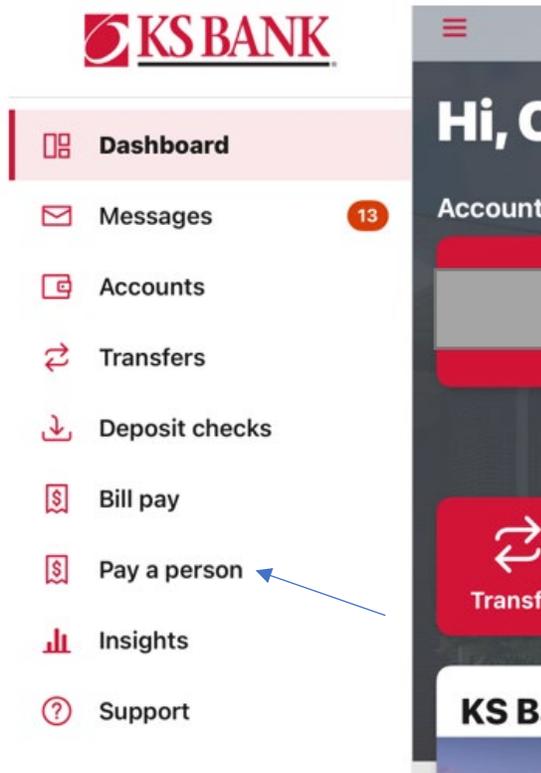


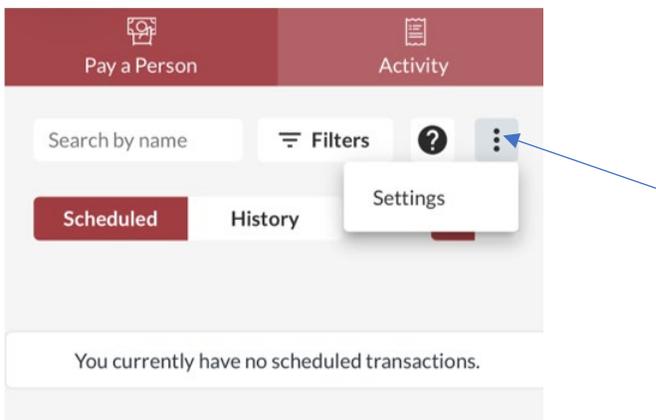
Pay A Person (P2P) Instructions

NAVIGATION

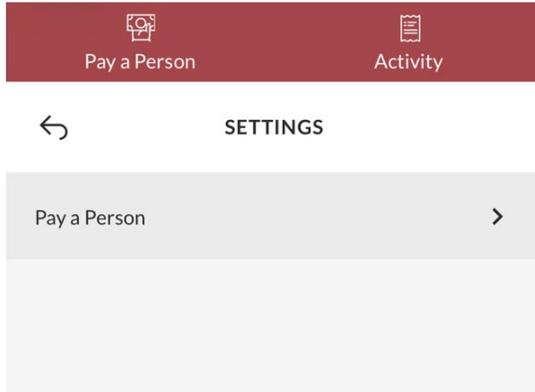
1. Sign into Online Banking or Mobile Banking, and click on *Pay a person* on the left-hand side of your menu.



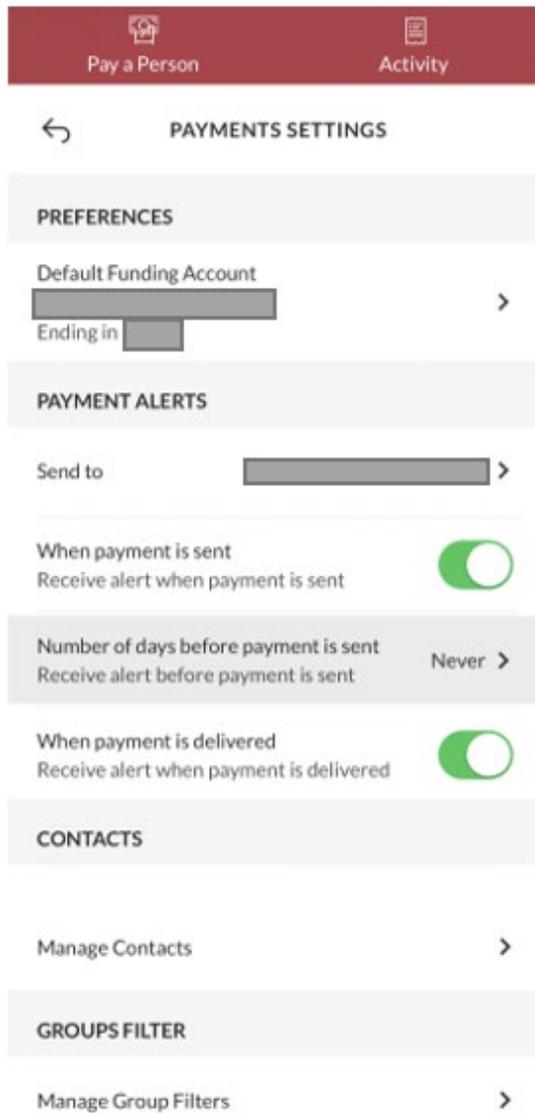
2. The following screen will appear. The first time Pay a Person is used, go into *Settings* to setup your preferences for alerts by clicking on the 3 dots on the right-hand side of the screen.



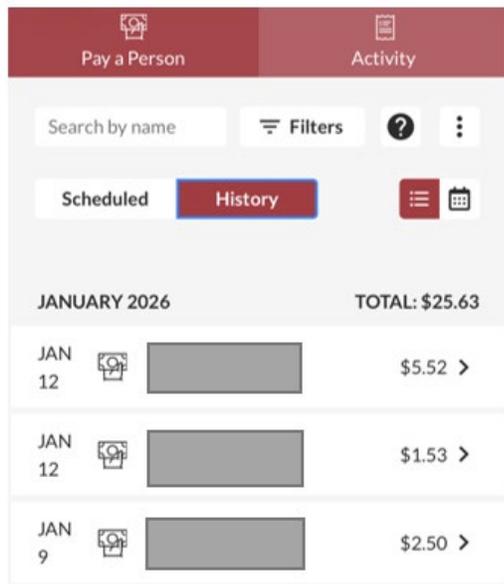
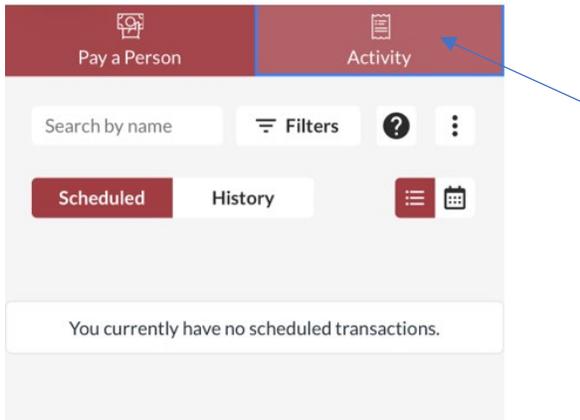
3. Next, click on the *Pay a Person* link below *Settings*.



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

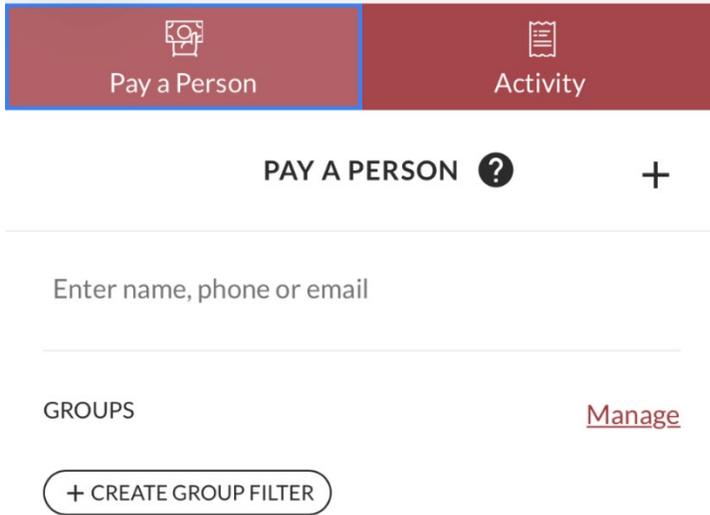


5. On the *Activity* tab, you can view both Scheduled transactions, and *History* for preview transactions.



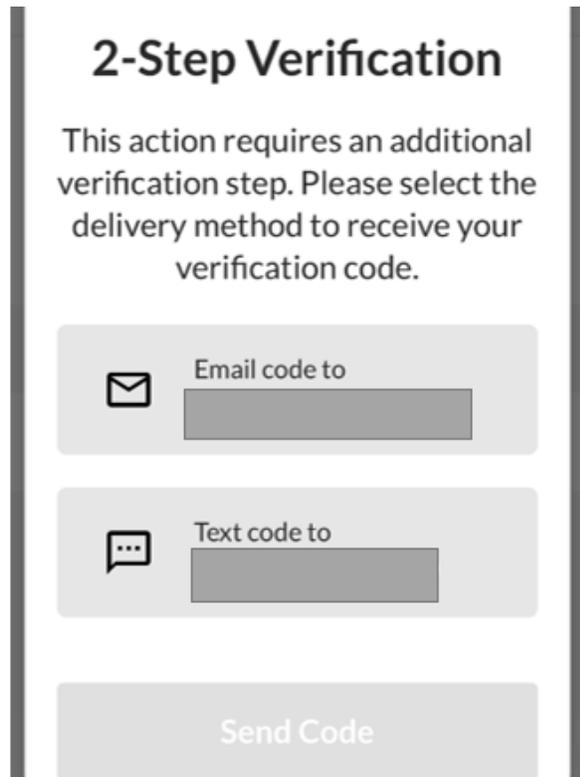
ADDING A CONTACT

1. Select *Pay a Person*, and then select the “+” sign to add a contact.



The screenshot shows a mobile application interface. At the top, there are two red tabs: 'Pay a Person' (with a person icon) and 'Activity' (with a document icon). Below the tabs, the text 'PAY A PERSON' is displayed with a question mark icon, followed by a plus sign icon. A search bar contains the placeholder text 'Enter name, phone or email'. Below the search bar, the word 'GROUPS' is shown on the left, and a red link labeled 'Manage' is on the right. At the bottom, there is a rounded button with the text '+ CREATE GROUP FILTER'.

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



The screenshot shows a '2-Step Verification' screen. The title '2-Step Verification' is at the top. Below it, the text reads: 'This action requires an additional verification step. Please select the delivery method to receive your verification code.' There are two options for delivery: 'Email code to' with an envelope icon and a text input field, and 'Text code to' with a speech bubble icon and a text input field. At the bottom, there is a large button labeled 'Send Code'.

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

Pay a Person Activity

← ADD CONTACT

First Name Joe

Last Name Smith

Mobile Number (788) 555-1234

Email joesmith@google.com

HOW DO YOU WANT PAYMENT DELIVERED?

Mobile Number or Email required

SECURITY QUESTION

Question What question do you want to ask?

Answer What is the answer?

Your recipient will have to answer your security question before they can receive their payment.
Please communicate the answer to them.

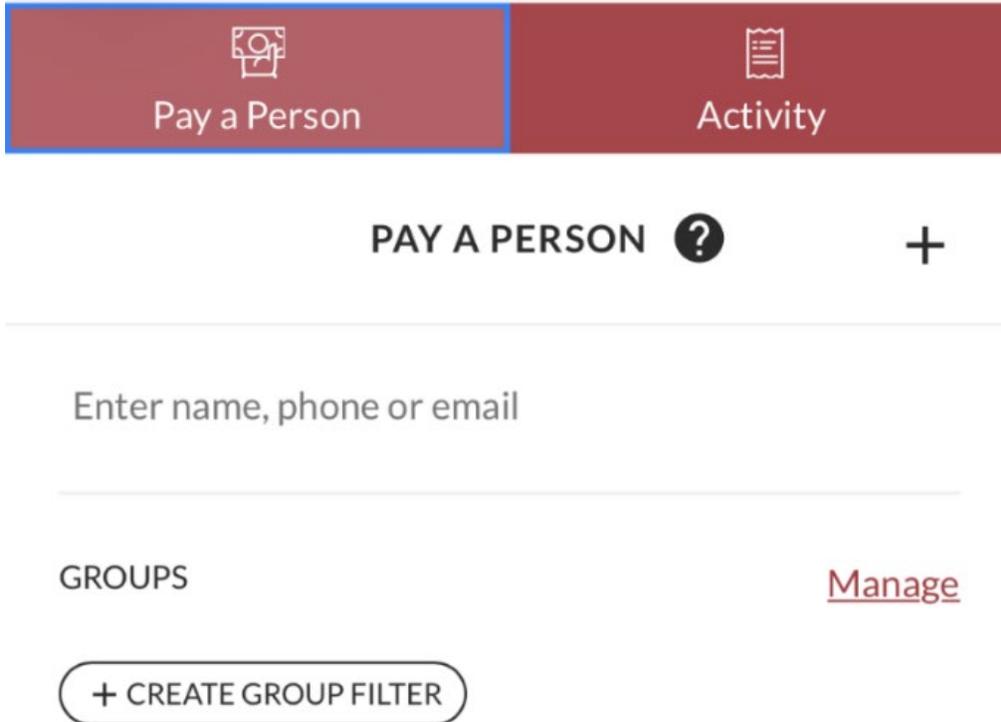
SAVE SAVE AND PAY

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.

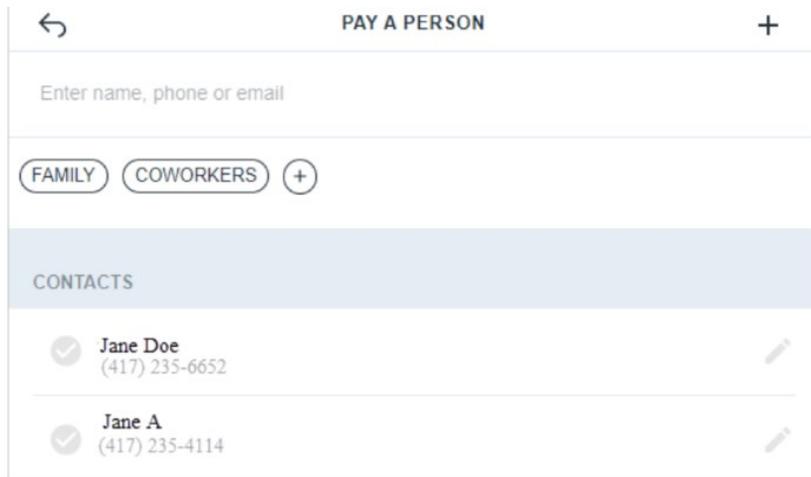
PAYING A PERSON

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

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



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



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 on *Pay* once all fields are completed.

← PAY A PERSON

Jane Doe \$5.00

Add a memo

FROM

Checking \$4,987.09
Ending in * 1234 >

FREQUENCY

DATE REPEATS

April 22, > One-time >

PAY \$5.00

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

Schedule payment?

To: [redacted]

Amount: \$2.00

From: [redacted]

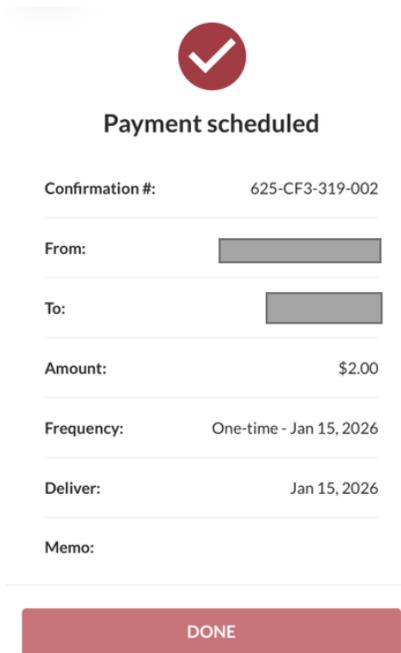
Frequency: One-time - Jan 15, 2026

Memo: [redacted]

By confirming, you acknowledge and accept the transaction details presented.

CANCEL CONFIRM

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



A confirmation screen for a scheduled payment. At the top is a red circle with a white checkmark. Below it, the text "Payment scheduled" is centered. The screen displays the following information:

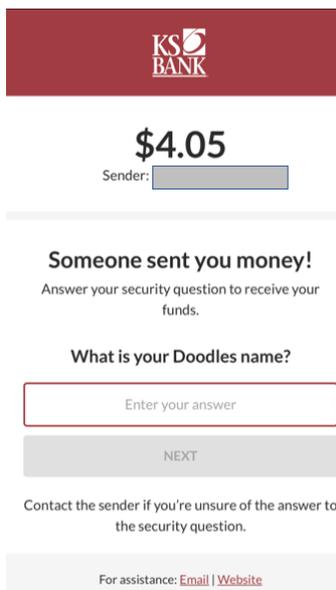
Confirmation #:	625-CF3-319-002
From:	[Redacted]
To:	[Redacted]
Amount:	\$2.00
Frequency:	One-time - Jan 15, 2026
Deliver:	Jan 15, 2026
Memo:	

At the bottom of the screen is a red button with the text "DONE" in white.

RECEIVING A PAYMENT

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*.

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



An SMS text message from KS BANK. The message displays the amount "\$4.05" and the sender's name in a grey box. Below the amount, the text reads "Someone sent you money!" followed by "Answer your security question to receive your funds." The security question is "What is your Doodles name?". There is a text input field with the placeholder "Enter your answer" and a grey "NEXT" button below it. At the bottom, there is a note: "Contact the sender if you're unsure of the answer to the security question." and a footer: "For assistance: [Email](#) | [Website](#)".

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

The screenshot shows the KS Bank logo at the top. Below it, the amount "\$4.05" is displayed, followed by a "Sender:" field with a greyed-out input. A message reads: "Please complete the information below to receive your funds." Below this is the "Choose Delivery Method" section, which asks "Where do you want to send your funds?". Three options are listed, each with a radio button:

- Debit Card** (fee applies) Receive funds instantly
- Bank Account** Receive next business day or instantly
- KS Bank Direct** Receive funds at KS Bank instantly

Below the options is a note: "Future payments from this sender will default to the delivery method you chose above." At the bottom are "CANCEL" and "SUBMIT" buttons.

Delivery Methods

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

The screenshot shows the "Debit Card" payment form. It includes the following fields and options:

- Debit Card** (fee applies) Receive funds instantly
- Card Number ***: A text input field containing "XXXX XXXX XXXX XXXX". Below it, a red message says "This field is required".
- Cardholder's Name ***: A text input field.
- Expiration Date (MM/YY) ***: A text input field.
- A checkbox with the text: "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."

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.

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

NOTE: Under the Payment Delivery Option “Bank Account”, there are two payment methods available (Next business day via ACH and Instant Delivery)

Debit Card (fee applies)
Receive funds instantly 

Bank Account
Receive next business day or instantly

Routing Number *

This field is required

Account Number *

Confirm Account Number *

Account Type *

▼

Account category *

▼

KS Bank Direct
Receive funds at KS Bank instantly

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.

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.

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.

A confirmation message is sent with details of the payment.

