Business Digital Banking

User Guide

September 2026

Learn how to use Digital Banking with this handy guide.

For questions, contact us at
919-938-3101

EQUAL HOUSING LENDER ksbankinc.com

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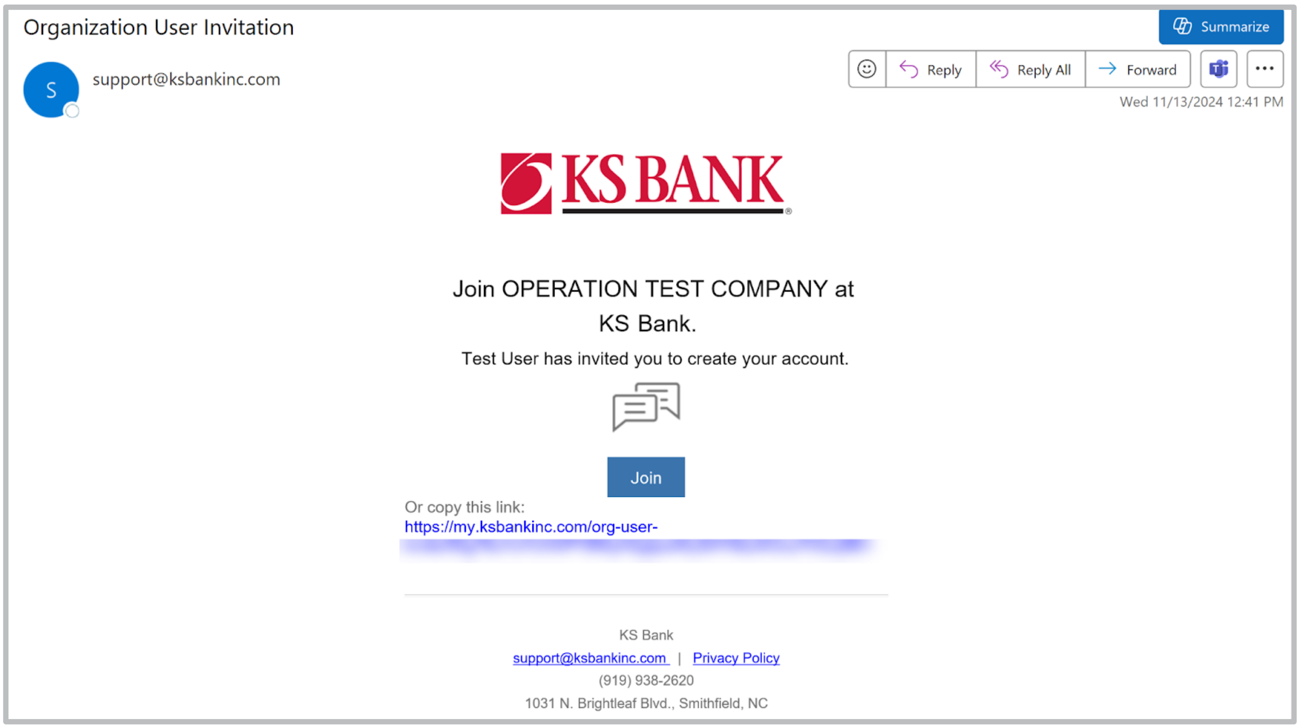
First Time Login

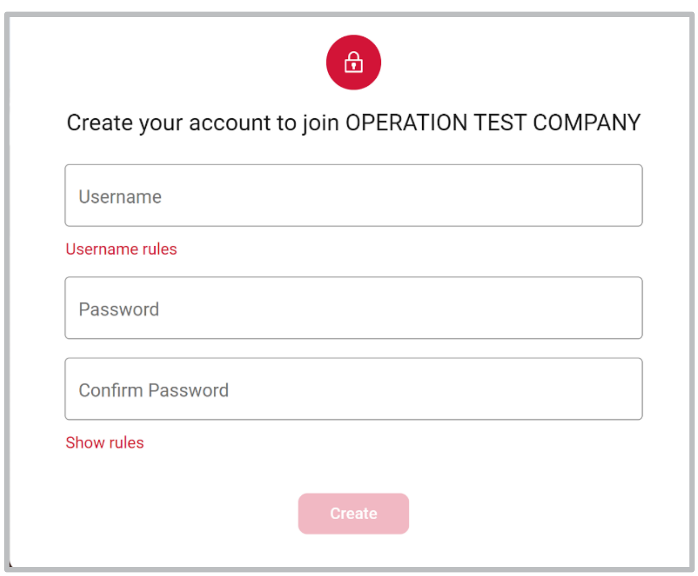
Step 1

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



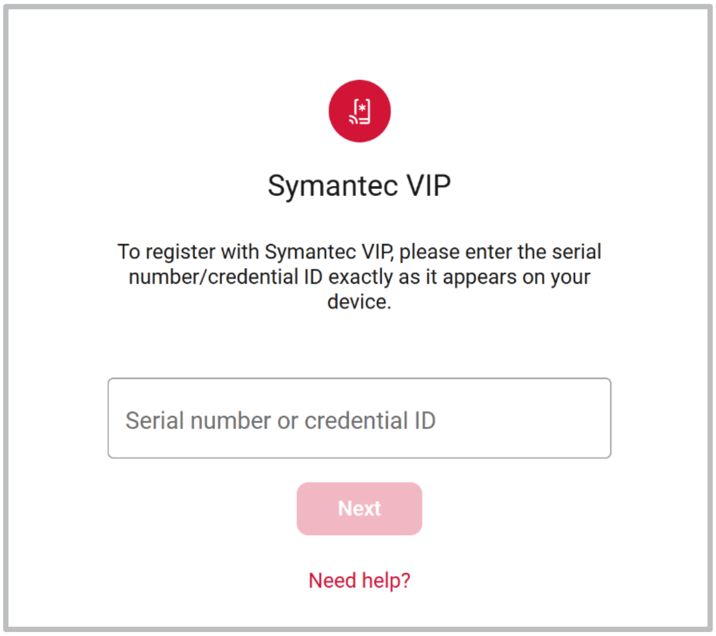
Step 2

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



Step 3

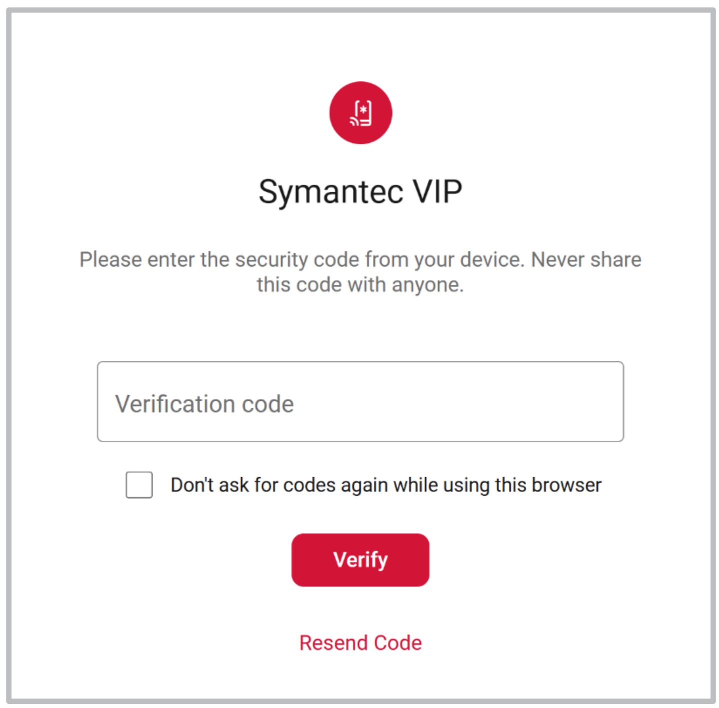
Download the VIP Access app from Apple or Google Play and enter the credential ID that appears. Click **Next**.



Step 4

Enter the **Verification code** that appears on your app. **Check the box** to have the system remember your device and avoid having to authenticate on future logins.
Please note: This should only be done on trusted devices and is optional.

Click **Verify**.



Step 5

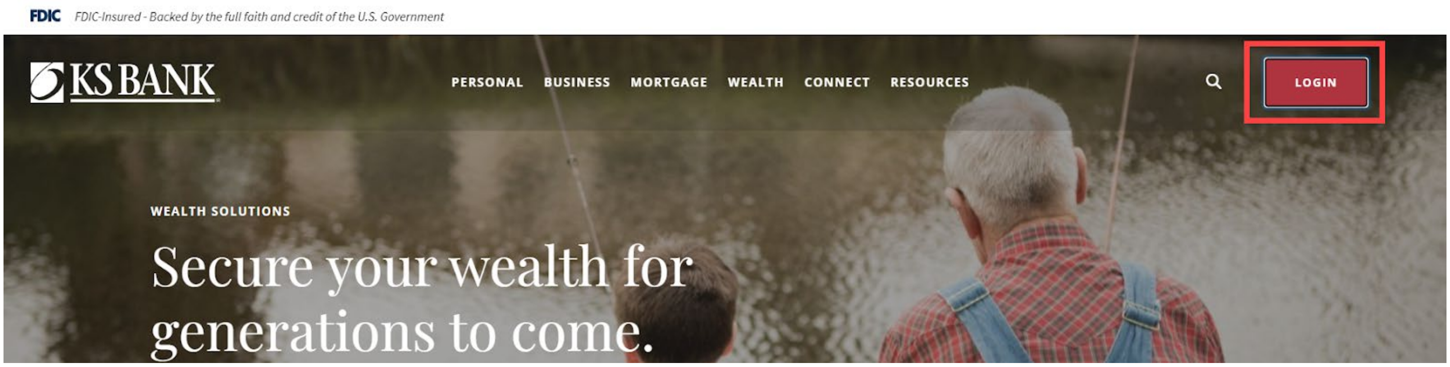
Click Done and accept the terms and conditions

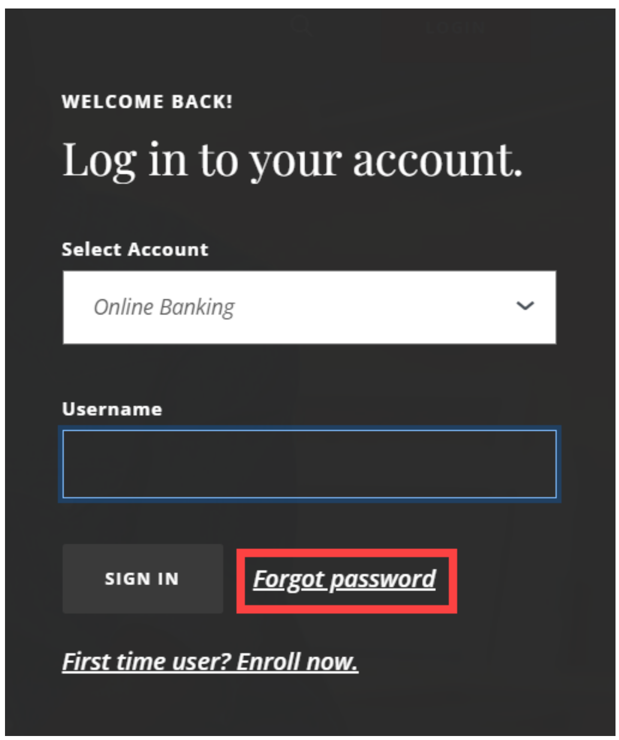
Account Recovery

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

Step 1

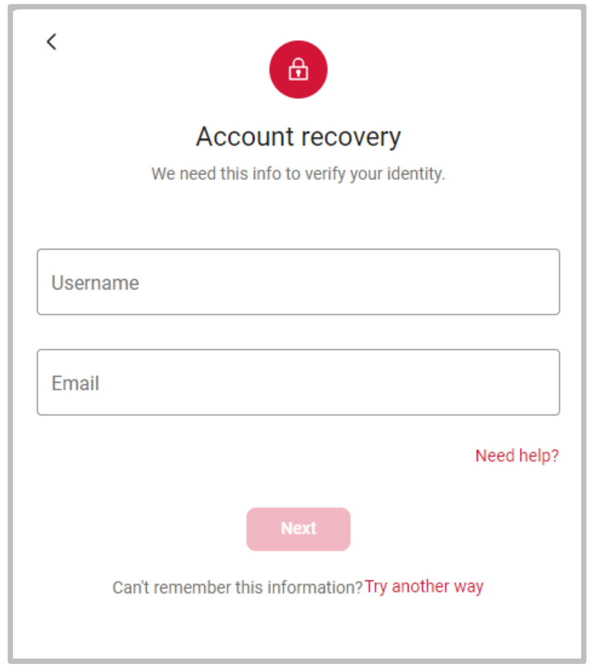
Navigate to our website and click **Login**. Select **Forgot Password**





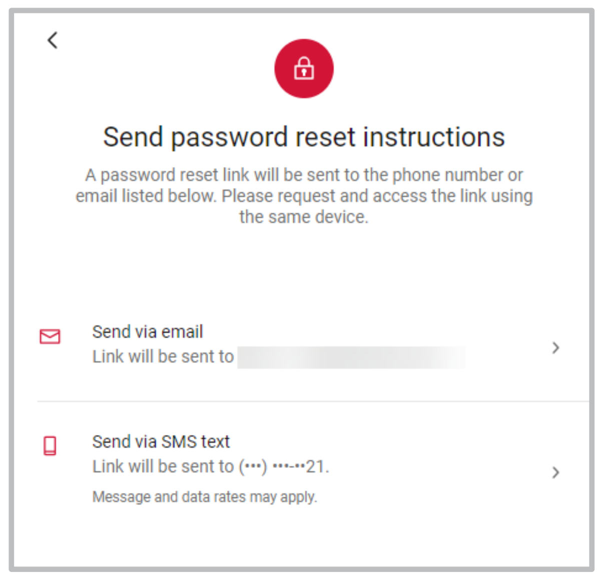
Step 2

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.



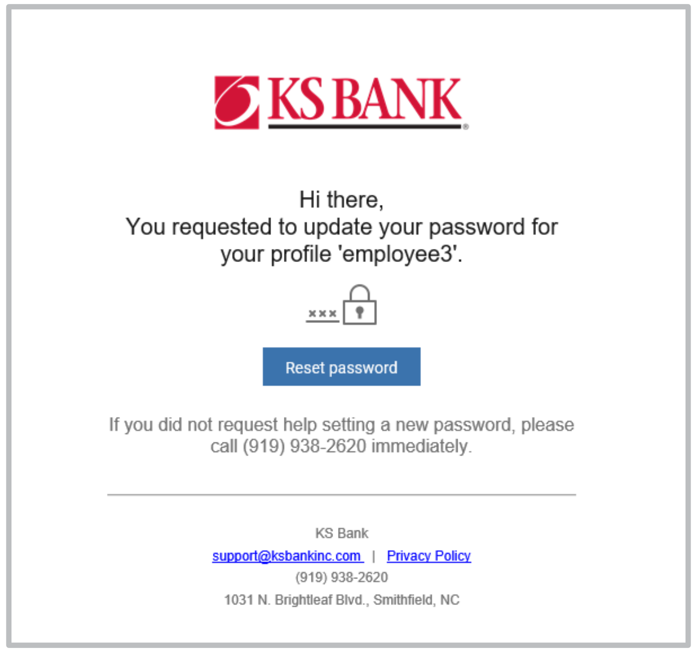
Step 3

Choose to receive your instructions via email or text.



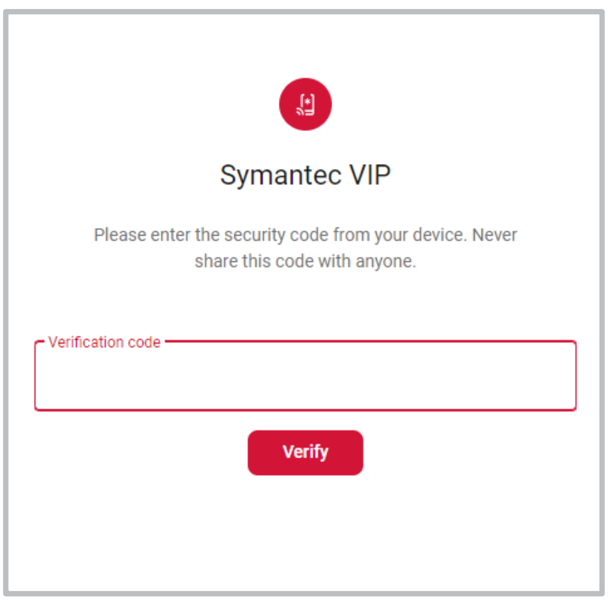
Step 4

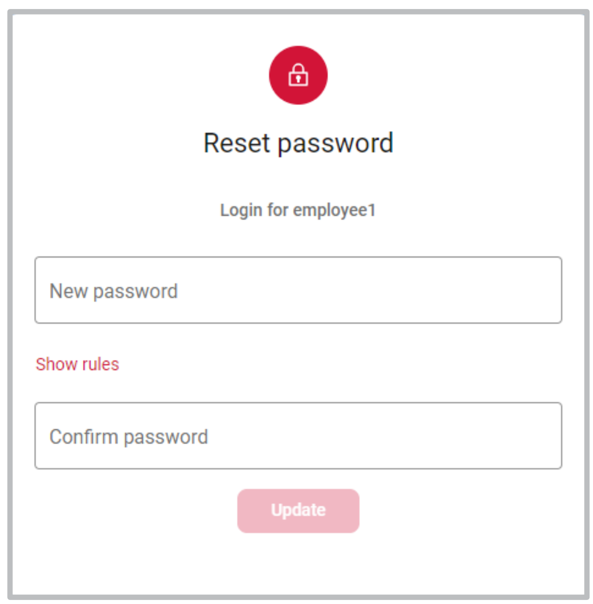
- **Email:** Open your email. Your username will appear in the email body.
  Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.



Step 5

Enter your token code and create a new password.



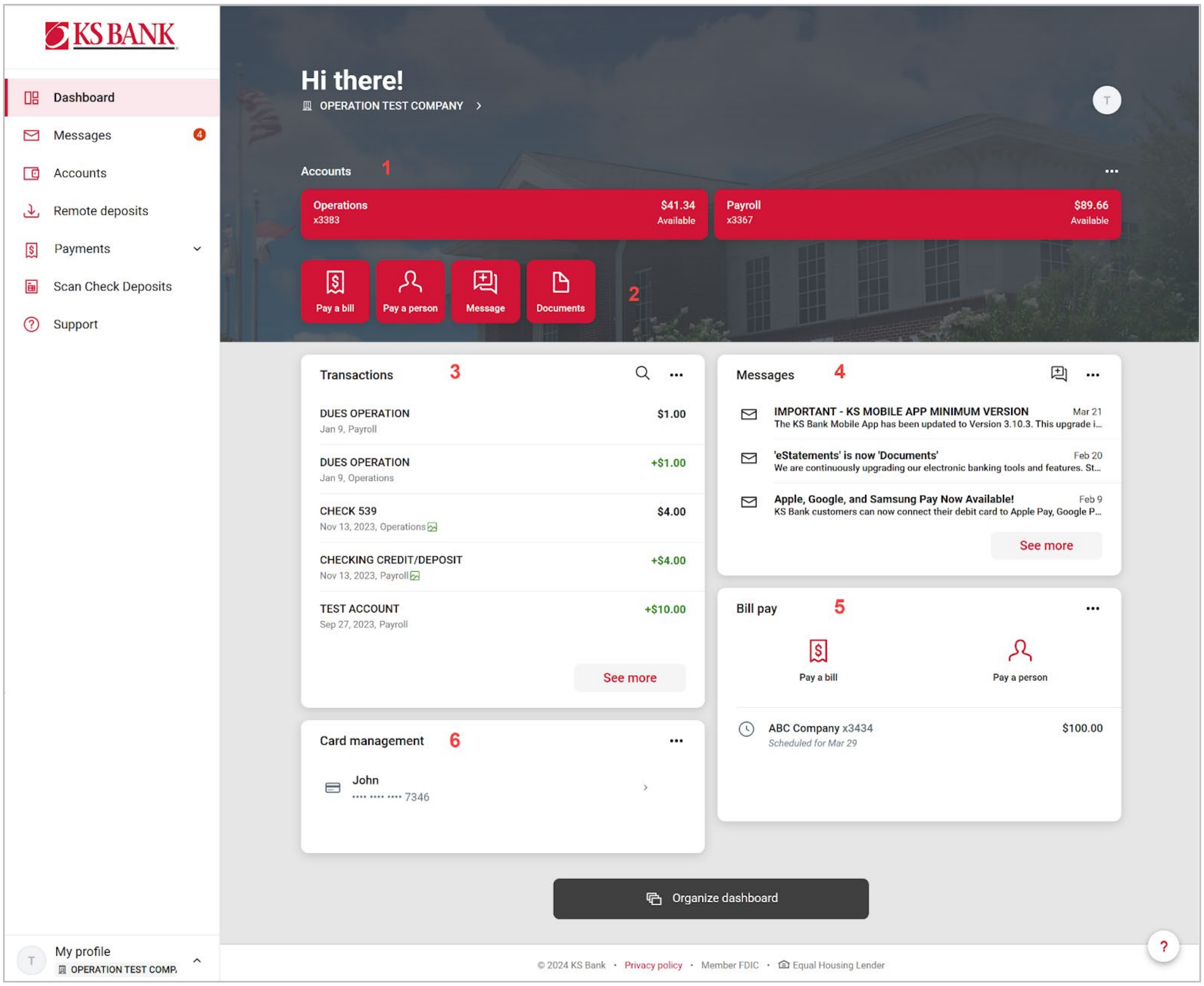


Dashboard

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

Default Layout

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

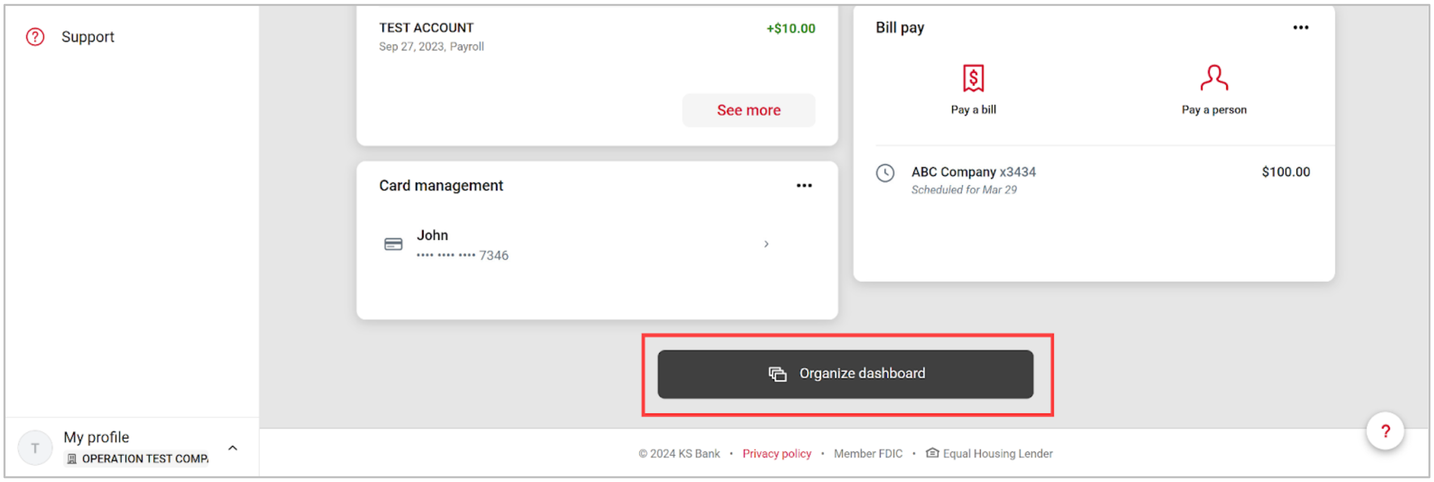


Organize Dashboard

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

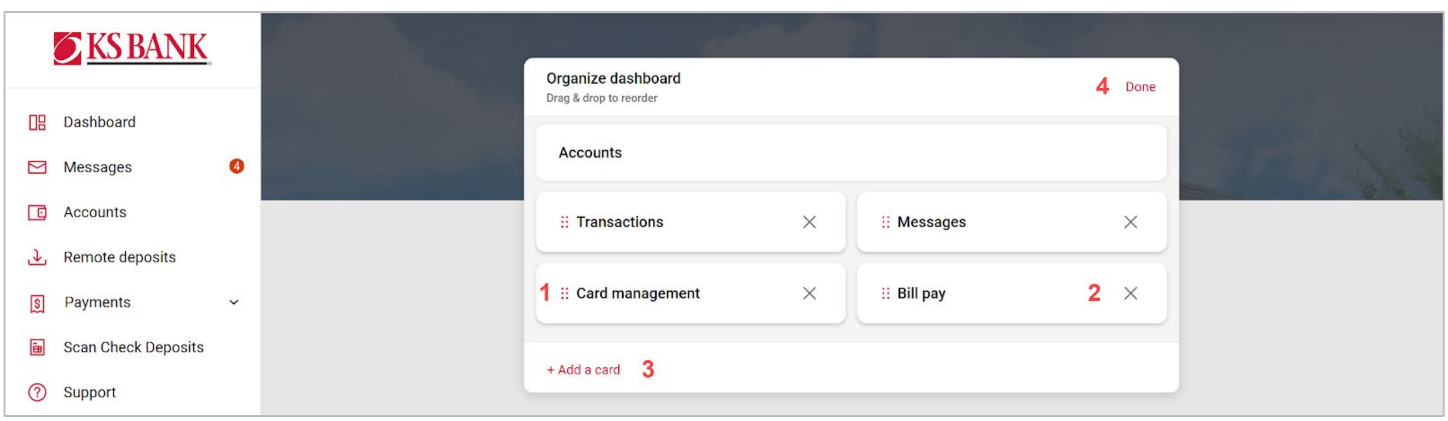
Step 1

Click **Organize Dashboard**.



Step 2

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

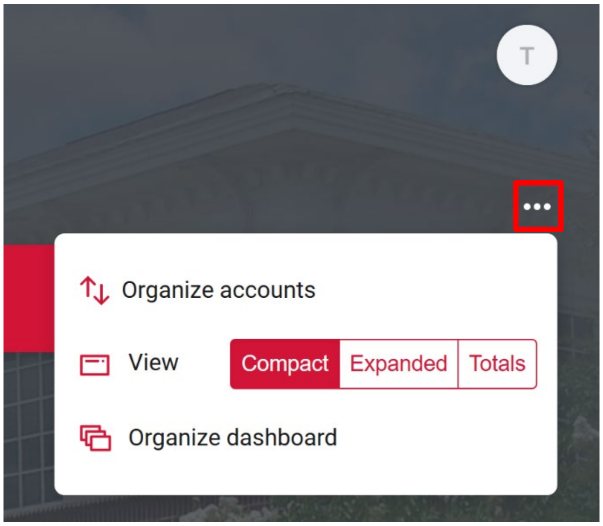


Organize Accounts

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

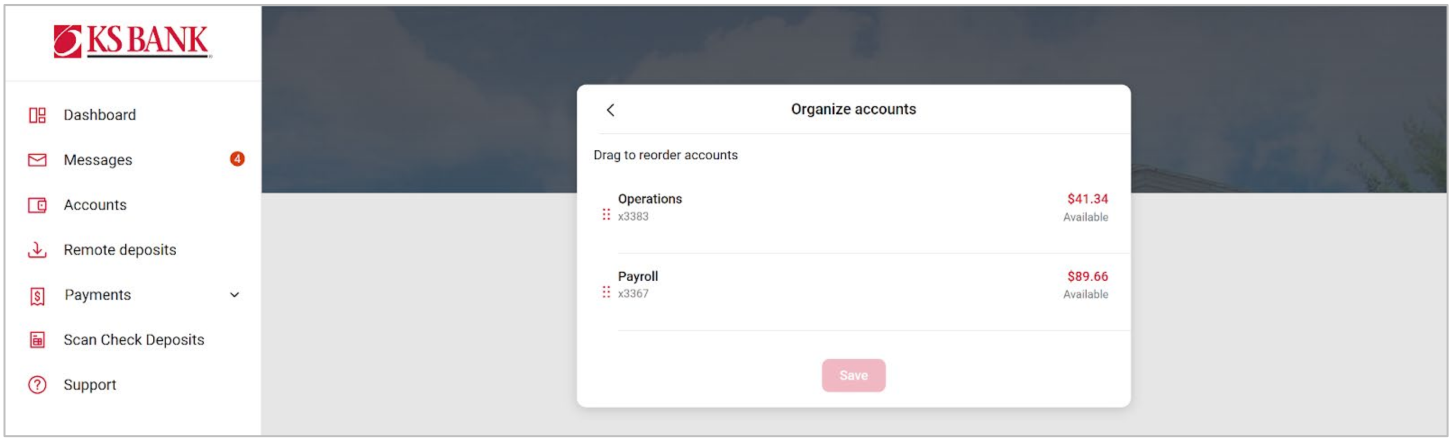
Step 1

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



Step 2

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

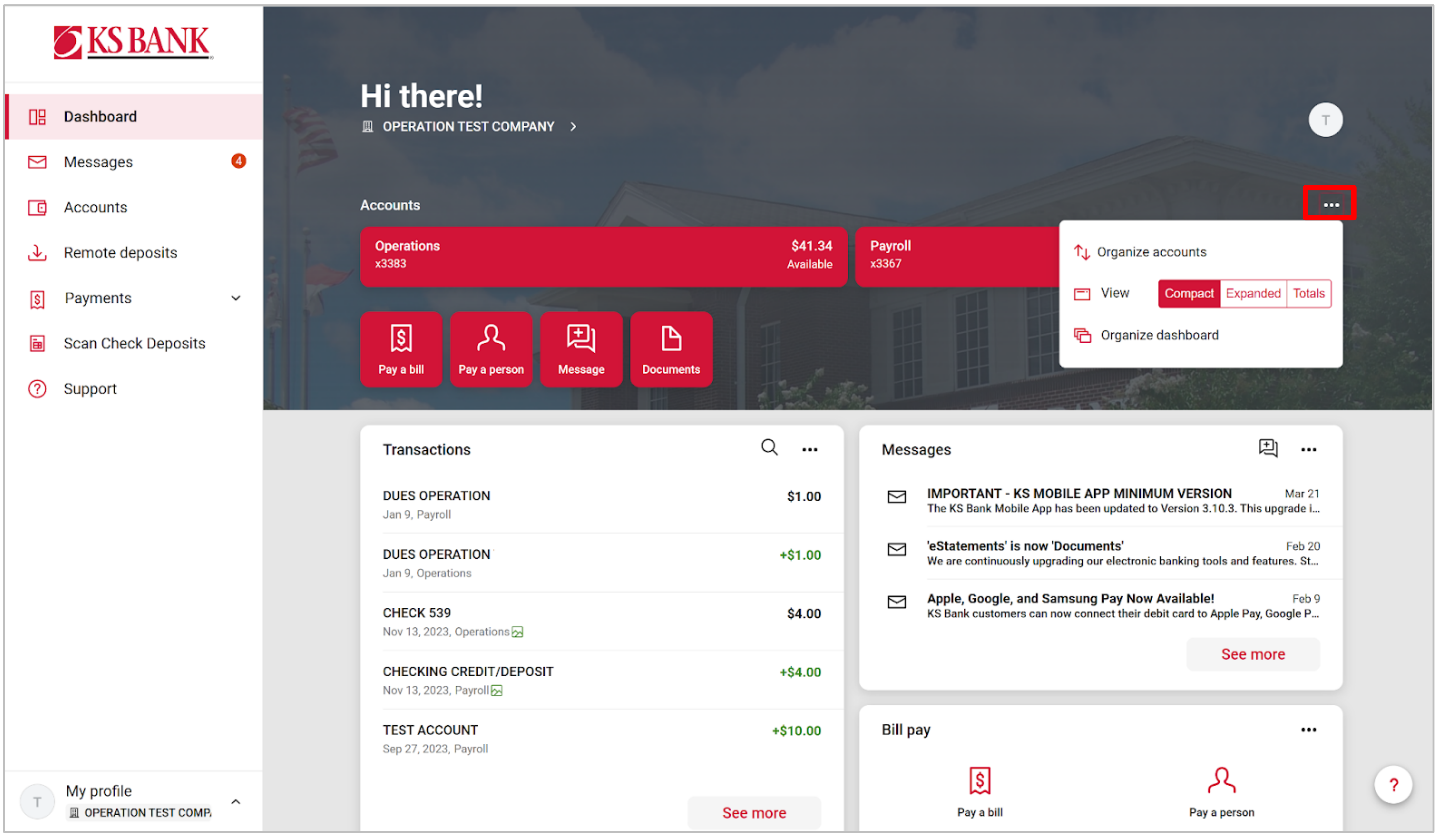


Account View

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

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

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



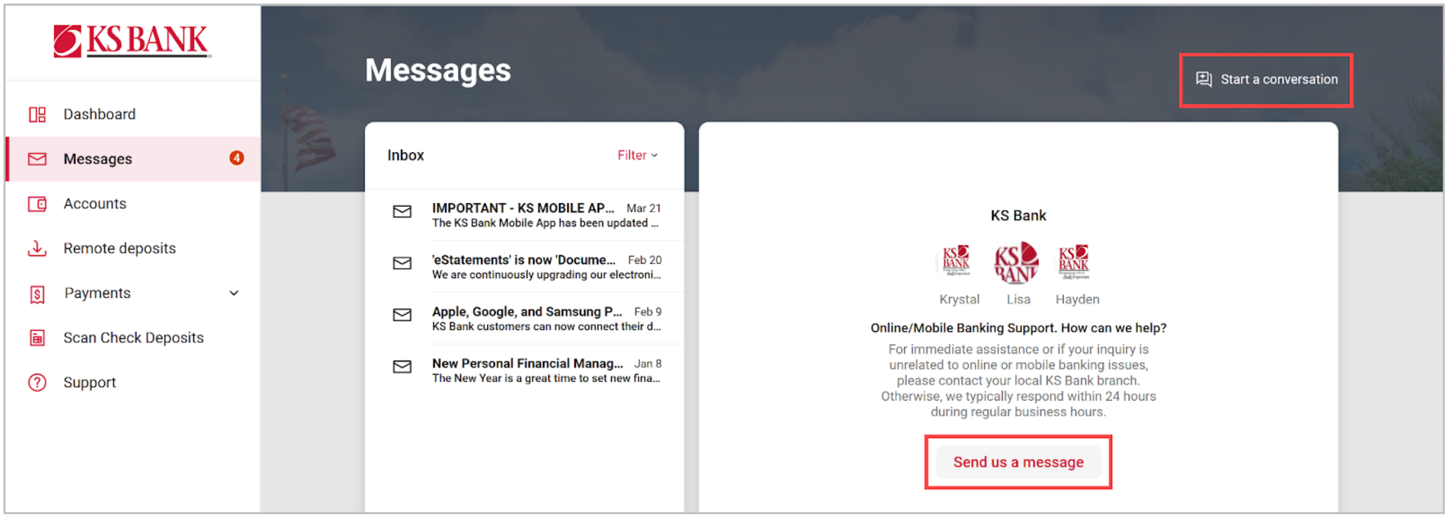
Messages

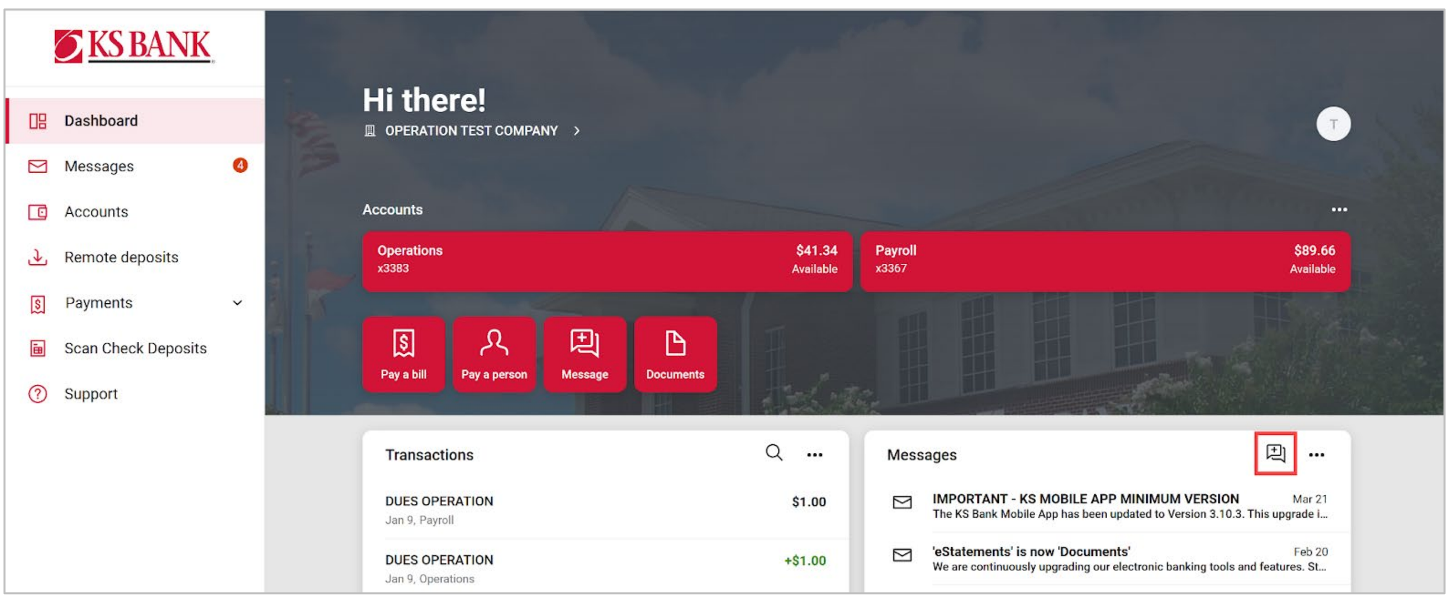
Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

Start a Conversation

Step 1

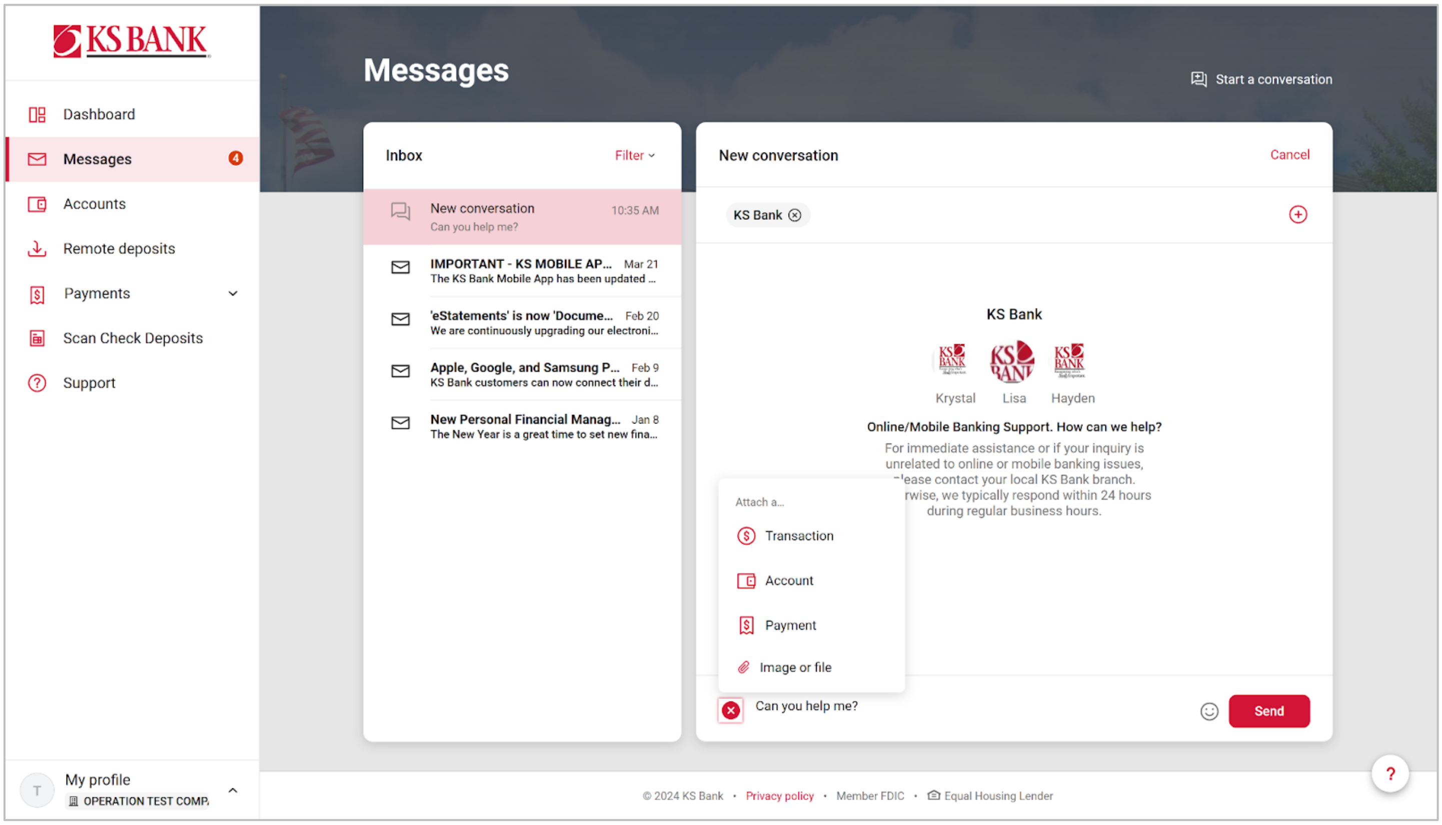
Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**. Click **Start a conversation**, **Send us a message**, or select the **New conversation** icon.





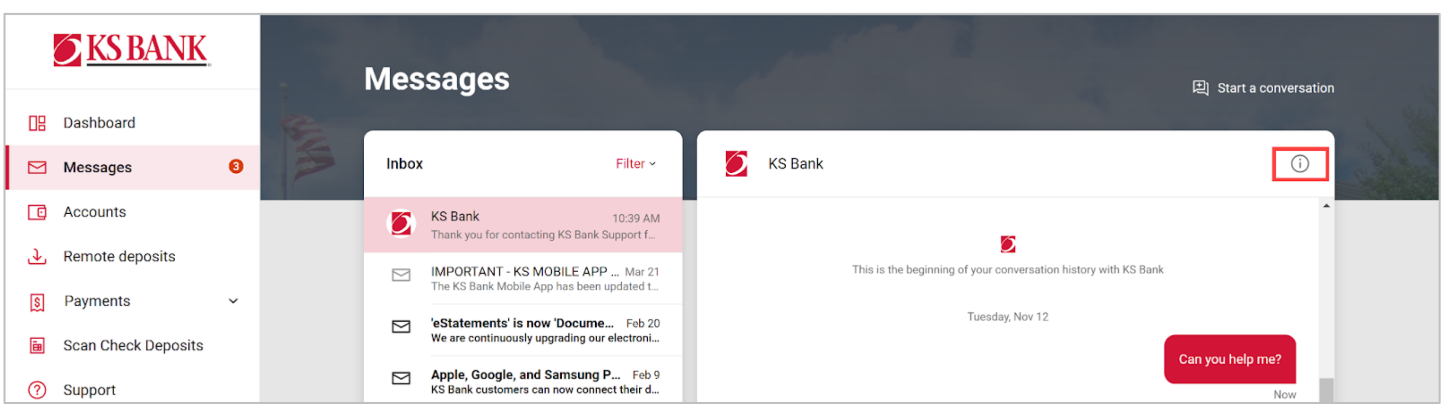
Step 2

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



Close/Delete a Message

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



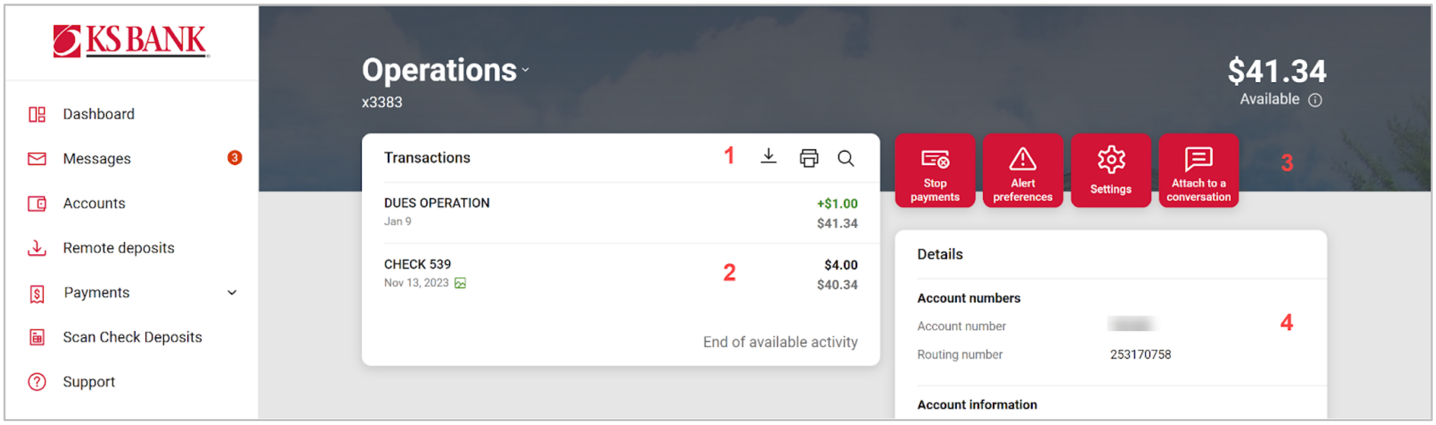
Accounts

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

Account Information

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

1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.

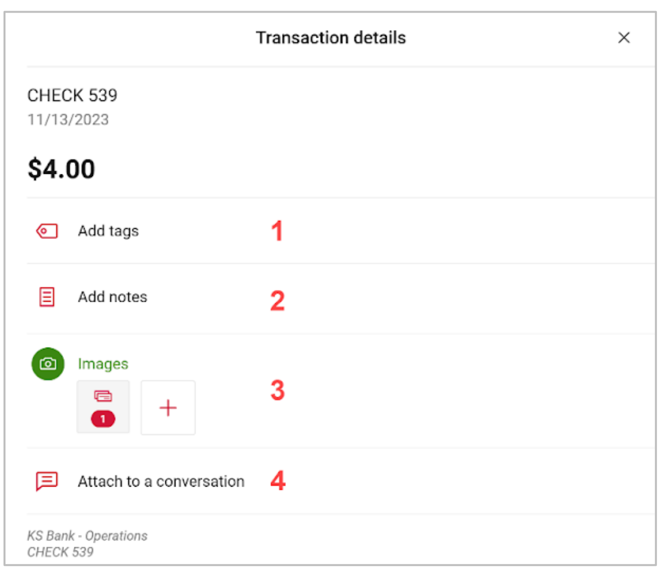


4. Review account details such as account and routing numbers, account owners, account owners, and important dates.

Transaction Details

Select a transaction to view additional information.

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



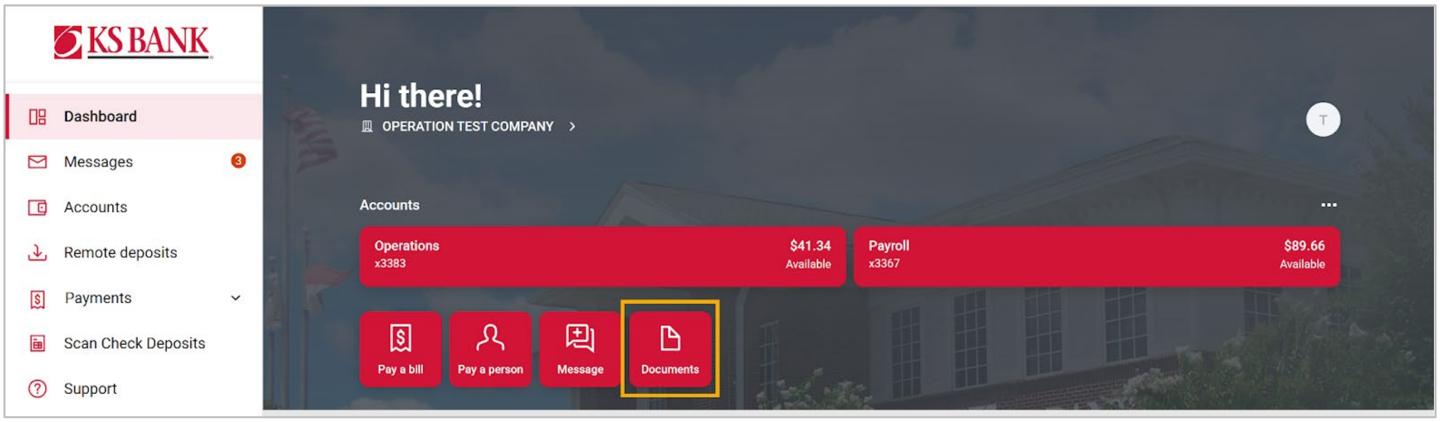
Documents

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

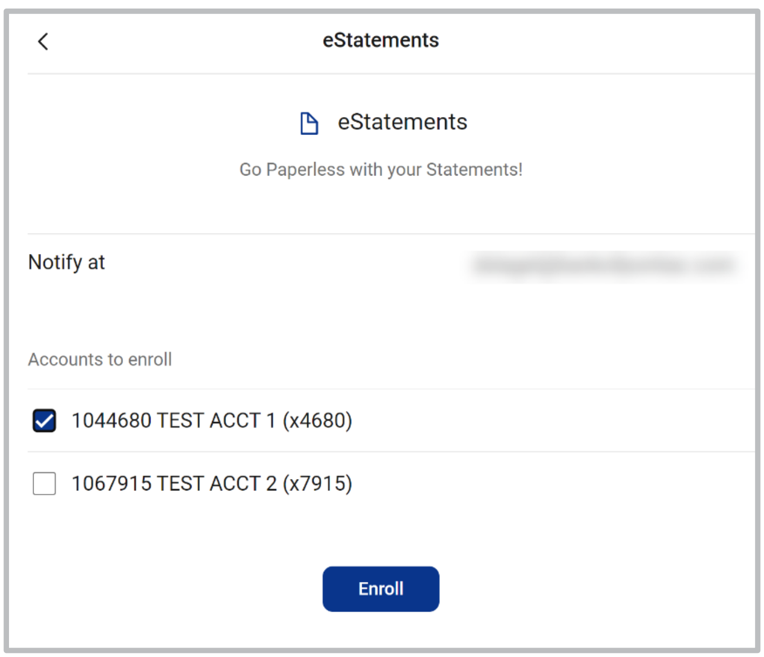
Step 1

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



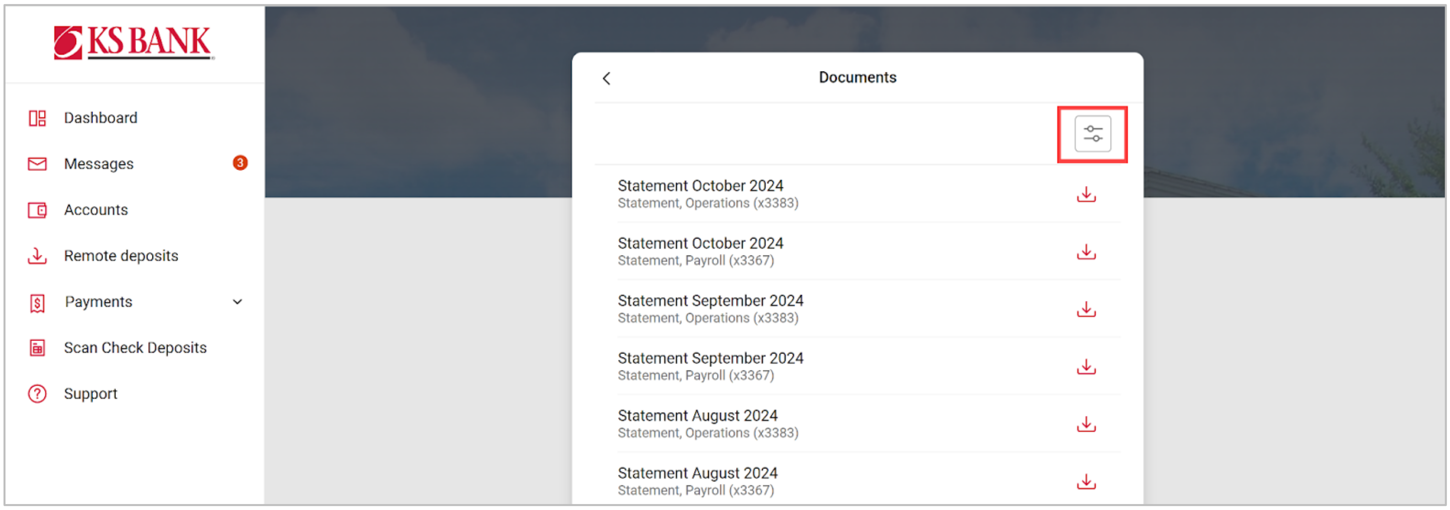
Step 2

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



Step 3

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

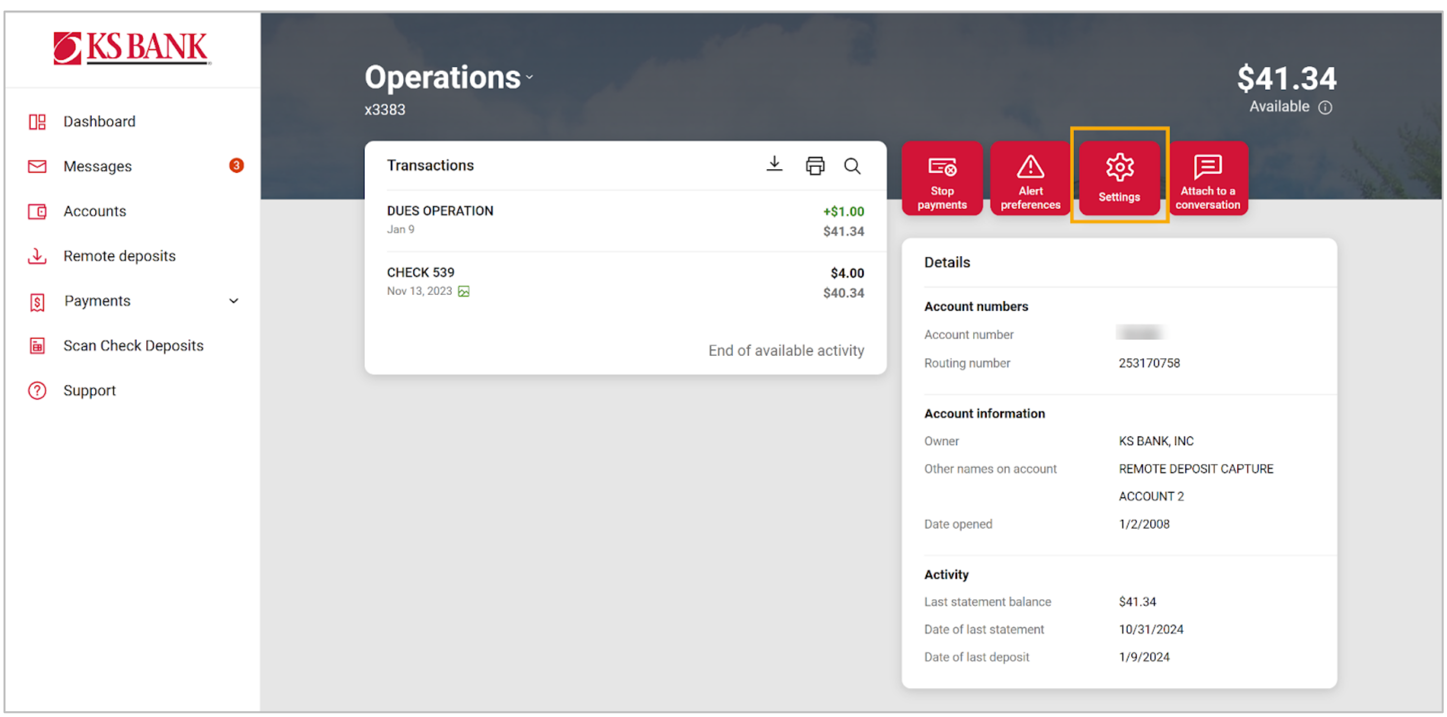


Document Enrollment Changes

Need to make changes to your eStatement enrollment?

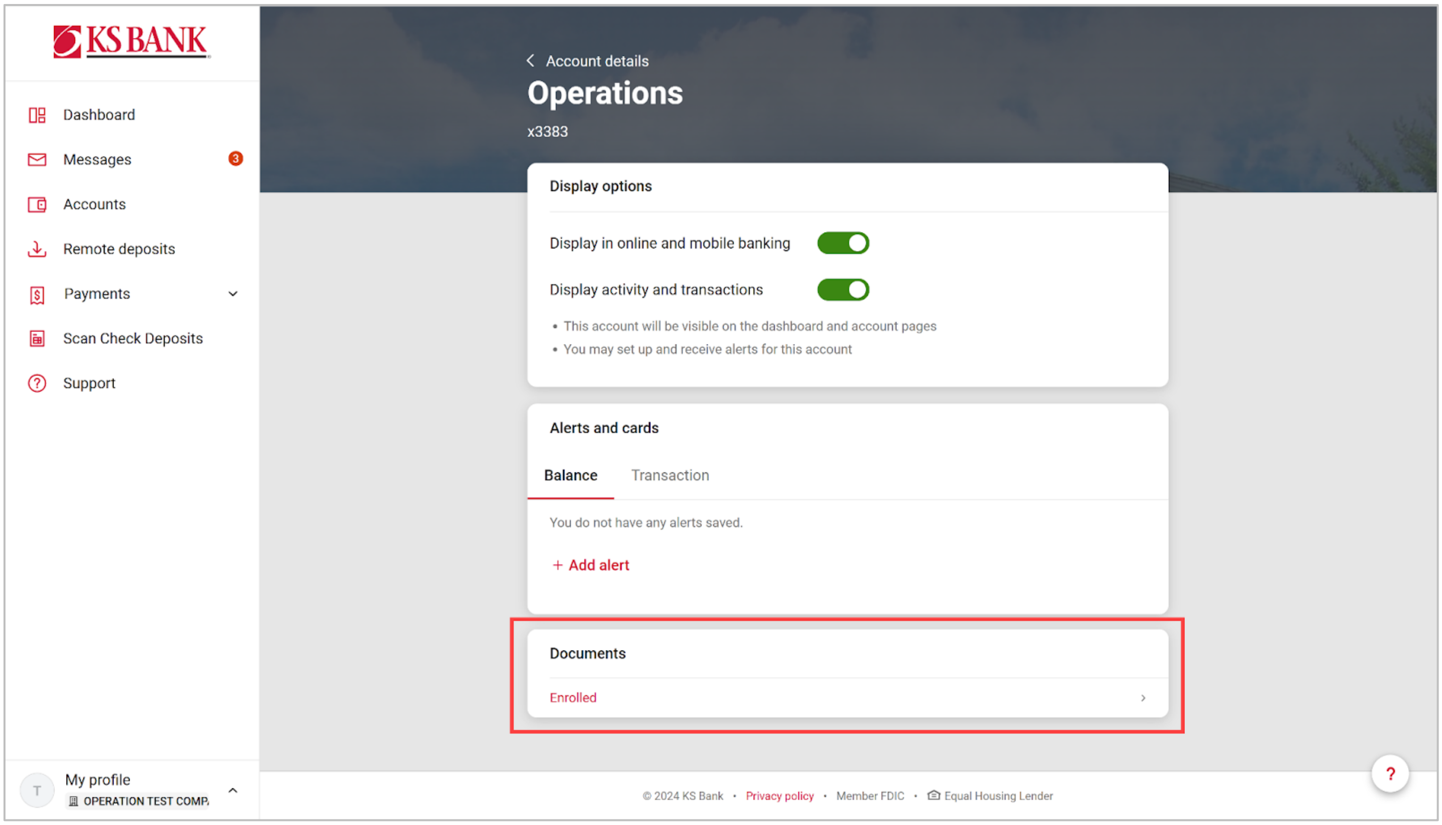
Step 1

Open an account and click **Settings**.



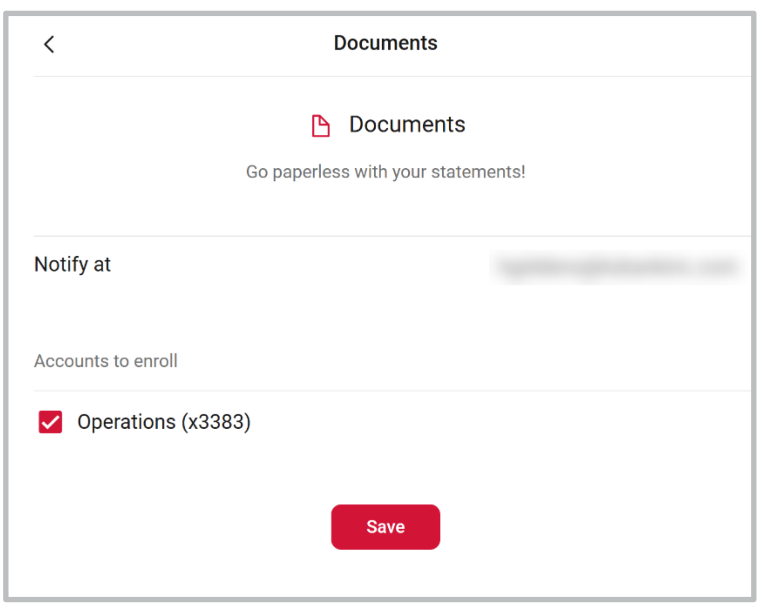
Step 2

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



Step 3

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



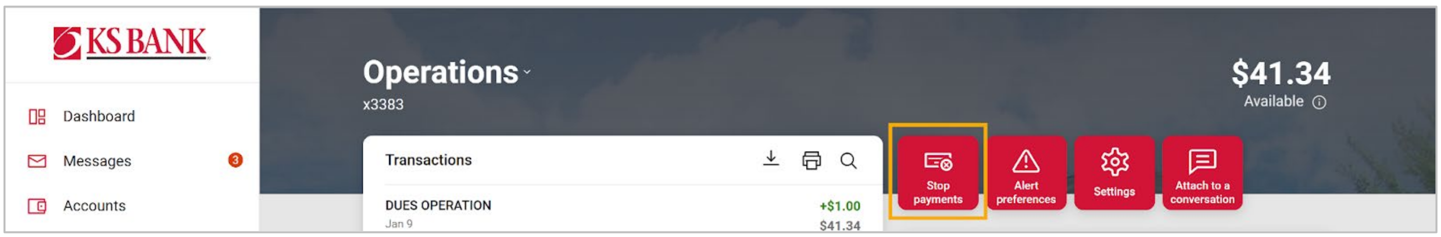
Stop Payments

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

Place Stop Payment on a Single Check

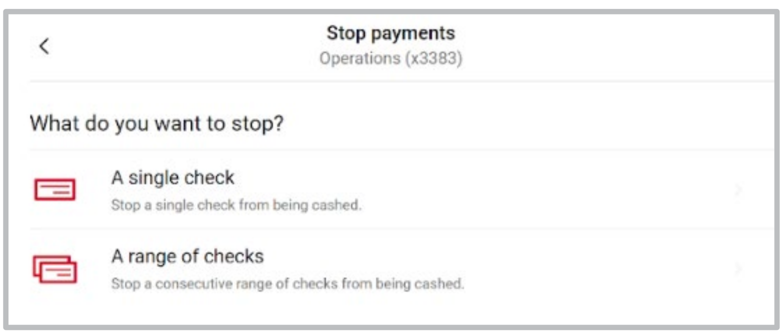
Step 1

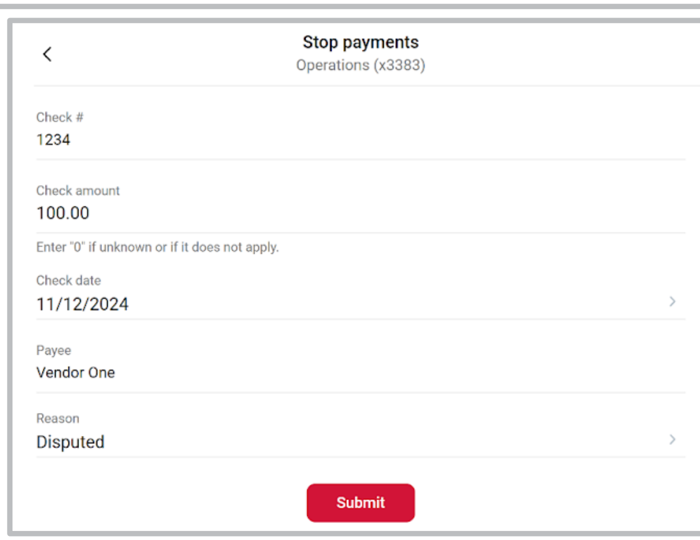
Open an account and select **Stop payments,** then select **+ Stop a payment**.



Step 2

Choose **A single check.** Complete the details and click **Submit**.

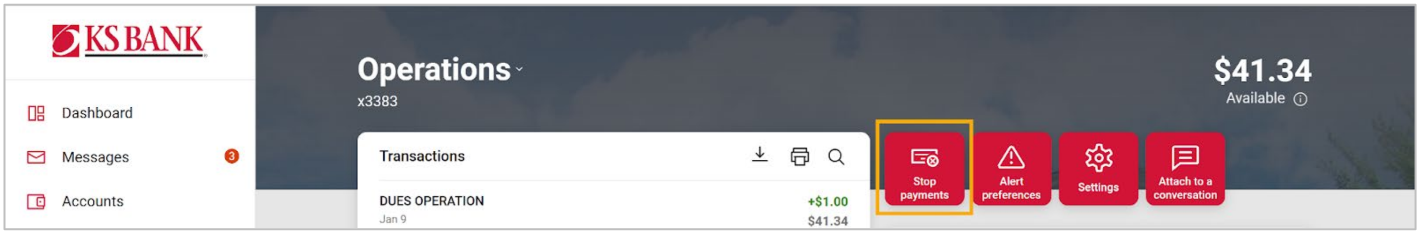




Place a Stop Payment on a Range of Checks

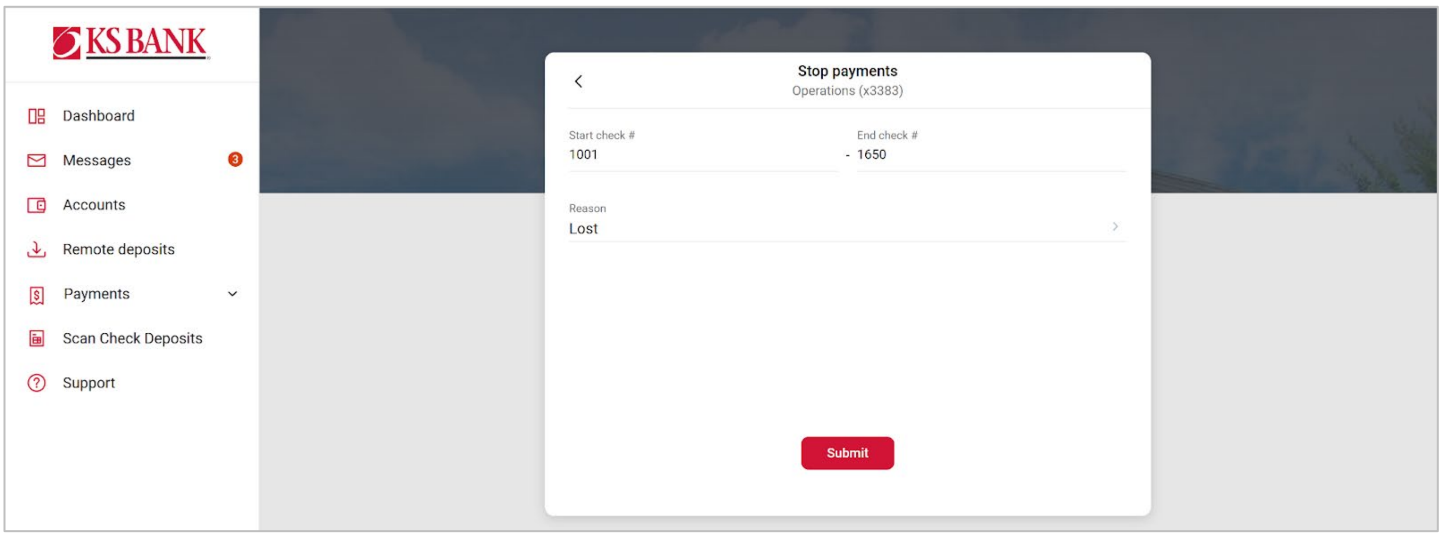
Step 1

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



Step 2

Choose **a range of checks** and complete the details. Click **Submit**.



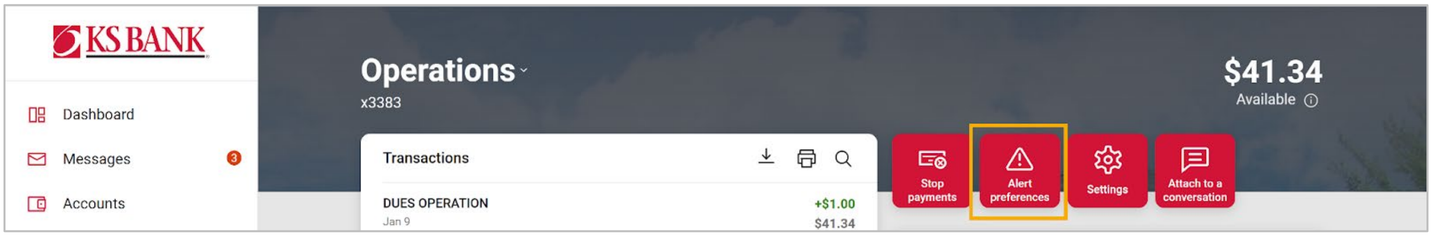
Alerts

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

Set up Balance and Transaction Alerts

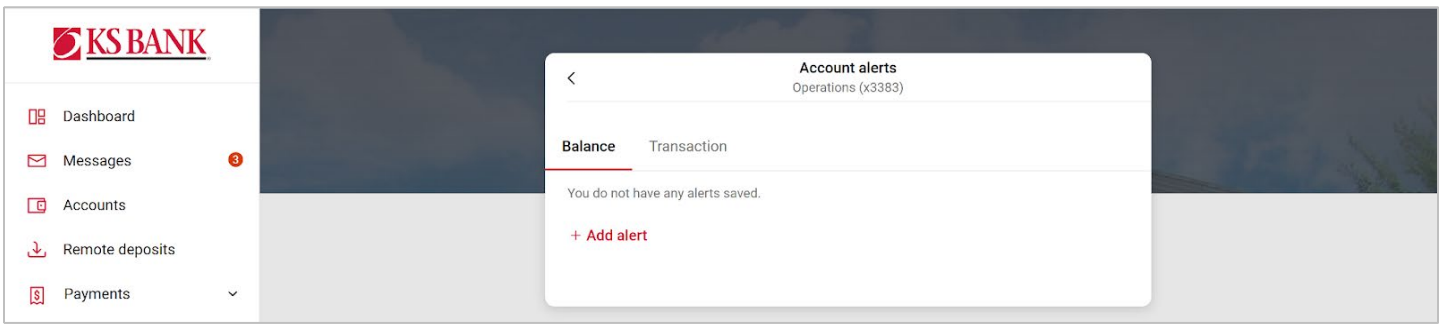
Step 1

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



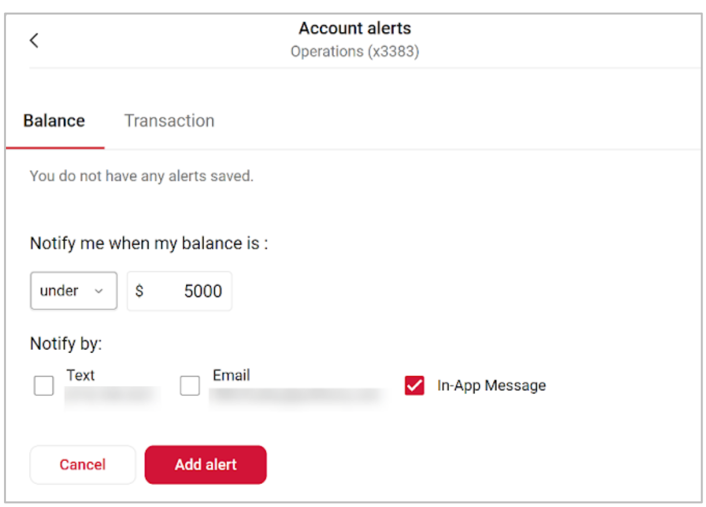
Step 2

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



Step 3

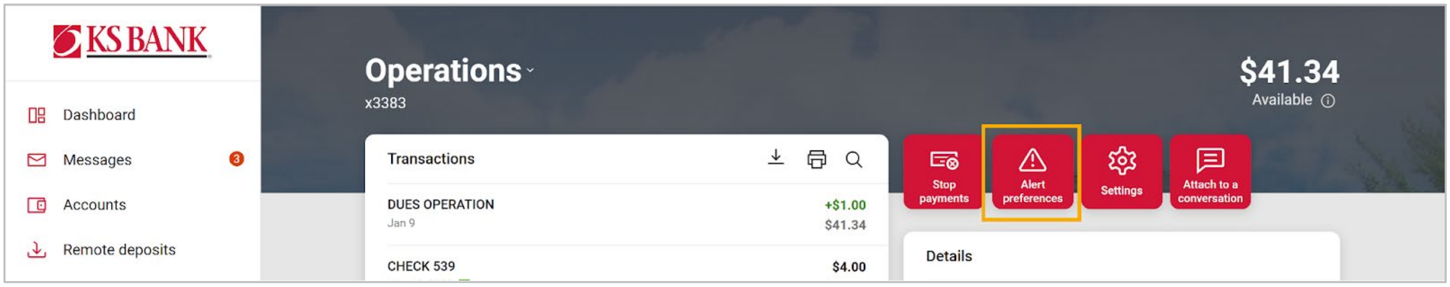
Complete the details and select how you'd like to receive the alert. Click **Add alert**.



Edit or Delete a Balance and Transaction Alert

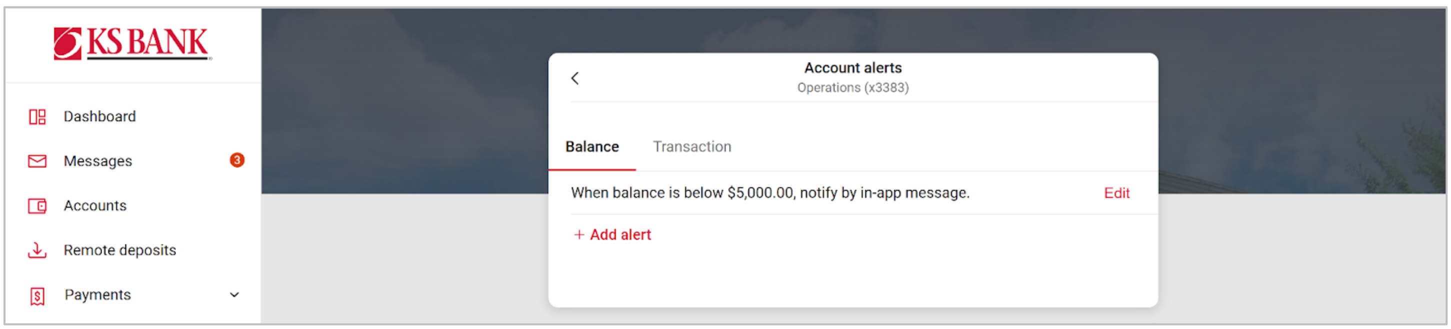
Step 1

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



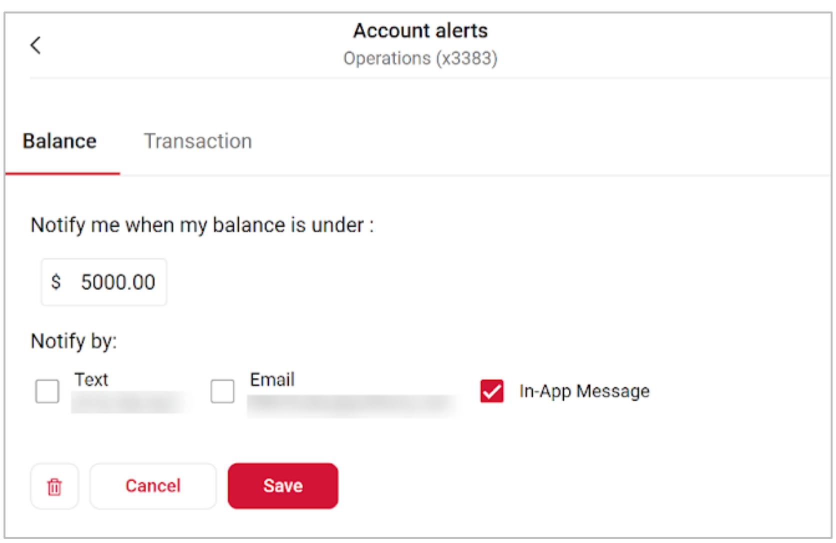
Step 2

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



Step 3

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

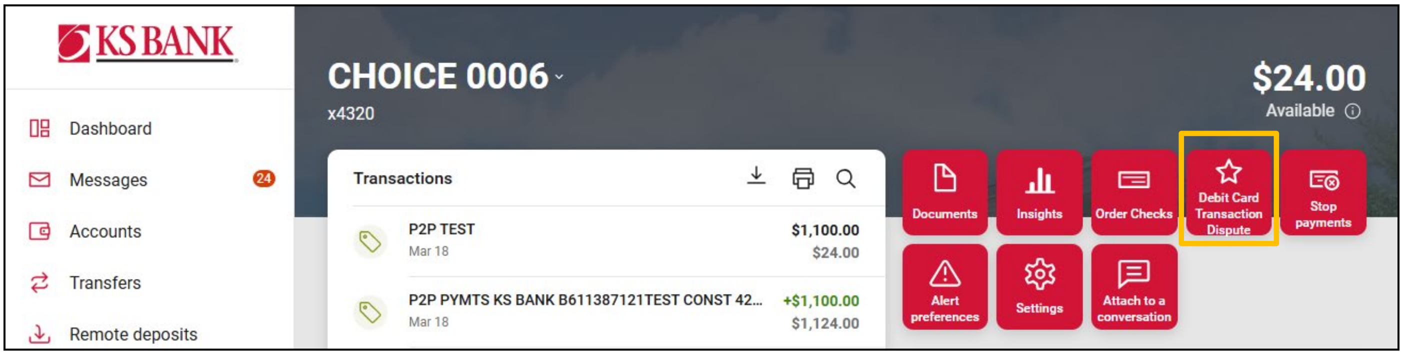


Debit Card Disputes

Use this feature to dispute unauthorized transactions on your debit card.

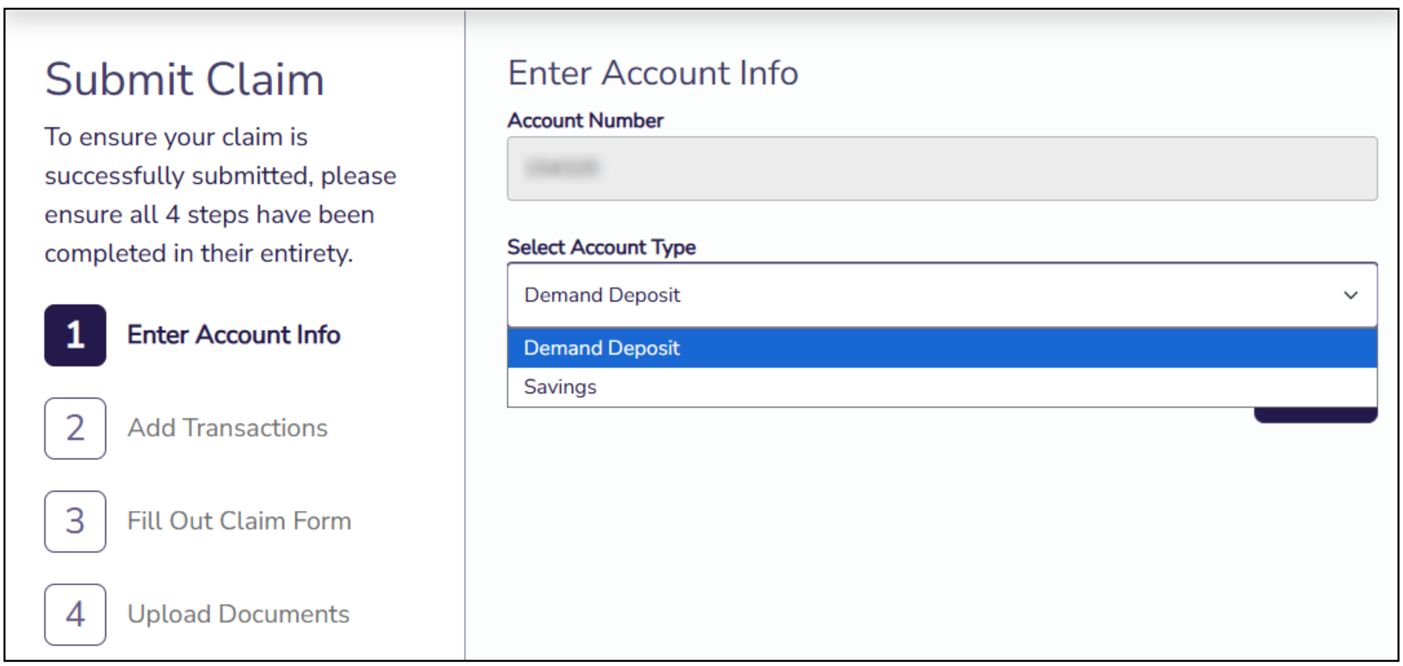
Step 1

From your account, click Debit Card Transaction Dispute.



Step 2

Select the Account Type and click Next.

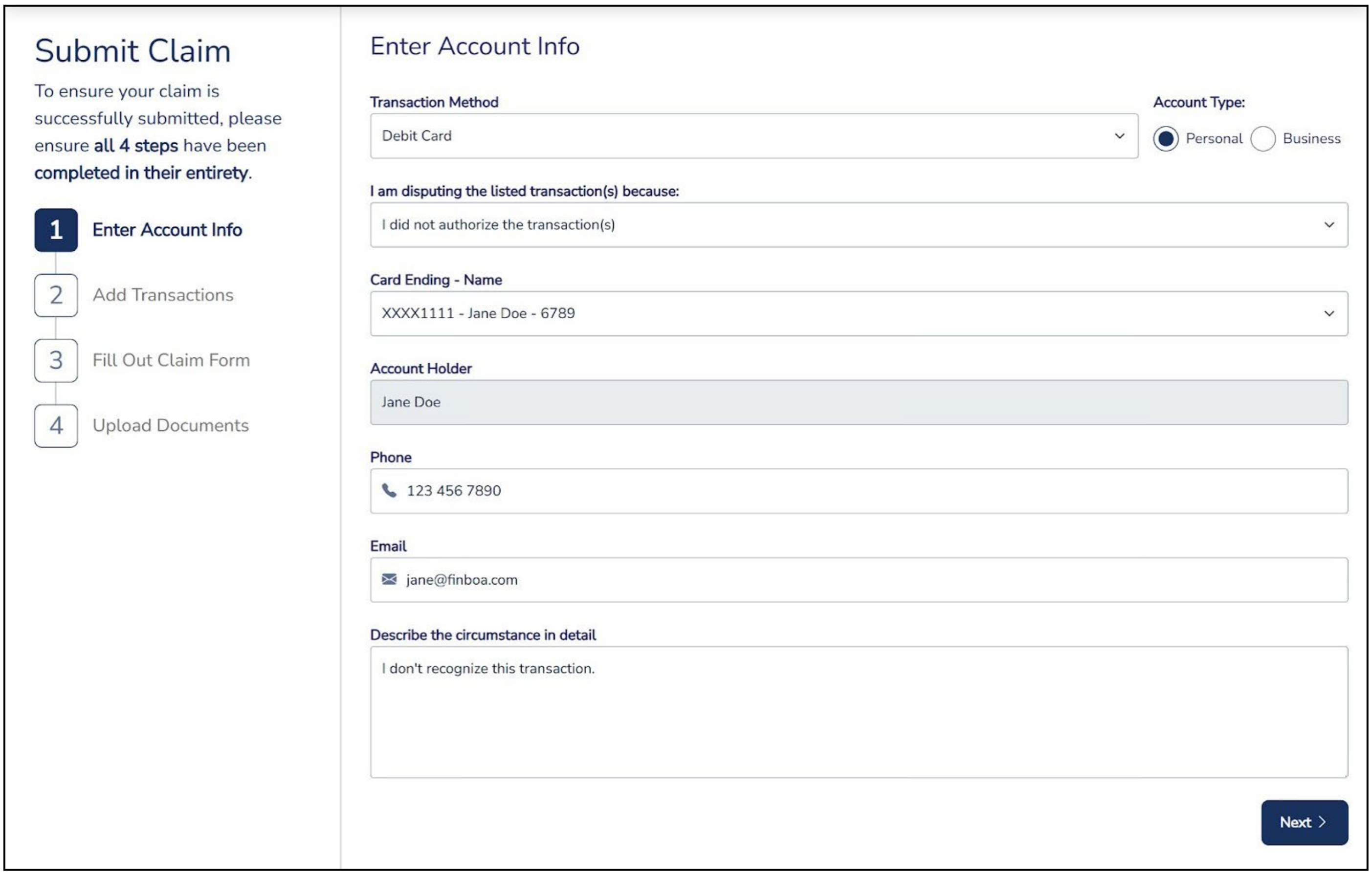


Step 3

Choose answers for the following required fields:

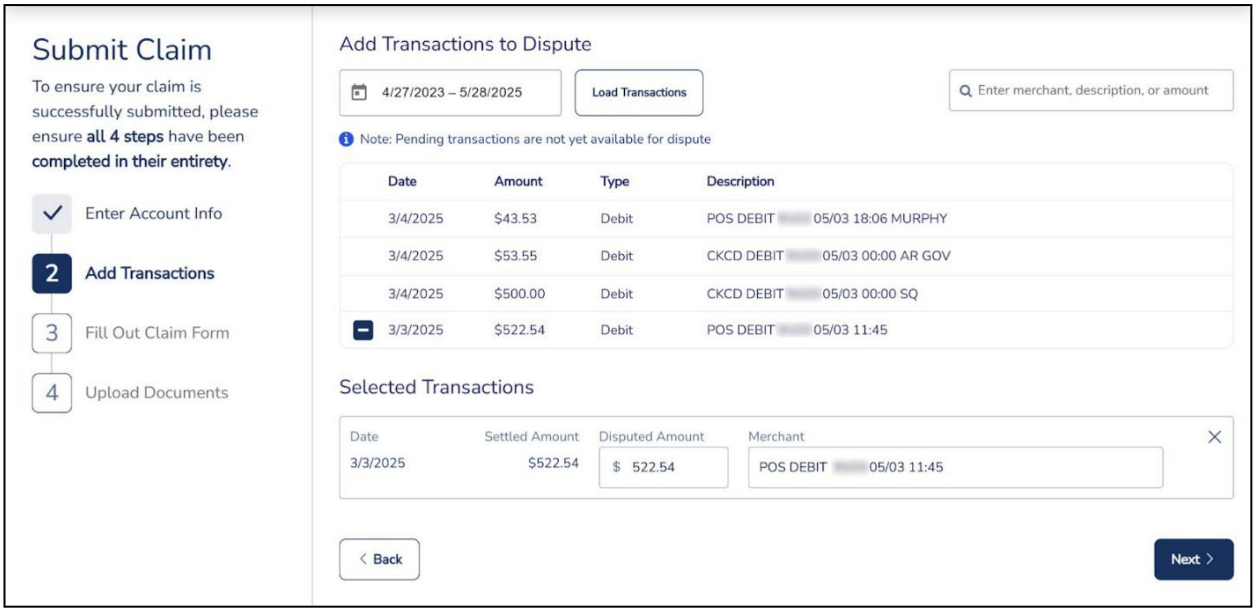
- Transaction Method and Account Type
- I am disputing the listed transaction(s) because:
- Describe the circumstances in detail

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



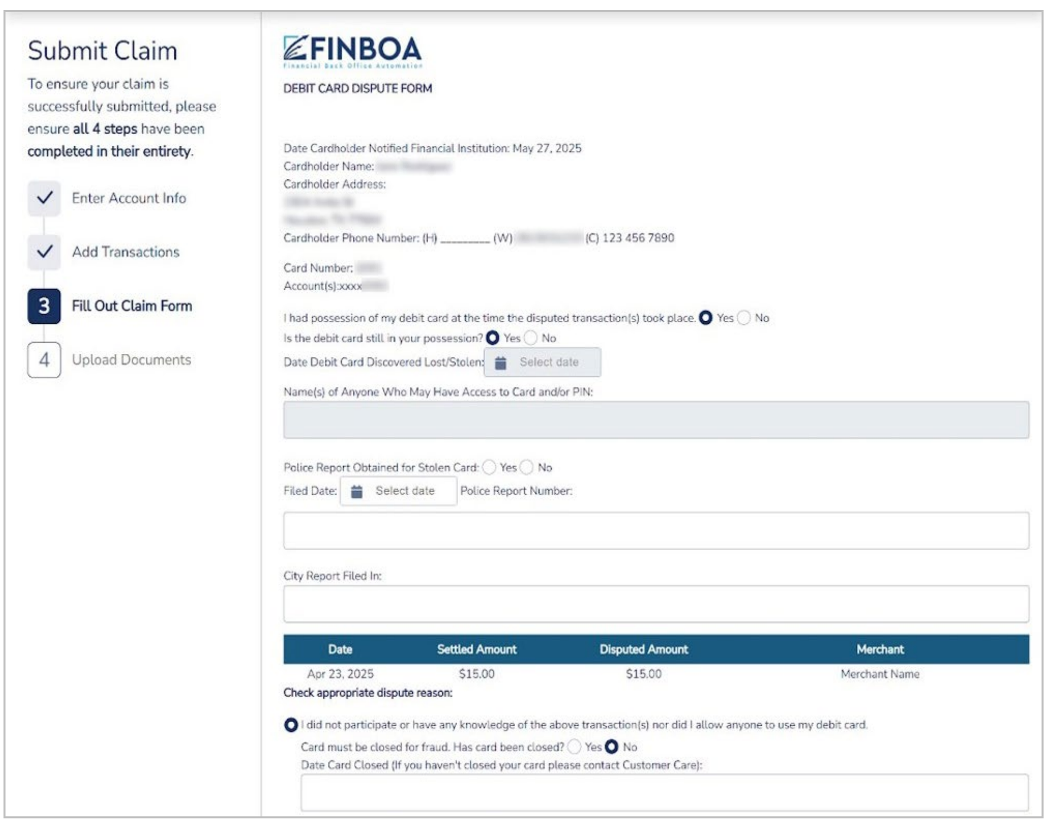
Step 4

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



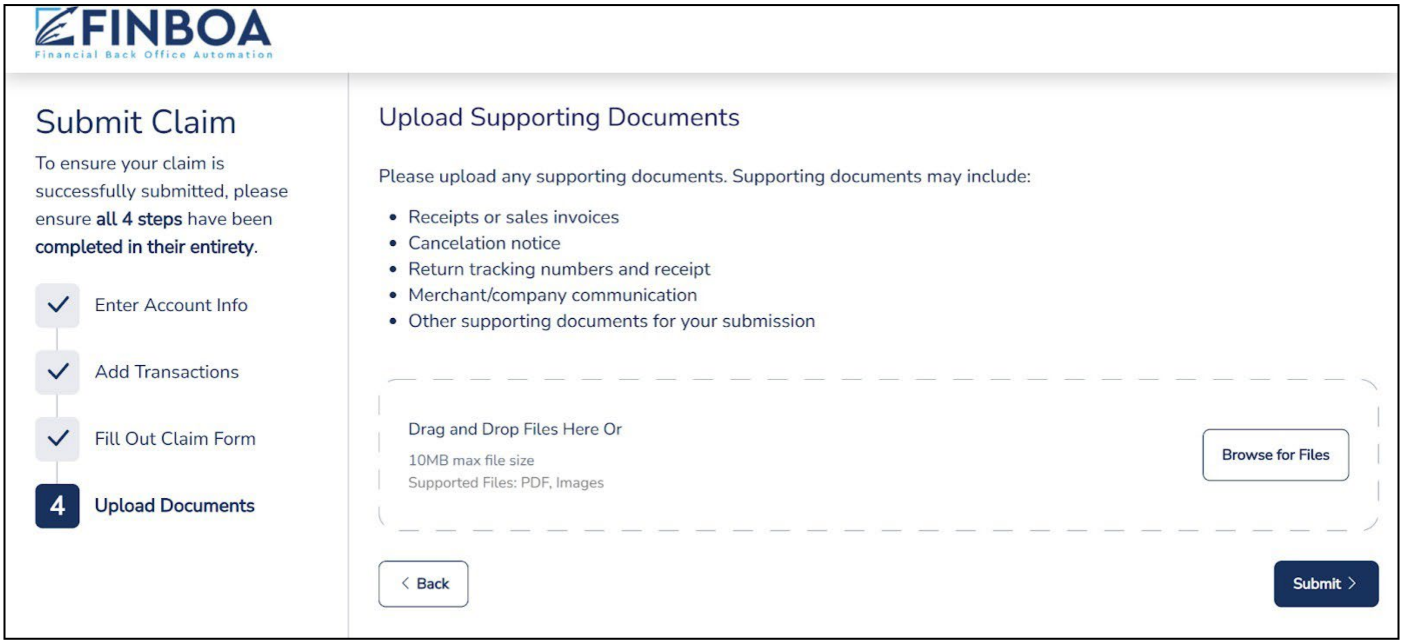
Step 5

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



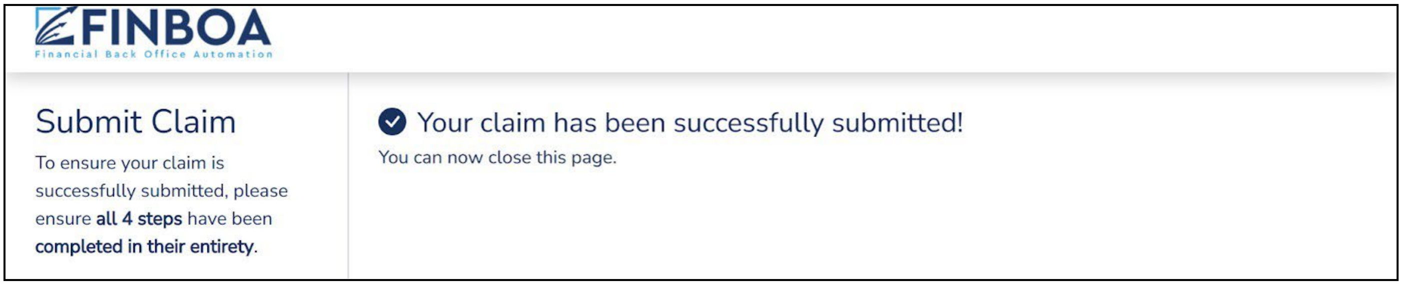
Step 6

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



Step 7

Your claim has been successfully submitted.



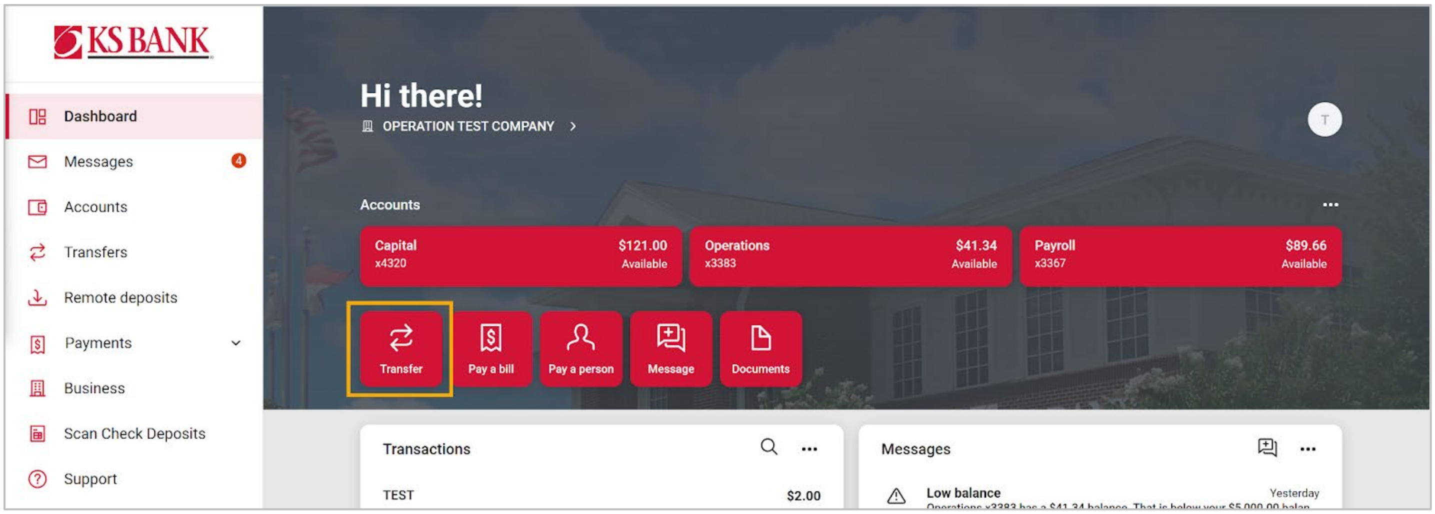
Transfers

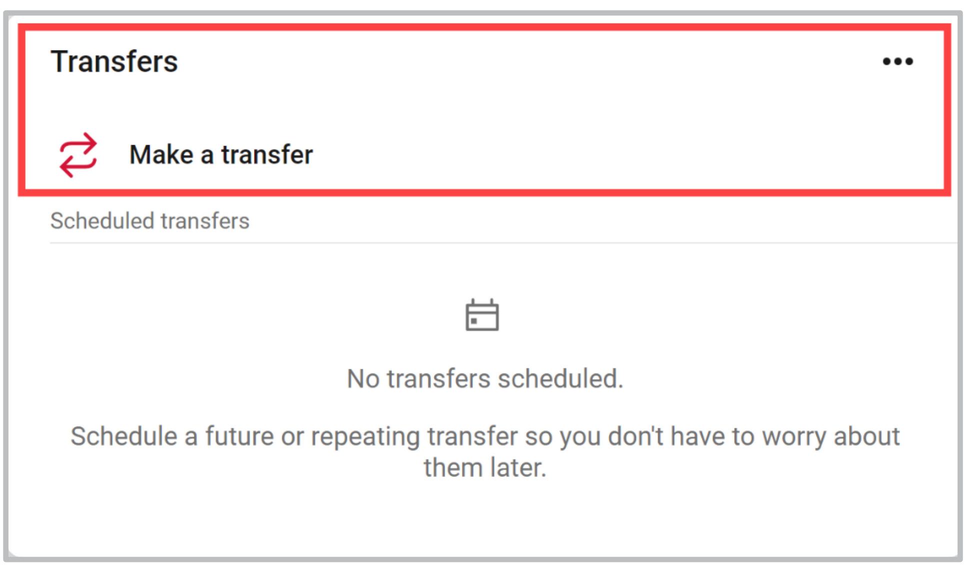
Move money between internal accounts.

Submit a Transfer

Step 1

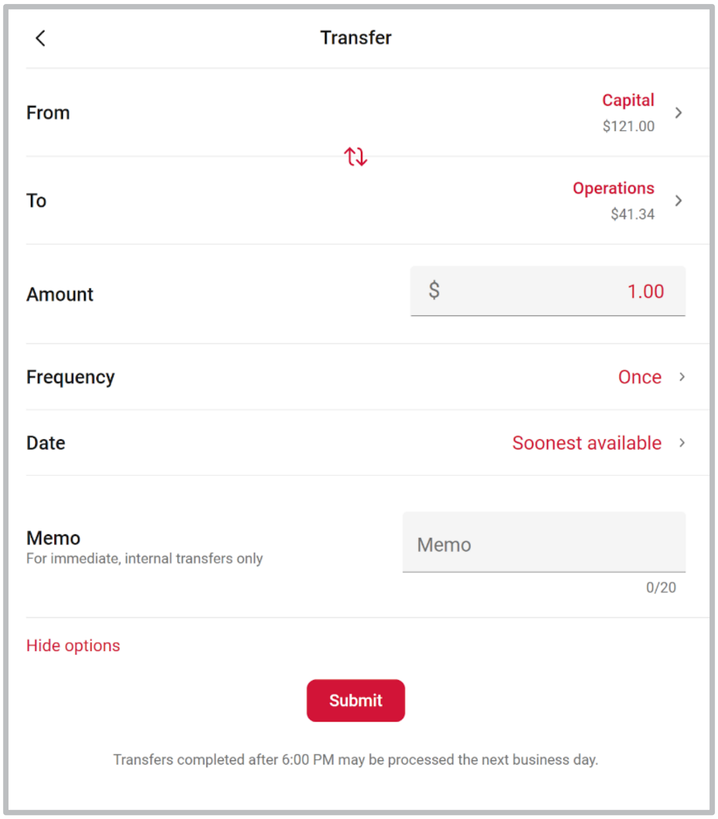
Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.





Step 2

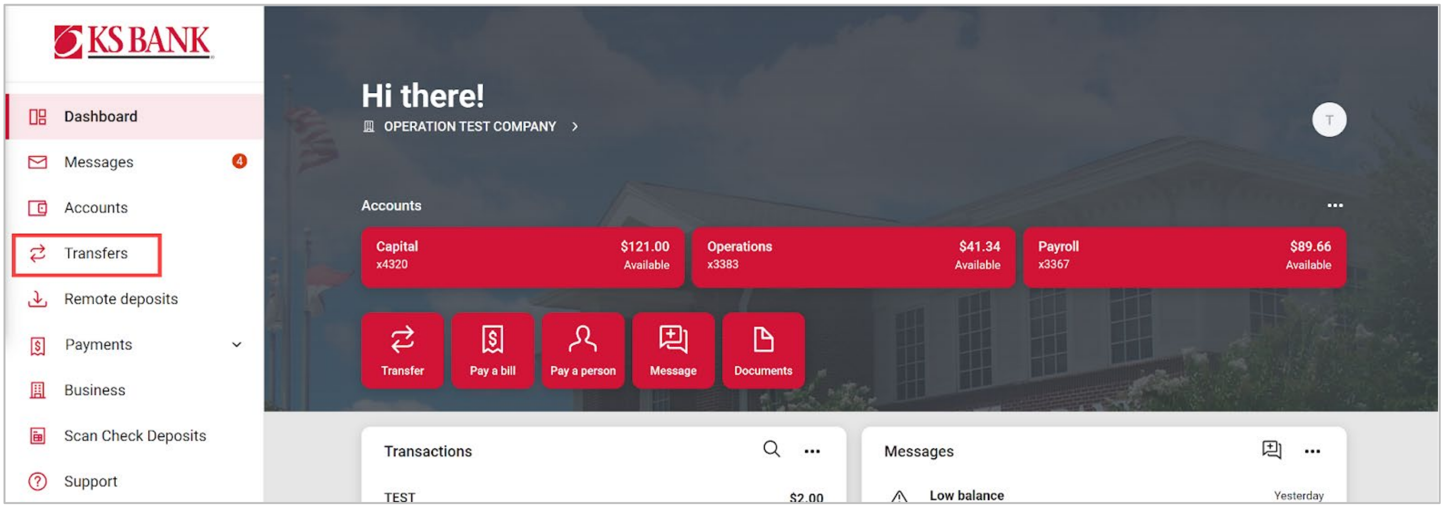
Select your **From** and **To** accounts and enter the amount to transfer.
Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable.
Click **Submit**.



Edit or Delete a Transfer

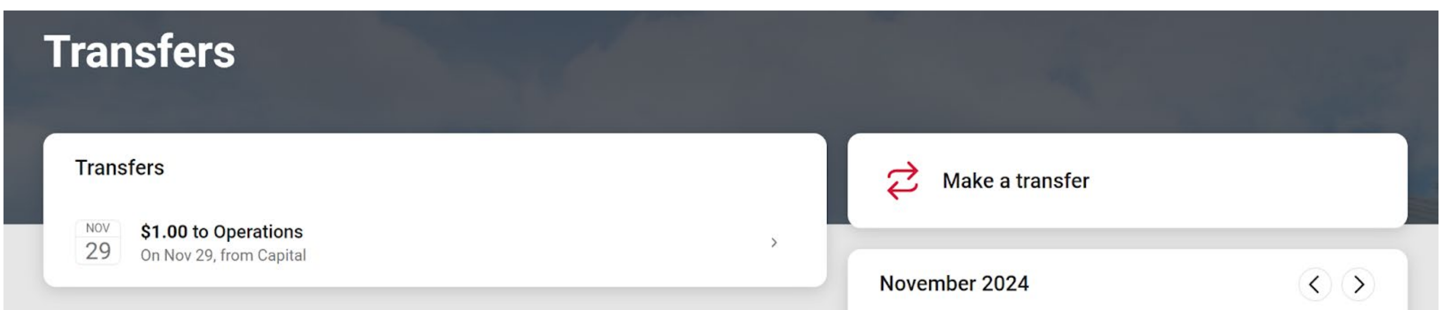
Step 1

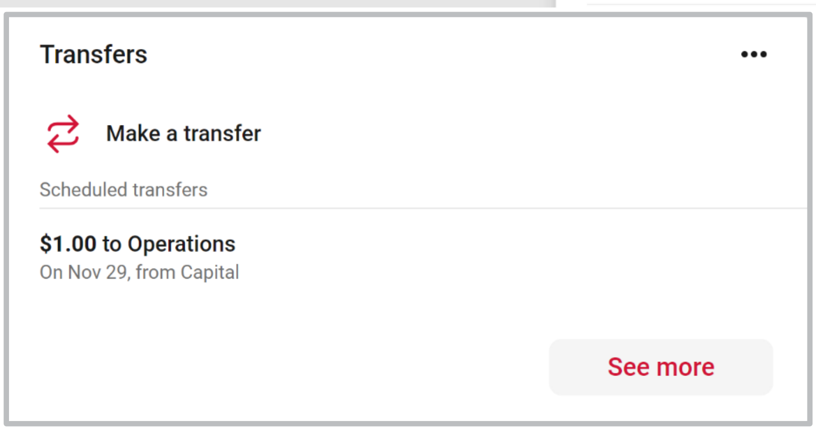
Click **Transfers** from the navigation pane or locate the **Transfers** card on the Dashboard.



Step 2

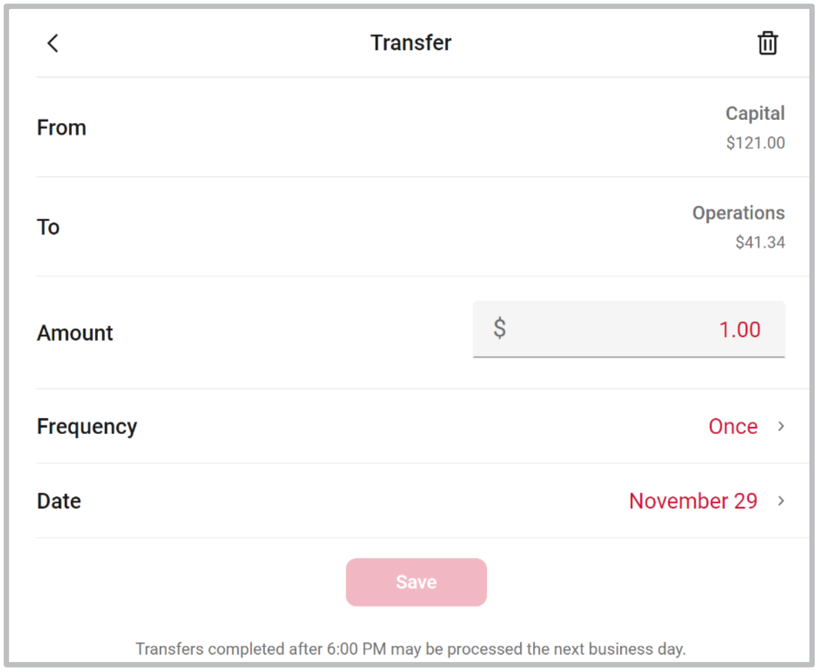
Select the transfer you'd like to edit or delete.





Step 3

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

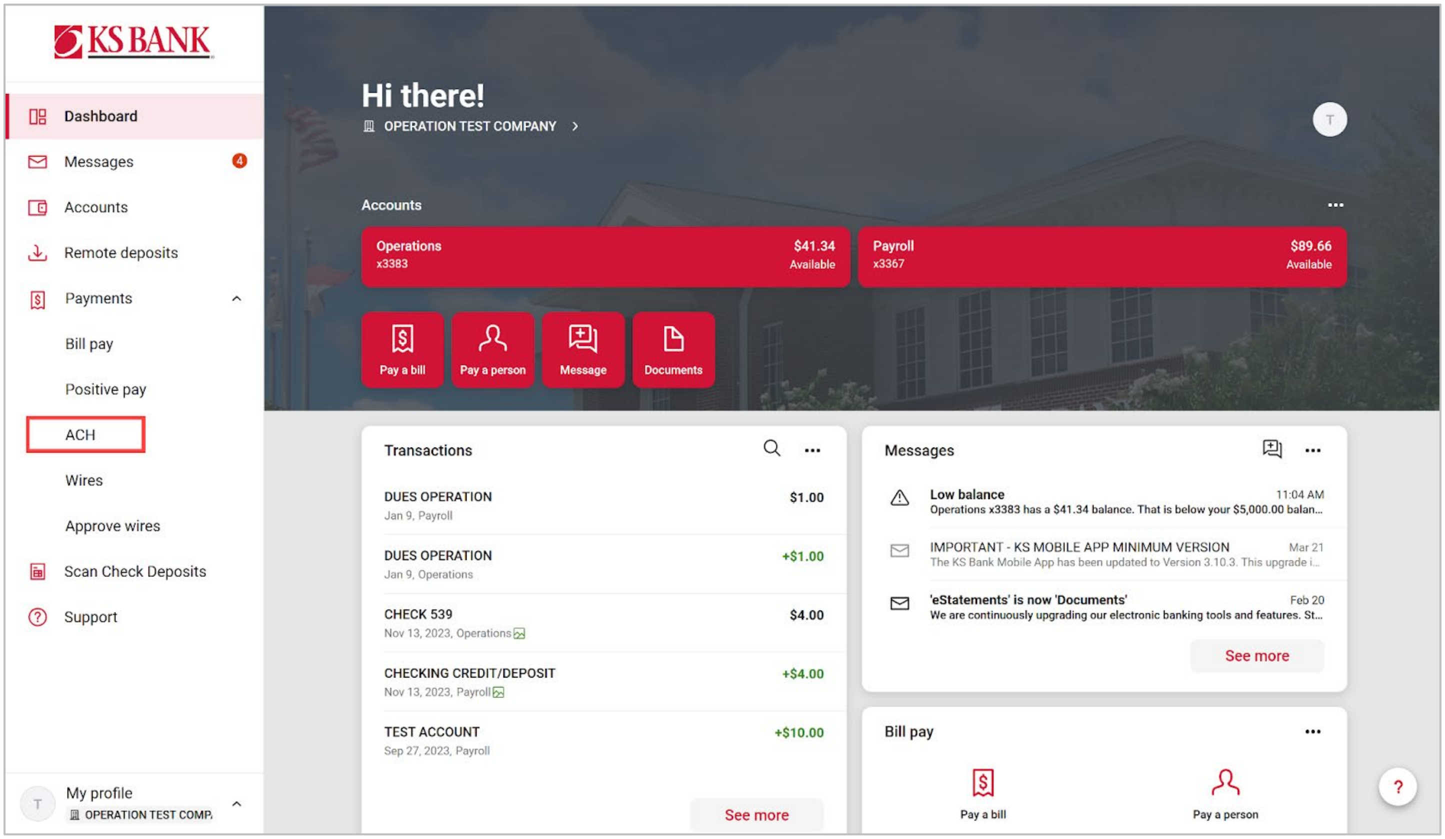


ACH

Create a Batch Manually

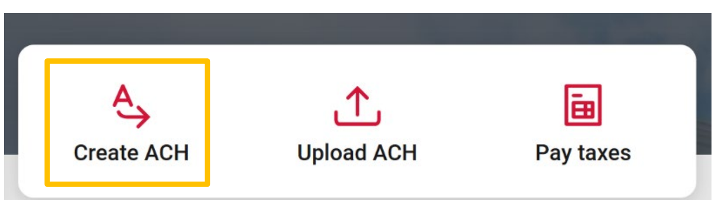
Step 1

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



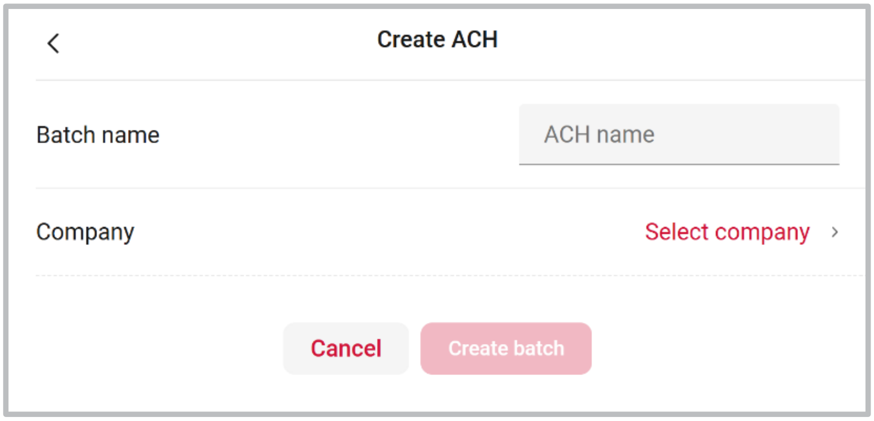
Step 2

Click **Create ACH**.



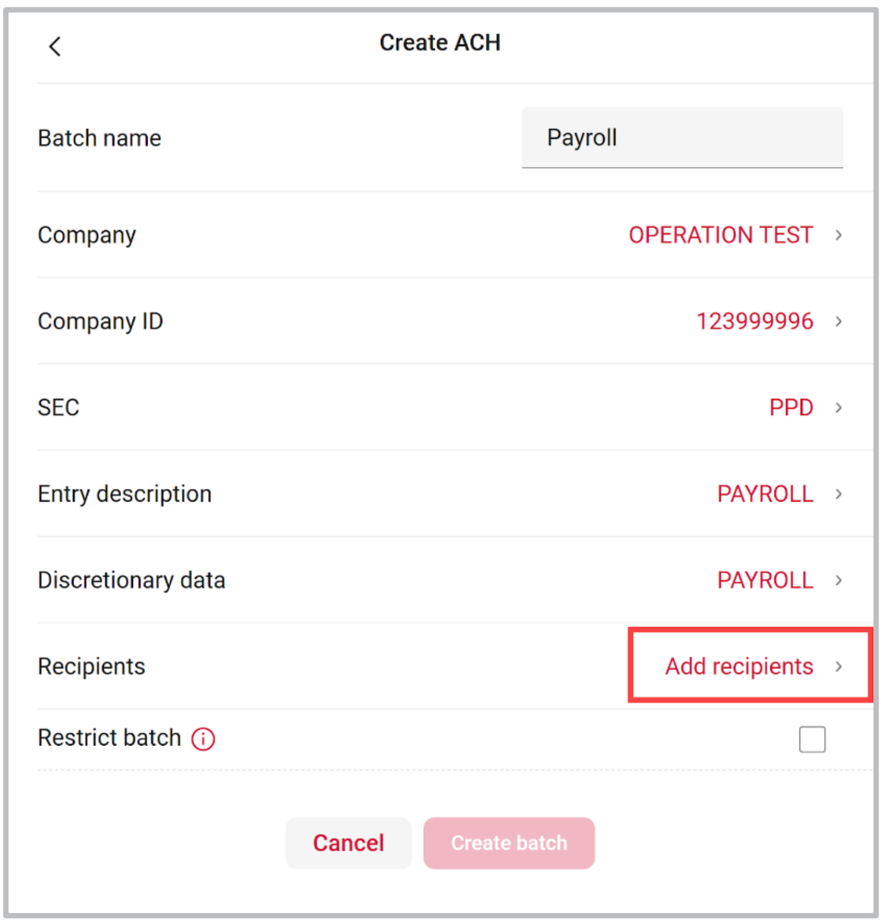
Step 3

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



Step 4

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



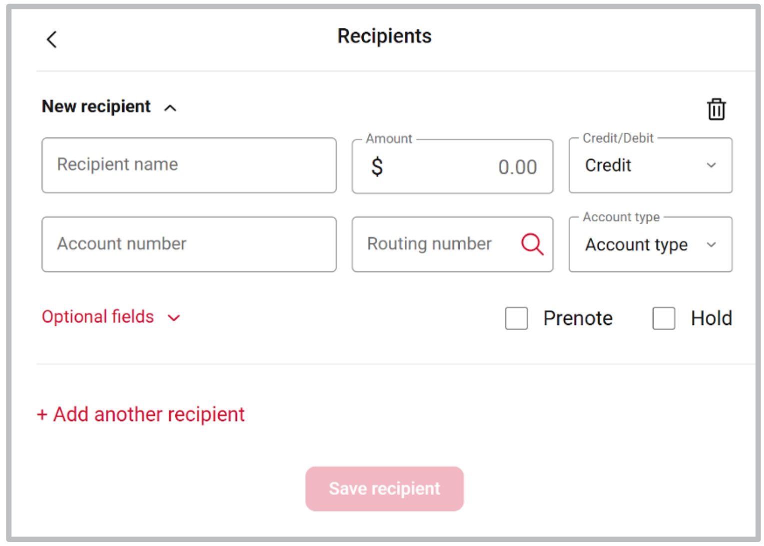
Step 5

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

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

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

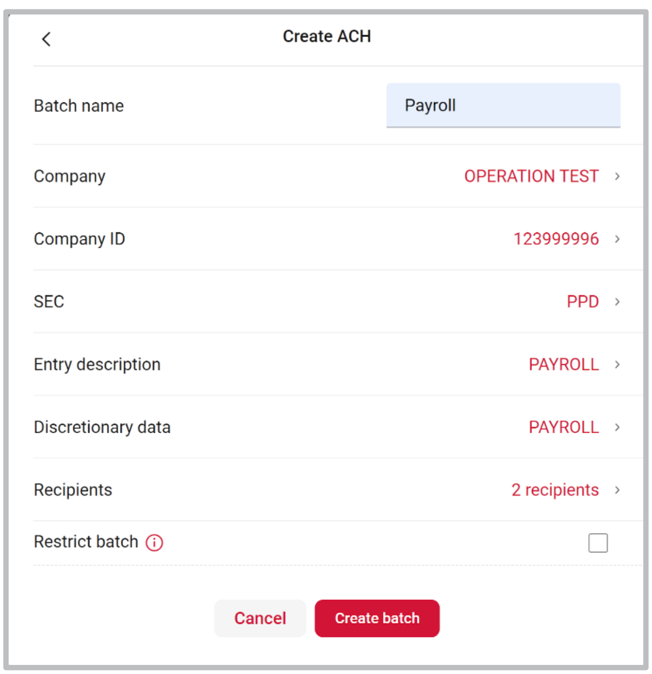
Check **Hold** to prevent this transaction from processing with the other transactions in the batch (optional).

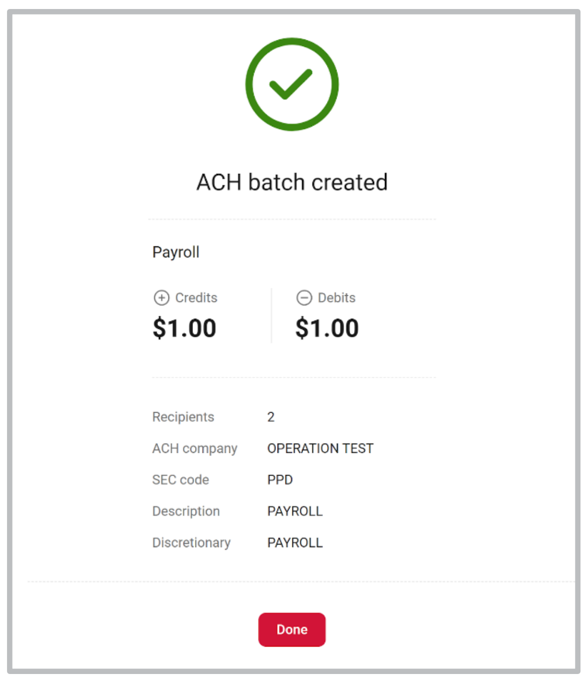


Click **+ Add another recipient** to enter another recipient. Click **Save recipient** when done adding recipients to the batch

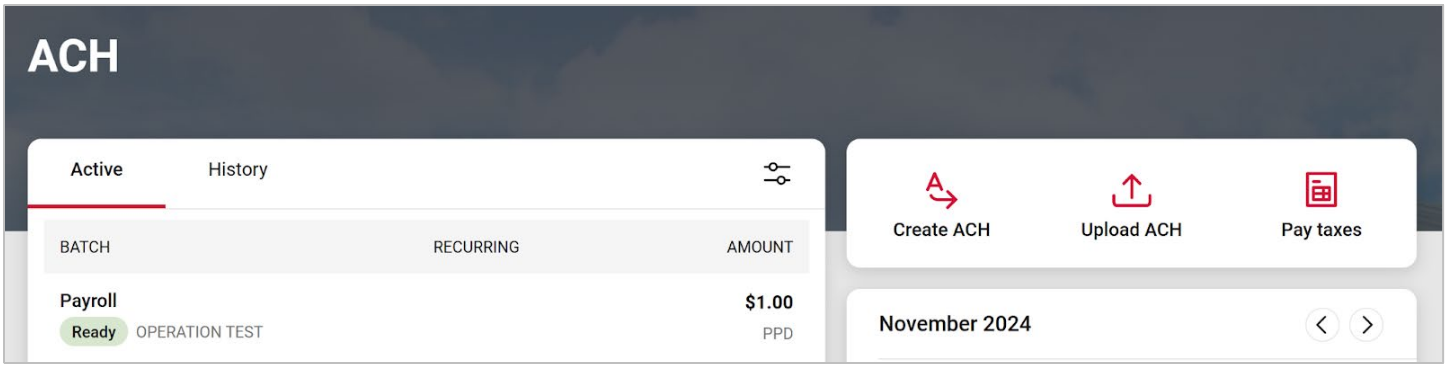
Step 6

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





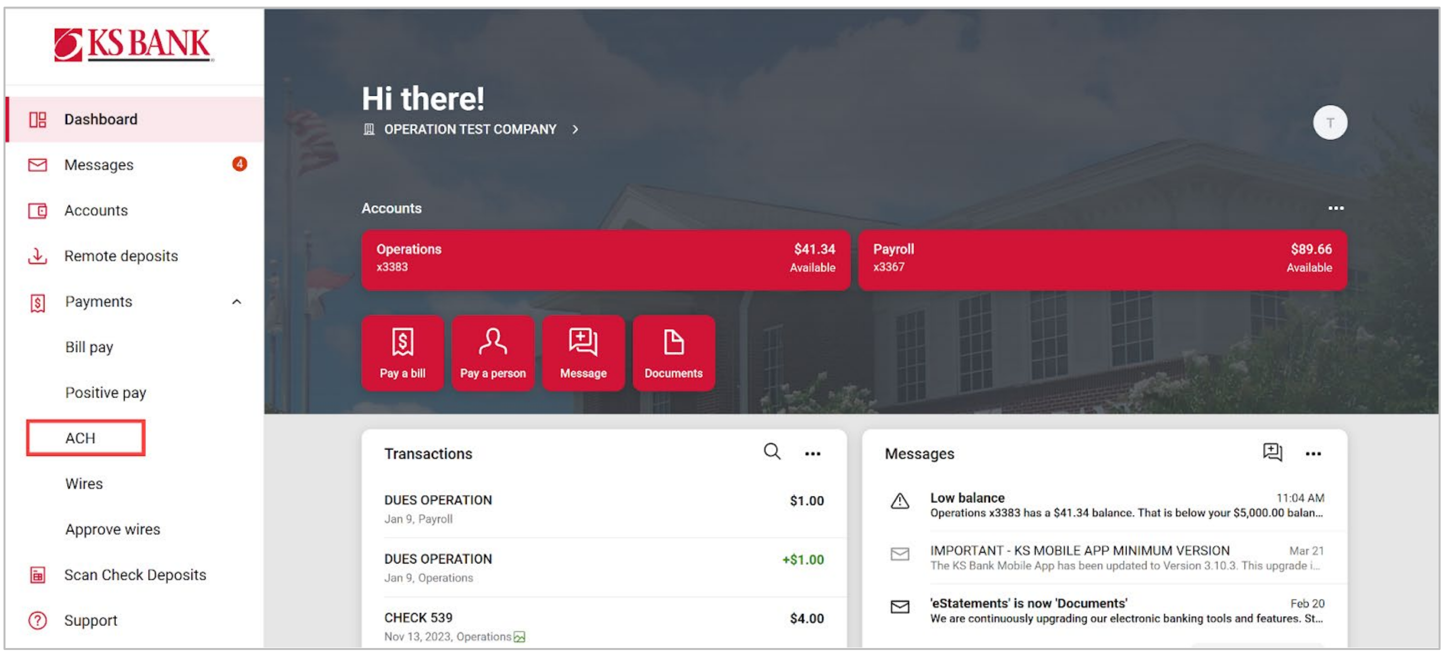
The batch will appear under the **Active** tab in a **Ready** status.
Please see the **Initiate a Batch** section for steps on how to send the payment.



Upload a NACHA File

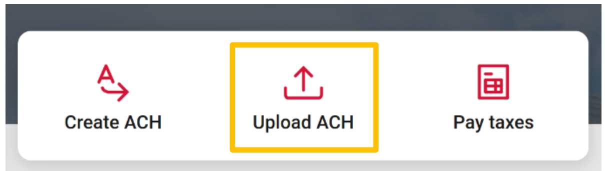
Step 1

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



Step 2

Click **Upload ACH**.



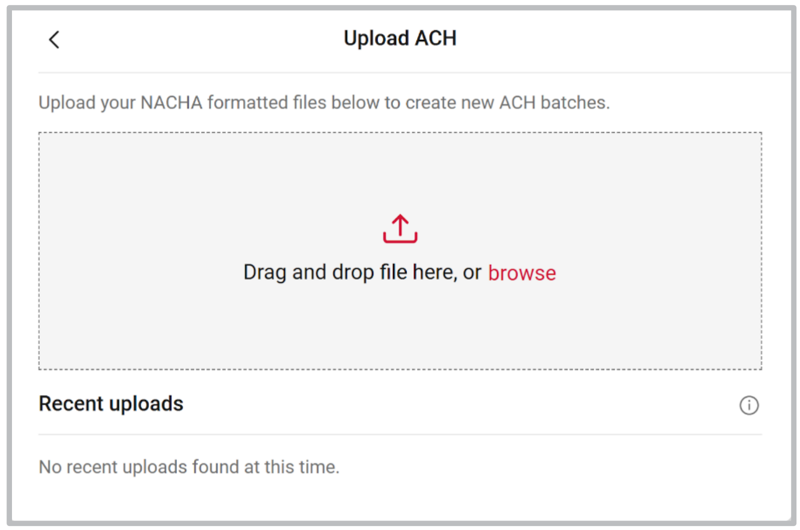
Step 3

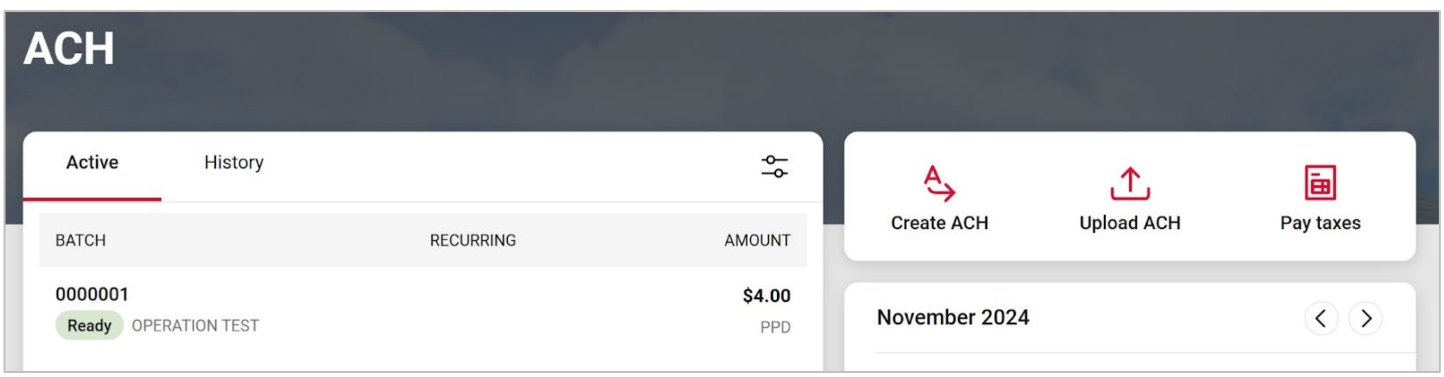
Browse for your file and click **Upload.** Review your file for proper formatting if you receive an error.

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

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

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

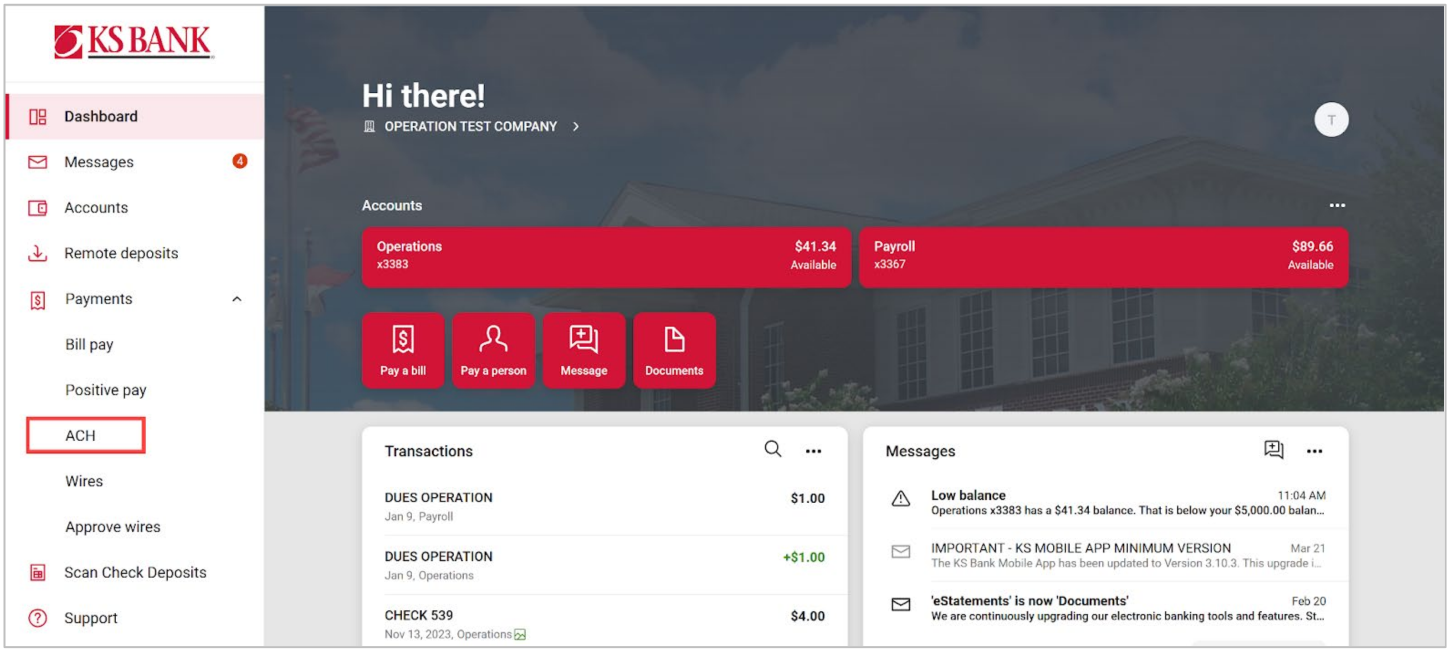




Pay Taxes

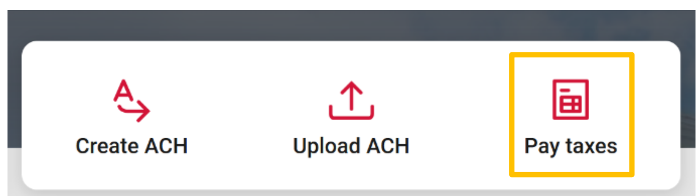
Step 1

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



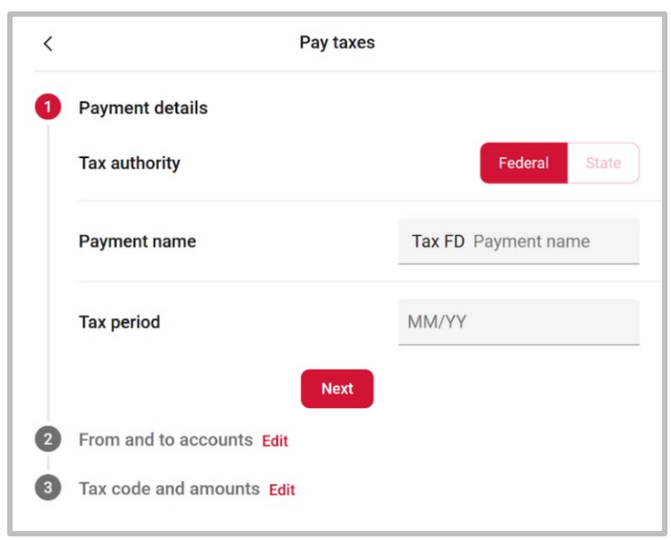
Step 2

Click **Pay taxes**.



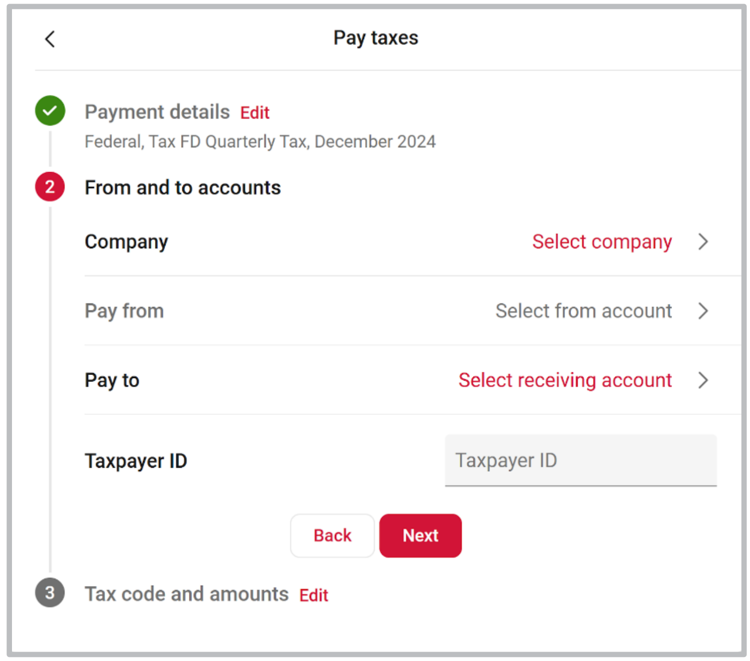
Step 3

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



Step 4

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

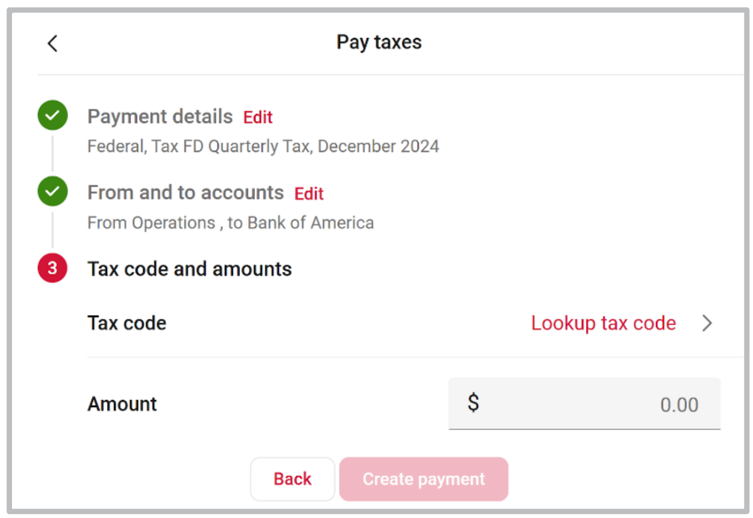


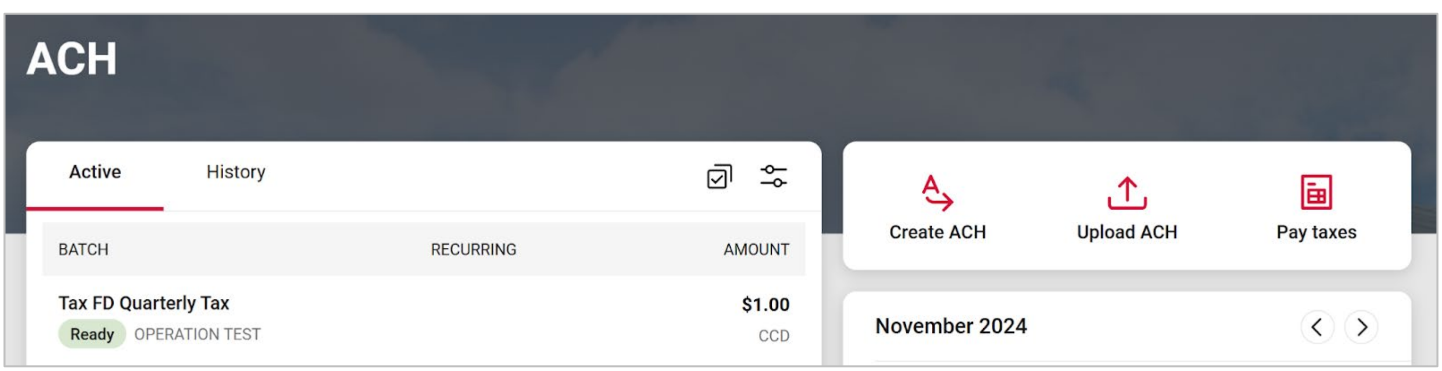
Step 5

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

Review your confirmation and click **Done**.

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



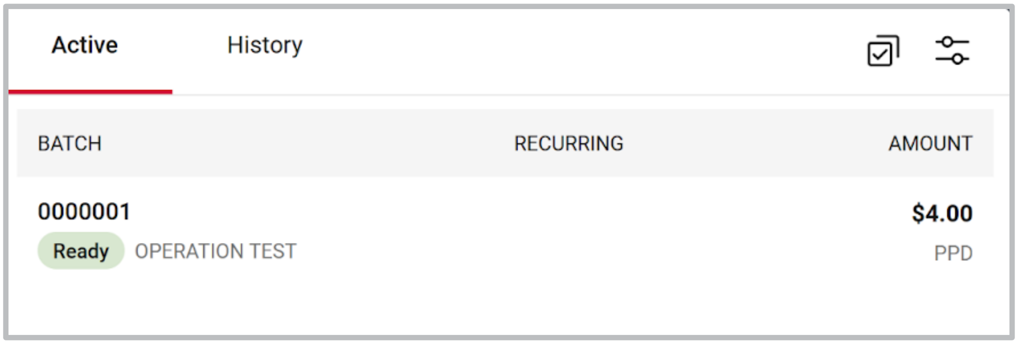


Edit or Delete a Batch

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

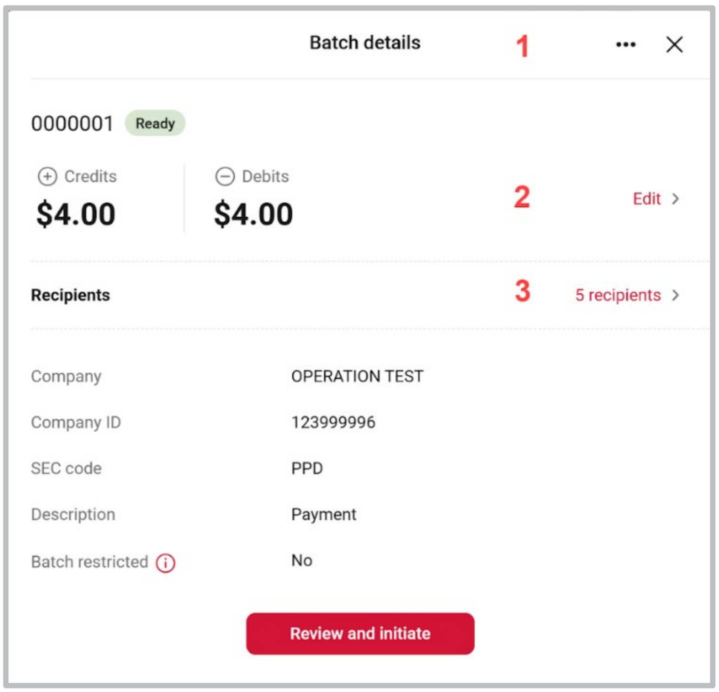
Step 1

Navigate to the ACH page and select the batch under the Active tab.



Step 2

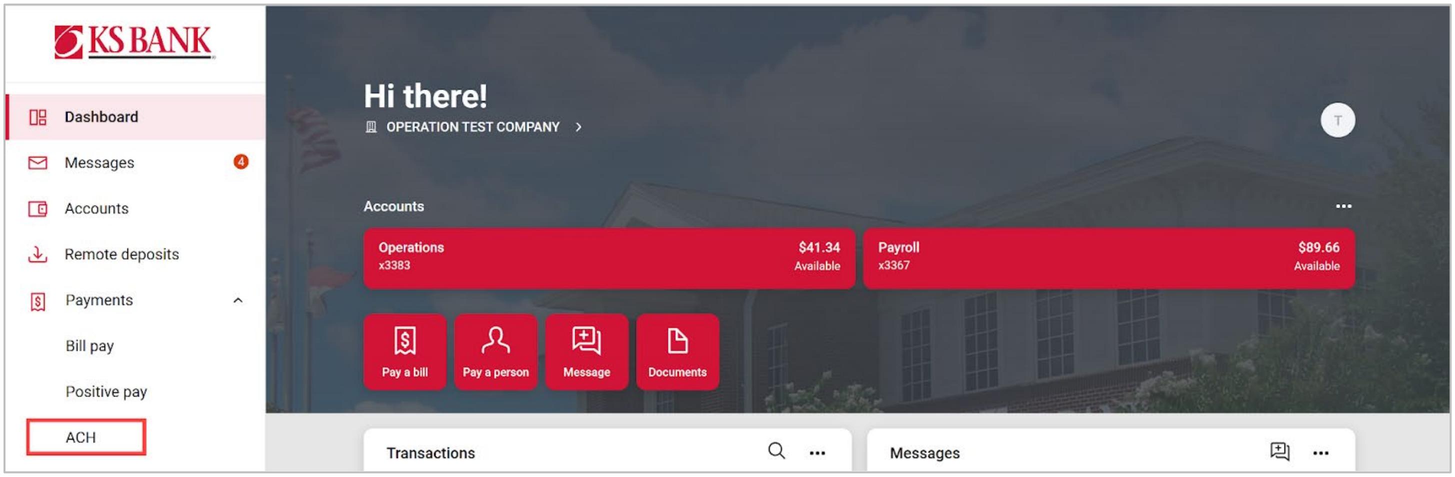
1. Select the **ellipsis icon** to delete the batch.
2. Click **Edit** to modify the batch header information.
3. Click **Recipients** to add, delete, or modify the recipient(s) account information or payment amount(s).



Initiate a Batch

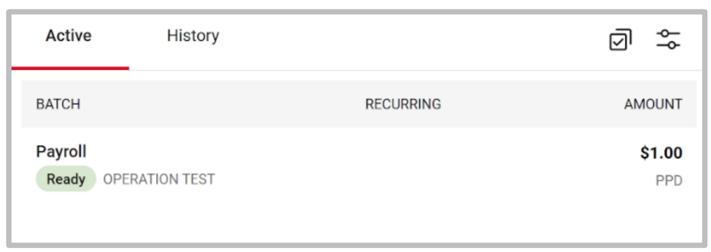
Step 1

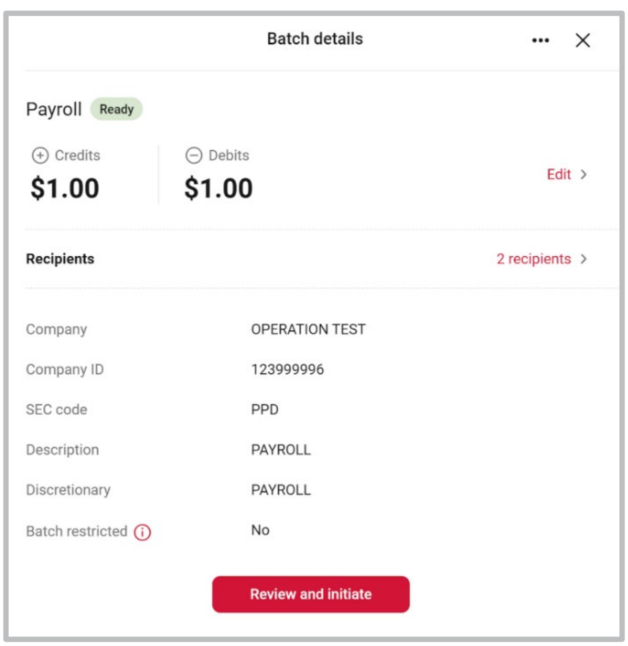
Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Select the batch in a **Ready** status and click **Review and initiate**.
Please note: If dual control is activated, you cannot initiate a batch that you created or edited. A second user will need to complete this step.





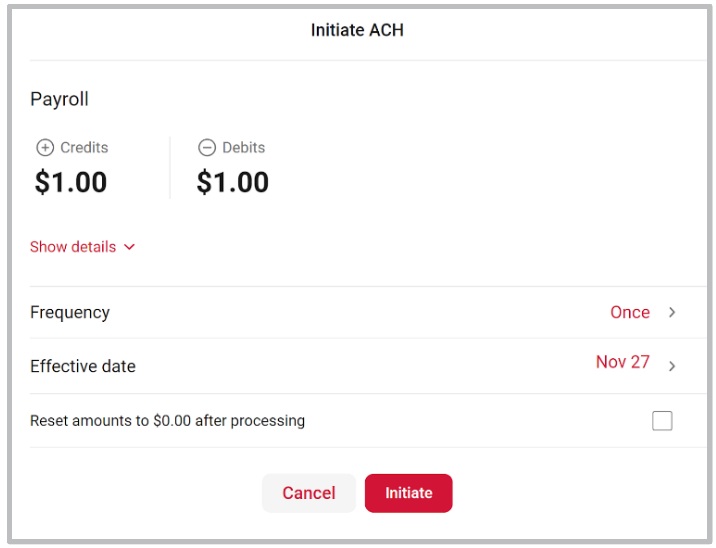
Step 3

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

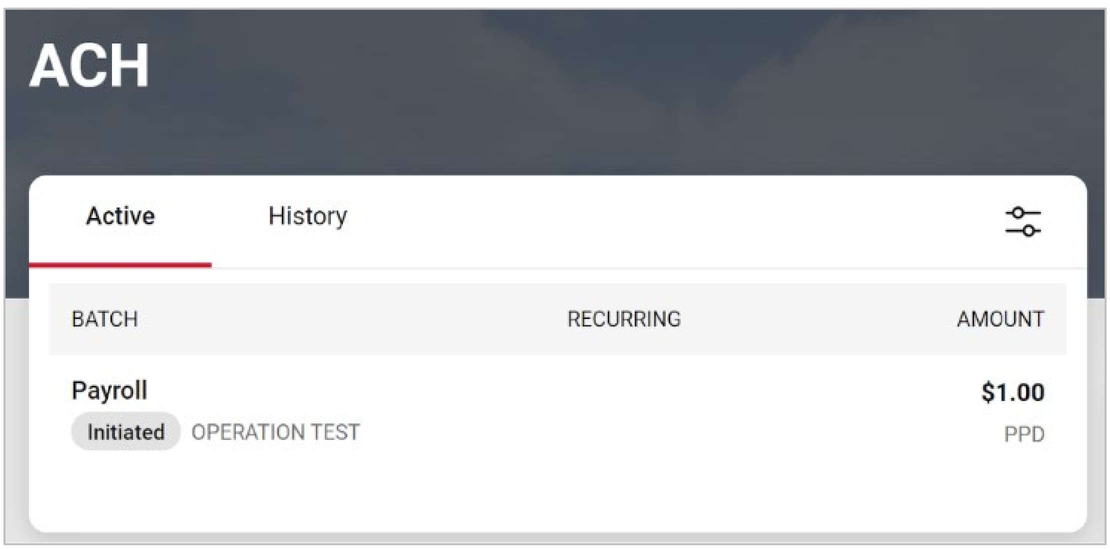
Check the Reset amounts to $0.00 after processing if you'd like to clear out the dollar amounts in the template after processing. (optional)

Click **Initiate**. You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**.



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



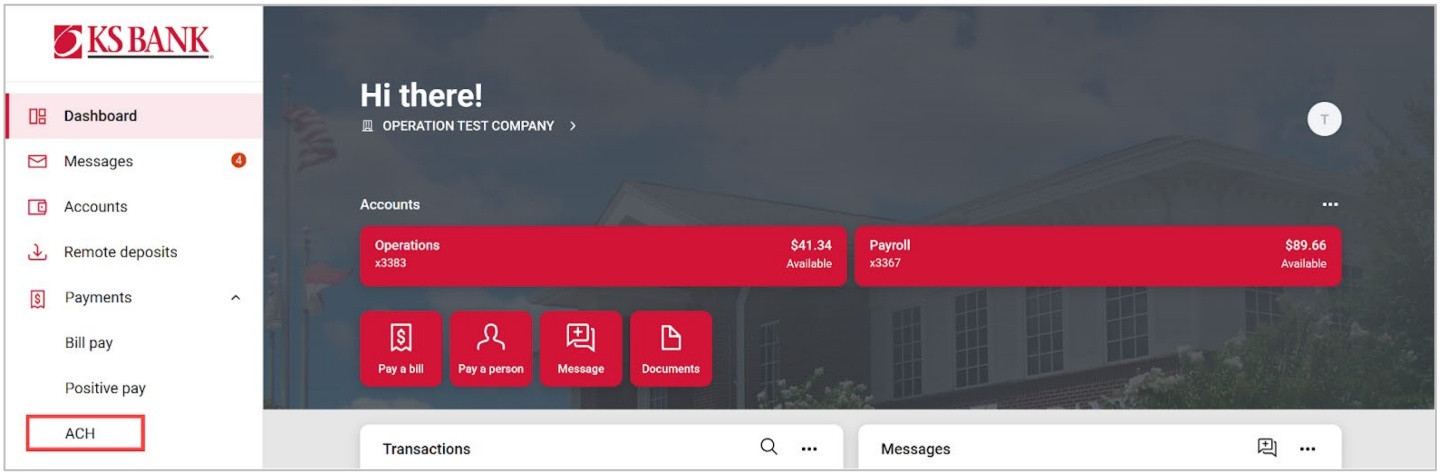
Please note: Batches in an Initiated status may be uninitiated up until our cut off. Please see the **Uninitiate a Batch** section in this document for more information.

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

Initiate Multiple Batches

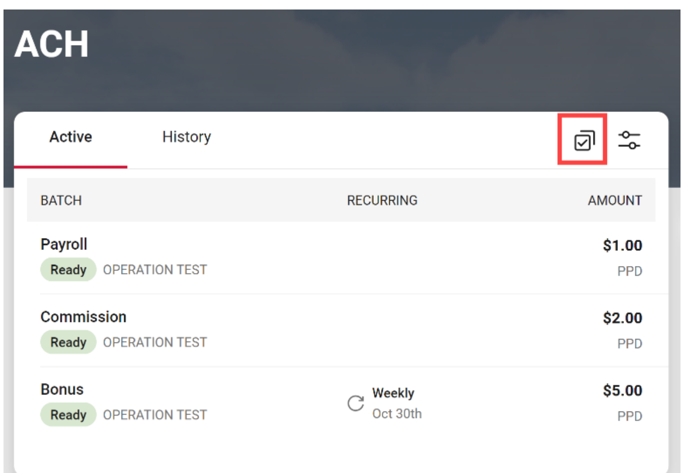
Step 1

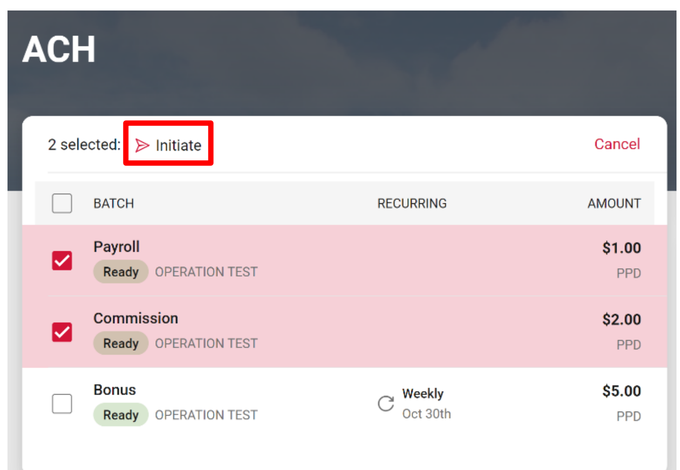
Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

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





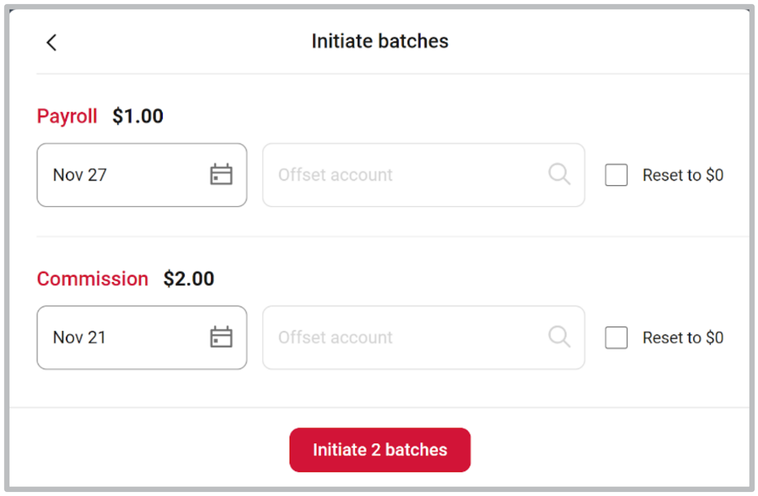
Step 3

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

You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**.

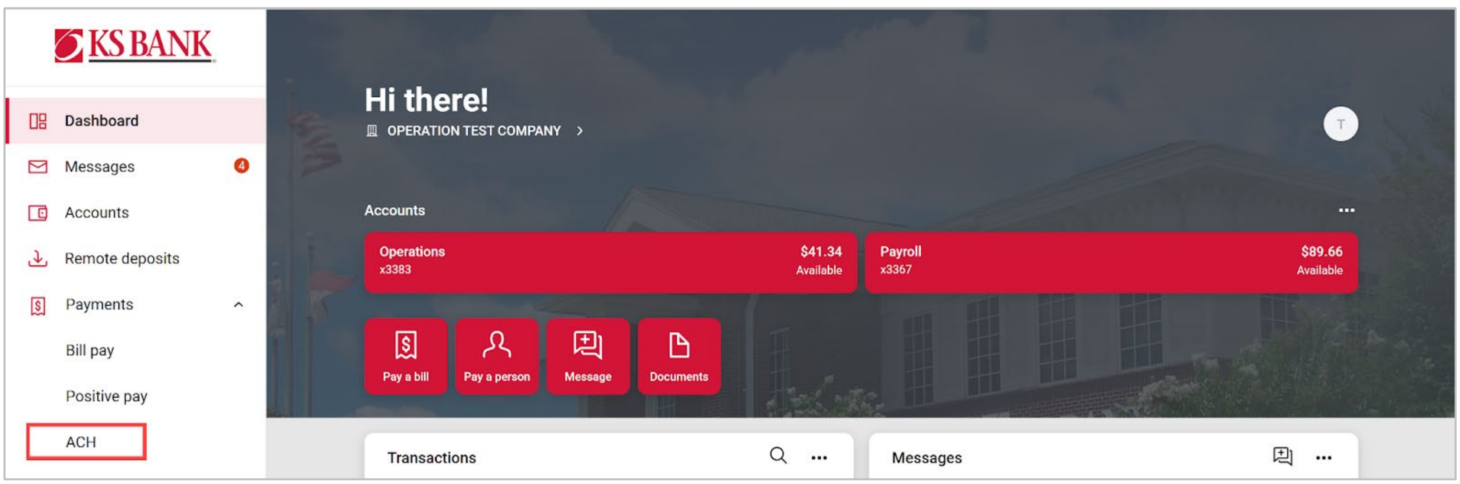
The batches will appear in an Initiated status under the **Active** tab.



Uninitiate a Batch

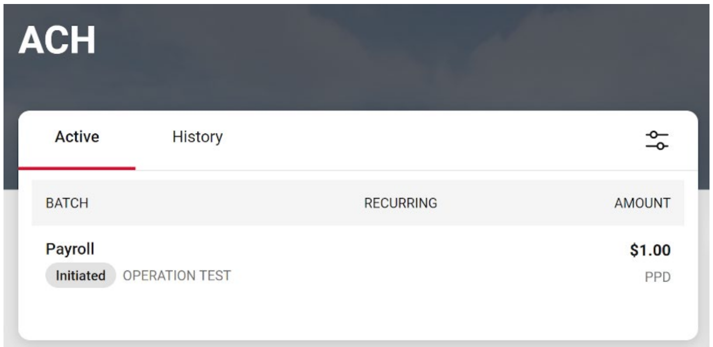
Step 1

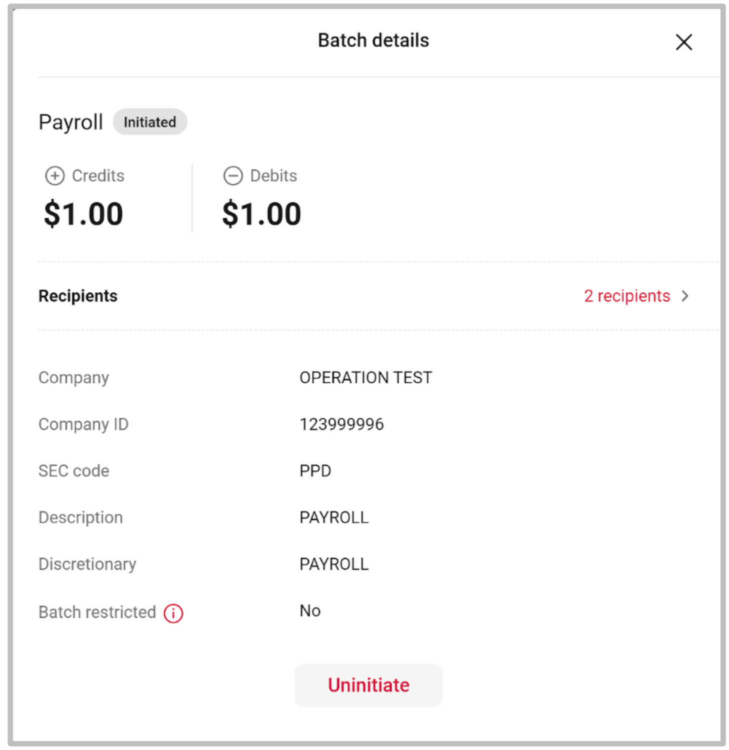
Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

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



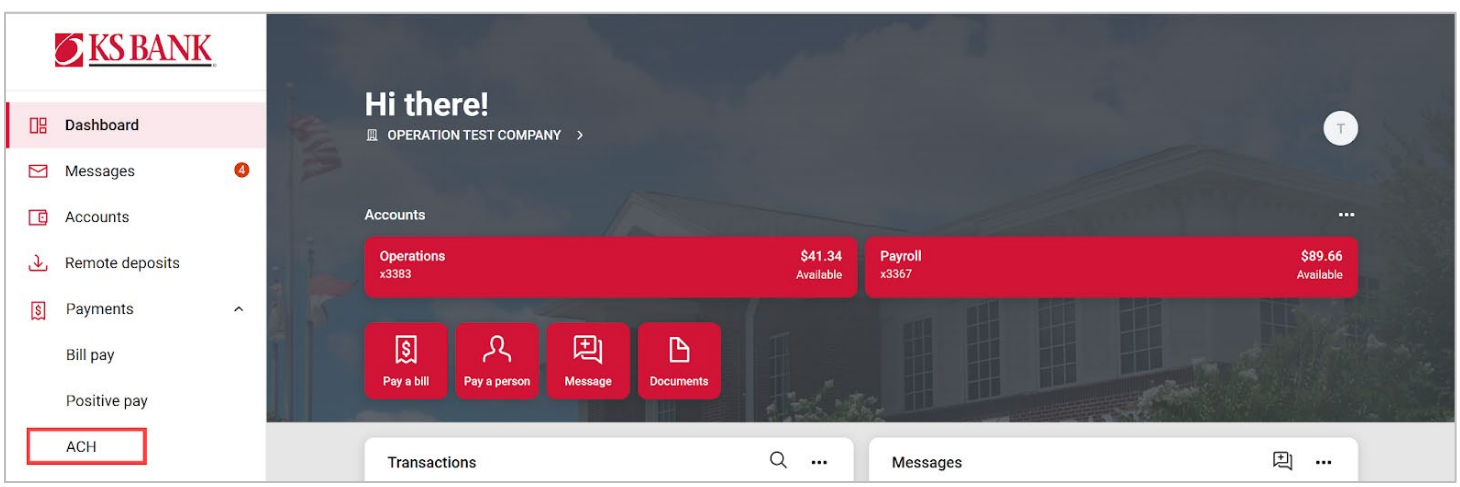


Search Recipients

Use this feature to search for recipient activity.

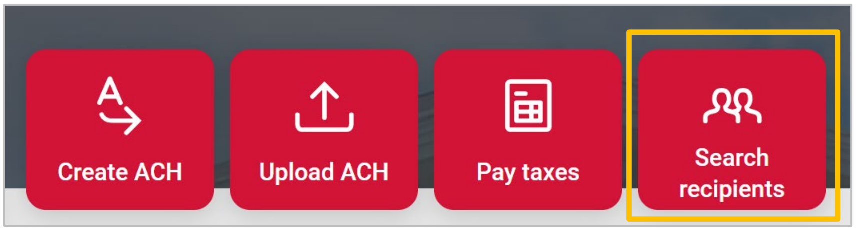
Step 1

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



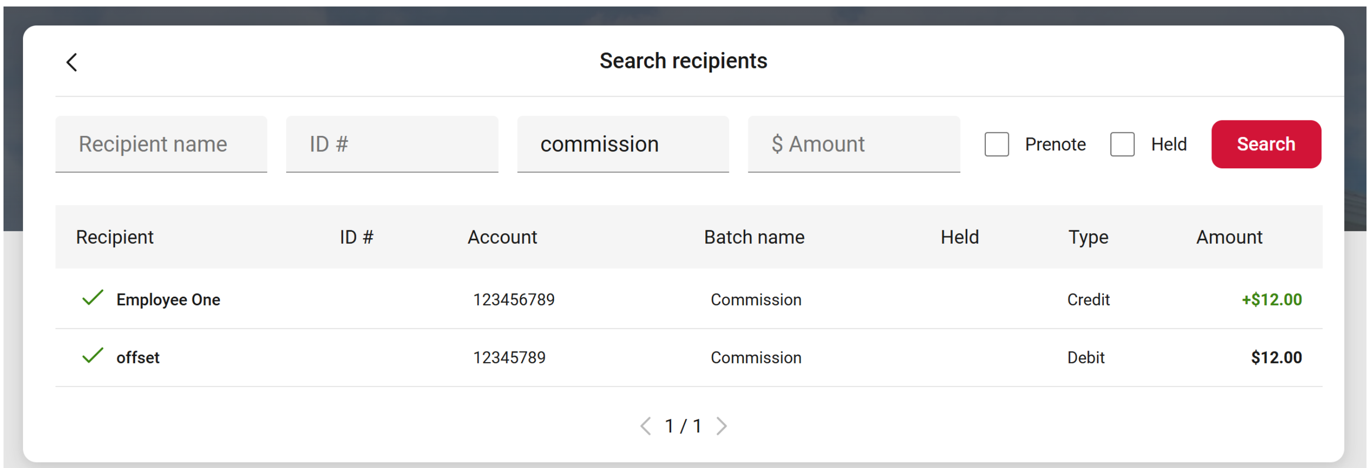
Step 2

Click **Search recipients**.



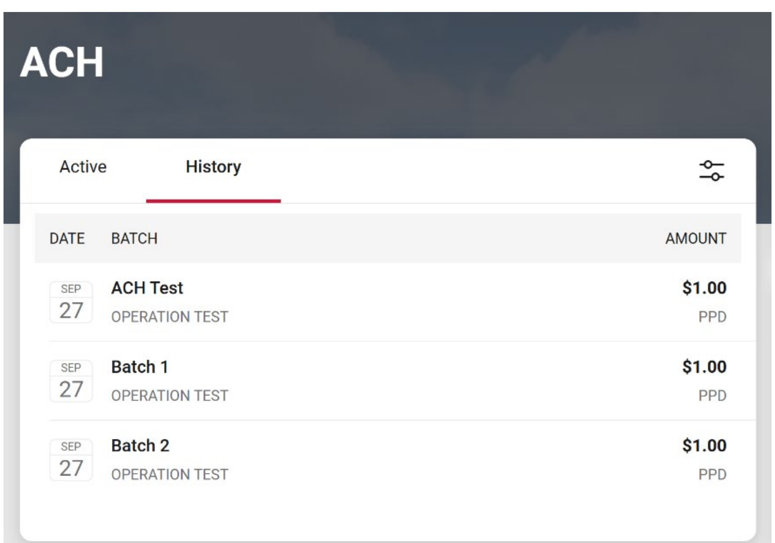
Step 3

Enter your criteria into the filter and click **Search**. Results will display.



History

Select this tab to review batches that have been processed.

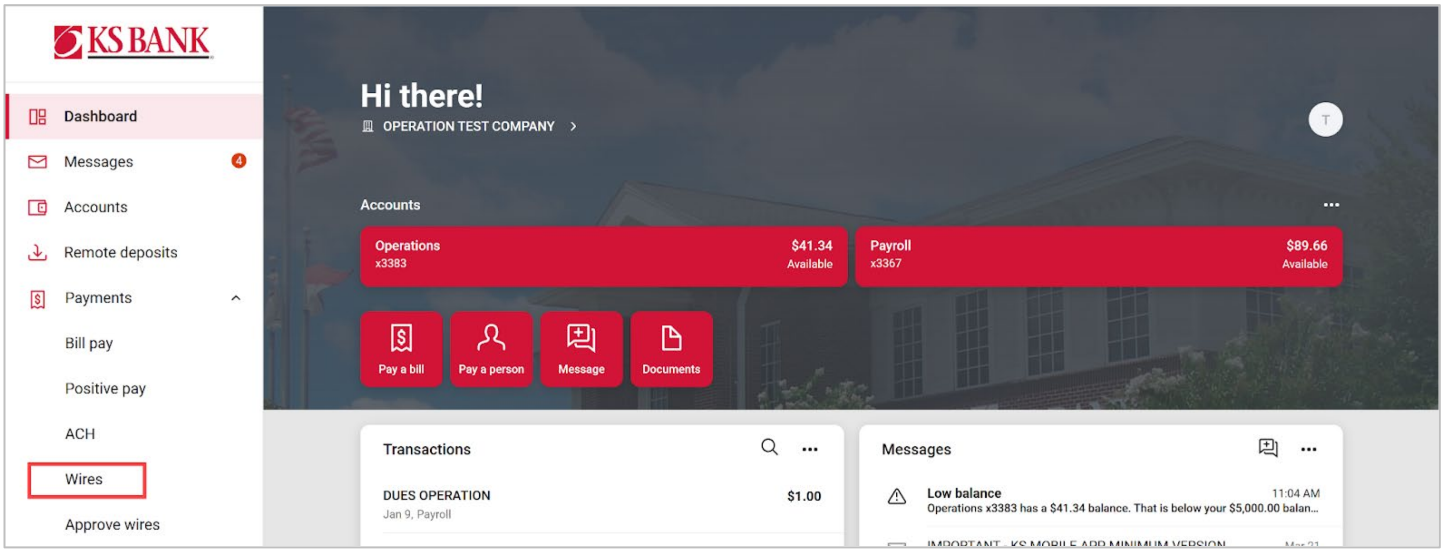


Wires

Create a Wire

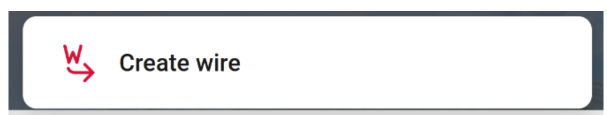
Step 1

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



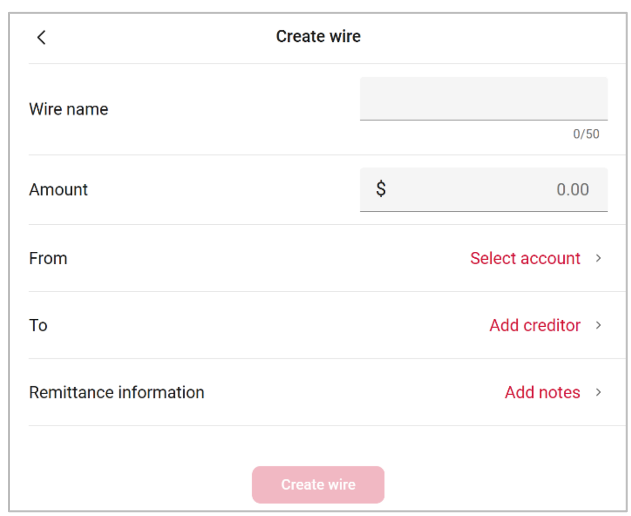
Step 2

Select **Create wire**.



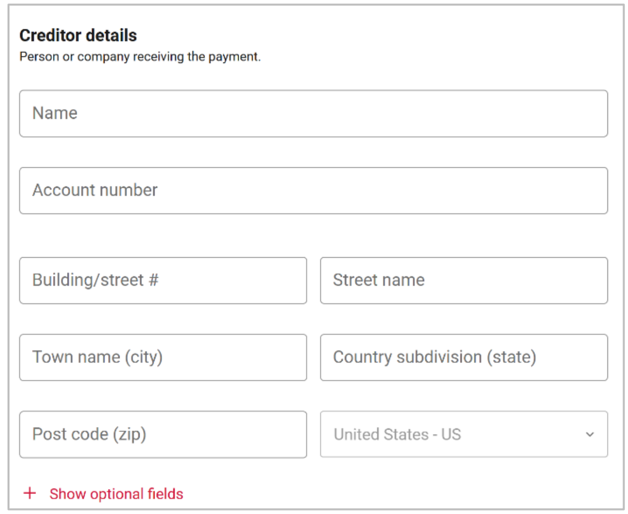
Step 3

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



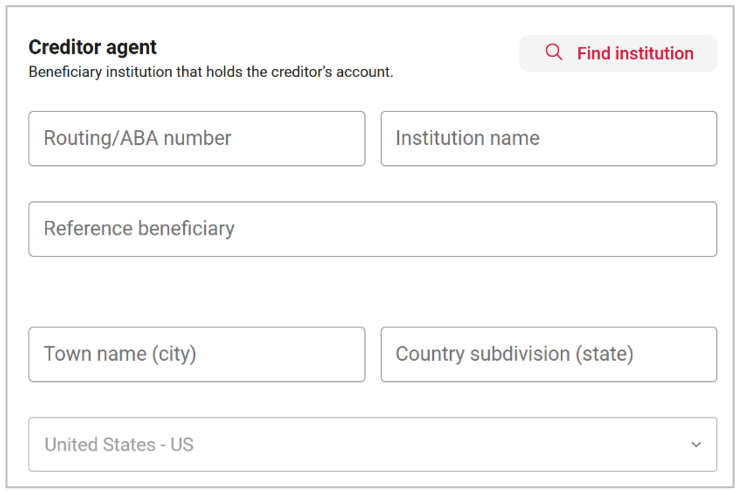
Step 4

Enter the creditor's name, account number, and address in the Creditor details section.



Step 5

Click **Find institution** to lookup the creditor's **Beneficiary Institution name** then click **Save**.



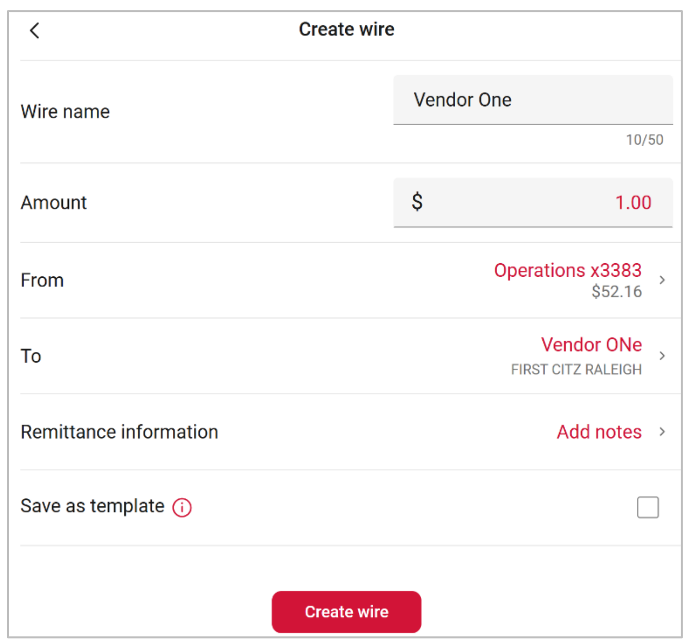
Step 6

Enter any notes that should accompany the wire if applicable.

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

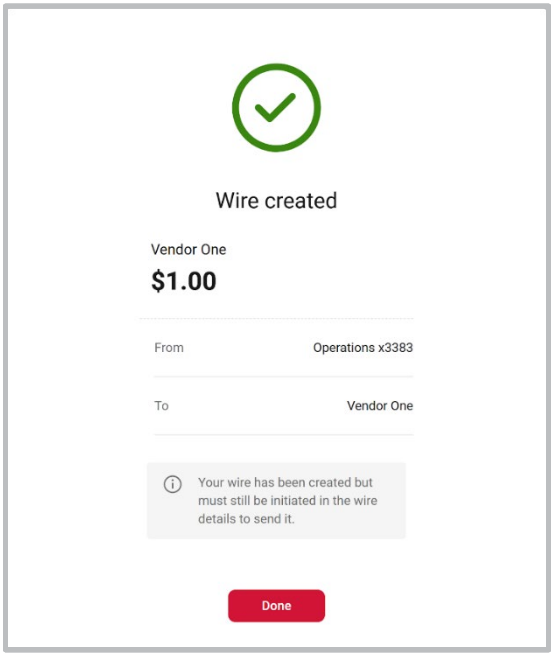
Please note: if you wish to send a recurring wire, it must be saved as a template first.

Click **Create wire.**



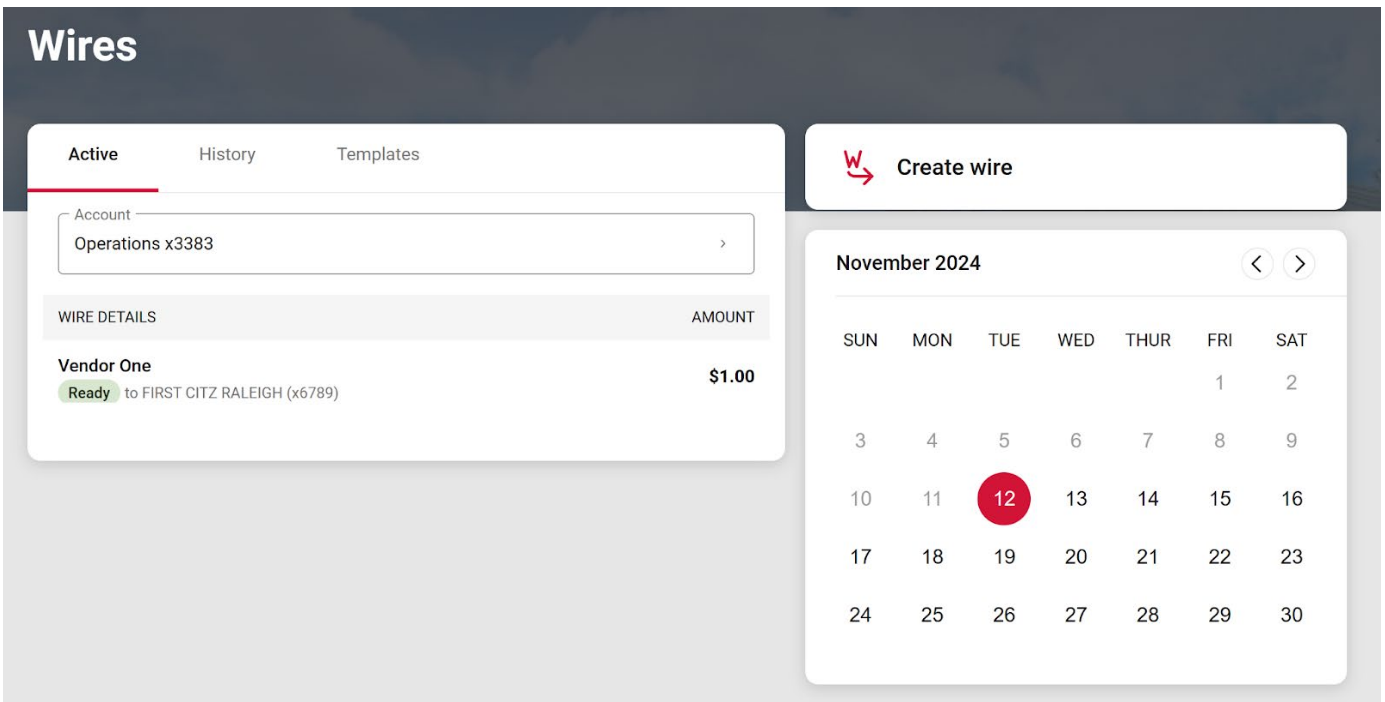
Step 7

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



Step 8

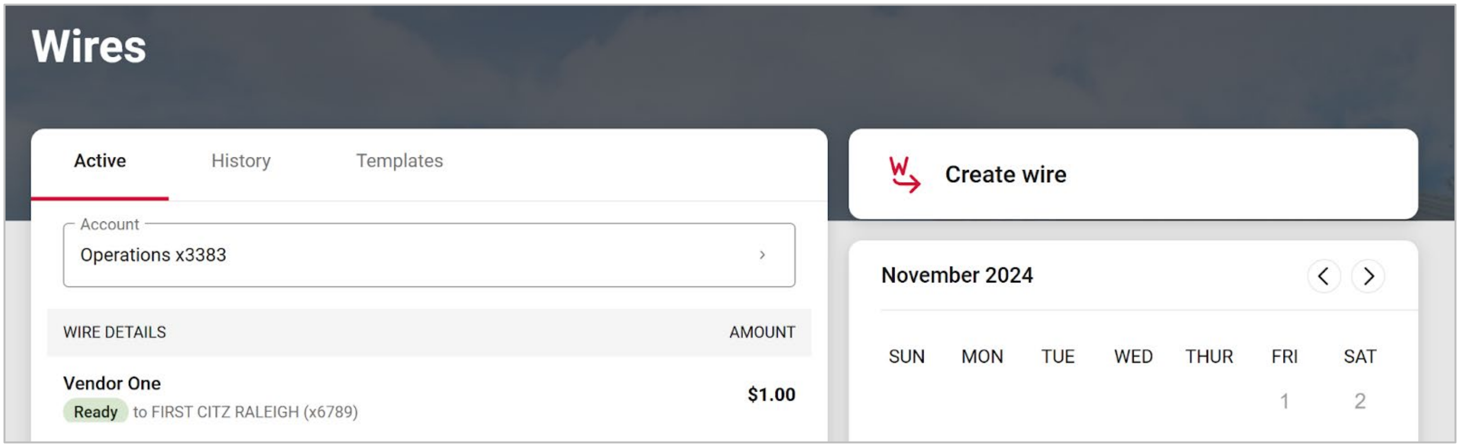
Your wire will appear under the **Active** tab in a **Ready** status.
If you saved the wire as a template, it will appear under the Templates tab.
Please see the Initiate a Wire section of this guide for information on transmitting the wire for processing.



Edit or Delete a Wire

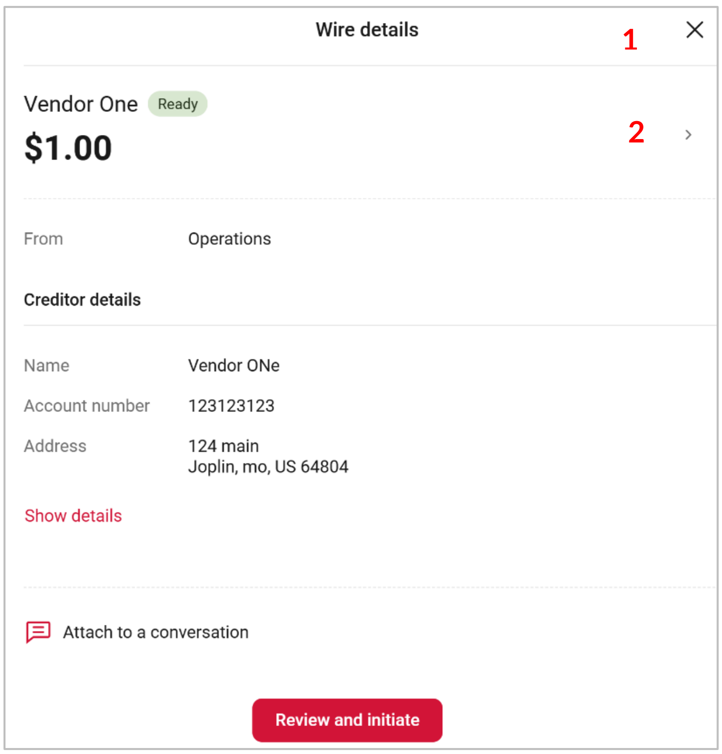
Step 1

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



Step 2

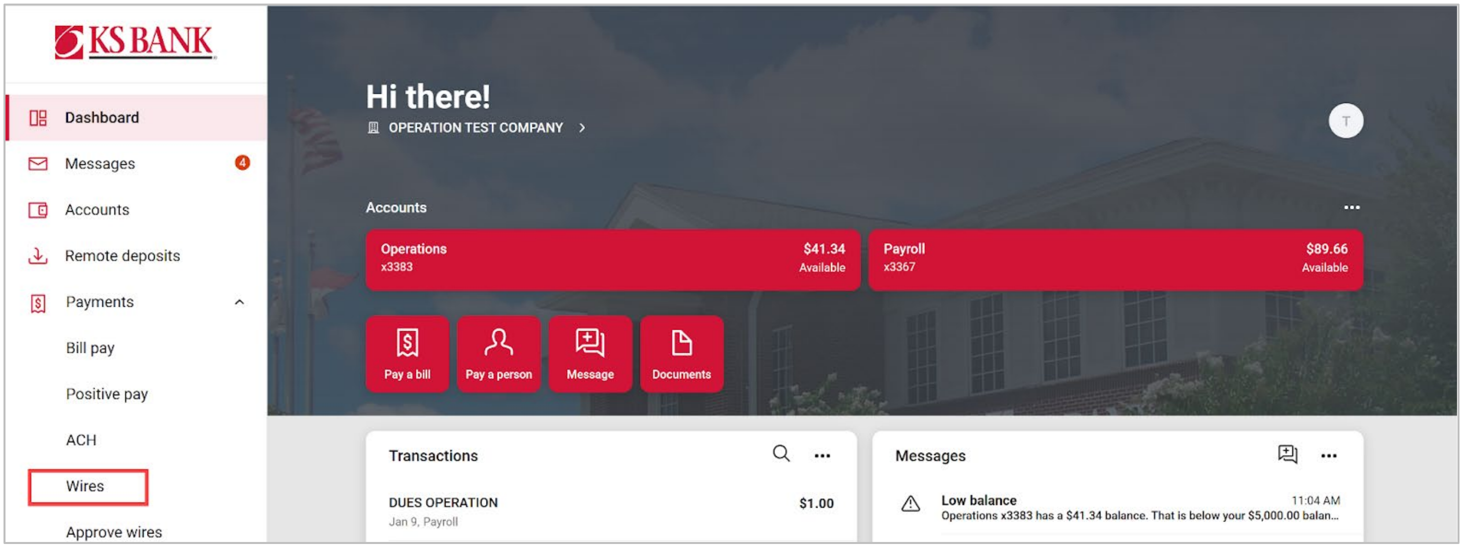
1. Click the trash can icon to delete the wire.
2. Click Edit to change the wire name, beneficiary information, amount, or notes.



Initiate a Wire

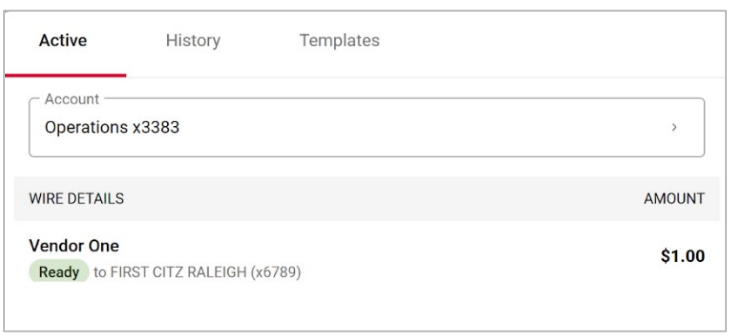
Step 1

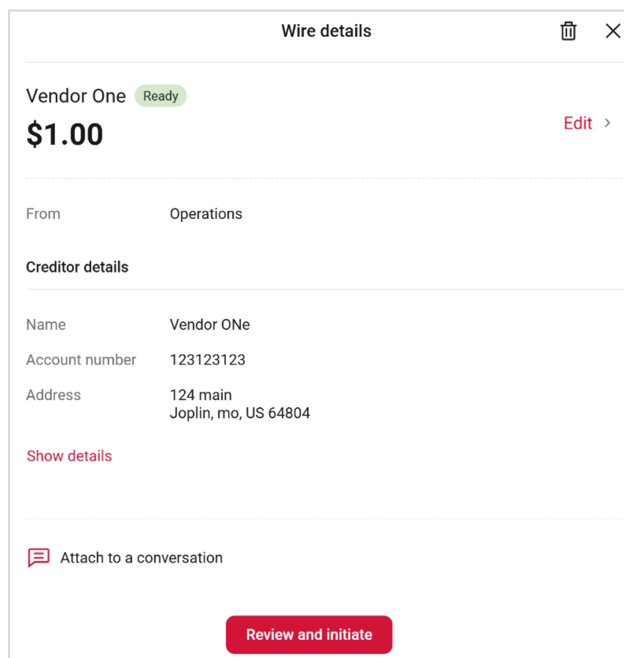
Select **Wires** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

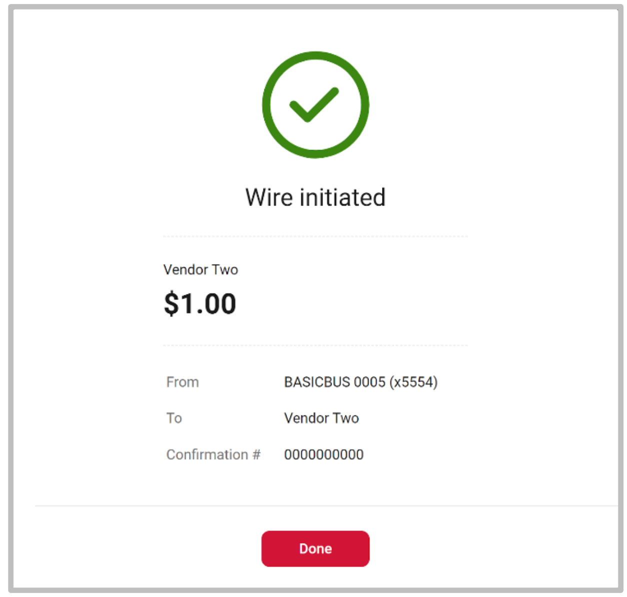
Select the wire from under the **Active** or **Template** tab. Click **Review and initiate**.





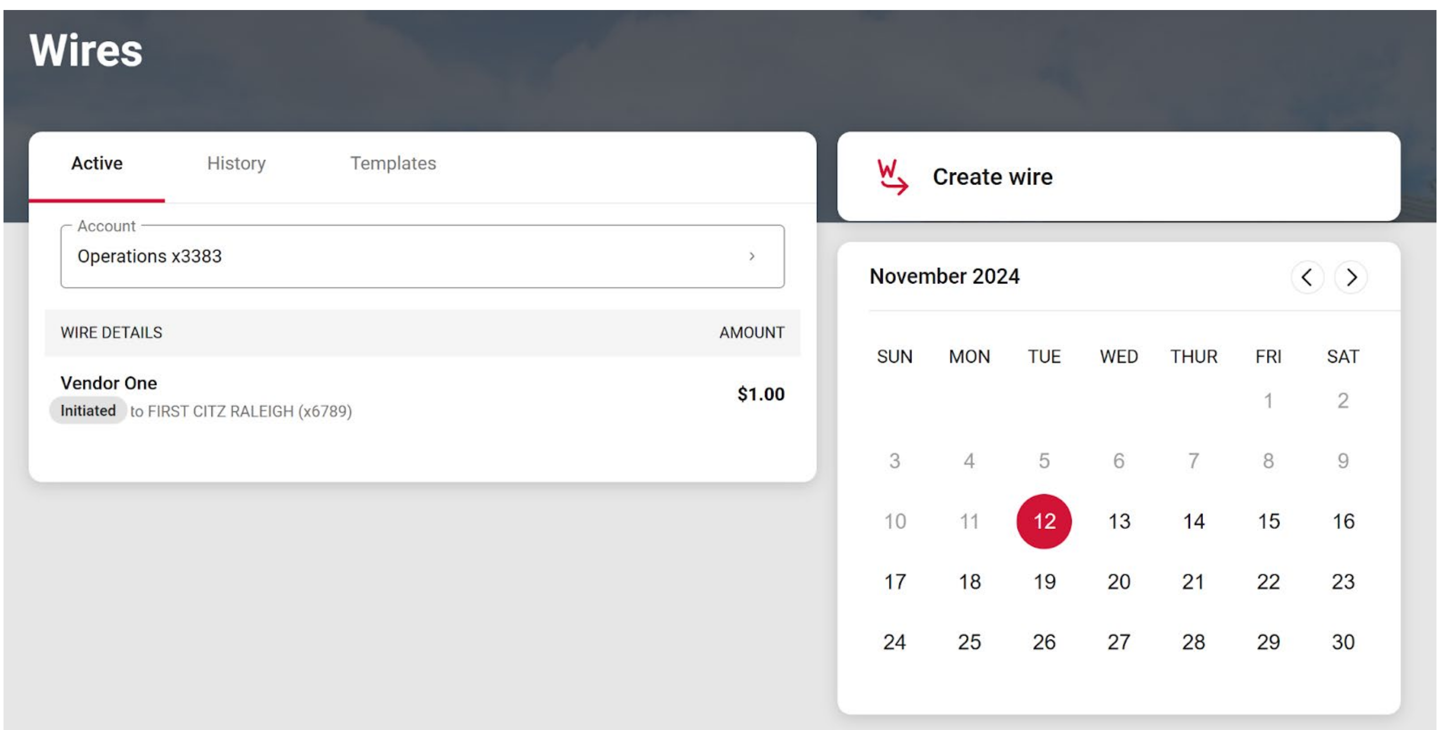
Step 3

Review the wire details. If initiating a template, choose a recurring frequency if applicable. Click **Initiate**. You may be prompted to authenticate. Review your confirmation and click **Done**.



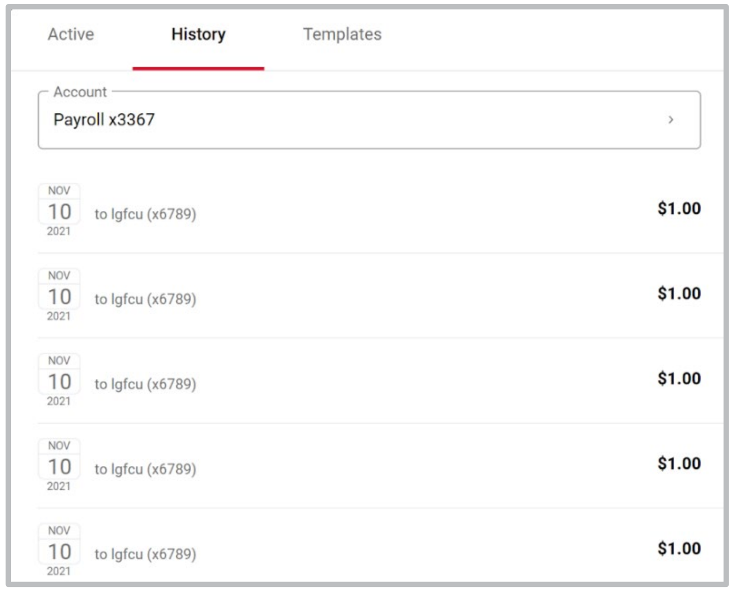
Step 4

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



History

Select this tab to review wires that have been processed.

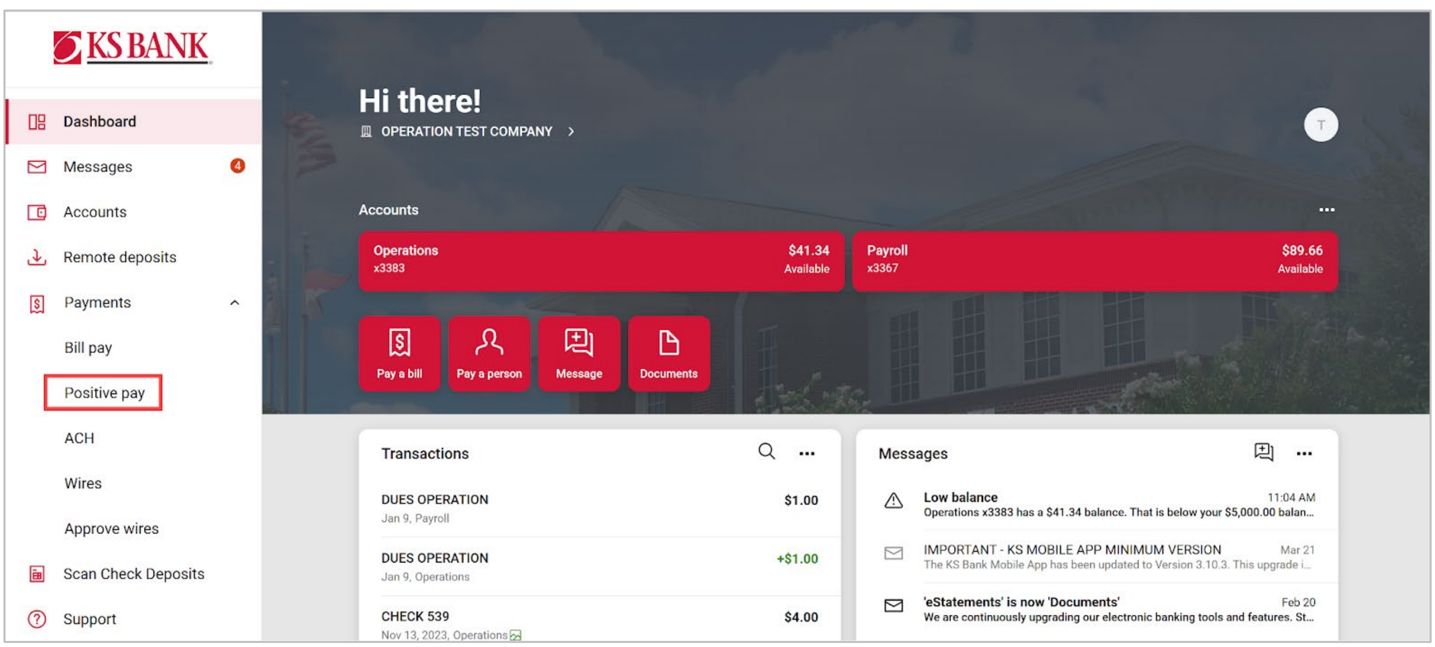


Positive Pay

Enter Issued Items Manually

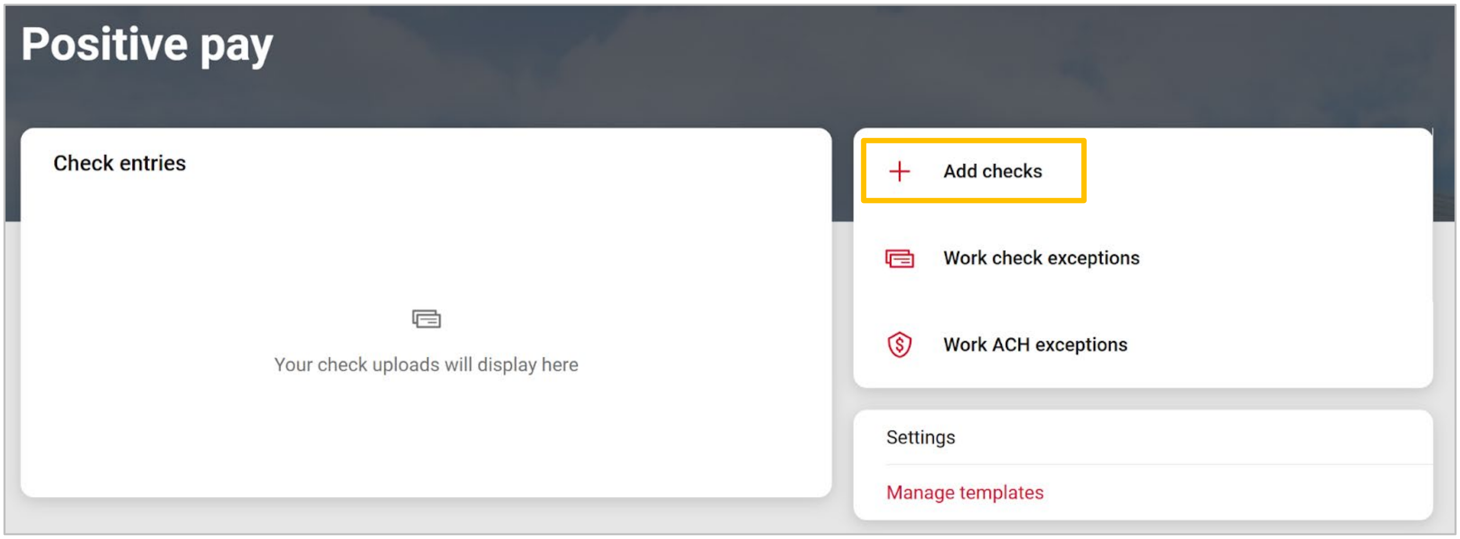
Step 1

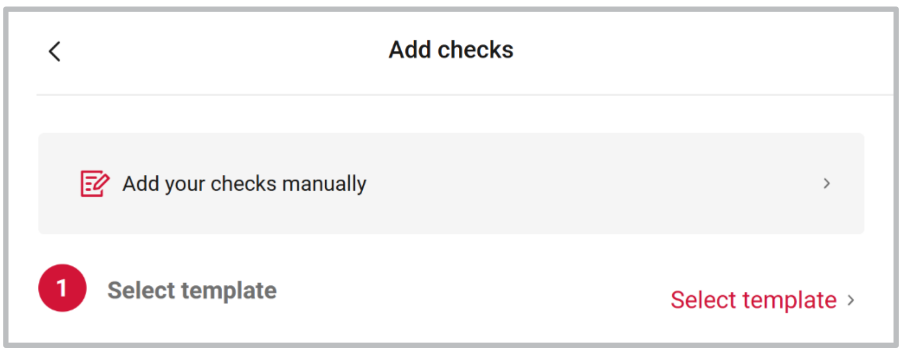
Select **Positive Pay** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

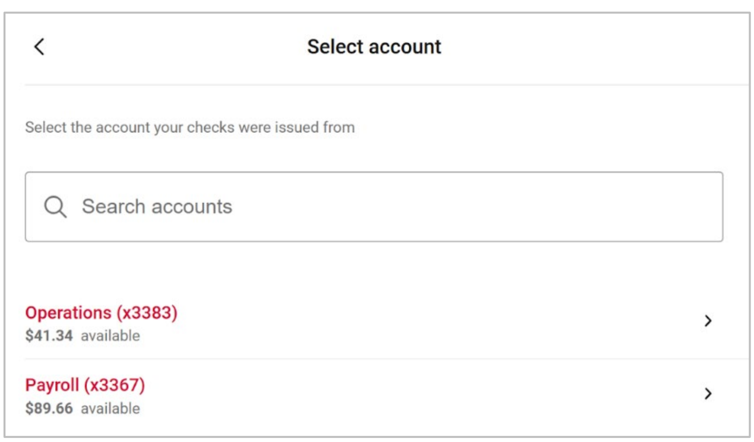
Click **+ Add checks** and select **Add your checks manually.**





Step 3

Select the account the checks were written against.

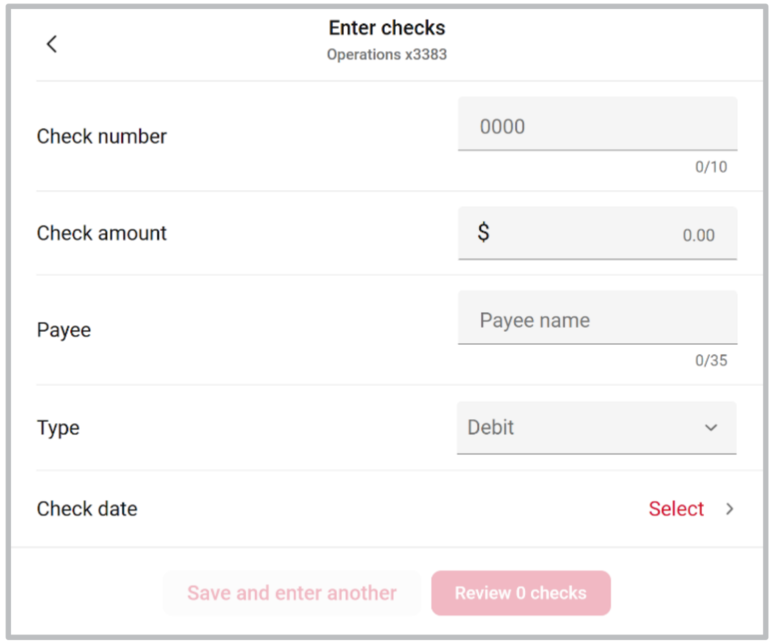


Step 4

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

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

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

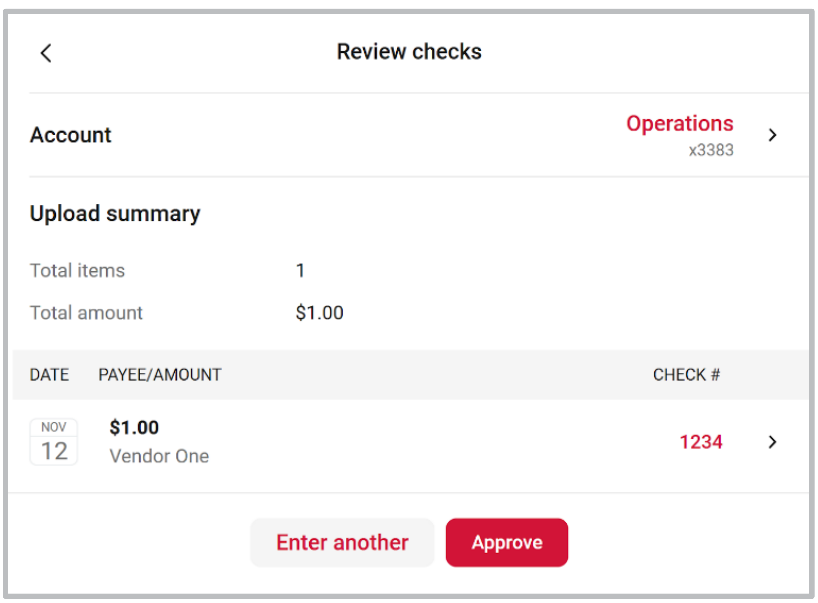


Step 5

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

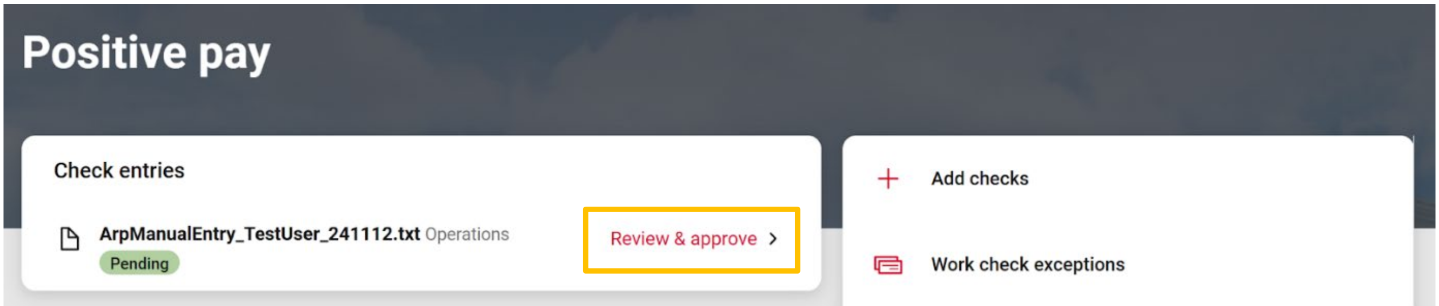
Click **Approve** to confirm.

Review the confirmation and click **Done**.



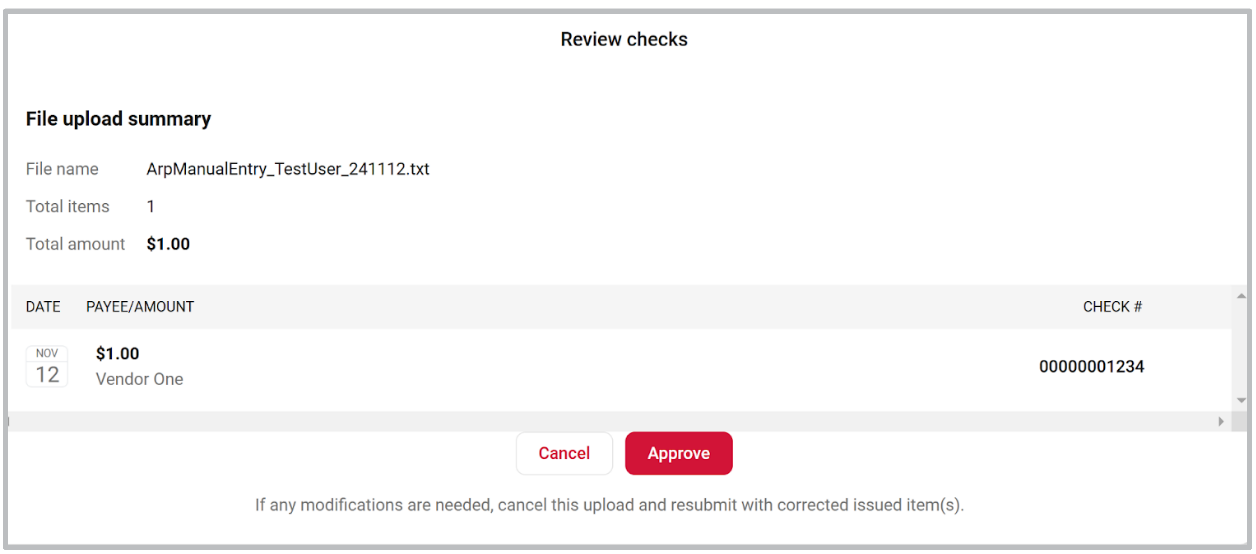
Step 6

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



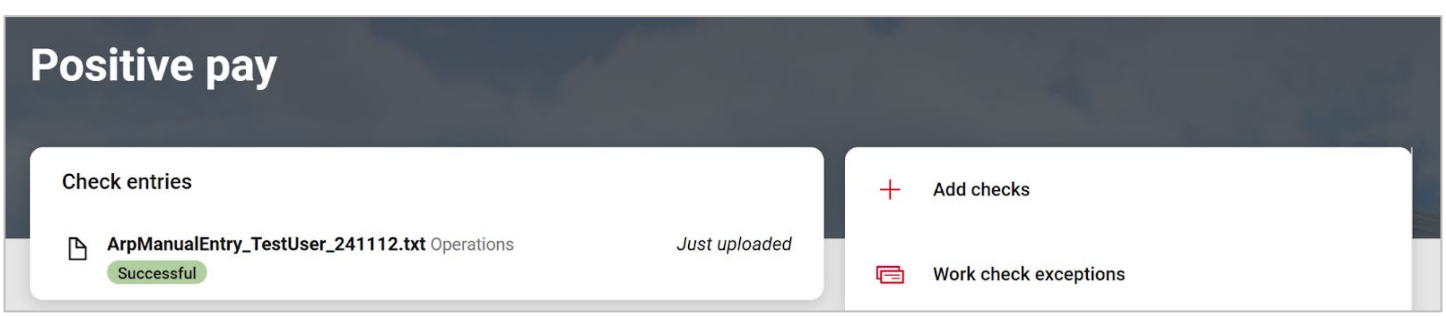
Step 7

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



Step 8

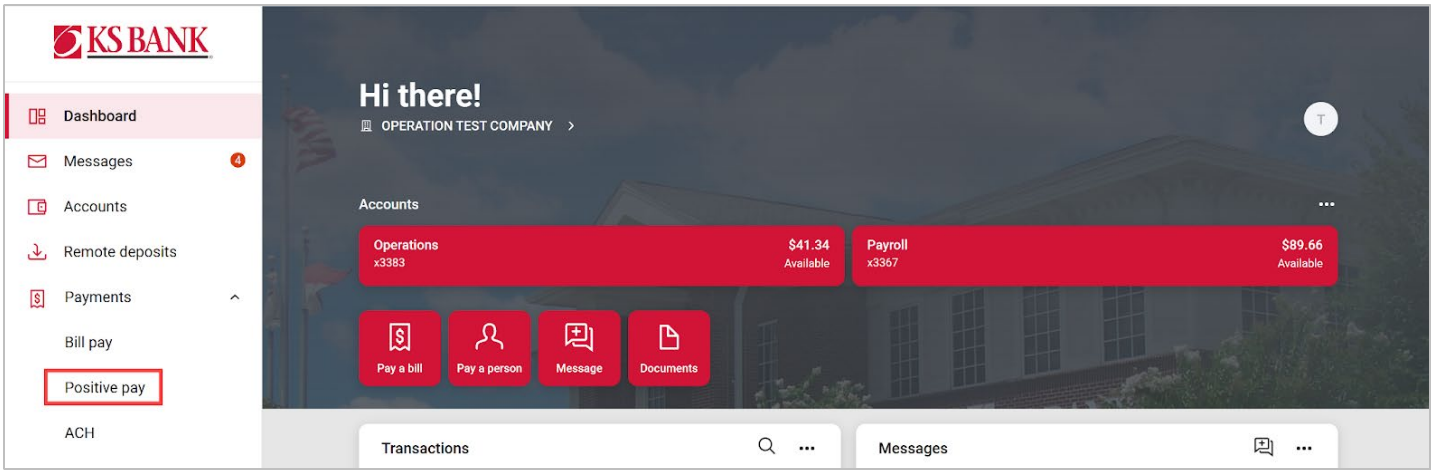
The issued items file status will now show as **Successful**.



Create an Issued Items Upload Format

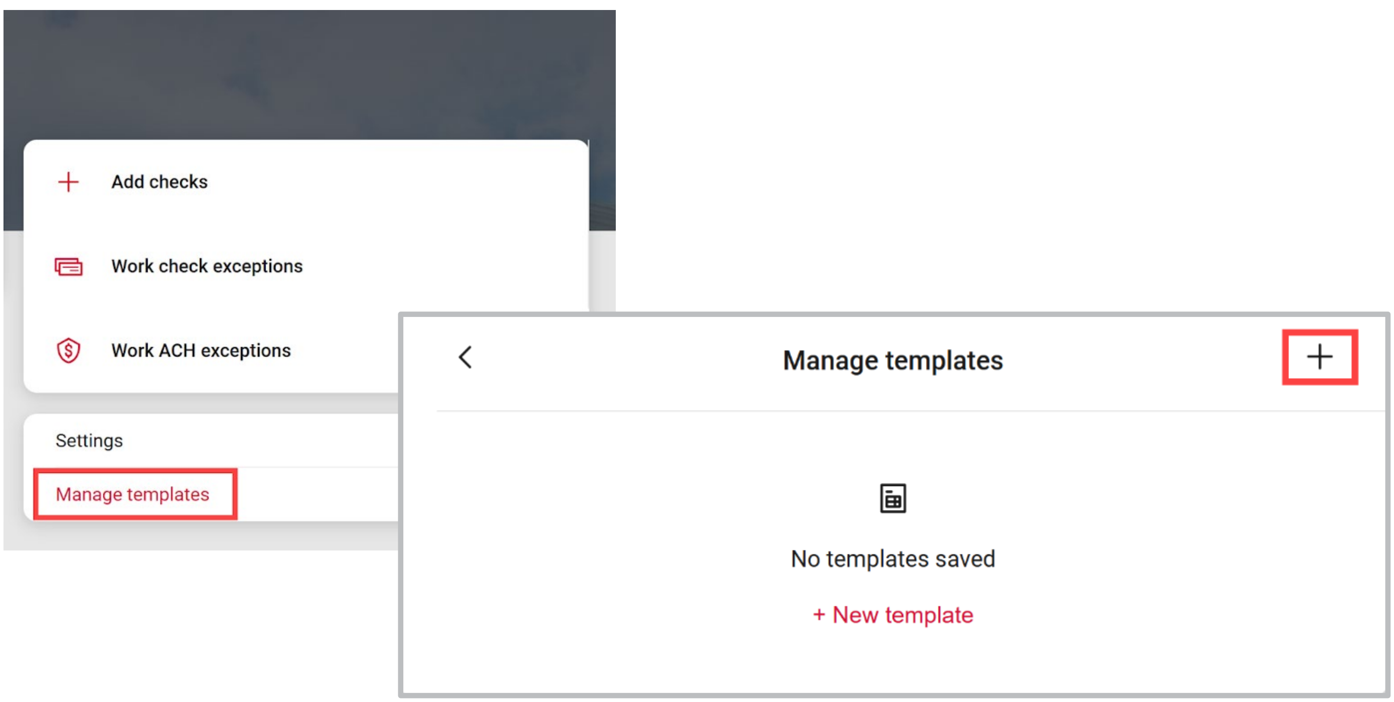
Step 1

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



Step 2

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



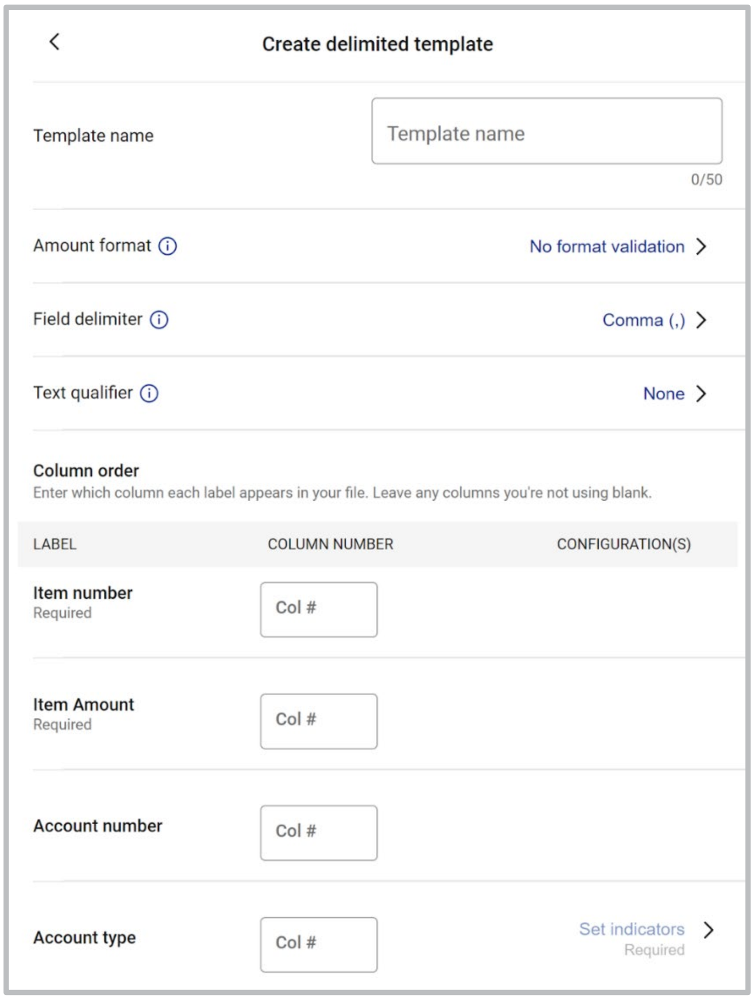
Step 3

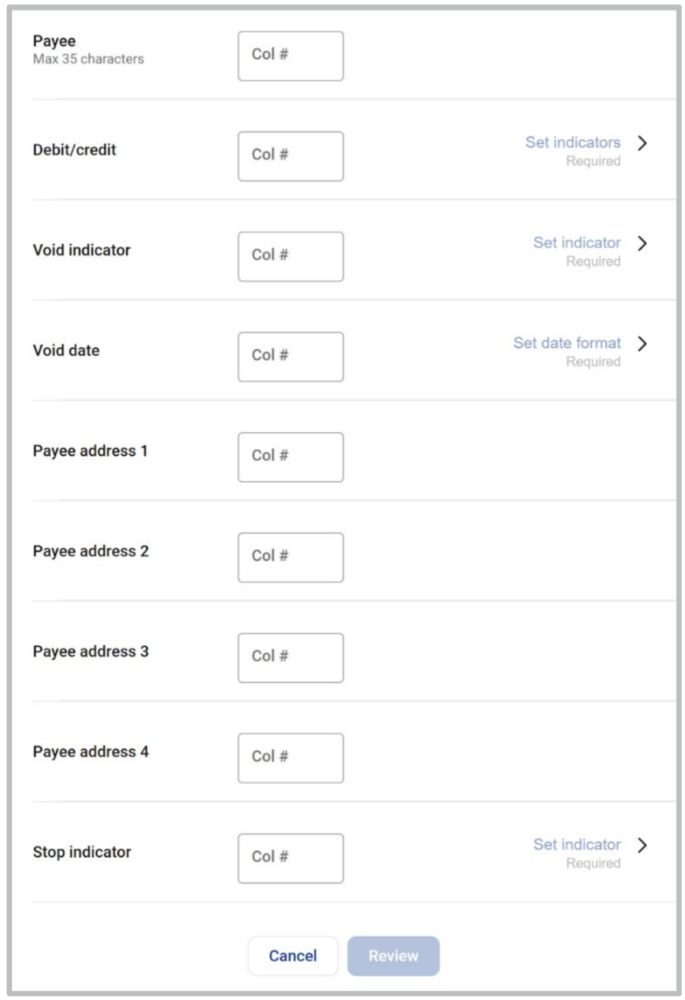
Select the format of your file.

Delimited:

1. Enter a name for this upload format.
2. Choose your amount format, field delimiter and text qualifier.
3. Enter the column number from your file into the corresponding field. Leave any columns you're not using blank.
   Please note: Some fields may require additional configuration. Click the arrow to adjust those fields.

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

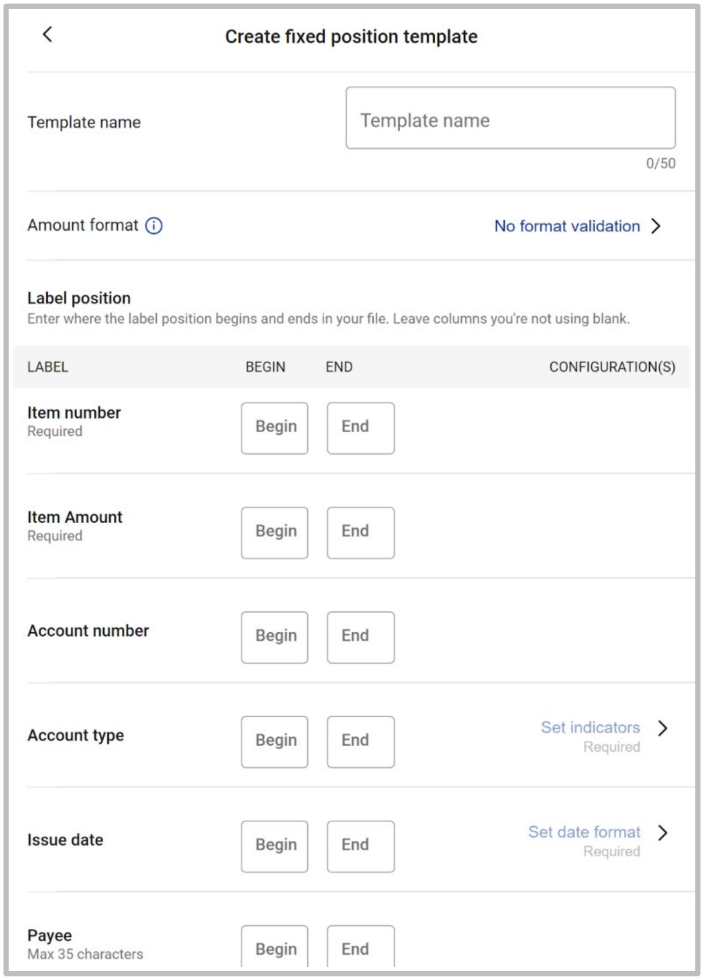


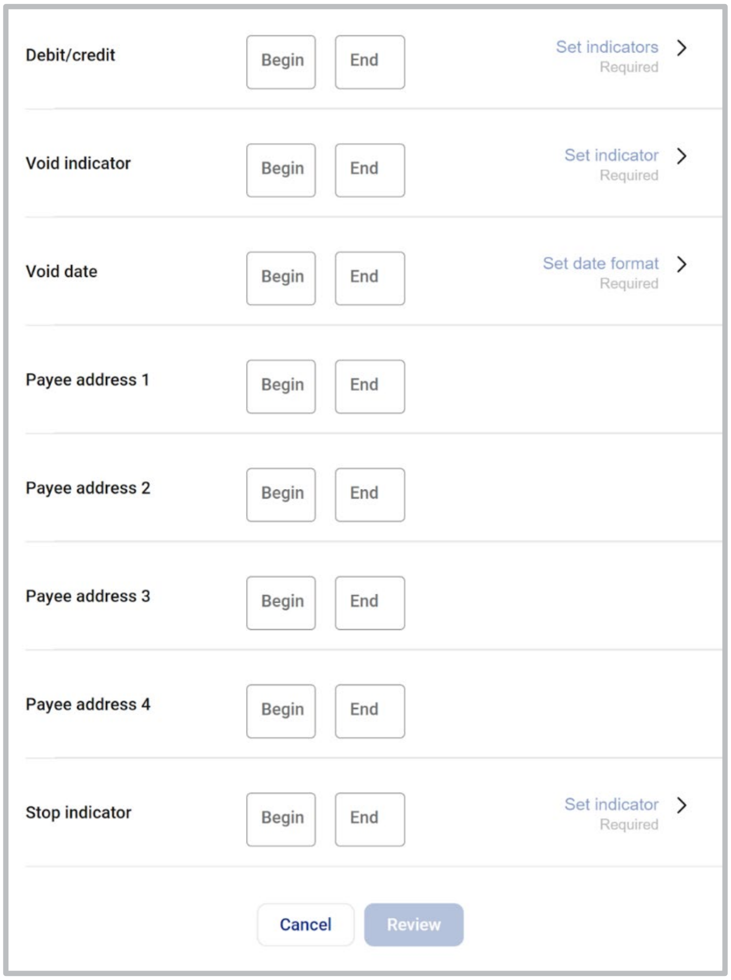


Fixed Position:

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

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





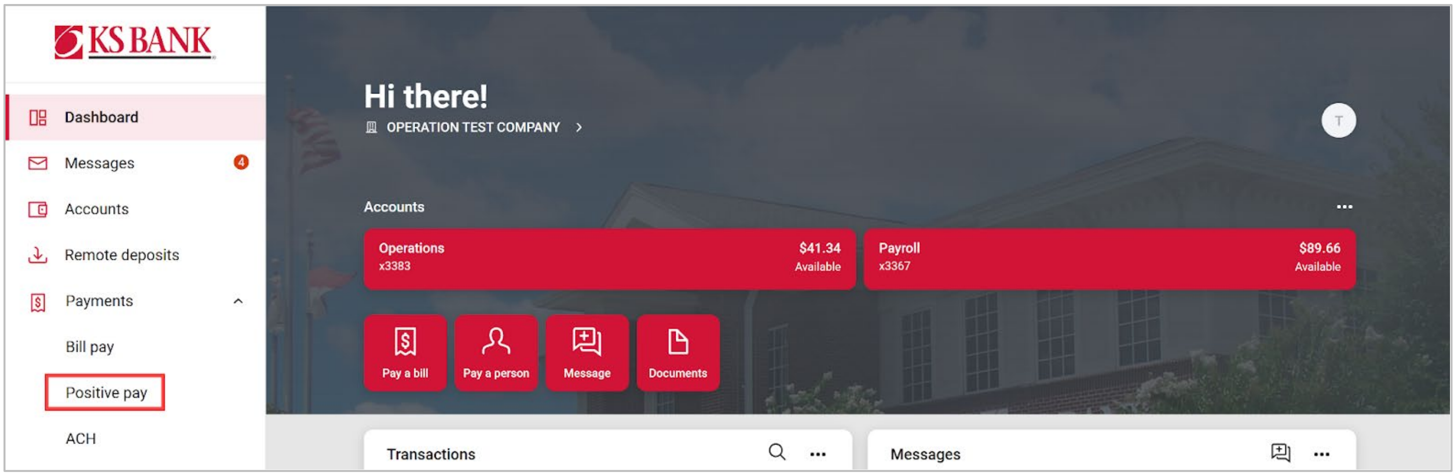
Your upload template will be listed under the **Manage Templates** page and can be edited or deleted at any time.

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

Upload an Issued Items File

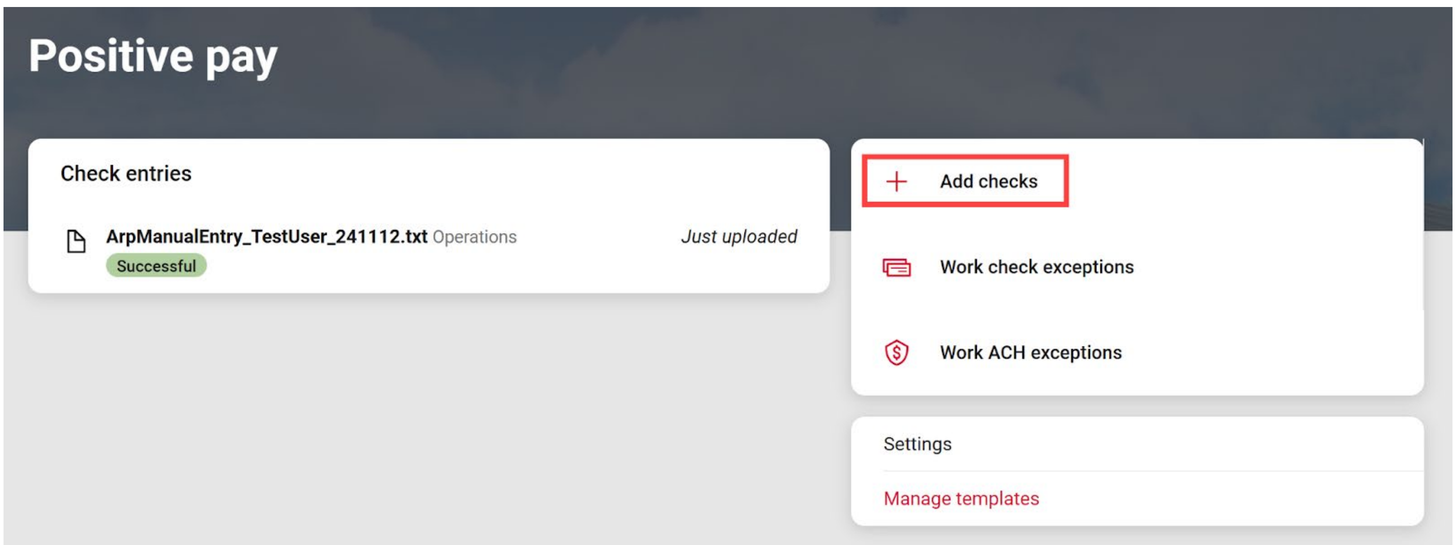
Step 1

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



Step 2

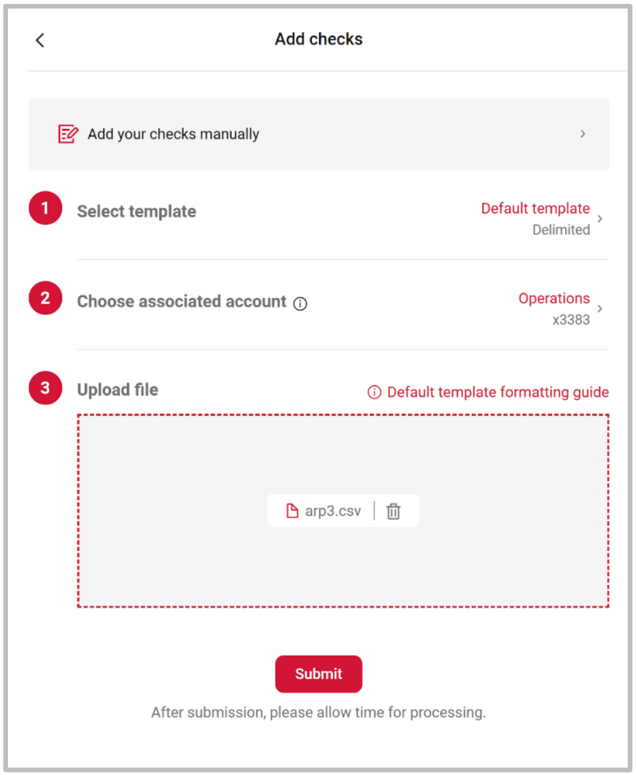
Click **+ Add checks.**



Step 3

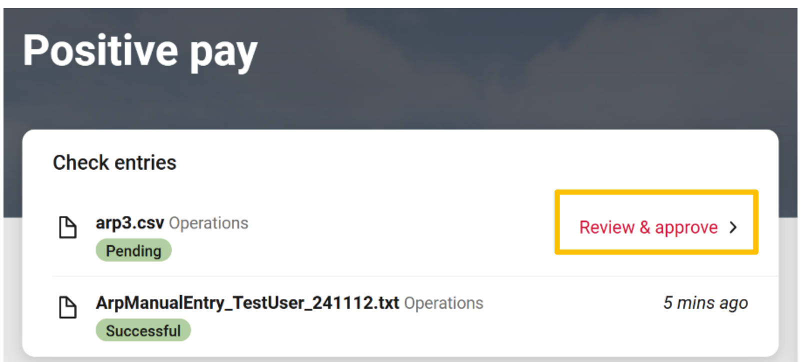
Choose your upload format template.

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



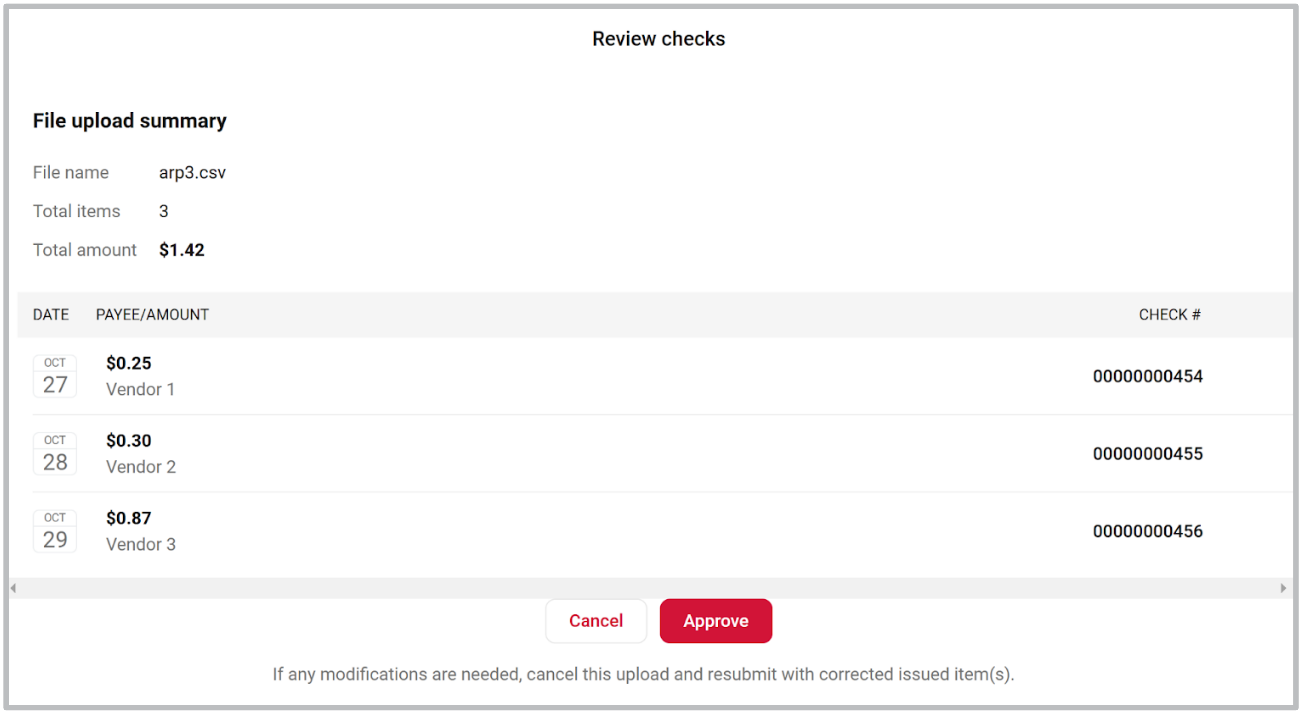
Step 4

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



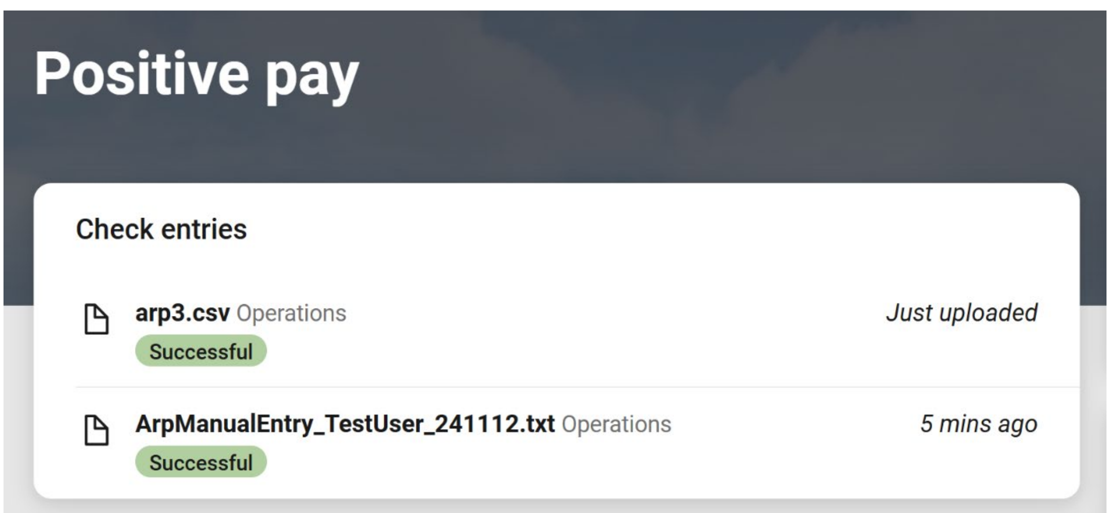
Step 5

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



Step 6

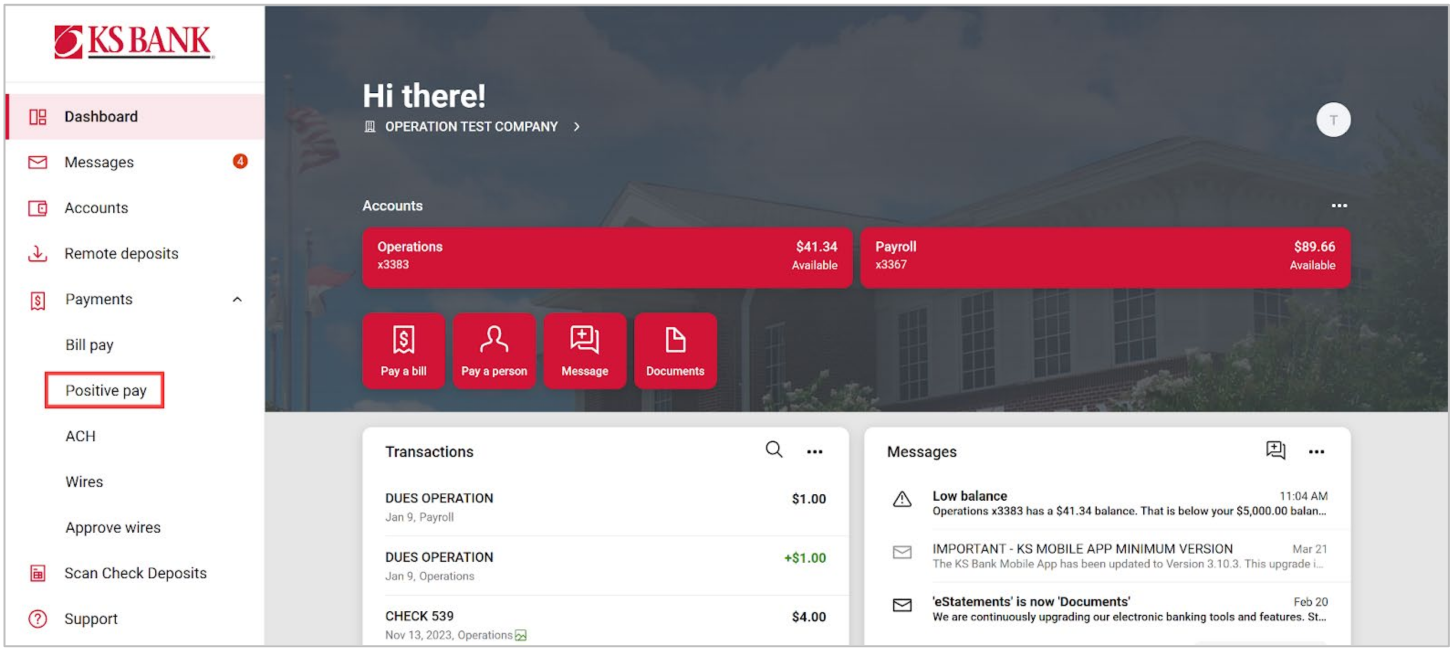
The issued items file status will now show **Successful**.



Work Exception Items

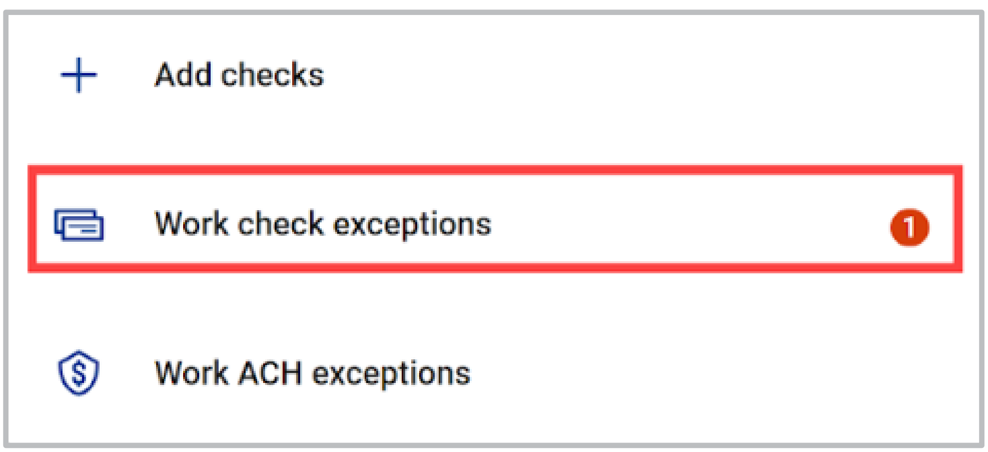
Step 1

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



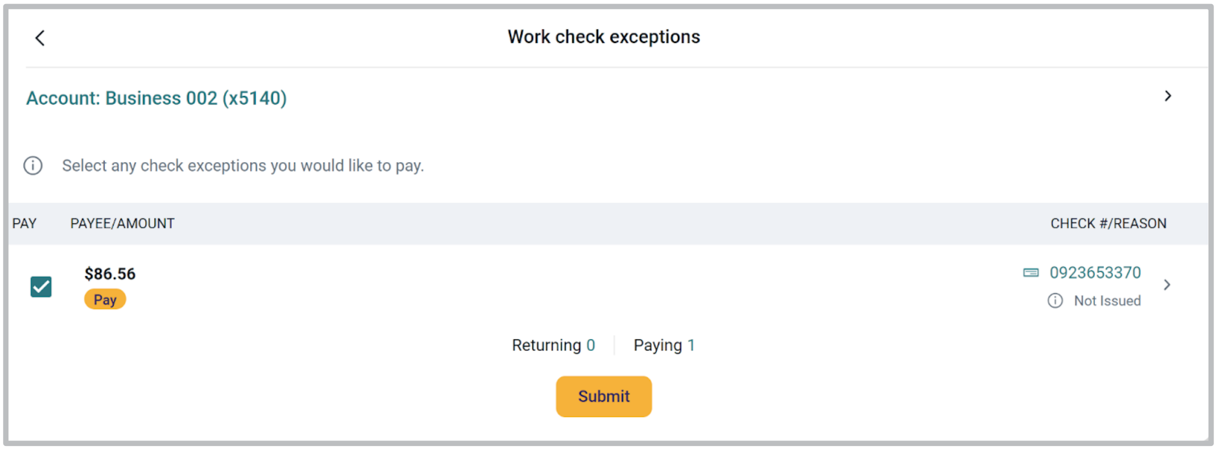
Step 2

Click **Work check exceptions**.



Step 3

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

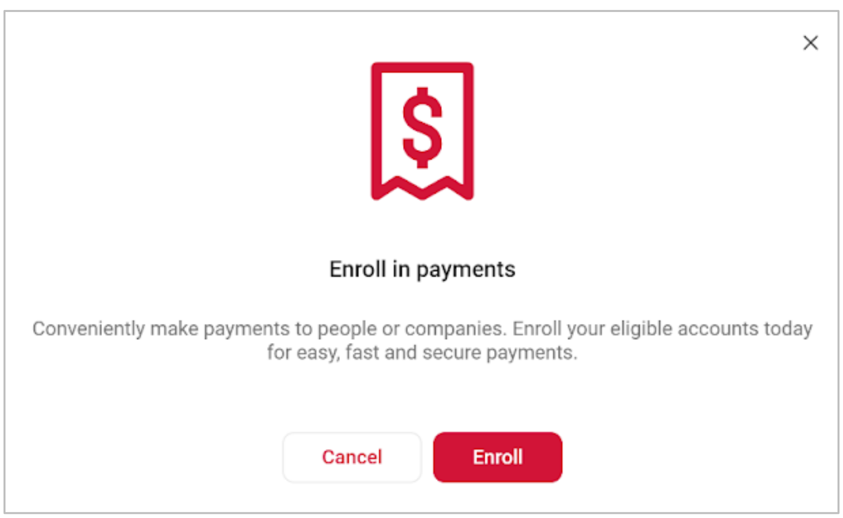


Bill Pay

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

Enroll in Bill Pay

You must first enroll in Bill Pay before you can send Payments. Select **Bill Pay** from the navigation pane. **Please note:** If you have multiple payment features activated, select the **Payments** menu first. Click **Enroll**.

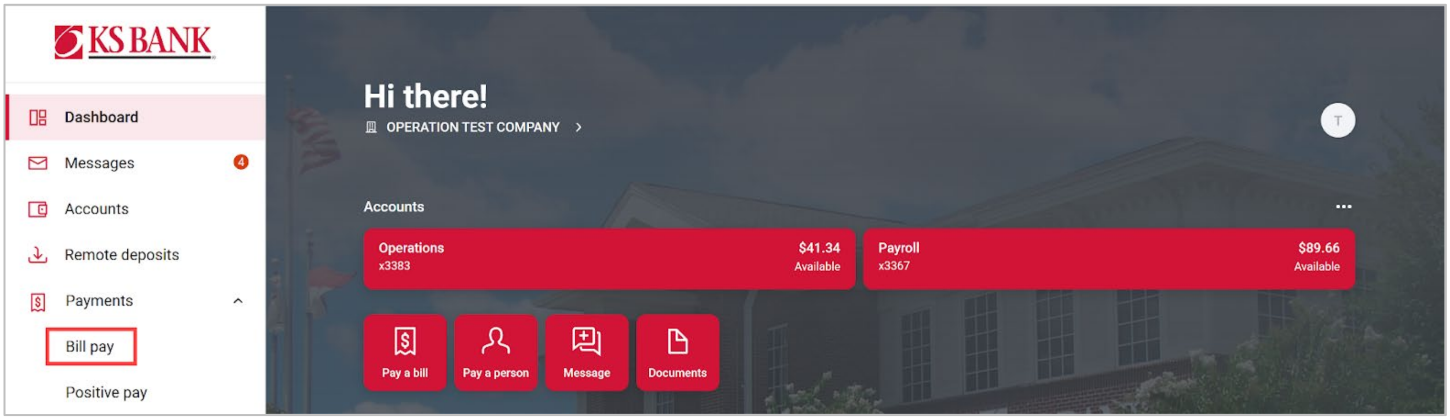


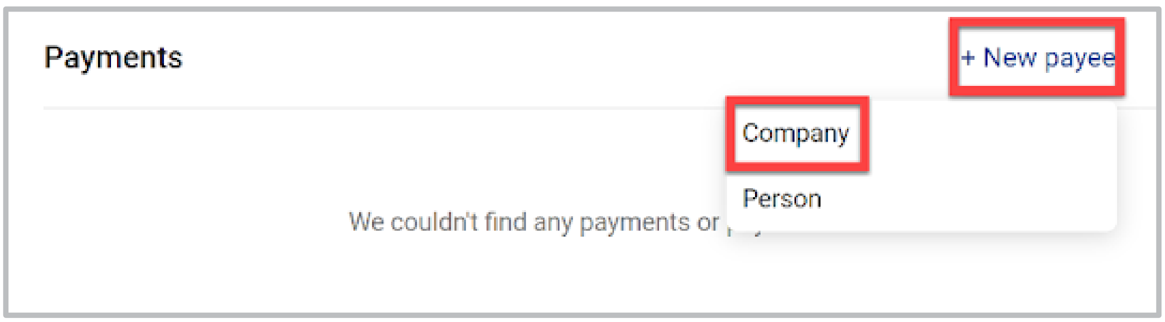
Add a Payee

Step 1

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

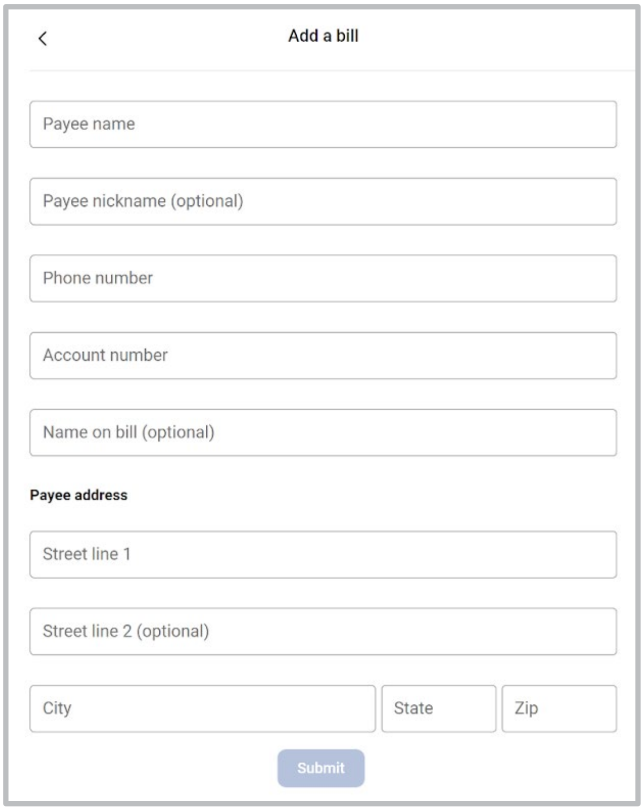
Click **+ New payee** and select **Company.**





Step 2

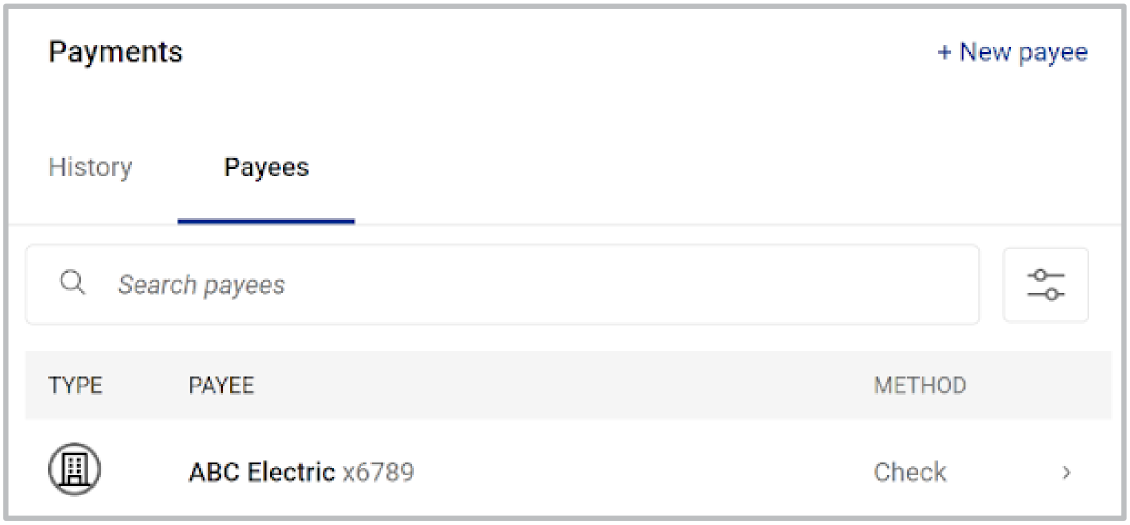
Complete the required fields and click **Submit**.
You may be prompted to authenticate.



Edit or Delete a Payee

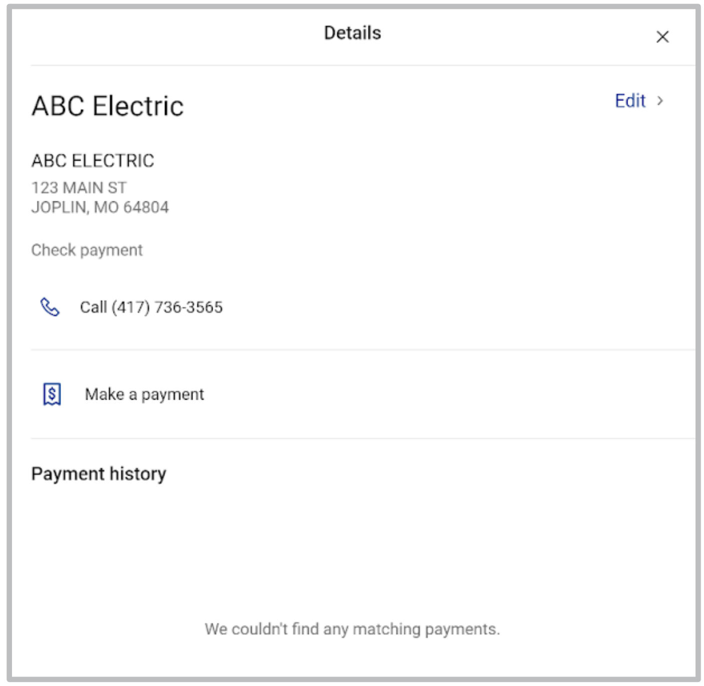
Step 1

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



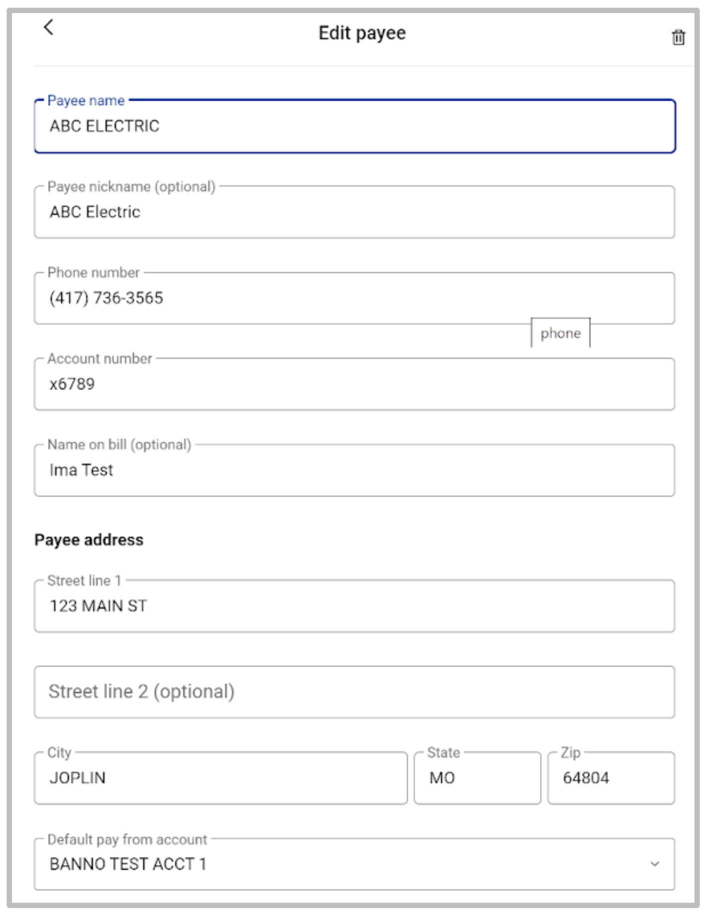
Step 2

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



Step 3

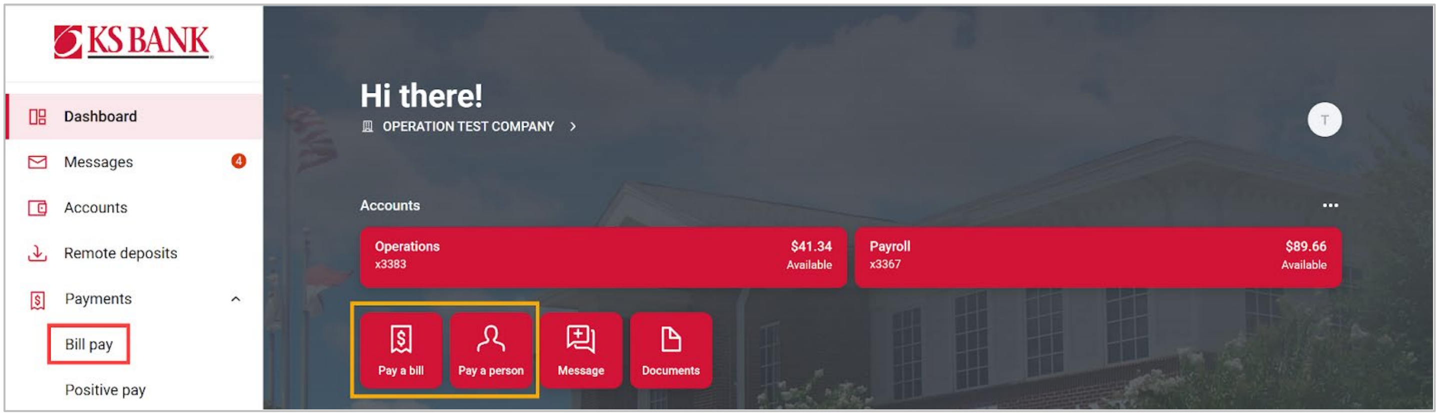
Modify the payee's information or click the **trash can** icon to delete.



Pay a Single Bill or Person

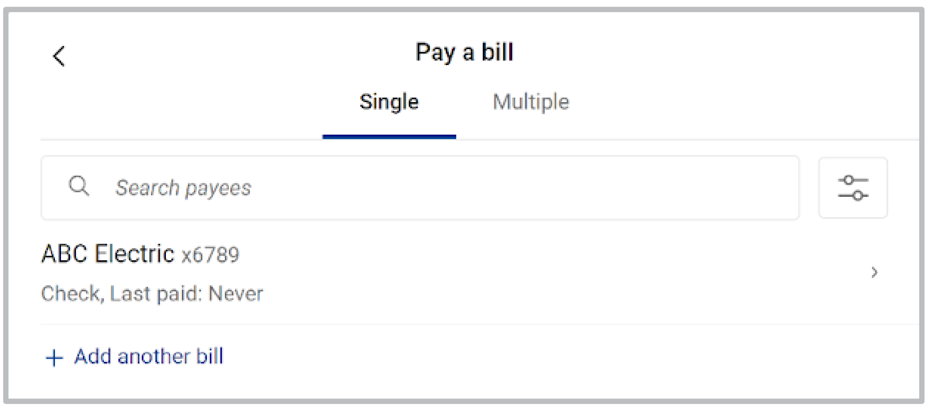
Step 1

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



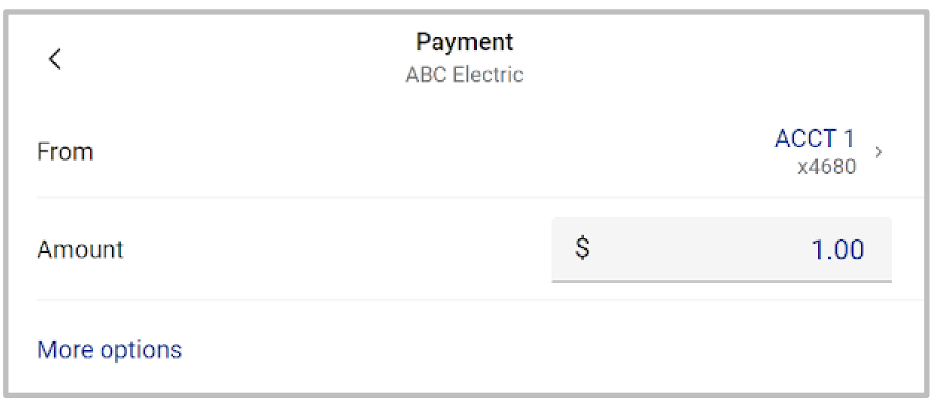
Step 2

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



Step 3

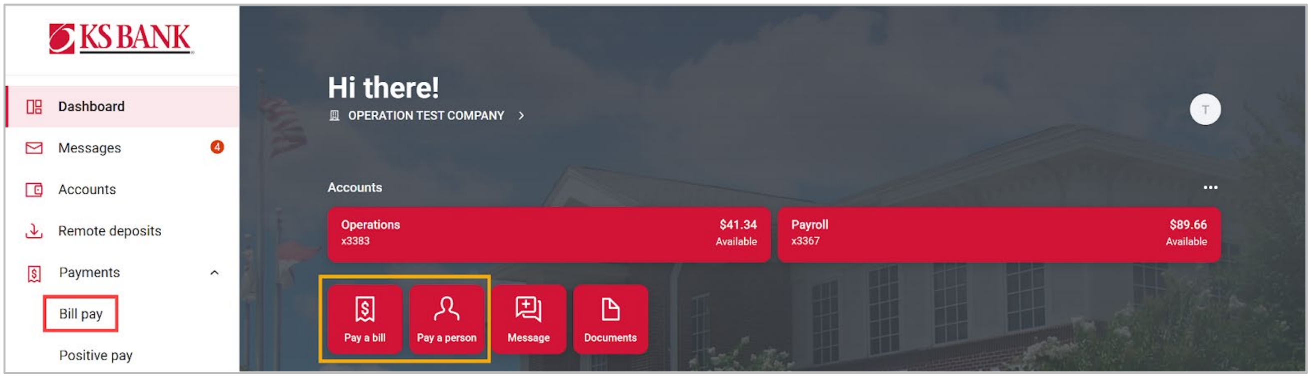
Select the account to pay from and enter the amount. Click **More options** to set a recurring frequency or schedule for a later date. Click **Submit**.



Pay Multiple Bills

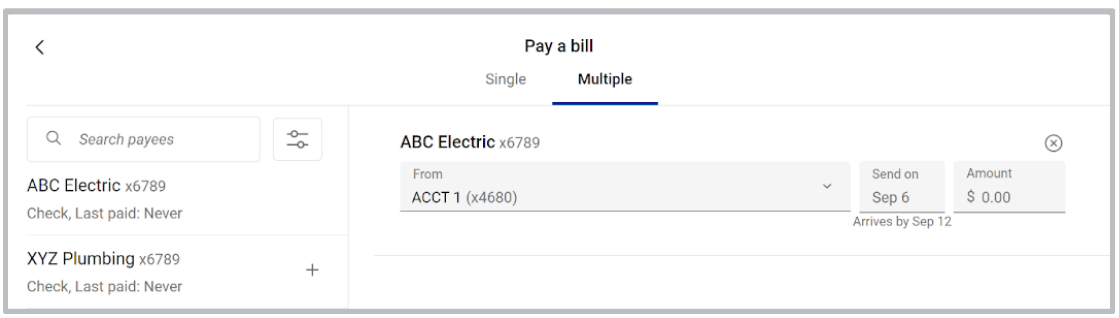
Step 1

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



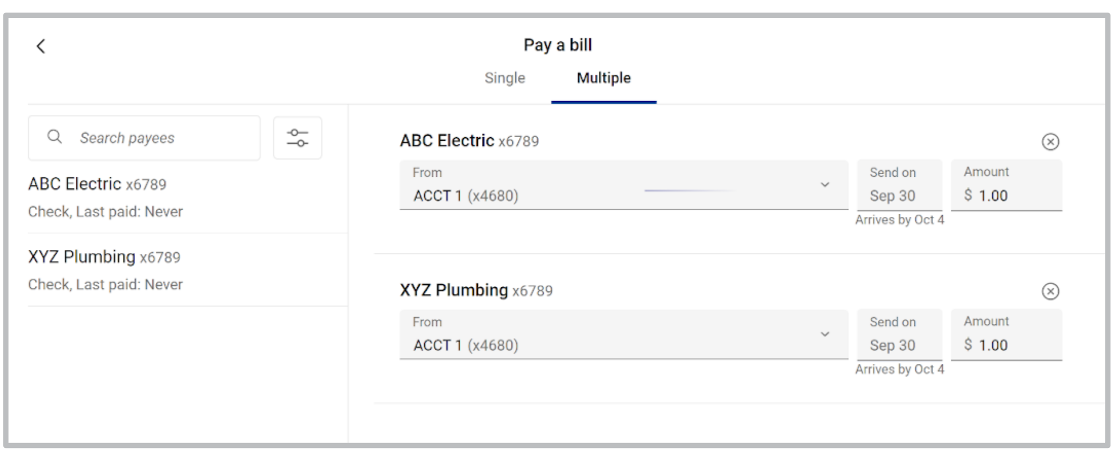
Step 2

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

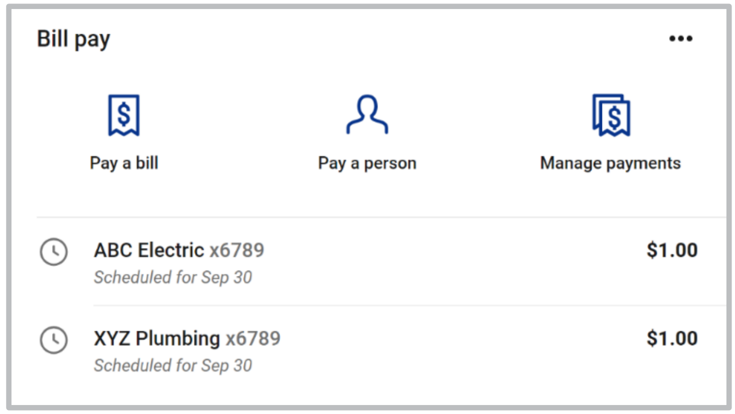


Step 3

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



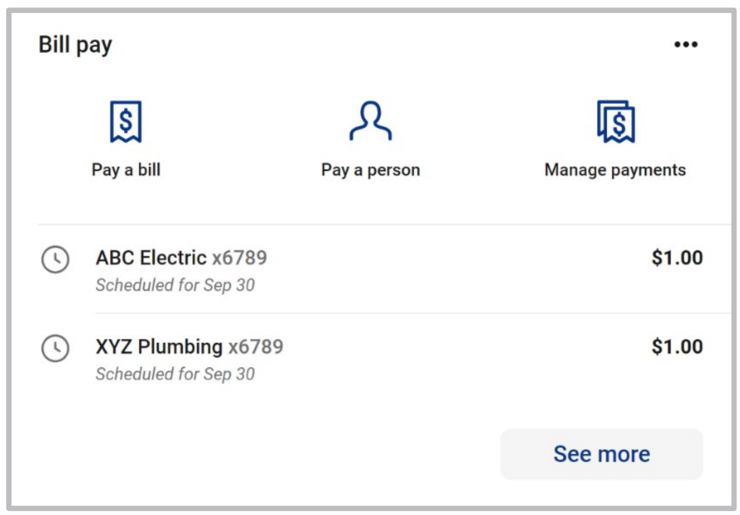
Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.



Edit or Delete a Payment

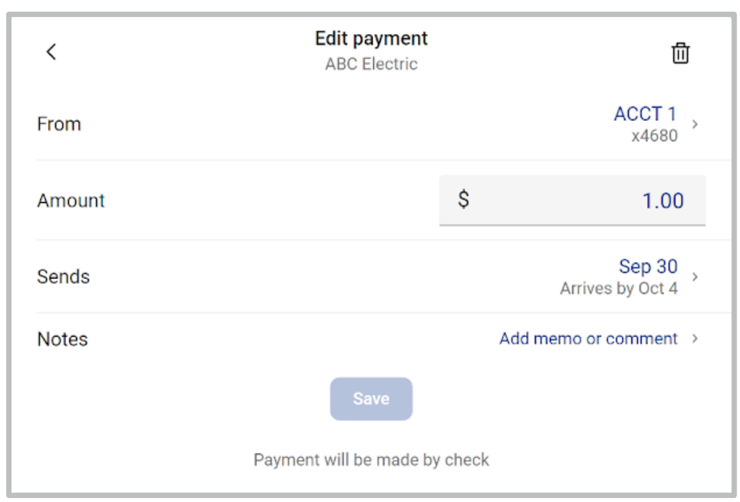
Step 1

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



Step 2

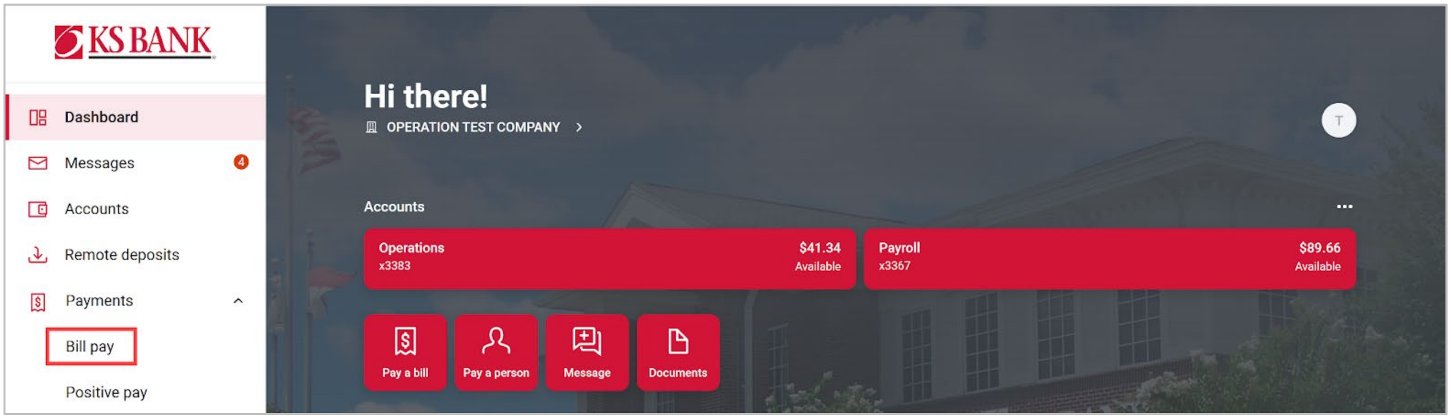
Modify the details or click the **trash can** icon to delete.



Create a Payroll Payment

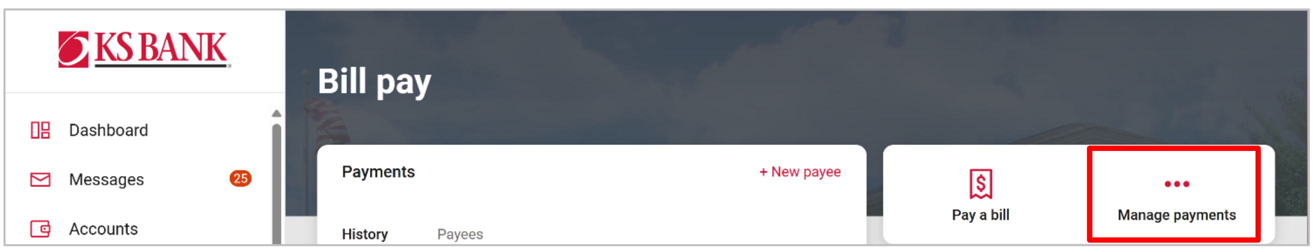
Step 1

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



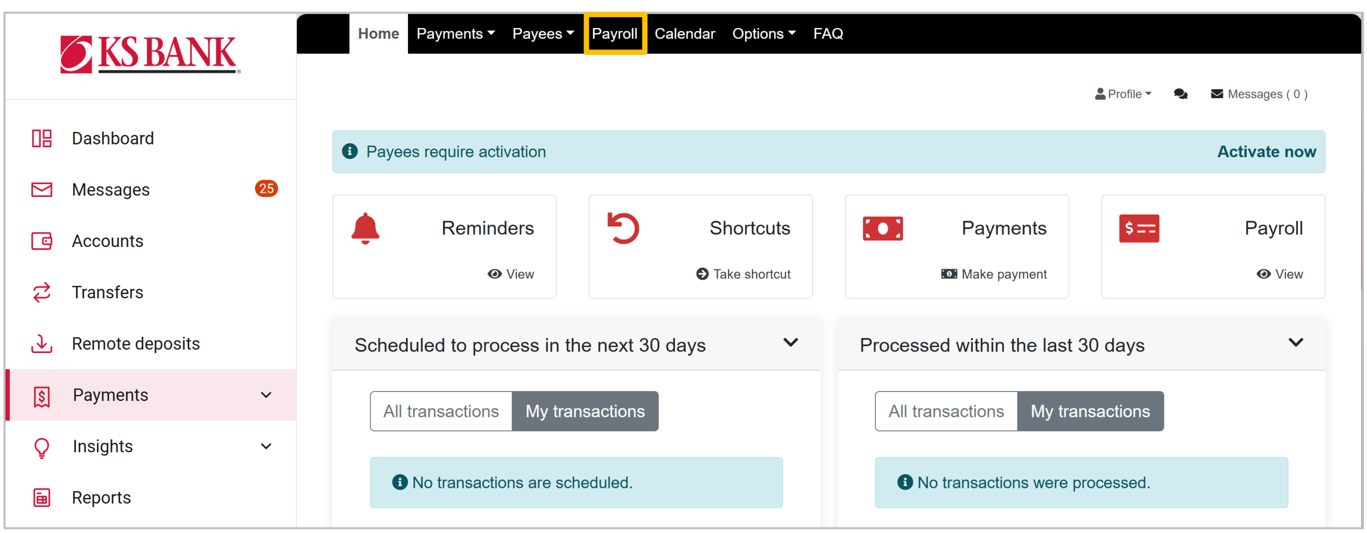
Step 2

Select **Manage Payments**. You may be prompted to authenticate.



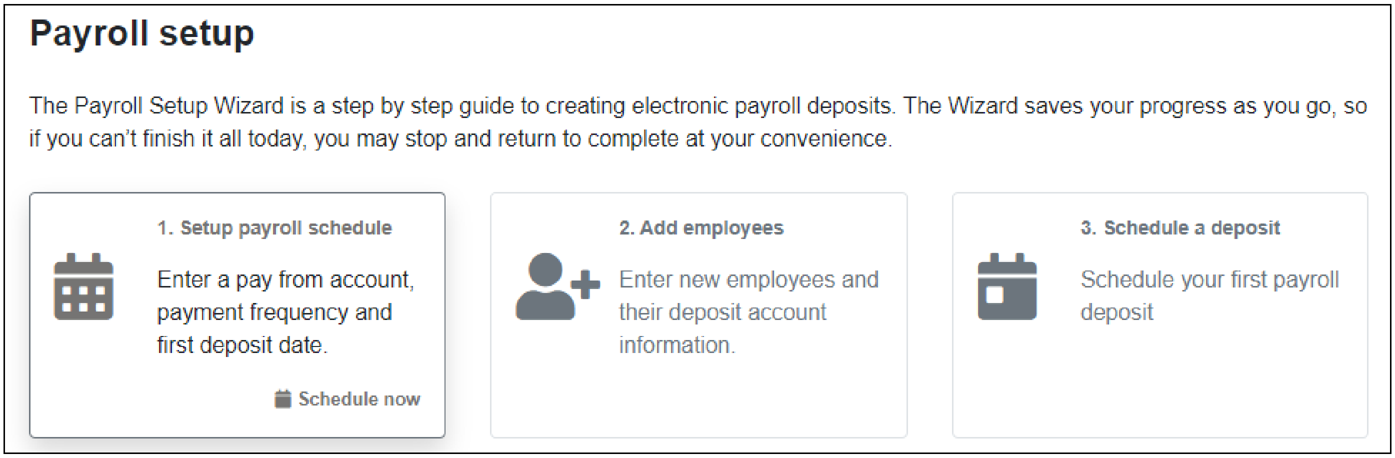
Step 3

Click the Payroll tab.



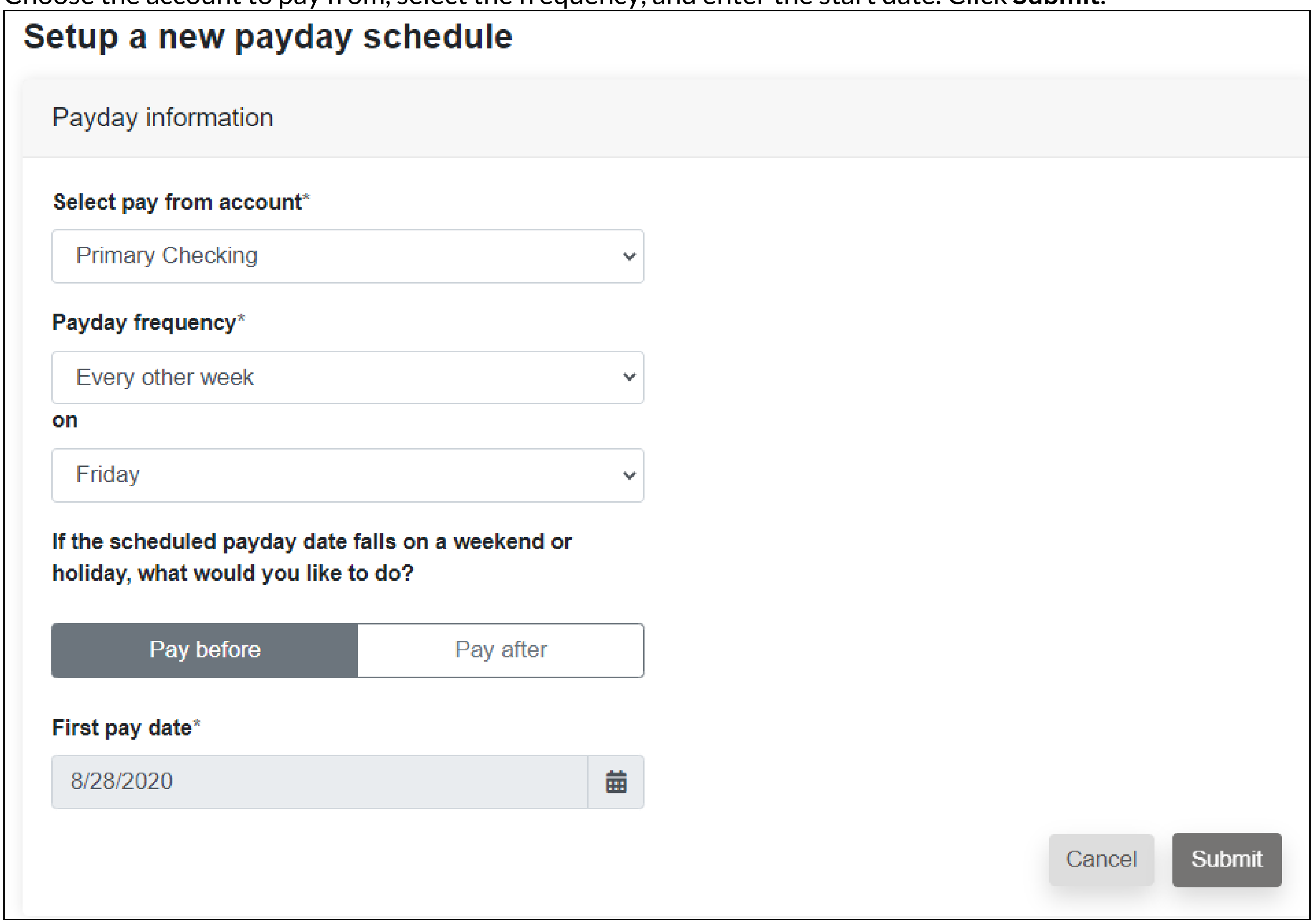
Step 4

The Payroll setup page appears. Click **Schedule now**.



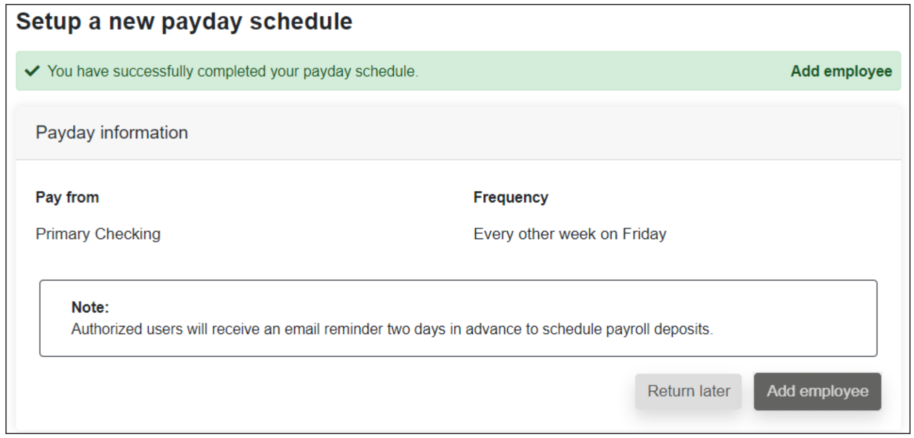
Step 5

Choose the account to pay from, select the frequency, and enter the start date. Click **Submit**.



Step 6

Review the confirmation and click **Add employee**.



Setup a new payday schedule

✔ You have successfully completed your payday schedule. **Add employee**

Payday information

Pay from
Primary Checking

Frequency
Every other week on Friday

Note:
Authorized users will receive an email reminder two days in advance to schedule payroll deposits.

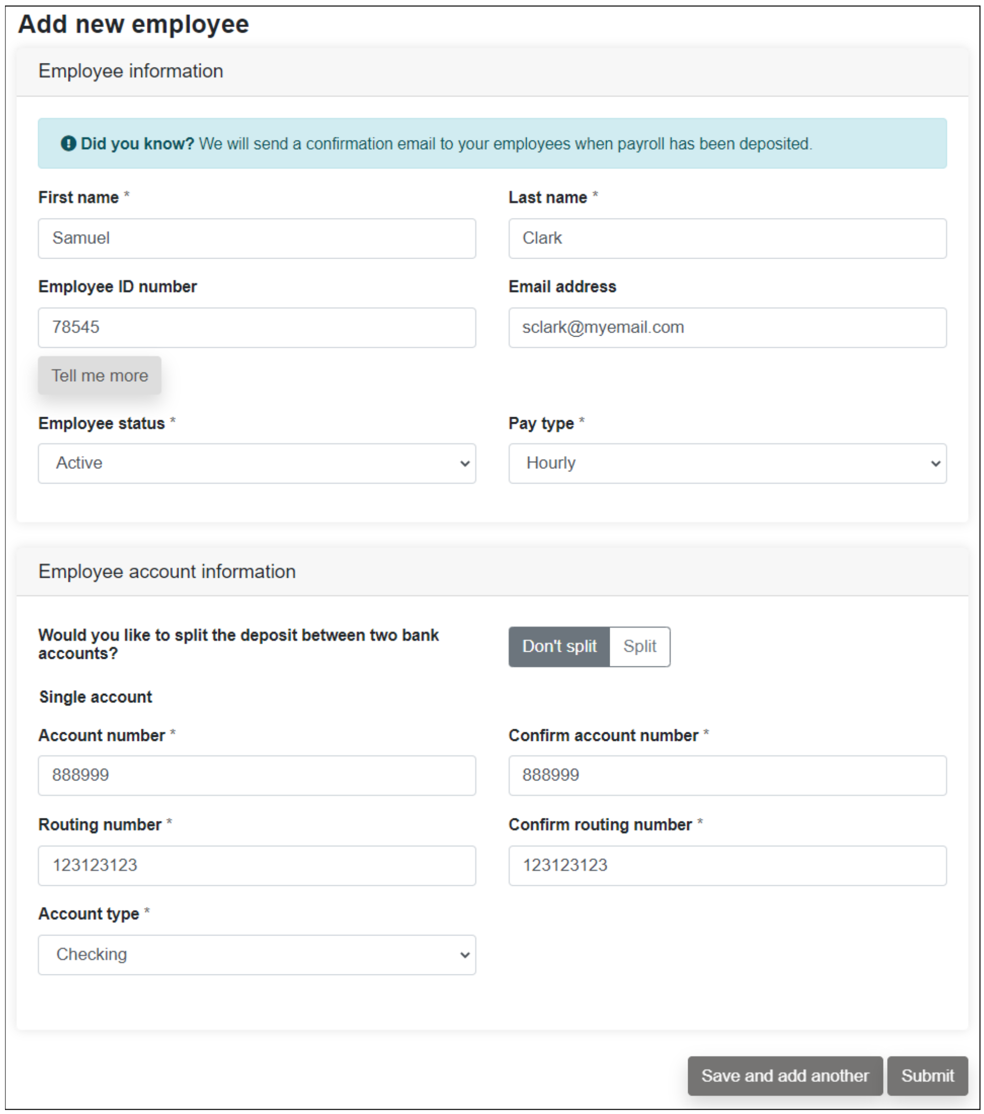
Return later | Add employee

Step 7

Enter the employee's information and complete their account information.

Click **Save and add another** if you need to add other employees.

Click **Submit** once all employees have been added.



Add new employee

Employee information

Did you know? We will send a confirmation email to your employees when payroll has been deposited.

First name *: Samuel
Last name *: Clark
Employee ID number: 78545
Email address: sclark@myemail.com
Tell me more
Employee status *: Active
Pay type *: Hourly

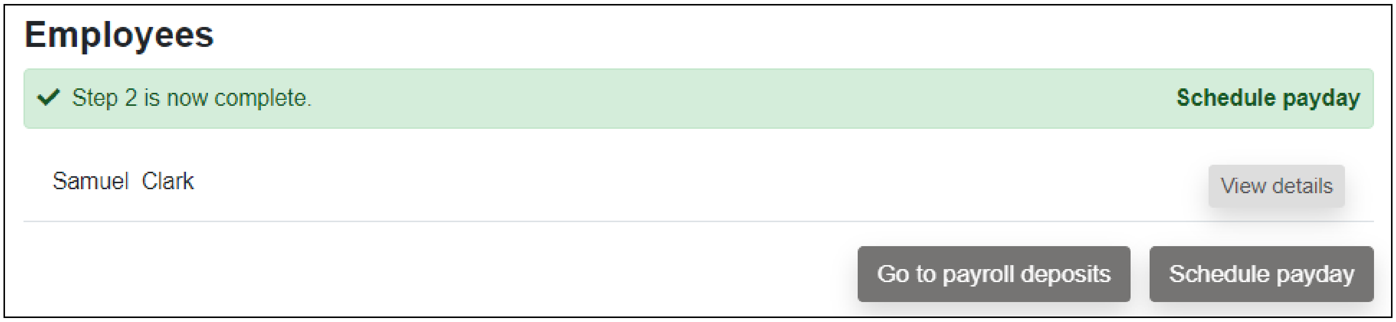
Employee account information

Would you like to split the deposit between two bank accounts? Don't split | Split

Single account
Account number *: 888999
Confirm account number *: 888999
Routing number *: 123123123
Confirm routing number *: 123123123
Account type *: Checking

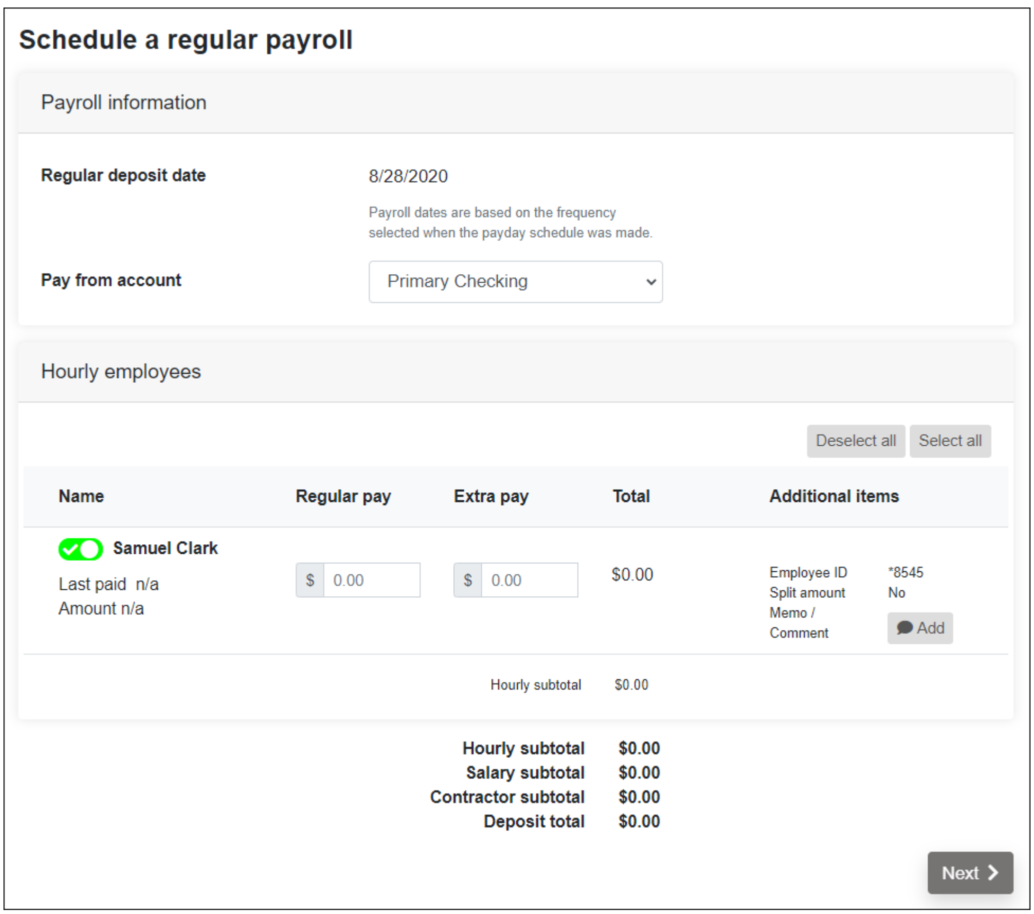
Save and add another | Submit

Step 8
Review the confirmation and click **Schedule payday**.



Step 9
Enter the amount to pay each employee and click **Next** to schedule the payment.
Please note: Payroll must be scheduled and approved two business days prior to the pay date. Recurring payments must also be scheduled for each occurrence.

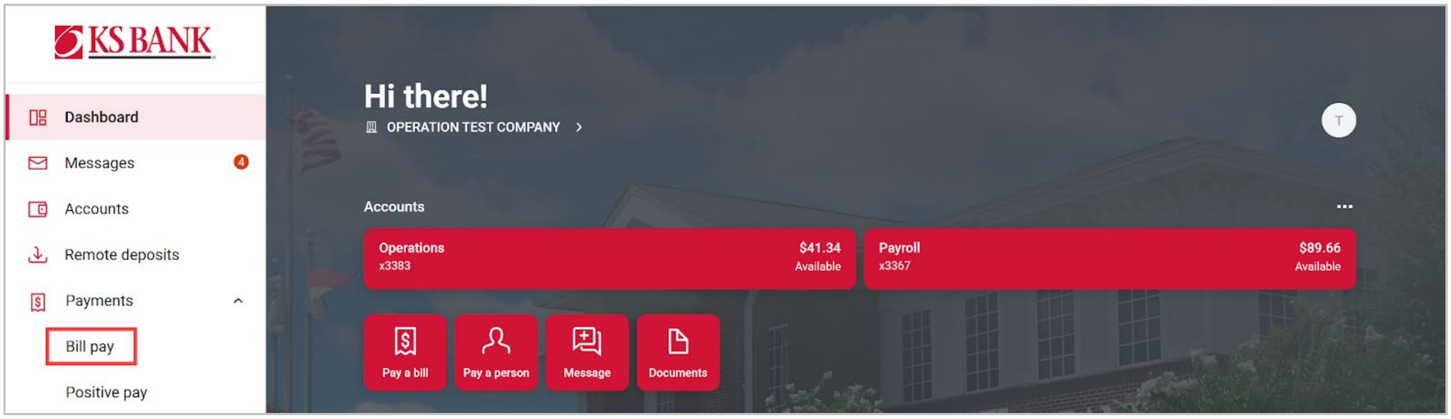
- Email reminders stating that payroll is awaiting approval are generated to the primary user and sub users with approval authority.
- If payroll is not approved, it remains in a pending status and must be stopped under View Scheduled Payroll.



Edit a Payroll Payment

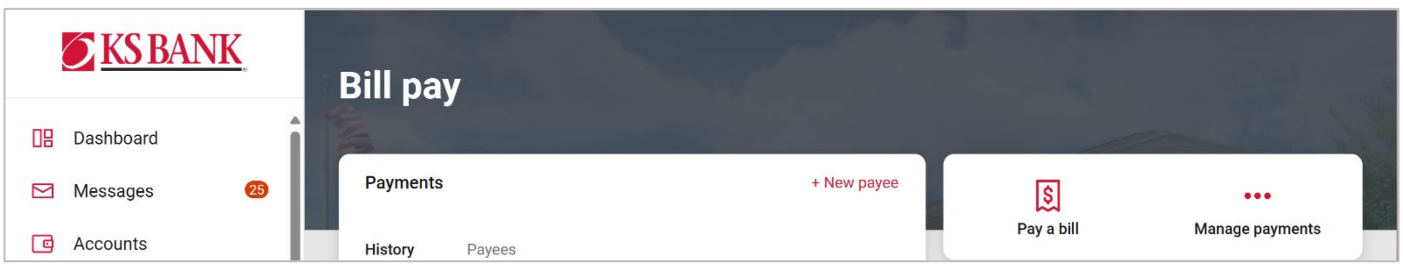
Step 1

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



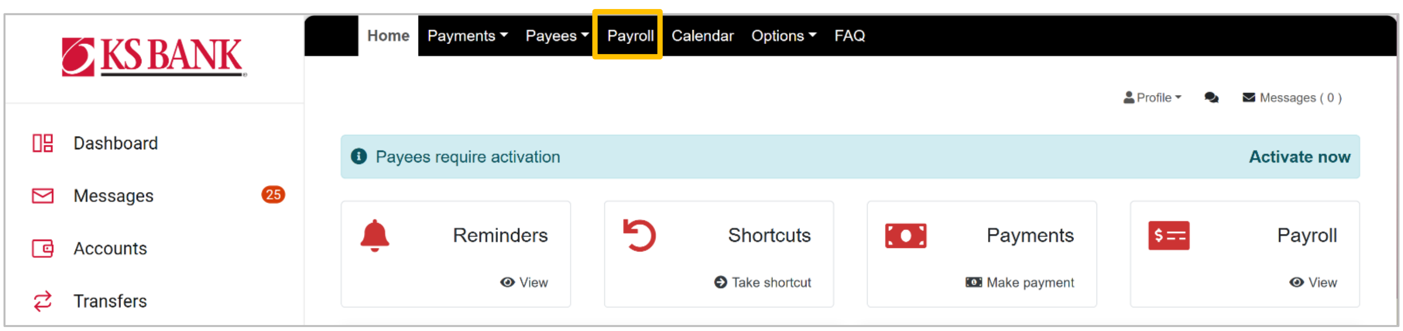
Step 2

Select **Manage Payments**. You may be prompted to authenticate.



Step 3

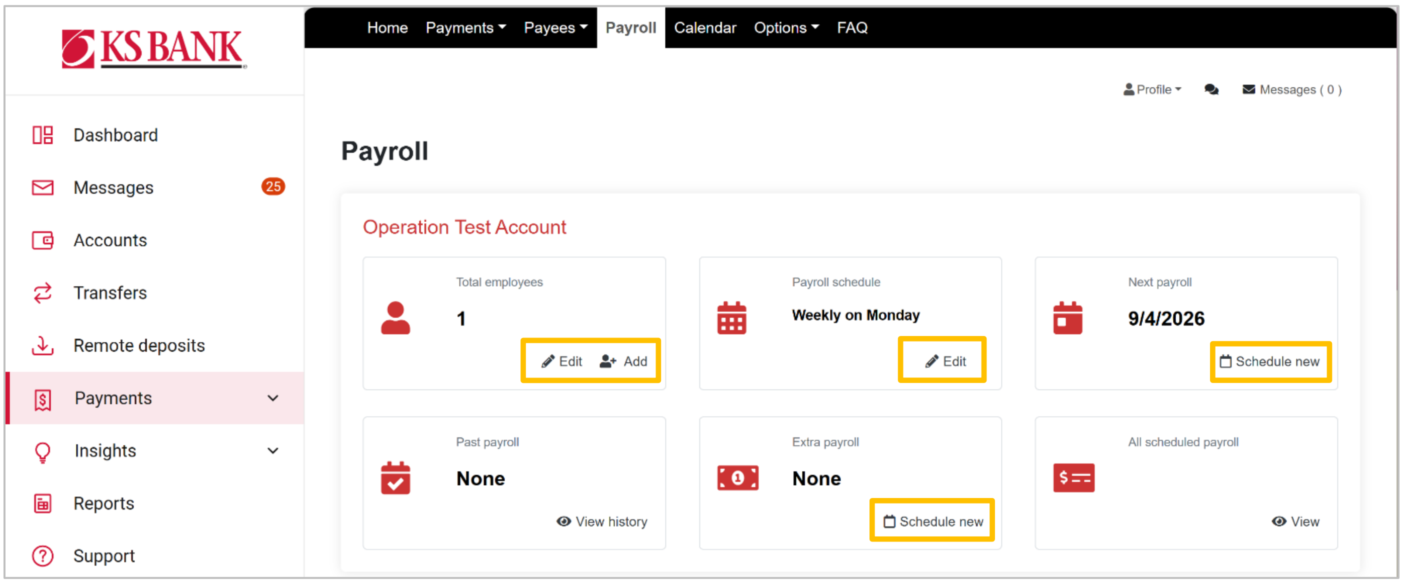
Click the Payroll tab.



Step 4

Follow the steps to edit the following information:

- Total Employees- Click **Edit** or **Add** to modify the employees in the payroll payment.
- Payroll Schedule- Click **Edit** to modify the recurring frequency if applicable.
- Next Payroll- Click **Schedule now** to send a payment. Recurring payments must also be scheduled for each occurrence.
- Extra payroll- Click **Schedule now** to send an additional payroll payment such as commission or bonus.



Reports

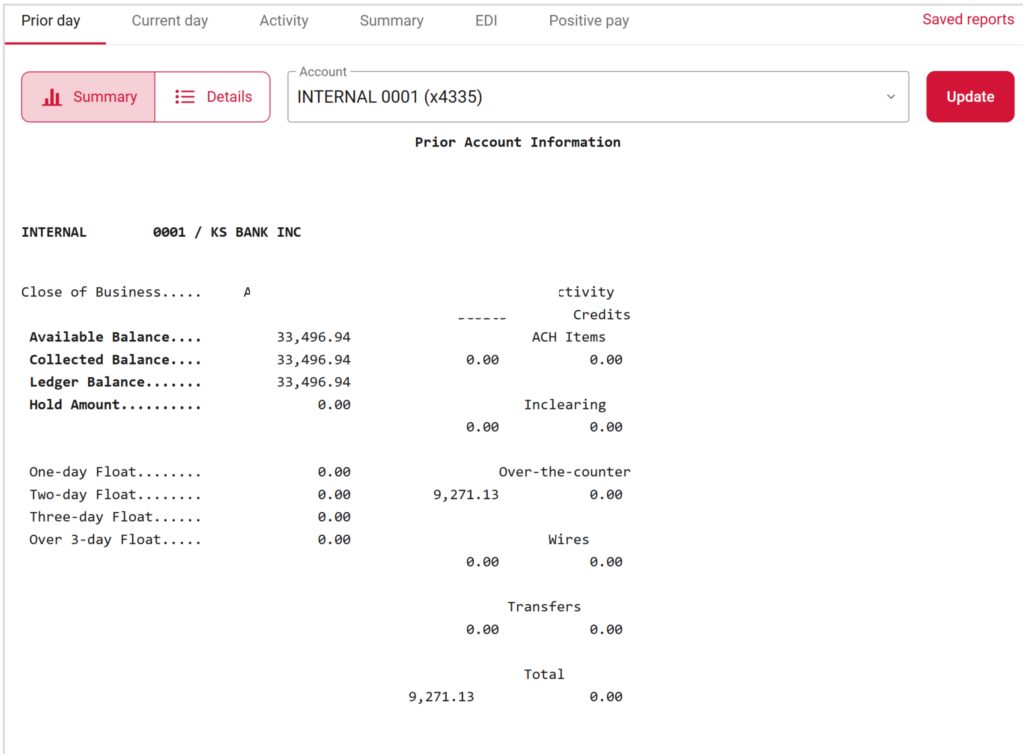
Click **Reports** on the Dashboard navigation pane to access a variety of reports for managing accounts.

Available Reports are:

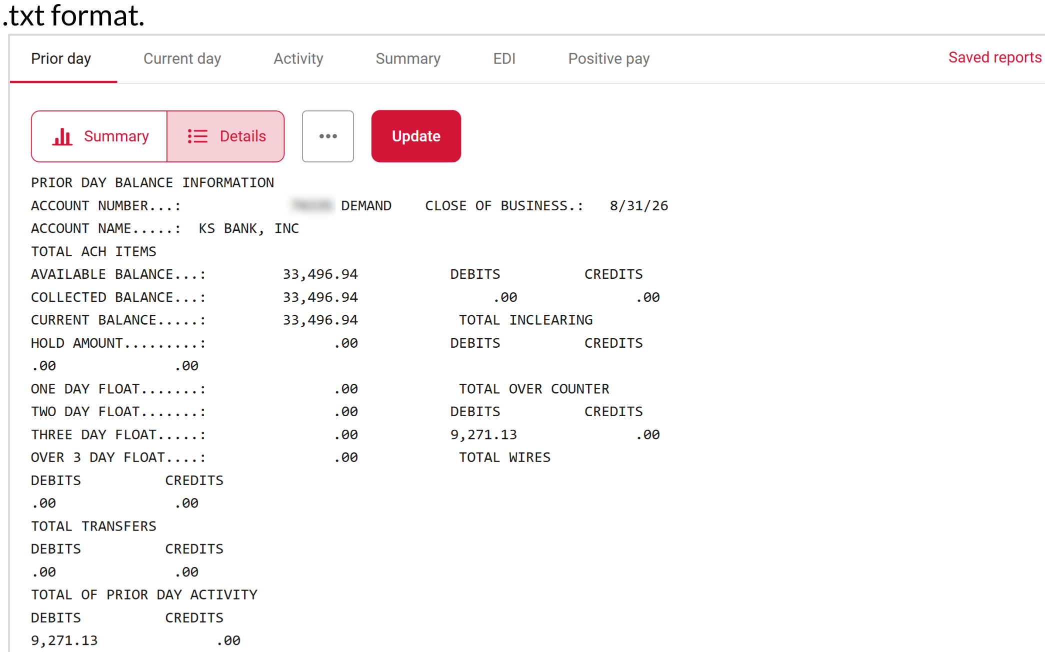
- Prior day – Reports for the day prior to today.
- Current day – Reports for today.
- Activity – Account Activity reports.
- Summary – Account Summary reports.
- EDI – Electronic Data Interchange reports.
- Positive pay – Positive pay reports.
- Saved reports – Access your saved reports.

Prior day

Select **Summary** for a summary of the chosen account's activity for the prior day or the **Details** button to show a detailed account of the prior day's account activity. Select the *Account* field to switch accounts, and click **Update** to refresh the data.

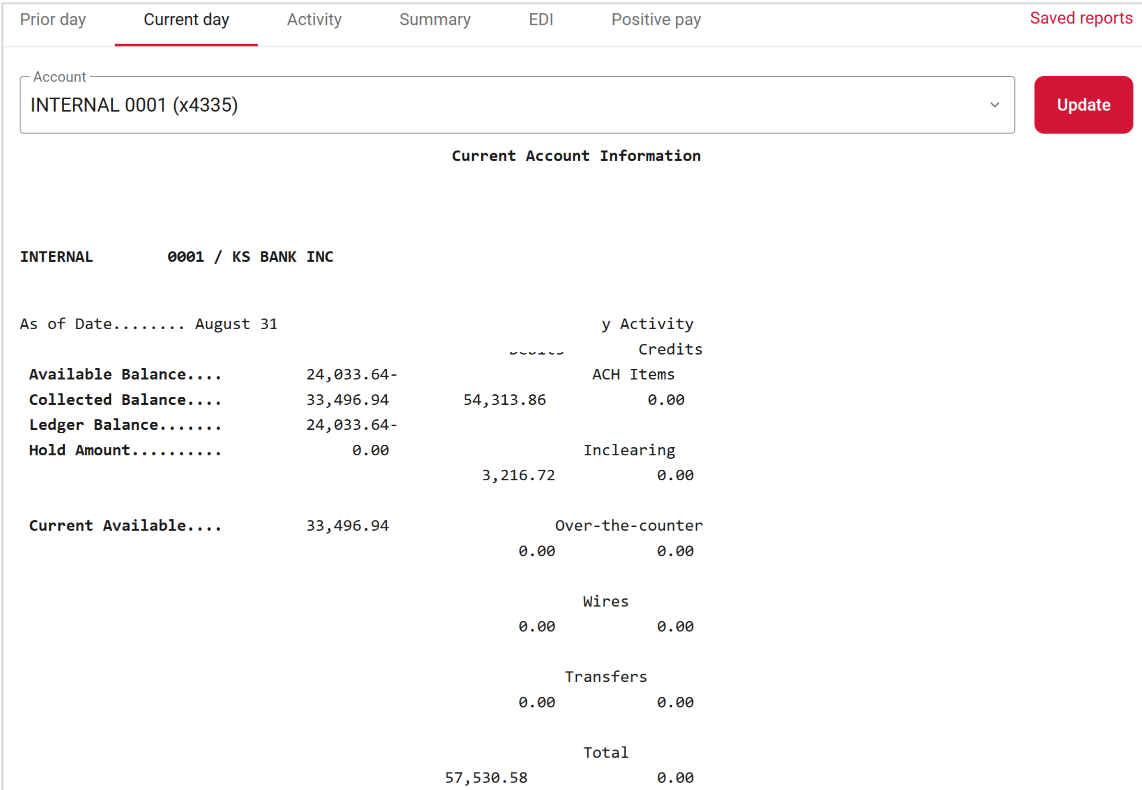


On the *Details screen*, select **Update** to display the data, and click the **Ellipses icon** (...) to download a copy of the report in .txt format.



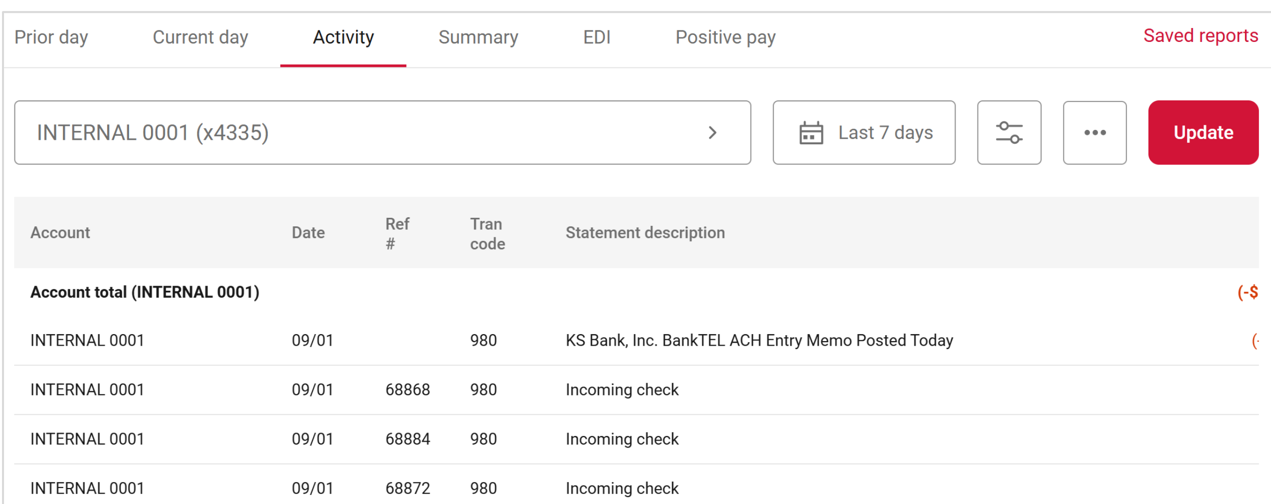
Current day

Select an *account* then select **Update** to view a report for the current day's activity.



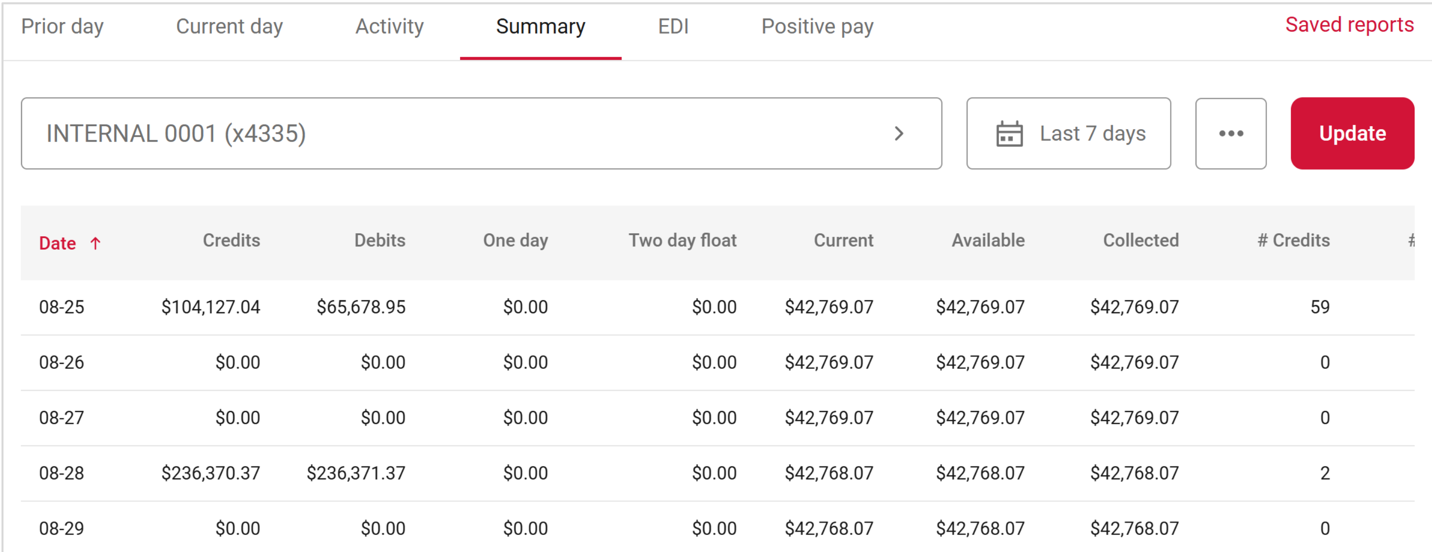
Activity

For a more detailed account activity report, on the Activity tab you may choose the **Account**, *date range* and *additional filters*. Click the **Ellipses icon** to download a copy of the report in .txt format.



Summary

To narrow down your report summary by date range, choose the **Summary** tab.



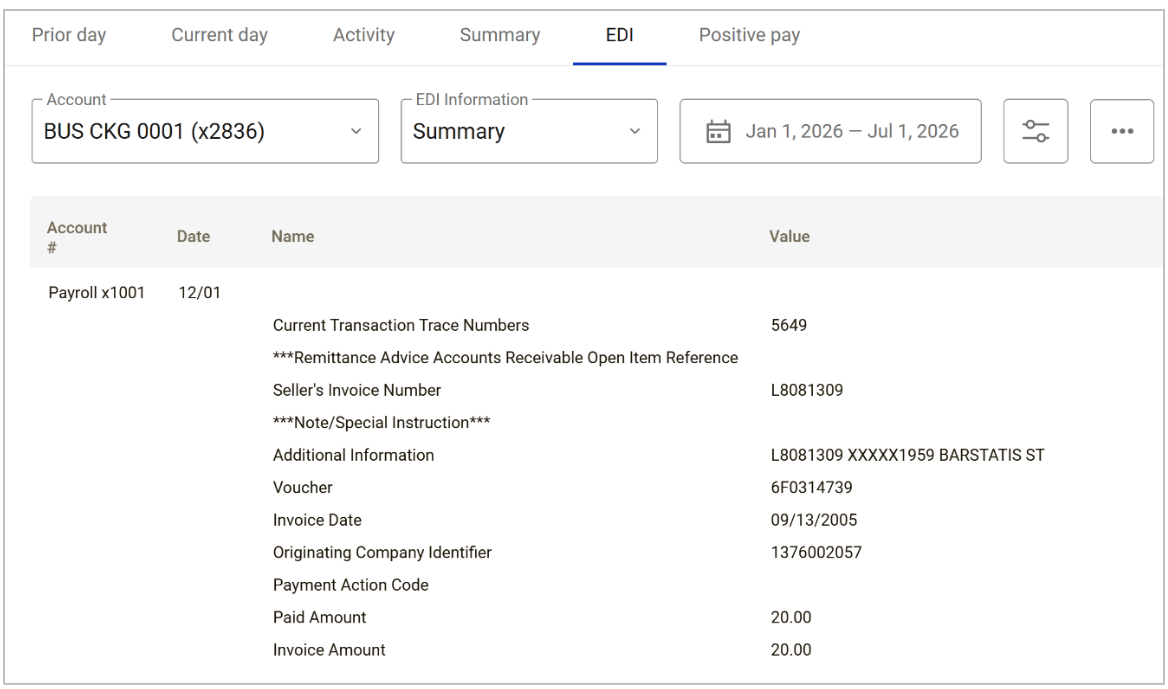
Prior day | Current day | Activity | Summary | EDI | Positive pay | Saved reports

INTERNAL 0001 (x4335) | Last 7 days | Update

Date ↑	Credits	Debits	One day	Two day float	Current	Available	Collected	# Credits	#
08-25	$104,127.04	$65,678.95	$0.00	$0.00	$42,769.07	$42,769.07	$42,769.07	59	
08-26	$0.00	$0.00	$0.00	$0.00	$42,769.07	$42,769.07	$42,769.07	0	
08-27	$0.00	$0.00	$0.00	$0.00	$42,769.07	$42,769.07	$42,769.07	0	
08-28	$236,370.37	$236,371.37	$0.00	$0.00	$42,768.07	$42,768.07	$42,768.07	2	
08-29	$0.00	$0.00	$0.00	$0.00	$42,768.07	$42,768.07	$42,768.07	0	

EDI

Choose the EDI tab to obtain an Electronic Data Interchange report. Select the **Account**, the **EDI Information**, the *date range*, and click the *Filter* button to choose additional parameters.



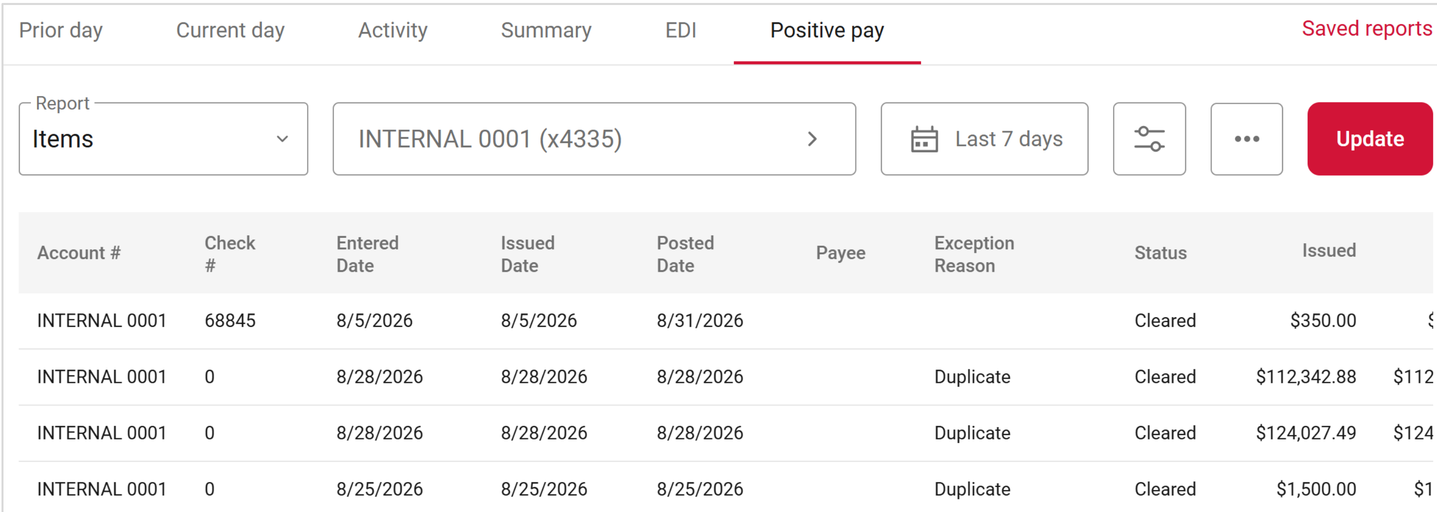
Prior day | Current day | Activity | Summary | EDI | Positive pay

Account: BUS CKG 0001 (x2836) | EDI Information: Summary | Jan 1, 2026 – Jul 1, 2026

Account #	Date	Name	Value
Payroll x1001	12/01		
		Current Transaction Trace Numbers	5649
		***Remittance Advice Accounts Receivable Open Item Reference	
		Seller's Invoice Number	L8081309
		Note/Special Instruction	
		Additional Information	L8081309 XXXXX1959 BARSTATIS ST
		Voucher	6F0314739
		Invoice Date	09/13/2005
		Originating Company Identifier	1376002057
		Payment Action Code	
		Paid Amount	20.00
		Invoice Amount	20.00

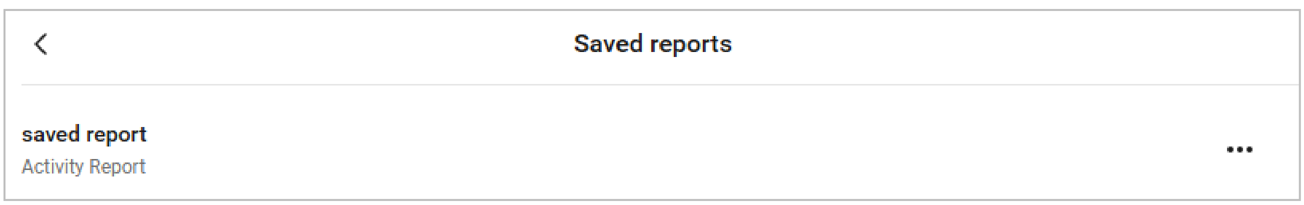
Positive pay

To obtain a Positive pay report, first select the desired Report: Items, Items Maintenance or Items Exceptions. Then select the *Account*, the *date range*, and *additional filters* if desired.



Saved reports

Obtain your saved reports here.



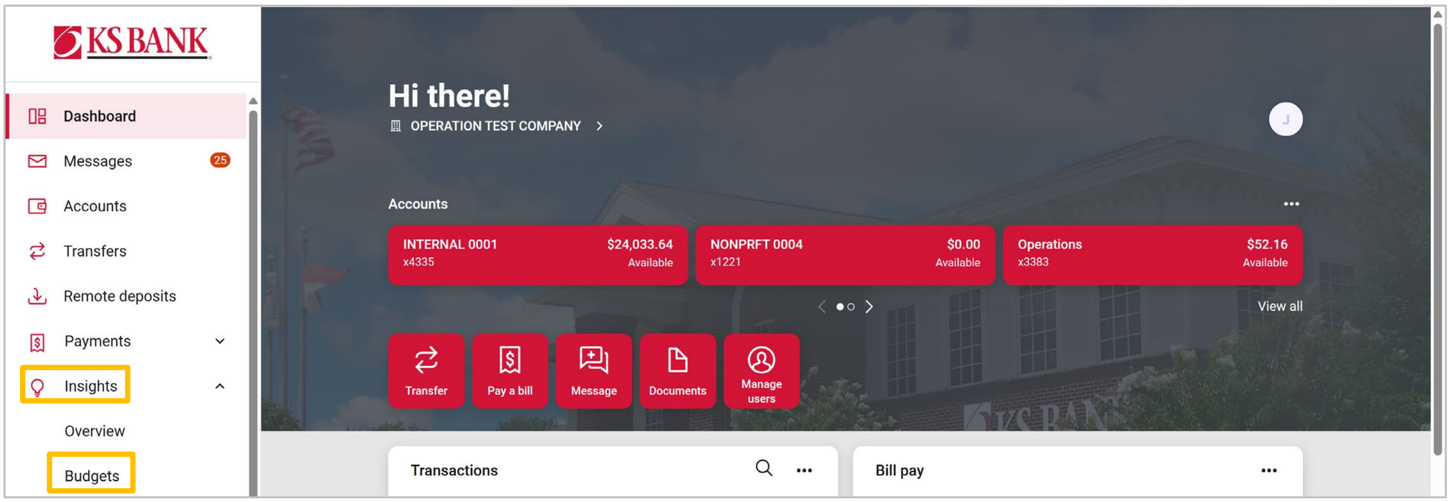
Insights

Use this feature to set budgets, create goals, track your spending, see your cash flow and review your net worth.

Create a Budget

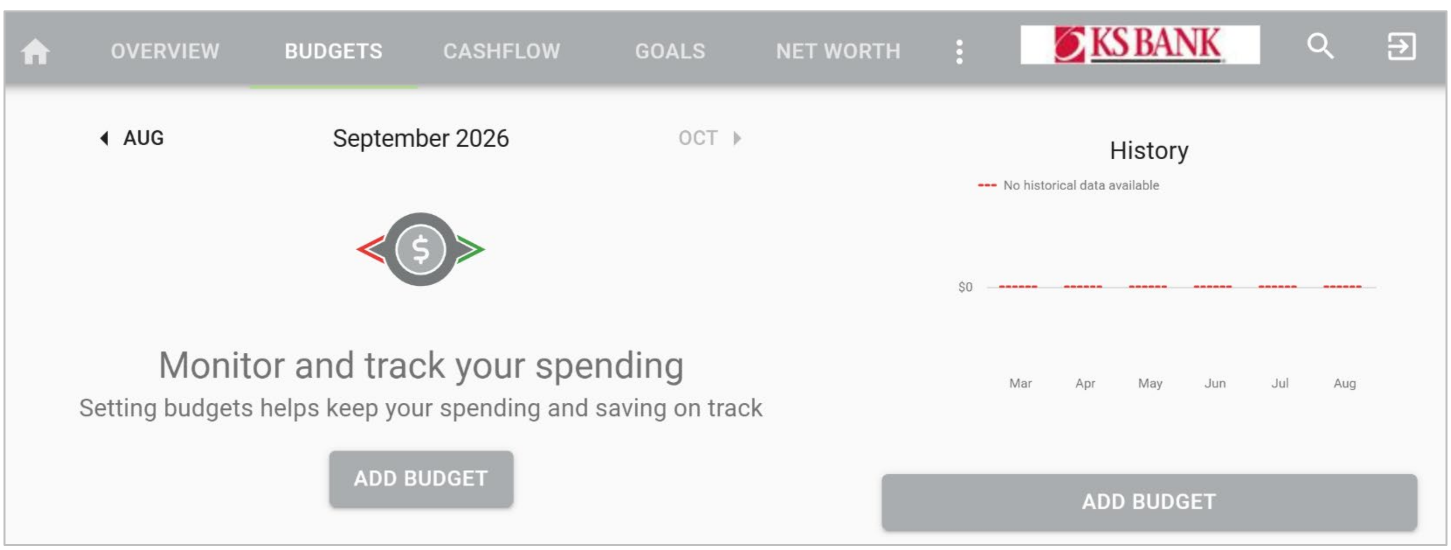
Step 1

Click **Insights** from the navigation menu and select **Budgets**.



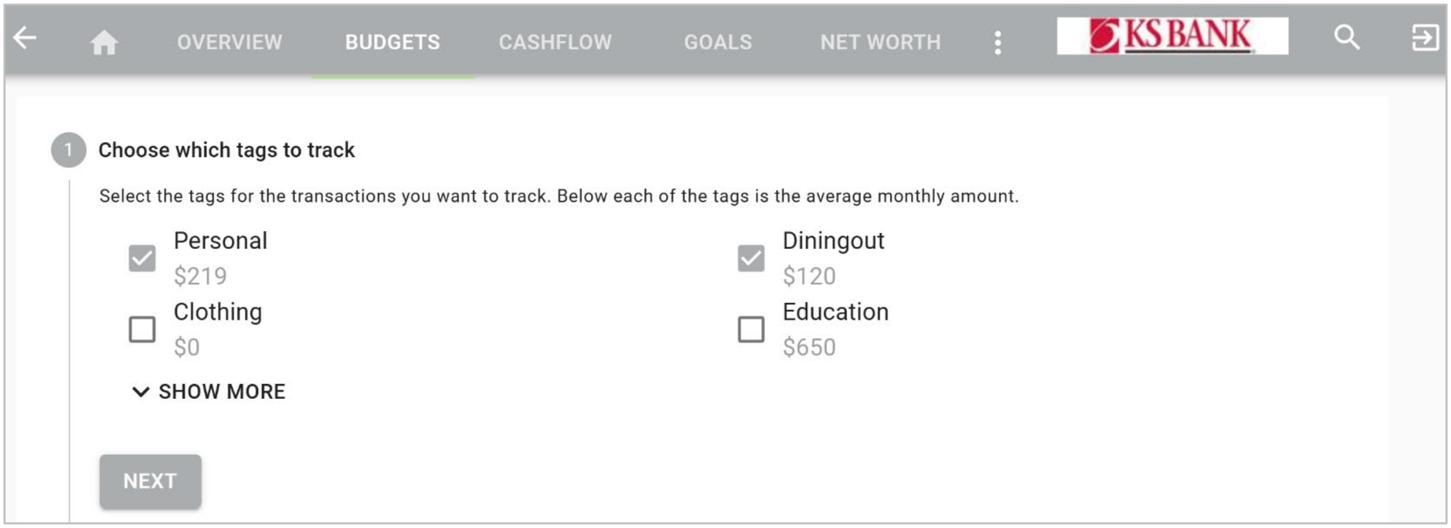
Step 2

Click **ADD BUDGET**.



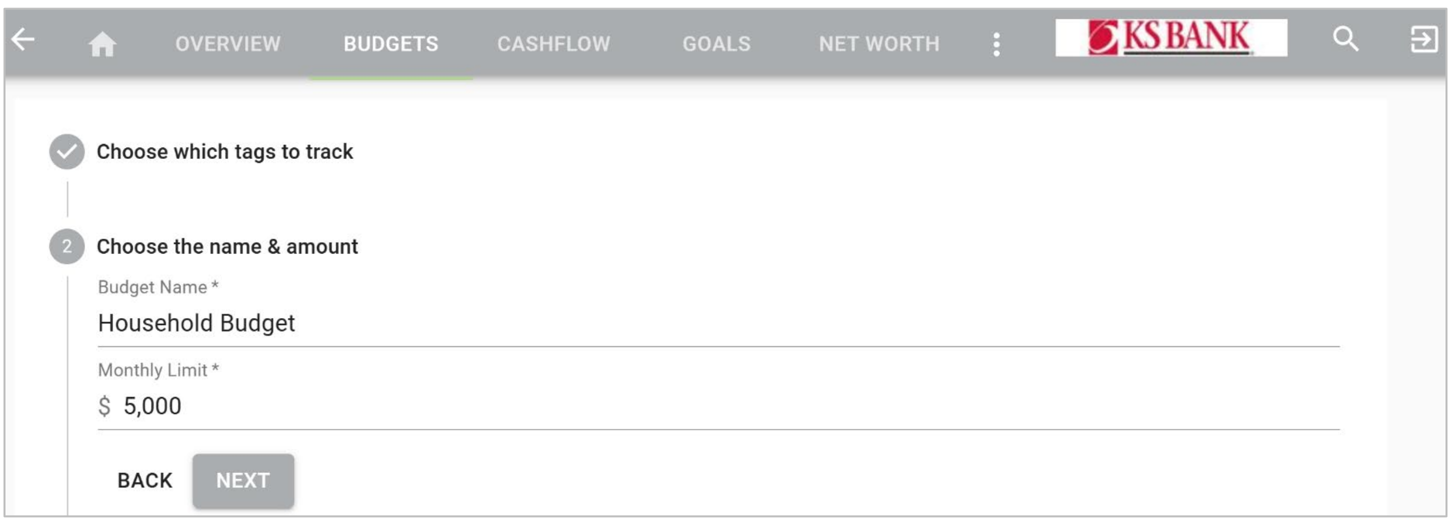
Step 3

Select the categories you'd like to track in your budget. Click **SHOW MORE** for more categories. Click **NEXT**.



Step 4

Give the budget a name and enter the total Monthly Limit. Click **NEXT**.

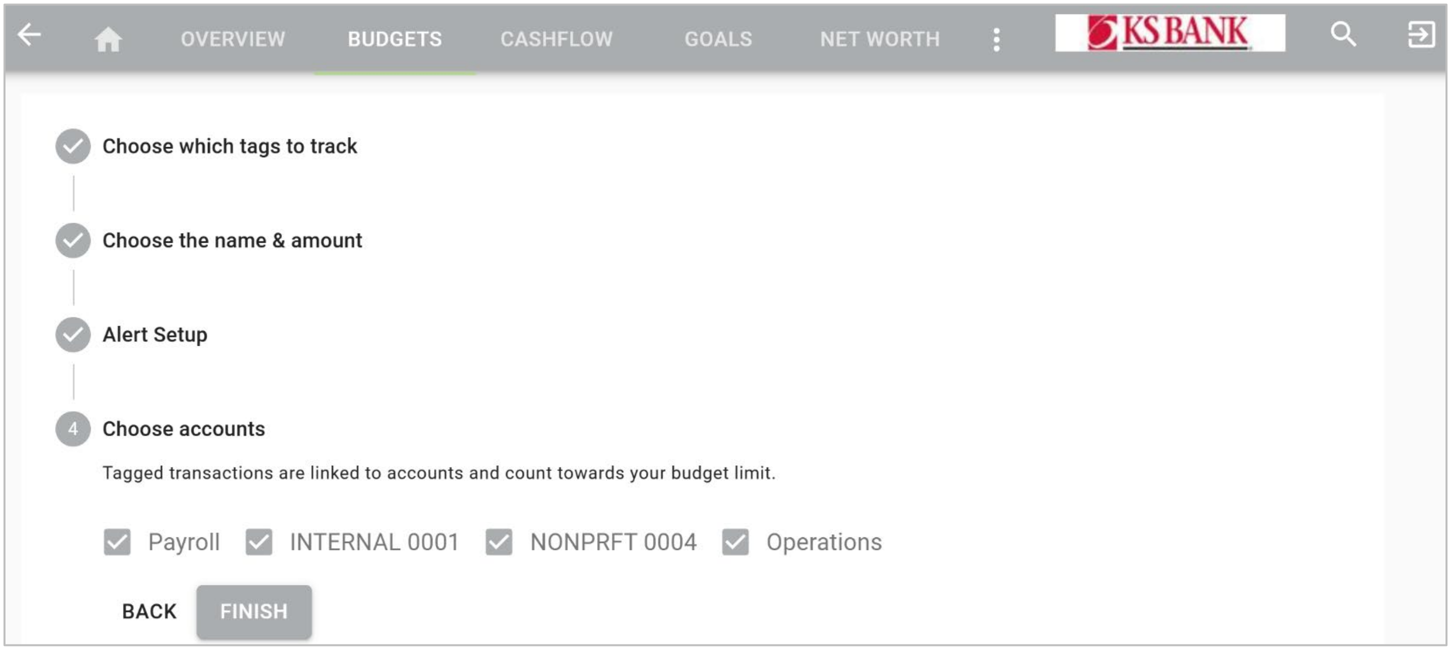


Step 5

Check the box if you wish to receive an alert for your budget. Click **NEXT**.

Step 6

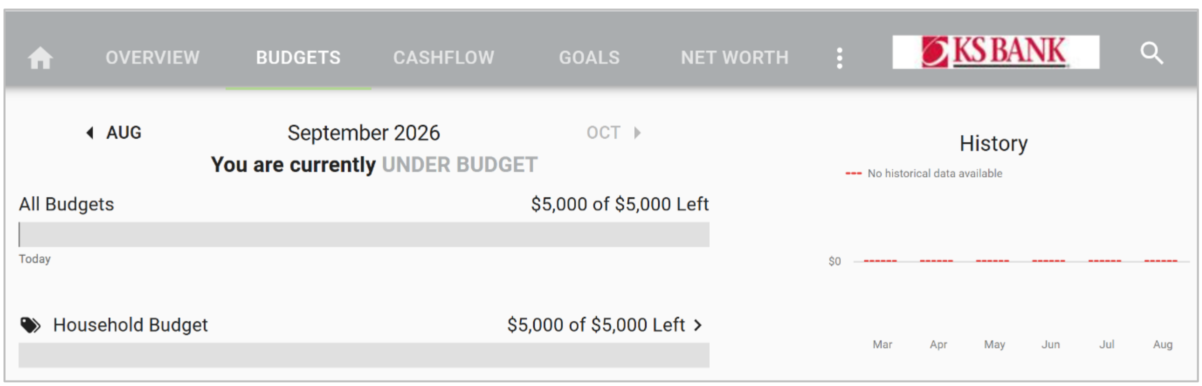
Choose the account(s) that you want the transactions tracked from. Click **FINISH**.



Step 7

Enter your contact information if you opted to create an alert. Click **DONE**.

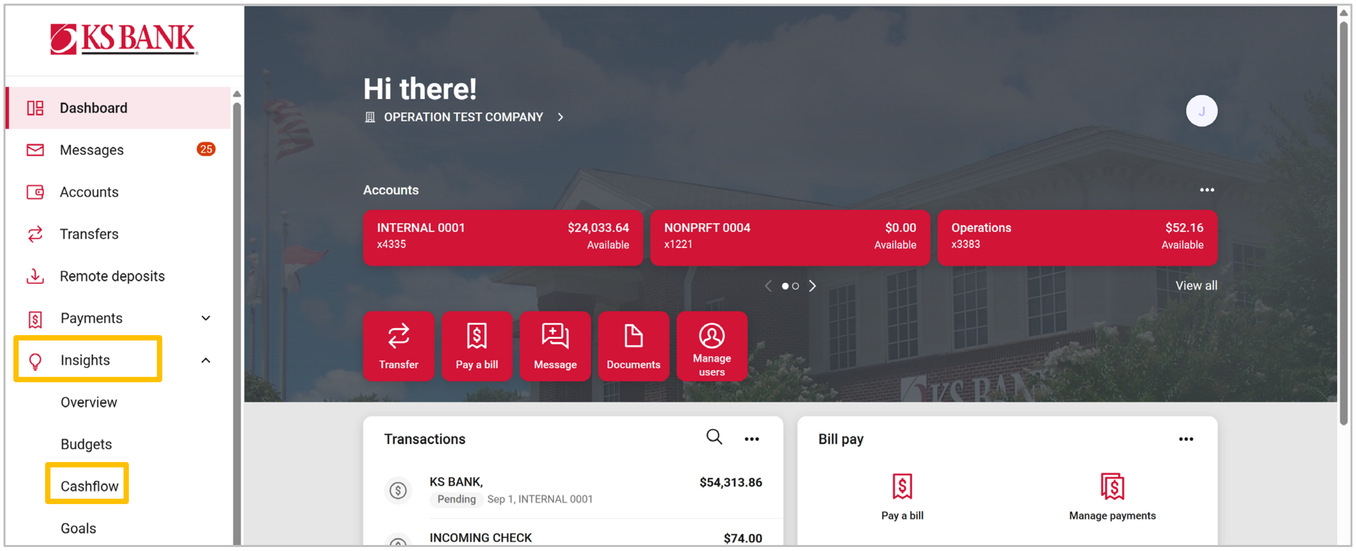
Your budget will appear on the Budgets page. Select the budget to edit or delete at any time.



Set Up Cashflow

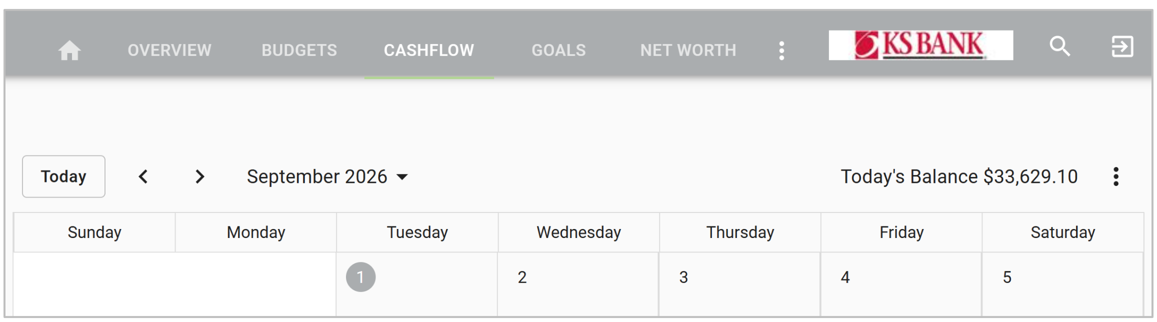
Step 1

Click **Insights** from the navigation menu and select **Cashflow**.



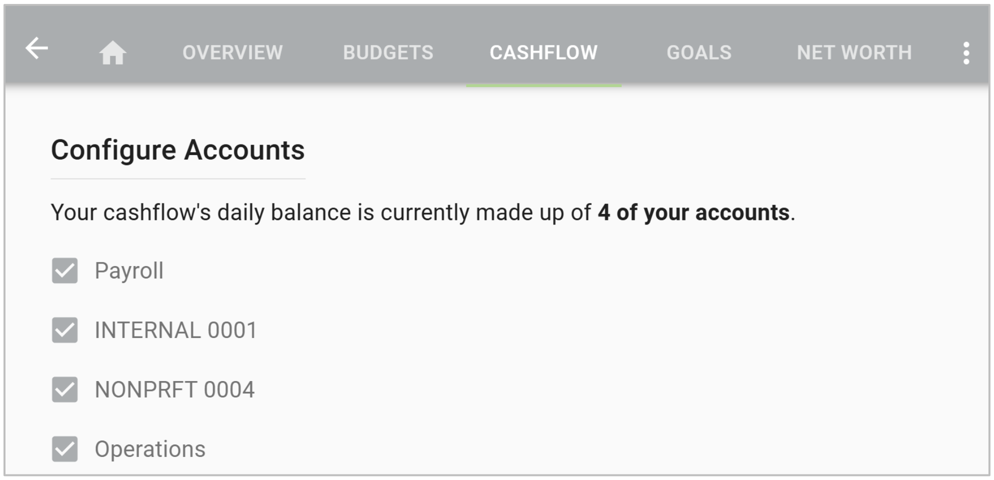
Step 2

Click the **three dot** icon and select **Configure Accounts**.



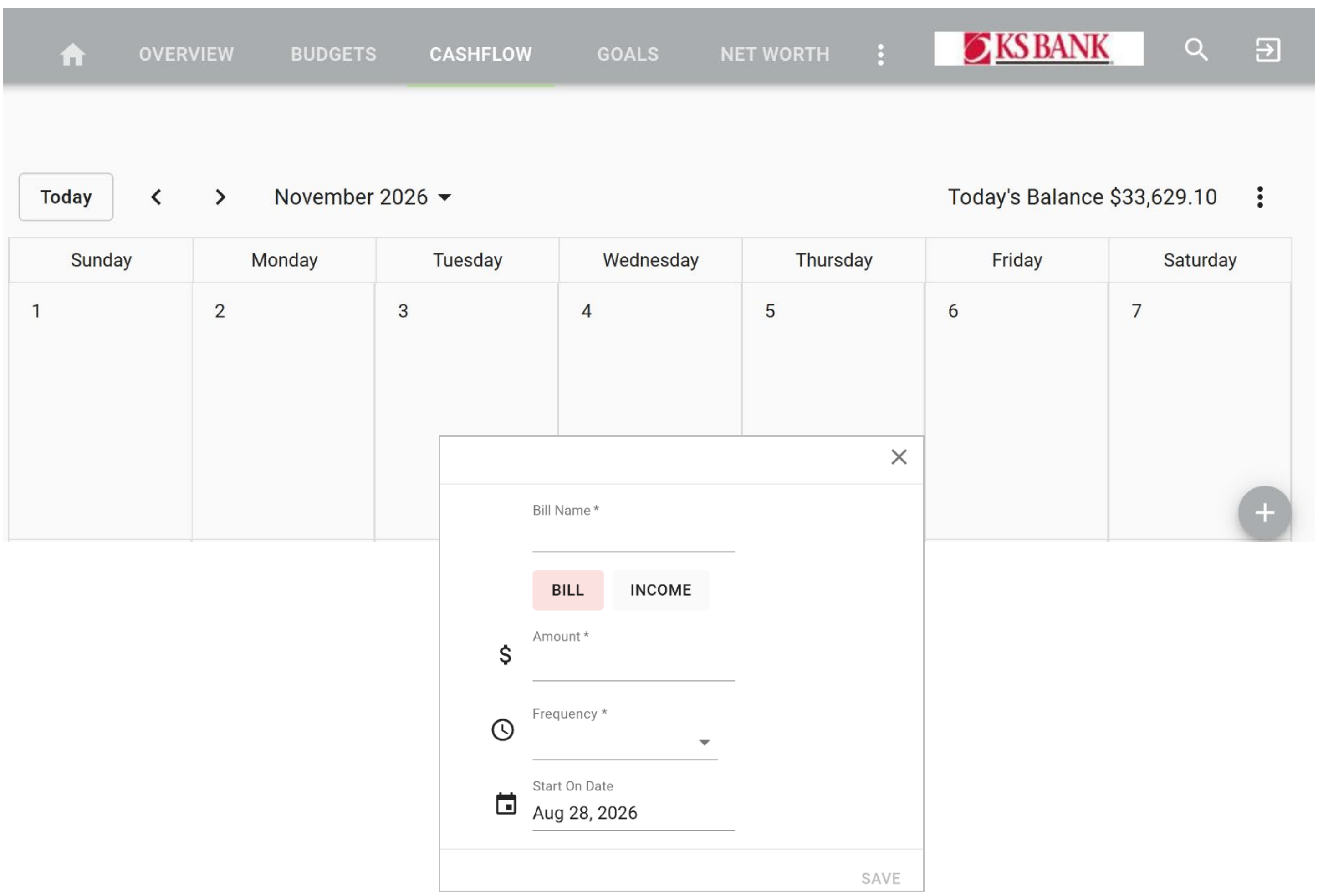
Step 3

Choose the accounts you'd like to track the balances of. Click **Cashflow** to return.

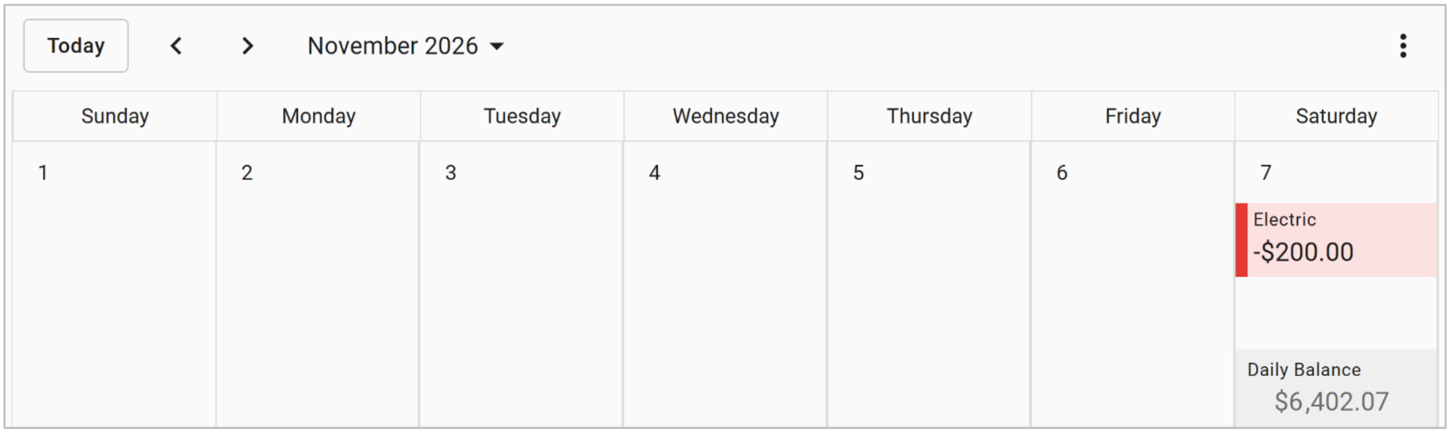


Step 4

Click the + sign to add income or a bill to the calendar. Select BILL or INCOME and give it a name. Enter the amount, frequency, and date. Click **SAVE**.



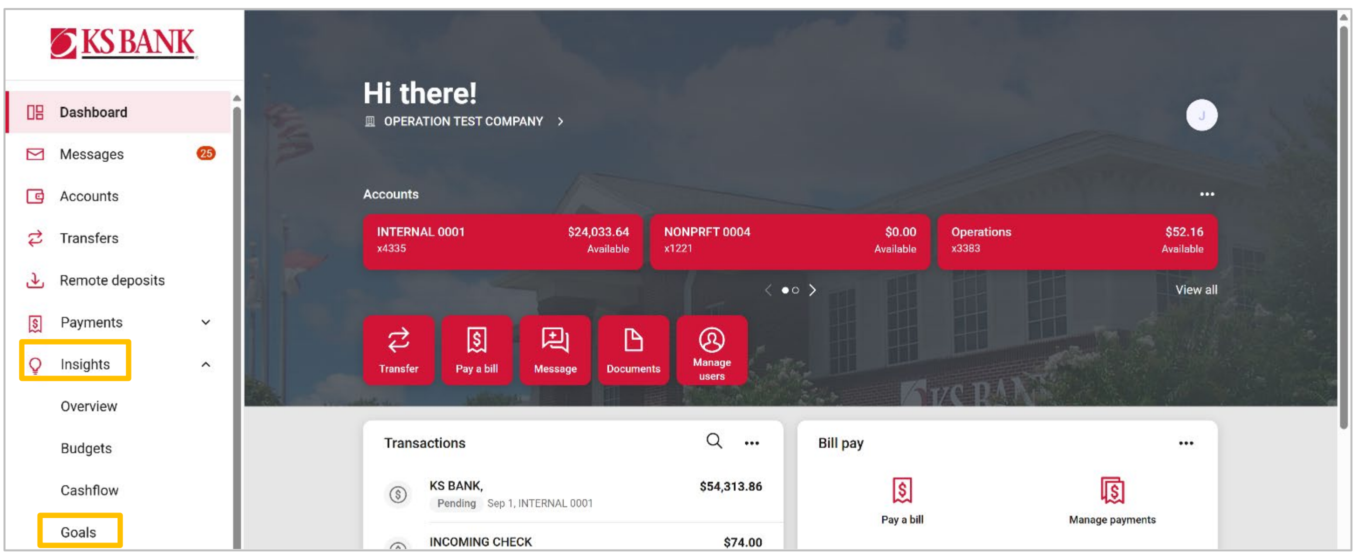
The calendar will update with your entry and show your projected account balance.



Create a Goal

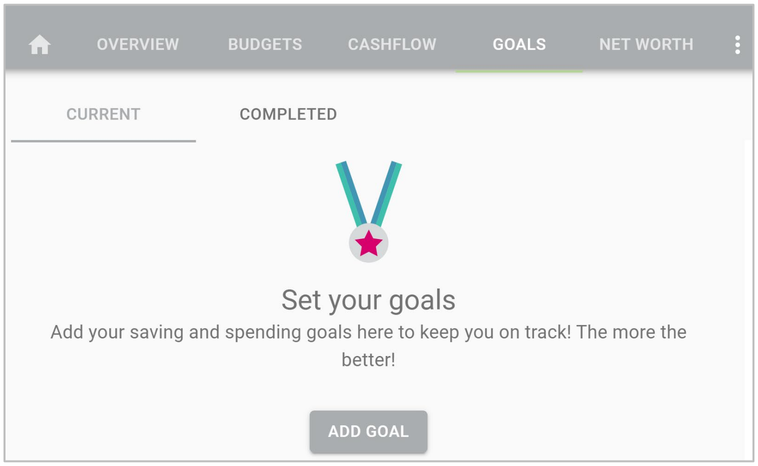
Step 1

Click **Insights** from the navigation menu and select **Goals**.



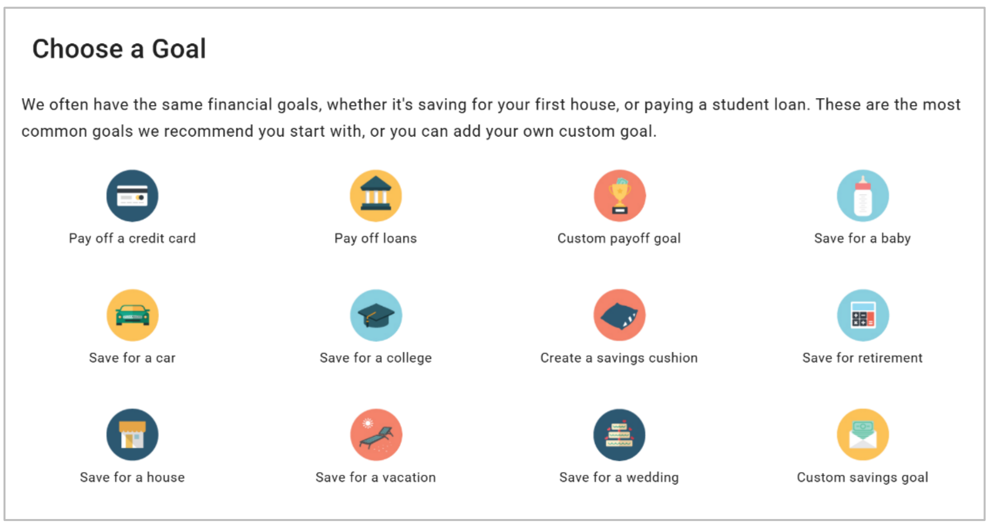
Step 2

Click **ADD GOAL**.



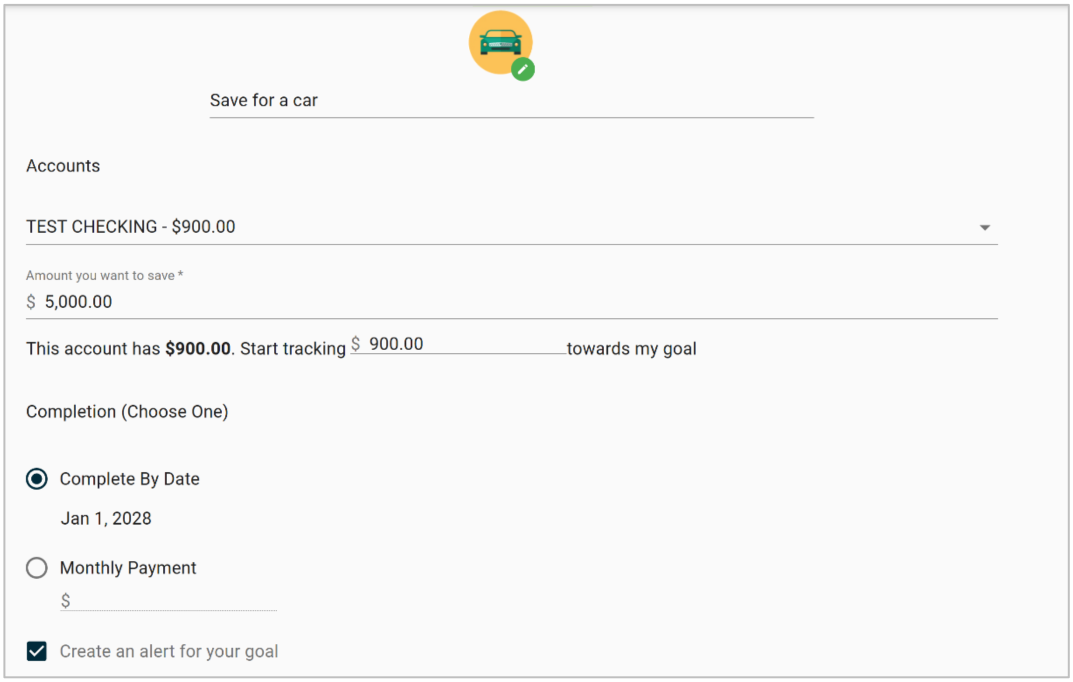
Step 3

Choose a popular goal or select **Custom savings goal** to create your own.

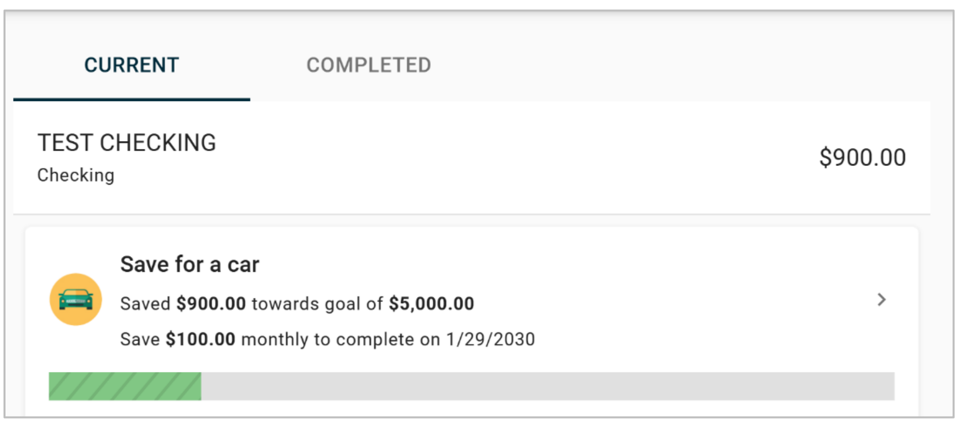


Step 4

Enter a name for the goal, choose the account(s) to track, enter the amount you want to save, and what the starting balance should be used.
Choose **Complete By Date** to have the monthly dollar amount that you need to save calculated for you.
Choose **Monthly Payment** and enter the amount you can contribute each month to calculate a projected completion date.
Click **SAVE**.



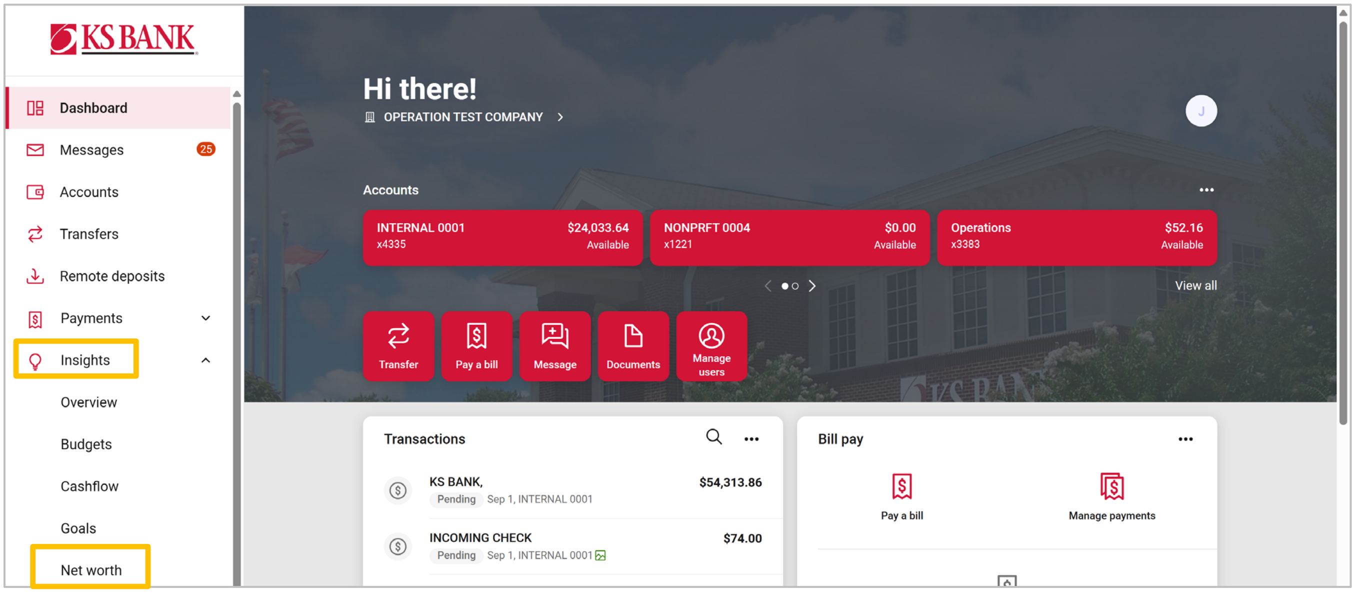
The goal will appear on the Goals page. Select the goal to edit at any time.



Set Up Net Worth

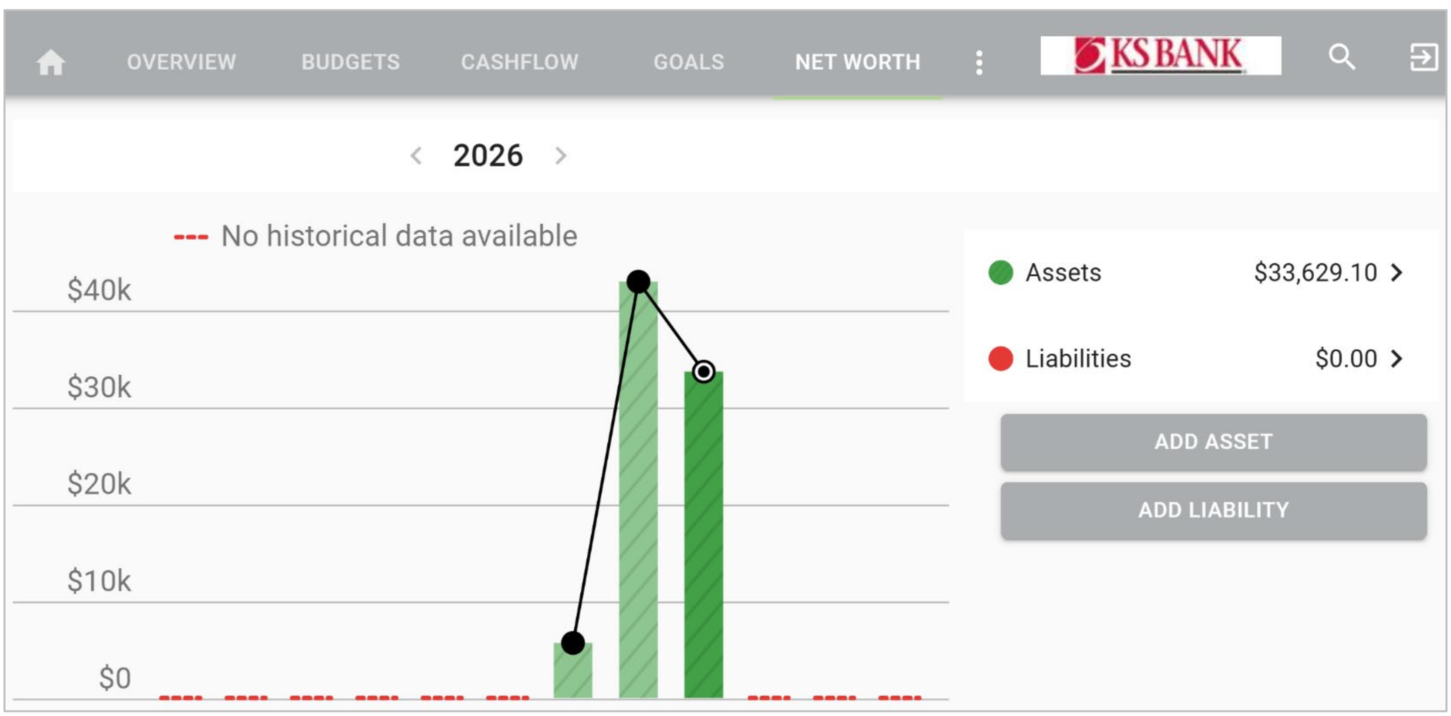
Step 1

Click **Insights** from the navigation menu and select **Net worth**.



Step 2

Click **Assets** to review, add, or remove accounts you want included in your Net Worth.
Click **Liabilities** to review, add, or remove accounts you want included in your Net Worth.



Spending by category

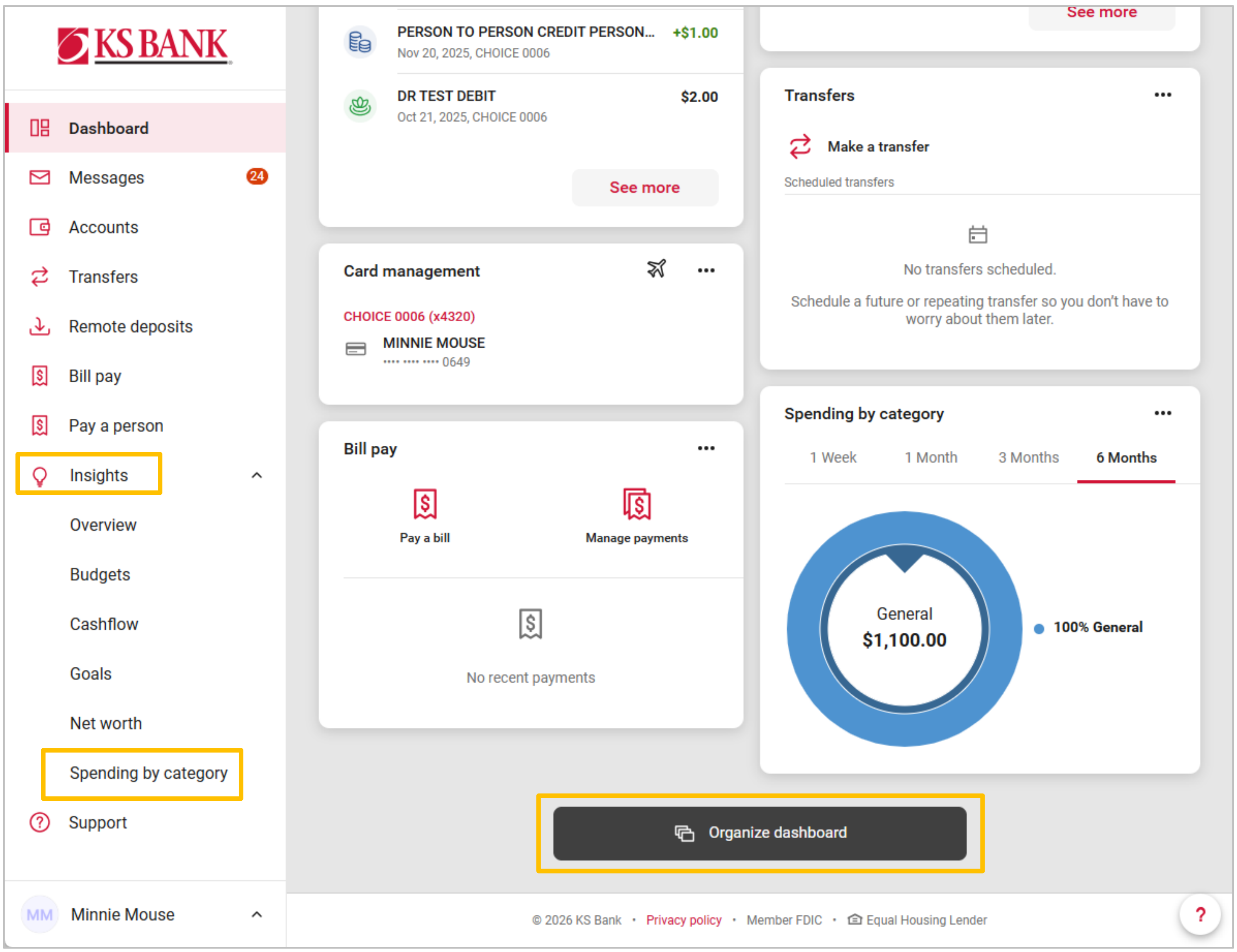
A new enhanced *Spending Wheel* is now available within KS Bank Online Banking and provides you with a visual summary of spending activity based on automatically categorized transactions that show merchant logos, automatic spending categories, detailed payment information and clear merchant names instead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

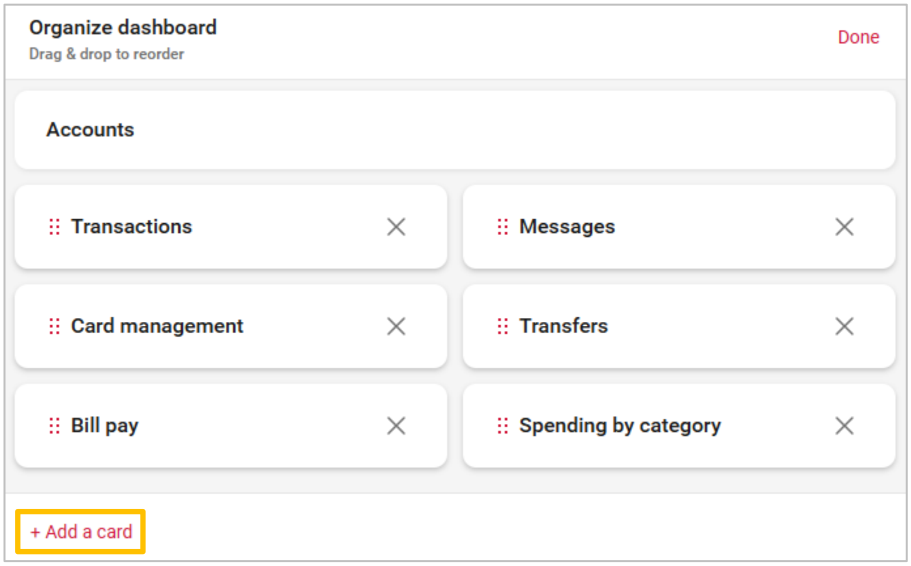
You may edit this information yourself if desired.

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

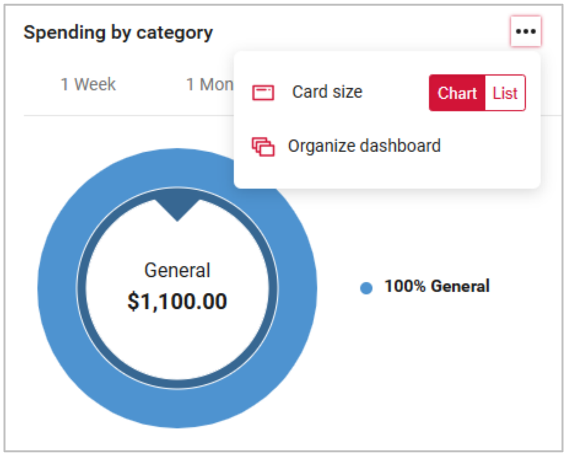
This feature enhances your digital banking experience by helping you better understand spending habits and financial trends, thus more easily recognizing where your money was spent.

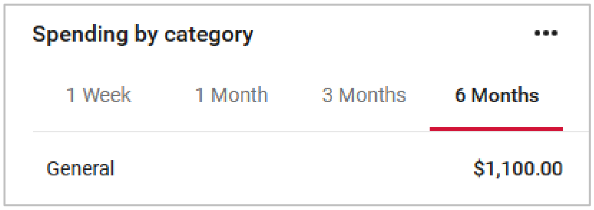
Access the Spending Wheel by adding the **Spending by Category** card to your dashboard if it does not show by default.





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.

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:

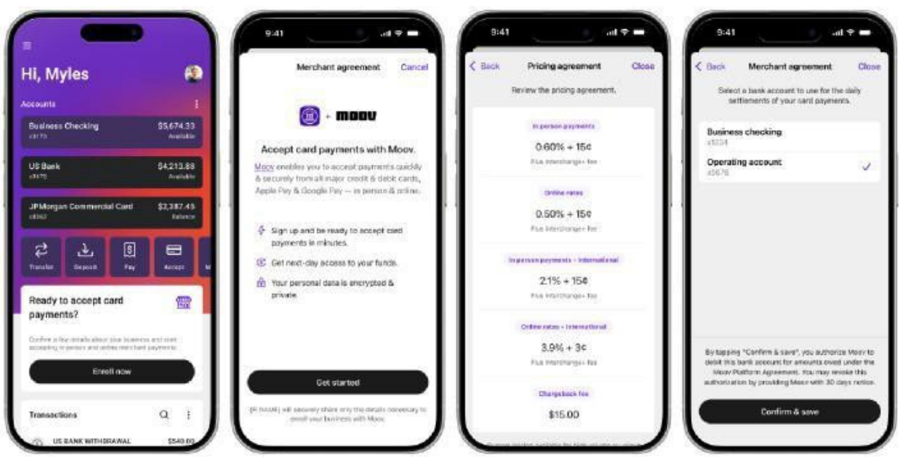
- Accept **tap-to-pay** from physical and virtual cards
- Generate **secure payment links** for remote transactions
- Display **QR codes** for quick, in-person customer payments

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:

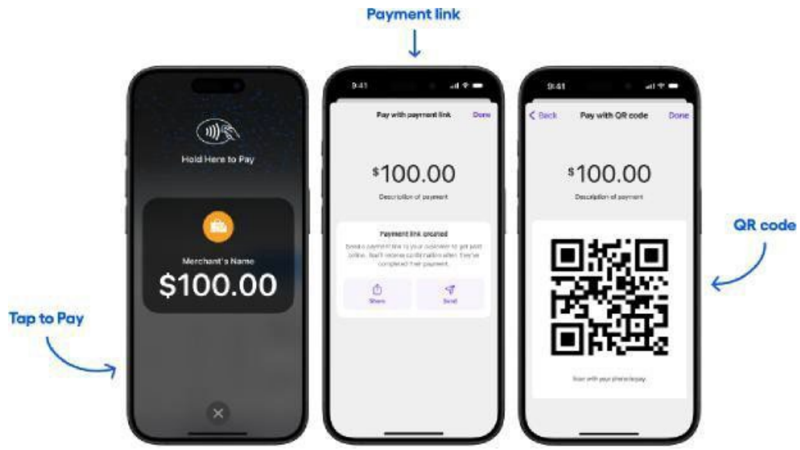
1. Locate the Tap2Local sign-up option within the app and tap **Enroll now**.
2. Read the disclosures provided by Moov, and if prepared to continue, tap **Get started**.
3. Add general details about your business.
4. Review the provided pricing agreement.
5. Select the account you wish to receive your daily settlements into, and tap **Continue & save**.
6. Once approved, you will be issued a unique merchant identifier, which enables you to begin accepting payments.

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



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.



Tap to Pay

To accept a card-present payment:

1. Open the Tap2Local feature in the 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.

Payment Link

To facilitate 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.

QR Code

To 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**.

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.

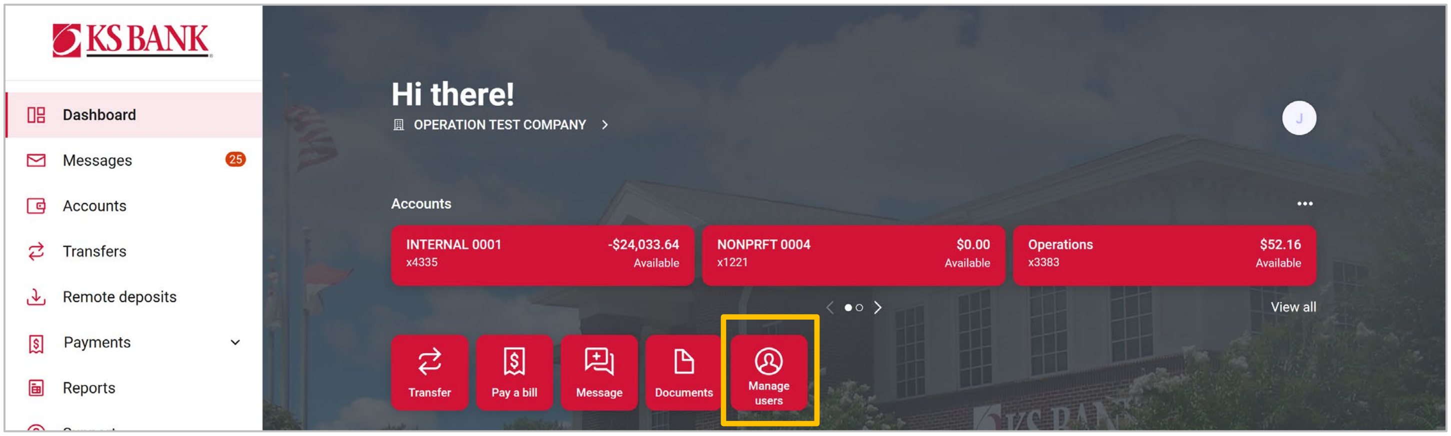
1. From the Merchant overview, click the menu on the right side of the screen (the circle with three ellipses) and tap **Disputes**.
2. A list of active and completed disputes displays.
3. Tap on the transaction in question to view more details.
4. Based on your financial institutions policies and procedures,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

Administration

Create a New User

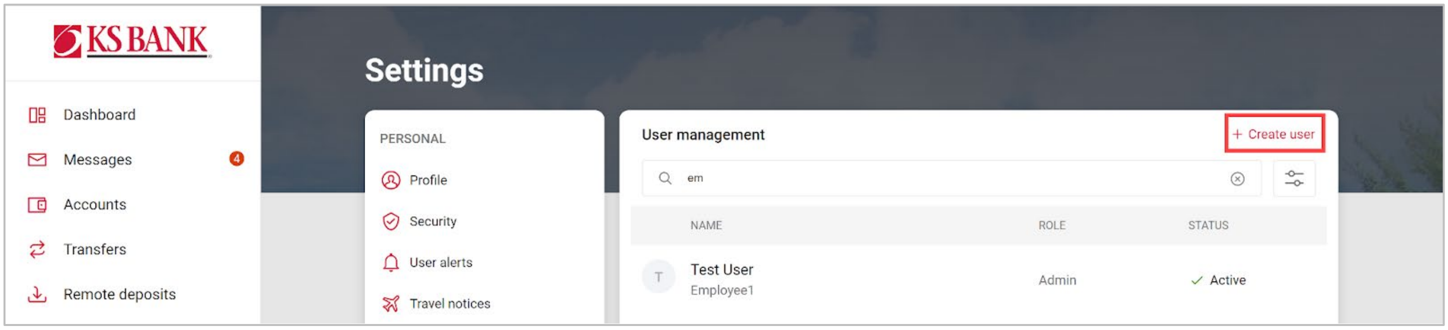
Step 1

Click **Manage users** from the Dashboard quick action buttons.



Step 2

Click **+ Create user**.

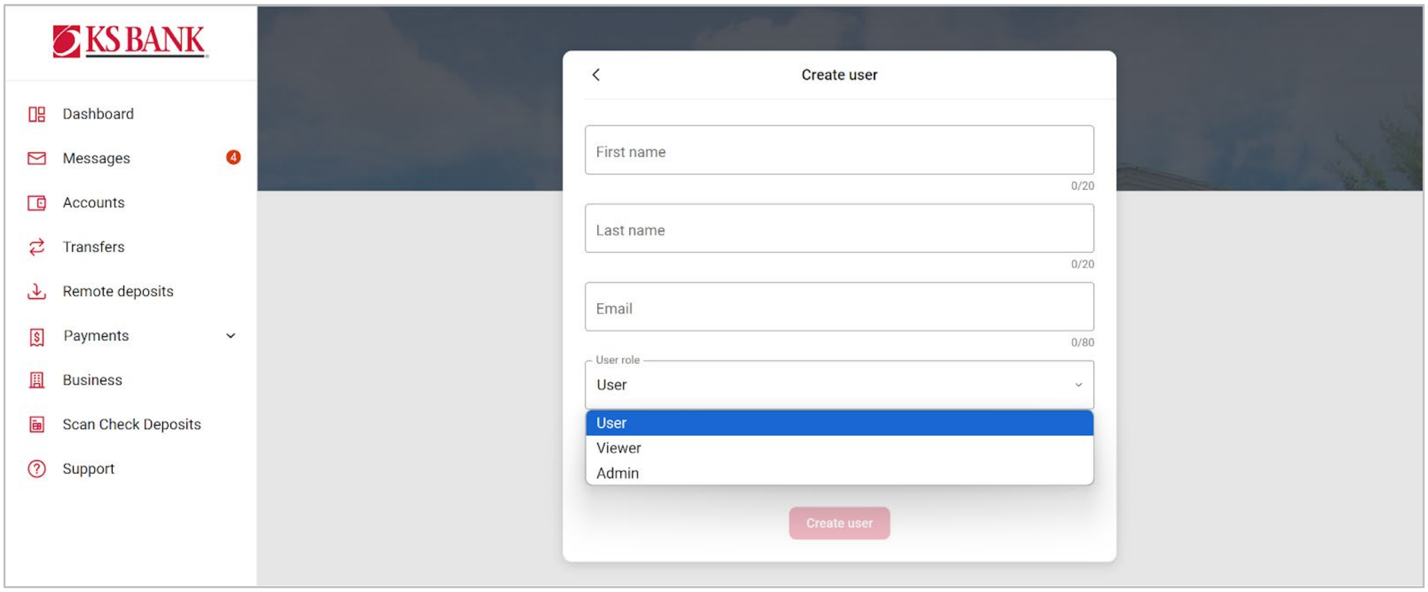


Step 3

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

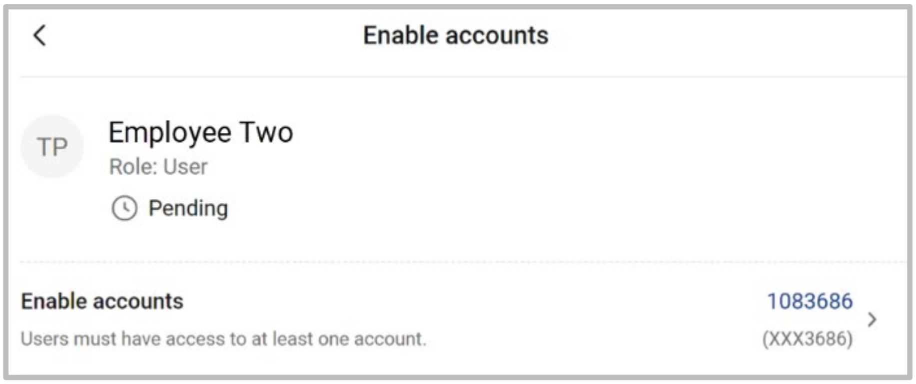
- **User:** can have customized permissions and account access but cannot manage other users.
- **Viewer:** View only access on specified accounts.
- **Admin:** can have customized permissions and account access as well as user management.

Click **Create user**.
Please note: You may be asked to authenticate with your password



Step 4

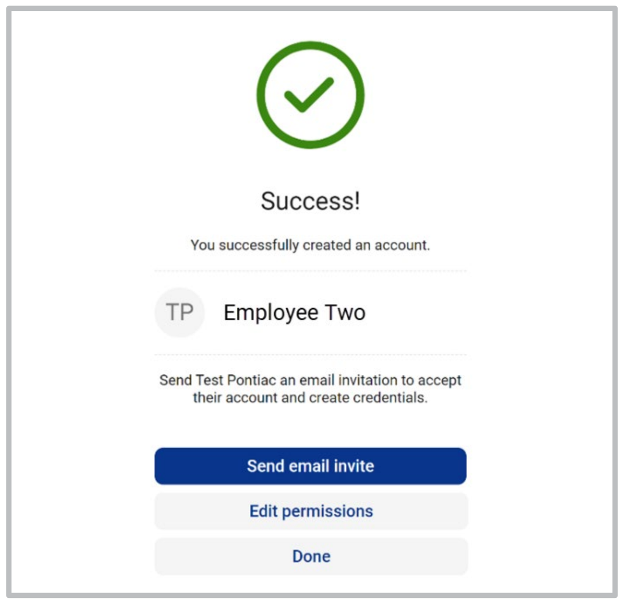
Click the **Enable accounts** arrow and choose the account(s) the user should have access to.
Click **Enable accounts** to continue.



Step 5

Review your confirmation and choose from the following options:

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

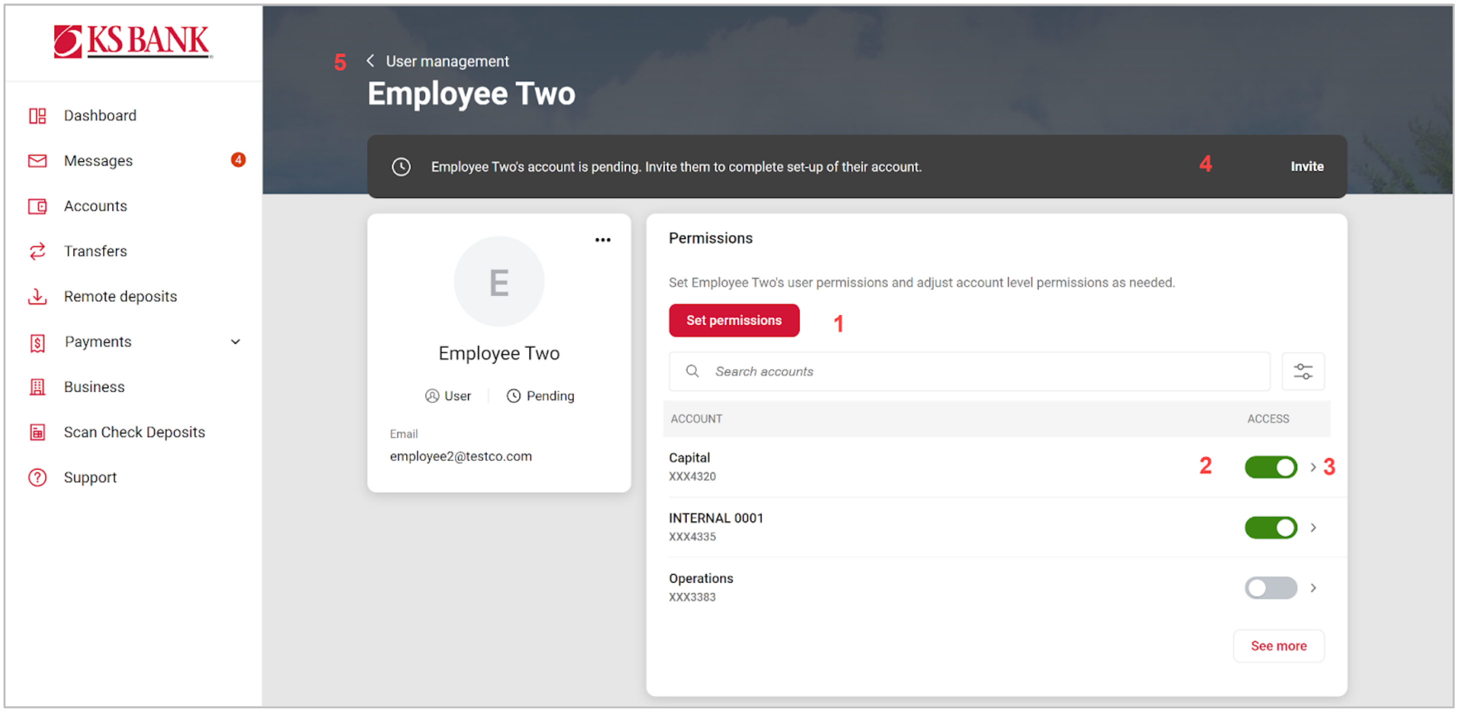


Step 6

If **Edit permissions** was selected:

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

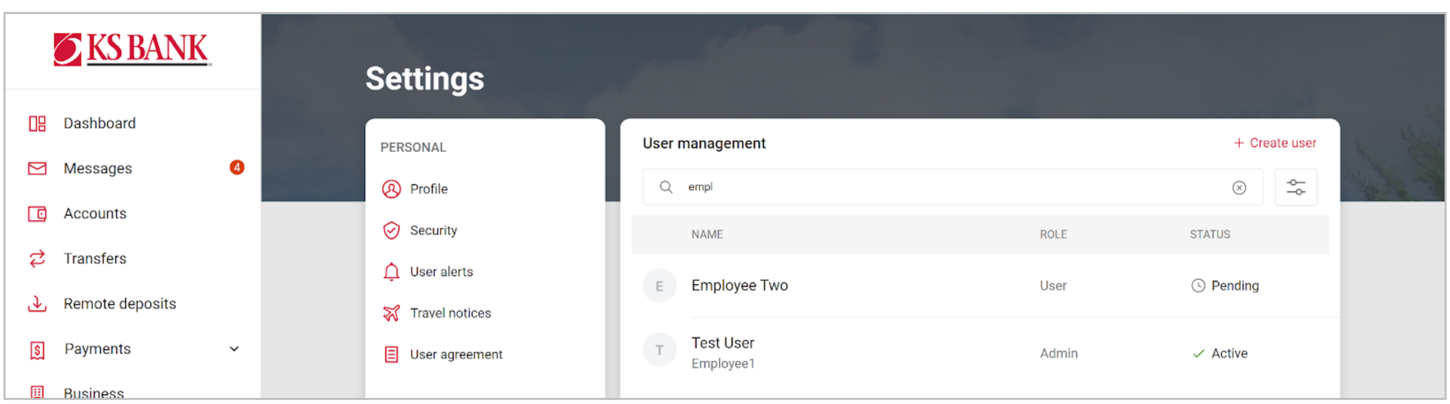
Please see the **Editing or Deleting a User** section in this document for more information on permissions



Step 7

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

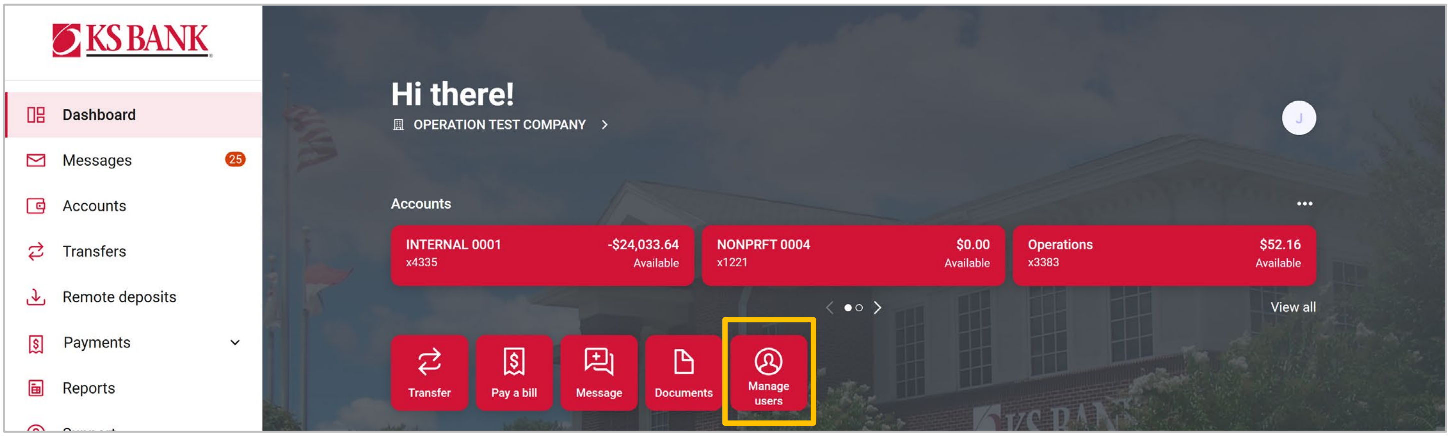
Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user's name.



Editing or Deleting a User

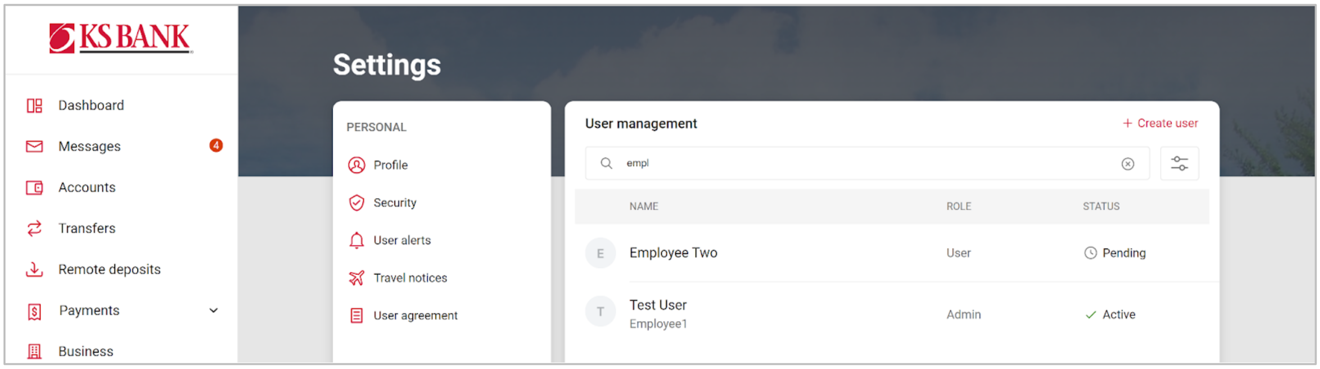
Step 1

Click **Manage users** from the Dashboard quick action buttons.



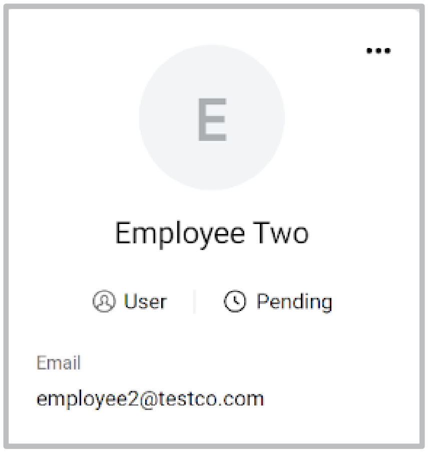
Step 2

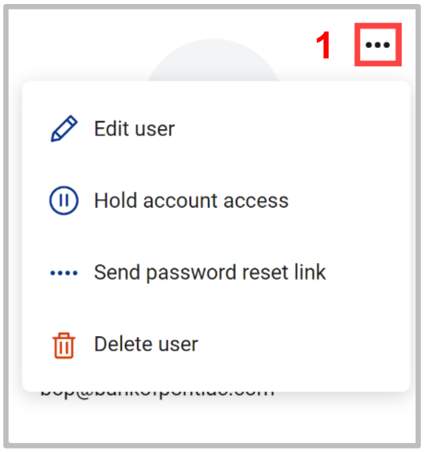
Select the user you'd like to edit.



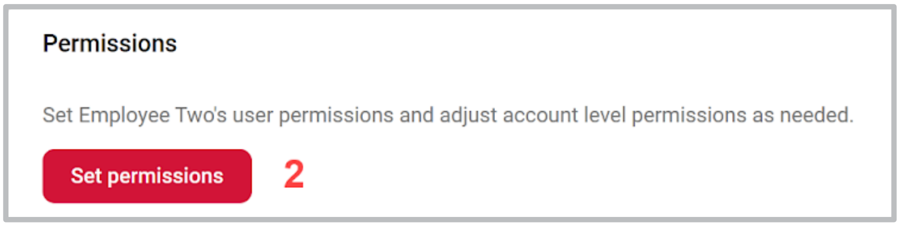
Step 3

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

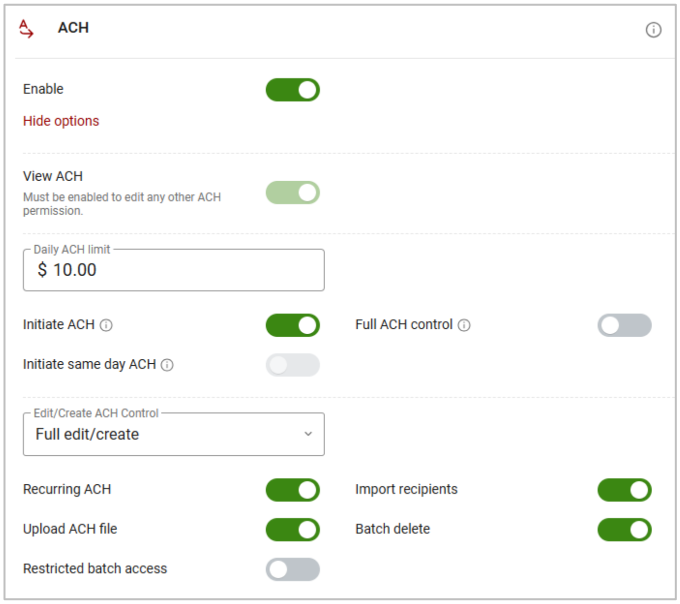




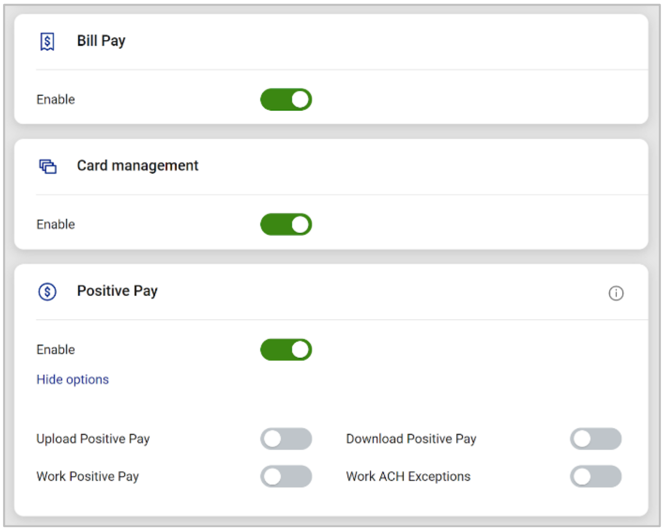
2. Click **Set permissions** to modify global entitlements.
   Please note: Options may vary depending on your company's setup.

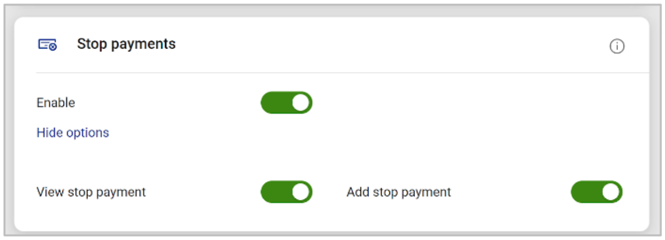


- ACH
    - **Enable:** Activates this feature for the user.
    - **View ACH:** Must be enabled to edit any other ACH permission.
    - **Daily ACH limit:** Maximum amount the user can initiate per day.
    - **Initiate ACH:** Allows user to transmit ACH payments to the bank.
    - **Initiate same day ACH:** Allows user to transmit same day ACH payments to the bank.
    - **Full ACH Control:** Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a payment they created. A second user must initiate it.
    - **Edit/Delete ACH Control:**
        - **Full edit/create:** Allows the user to edit everything within a payment.
        - **Partial Edit:** User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
        - **None:** User cannot Edit an ACH payment.
    - **Recurring ACH:** Allows the user to set a recurring frequency for a payment.
    - **Upload ACH file:** Allows the user to upload a NACHA formatted file.
    - **Restricted batch access:** User can view payments that have been flagged as restricted.
    - **Import recipients:** User can import a file containing recipient data to create a payment.
    - **Batch delete:** User can delete an ACH payment.

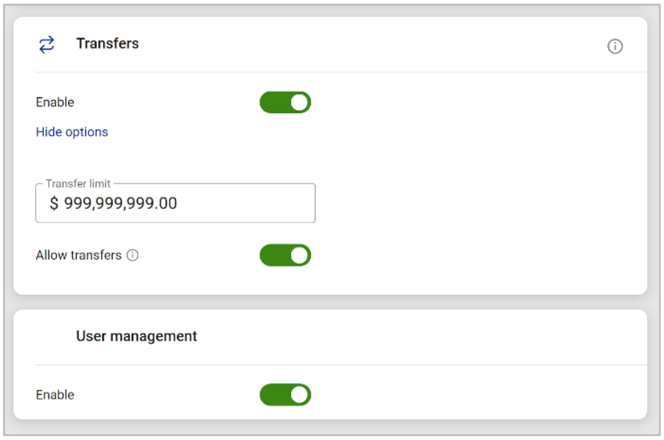


- Alerts
    - **Enable:** Activates this feature for the user.
        - ACH alerts
        - Business and user alerts
        - Transfer alerts
        - Positive pay alerts
        - Wires alerts
- Bill Pay
    - **Enable:** Activates this feature for the user.
- Card Management
    - **Enable:** Activates this feature for the user.
- Positive Pay
    - **Enable:** Activates this feature for the user.
    - **Upload Positive Pay:** Allows user to upload an issued items check file to the bank.
    - **Work Positive Pay:** Allows user to pay or return issued item check exceptions.
    - **Download Positive Pay:** Not applicable.
    - **Work ACH Exceptions:** User can pay or return ACH exceptions items.

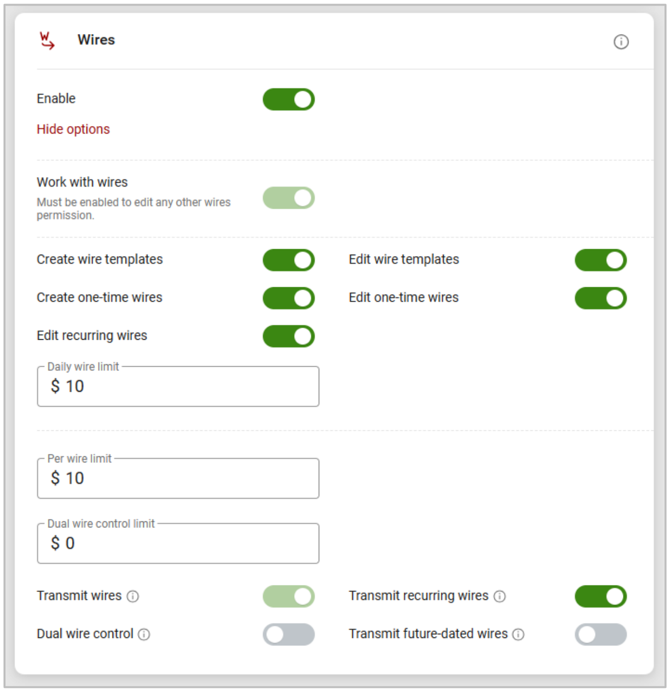




- Stop Payments
  - **Enable:** Activates this feature for the user.
  - **View Stop Payment:** User can only see existing stop payments.
  - **Add stop payment:** User can create a stop payment.
- Transfers
  - **Enable:** Activates this feature for a user.
  - **Transfer limit:** Maximum amount a user can transfer per day.
- User Management
  - **Enable**: Allows user to create, modify, and delete other users.



- Wires
  - **Enable:** Activates this feature for a user.
    - **Create wire templates:** Allows user to set up a wire that can be reused.
    - **Edit wire templates:** Allows user to modify reusable wires.
    - **Create one-time wires:** Allows user to set up a single use wire.
    - **Edit one-time wires:** Allows user to modify single use wires.
    - **Per wire limit:** Amount the user can transmit per wire.
    - **Transmit wires:** Allows user to send wires to the bank for processing.
    - **Full wire control:** Allows user to transmit wires they have created. If this is deactivated, a second user will have to transmit the wire.



Click the **back arrow** at the top of the page once done.

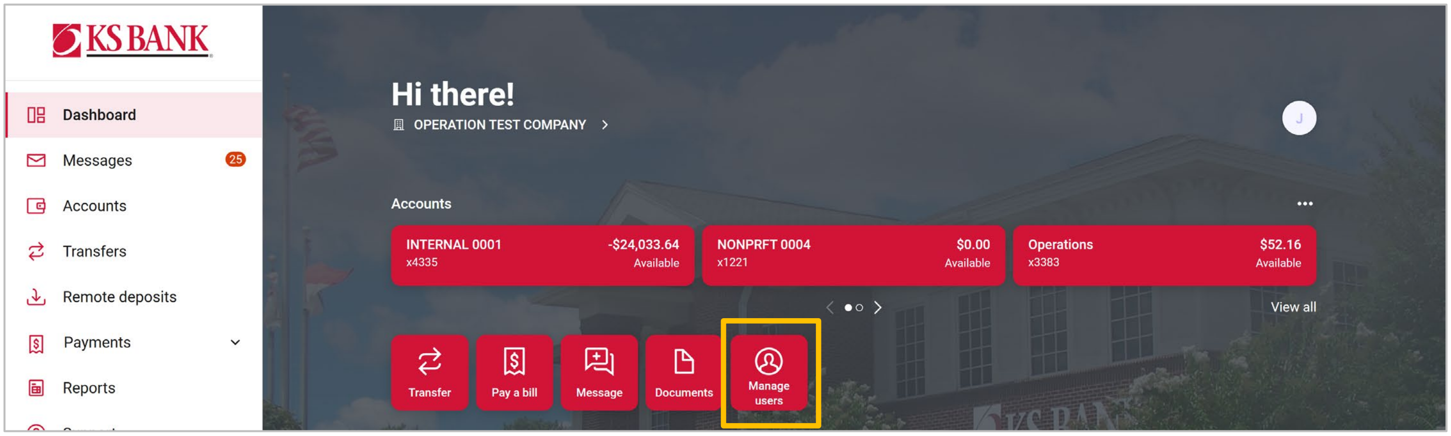
Toggle on the switch to activate an account for a user.

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

Unlock a Locked User

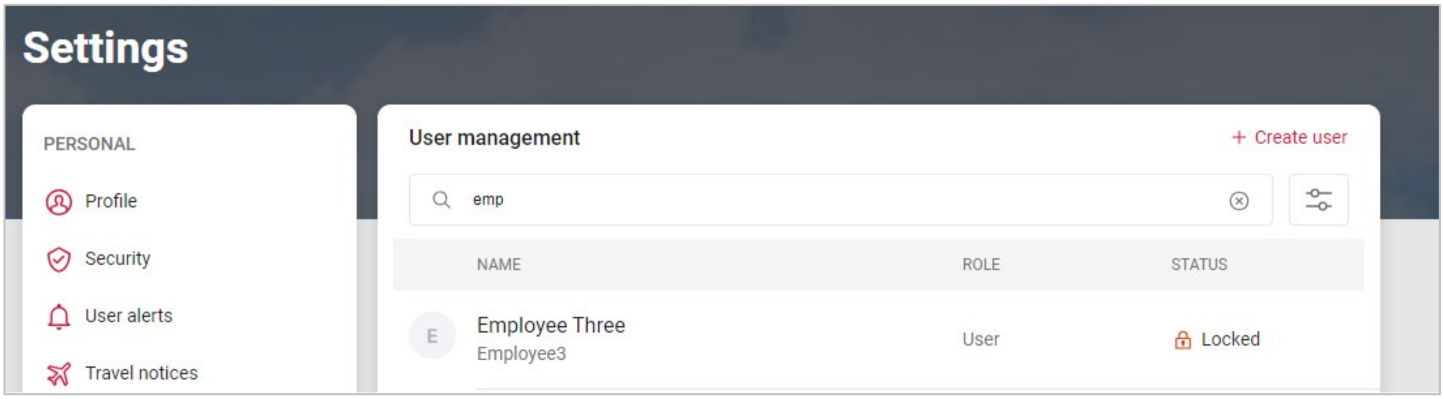
Step 1

Click **Manage users** from the Dashboard quick action buttons.



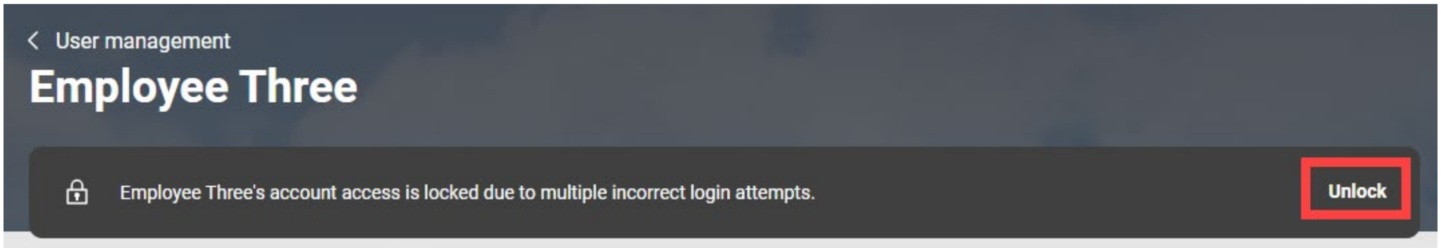
Step 2

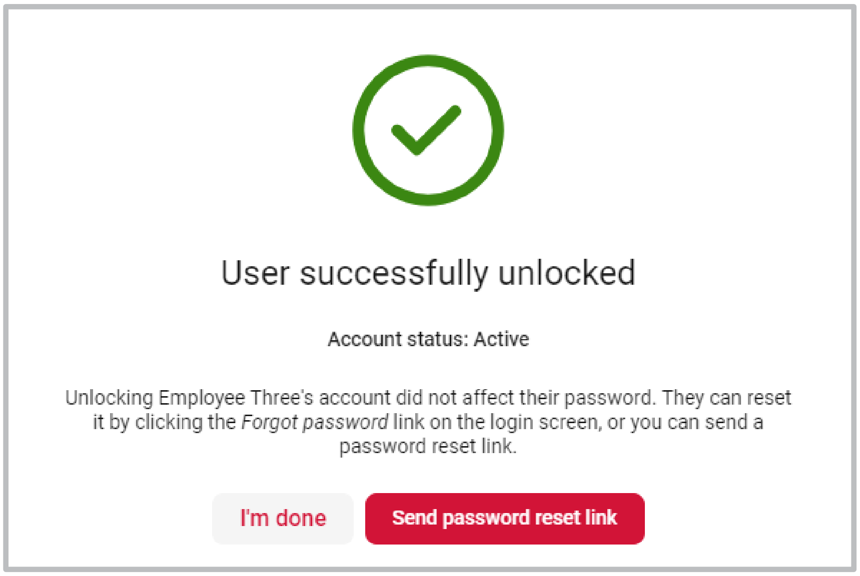
Select the locked user.



Step 3

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

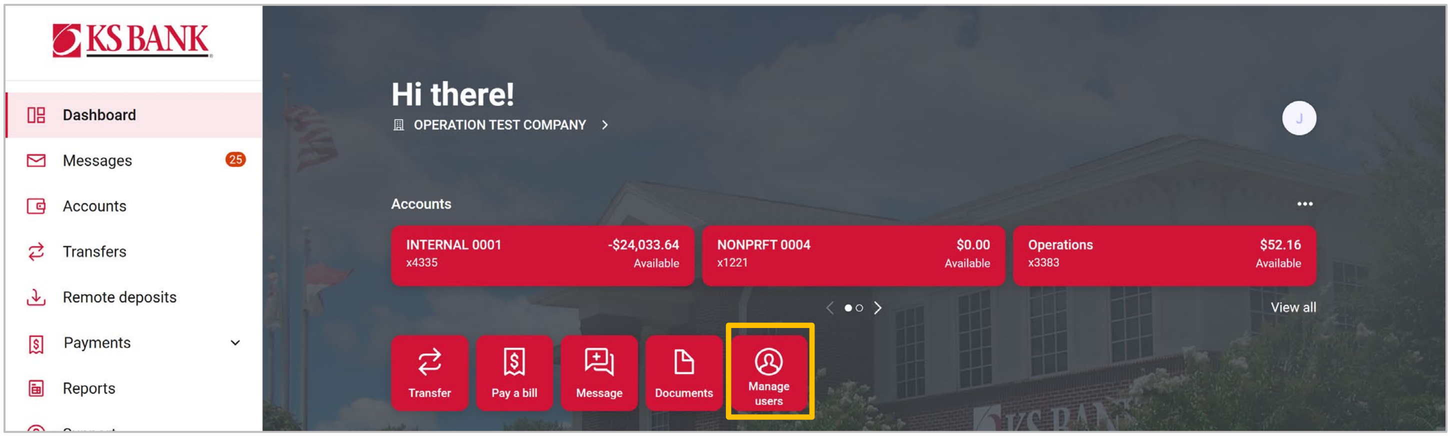




Reset a User's Password

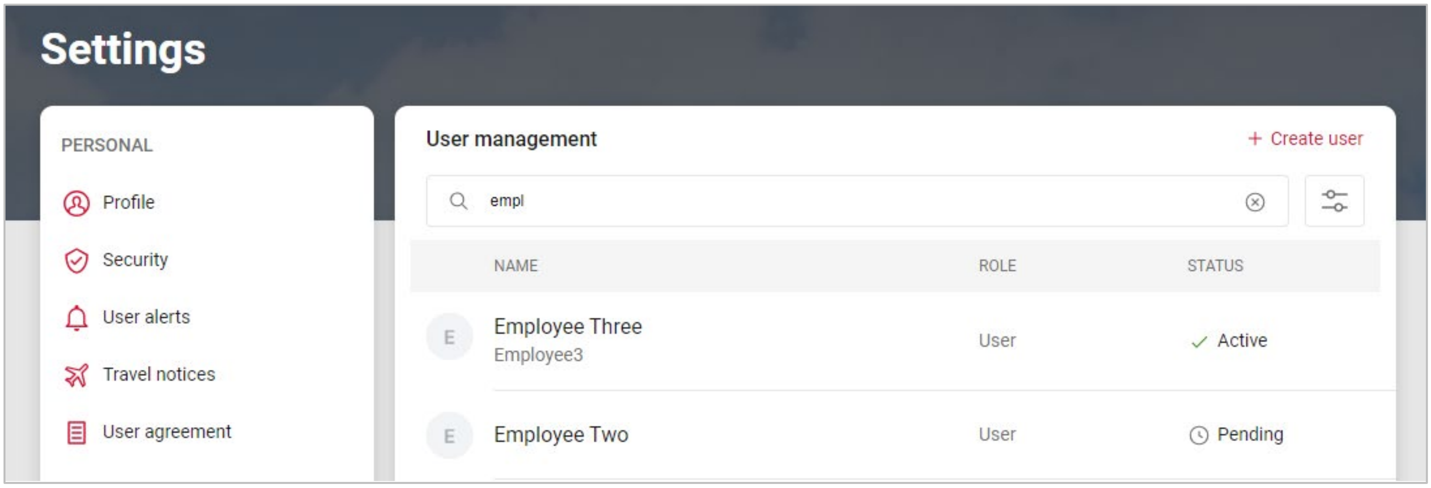
Step 1

Click **Manage users** from the Dashboard quick action buttons.



Step 2

Select the user to reset.



Step 3

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