. Step 1, 'Enter Account Info', is the current step and is highlighted with a dark blue background. Steps 2, 3, and 4 are 'Add Transactions', 'Fill Out Claim Form', and 'Upload Documents' respectively. The main form area is titled 'Enter Account Info' and contains two fields: 'Account Number' with a text input field, and 'Select Account Type' with a dropdown menu. The dropdown menu is open, showing three options: 'Demand Deposit' (selected and highlighted in blue), 'Demand Deposit', and 'Savings'.

Digital Banking User Guide

Step 3

Choose answers for the following required fields:

- **Transaction Method** and **Account Type**
- **I am disputing the listed transaction(s) because**
- **Describe the circumstances in detail**

The rest of the information has been auto populated. Make adjustments if necessary.

Click **Next**.



Financial Back Office Automation

Submit Claim

To ensure your claim is successfully submitted, please ensure **all 4 steps** have been completed in their entirety.

- 1** Enter Account Info
- 2 Add Transactions
- 3 Fill Out Claim Form
- 4 Upload Documents

Enter Account Info

Transaction Method

Debit Card

Account Type:
☒ Personal ☐ Business

I am disputing the listed transaction(s) because:
I did not authorize the transaction(s)

Card Ending - Name
XXXX1111 - Jane Doe - 6789

Account Holder
Jane Doe

Phone
123 456 7890

Email
jane@finboa.com

Describe the circumstance in detail
I don't recognize this transaction.

Next >

Digital Banking User Guide

Step 4

Select the transactions you wish to dispute. Click **Next**.



Submit Claim

To ensure your claim is successfully submitted, please ensure **all 4 steps** have been completed in their entirety.

✓

 Enter Account Info

2

 Add Transactions

3

 Fill Out Claim Form

4

 Upload Documents

Add Transactions to Dispute

4/27/2023 – 5/28/2025

Load Transactions

Q

 Enter merchant, description, or amount

Note: Pending transactions are not yet available for dispute

Date	Amount	Type	Description
3/4/2025	\$43.53	Debit	POS DEBIT 05/03 18:06 MURPHY
3/4/2025	\$53.55	Debit	CKCD DEBIT 05/03 00:00 AR GOV
3/4/2025	\$500.00	Debit	CKCD DEBIT 05/03 00:00 SQ
+ 3/3/2025	\$522.54	Debit	POS DEBIT 05/03 11:45

Selected Transactions

Date	Settled Amount	Disputed Amount	Merchant
3/3/2025	\$522.54	\$ 522.54	POS DEBIT 05/03 11:45

< Back

Next >

Digital Banking User Guide

Step 5

Complete the questionnaire and acknowledge the claim. Click **Next**.



FINBOA
Financial Back Office Automation

Submit Claim

To ensure your claim is successfully submitted, please ensure **all 4 steps** have been **completed in their entirety**.

✓

Enter Account Info

✓

Add Transactions

3

Fill Out Claim Form

4

Upload Documents



FINBOA
Financial Back Office Automation

DEBIT CARD DISPUTE FORM

Date Cardholder Notified Financial Institution: May 27, 2025
Cardholder Name:
Cardholder Address:
Cardholder Phone Number: (H) (W) (C) 123 456 7890
Card Number:
Account(s):xxxx
I had possession of my debit card at the time the disputed transaction(s) took place. ☒ Yes ☐ No
Is the debit card still in your possession? ☒ Yes ☐ No
Date Debit Card Discovered Lost/Stolen: Select date
Name(s) of Anyone Who May Have Access to Card and/or PIN:
Police Report Obtained for Stolen Card: ☐ Yes ☐ No
Filed Date: Select date Police Report Number:
City Report Filed In:

Date	Settled Amount	Disputed Amount	Merchant
Apr 23, 2025	\$15.00	\$15.00	Merchant Name

Check appropriate dispute reason:

☒ I did not participate or have any knowledge of the above transaction(s) nor did I allow anyone to use my debit card.
Card must be closed for fraud. Has card been closed? ☐ Yes ☒ No
Date Card Closed (If you haven't closed your card please contact Customer Care):
Disclosure Information:
Based on the information provided by you, we will conduct an investigation to determine whether the suspected error you reported did occur. We make every effort to complete investigations within 10 business days from the date you notified us (20 business days if the suspected error occurred during the first 30 days from account opening). If we need more time to conduct our investigation, we will notify you and request for the

Digital Banking User Guide

Step 6

Upload any supporting documents, then click **Submit**.



Financial Back Office Automation

Submit Claim

To ensure your claim is successfully submitted, please ensure **all 4 steps** have been **completed in their entirety**.

✓

Enter Account Info

✓

Add Transactions

✓

Fill Out Claim Form

4

Upload Documents

Upload Supporting Documents

Please upload any supporting documents. Supporting documents may include:

- Receipts or sales invoices
- Cancellation notice
- Return tracking numbers and receipt
- Merchant/company communication
- Other supporting documents for your submission

Drag and Drop Files Here Or

10MB max file size

Supported Files: PDF, Images

Browse for Files

< Back

Submit >

Step 7

Your claim has been successfully submitted.



Financial Back Office Automation

Submit Claim

To ensure your claim is successfully submitted, please ensure **all 4 steps** have been **completed in their entirety**.

✓

Enter Account Info

✓

Add Transactions

✓

Fill Out Claim Form

✓

Upload Documents

✓

Your claim has been successfully submitted!

You can now close this page.

Digital Banking User Guide

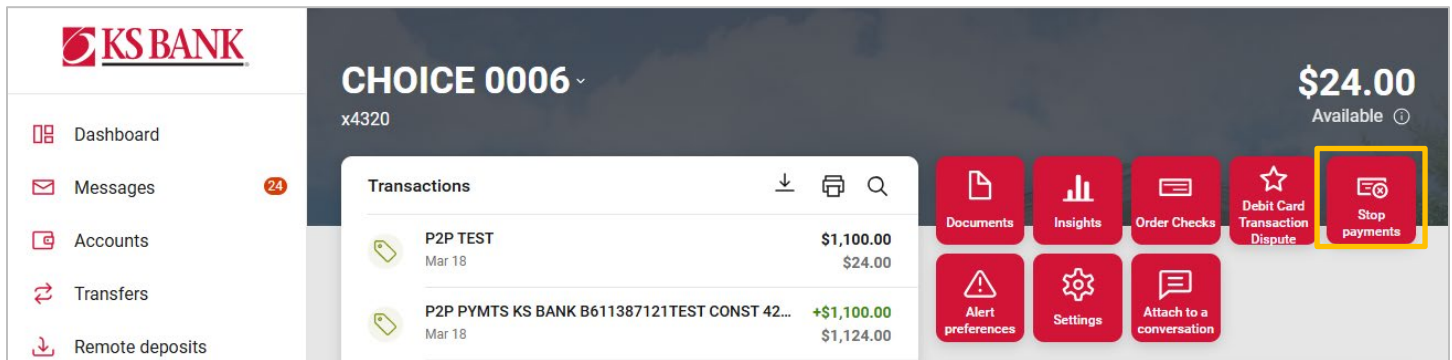
Stop Payments

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

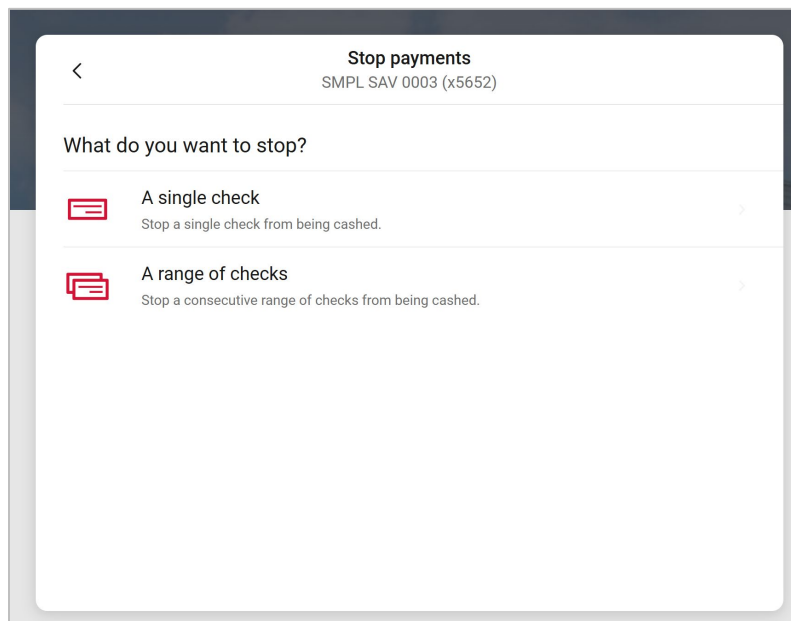
Step 1

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**.

Dashboard

Messages

Accounts

Transfers

Remote deposits

CHOICE 0006
x4320

Transactions

P2P TEST
Mar 18

\$1,100.00
\$24.00

P2P PYMTS KS BANK B611387121TEST CONST 42...

Mar 18

+\$1,100.00
\$1,124.00

Documents

Insights

Order Checks

Debit Card Transaction Dispute

Stop payments

Alert preferences

Settings

Attach to a conversation

\$24.00
Available

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**.

Dashboard

Messages

Accounts

Transfers

Remote deposits

CHOICE 0006

x4320

\$24.00

Available

Transactions

P2P TEST

Mar 18

\$1,100.00

\$24.00

P2P PYMTS KS BANK B611387121TEST CONST 42...

Mar 18

+\$1,100.00

\$1,124.00

Documents

Insights

Order Checks

Debit Card Transaction Dispute

Stop payments

Alert preferences

Settings

Attach to a conversation

Digital Banking
User Guide

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Digital Banking User Guide

Step 2

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

< Account alerts
SMPL SAV 0003 (x5652)

Balance Transaction

You do not have any alerts saved.

+ Add alert

Step 3

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

< Account alerts
SMPL SAV 0003 (x5652)

Balance Transaction

You do not have any alerts saved.

Notify me when my balance is :

over \$

Notify by:

☐ Text ☐ Email ☒ In-App Message

Need to update your contact information?

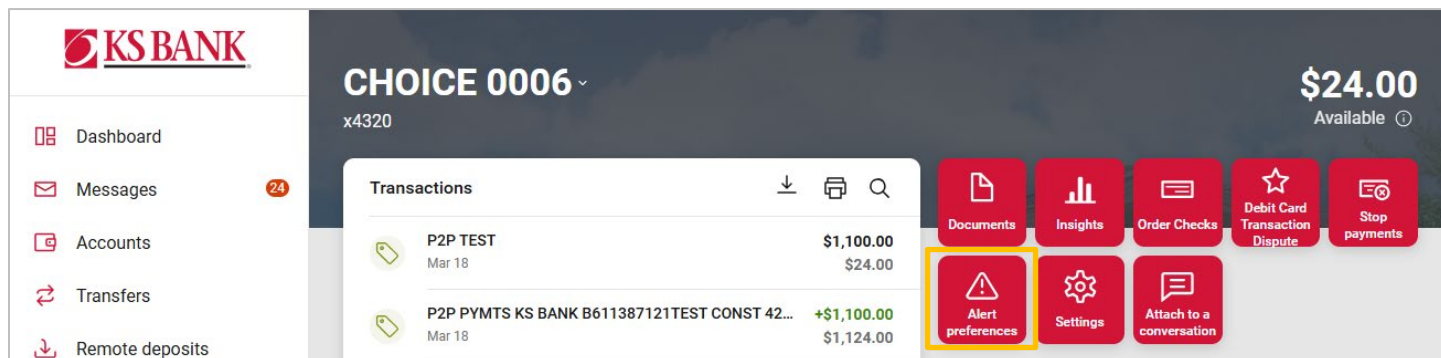
Cancel Add alert

Digital Banking User Guide

Edit or Delete an Alert

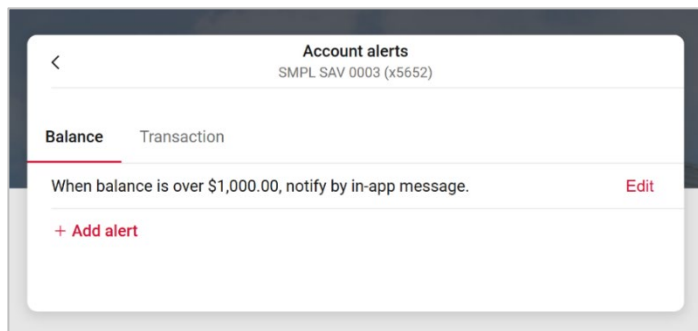
Step 1

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



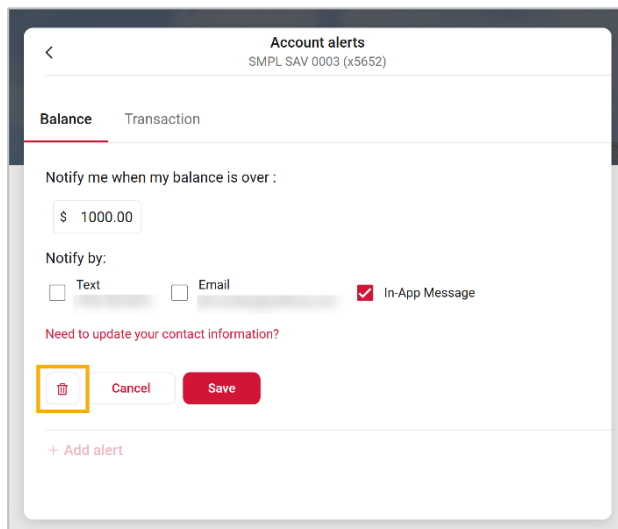
Step 2

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.



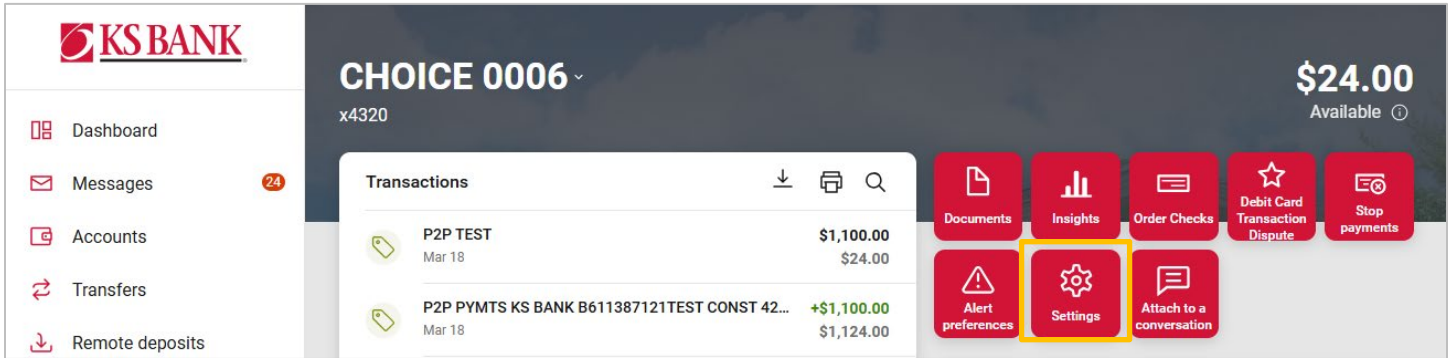
Digital Banking User Guide

Account Settings

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

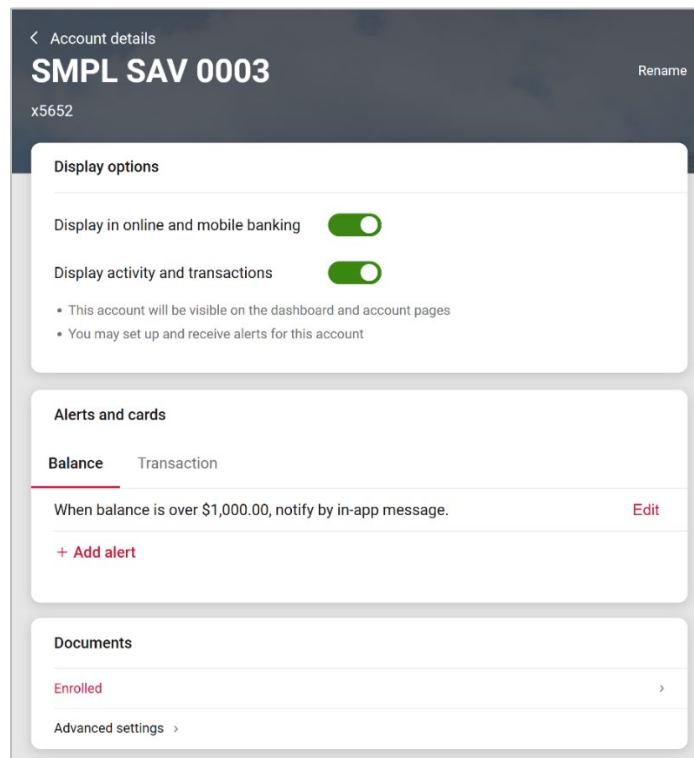
Step 1

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.



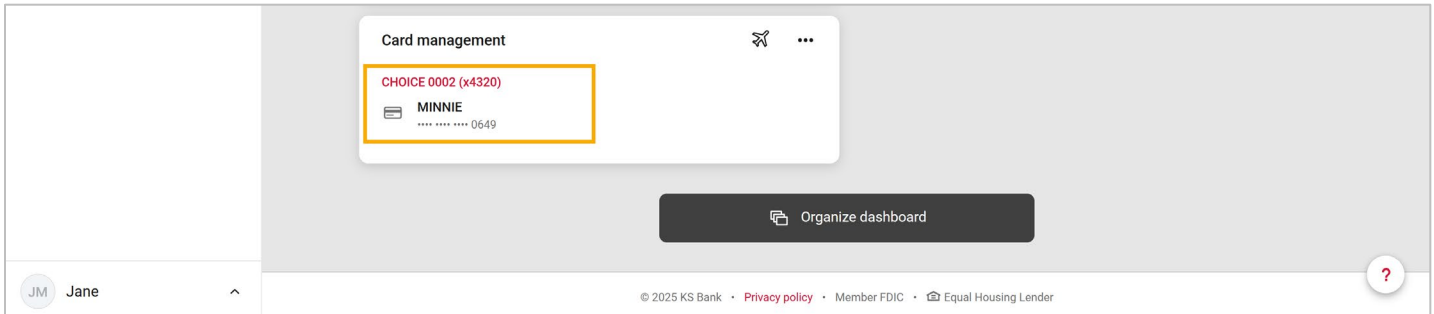
Digital Banking User Guide

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

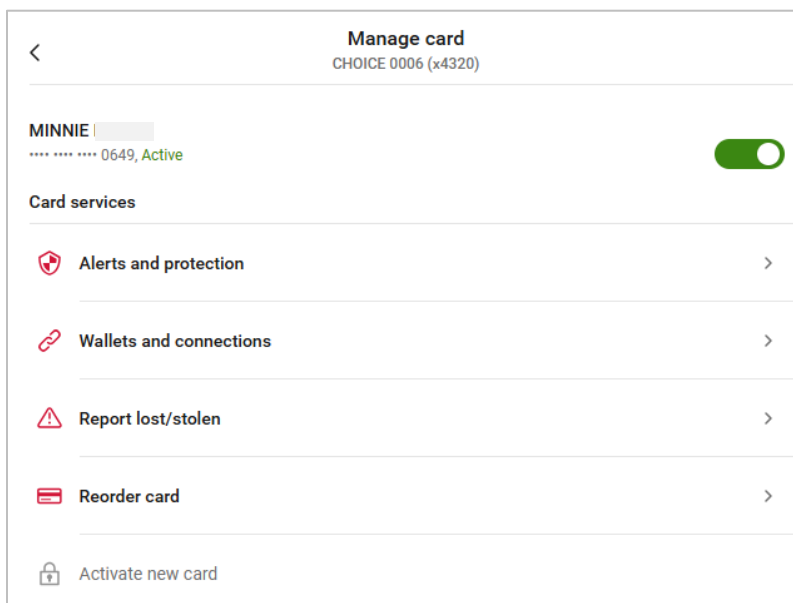
Select your debit card under **Card management**.



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.



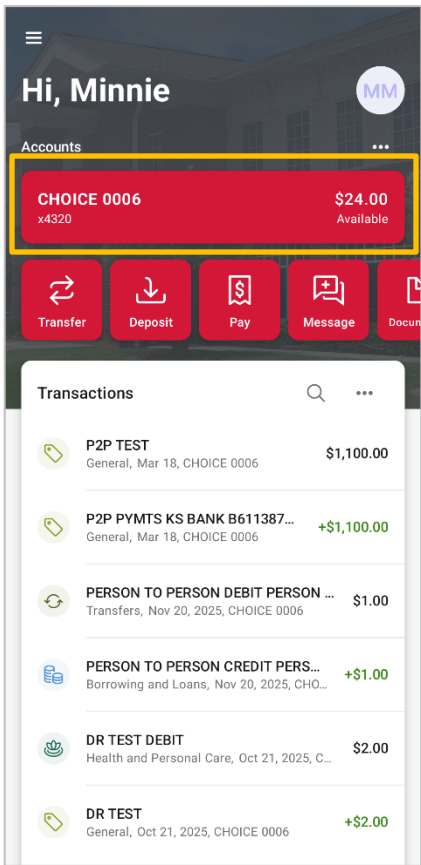
Digital Banking User Guide

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.

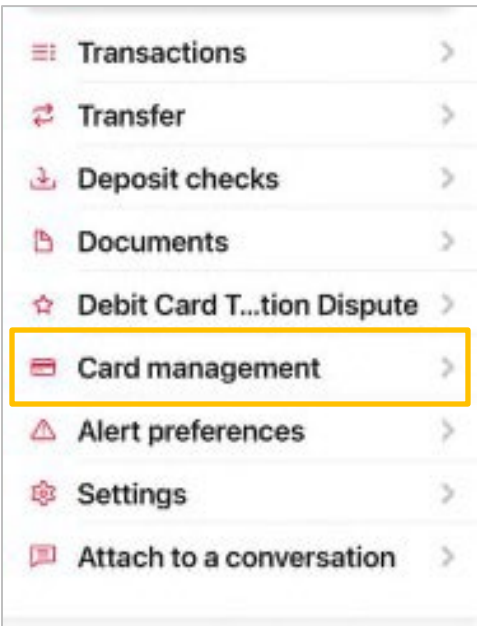
Step 1

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



Step 2

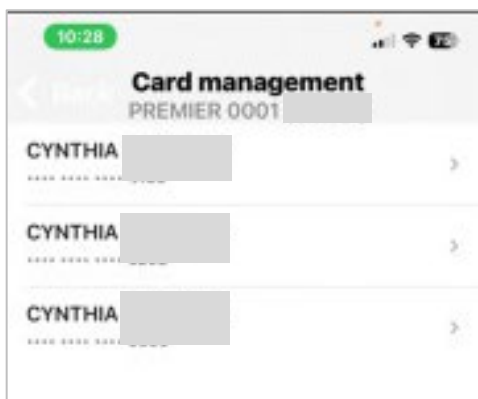
Select **Card Management**.



Digital Banking User Guide

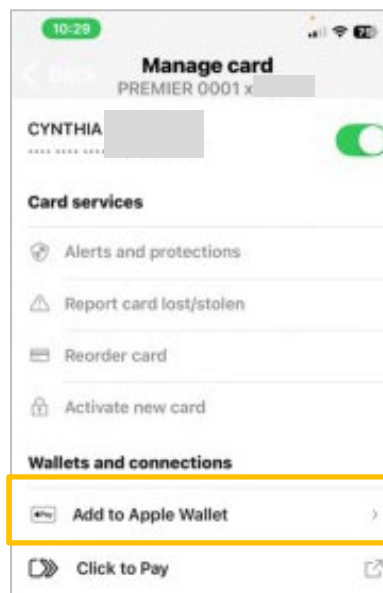
Step 3

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



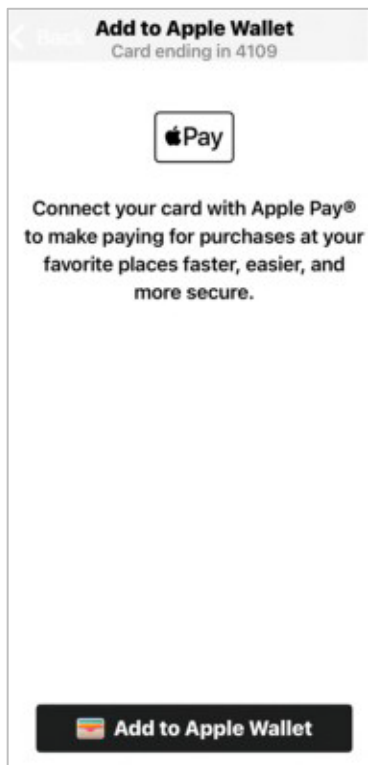
Step 4

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



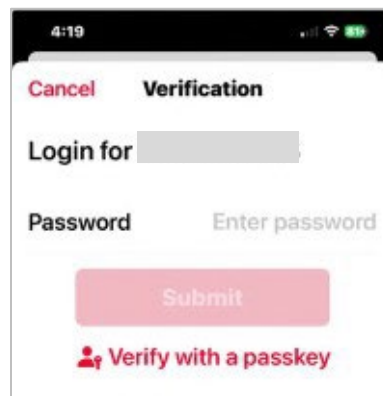
Step 5

Select Add to Apple Wallet.



Step 6

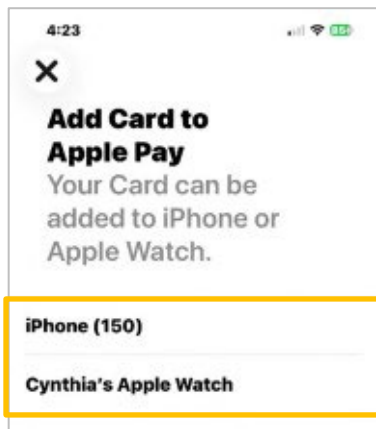
Enter your password for Verification.



Digital Banking User Guide

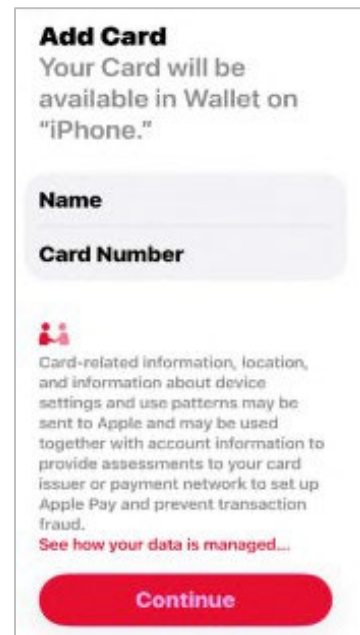
Step 8

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



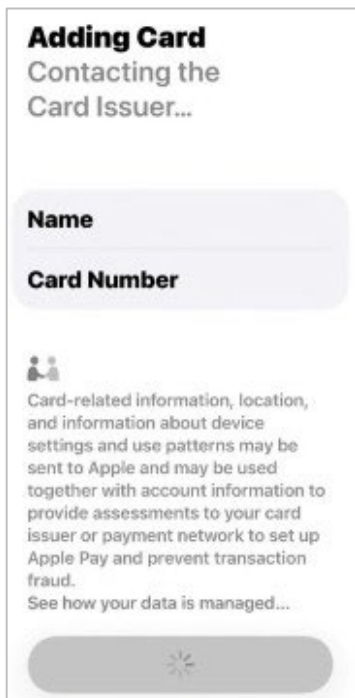
Step 9

Click **Continue**.



Step 10

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



Step 11

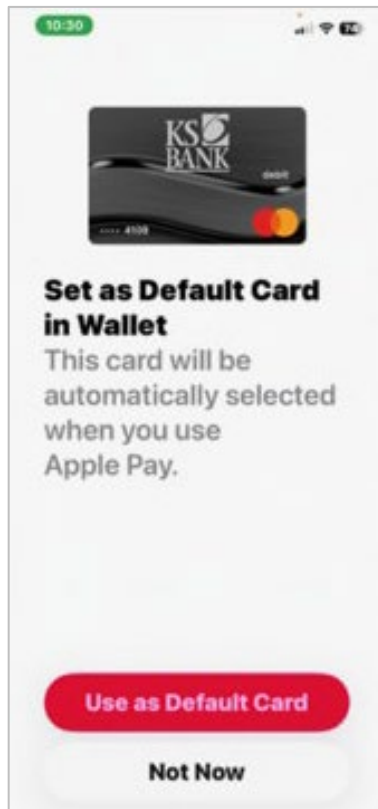
Once the card issuer responds, Select **Agree** to the *Terms and Conditions* to proceed.



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.

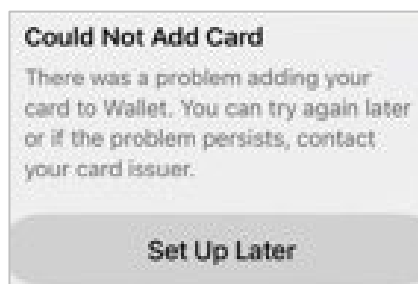


Step 13

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.

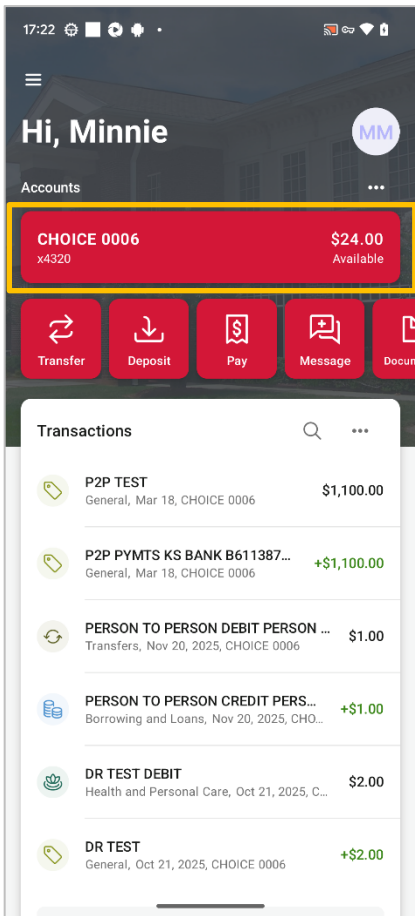
Digital Banking User Guide

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.

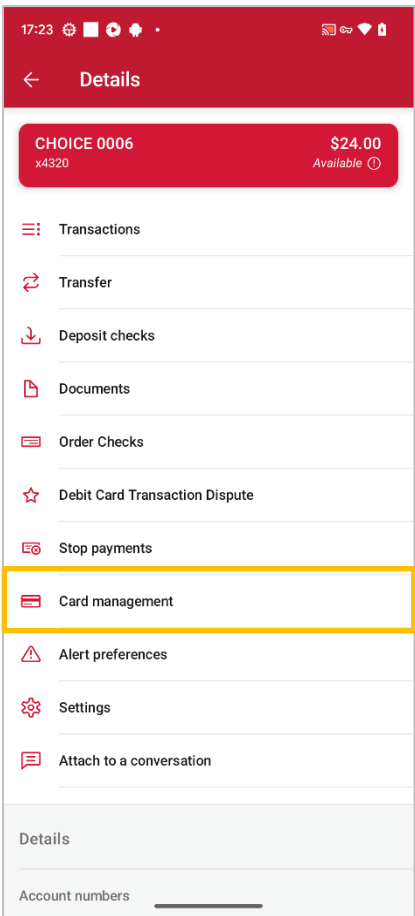
Step 1

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



Step 2

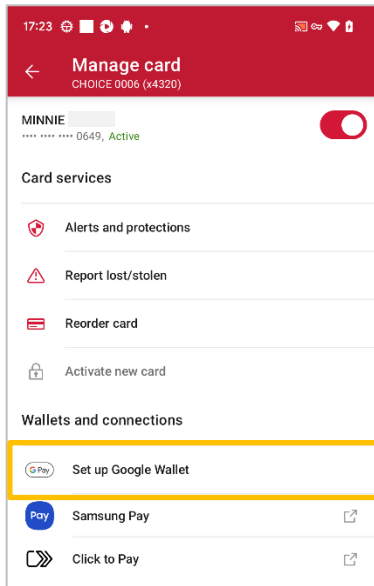
Select **Card Management**. If there is more than one card, choose the correct debit card to add to the wallet.



Digital Banking User Guide

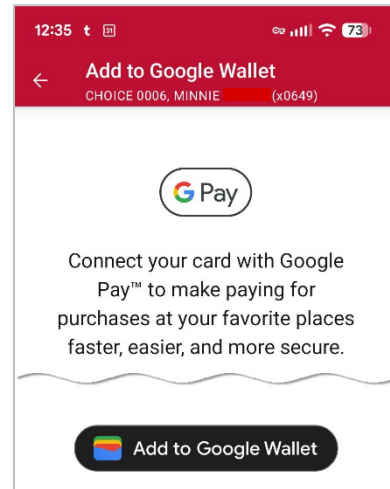
Step 3

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



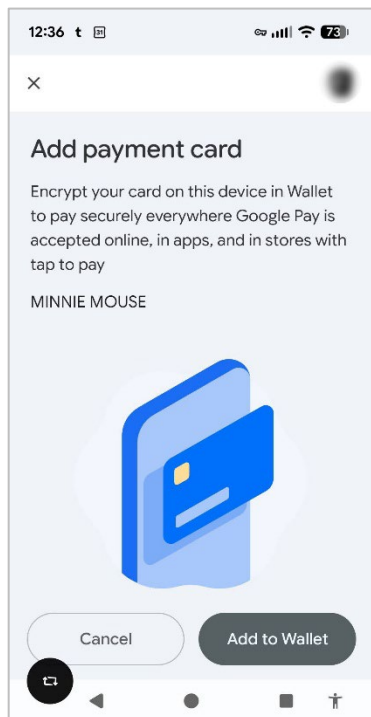
Step 4

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



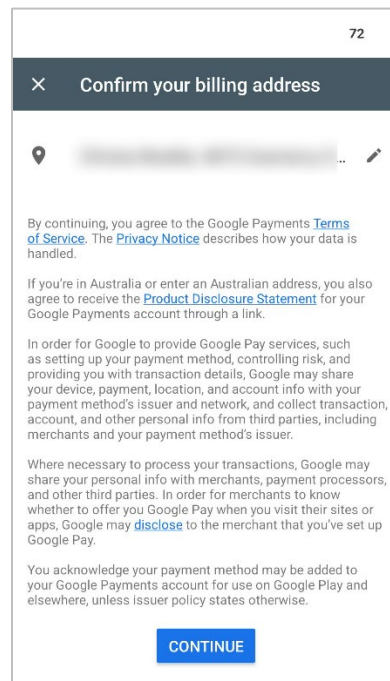
Step 5

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



Step 6

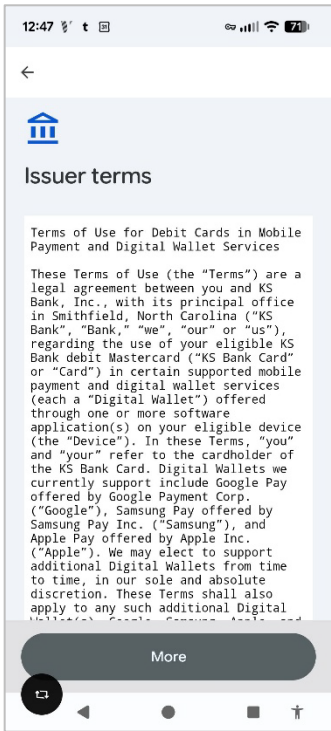
Confirm your billing address.



Digital Banking User Guide

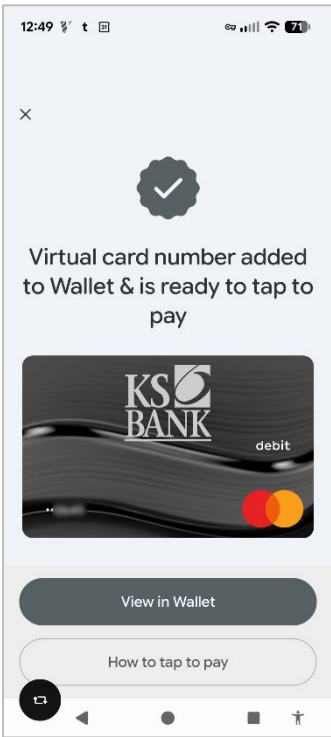
Step 7

To proceed, Agree to the Terms & Conditions.



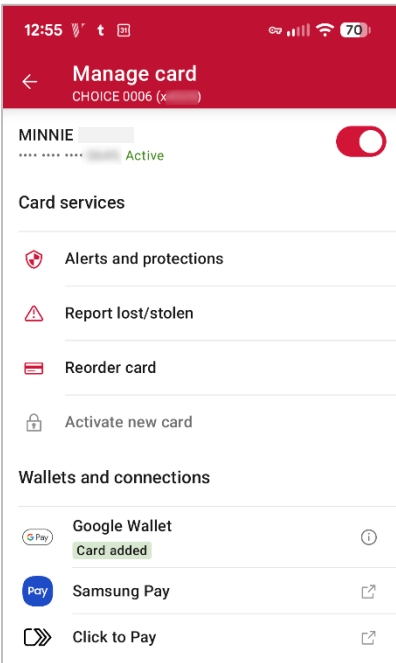
Step 8

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



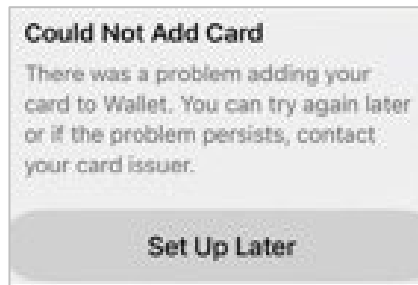
Step 9

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

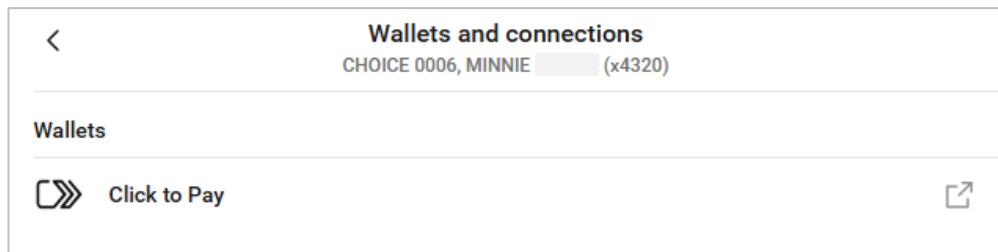
PLEASE NOTE: in some cases, the first attempt to add the Debit Card may not be successful. In that event, you will receive the following message:



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

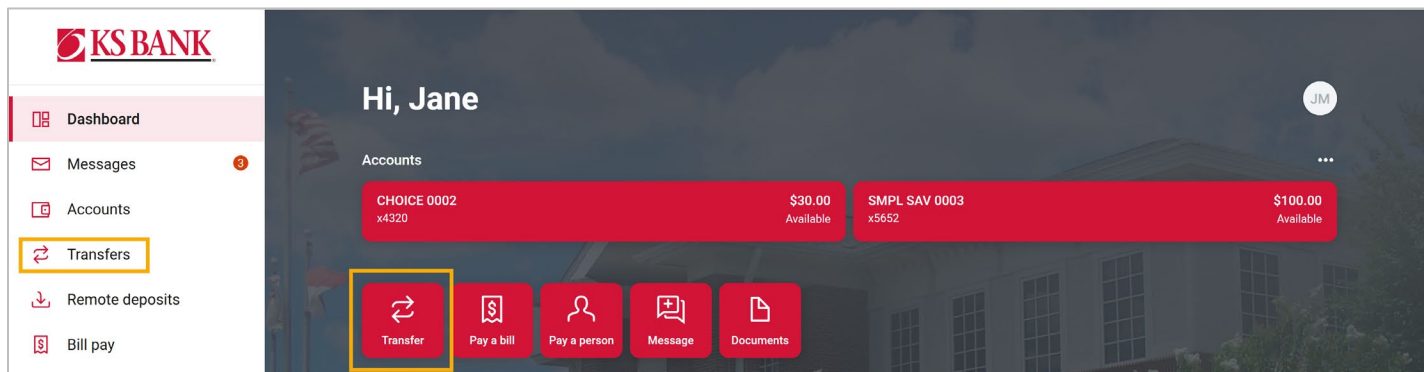
Transfers

Move money between internal and external accounts.

Standard Transfer

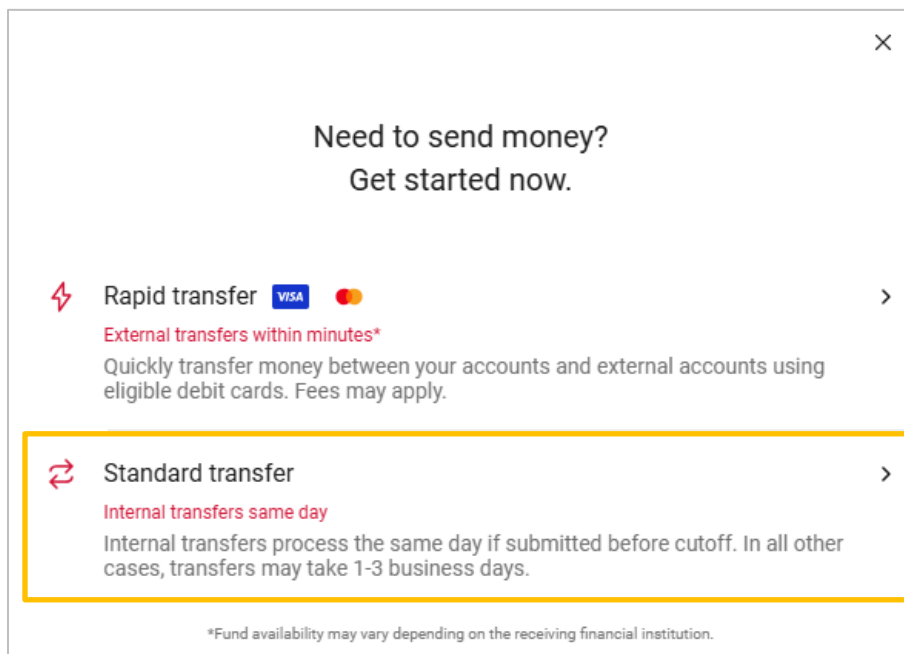
Step 1

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.

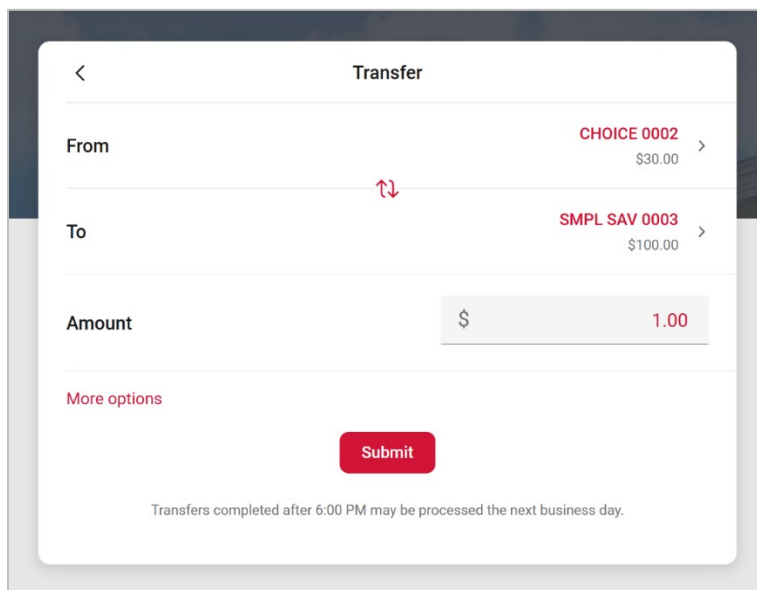


Digital Banking User Guide

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**.



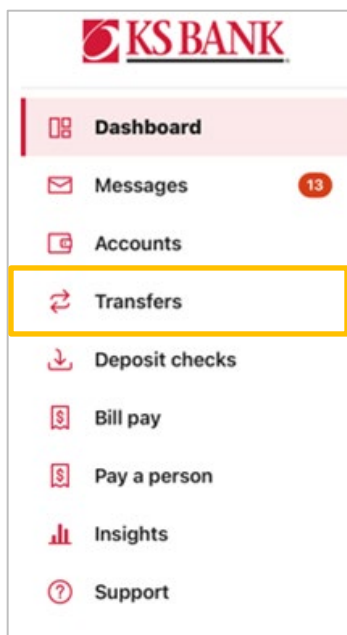
The screenshot shows a mobile app interface for a transfer. At the top is a back arrow and the title "Transfer". Below this are two rows: "From" and "To". The "From" row shows "CHOICE 0002" and "\$30.00" with a right arrow. The "To" row shows "SMPL SAV 0003" and "\$100.00" with a right arrow. A double-headed red arrow is between the two rows. Below these is an "Amount" field with a dollar sign icon and the value "1.00". Underneath is a link for "More options" and a red "Submit" button. At the bottom, a small note states: "Transfers completed after 6:00 PM may be processed the next business day."

Rapid Transfer

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

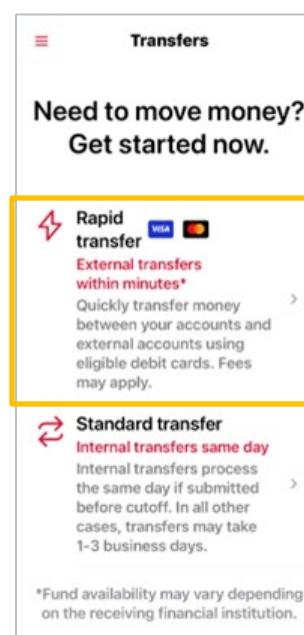
Step 1

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.

Back Rapid transfers

Activity Debit cards

Add a debit card

You have no debit cards.

Step 5

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

Verification

Login for

Password Enter password

Submit

Verify with a passkey

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.

Add a debit card Submit

Add a card to make external transfers

Use a debit card from another institution to transfer money between your KS Bank and external account within minutes*. For internal transfers, use Standard transfers.

CARD INFORMATION

Card number

CVV

EXPIRATION DATE

Month

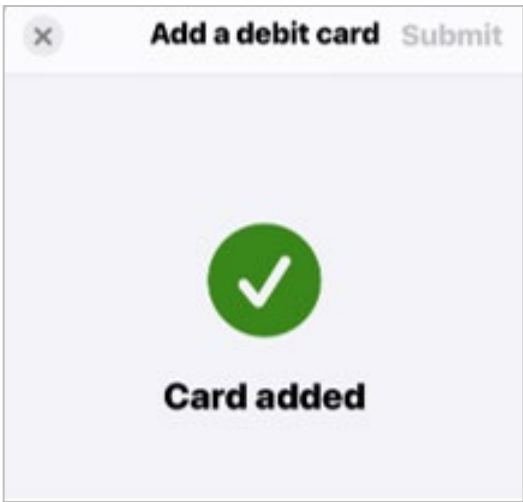
Year

*Fund availability may vary depending on the receiving financial institution.

Digital Banking User Guide

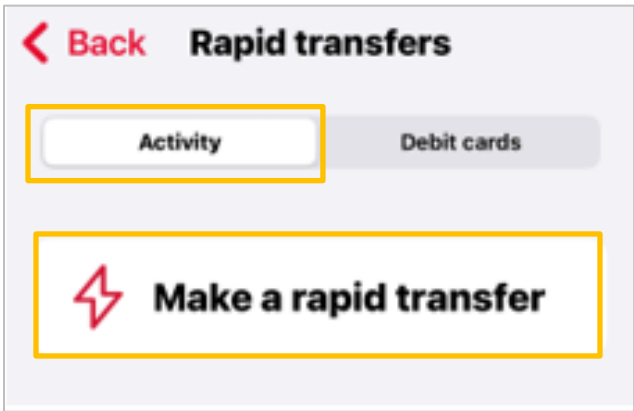
Step 6

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



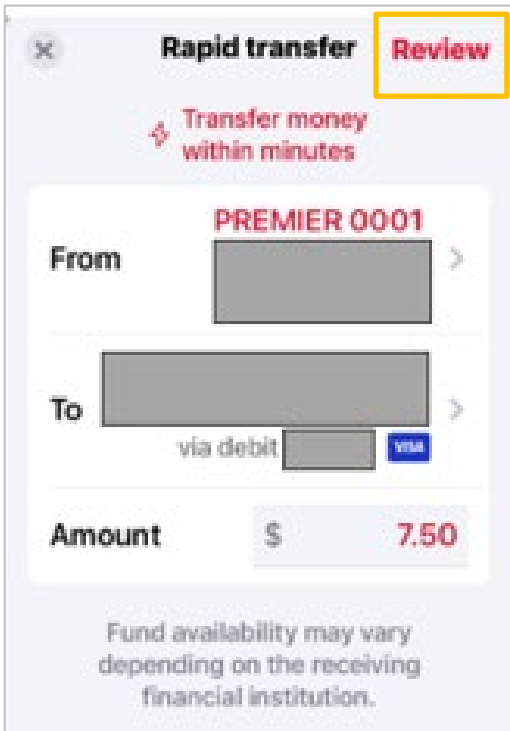
Step 7

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



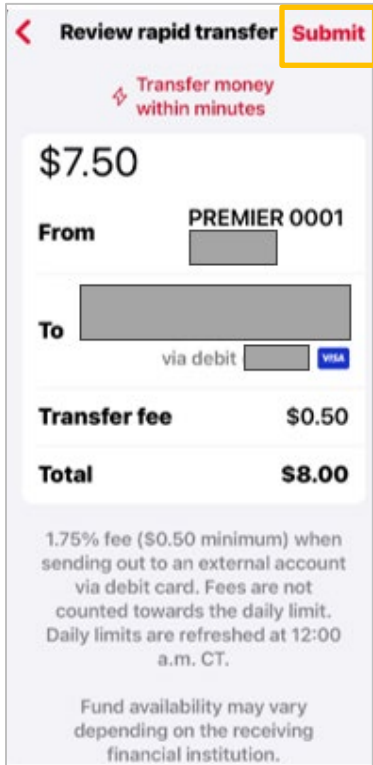
Step 8

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



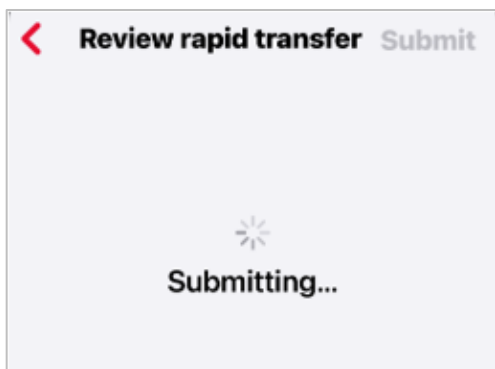
Step 9

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



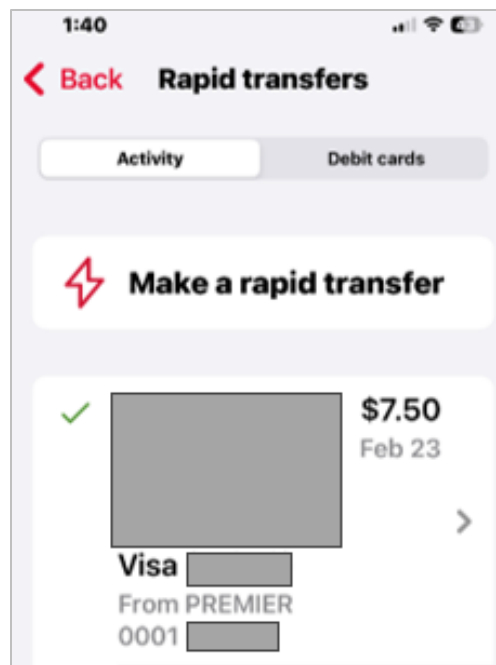
Step 10

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.



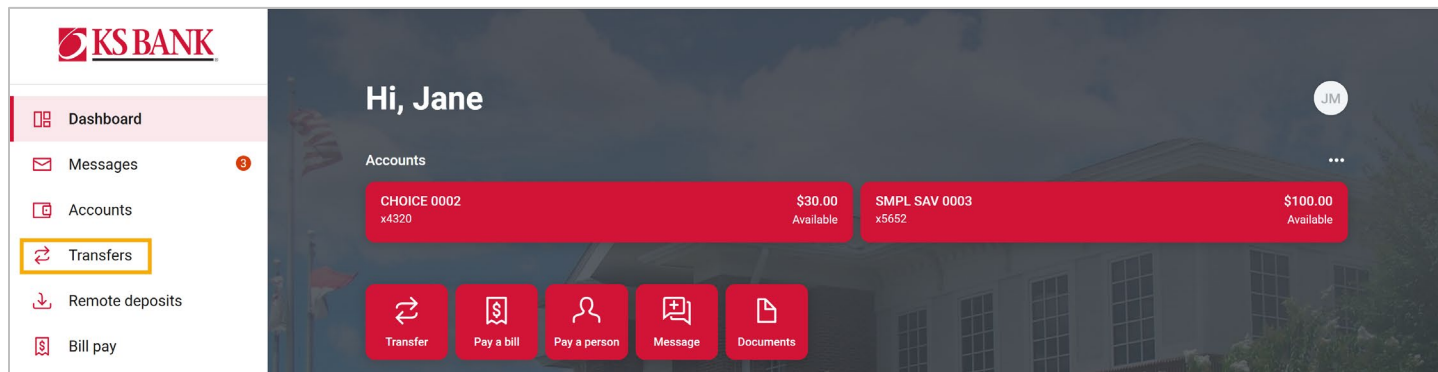
Digital Banking User Guide

Enroll an External Transfer Account

This feature is subject to approval.

Step 1

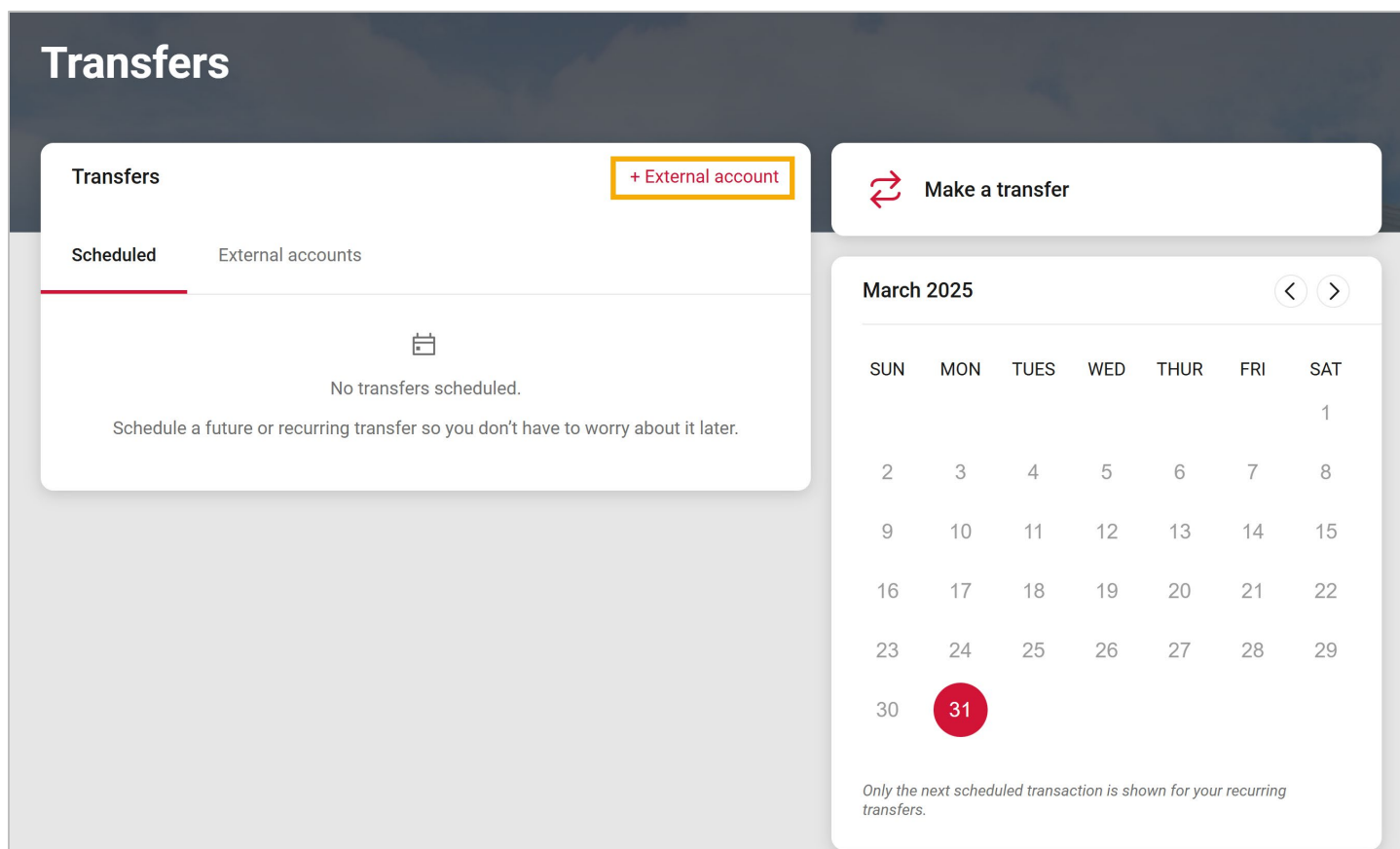
Select **Transfers** from the navigation pane.



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.

<

Add external account

Account name

Enter

Routing no. ⓘ

Enter

Account no. ⓘ

Enter

Account type

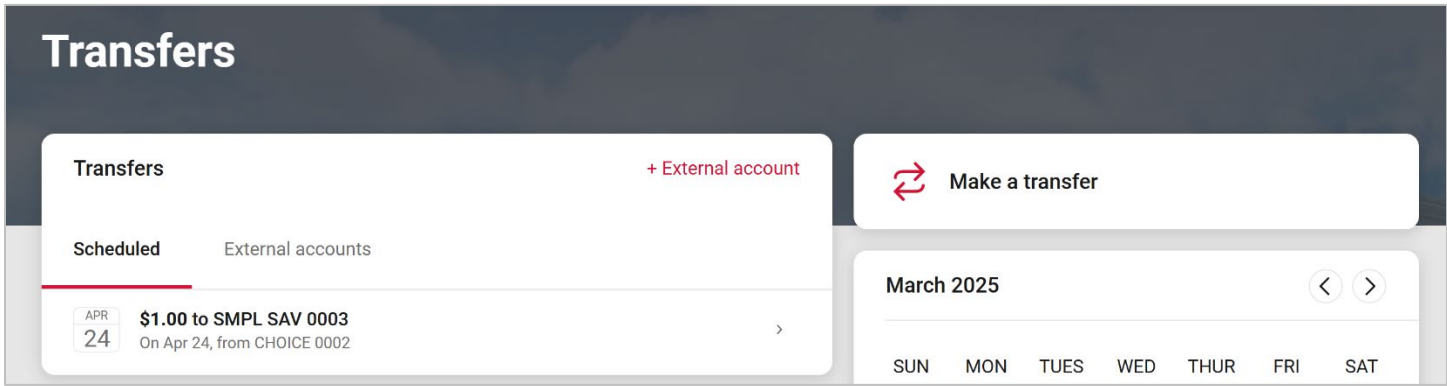
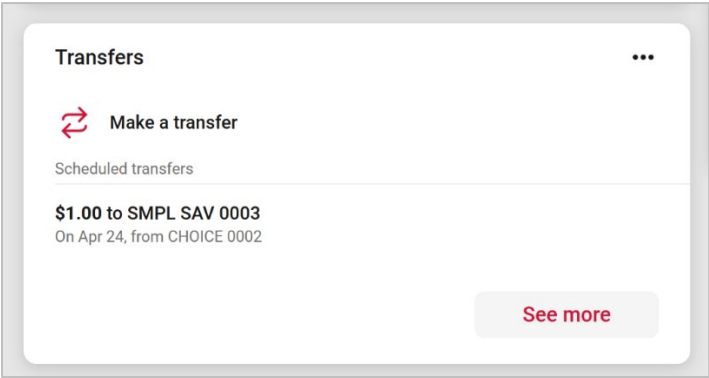
Select >

Submit

Edit or Delete a Scheduled Transfer

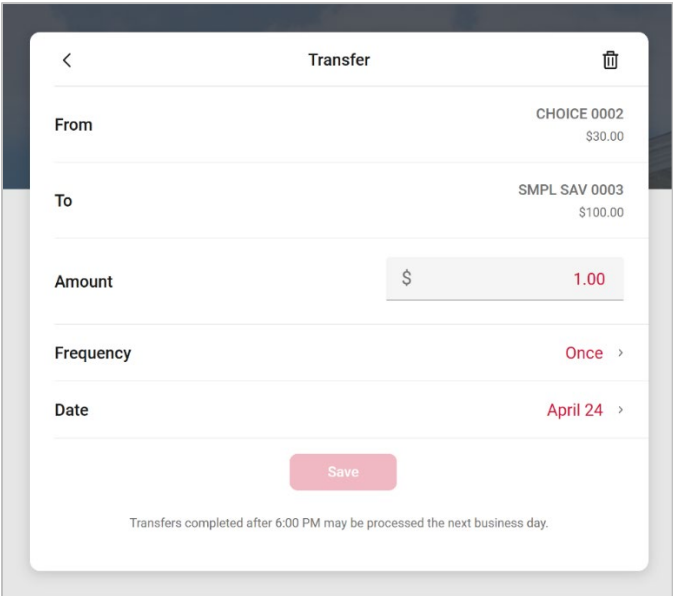
Step 1

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.



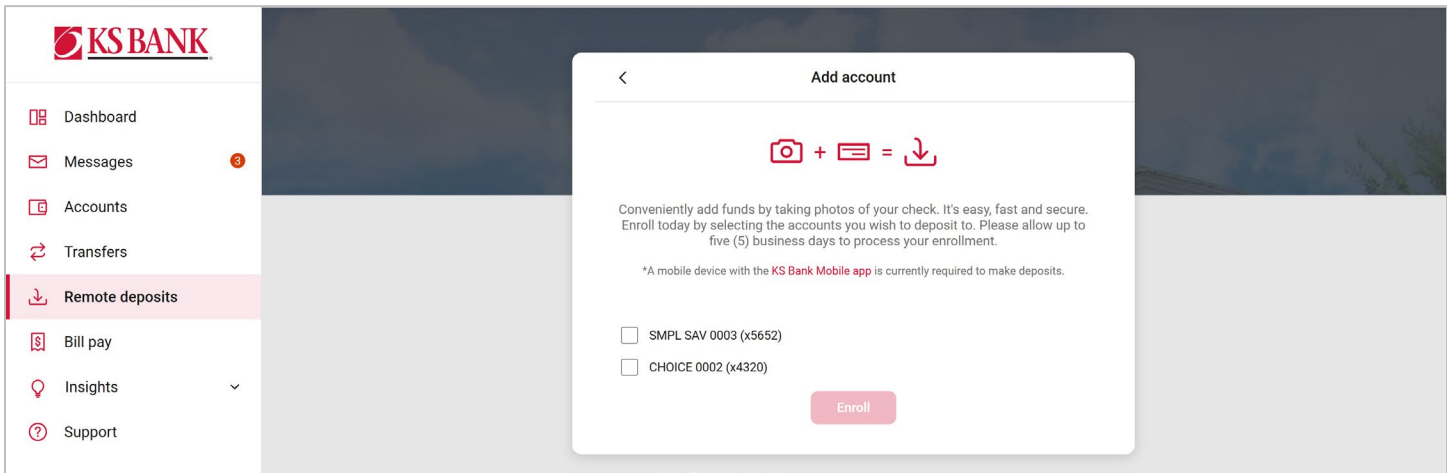
Remote Deposits

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

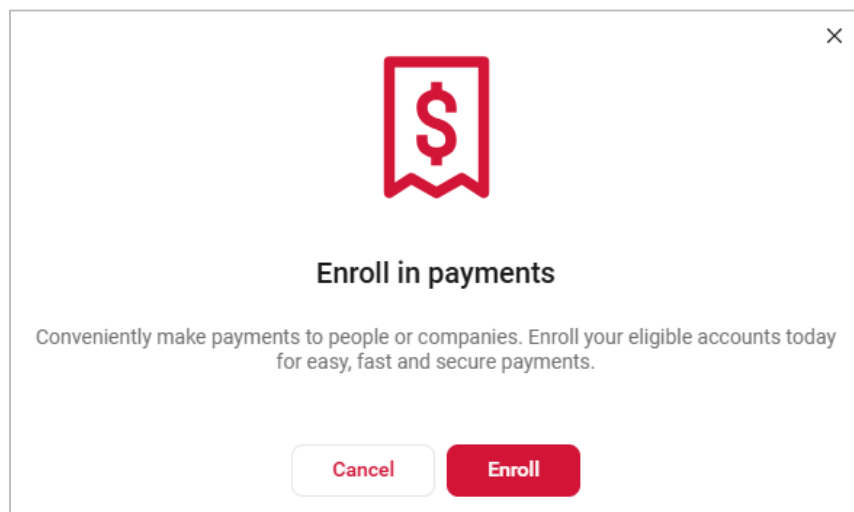
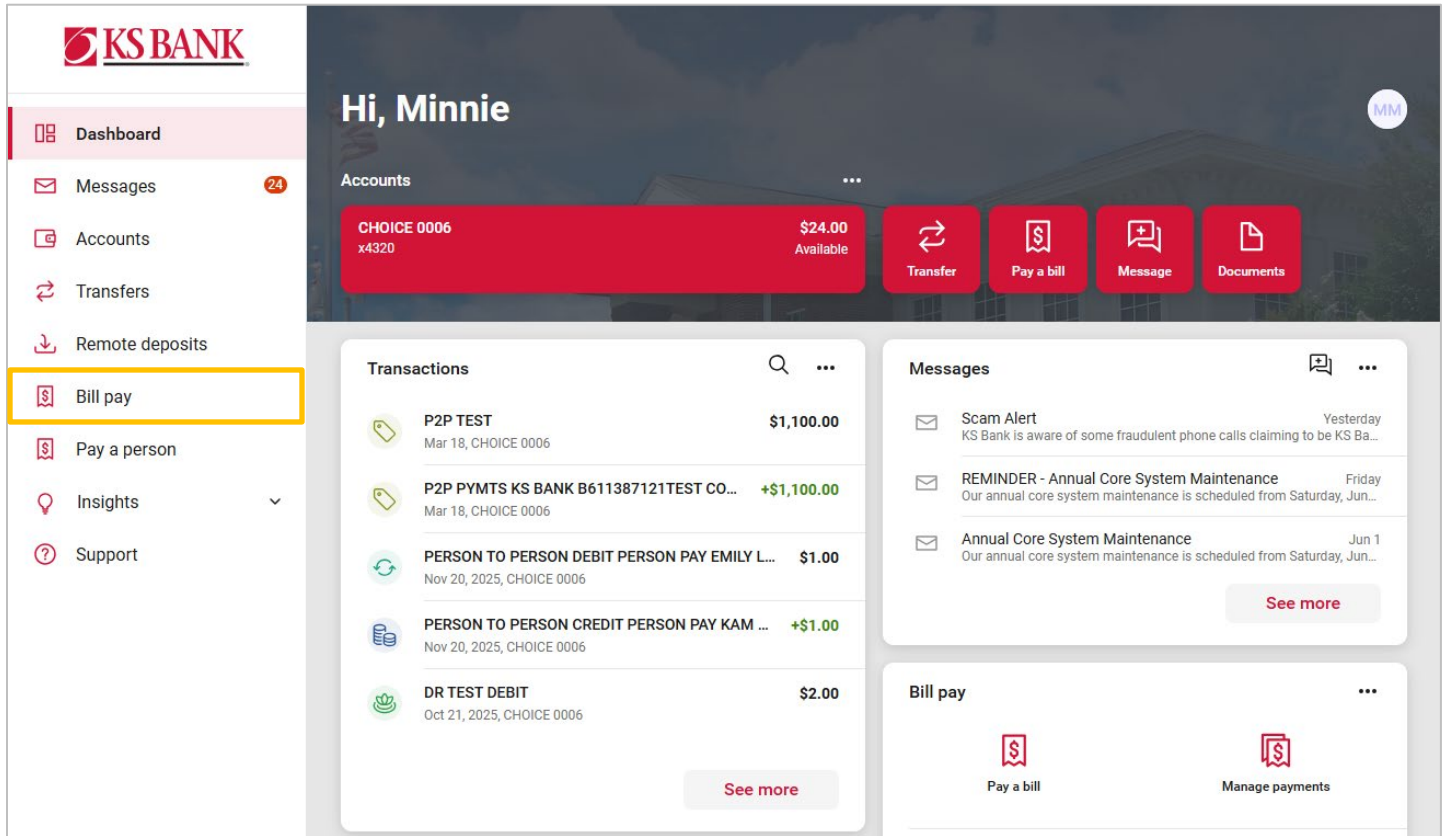
Bill Pay

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.



Digital Banking User Guide

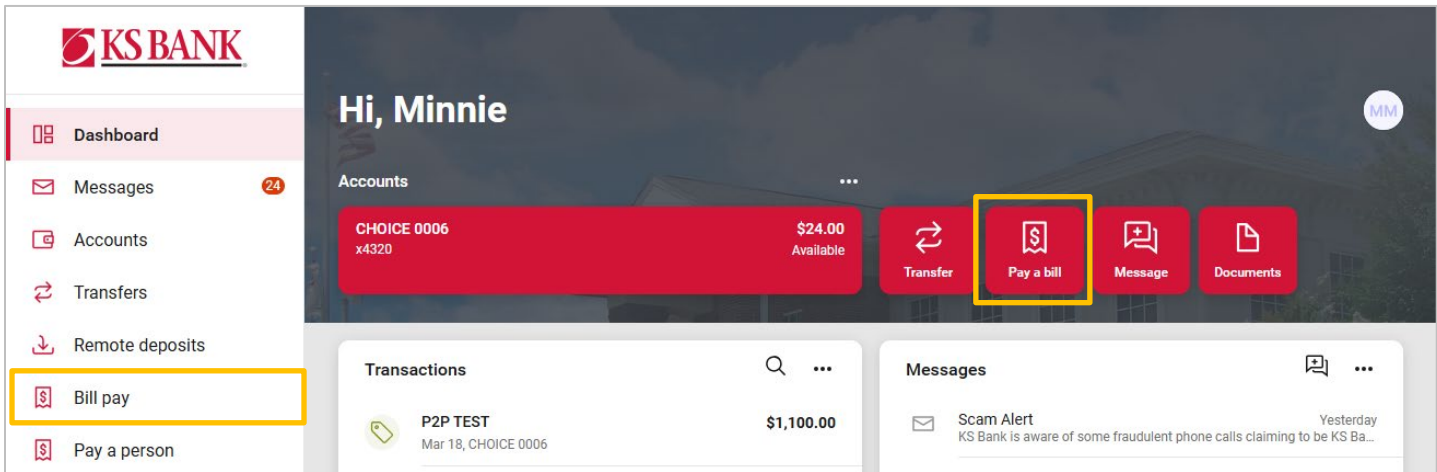
Payees

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

Add a Payee

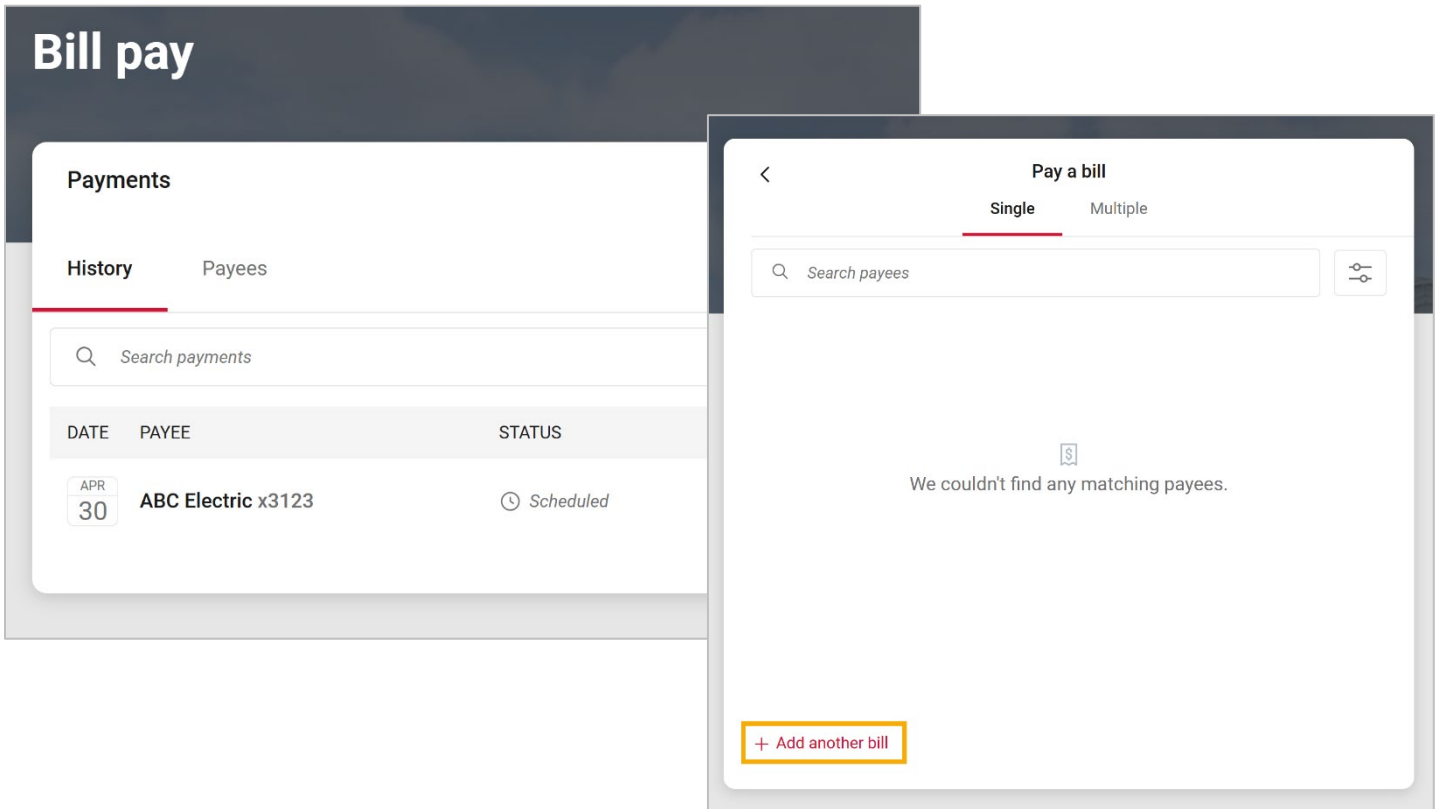
Step 1

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**.

<

Add a bill

Payee name

Payee nickname (optional)

Phone number

Account number

Name on bill (optional)

Payee address

Street line 1

Street line 2 (optional)

City

State

Zip

Submit

Step 4

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

Bill pay

Payments

+ New payee

History

Payees

Search payees

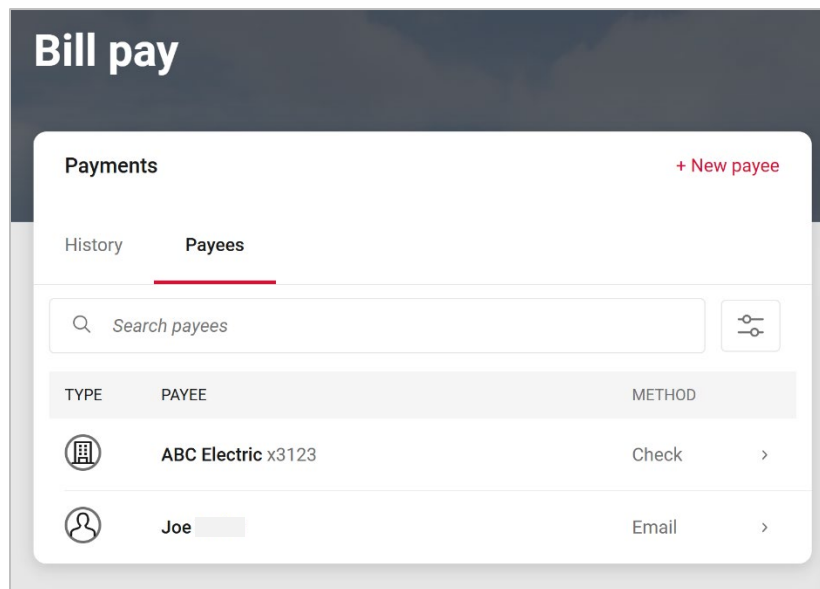
TYPE	PAYEE	METHOD
	ABC Electric x3123	Check >

Digital Banking User Guide

Edit or Delete a Payee

Step 1

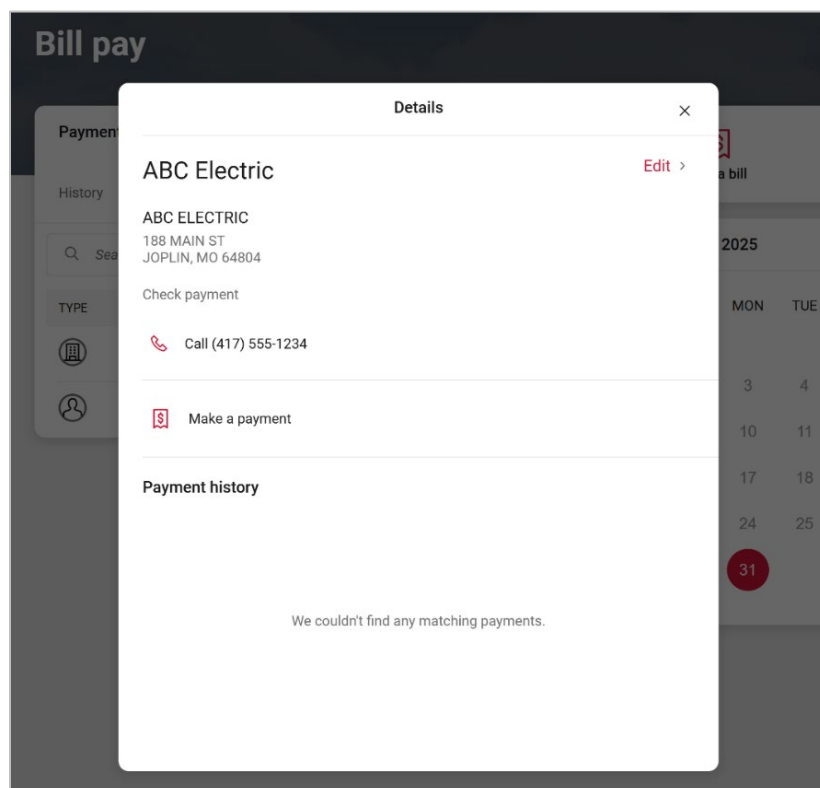
Navigate to the **Bill pay** page and select the **Payees** tab.



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.

Edit payee



Payee name

ABC ELECTRIC

Payee nickname (optional)

ABC Electric

Phone number

(417) 555-1234

Account number

x3123

Name on bill (optional)

MINNIE

Payee address

Street line 1

188 MAIN ST

Street line 2 (optional)

City

JOPLIN

State

MO

Zip

64804

Default pay from account

CHOICE 0002

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

Save changes

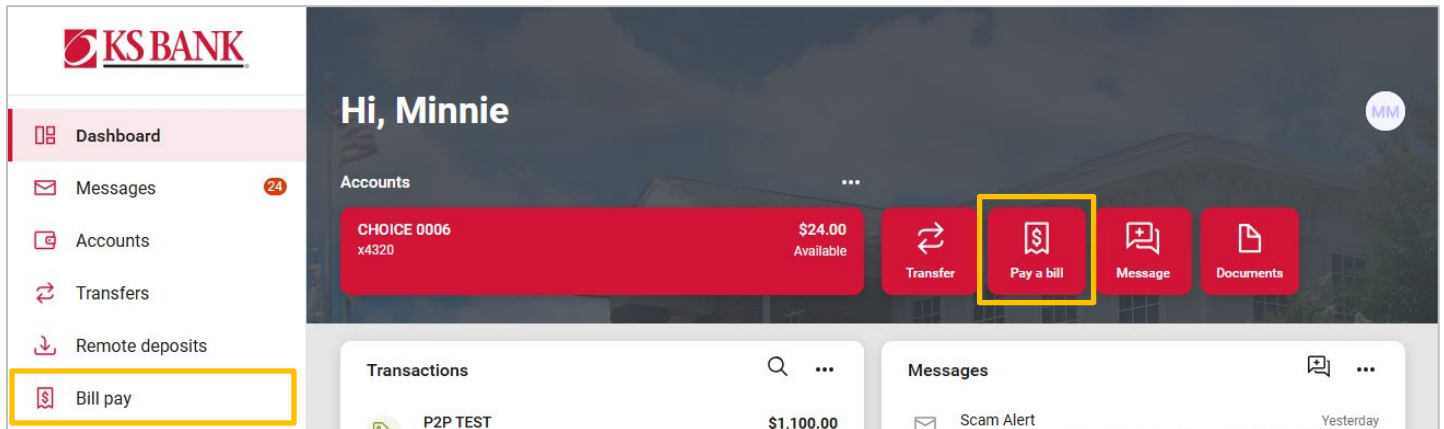
Digital Banking User Guide

Pay Bills

Pay a Single Bill

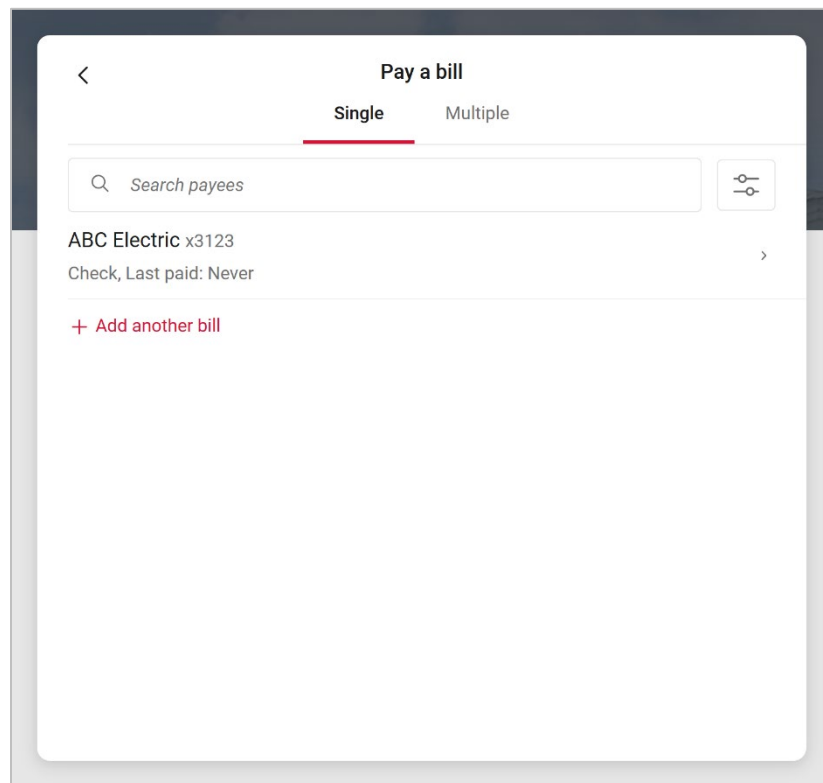
Step 1

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**.

<

Payment
ABC Electric

From

CHOICE 0002
x4320

Amount

\$1.00

More options

Submit

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.

Bill pay

Payments

+ New payee

History

Payees

Q

Search payments

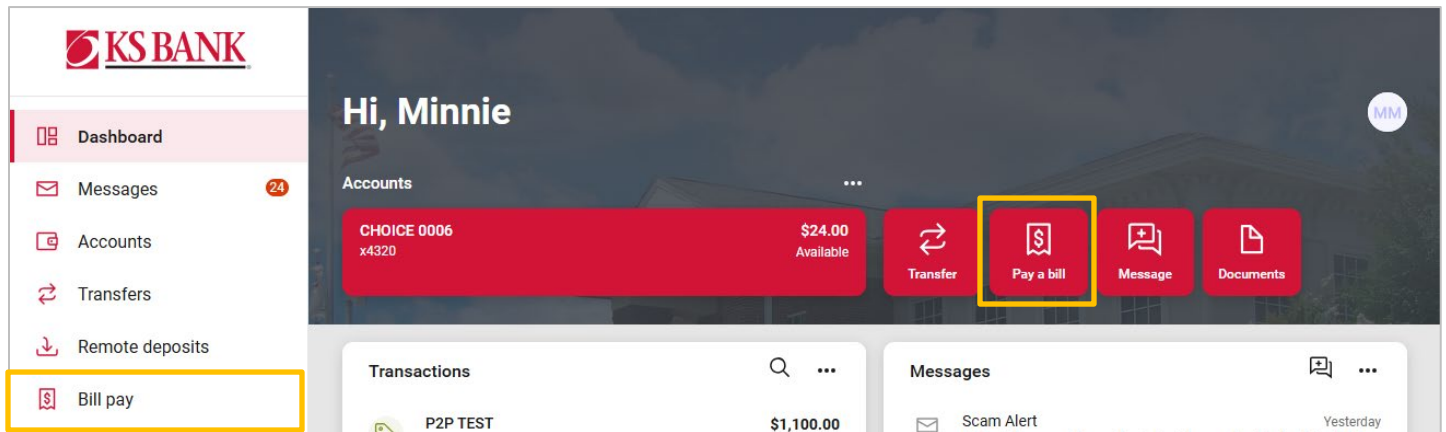
DATE	PAYEE	STATUS	AMOUNT
APR 30	ABC Electric x3123	⌚ Scheduled	\$1.00 >

Digital Banking User Guide

Pay Multiple Bills

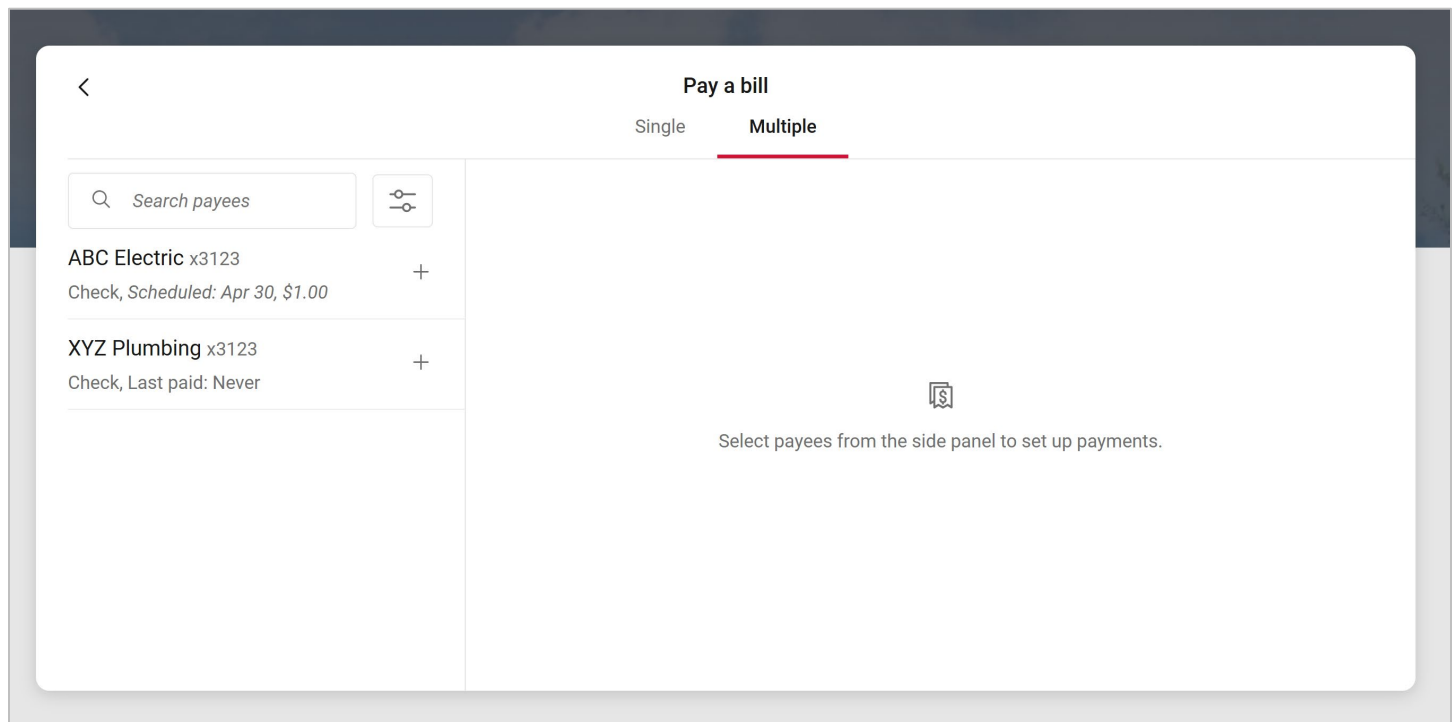
Step 1

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**.

Pay a bill

SingleMultiple

Search payees

ABC Electric x3123
Check, Scheduled: Apr 30, \$1.00

XYZ Plumbing x3123
Check, Last paid: Never

ABC Electric x3123

From

CHOICE 0002 (x4320)

Send on

Apr 1

Amount

\$ 1.00

Arrives by Apr 8

XYZ Plumbing x3123

From

CHOICE 0002 (x4320)

Send on

Apr 1

Amount

\$ 1.00

Arrives by Apr 8

Review and pay (2)

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

Bill pay

Pay a bill

Manage payments

ABC Electric x6789

Scheduled for Sep 30

\$1.00

XYZ Plumbing x6789

Scheduled for Sep 30

\$1.00

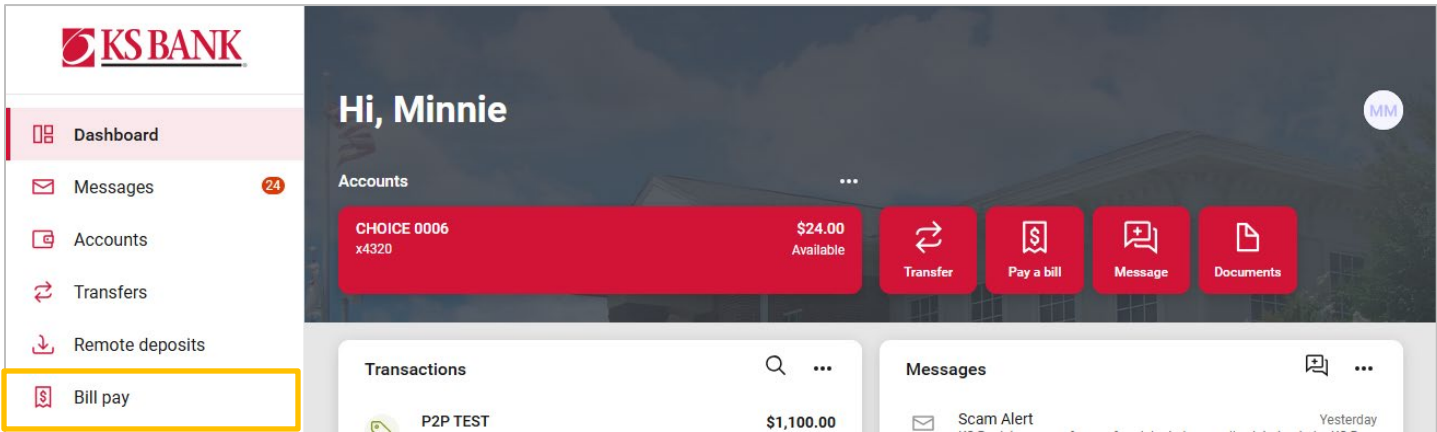
See more

Digital Banking User Guide

Edit or Delete a Payment

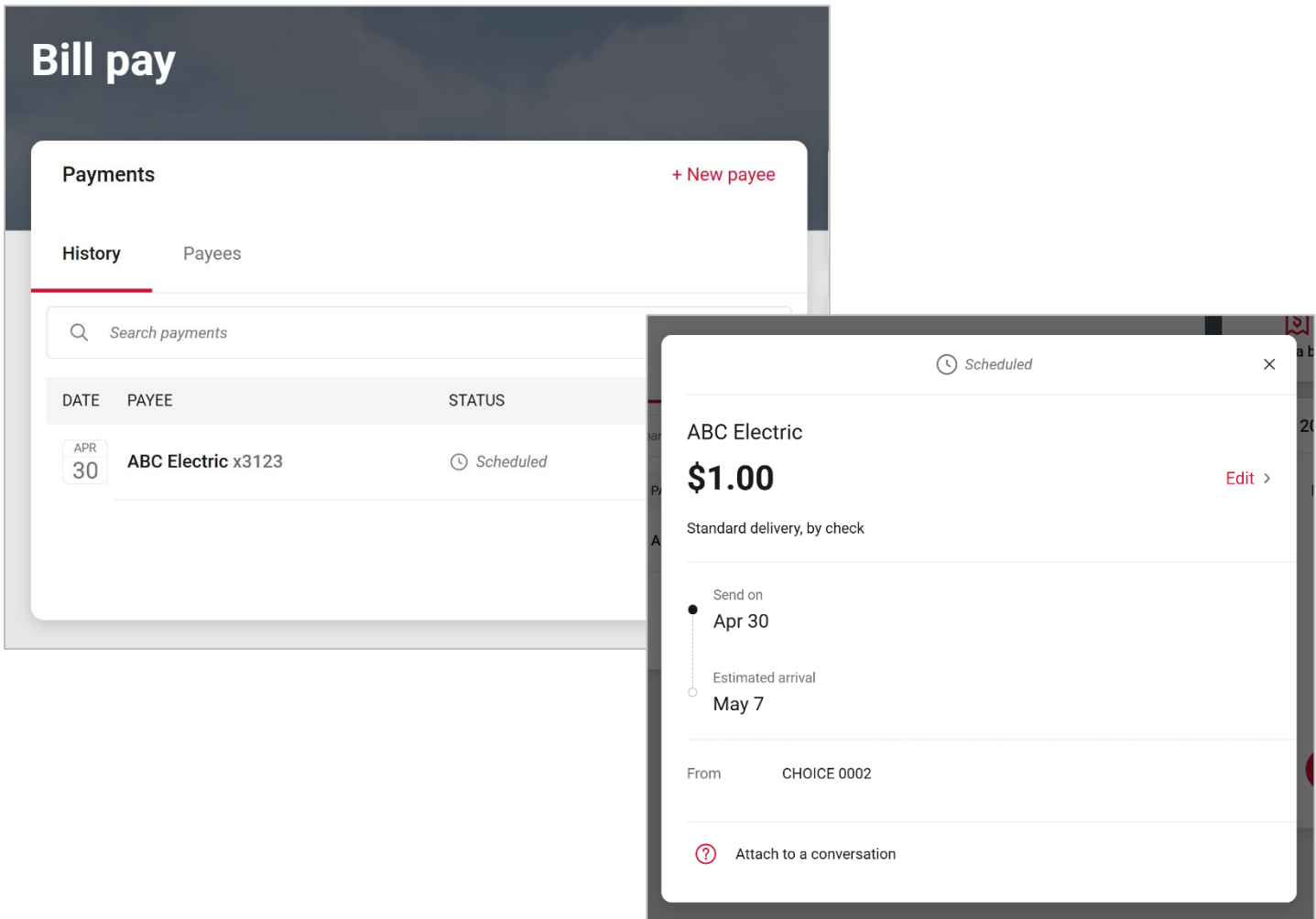
Step 1

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.

<

Edit payment

ABC Electric

From

CHOICE 0002

x4320

Amount

\$1.00

Sends

Apr 30

Arrives by May 7

Notes

Add memo or comment

Save

Payment will be made by check

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.

Dashboard

Messages24

Accounts

Transfers

Remote deposits

Bill pay

Pay a person

Insights

Support

Hi, Minnie

Accounts

CHOICE 0006

x4320

\$24.00

Available

Transactions

P2P TEST

Mar 18, CHOICE 0006

\$1,100.00

P2P PYMTS KS BANK B611387121TEST CO...

Mar 18, CHOICE 0006

+\$1,100.00

PERSON TO PERSON DEBIT PERSON PAY EMILY L...

Nov 20, 2025, CHOICE 0006

\$1.00

Messages

Scam Alert

Yesterday

KS Bank is aware of some fraudulent phone calls claiming to be KS Ba...

REMINDER - Annual Core System Maintenance

Friday

Our annual core system maintenance is scheduled from Saturday, Jun...

Annual Core System Maintenance

Jun 1

Our annual core system maintenance is scheduled from Saturday, Jun...

Digital Banking
User Guide

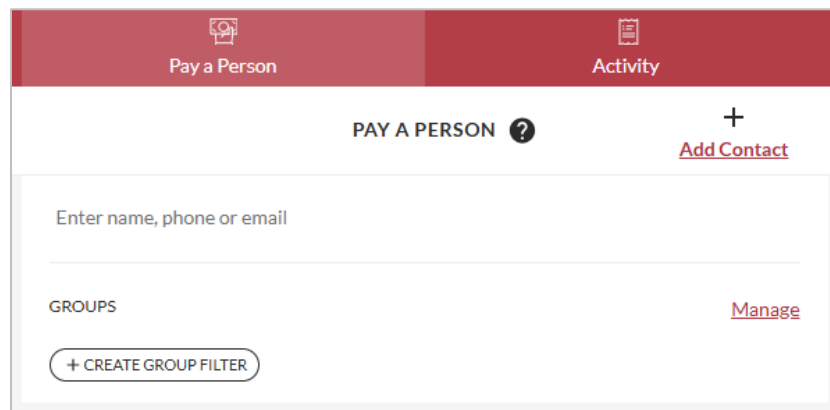
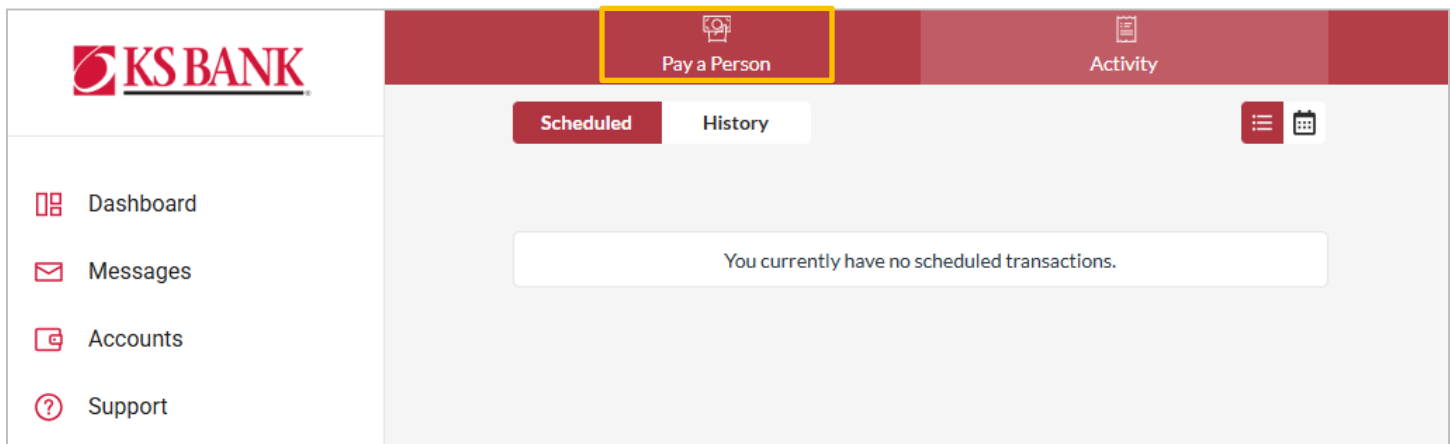
77

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Last Revised July 2026

Digital Banking User Guide

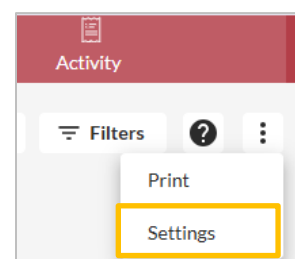
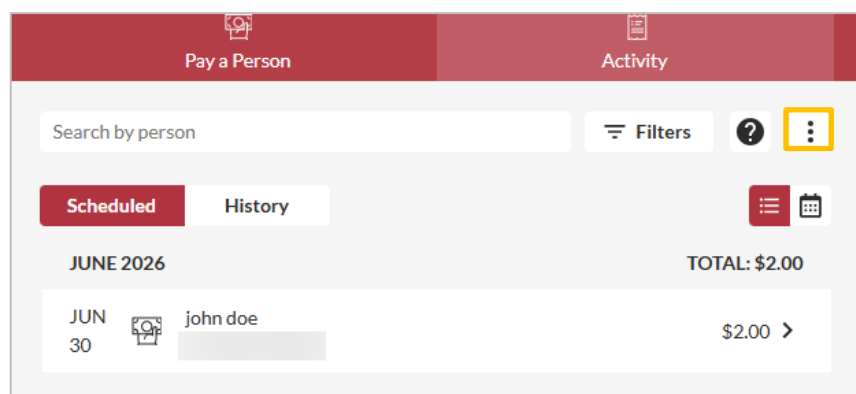
Step 2

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



Step 3

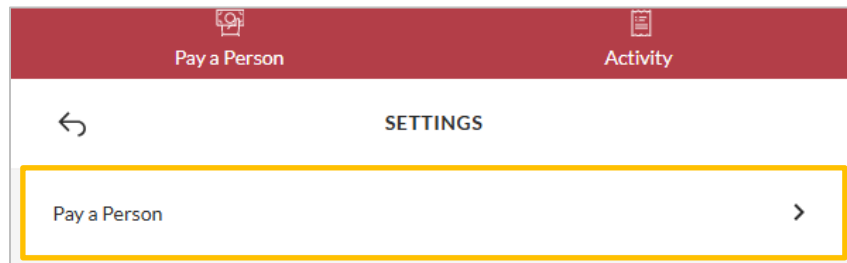
The first time *Pay a Person* is used, click the **3 dot menu** and click **Settings** to set up your preferences for alerts.



Digital Banking User Guide

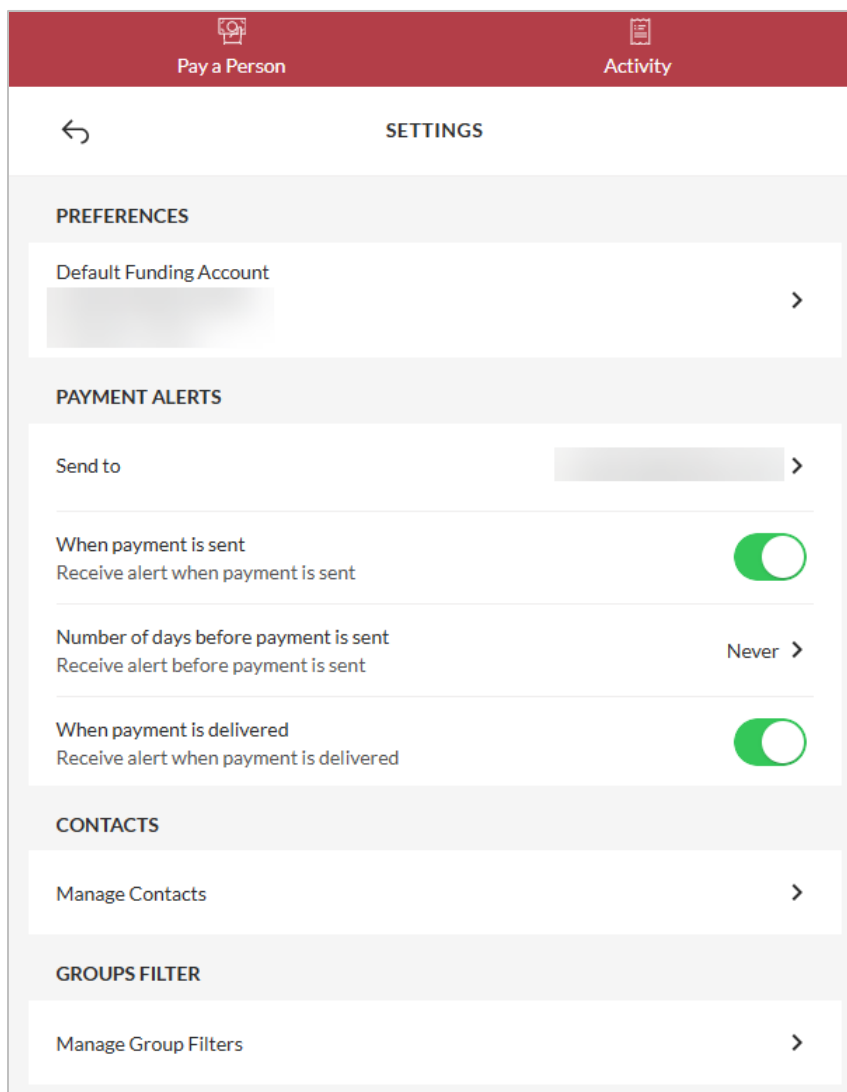
Step 4

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



Step 5

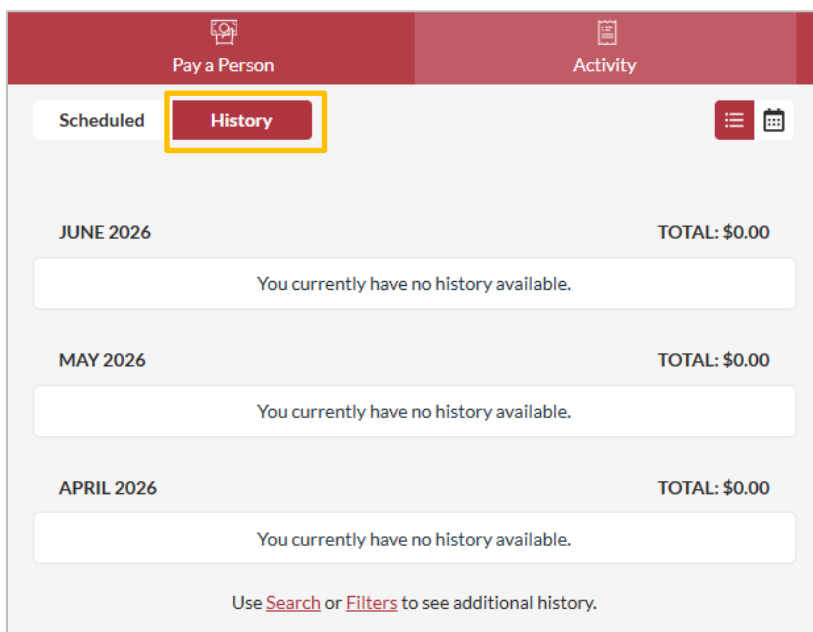
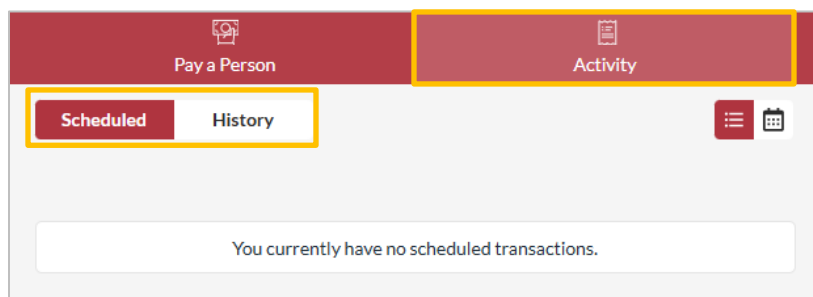
Under *Payment Settings*, you can manage your Preferences, Payment Alerts, Contacts and Group Filters (multiple contacts in one group).



Digital Banking User Guide

Step 6

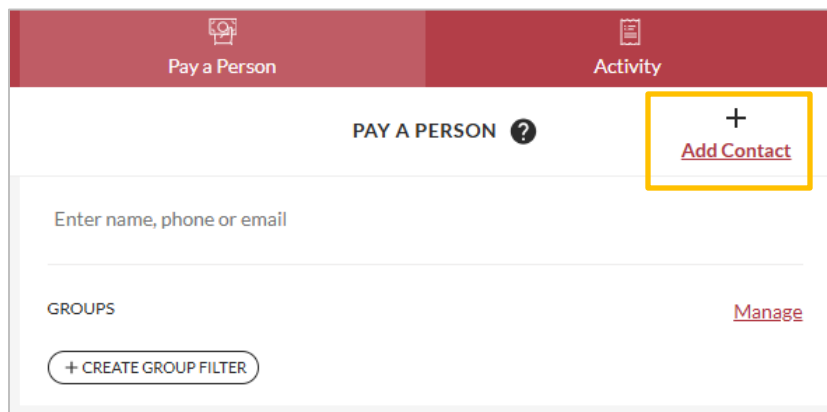
On the *Activity* tab, you can view both Scheduled transactions, and History for preview transactions.



Add a Contact

Step 1

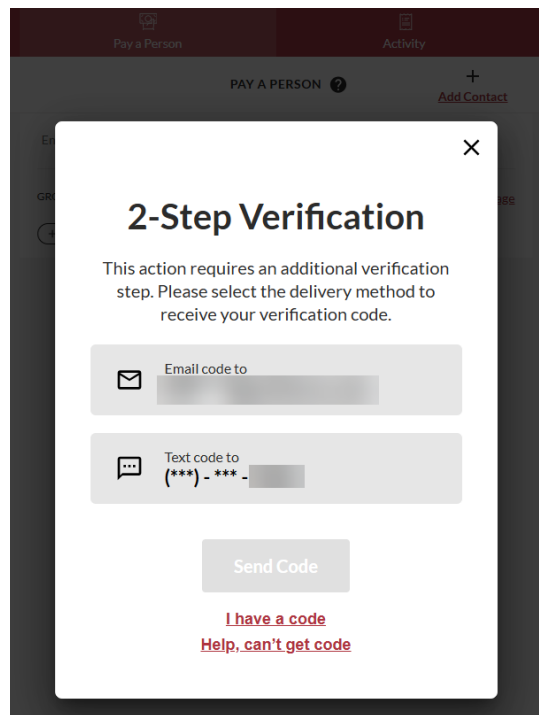
Select *Pay a Person*, and then select the “+” sign to add a contact. You may need to verify your identity.



Digital Banking User Guide

Step 2

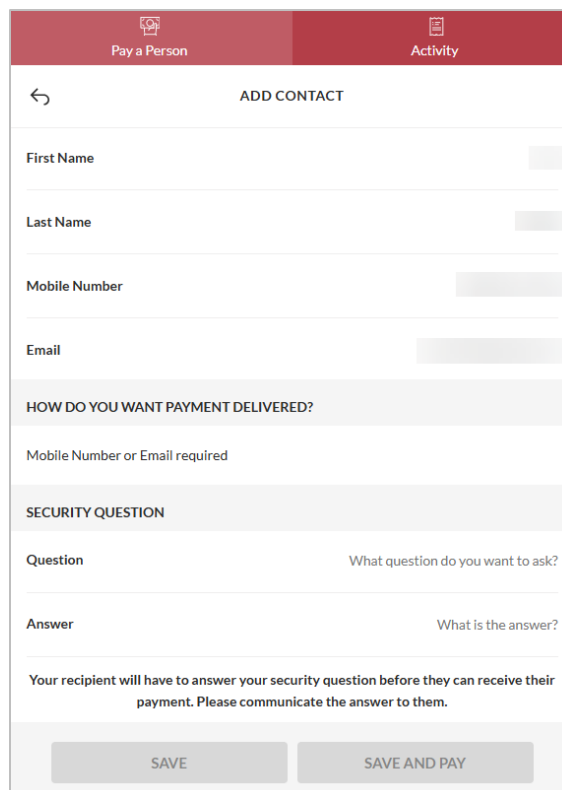
After clicking on the “+” sign to add a contact, you will be presented with a 2-Step Verification step for security.



The image shows a mobile app interface with a dark red header. The header has two tabs: "Pay a Person" (active) and "Activity". Below the header, there's a "PAY A PERSON" section with a question mark icon and an "Add Contact" link. A white modal dialog titled "2-Step Verification" is centered on the screen. The dialog contains the text: "This action requires an additional verification step. Please select the delivery method to receive your verification code." Below this text are two input fields: "Email code to" with an envelope icon and "Text code to" with a speech bubble icon and a placeholder "(***)-***-". A "Send Code" button is below these fields. At the bottom of the dialog are two links: "I have a code" and "Help, can't get code".

Step 3

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



The image shows a mobile app interface with a dark red header. The header has two tabs: "Pay a Person" (active) and "Activity". Below the header, there's a "ADD CONTACT" screen. The screen has a back arrow icon and the title "ADD CONTACT". Below the title are four input fields: "First Name", "Last Name", "Mobile Number", and "Email". Below these fields is a section titled "HOW DO YOU WANT PAYMENT DELIVERED?" with a sub-label "Mobile Number or Email required". Below this is a section titled "SECURITY QUESTION" with two input fields: "Question" (with a placeholder "What question do you want to ask?") and "Answer" (with a placeholder "What is the answer?"). Below these fields is a note: "Your recipient will have to answer your security question before they can receive their payment. Please communicate the answer to them." At the bottom of the screen are two buttons: "SAVE" and "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' screen. At the top, there is a red header bar with two tabs: 'Pay a Person' (selected) and 'Activity'. Below the header, the main content area has a title 'PAY A PERSON' with a question mark icon. To the right of the title is a red '+ Add Contact' link. Below the title is a text input field with the placeholder 'Enter name, phone or email'. Underneath the input field is a section titled 'GROUPS' with a red 'Manage' link to its right. Below the 'GROUPS' section is a button labeled '+ CREATE GROUP FILTER'. At the bottom of the screen is a section titled 'CONTACTS'. It contains a single contact entry for 'john doe' with a circular selection icon to its left and a pencil icon to its right.

Step 2

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

This screenshot shows the 'Pay a Person' screen after a contact has been selected. The layout is similar to the previous screenshot, but with several changes. A red 'NEXT' button has appeared in the top right corner of the main content area. The 'john doe' contact entry in the 'CONTACTS' list now has a red checkmark icon to its left, indicating it is selected. Additionally, a red 'X' icon has appeared to the right of the 'john doe' text in the contact entry, likely to allow for removal or editing.

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 top navigation bar has 'Pay a Person' and 'Activity' tabs. The main content area is titled 'PAY A PERSON' with a back arrow and a help icon. The form includes a recipient name 'john doe' with a '\$2.00' amount, a memo field, a 'FROM' section showing 'CHOICE 0006 \$24.00' and 'Ending in *4320', and a 'FREQUENCY' section with 'SEND DATE' set to 'June 30, 2026' and 'REPEATS' set to 'One-time'. A red 'PAY \$2.00' button is at the bottom.

Step 4

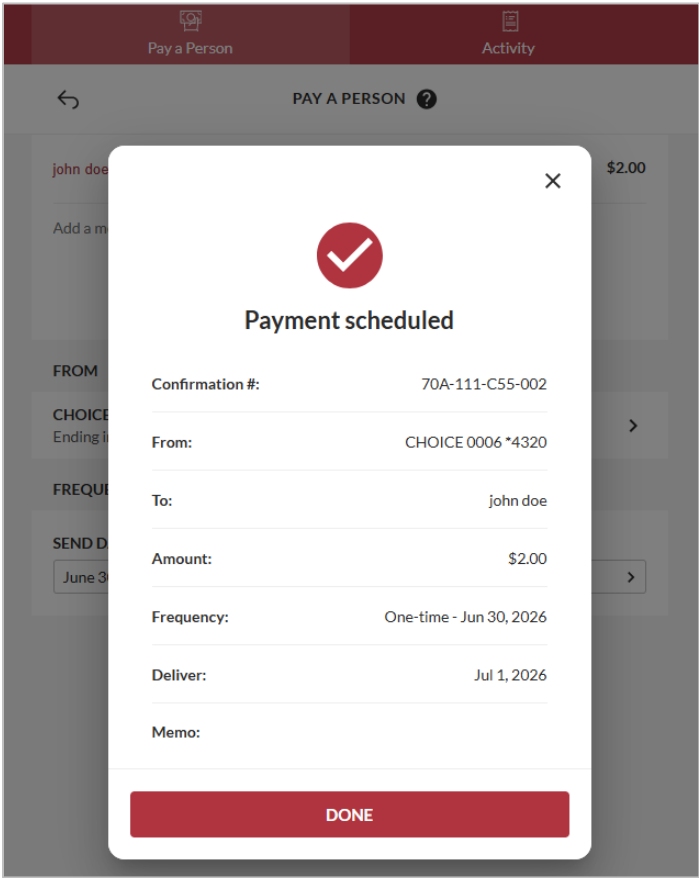
After selecting **Pay**, the payor will be asked to *Confirm* that they wish to schedule payment.

The screenshot shows a 'Schedule payment?' confirmation dialog box overlaid on the 'PAY A PERSON' screen. The dialog has a close button (X) in the top right corner. It contains the following details: 'To: john doe', 'Amount: \$2.00', 'From: CHOICE 0006 *4320 \$24.00', and 'Frequency: One-time - Jun 30, 2026'. Below these details is a message: 'By confirming, you acknowledge and accept the transaction details presented.' At the bottom are two buttons: 'CANCEL' and 'CONFIRM'.

Digital Banking User Guide

Step 5

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



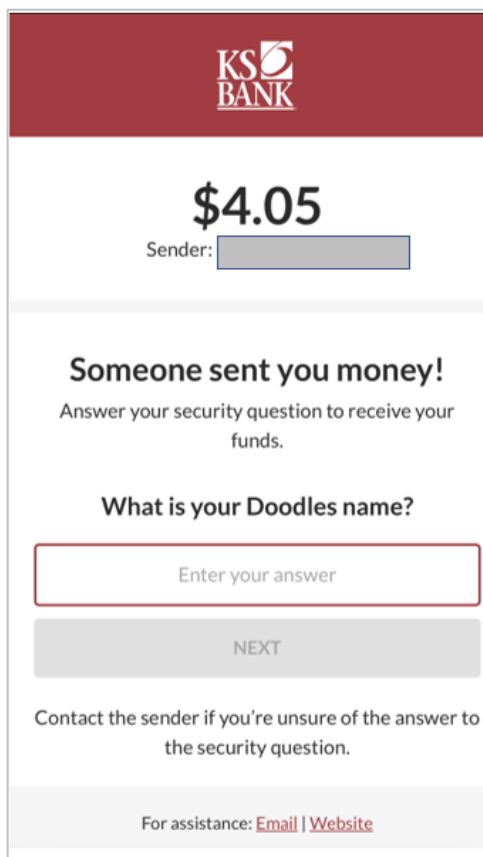
Digital Banking User Guide

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.



KS BANK

\$4.05

Sender: [Redacted]

Someone sent you money!
Answer your security question to receive your funds.

What is your Doodles name?

Enter your answer

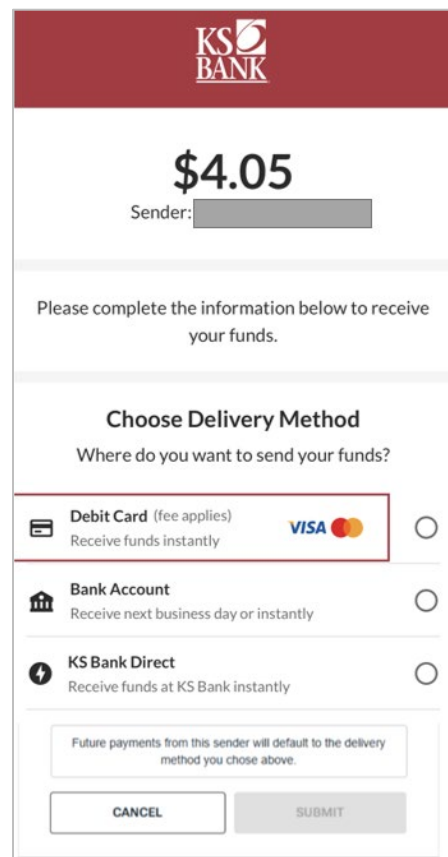
NEXT

Contact the sender if you're unsure of the answer to the security question.

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**.



KS BANK

\$4.05

Sender: [Redacted]

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

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

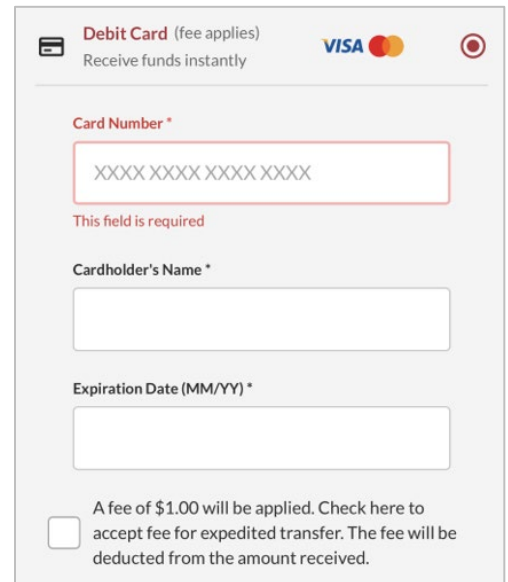
CANCEL SUBMIT

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.



Debit Card (fee applies) Receive funds instantly

Card Number *

XXXX XXXX XXXX XXXX

This field is required

Cardholder's Name *

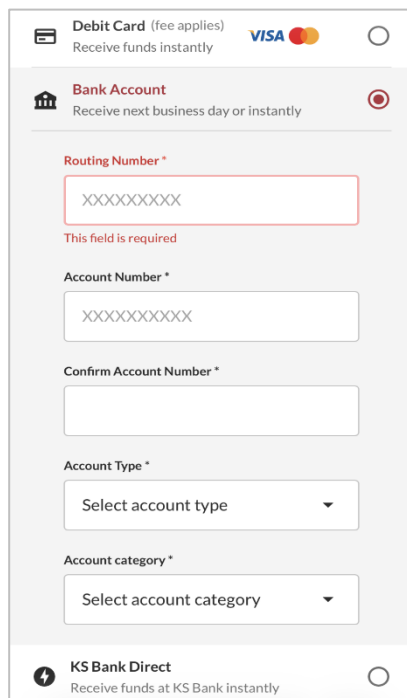
Expiration Date (MM/YY) *

☐ A fee of \$1.00 will be applied. Check here to accept fee for expedited transfer. The fee will be deducted from the amount received.

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.



Debit Card (fee applies) Receive funds instantly

Bank Account Receive next business day or instantly

Routing Number *

XXXXXXXXXX

This field is required

Account Number *

XXXXXXXXXXXX

Confirm Account Number *

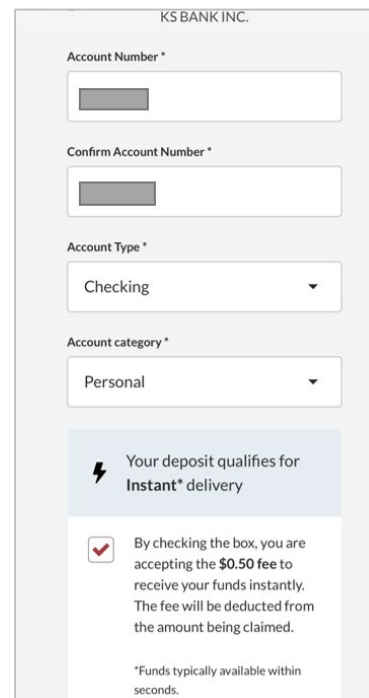
Account Type *

Select account type

Account category *

Select account category

KS Bank Direct Receive funds at KS Bank instantly



KS BANK INC.

Account Number *

Confirm Account Number *

Account Type *

Checking

Account category *

Personal

Your deposit qualifies for Instant* delivery

☒ By checking the box, you are accepting the **\$0.50 fee** to receive your funds instantly. The fee will be deducted from the amount being claimed.

*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.

CANCEL

SUBMIT

Step 3

A confirmation message is sent with details of the payment.





Success!

Your funds for **\$3.05** will be received shortly

Sender

Digital Banking User Guide

Insights

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

Overview

Step 1

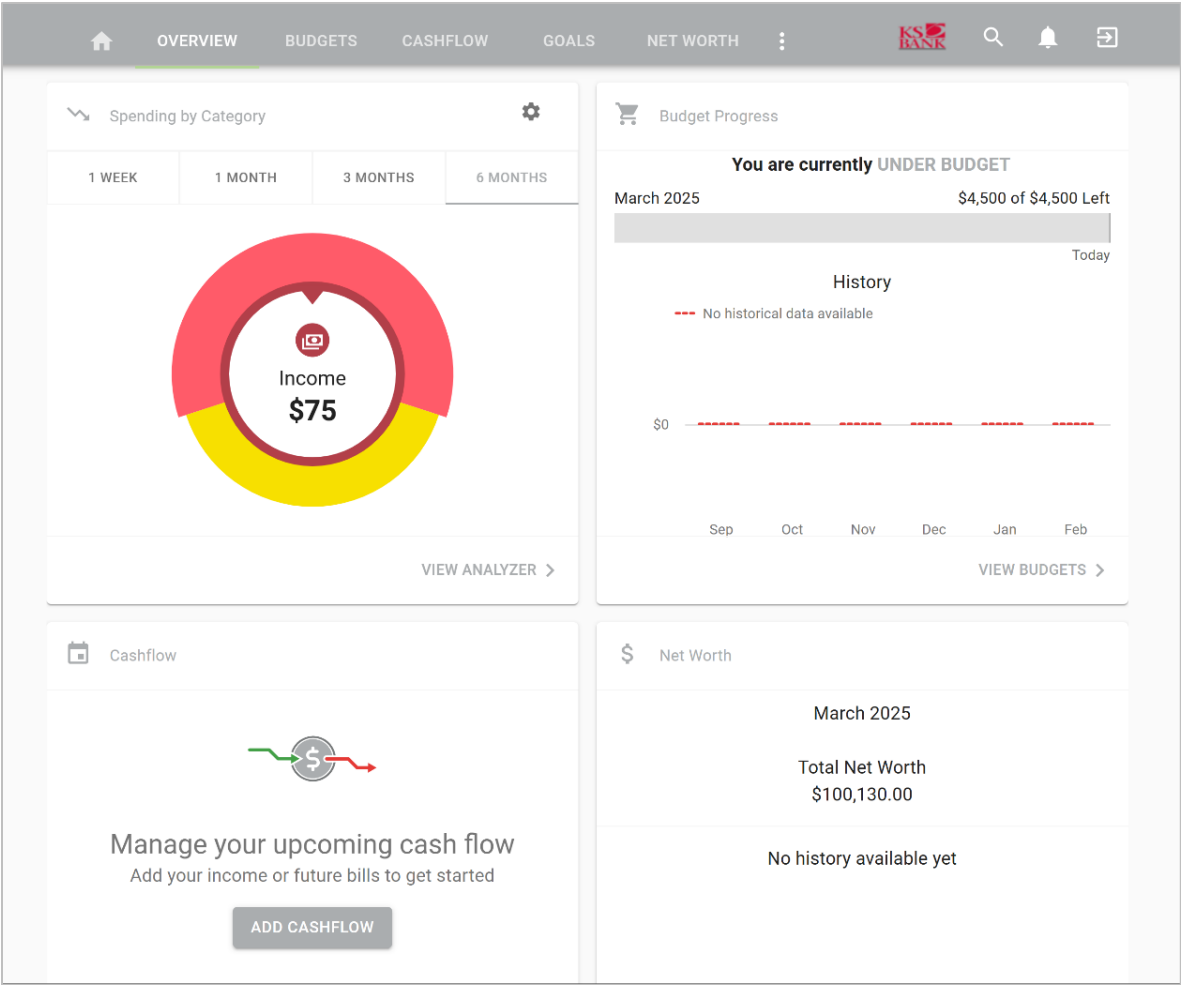
Select **Insights** and click **Overview**.

The screenshot displays the KS BANK digital banking interface. On the left, a sidebar menu lists various features: 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 summary of the 'CHOICE 0006' account with a balance of '\$24.00 Available'. Below this, there are four action buttons: Transfer, Pay a bill, Message, and Documents. The 'Transactions' section lists several recent transactions, including a P2P TEST for \$1,100.00, P2P PYMTS for +\$1,100.00, PERSON TO PERSON DEBIT for \$1.00, PERSON TO PERSON CREDIT for +\$1.00, and a DR TEST DEBIT for \$2.00. The 'Messages' section contains a Scam Alert and a REMINDER for Annual Core System Maintenance. The 'Bill pay' section shows options to Pay a bill or Manage payments. The 'Transfers' section includes a 'Make a transfer' button and a link to 'Scheduled transfers'. A user profile icon for 'Minnie' is visible in the bottom left corner.

Digital Banking User Guide

Step 2

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

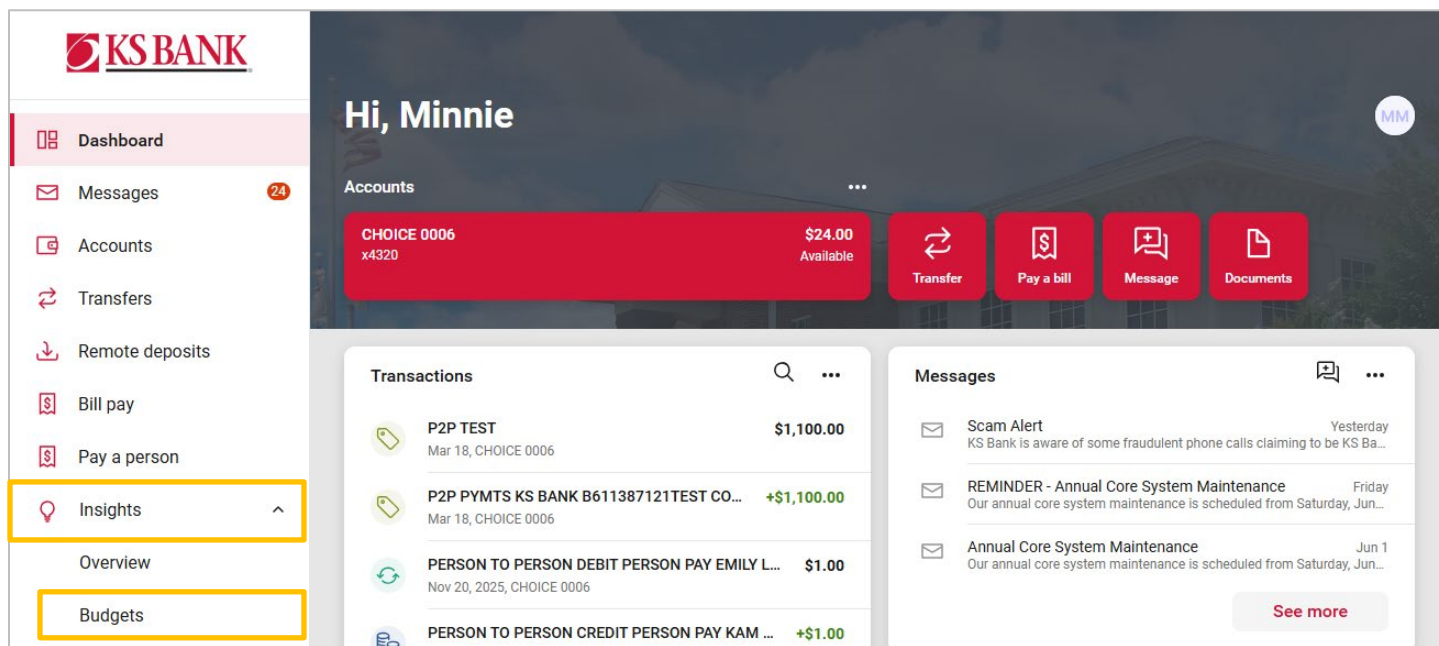


Digital Banking User Guide

Create a budget

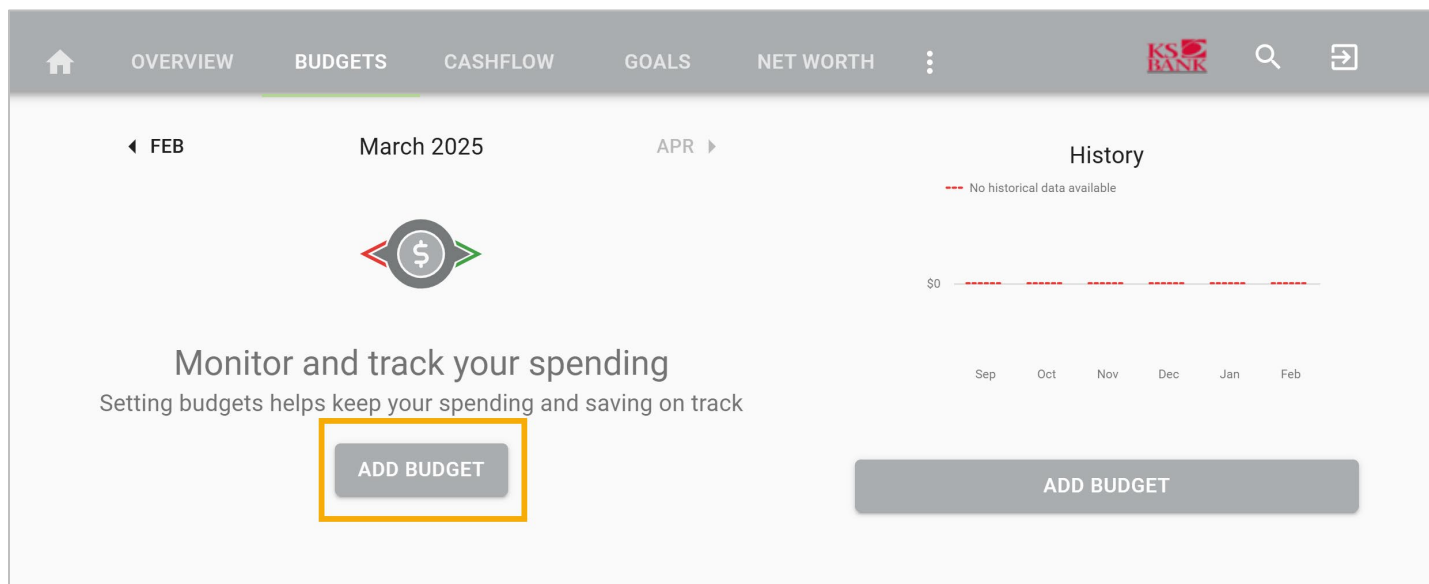
Step 1

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**.

←

HOME

OVERVIEW

BUDGETS

CASHFLOW

GOALS

NET WORTH

1

Choose which tags to track

Select the tags for the transactions you want to track. Below each of the tags is the average monthly amount.

☒

Entertainment

\$0

☒

Clothing

\$0

☒

Diningout

\$0

☐

Education

\$0

SHOW MORE

NEXT

2

Choose the name & amount

3

Alert Setup

4

Choose accounts

Step 4

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

←

HOME

OVERVIEW

BUDGETS

CASHFLOW

GOALS

NET WORTH

✓

Choose which tags to track

2

Choose the name & amount

Budget Name *

Monthly Budget

Monthly Limit *

\$ 4,500

BACK

NEXT

3

Alert Setup

4

Choose accounts

Digital Banking
User Guide

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Last Revised July 2026

Digital Banking User Guide

Step 5

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

The screenshot shows the 'BUDGETS' tab selected in the top navigation bar. A vertical progress indicator on the left shows four steps: 'Choose which tags to track' (checked), 'Choose the name & amount' (checked), 'Alert Setup' (active, with a '3' in a circle), and 'Choose accounts' (with a '4' in a circle). In the 'Alert Setup' section, there is a checkbox labeled 'Create an alert for your budget' which is checked. Below this checkbox are two buttons: 'BACK' and 'NEXT'.

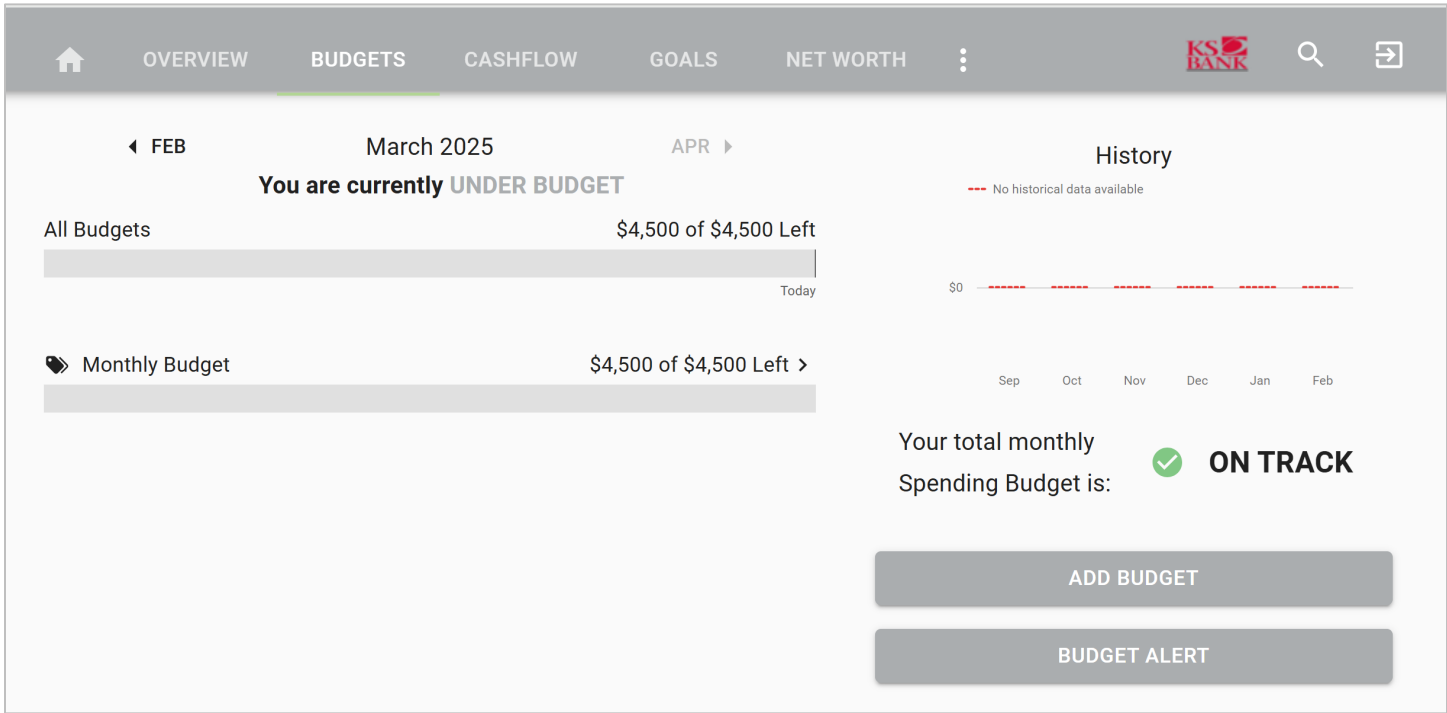
Step 6

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

The screenshot shows the 'BUDGETS' tab selected in the top navigation bar. The vertical progress indicator shows four steps, all of which are now checked: 'Choose which tags to track', 'Choose the name & amount', 'Alert Setup', and 'Choose accounts' (active, with a '4' in a circle). Below the 'Choose accounts' step, there is a text line: 'Tagged transactions are linked to accounts and count towards your budget limit.' Below this text are two checkboxes, both of which are checked: 'SMPL SAV 0003' and 'CHOICE 0002'. At the bottom of the screen are two buttons: 'BACK' and 'FINISH'.

Digital Banking User Guide

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

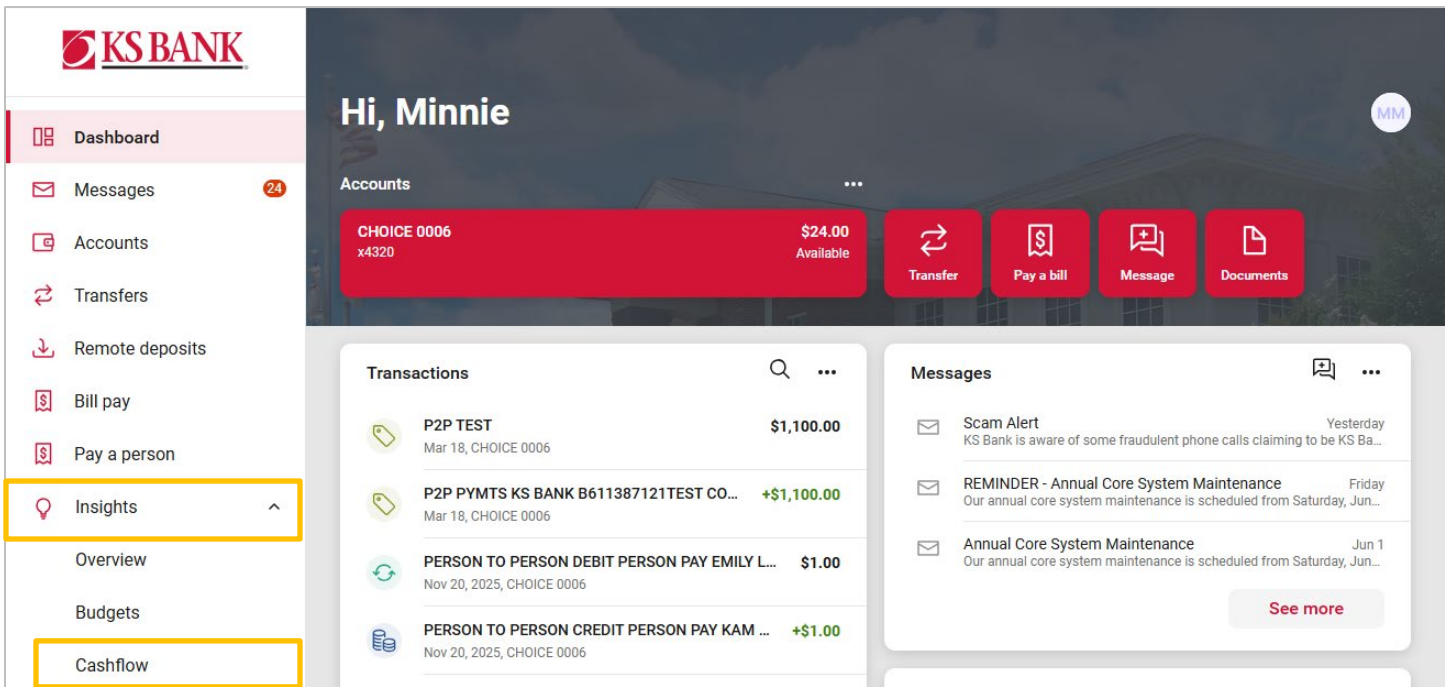


Digital Banking User Guide

Create cashflow

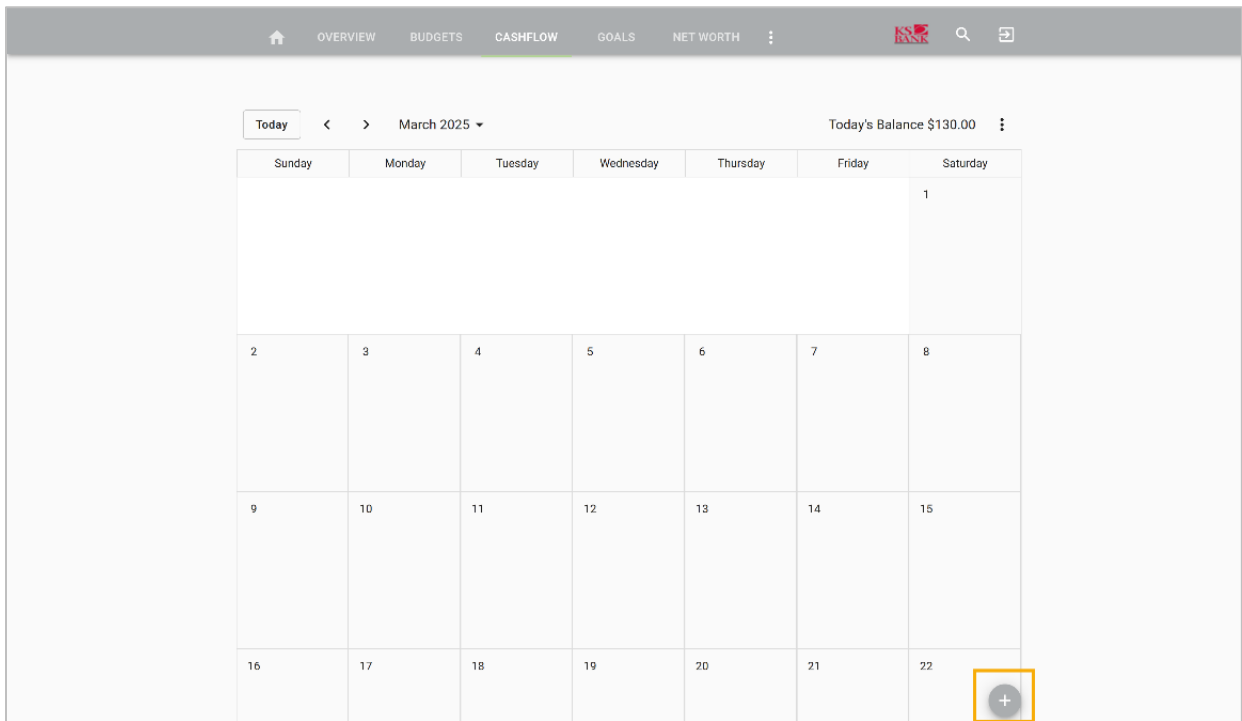
Step 1

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.

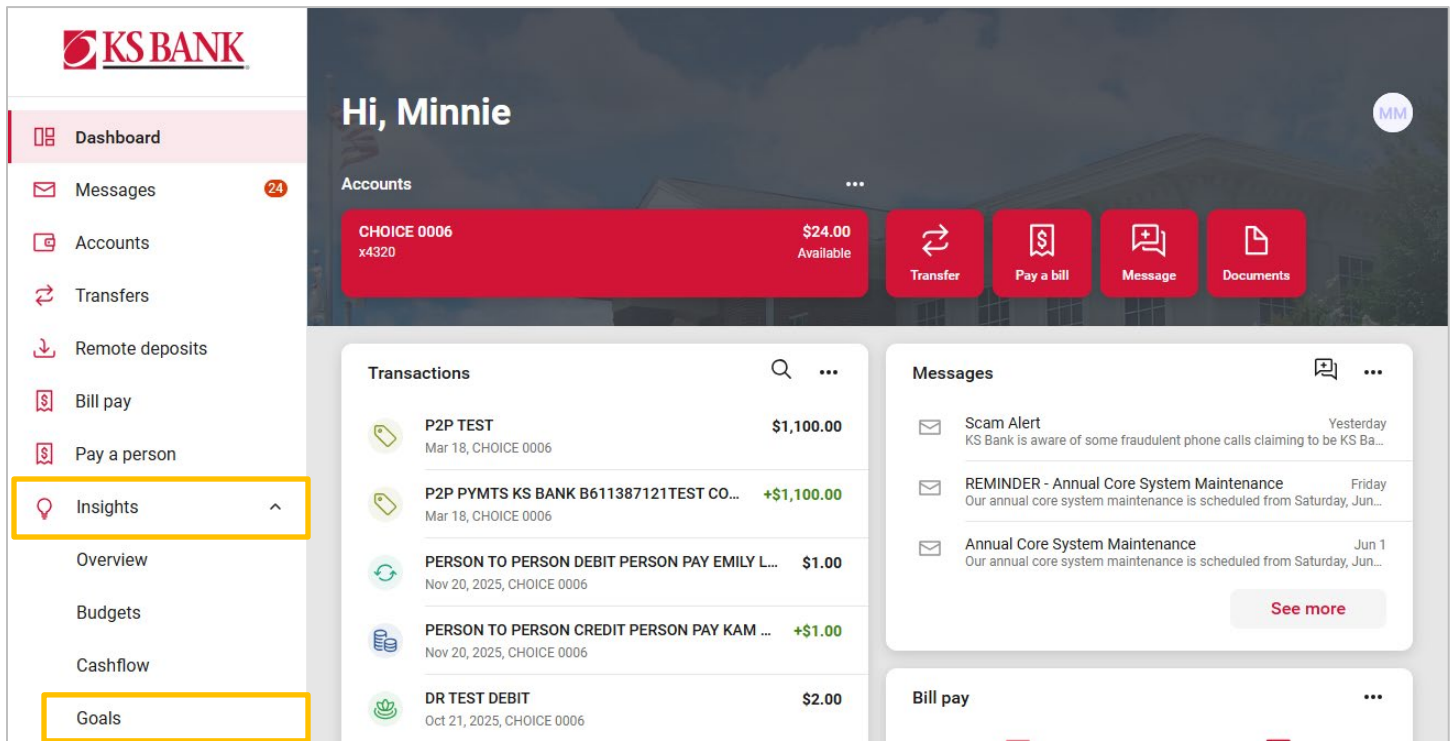
23	24	25	26	27	28	29
30	31 Income ✓ \$1,000.00 Daily Balance \$130.00					

Digital Banking User Guide

Create a goal

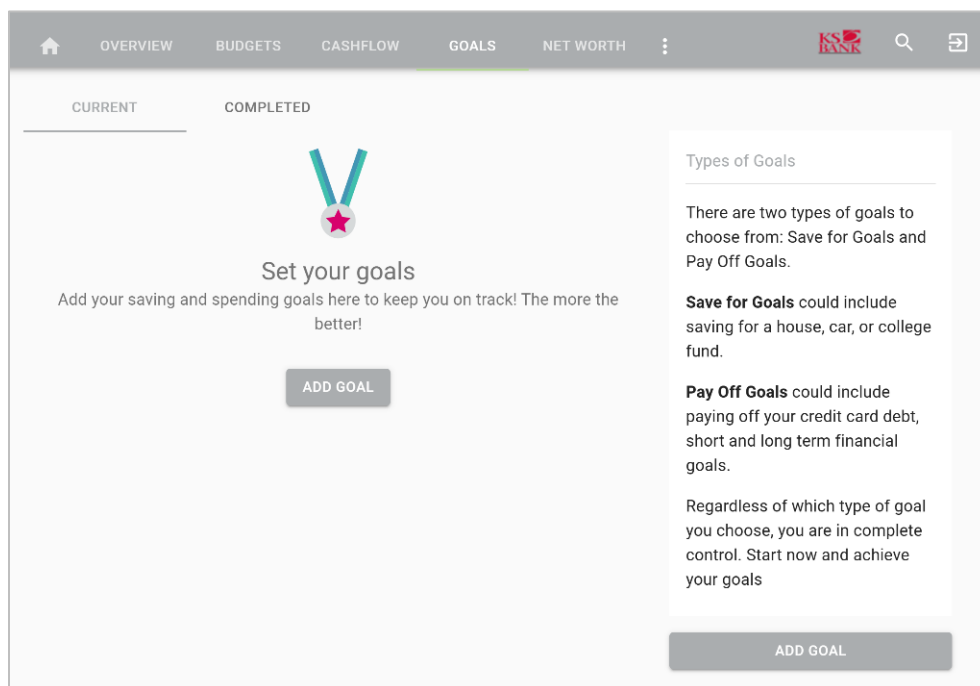
Step 1

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



Step 2

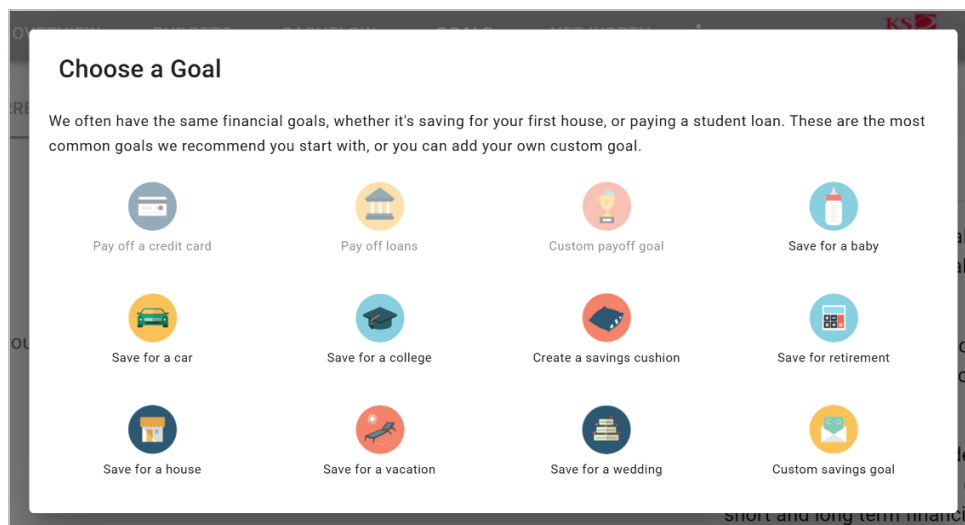
Click **ADD GOAL**.



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**.

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

EXPORT

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

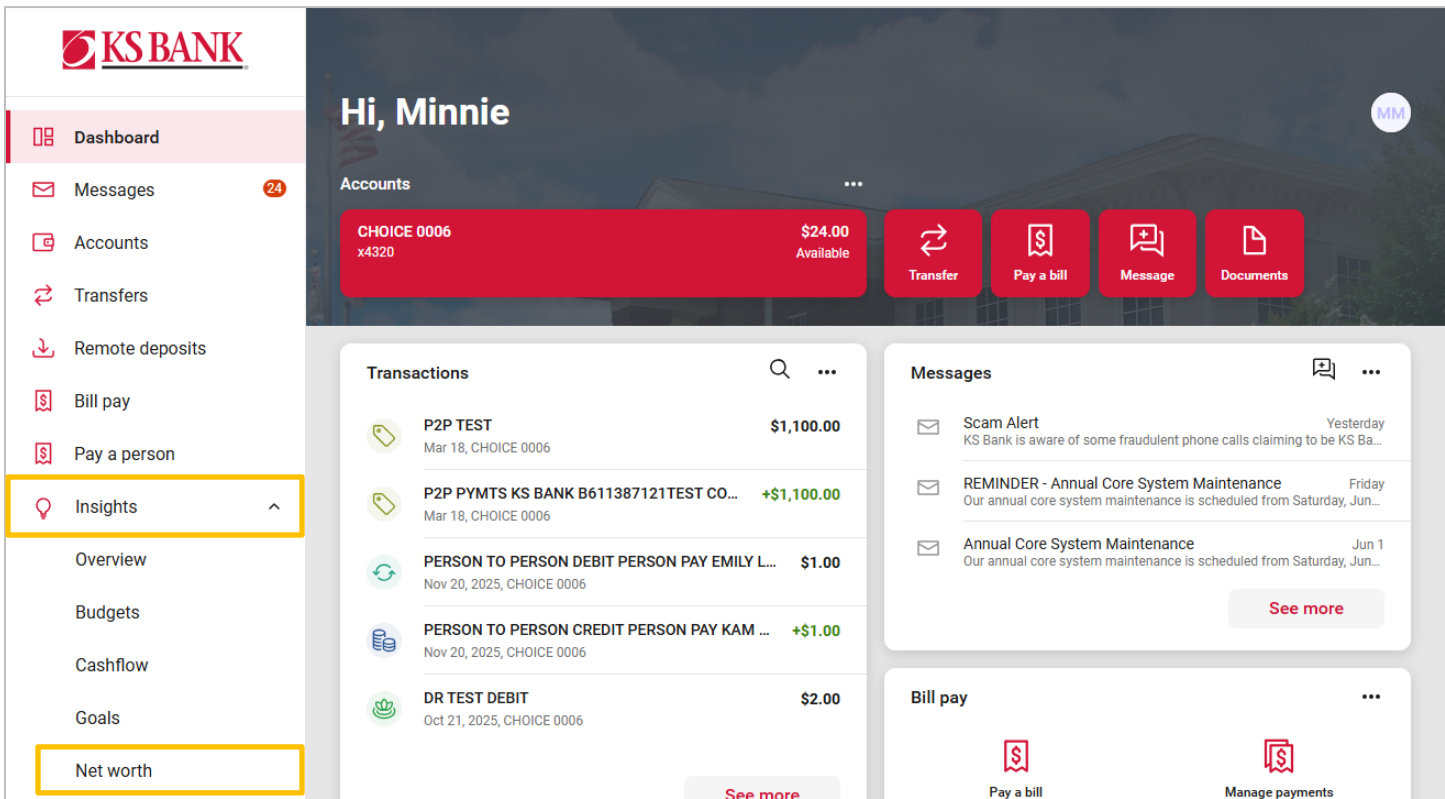
ADD GOAL ALERT

Digital Banking User Guide

Net worth

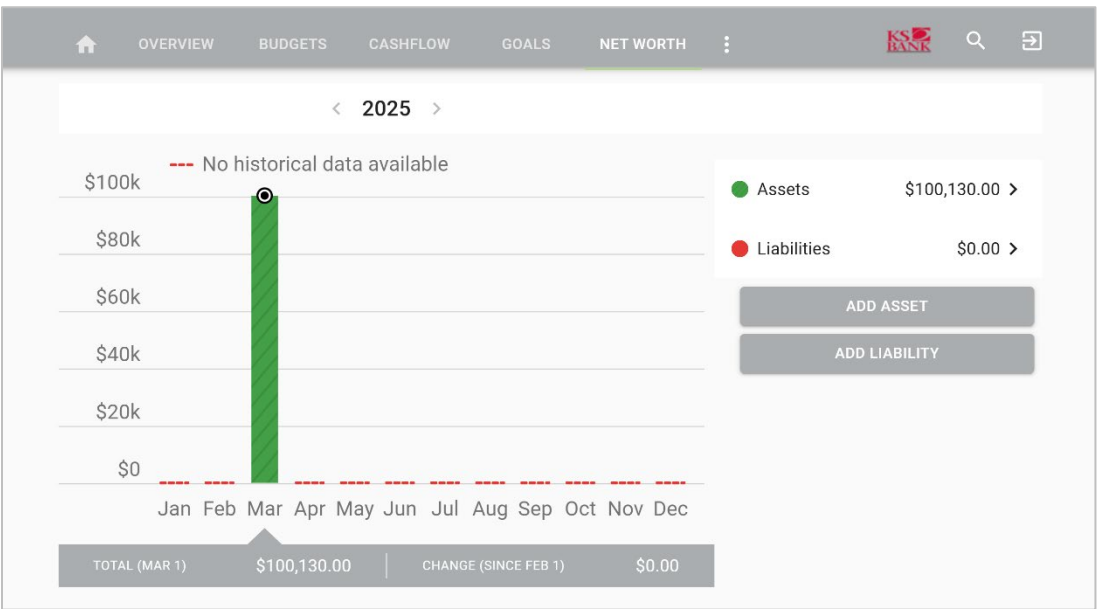
Step 1

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



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.

←

🏠

OVERVIEW

BUDGETS

CASHFLOW

GOALS

NET WORTH

⋮

KS BANK

🔍

🔗

Total Assets

\$100,130.00

🏠

SMPL SAV 0003

\$100.00 >

Linked Asset

🏠

CHOICE 0002

\$30.00 >

Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.

🏠

House

\$100,000.00 >

LINK ACCOUNT

Unlinked Asset

Name *

Amount *

\$

CANCEL

SAVE

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.

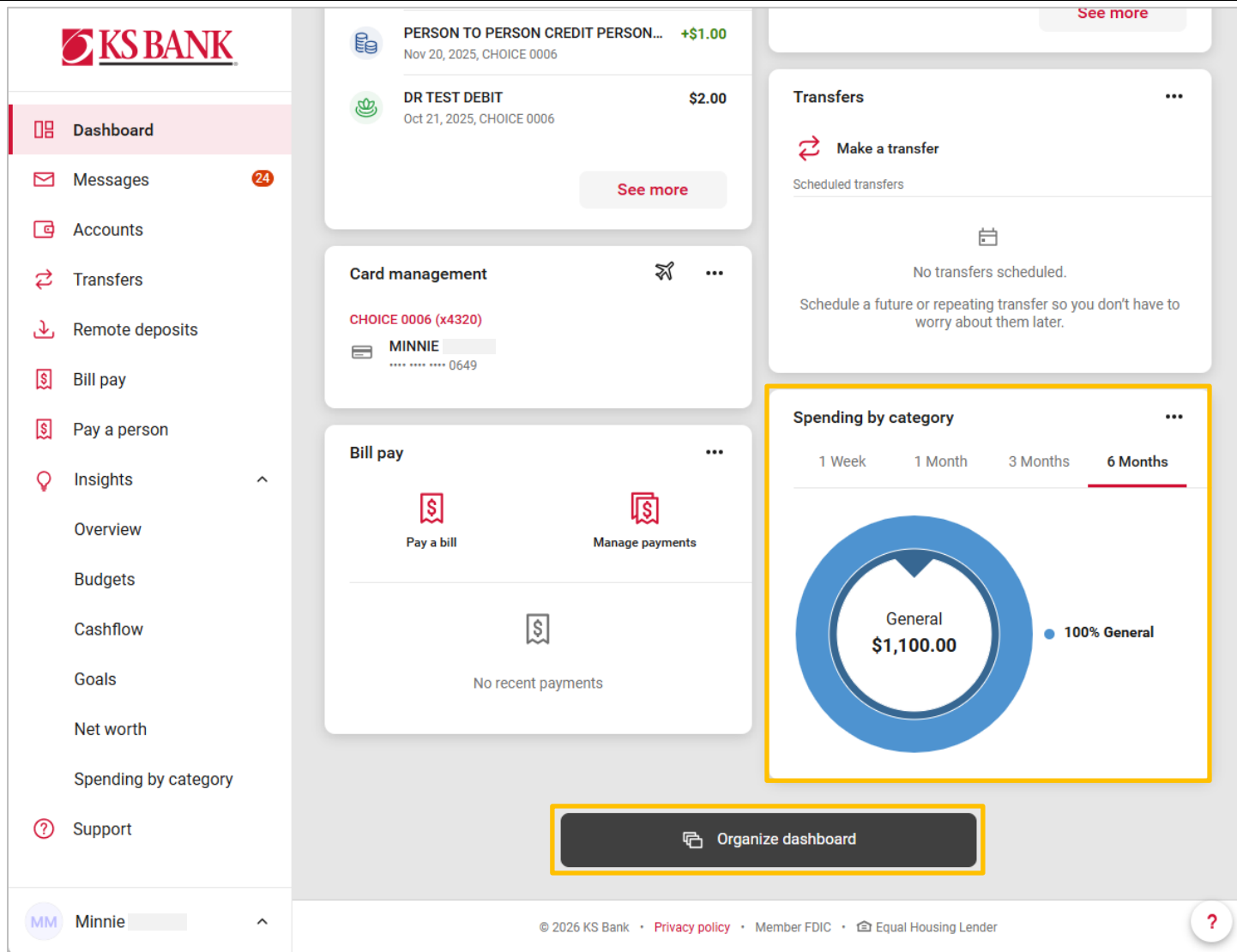
The enhanced information will show after posting. Pending transactions will display the original description.

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



The screenshot displays the KS BANK digital banking dashboard. On the left is a navigation menu with options: Dashboard, Messages (24), Accounts, Transfers, Remote deposits, Bill pay, Pay a person, Insights, Overview, Budgets, Cashflow, Goals, Net worth, Spending by category, and Support. The main content area features several widgets: a 'PERSON TO PERSON CREDIT PERSON...' transaction for +\$1.00, a 'DR TEST DEBIT' for \$2.00, a 'Card management' section for CHOICE 0006 (x4320) showing a MINNIE card, and a 'Bill pay' section with options to 'Pay a bill' or 'Manage payments'. A 'Transfers' section offers to 'Make a transfer' and shows no scheduled transfers. A 'Spending by category' donut chart shows 100% General spending of \$1,100.00 over the last 6 months. An 'Organize dashboard' button is highlighted with a yellow box. The bottom of the dashboard includes a user profile for Minnie and a footer with copyright information and a help icon.

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

Card management

CHOICE 0006 (x4320)

MINNIE
**** * 0649

Bill pay

Pay a bill **Manage payments**

No recent payments

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.

Spending by category

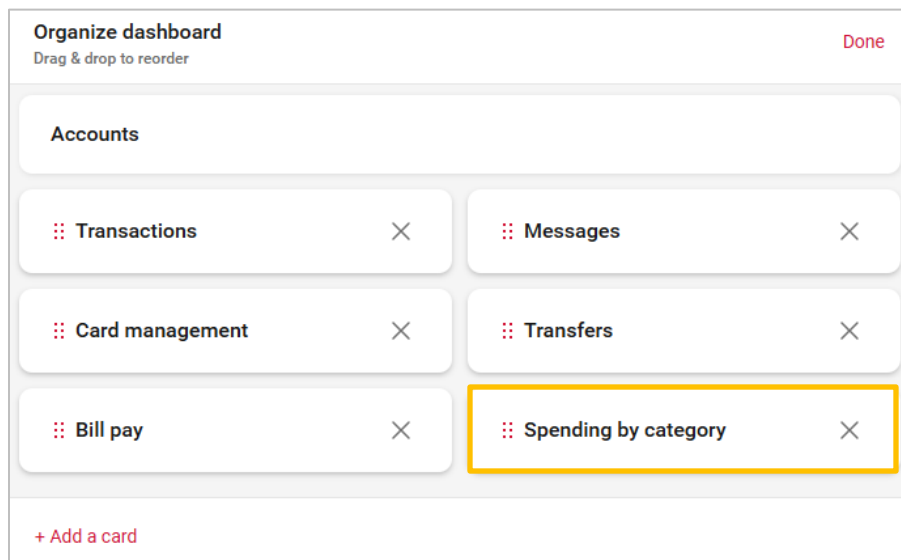
1 Week 1 Month 3 Months **6 Months**

General
\$1,100.00

100% General

Organize dashboard

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The 'Organize dashboard' modal is shown, allowing users to drag and drop widgets to reorder them. The modal includes a 'Done' button in the top right corner. The widgets listed are: Accounts, Transactions, Messages, Card management, Transfers, Bill pay, and Spending by category. The 'Spending by category' widget is highlighted with a yellow box. A '+ Add a card' button is located at the bottom left of the modal.

Organize dashboard Done

Drag & drop to reorder

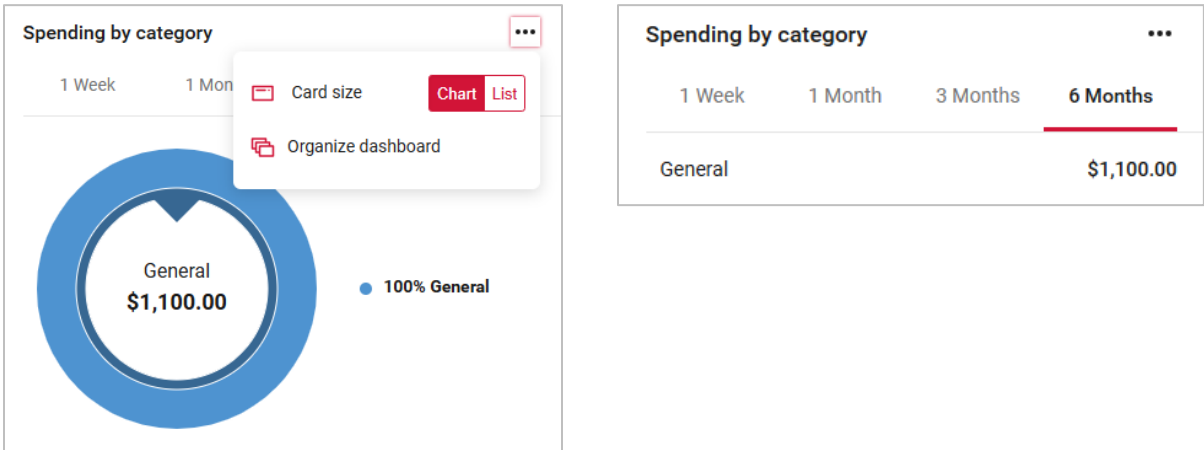
Accounts

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

+ Add a card

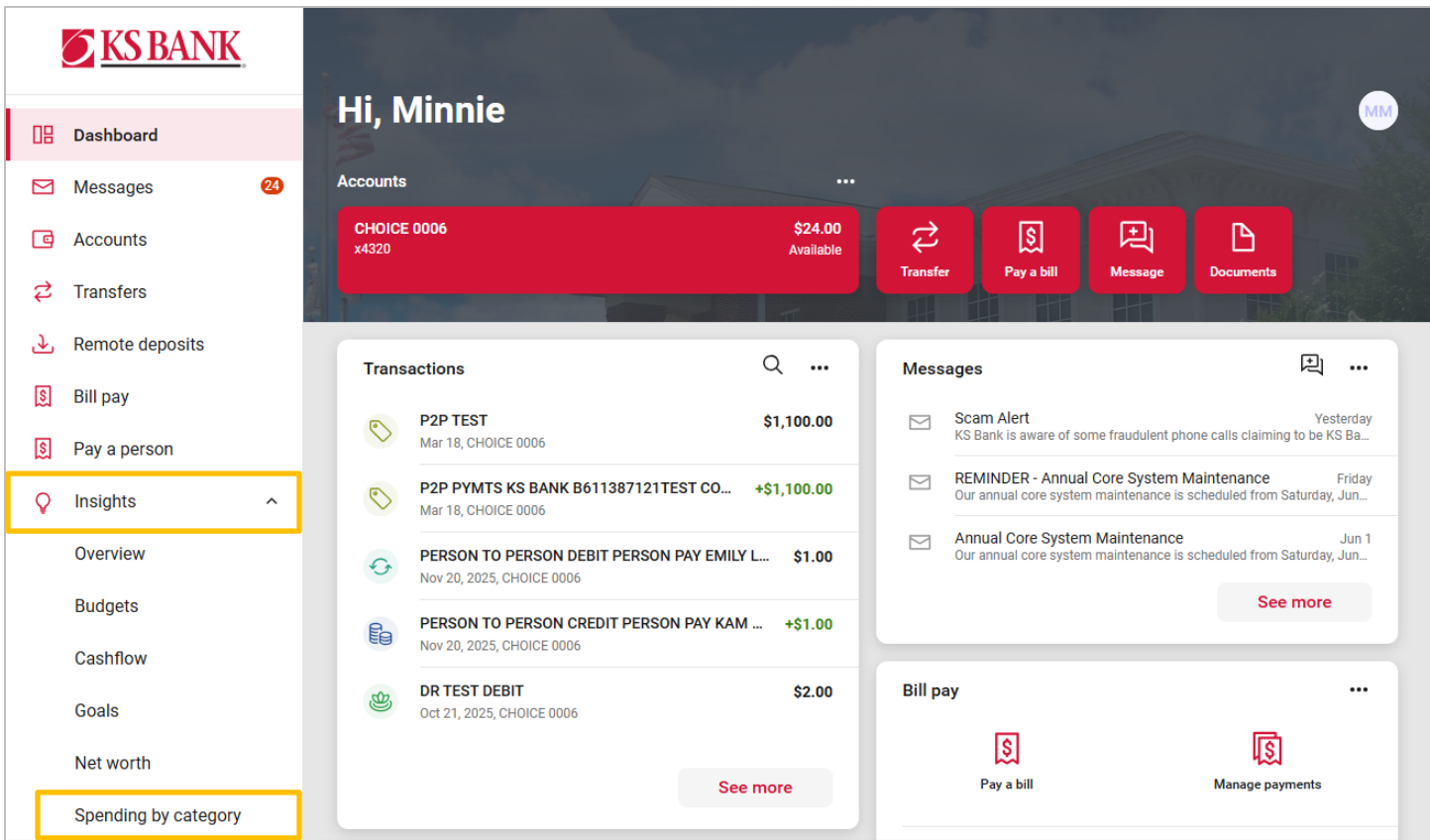
Digital Banking User Guide

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



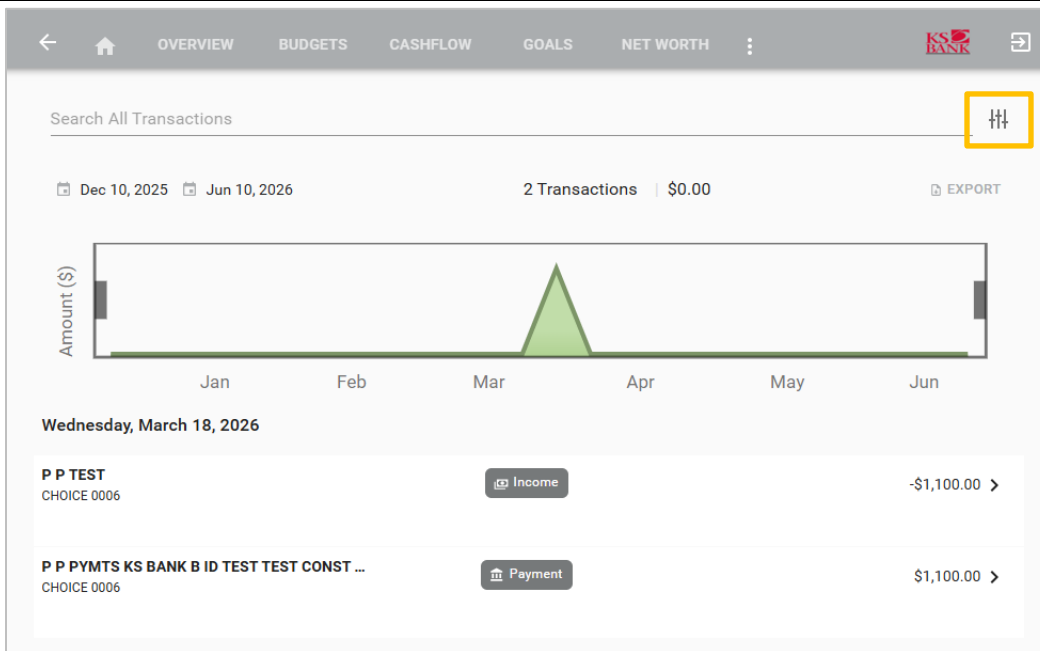
Select **Spending by category** under *Insights* to see a customizable chart organized by category that may be exported.

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 a navigation bar with links for OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. The main section is titled 'Name' and contains a search bar labeled 'Enter Specific Store Name'. Below this, the 'Amount' section has input fields for 'Minimum' and 'Maximum' values, each preceded by a dollar sign. The 'Tags' section includes a 'Select Tags' dropdown menu and a 'Show Untagged Transactions' checkbox. The 'Accounts' section has a 'Select Accounts' dropdown menu. The 'Type' section has a dropdown menu currently set to 'All Transactions'. The 'Date Range' section shows a date range from 'Dec 11, 2025' to 'Jun 11, 2026'. A note at the bottom 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'.

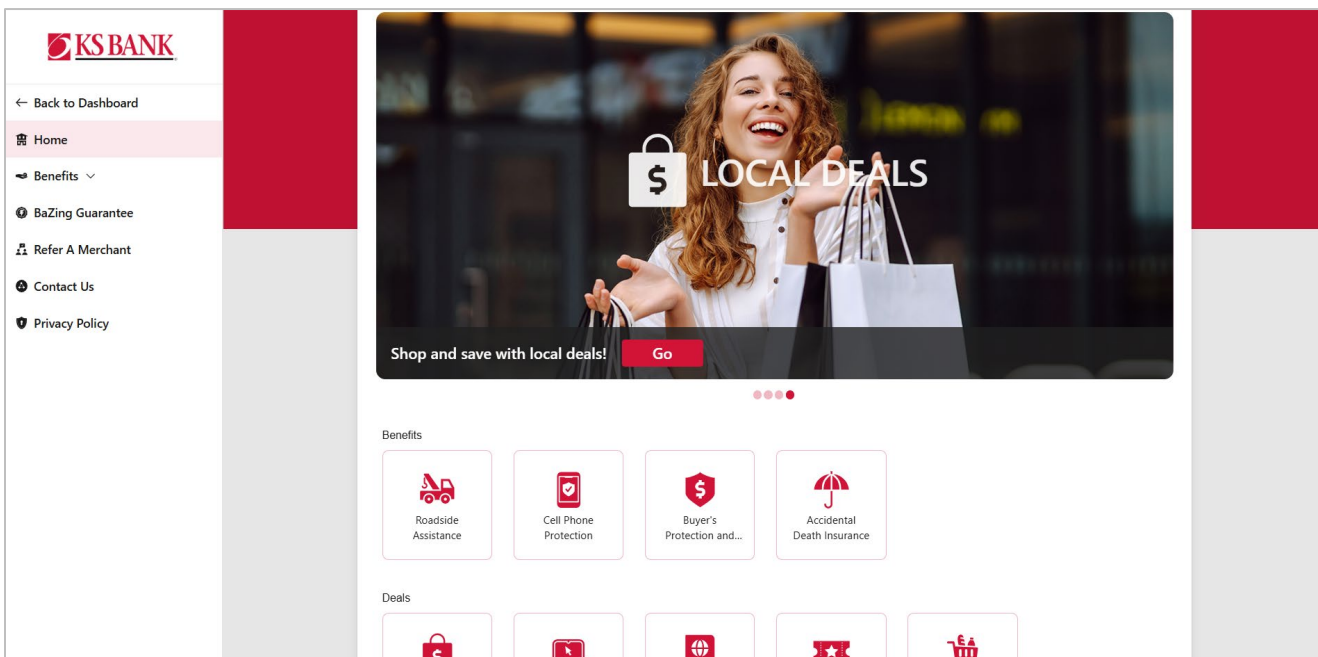
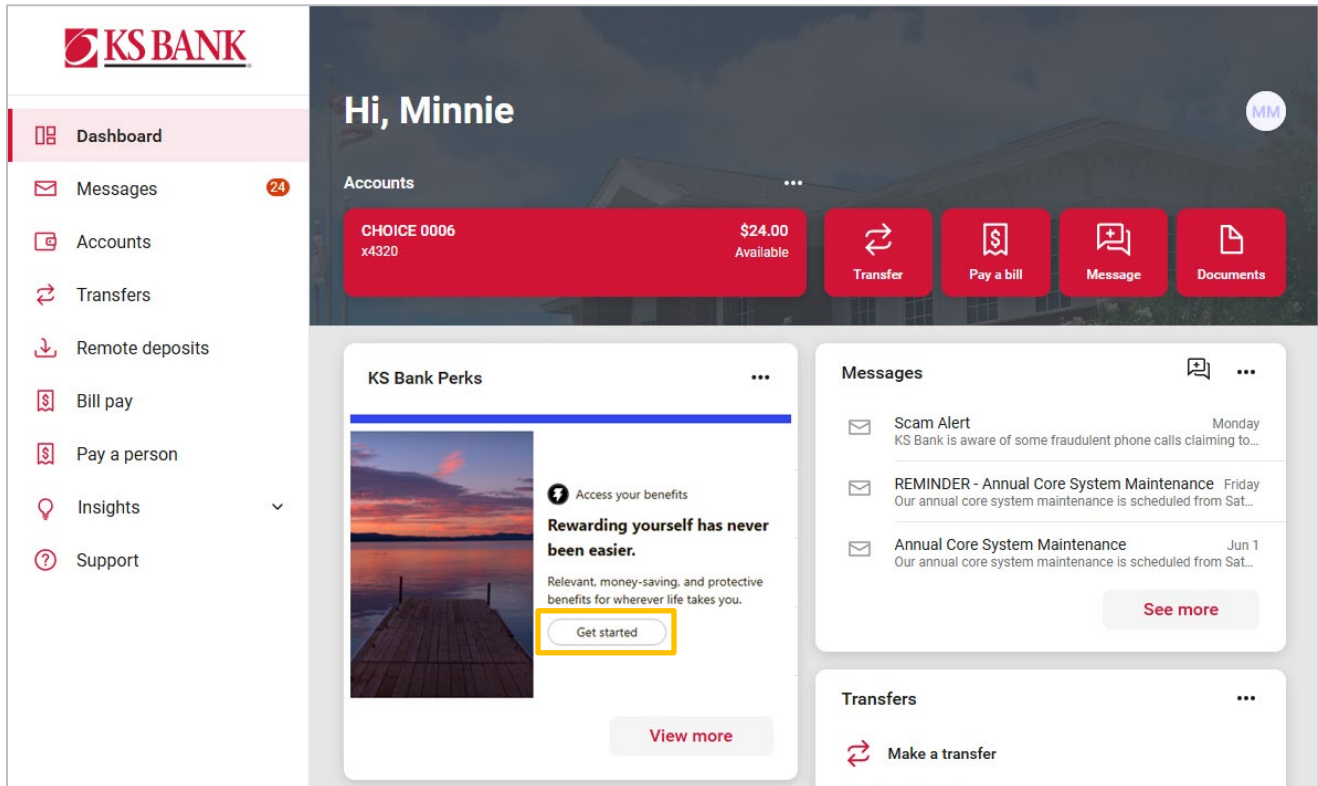
Digital Banking User Guide

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.

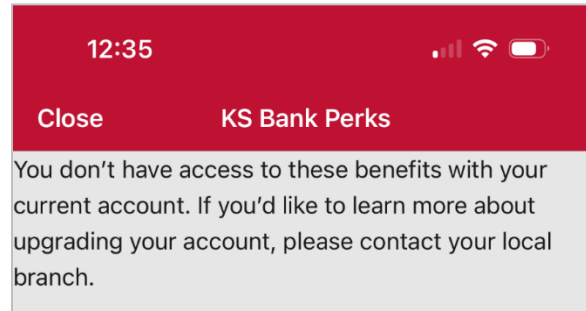
Click **Get Started** to access the KS Bank Perks benefits page.

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.

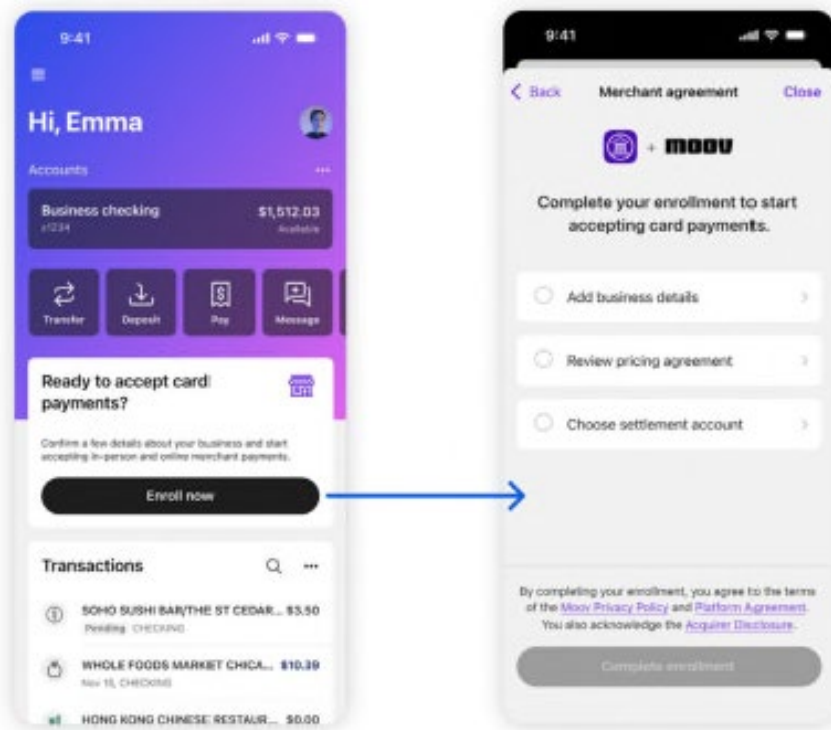
This service allows account holders to:

- 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**.

- If **In person (Tap-to-Pay)** is less than 80% (0-79%), additional fulfillment information is required.

Transaction details

We need a few more details on your business.

How do you primarily operate your business?

Business presence Select

Tell us about your business's transactions.

Average transaction size \$0.00

Maximum transaction size \$0.00

Estimate the breakdown of your customer sales, totaling 100%.

Businesses 0%

Consumers 0%

Do you currently accept card payments?

Card payments Select

How will customers pay you? (Your best estimate, totaling 100%)

in person (Tap-to-Pay) 0%

Online (Invoices, payment links) 0%

Is your business subject to any pending or ongoing litigation?

Litigation status Select

Continue

Business presence options:

- Commercial office
- Retail storefront
- Home-based
- Online Only
- Mobile Business
- Mixed Presence

Card payments options:

- Yes
- No

How will customers pay you? options:

- None
- Government Enforcement or investigation
- Fraud or Financial Crime
- Consumer Protection or Class Action
- Data Breach or Privacy
- Bankruptcy or Insolvency
- Employment or Workplace Disputes
- Personal injury or Medical
- Intellectual Property
- Other

Digital Banking User Guide

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

The screenshot shows the 'Fulfillment details' screen. It has a title bar with 'Back' and 'Close' buttons. The main text says 'Almost done! We need a few more details on your business operations.' Below this are three dropdown menus: 'Fulfillment method', 'Fulfillment timeframe', and 'Refund policy'. Blue arrows point from these dropdowns to their respective lists of options.

Fulfillment method options:

- Shipped Physical Goods
- Local Pickup or Delivery
- Digital Delivery
- In-Person Service
- Remote Service
- Donation
- Bill or Debt Repayment
- Subscription or Membership
- Other

Fulfillment timeframe options:

- Immediate
- Within 7 days
- Within 30 days
- Over 30 days
- Scheduled event
- Recurring schedule
- Pre-order
- Other

Refund policy options:

- No refunds
- Full refund under 30 days
- Full refund extended
- Partial refund with fees
- Exchange or credit only
- Prorated refund
- Conditional refund
- Appointment or event based
- Custom policy

At the bottom of the screen is a 'Continue' button.

6. Review the provided pricing agreement.

The first screenshot shows the 'Merchant agreement' screen. It has a title bar with 'Back' and 'Close' buttons. The main text says 'Complete your enrollment to start accepting card payments.' Below this are five steps: 'Add business details', 'Add transaction details', 'Add fulfillment details', 'Review pricing agreement', and 'Choose settlement account'. The 'Review pricing agreement' step is highlighted with a blue arrow pointing to the second screenshot.

The second screenshot shows the 'Pricing agreement' screen. It has a title bar with 'Back' and 'Close' buttons. The main text says 'Review the pricing agreement.' Below this are four pricing tables:

In person payments
0.60% + 15¢
Plus interchange+ fee

Online rates
0.50% + 15¢
Plus interchange+ fee

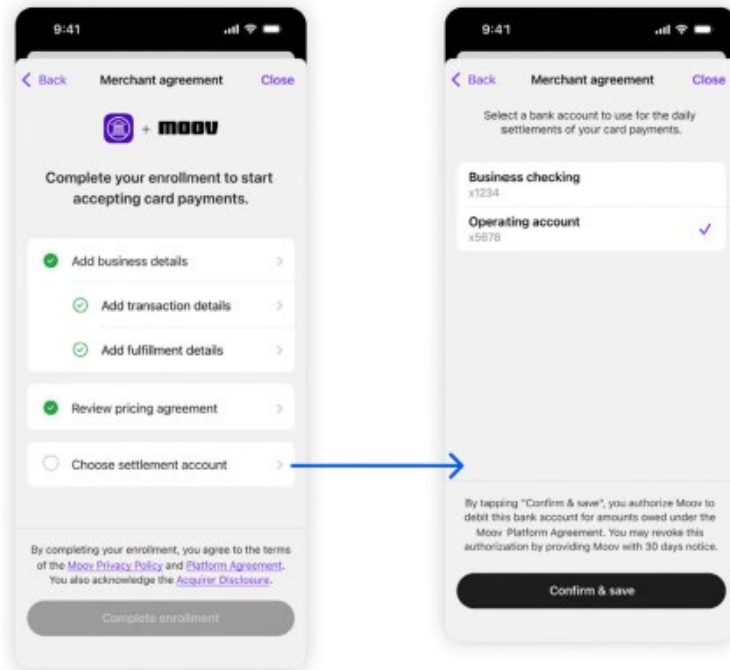
In person payments - International
2.1% + 15¢
Plus interchange+ fee

Online rates - International
3.9% + 3¢
Plus interchange+ fee

Below the tables is a 'Chargeback fee' section with a value of '\$15.00'. At the bottom is a 'Confirm & continue' button.

Digital Banking User Guide

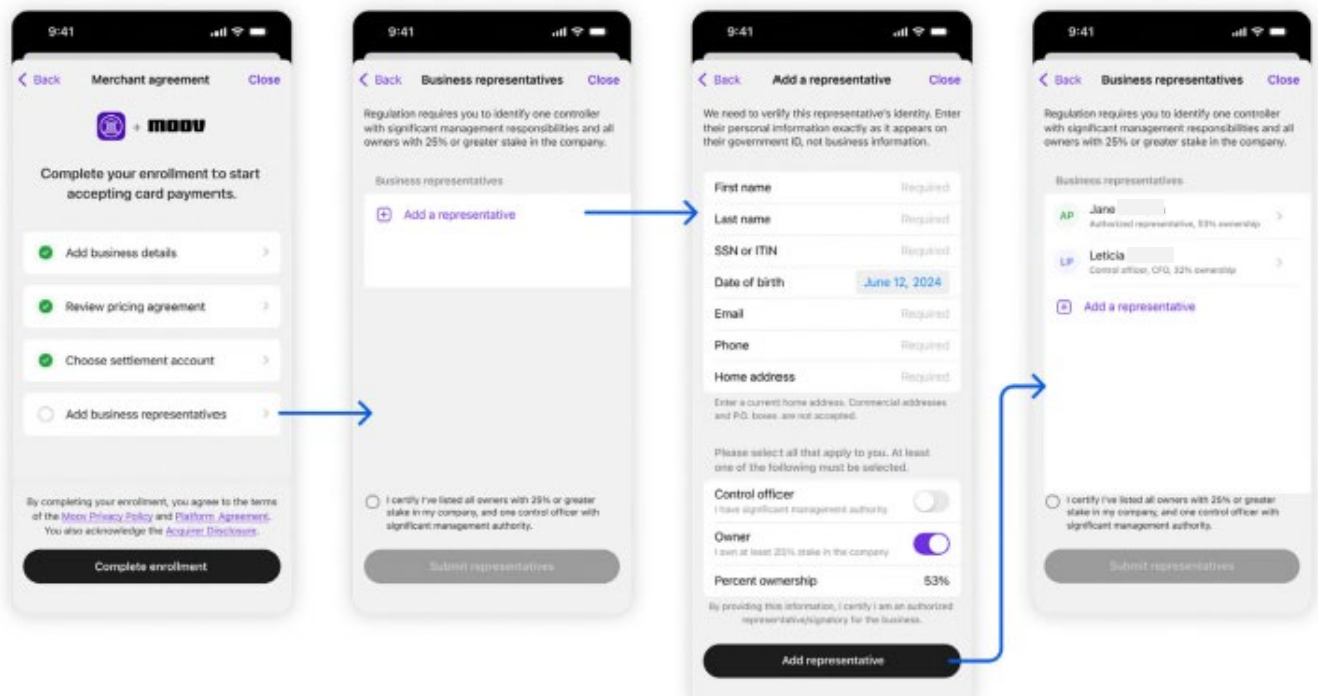
7. Select the account you wish to receive your daily settlements into, and tap **Continue & save**.



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

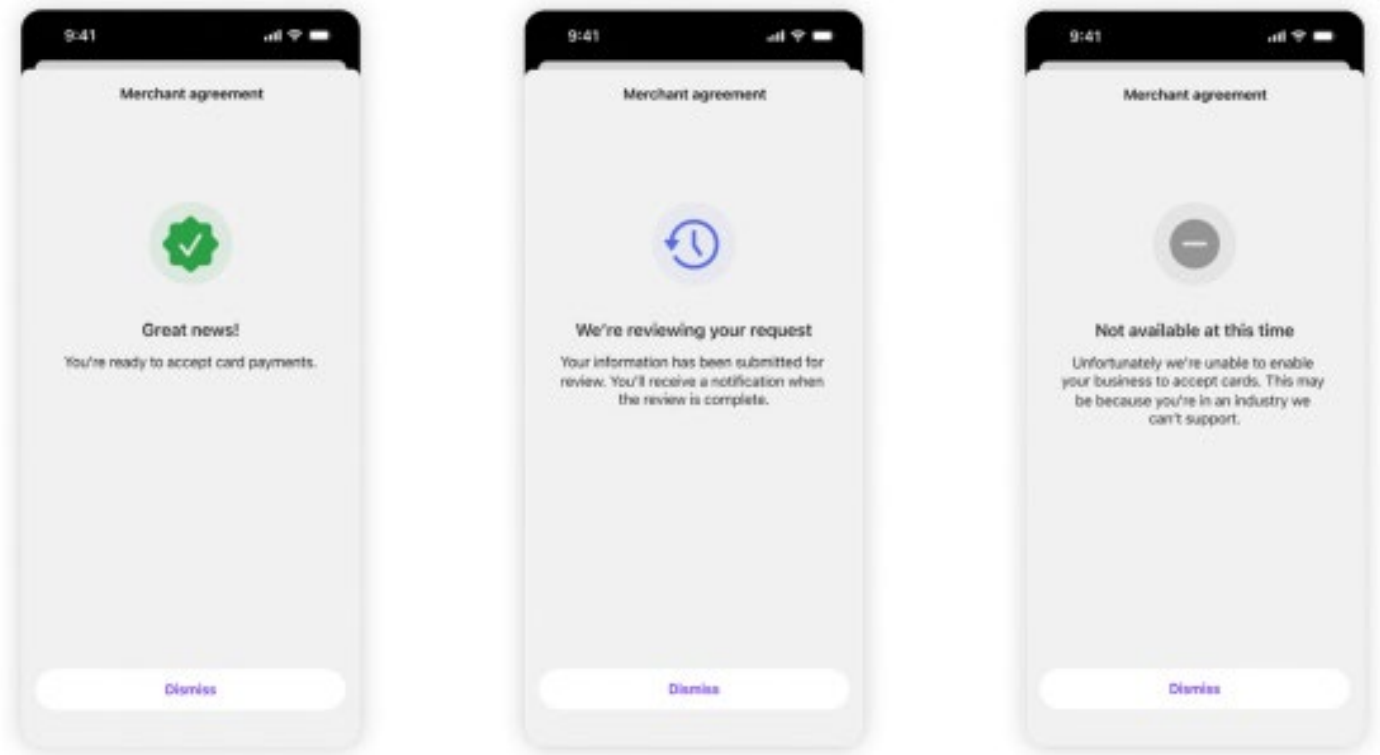
Approximately 65-70% of businesses will receive instant approval and can start taking payments immediately.

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.



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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.

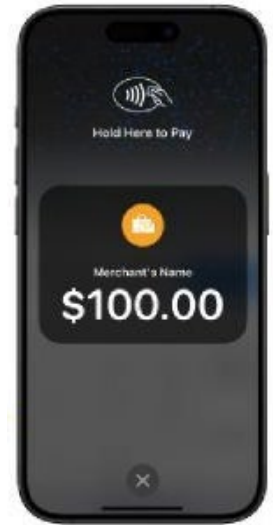
Digital Banking User Guide

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.

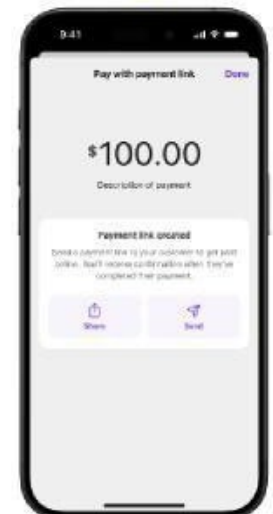
Accept a card-present payment:

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.



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 is a sidebar menu with the following items: 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 sidebar is the user's name 'Minnie' with a dropdown arrow. The main dashboard area shows a greeting 'Hi, Minnie' and a balance of '\$24.00 Available' for account 'CHOICE 0006 x4320'. It includes buttons for Transfer, Pay a bill, Message, and Documents. The 'Transactions' section lists several transactions, including a \$1,100.00 P2P TEST and a \$2.00 DR TEST DEBIT. The 'Messages' section contains alerts like 'Scam Alert' and 'Annual Core System Maintenance'. The 'Bill pay' section shows 'Pay a bill' and 'Manage payments' options. The 'Transfers' section has a 'Make a transfer' button. A 'See more' button is visible at the bottom of the Transactions list.

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.

The screenshot shows the 'Settings' page with a sidebar menu on the left and a main content area on the right. The sidebar menu is divided into two sections: 'PERSONAL' and 'ACCOUNTS'. Under 'PERSONAL', there are links for 'Profile' (highlighted with a red background), 'Security', 'Alerts', 'Travel notices', and 'User agreement'. Under 'ACCOUNTS', there is a link for 'KS Bank' and a red '+' icon next to 'Add account' with a subtext 'Add an account or make transfers from another institution.' The main content area is titled 'Profile' and contains a profile picture placeholder with the initials 'JM' and a pencil icon. Below the photo are sections for 'Name' (displaying 'Jane' with a red 'Edit preferred first name' link), 'Address' (displaying '120 WEST STREET SMITHFIELD, NC 27577-0000'), 'Email' (displaying 'Jane@testco.com' with a red 'Edit email' link), and 'Phone' (displaying 'Home (919) 555-1234' and 'Mobile (919) 555-1234' with a red 'Edit phone numbers' link).

Settings

PERSONAL

Profile

Security

Alerts

Travel notices

User agreement

ACCOUNTS

KS Bank

+ Add account

Add an account or make transfers from another institution.

Profile

Name
Jane
[Edit preferred first name](#)

Address
120 WEST STREET
SMITHFIELD, NC 27577-0000

Email
Jane@testco.com
[Edit email](#)

Phone
Home
(919) 555-1234
Mobile
(919) 555-1234
[Edit phone numbers](#)

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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.

The screenshot shows the 'Settings' page of a digital banking application. On the left is a sidebar menu with two main categories: 'PERSONAL' and 'ACCOUNTS'. Under 'PERSONAL', there are links for 'Profile', 'Security' (which is highlighted with a red bar), 'Alerts', 'Travel notices', and 'User agreement'. Under 'ACCOUNTS', there is a link for 'KS Bank' and a '+ Add account' button with a subtext 'Add an account or make transfers from another institution.' The main content area is titled 'Security' and contains several sections: 'Username' (9140000) and 'Password' (masked with dots) both have an 'Edit' link; 'Passkey sign in' with a description and a 'Register this device' toggle switch; 'Connected apps' with a 'Manage' link; 'Direct Connect' with a 'Manage' link; '2-step verification' which is 'Enabled for phone' with an 'Edit settings' link; and 'Recently used devices' which lists 'Google Chrome on Windows' as 'This device'.

Settings

PERSONAL

- Profile
- Security**
- Alerts
- Travel notices
- User agreement

ACCOUNTS

- KS Bank
- + Add account
Add an account or make transfers from another institution.

Security

Username
9140000 [Edit](#)

Password
..... [Edit](#)

Passkey sign in
Use biometrics, like a fingerprint or face ID, to easily sign in to your account without entering your password.
Register this device ☐

Connected apps [Manage](#) >
External app and website permissions that can access your account.

Direct Connect [Manage](#) >
Approve connection requests for Intuit desktop products or Quicken.

2-step verification
☒ Enabled for phone
[Edit settings](#)

Recently used devices
Check when and where specific devices have accessed your account.

Google Chrome on Windows ⓘ
This device

Digital Banking User Guide

Alerts

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

User Security:

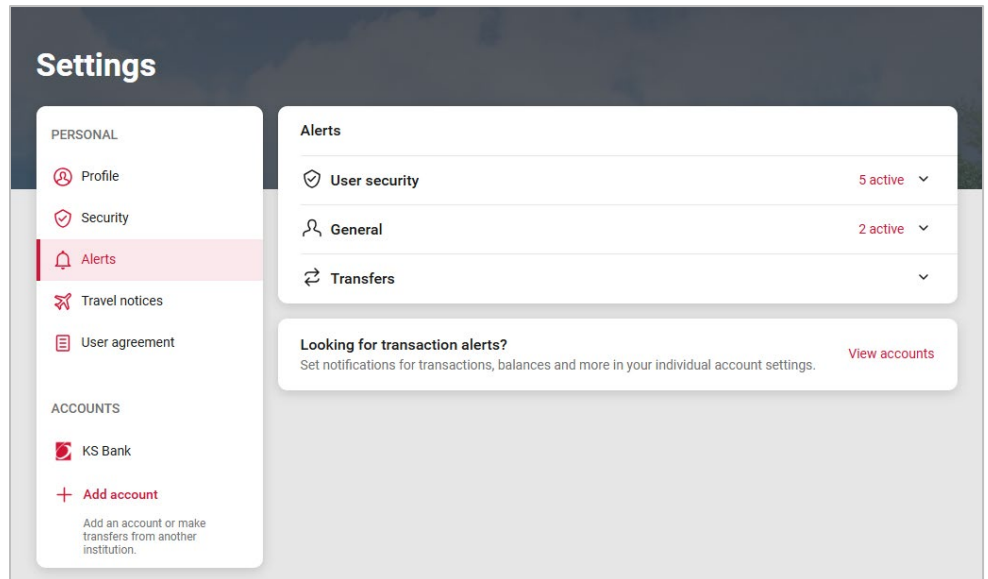
- Login from new device
- Email address change
- Password change
- Mobile phone change
- Username change

General:

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

Transfers:

- Scheduled transfer expiring
- Transfer failed



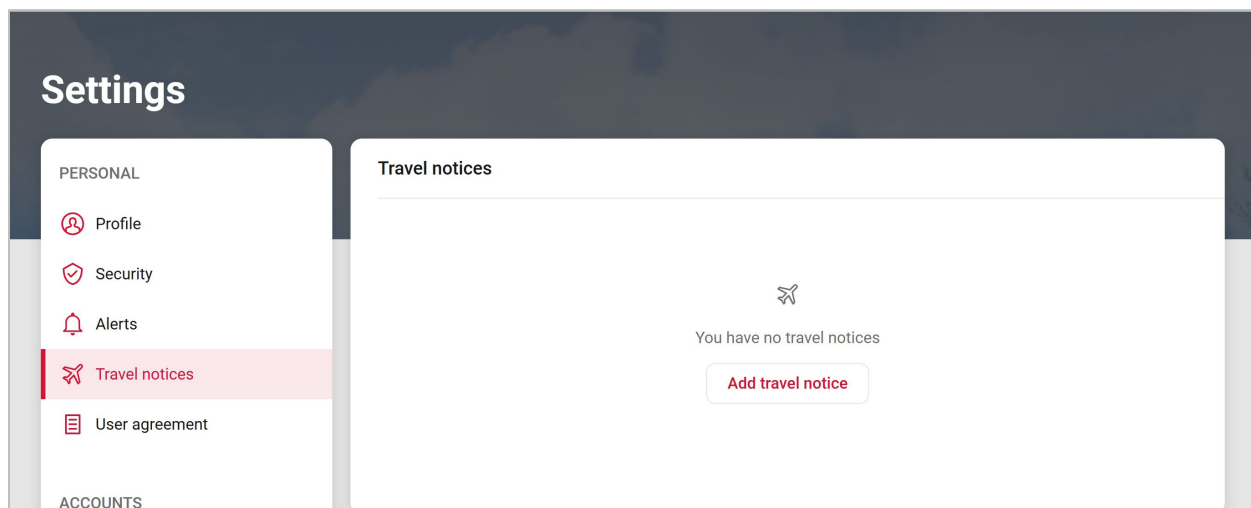
If desired, click an alert to toggle on text or in-app alerts as well.

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**.

The screenshot shows the 'Settings' page with a sidebar on the left and a main content area. The sidebar has two sections: 'PERSONAL' and 'ACCOUNTS'. Under 'PERSONAL', there are links for Profile, Security, Alerts, Travel notices (highlighted with a red bar), and User agreement. Under 'ACCOUNTS', there is a link for KS Bank and an 'Add account' button with a plus icon. The main content area is titled 'Travel notices' and contains three sections: 'Destinations' with a text input field and a character count '0/47'; 'Dates' with a date picker icon; and 'Cards' with a checkbox for 'MINNIE (x0649) CHOICE 0002, Active' and 'Cancel' and 'Save' buttons.

User Agreement

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

The screenshot shows the 'Settings' page with the sidebar on the left and the main content area titled 'User agreements'. The sidebar is the same as in the previous screenshot, but 'User agreement' is now highlighted with a red bar. The main content area lists two items: 'Documents agreement' and 'Digital Terms of Use', each with a document icon and a right-pointing chevron.

Support

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



Dashboard

Messages 24

Accounts

Transfers

Remote deposits

Bill pay

Pay a person

Insights

Support

MM

Minnie

^

Support

 **Call us**
We're here to help. Give support a call at (919) 938-2620.



For faster service during business hours, contact the KS Bank branch location that maintains your account relationship if you have questions or need assistance.

Our business hours are Monday - Thursday, 9:00AM - 5:00PM EST, and Friday, 9:00AM - 5:30PM EST.

For assistance **after hours** Monday - Friday, 5:00 - 11:00PM EST, or on Saturday, Sunday, and Holidays*, 9:00AM - 5:00PM EST, call (919) 938-2620 and follow the prompts to speak with a customer service representative. (*After hours support is not available on Thanksgiving Day and Christmas Day.)

Helpful Links:

- [Online Banking User Guides](#)
- [Add Debit Card to Digital Wallet Instructions](#)
- [Online Banking Agreement](#)
- [Pay a Person Instructions](#)
- [Rapid Transfer Instructions](#)

Other Important Contacts:

- KS Bank Debit Card Fraud Center: 800-237-8990
- Lost/Stolen Debit/ATM Card (Normal Business Hours): 800-592-6994
- Lost/Stolen Debit/ATM Card (After Hours): 888-297-3416
- Activate Debit Card/Change PIN: 800-290-7893
 - [Debit Card Activation/Change PIN User Guide](#)
- Bill Pay Contact Center: 877-434-4729
- 24 Hour Telephone Banking: 877-922-5262
- Personal or Business Credit Card Customer Service: 800-883-0131
 - Open 24/7
 - Balance inquiries, lost/stolen, etc.
 - Outside the U.S. call 813-868-2891

**KS Bank**

Sorry, we're closed.

For immediate assistance after hours M - F, 5 - 11PM EST, and on weekends, 9AM - 5PM EST, call (919) 938-2620 and follow the prompts to speak with a representative. Otherwise, we will respond to you on the next business day.

Send us a message

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Last Revised July 2026