



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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and credit of the U.S. Government*

Table of Contents

First Time Login.....	6
Account Recovery	8
Dashboard	11
Default Layout.....	11
Organize Dashboard	12
Organize Accounts	13
Account View	14
Messages.....	15
Start a Conversation	15
Close/Delete a Message.....	16
Accounts.....	17
Account Information	17
Transaction Details.....	17
Documents.....	18
Documents Enrollment.....	18
Document Enrollment Changes.....	19
Stop Payments.....	21
Place Stop Payment on a Single Check.....	21
Place a Stop Payment on a Range of Checks	22
Alerts.....	23
Set up Balance and Transaction Alerts	23
Edit or Delete a Balance and Transaction Alert.....	24
Debit Card Disputes	25
Transfers	29
Submit a Transfer	29
Edit or Delete a Transfer	31
ACH.....	33
Create a Batch Manually	33
Upload a NACHA File.....	36
Pay Taxes.....	38
Edit or Delete a Batch.....	40
Initiate a Batch	41
Initiate Multiple Batches	43
Uninitiate a Batch	44
Search Recipients.....	45
History	46
Wires.....	47
Create a Wire.....	47

Table of Contents

Edit or Delete a Wire	50
Initiate a Wire	51
History	53
Positive Pay.....	53
Enter Issued Items Manually.....	53
Create an Issued Items Upload Format	57
Upload an Issued Items File	60
Work Exception Items.....	63
Bill Pay.....	64
Enroll in Bill Pay	64
Add a Payee.....	65
Edit or Delete a Payee	66
Pay a Single Bill or Person.....	68
Pay Multiple Bills	69
Edit or Delete a Payment.....	70
Create a Payroll Payment	71
Edit a Payroll Payment.....	75
Reports	76
Prior day	77
Current day	78
Activity.....	78
Summary	79
EDI.....	79
Positive pay	80
Saved reports.....	80
Insights.....	81
Create a Budget.....	81
Set Up Cashflow	84
Create a Goal.....	86
Set Up Net Worth.....	89
Spending by category	90
Tap2Local	92
Enroll in Tap2Local.....	92
Accept Payments	93
Tap to Pay	93
Payment Link	93
QR Code	93
Merchant Overview	93
Create Refund.....	94

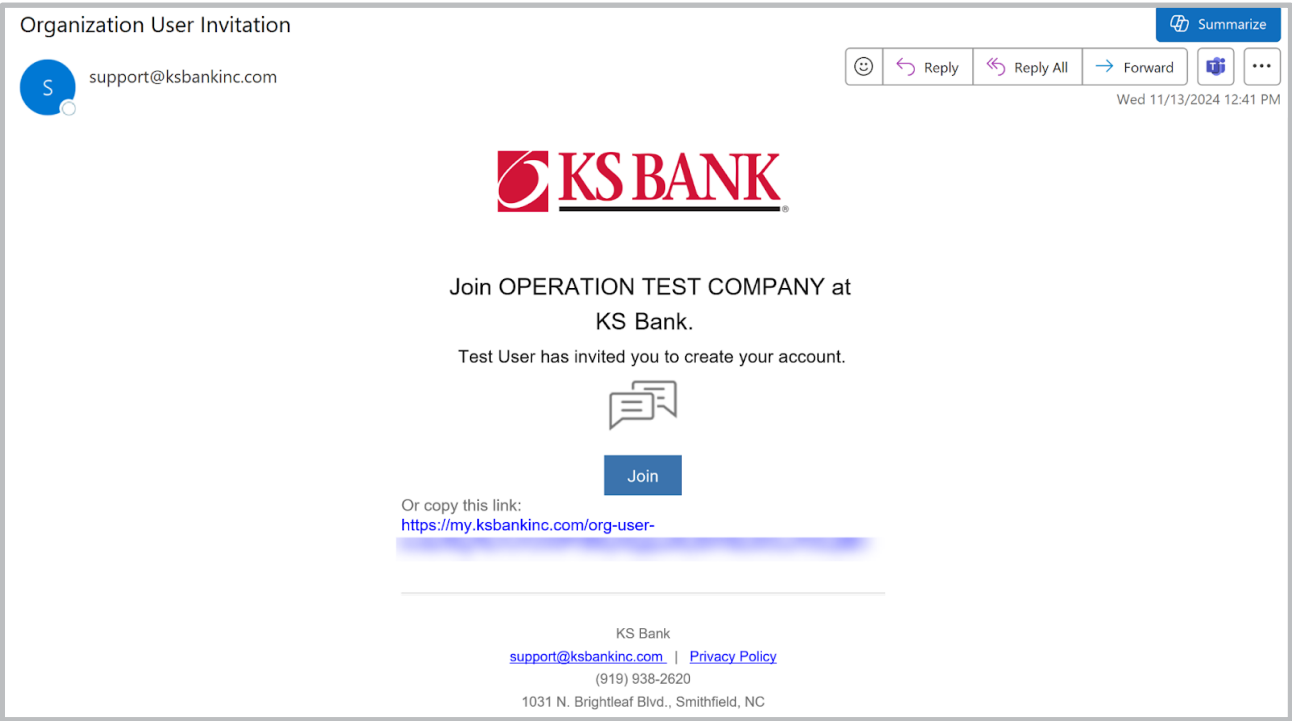
Table of Contents

Disputes.....	94
Administration.....	94
Create a New User	94
Editing or Deleting a User.....	98
Unlock a Locked User	102
Reset a User's Password.....	103

First Time Login

Step 1

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



Step 2

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

Create your account to join OPERATION TEST COMPANY

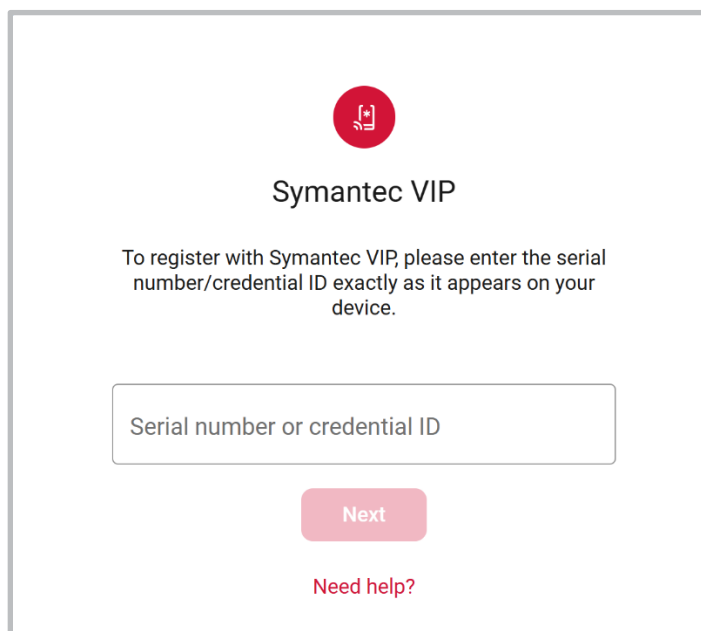
Username rules

Show rules

Create

Step 3

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



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

Step 4

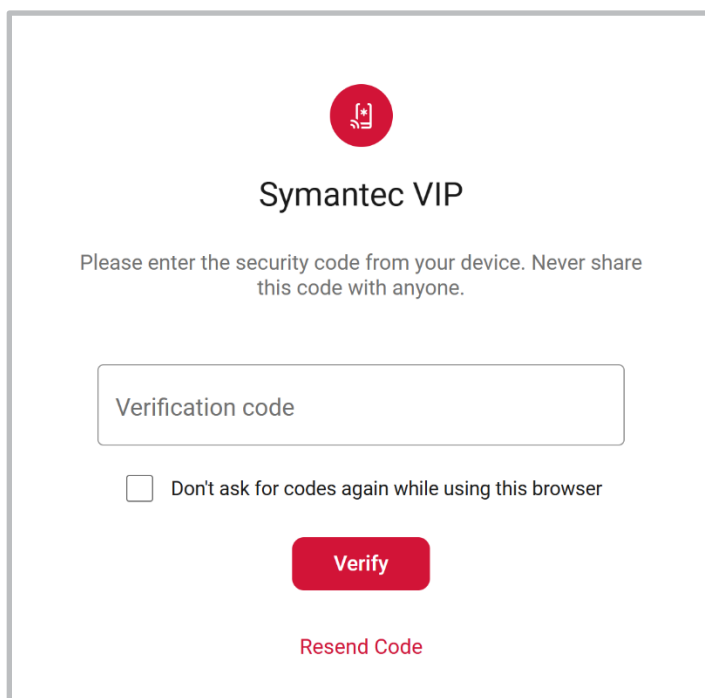
Enter the **Verification code** that appears on your app. **Check the box** to have the system remember your device and avoid having to authenticate on future logins.

Please note: This should only be done on trusted devices and is optional.

Click **Verify**.

Step 5

Click Done and accept the terms and conditions



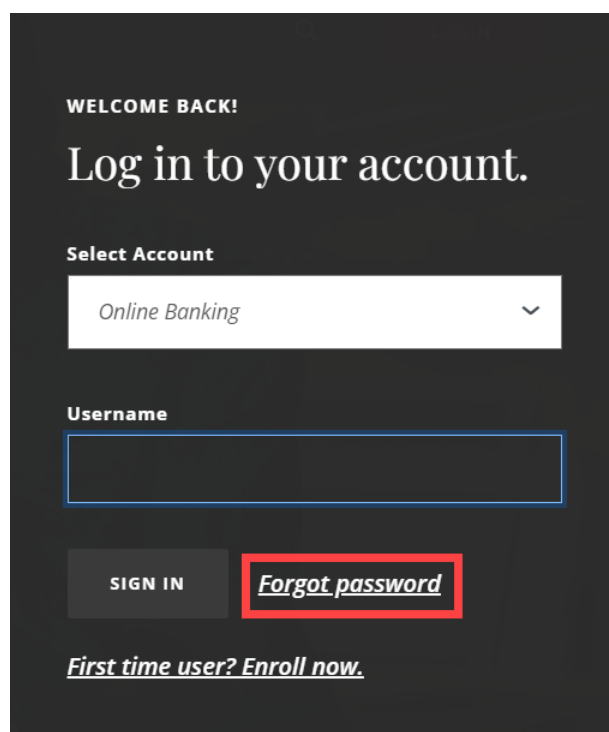
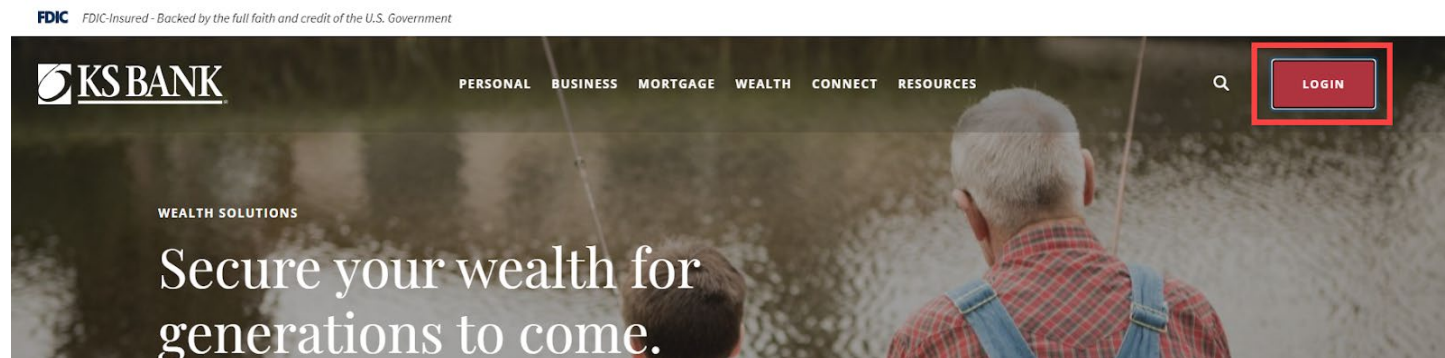
The screen displays the Symantec VIP logo at the top. Below the logo, the text reads: "Please enter the security code from your device. Never share this code with anyone." A text input field is provided with the placeholder text "Verification code". Below the input field is a checkbox with the label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

Account Recovery

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

Step 1

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

The image shows a dark-themed login page. At the top, it says 'WELCOME BACK!' in white. Below that is the heading 'Log in to your account.' in a large white serif font. Underneath is a 'Select Account' section with a white dropdown menu showing 'Online Banking' and a downward arrow. Below the dropdown is a 'Username' label and a white text input field. At the bottom of the form are two buttons: a dark 'SIGN IN' button and a red 'Forgot password' button. Below the buttons is a link that says 'First time user? Enroll now.' in white.

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.

<



Account recovery

We need this info to verify your identity.

Username

Email

Need help?

Next

Can't remember this information? [Try another way](#)

Step 3

Choose to receive your instructions via email or text.

<



Send password reset instructions

A password reset link will be sent to the phone number or email listed below. Please request and access the link using the same device.

 Send via email

Link will be sent to

>

 Send via SMS text

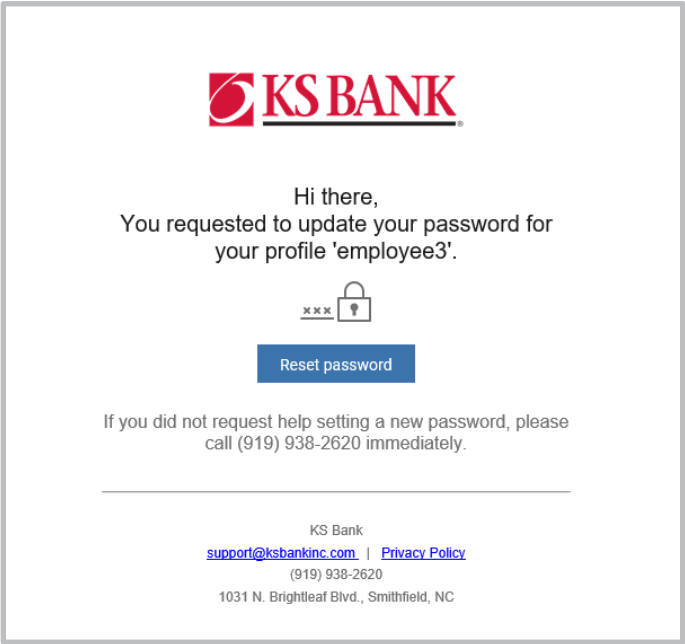
Link will be sent to (•••) •••••21.

Message and data rates may apply.

>

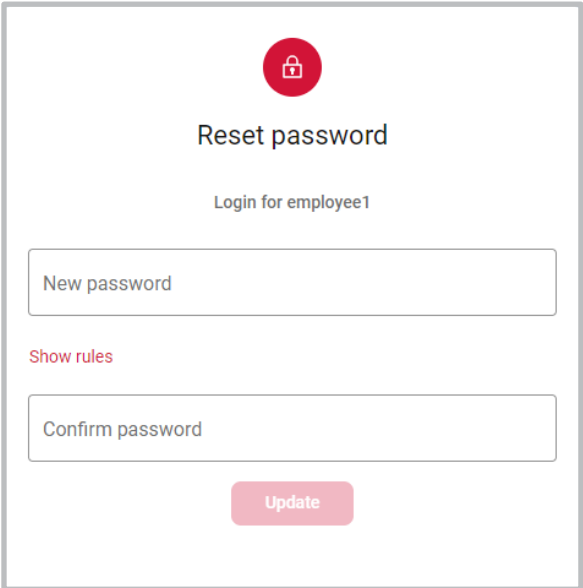
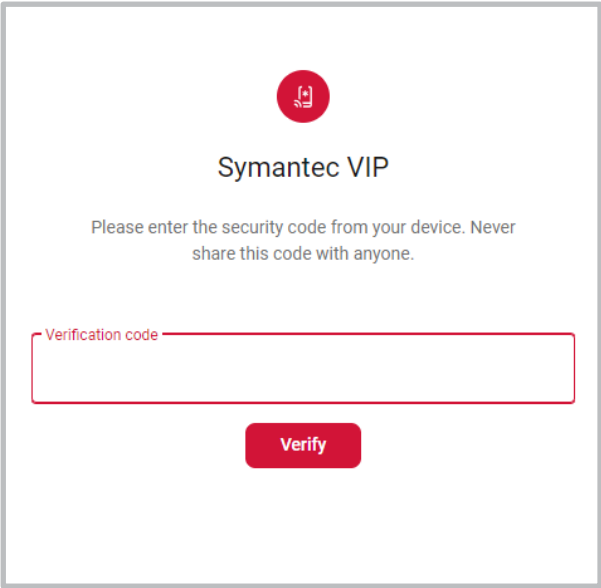
Step 4

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



Step 5

Enter your token code and create a new password.



Dashboard

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

Default Layout

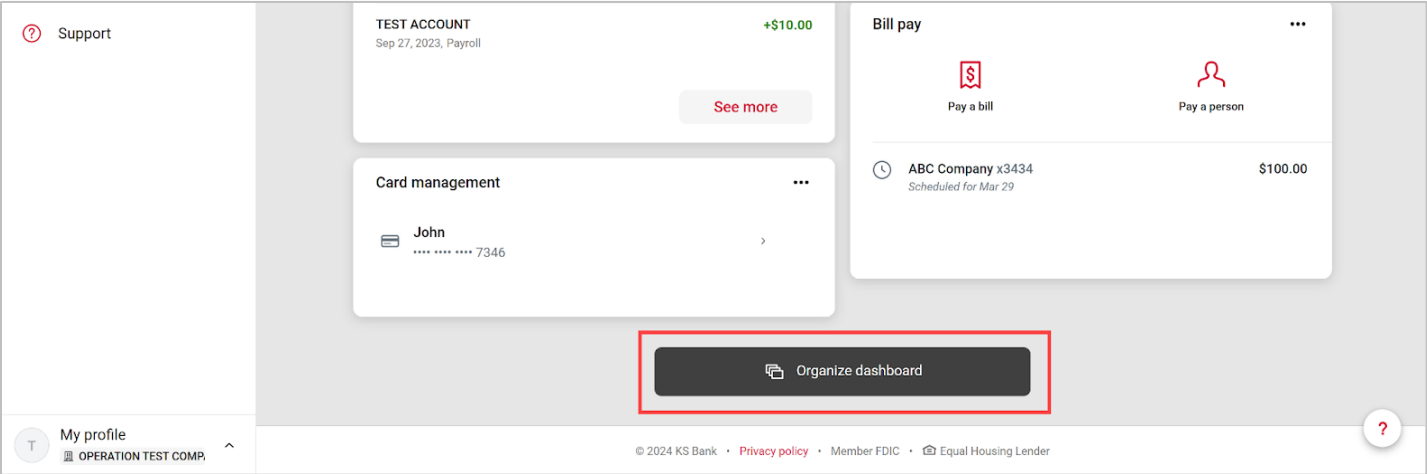
1. **Accounts** - Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons** - Click a button to jump to that feature of online banking.
3. **Transactions** - Displays recent activity on all accounts.
4. **Messages** - Displays conversations between 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.

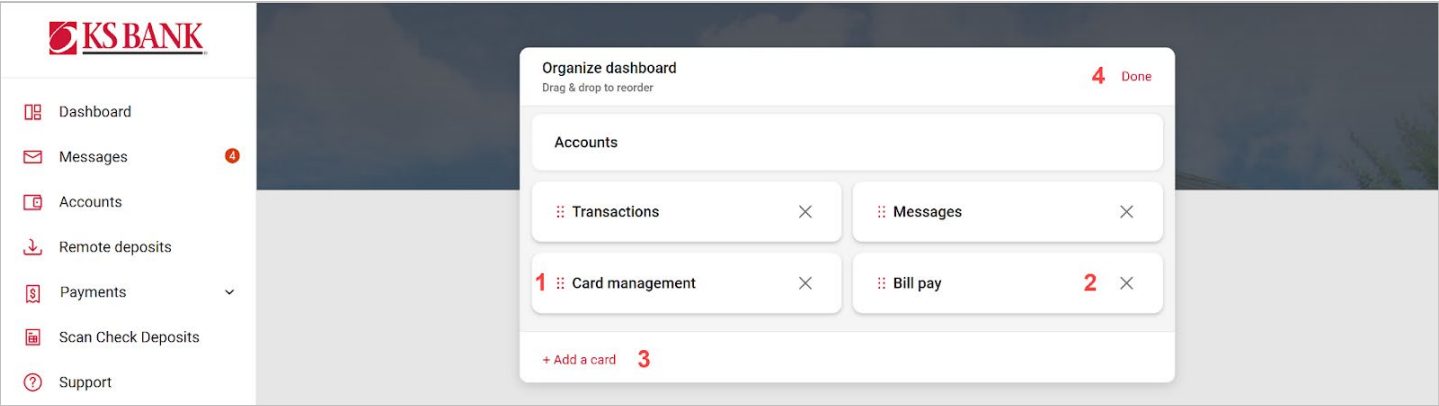
Step 1

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.

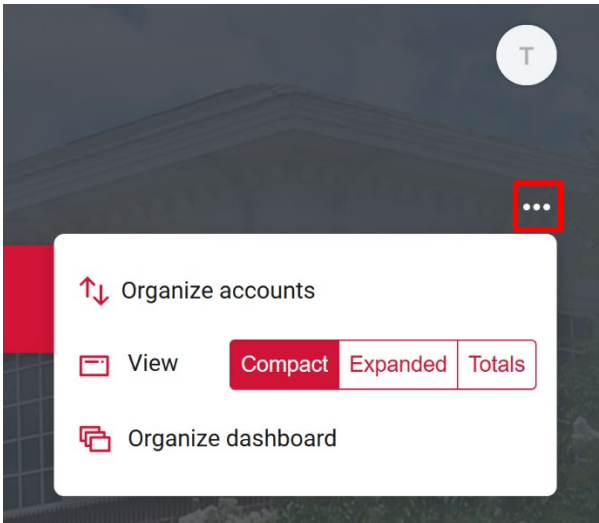


Organize Accounts

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

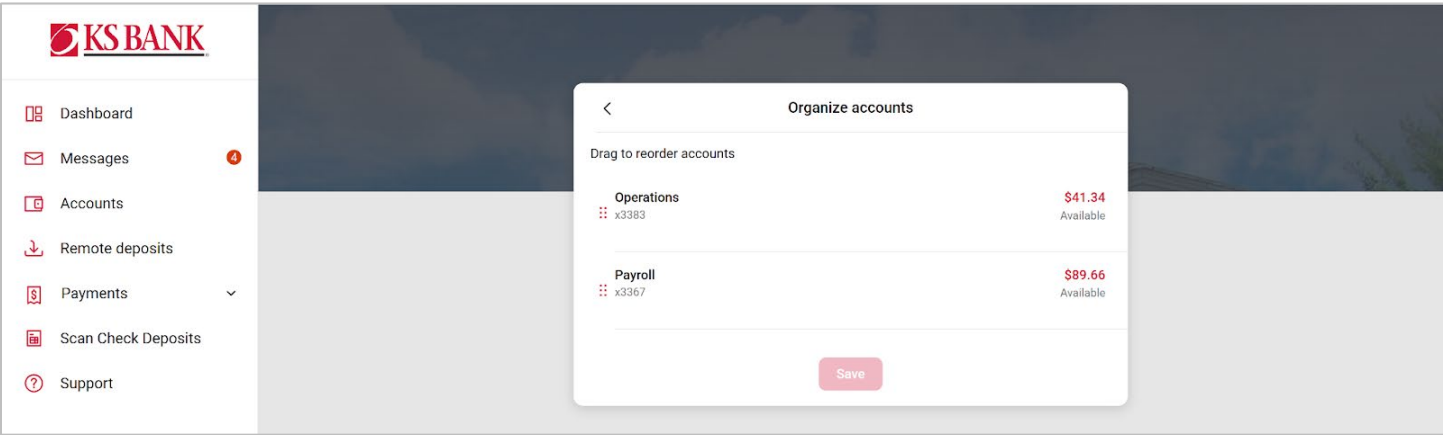
Step 1

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**.

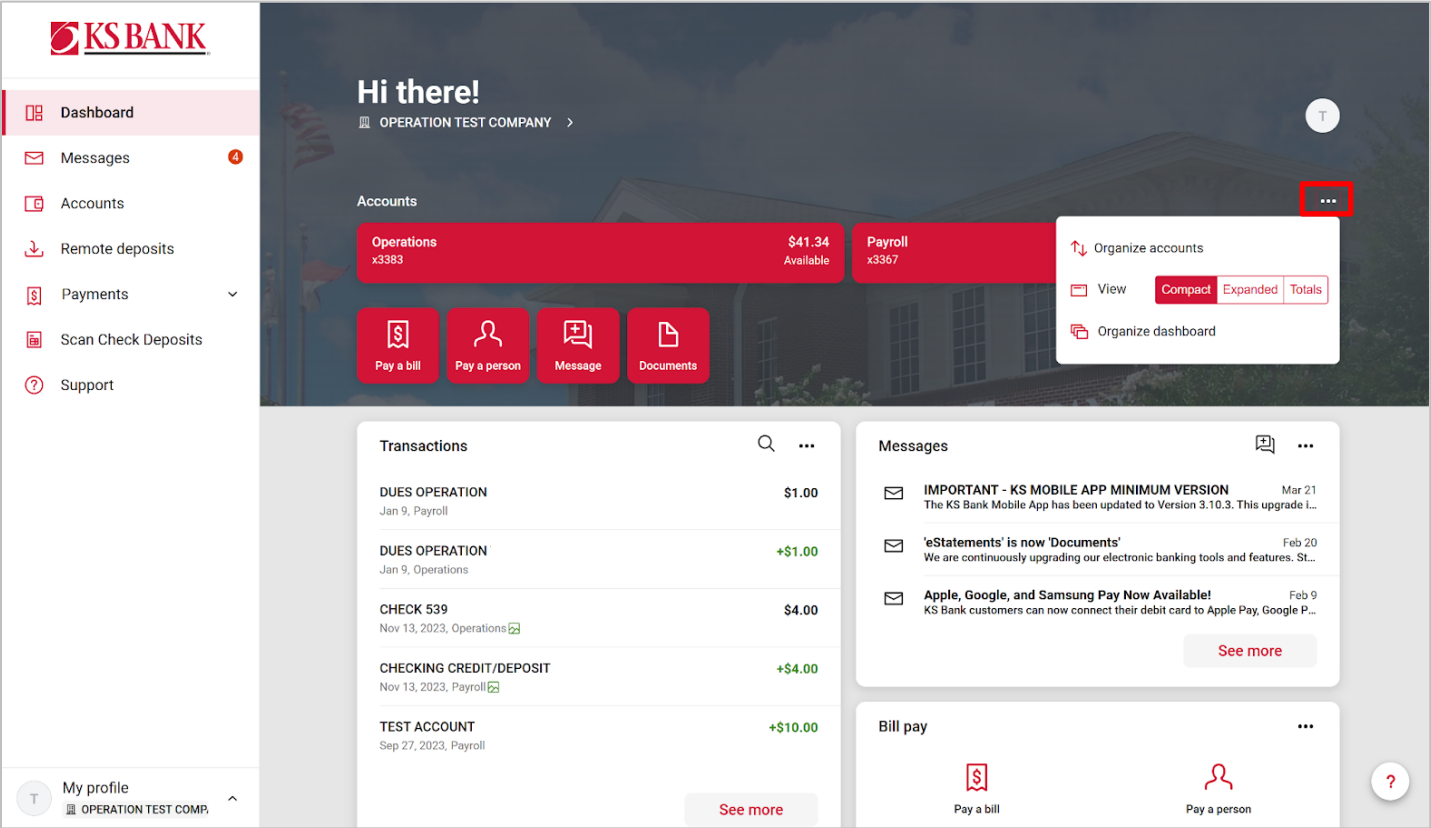


Account View

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.



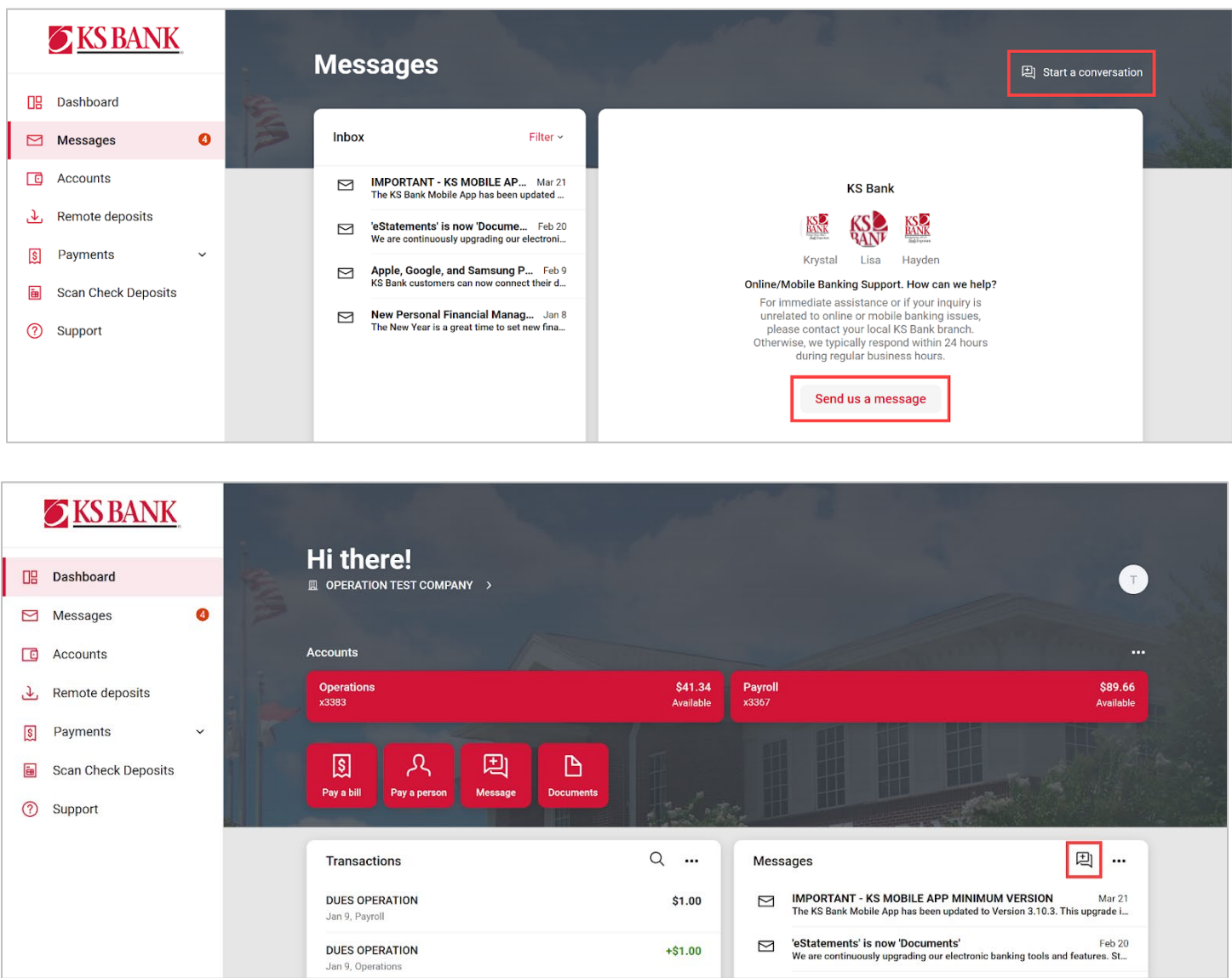
Messages

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

Start a Conversation

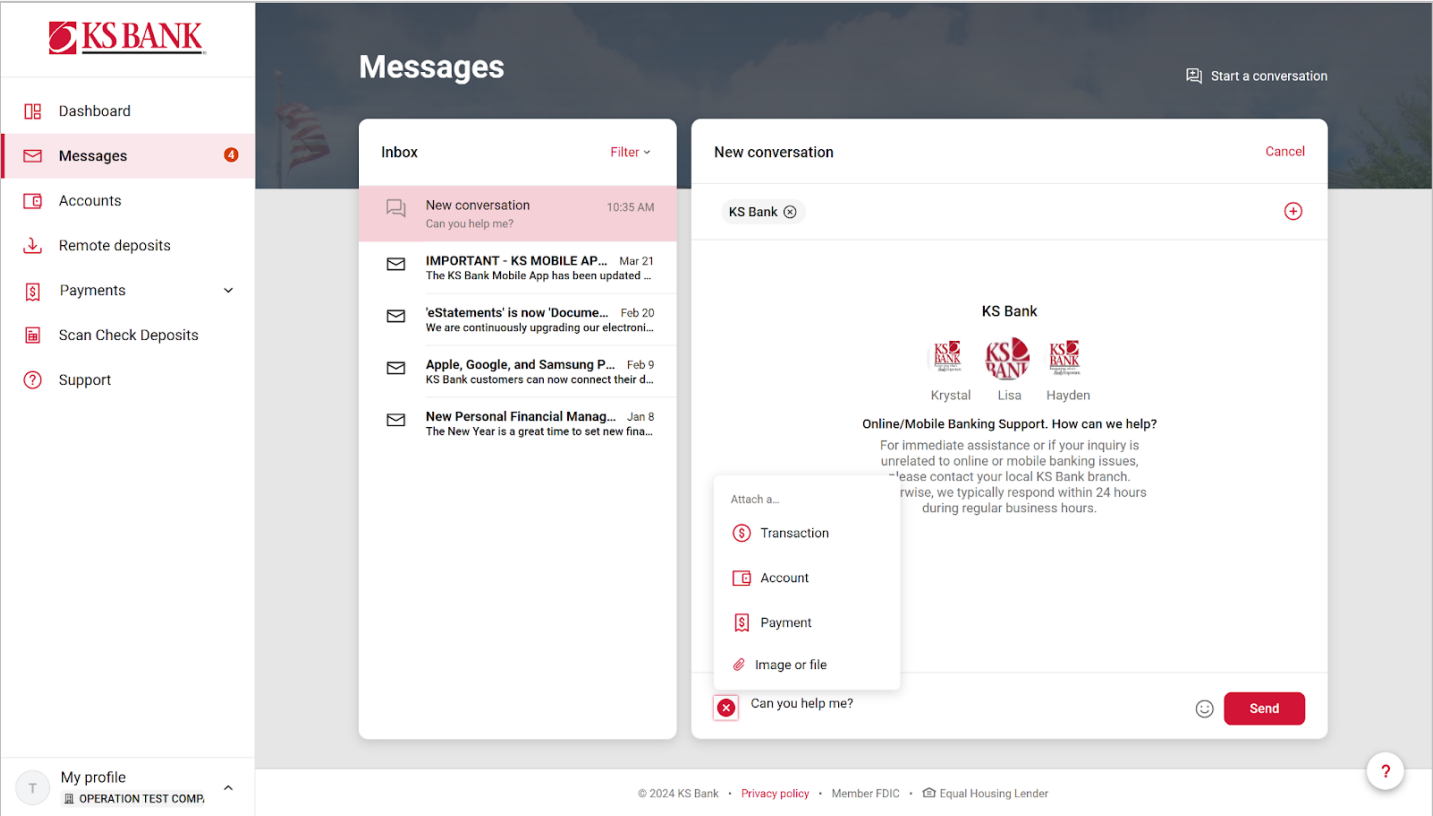
Step 1

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.



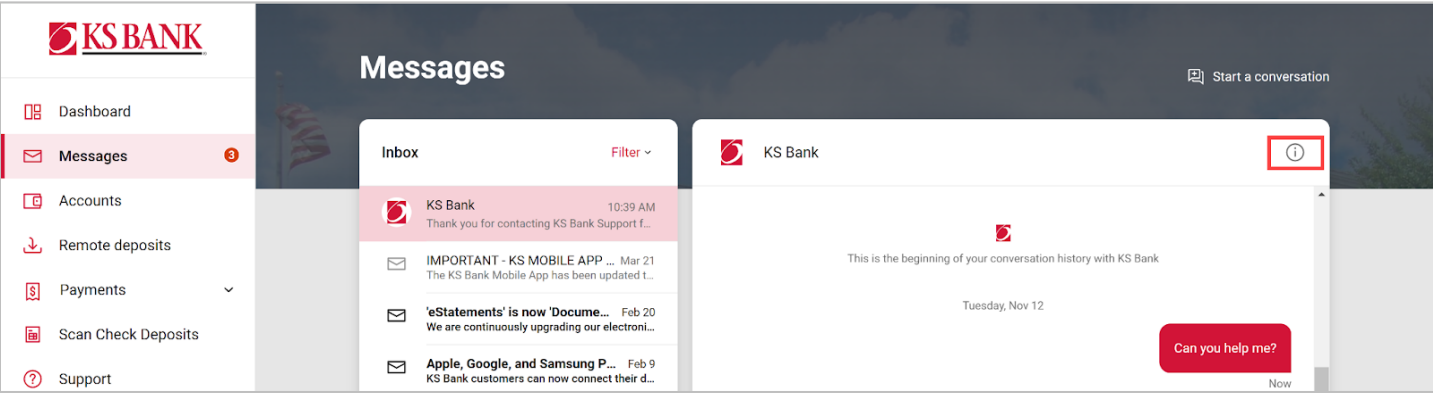
Step 2

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.



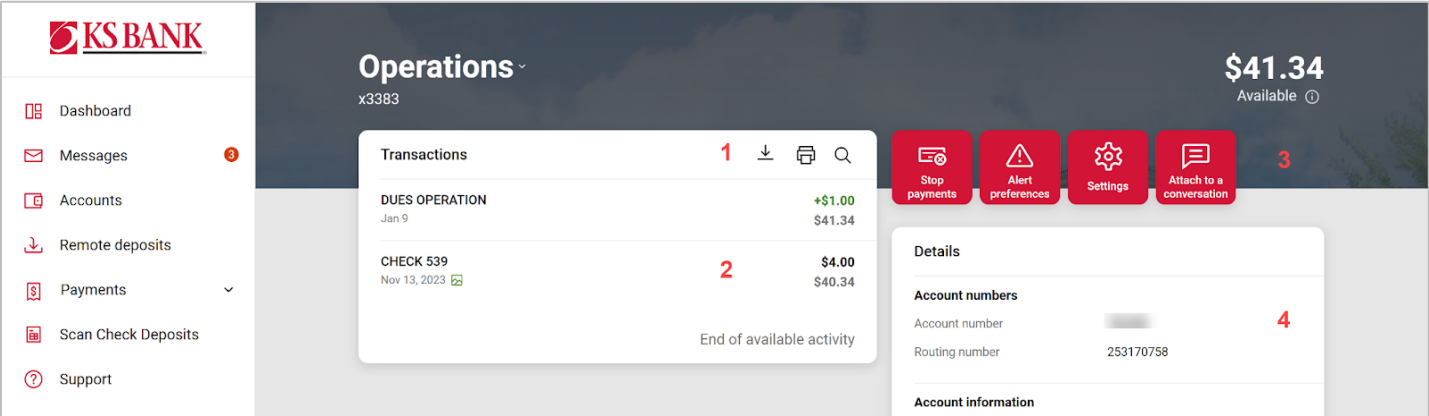
Accounts

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.

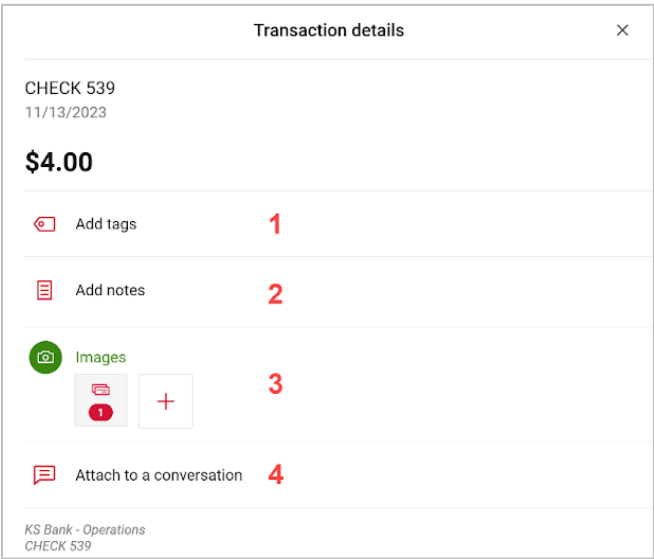


4. Review account details such as account and routing numbers, account owners, account owners, and important dates.

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.



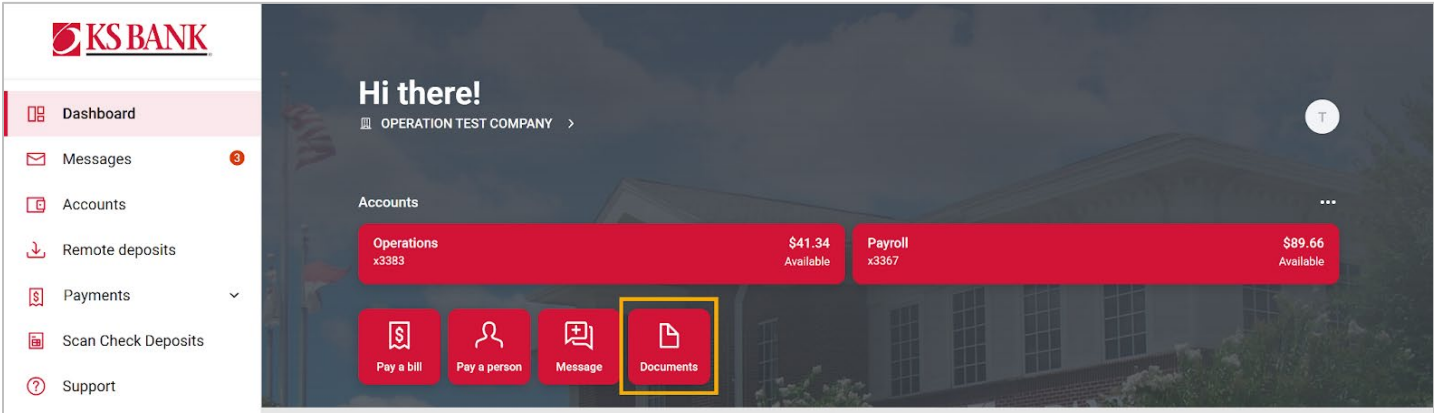
Documents

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**.

<

eStatements

 eStatements

Go Paperless with your Statements!

Notify at

Accounts to enroll

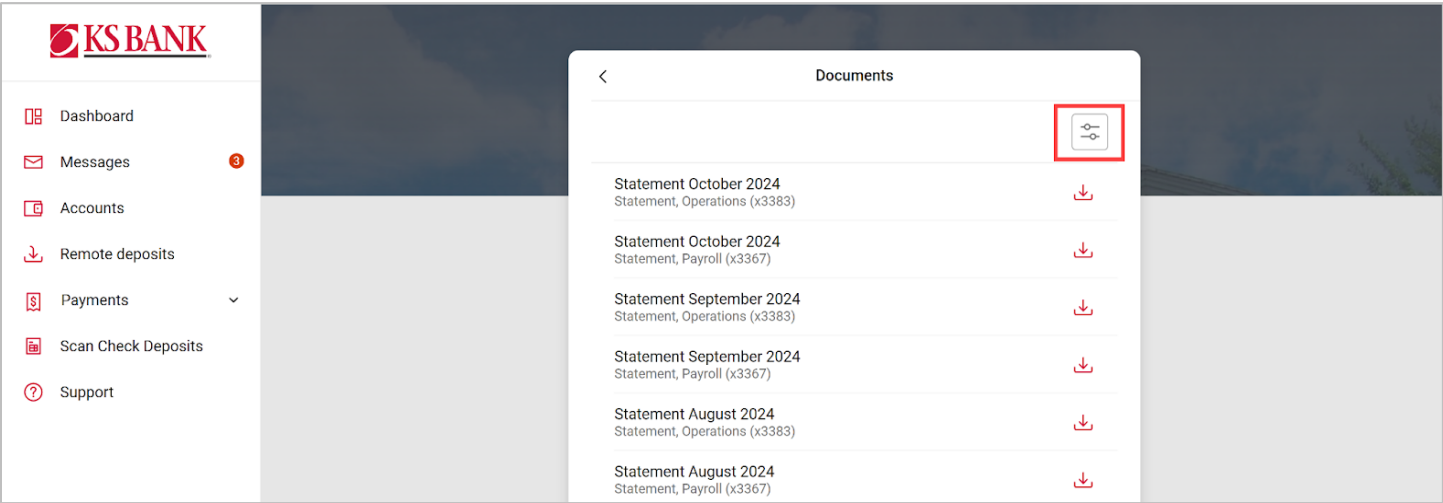
☒ 1044680 TEST ACCT 1 (x4680)

☐ 1067915 TEST ACCT 2 (x7915)

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.

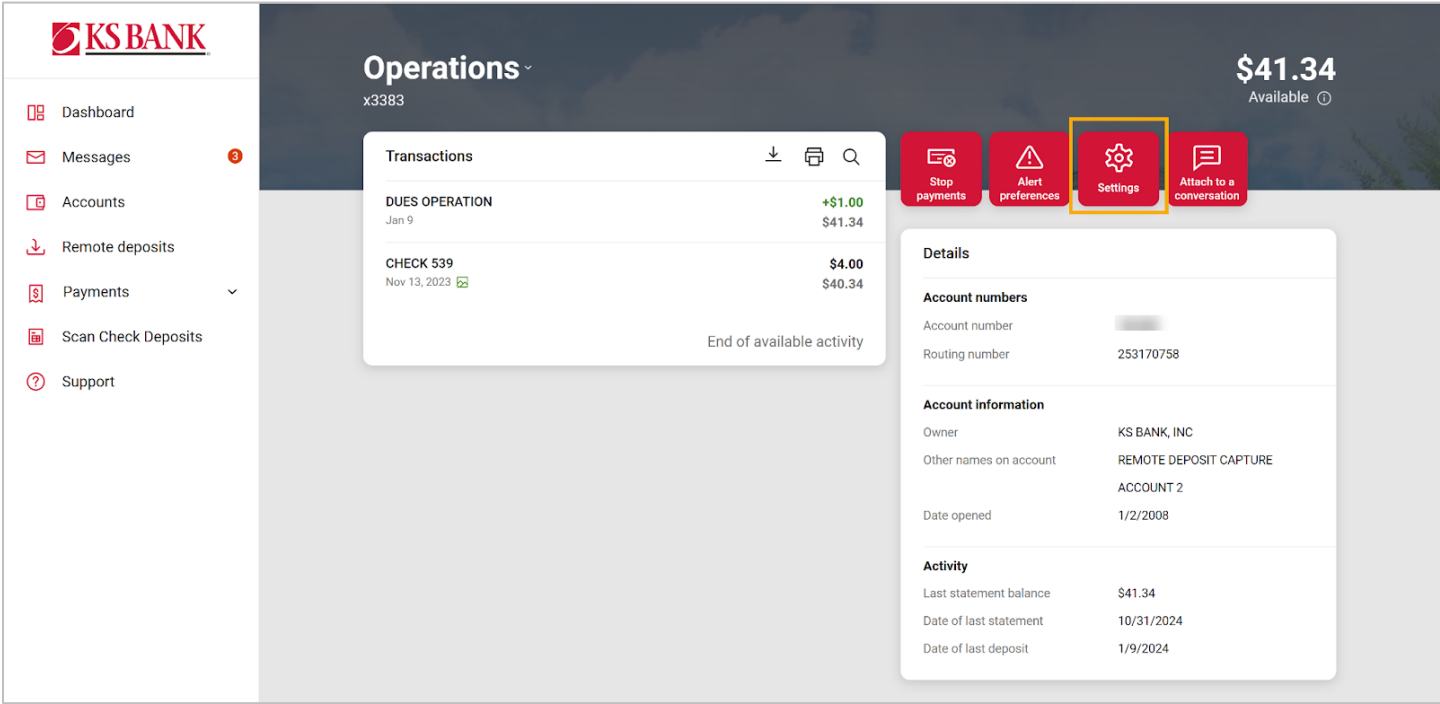


Document Enrollment Changes

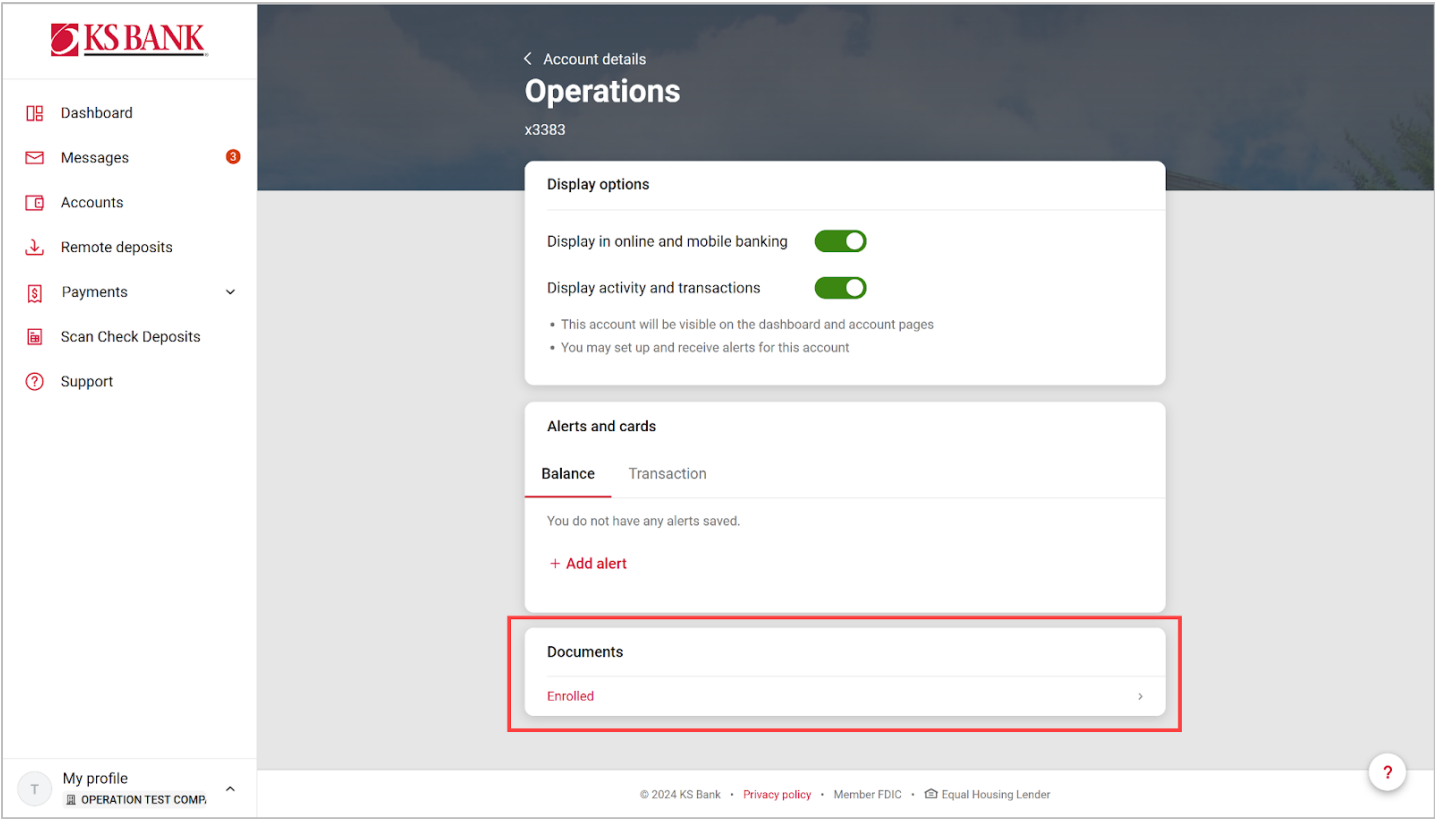
Need to make changes to your eStatement enrollment?

Step 1

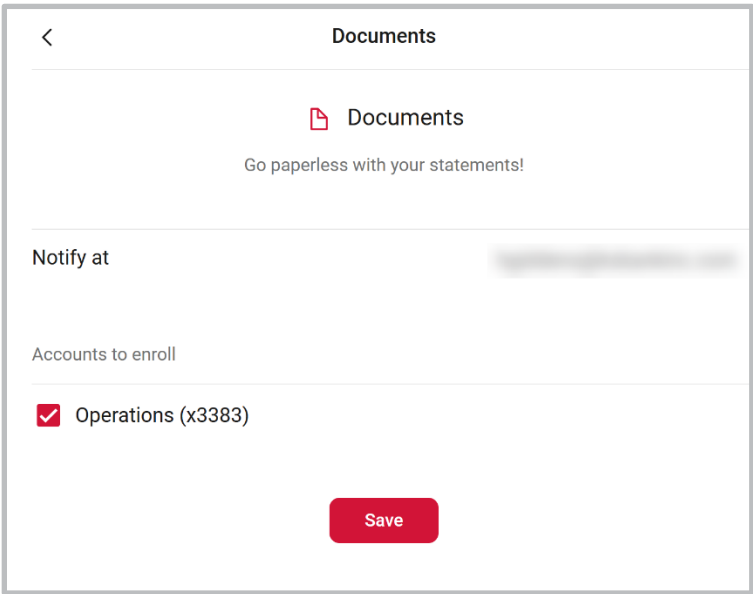
Open an account and click **Settings**.



Step 2
In the **Documents** section, select **Enrolled**.



Step 3
Modify the enrollment status of your accounts and click **Save**.



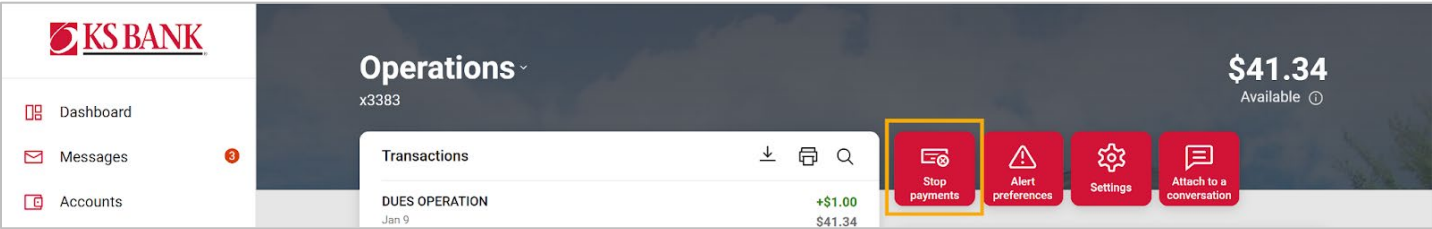
Stop Payments

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**.

Stop payments

Operations (x3383)

What do you want to stop?

A single check

Stop a single check from being cashed.

A range of checks

Stop a consecutive range of checks from being cashed.

Stop payments

Operations (x3383)

Check #

1234

Check amount

100.00

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

Check date

11/12/2024

Payee

Vendor One

Reason

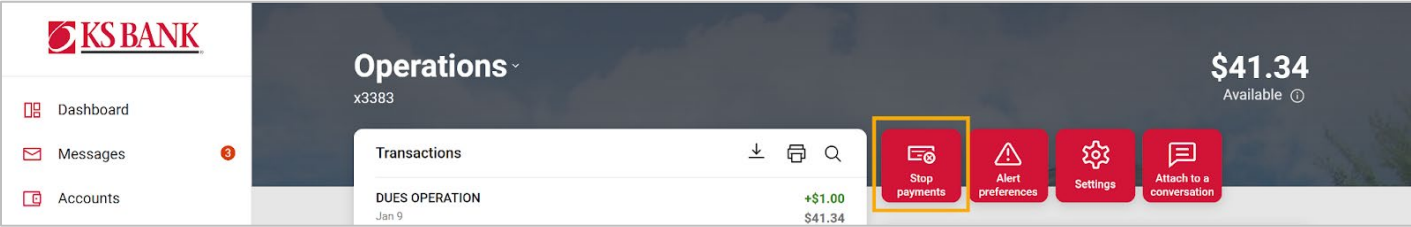
Disputed

Submit

Place a Stop Payment on a Range of Checks

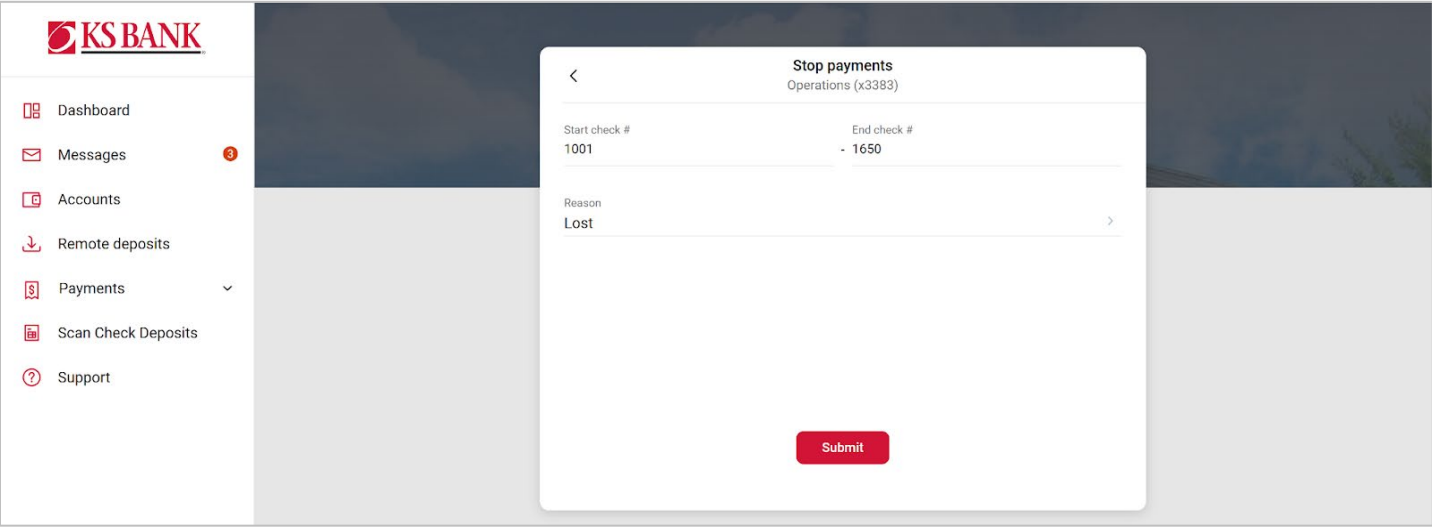
Step 1

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



Step 2

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



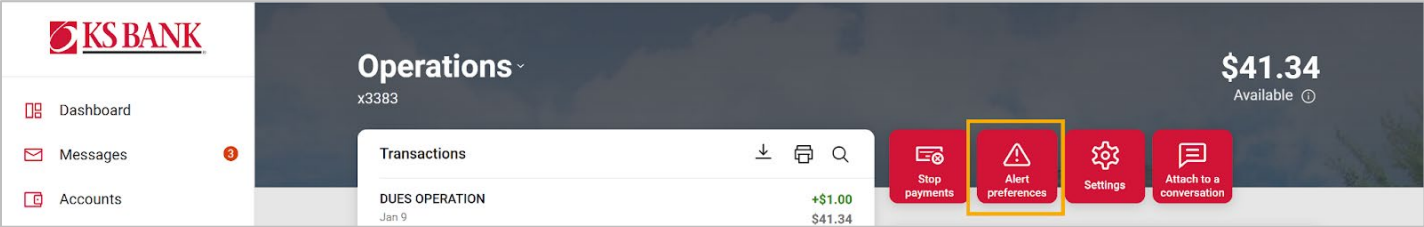
Alerts

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

Set up Balance and Transaction Alerts

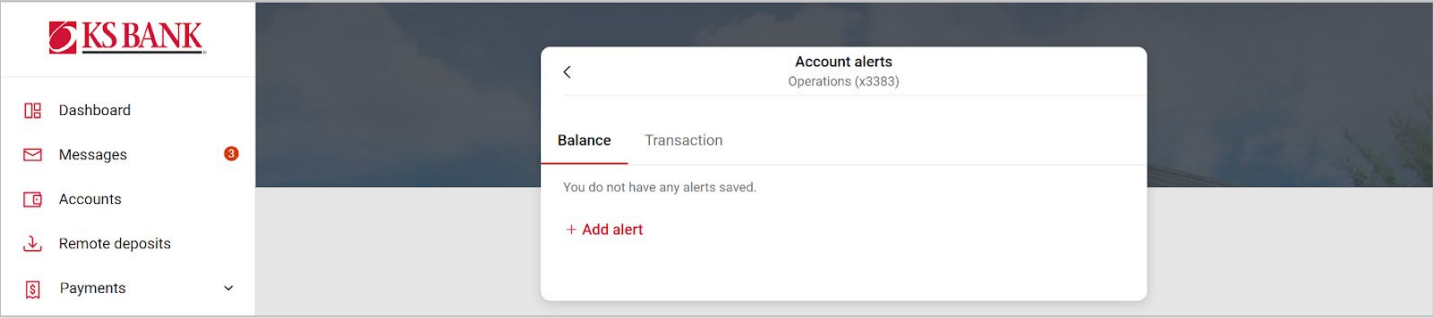
Step 1

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**.

<

Account alerts
Operations (x3383)

Balance

Transaction

You do not have any alerts saved.

Notify me when my balance is :

under

\$

5000

Notify by:

☐ Text

☐ Email

☒ In-App Message

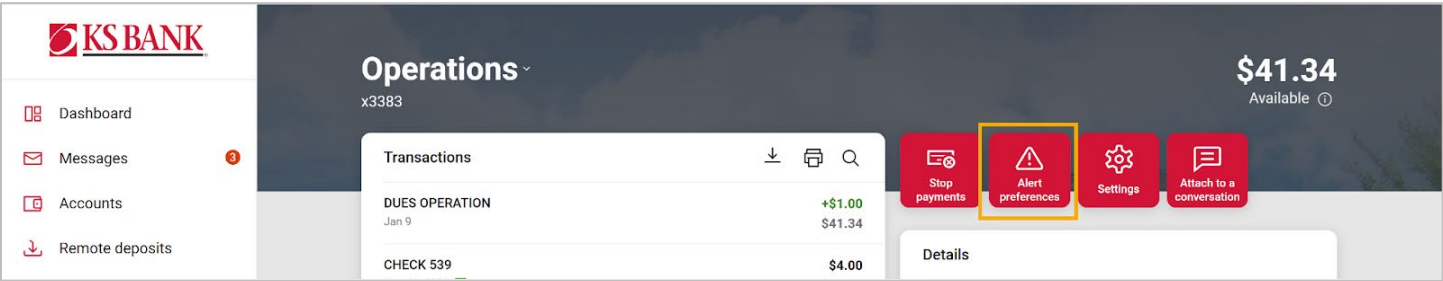
Cancel

Add alert

Edit or Delete a Balance and Transaction Alert

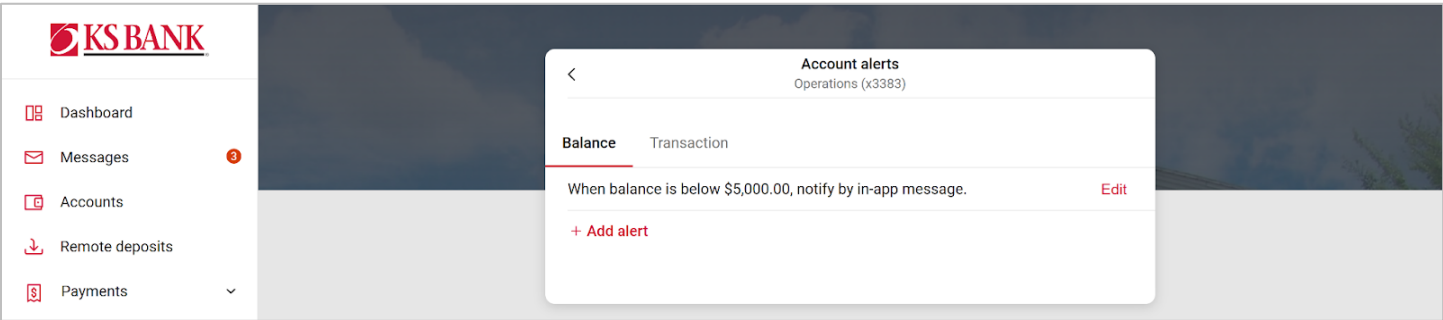
Step 1

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



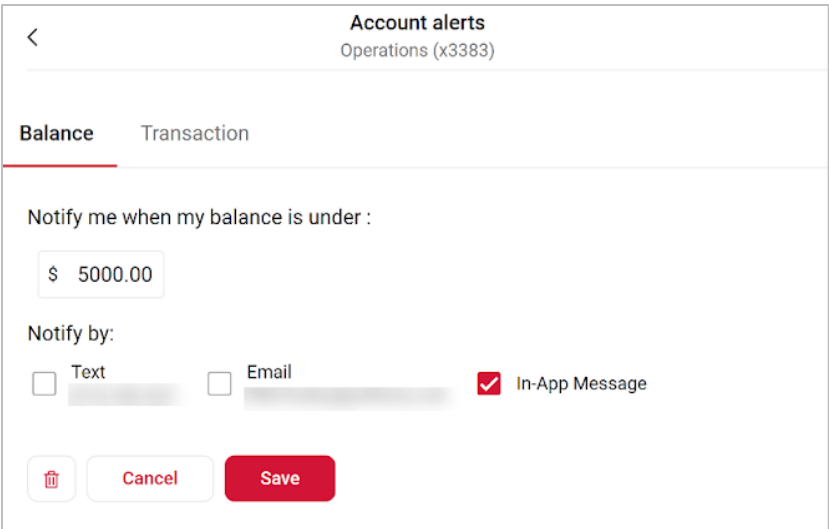
Step 2

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.

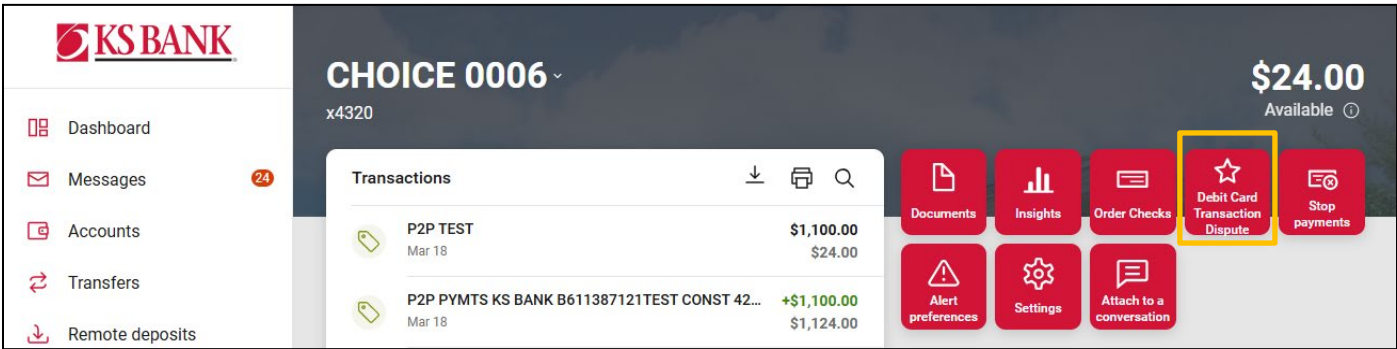


Debit Card Disputes

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.

Submit Claim

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

1

Enter Account Info

2

Add Transactions

3

Fill Out Claim Form

4

Upload Documents

Enter Account Info

Account Number

Select Account Type

Demand Deposit

Demand Deposit

Savings

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**.

Submit Claim

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

1

Enter Account Info

2

Add Transactions

3

Fill Out Claim Form

4

Upload Documents

Enter Account Info

Transaction Method

Debit Card

Account Type:

☒ Personal ☐ Business

I am disputing the listed transaction(s) because:

I did not authorize the transaction(s)

Card Ending - Name

XXXX1111 - Jane Doe - 6789

Account Holder

Jane Doe

Phone

123 456 7890

Email

jane@finboa.com

Describe the circumstance in detail

I don't recognize this transaction.

Next >

Step 4

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

Submit Claim

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

✓ Enter Account Info

2 Add Transactions

3 Fill Out Claim Form

4 Upload Documents

Add Transactions to Dispute

4/27/2023 – 5/28/2025

Load Transactions

Enter merchant, description, or amount

Note: Pending transactions are not yet available for dispute

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

Selected Transactions

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

< Back

Next >

Step 5

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

Submit Claim

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

✓ Enter Account Info

✓ Add Transactions

3 Fill Out Claim Form

4 Upload Documents


DEBIT CARD DISPUTE FORM

Date Cardholder Notified Financial Institution: May 27, 2025
Cardholder Name:
Cardholder Address:
Cardholder Phone Number: (H) (W) (C) 123 456 7890
Card Number:
Account(s):xxxx
I had possession of my debit card at the time the disputed transaction(s) took place. ☒ Yes ☐ No
Is the debit card still in your possession? ☒ Yes ☐ No
Date Debit Card Discovered Lost/Stolen:

Select date

Name(s) of Anyone Who May Have Access to Card and/or PIN:

Police Report Obtained for Stolen Card: ☐ Yes ☒ No
Filed Date:

Select date

 Police Report Number:

City Report Filed In:

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

Check appropriate dispute reason:

☒ I did not participate or have any knowledge of the above transaction(s) nor did I allow anyone to use my debit card.
Card must be closed for fraud. Has card been closed? ☐ Yes ☒ No
Date Card Closed (if you haven't closed your card please contact Customer Care):

Step 6

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



Financial Back Office Automation

Submit Claim

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

✓

Enter Account Info

✓

Add Transactions

✓

Fill Out Claim Form

4

Upload Documents

Upload Supporting Documents

Please upload any supporting documents. Supporting documents may include:

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

Drag and Drop Files Here Or

10MB max file size

Supported Files: PDF, Images

Browse for Files

< Back

Submit >

Step 7

Your claim has been successfully submitted.



Financial Back Office Automation

Submit Claim

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

✓

Your claim has been successfully submitted!

You can now close this page.

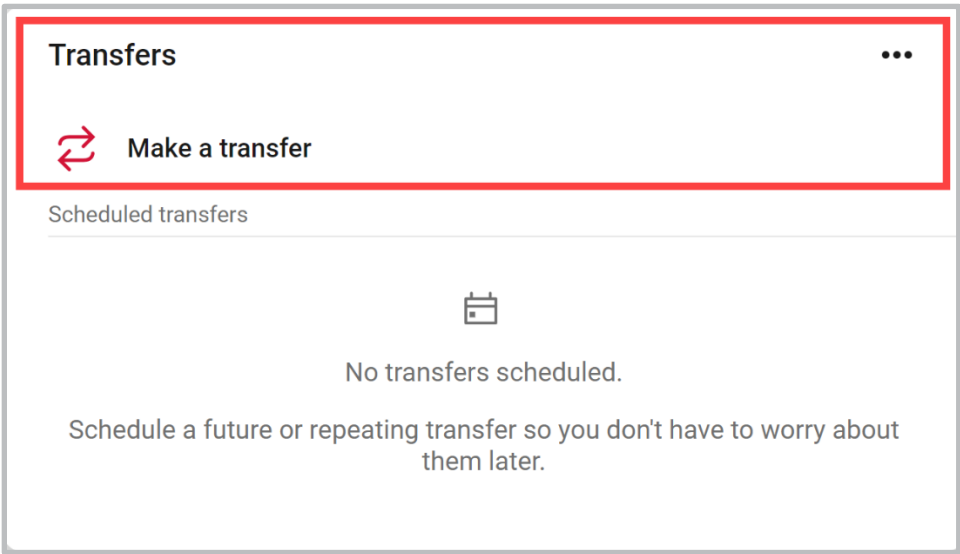
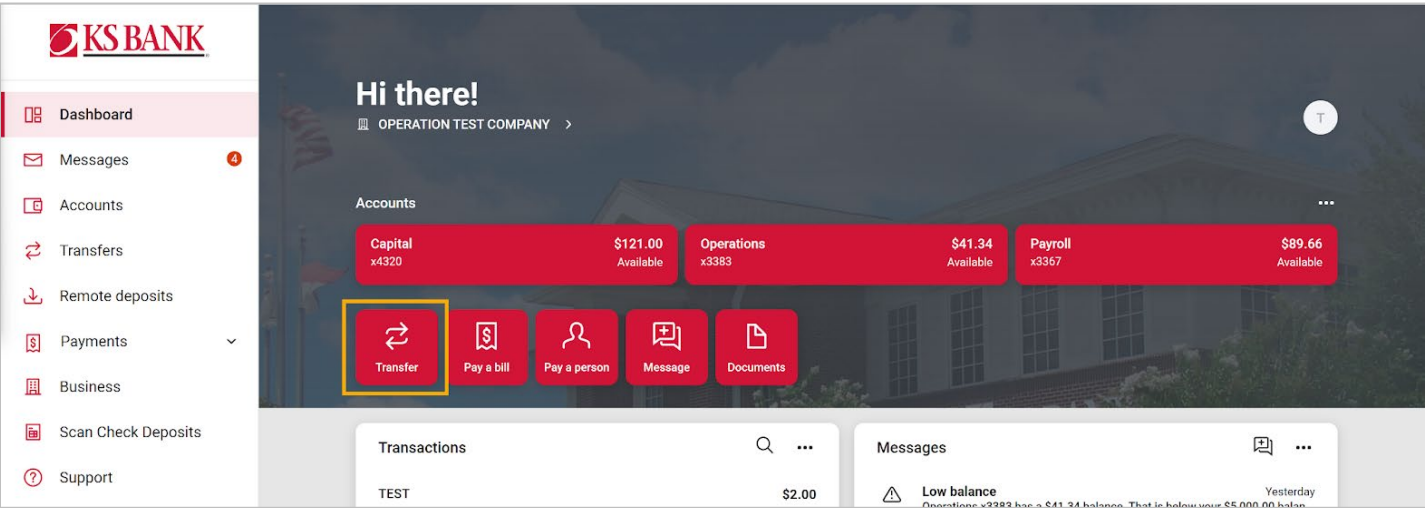
Transfers

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**.

<

Transfer

From

Capital

\$121.00

>

↕

To

Operations

\$41.34

>

Amount

\$

1.00

Frequency

Once

>

Date

Soonest available

>

Memo

For immediate, internal transfers only

Memo

0/20

Hide options

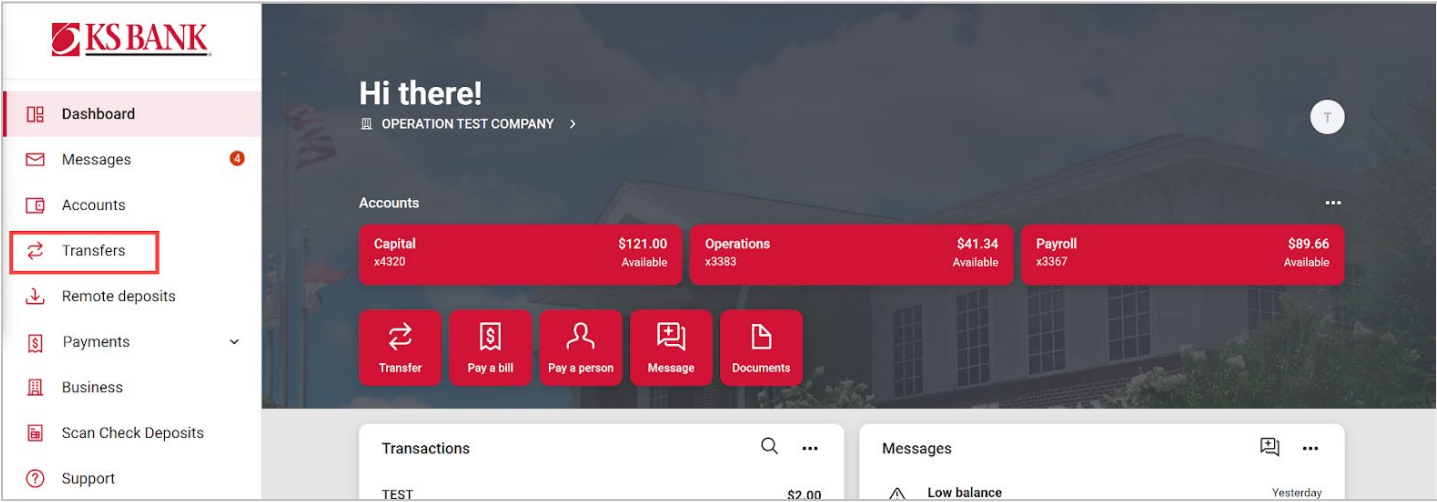
Submit

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

Edit or Delete a Transfer

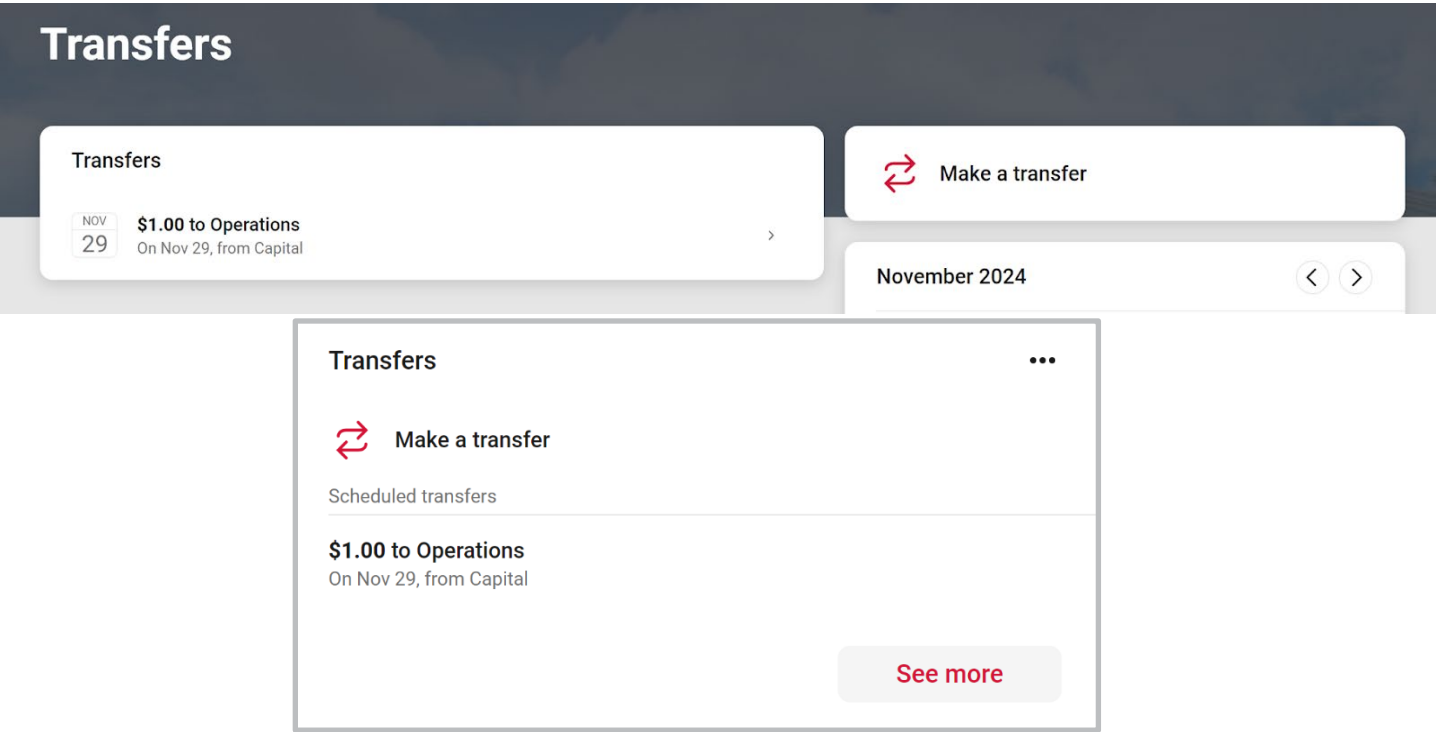
Step 1

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



Step 2

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



Step 3
Modify the transfer and click **Save** or select the **trash can** icon to delete.

<

Transfer



From

Capital
\$121.00

To

Operations
\$41.34

Amount

\$1.00

Frequency

Once >

Date

November 29 >

Save

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

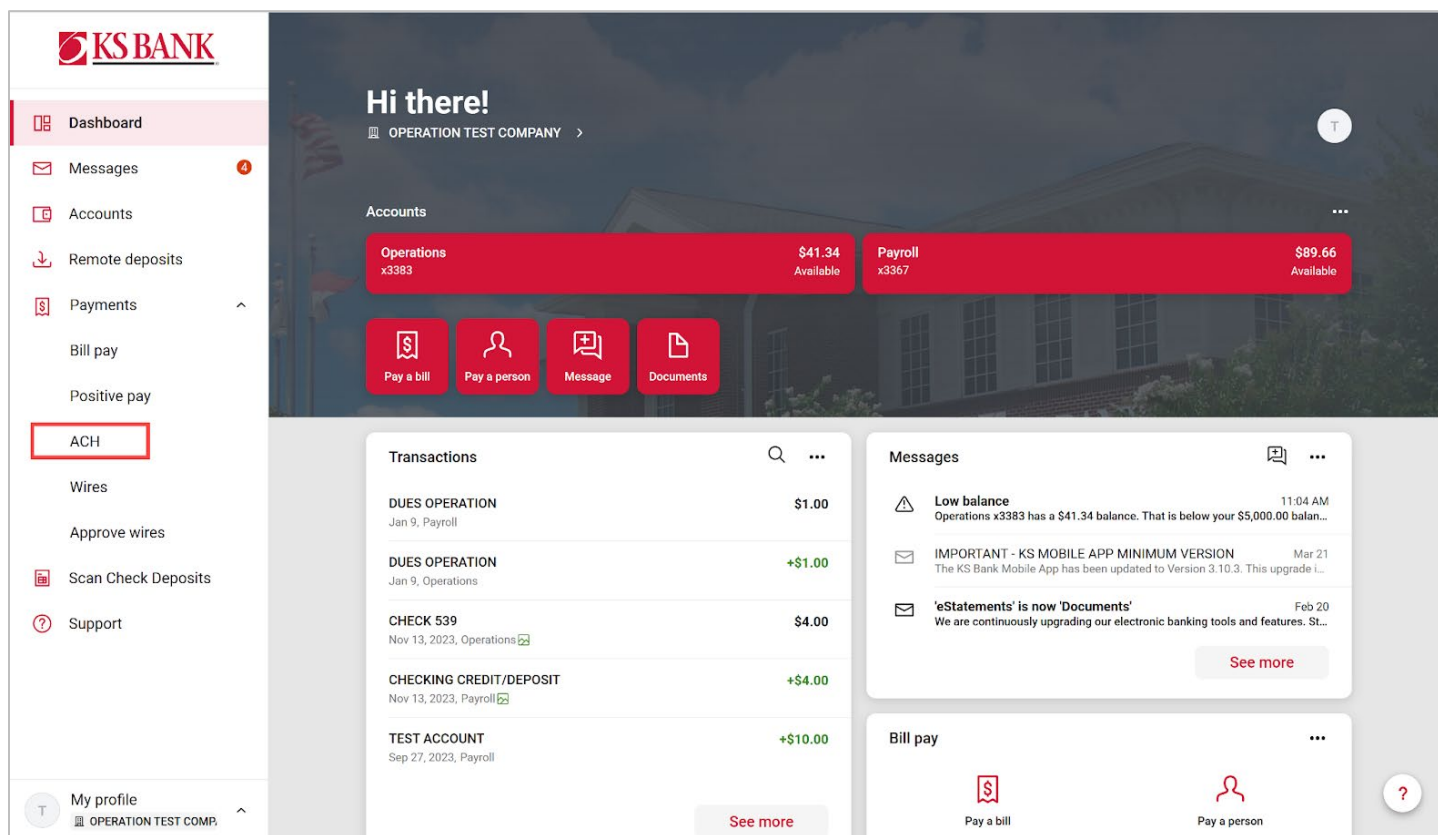
ACH

Create a Batch Manually

Step 1

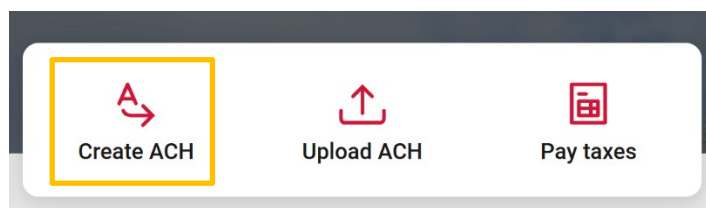
Select **ACH** from the navigation pane.

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



Step 2

Click **Create ACH**.



Step 3

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

<

Create ACH

Batch name

ACH name

Company

Select company >

Cancel

Create batch

Step 4

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

<

Create ACH

Batch name

Payroll

Company

OPERATION TEST >

Company ID

123999996 >

SEC

PPD >

Entry description

PAYROLL >

Discretionary data

PAYROLL >

Recipients

Add recipients >

Restrict batch ⓘ

☐

Cancel

Create batch

Step 5

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

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

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

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

The 'Recipients' form contains the following elements:

- Back arrow and title 'Recipients'.
- 'New recipient' header with a dropdown arrow and a trash icon.
- Form fields: 'Recipient name', 'Amount' (with '\$' symbol and '0.00' value), 'Credit/Debit' (dropdown menu set to 'Credit'), 'Account number', 'Routing number' (with a magnifying glass icon), and 'Account type' (dropdown menu).
- 'Optional fields' section with a dropdown arrow.
- 'Prenote' and 'Hold' checkboxes.
- '+ Add another recipient' link.
- 'Save recipient' button.

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

Step 6

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

The 'Create ACH' form contains the following elements:

- Back arrow and title 'Create ACH'.
- Fields: 'Batch name' (with 'Payroll' value), 'Company' (with 'OPERATION TEST' value), 'Company ID' (with '123999996' value), 'SEC' (with 'PPD' value), 'Entry description' (with 'PAYROLL' value), 'Discretionary data' (with 'PAYROLL' value), 'Recipients' (with '2 recipients' value), and 'Restrict batch' (checkbox).
- 'Cancel' and 'Create batch' buttons.

The confirmation screen displays the following information:

- Green checkmark icon.
- Title: 'ACH batch created'.
- Section: 'Payroll'.
- Summary: 'Credits \$1.00' and 'Debits \$1.00'.
- Details table:

Field	Value
Recipients	2
ACH company	OPERATION TEST
SEC code	PPD
Description	PAYROLL
Discretionary	PAYROLL

- 'Done' button.

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

ACH

ActiveHistory

BATCH	RECURRING	AMOUNT
Payroll		\$1.00
Ready OPERATION TEST		PPD

Create ACHUpload ACHPay taxes

November 2024

Upload a NACHA File

- Step 1
- Select **ACH** from the navigation pane.
- Please note:** If you have multiple payment features activated, select the **Payments** menu first.



Dashboard

Messages4

Accounts

Remote deposits

Payments

Bill pay

Positive pay

ACH

Wires

Approve wires

Scan Check Deposits

Support

Hi there!

OPERATION TEST COMPANY

Accounts

Operationsx3383\$41.34Available

Payrollx3367\$89.66Available

Pay a bill

Pay a person

Message

Documents

Transactions

DUES OPERATIONJan 9, Payroll\$1.00

DUES OPERATIONJan 9, Operations+\$1.00

CHECK 539Nov 13, 2023, Operations\$4.00

Messages

Low balance11:04 AM

IMPORTANT - KS MOBILE APP MINIMUM VERSIONMar 21

'eStatements' is now 'Documents'Feb 20

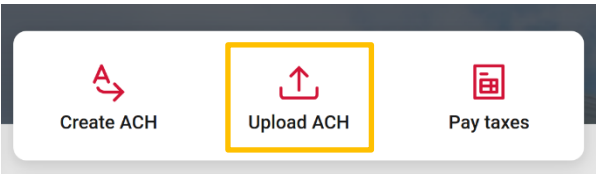
Business Digital Banking User Guide

36

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Last Revised September 2026

Step 2

Click **Upload ACH**.

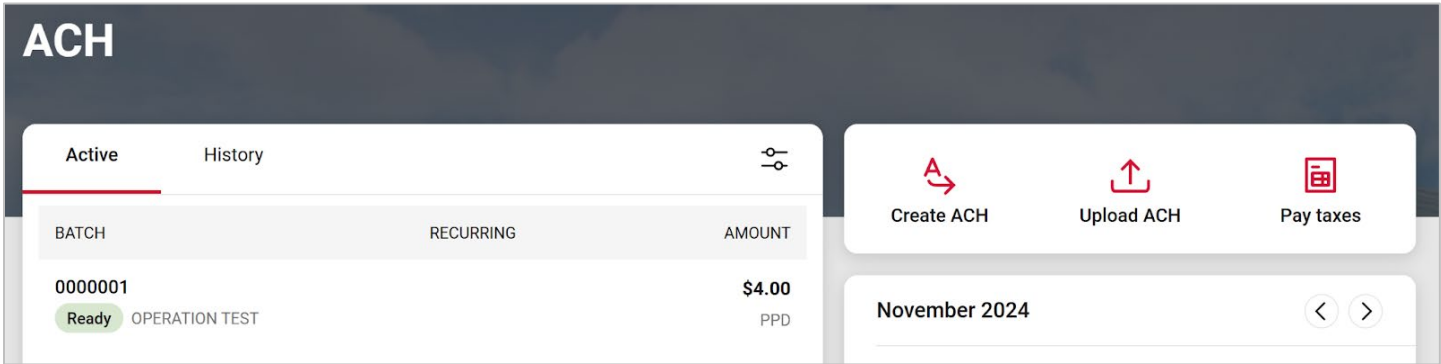
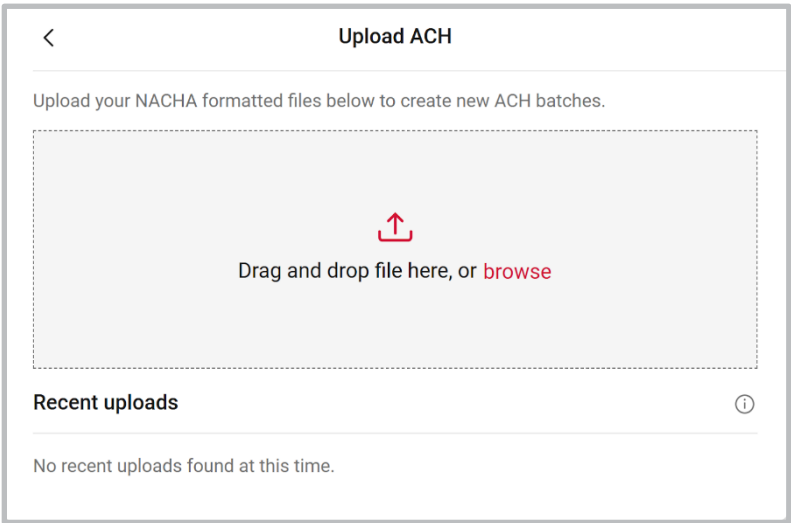


Step 3

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.

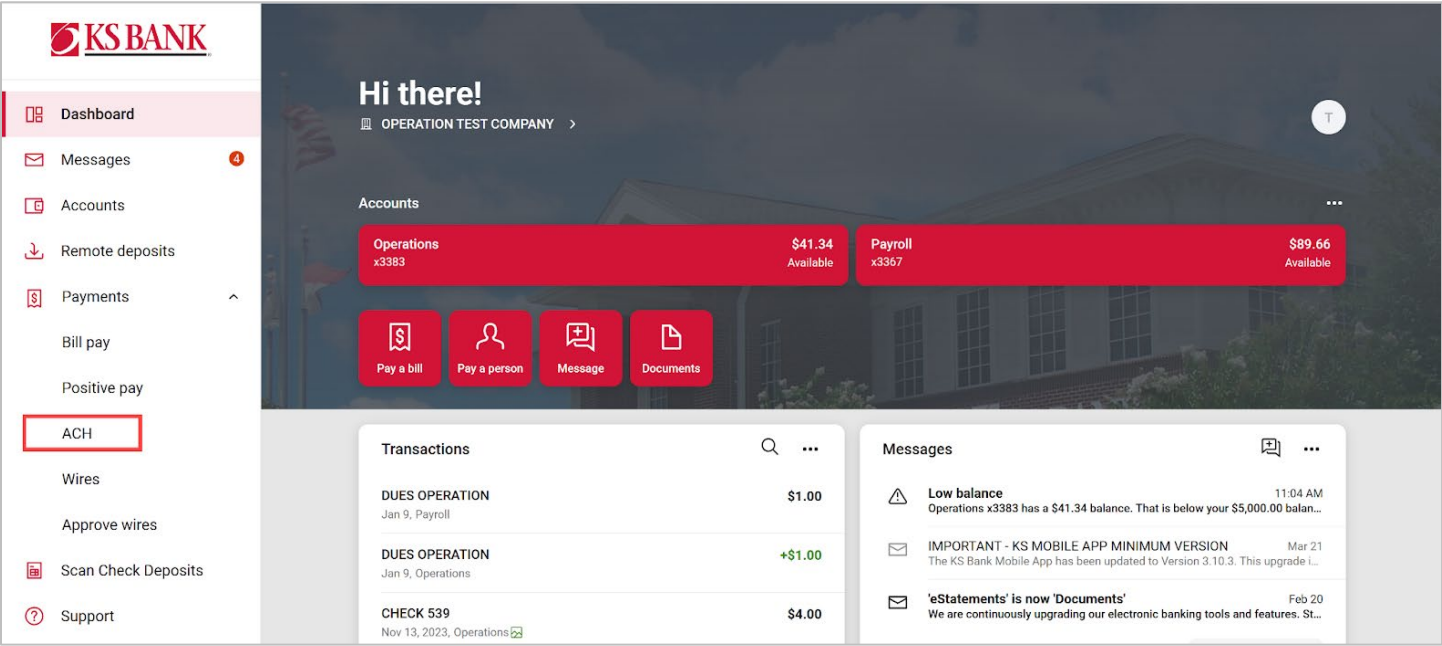
Please see the **Initiate a Batch** section in this document for steps on how to send the payment.



Pay Taxes

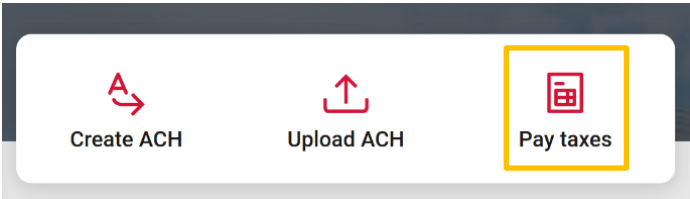
Step 1

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



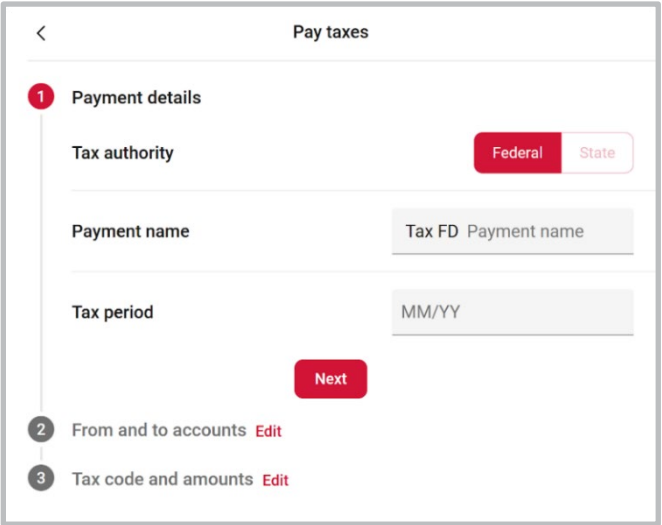
Step 2

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**.

<

Pay taxes

✓

Payment details Edit

Federal, Tax FD Quarterly Tax, December 2024

2

From and to accounts

Company

Select company >

Pay from

Select from account >

Pay to

Select receiving account >

Taxpayer ID

Taxpayer ID

Back

Next

3

Tax code and amounts Edit

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.

<

Pay taxes

✓

Payment details Edit

Federal, Tax FD Quarterly Tax, December 2024

✓

From and to accounts Edit

From Operations , to Bank of America

3

Tax code and amounts

Tax code

Lookup tax code >

Amount

\$0.00

Back

Create payment

ACH

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

Create ACH

Upload ACH

Pay taxes

November 2024

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.

Active

History





BATCH

RECURRING

AMOUNT

0000001

Ready

OPERATION TEST

\$4.00

PPD

Step 2

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

Batch details

1

...

×

0000001

Ready

+

Credits

\$4.00

−

Debits

\$4.00

2

Edit >

Recipients

3

5 recipients >

Company

OPERATION TEST

Company ID

123999996

SEC code

PPD

Description

Payment

Batch restricted ⓘ

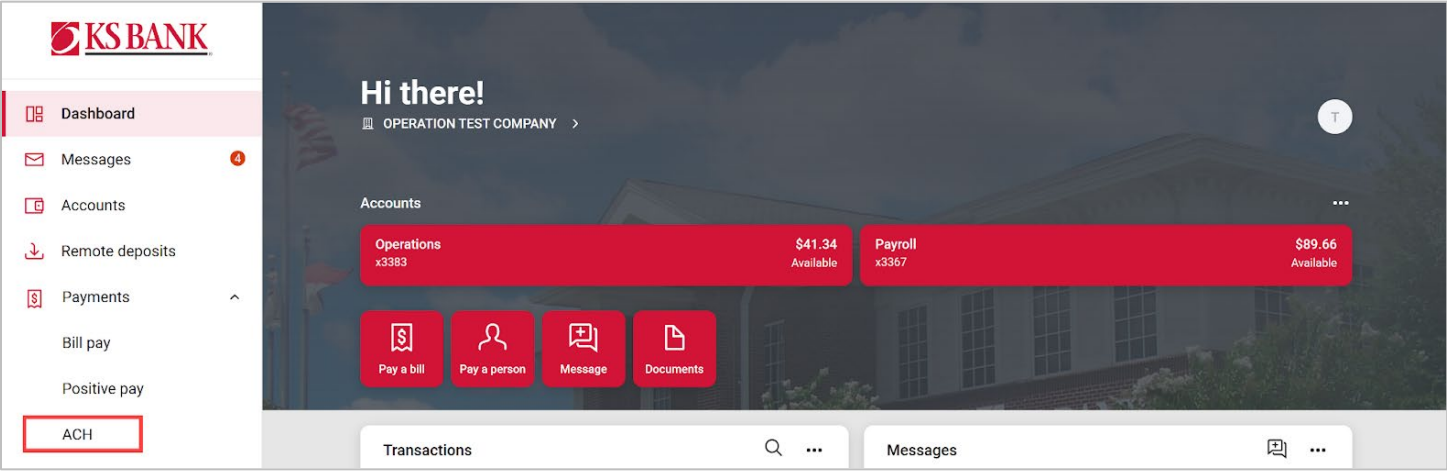
No

Review and initiate

Initiate a Batch

Step 1

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



Step 2

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

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

Batch details

Payroll Ready

+ Credits

\$1.00

- Debits

\$1.00

Edit >

Recipients

2 recipients >

Company

OPERATION TEST

Company ID

123999996

SEC code

PPD

Description

PAYROLL

Discretionary

PAYROLL

Batch restricted ⓘ

No

Review and initiate

Step 3

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

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

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

Review your confirmation and click **Done**.

Initiate ACH

Payroll

⊕ Credits

\$1.00

⊖ Debits

\$1.00

Show details ▾

Frequency

Once >

Effective date

Nov 27 >

Reset amounts to \$0.00 after processing

☐

Cancel

Initiate

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

ACH

ActiveHistory

BATCH	RECURRING	AMOUNT
Payroll		\$1.00
InitiatedOPERATION TEST		PPD

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.

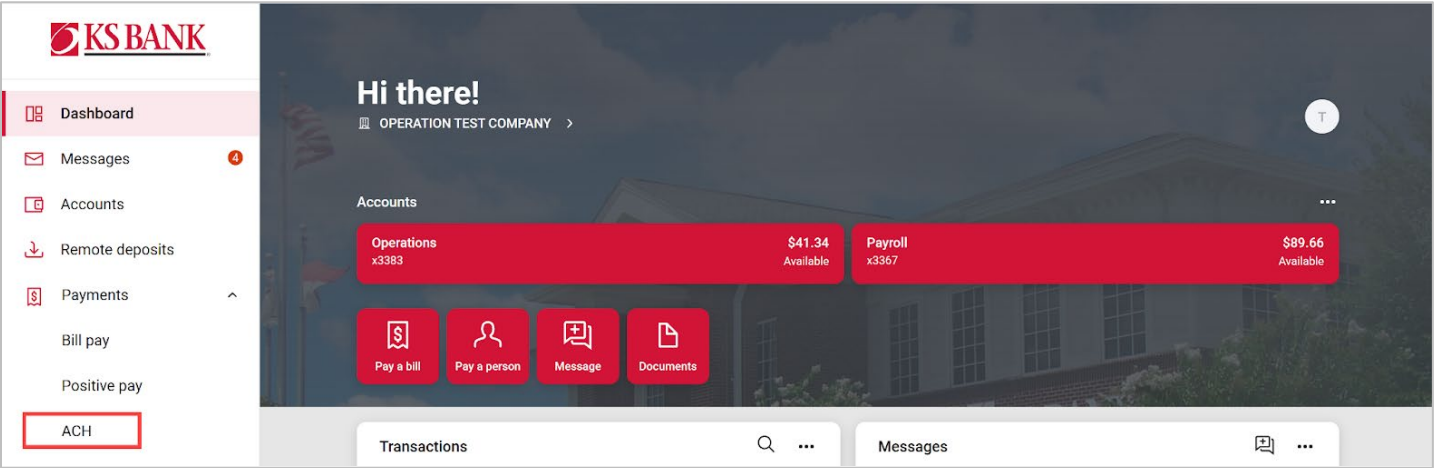
The batch will return to a **Ready** status after processing and may be reused, edited, or deleted.

Initiate Multiple Batches

Step 1

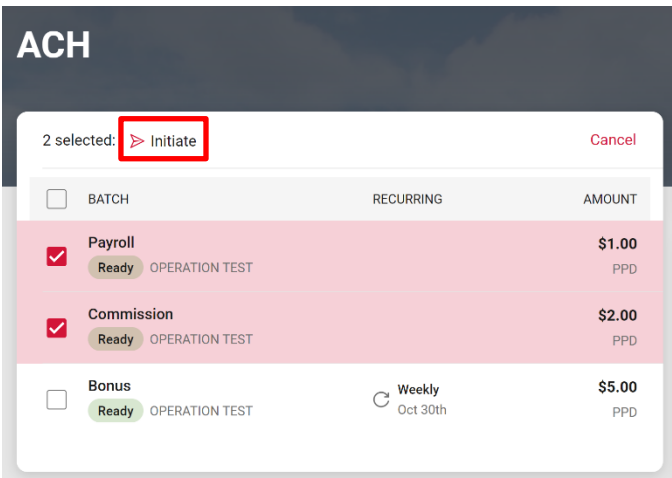
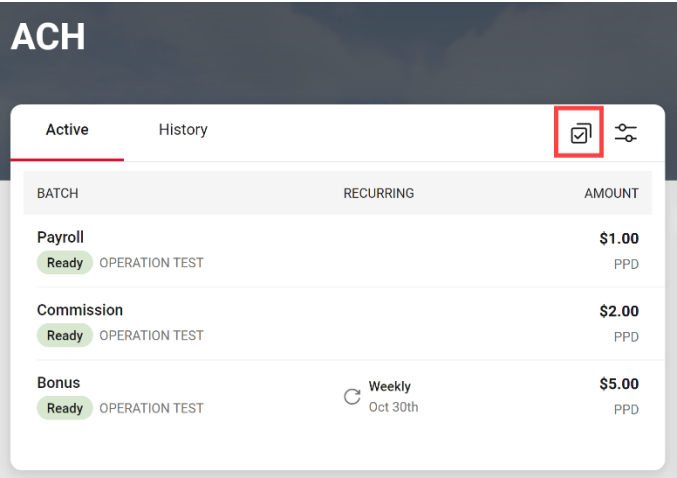
Select **ACH** from the navigation pane.

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.

<

Initiate batches

Payroll \$1.00

Nov 27

Offset account

☐ Reset to \$0

Commission \$2.00

Nov 21

Offset account

☐ Reset to \$0

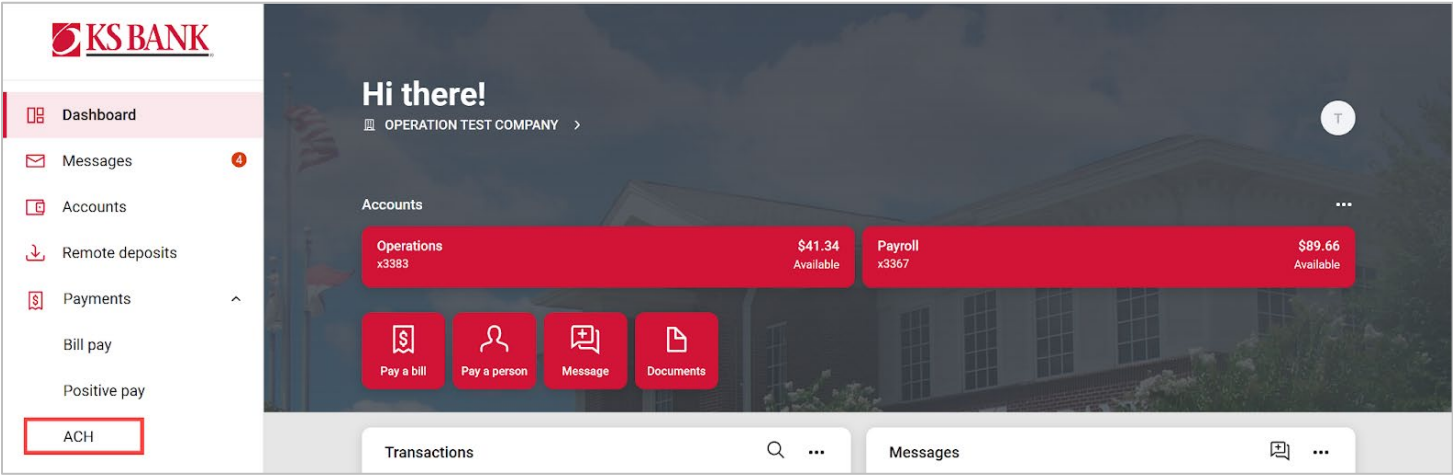
Initiate 2 batches

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.

ACH

ActiveHistory

BATCH	RECURRING	AMOUNT
Payroll		\$1.00
Initiated	OPERATION TEST	PPD

Batch details

PayrollInitiated

+ Credits

\$1.00

- Debits

\$1.00

Recipients

2 recipients >

Company

OPERATION TEST

Company ID

123999996

SEC code

PPD

Description

PAYROLL

Discretionary

PAYROLL

Batch restricted ⓘ

No

Uninitiate

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.



Dashboard

Messages

Accounts

Remote deposits

Payments

Bill pay

Positive pay

ACH

Hi there!

OPERATION TEST COMPANY >

Accounts

Operations

x3383

\$41.34

Available

Payroll

x3367

\$89.66

Available

Pay a bill

Pay a person

Message

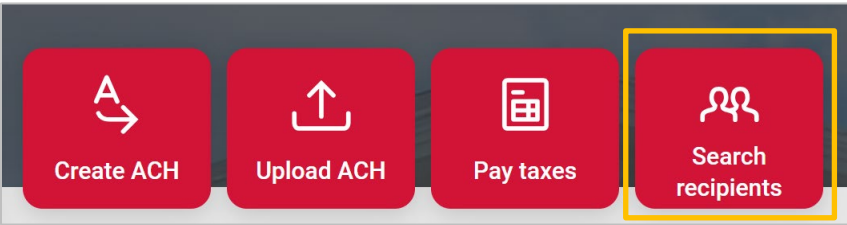
Documents

Transactions

Messages

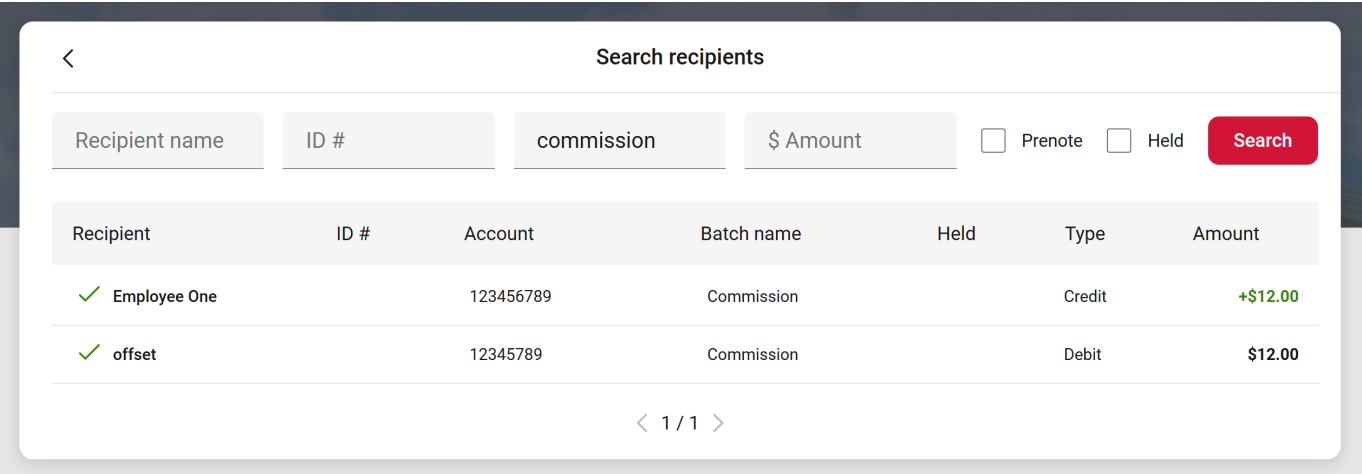
Step 2

Click **Search recipients**.



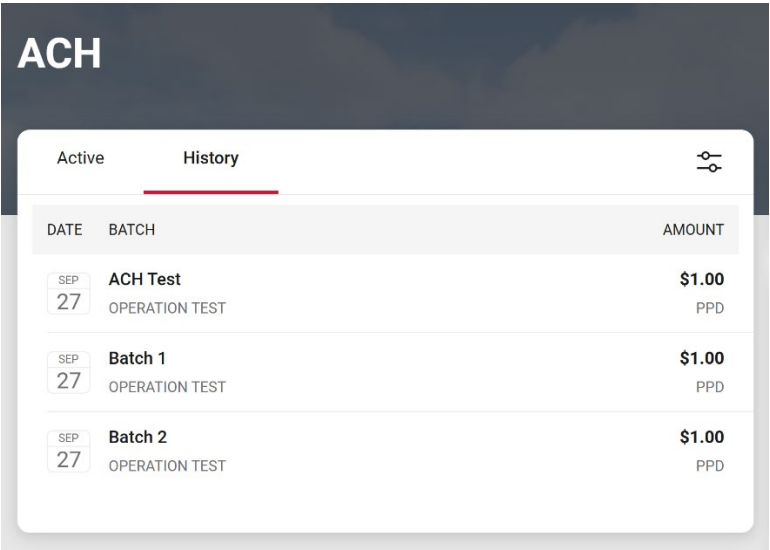
Step 3

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



History

Select this tab to review batches that have been processed.

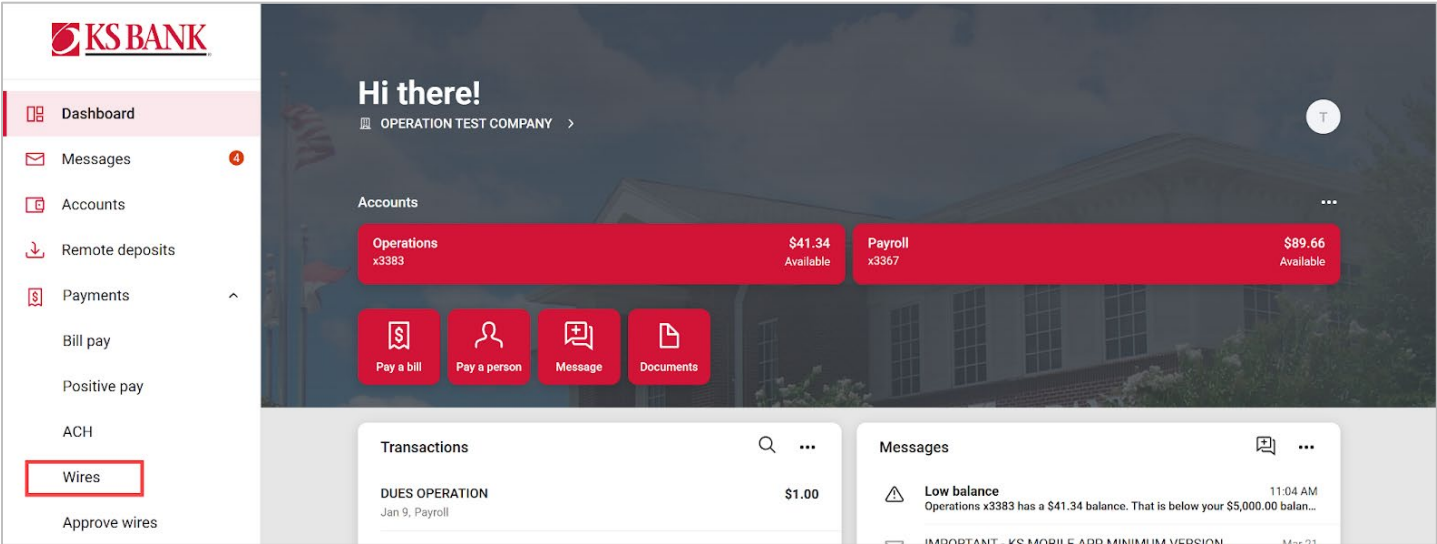


Wires

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**.

<

Create wire

Wire name

0/50

Amount

\$

0.00

From

Select account >

To

Add creditor >

Remittance information

Add notes >

Create wire

Step 4

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

Creditor details

Person or company receiving the payment.

Name

Account number

Building/street #

Street name

Town name (city)

Country subdivision (state)

Post code (zip)

United States - US

+ Show optional fields

Step 5

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

Creditor agent

Beneficiary institution that holds the creditor’s account.

Routing/ABA number

Institution name

Reference beneficiary

Town name (city)

Country subdivision (state)

United States - US

Find institution

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**.

Create wire

Wire name

Vendor One

10/50

Amount

\$

1.00

From

Operations x3383

\$52.16

>

To

Vendor ONE

FIRST CITZ RALEIGH

>

Remittance information

Add notes

>

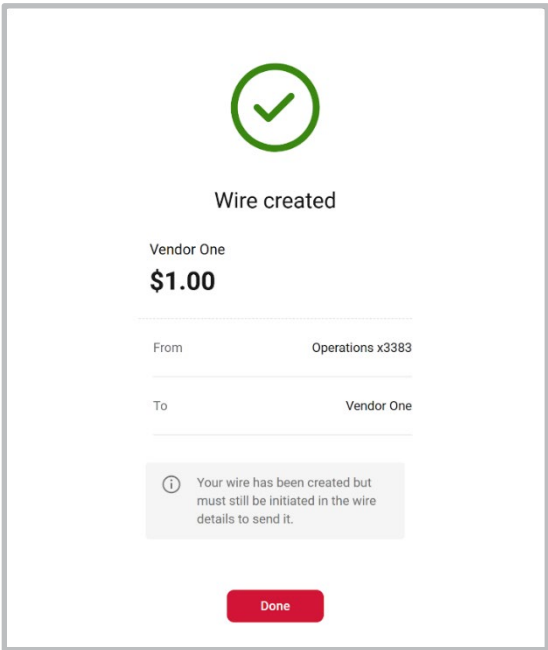
Save as template

i

☐

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.

Wires

ActiveHistoryTemplates

Account

Operations x3383

WIRE DETAILS

Vendor One

Ready to FIRST CITZ RALEIGH (x6789)

AMOUNT

\$1.00

Create wire

November 2024

SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Edit or Delete a Wire

Step 1

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

Wires

Active

History

Templates

Account

Operations x3383

WIRE DETAILS

AMOUNT

Vendor One

Ready to FIRST CITIZ RALEIGH (x6789)

\$1.00

W

Create wire

November 2024

<

>

SUN

MON

TUE

WED

THUR

FRI

SAT

1

2

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.

Wire details

1

Vendor One

Ready

\$1.00

2

>

From

Operations

Creditor details

Name

Vendor ONe

Account number

123123123

Address

124 main
Joplin, mo, US 64804

Show details

Attach to a conversation

Review and initiate

Business Digital Banking User Guide

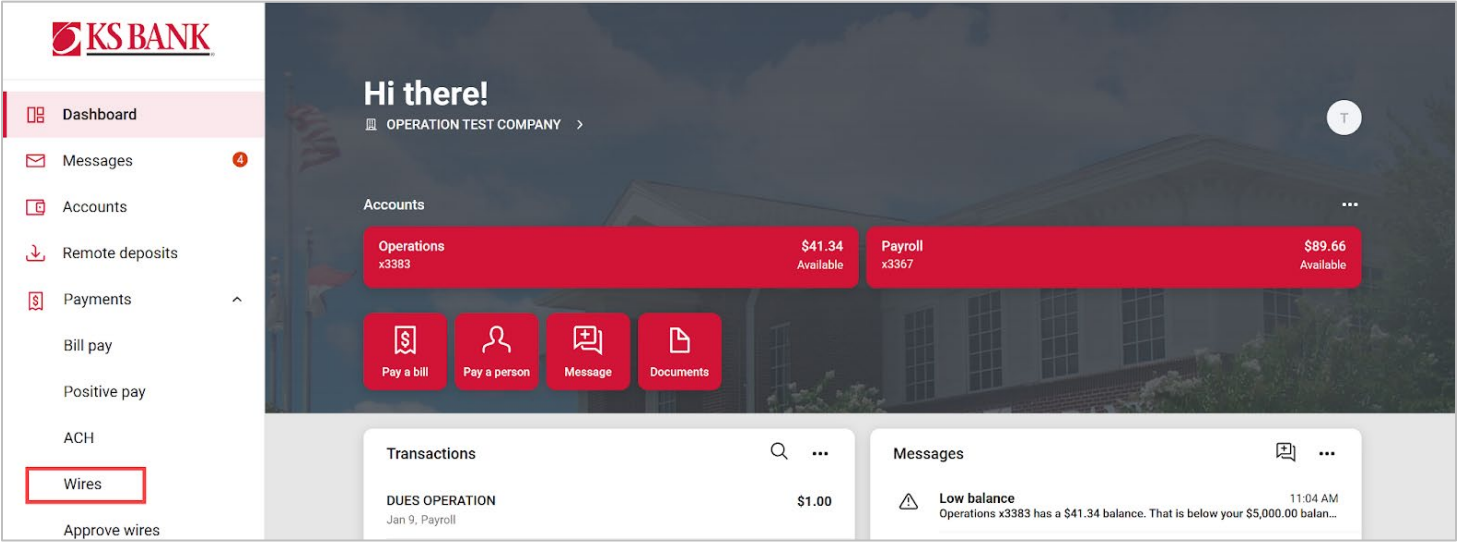
50

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Initiate a Wire

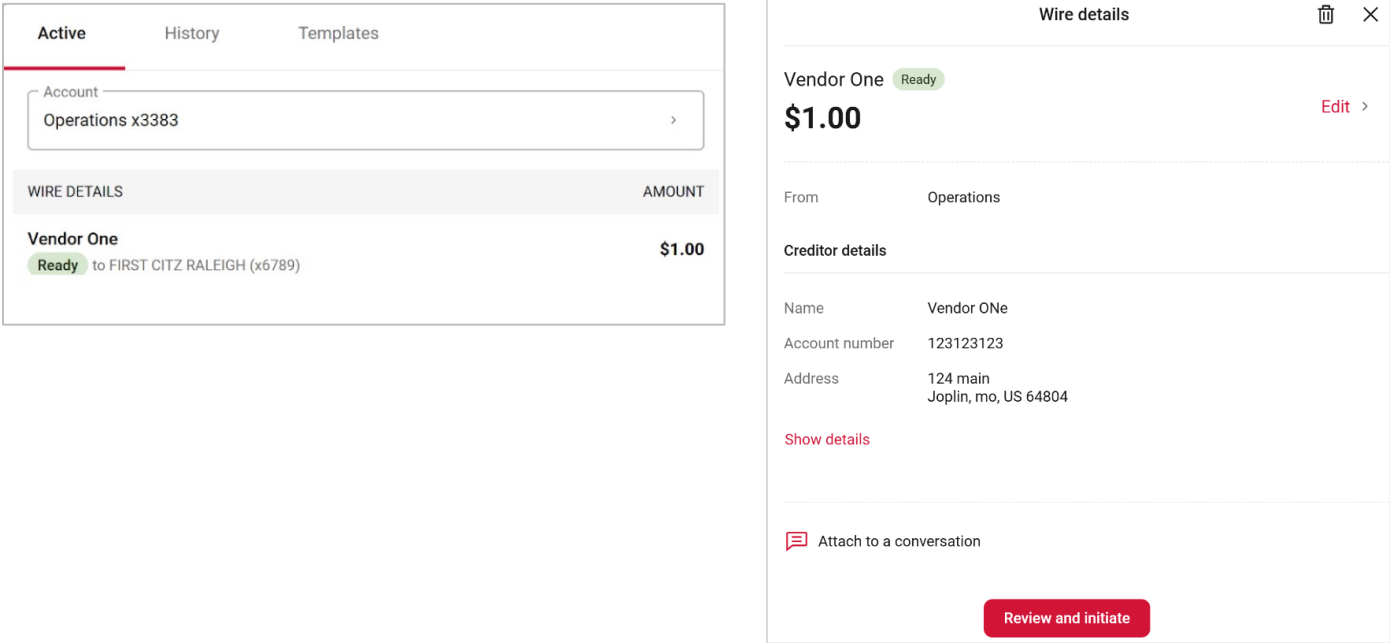
Step 1

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**.

<

Initiate wire

Vendor One

Ready

\$1.00

From

Operations

Show details

Cancel

Initiate

✓

Wire initiated

Vendor Two

\$1.00

From

BASICBUS 0005 (x5554)

To

Vendor Two

Confirmation #

0000000000

Done

Step 4

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

Wires

Active

History

Templates

Account

Operations x3383

WIRE DETAILS

AMOUNT

Vendor One

Initiated to FIRST CITZ RALEIGH (x6789)

\$1.00

W

Create wire

November 2024

<

>

SUN

MON

TUE

WED

THUR

FRI

SAT

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

29

30

History

Select this tab to review wires that have been processed.

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

Positive Pay

Enter Issued Items Manually

Step 1

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

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



Dashboard

Messages4

Accounts

Remote deposits

Payments^

Bill pay

Positive pay

ACH

Wires

Approve wires

Scan Check Deposits

Support

Hi there!

OPERATION TEST COMPANY

Accounts

Operations x3383\$41.34 Available

Payroll x3367\$89.66 Available

Pay a bill

Pay a person

Message

Documents

Transactions

DUES OPERATIONJan 9, Payroll\$1.00

DUES OPERATIONJan 9, Operations+\$1.00

CHECK 539Nov 13, 2023, Operations\$4.00

Messages

Low balance11:04 AMOperations x3383 has a \$41.34 balance. That is below your \$5,000.00 balan...

IMPORTANT - KS MOBILE APP MINIMUM VERSIONMar 21The KS Bank Mobile App has been updated to Version 3.10.3. This upgrade i...

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

Business Digital Banking User Guide

53

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Step 2
Click + **Add checks** and select **Add your checks manually**.

Positive pay

Check entries



Your check uploads will display here

+ Add checks

 Work check exceptions

 Work ACH exceptions

Settings

Manage templates

< Add checks

 Add your checks manually >

1 Select template

Select template >

Step 3
Select the account the checks were written against.

< Select account

Select the account your checks were issued from

 Search accounts

Operations (x3383)
\$41.34 available >

Payroll (x3367)
\$89.66 available >

Step 4

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

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

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

<

Enter checks

Operations x3383

Check number

0000

0/10

Check amount

\$0.00

Payee

Payee name

0/35

Type

Debit

▼

Check date

Select >

Save and enter another

Review 0 checks

Step 5

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

Click **Approve** to confirm.

Review the confirmation and click **Done**.

<

Review checks

Account

Operations

x3383

>

Upload summary

Total items

1

Total amount

\$1.00

DATE

PAYEE/AMOUNT

CHECK #

NOV

12

\$1.00

Vendor One

1234

>

Enter another

Approve

Step 6
Your check file will appear on the **Positive Pay** dashboard in a **Pending** Status. Click **Review & approve**.

Positive pay

Check entries

ArpManualEntry_TestUser_241112.txt

Operations

Pending

Review & approve >

+ Add checks

Work check exceptions

Step 7
Review the details and click **Approve**. Review the confirmation and click **Done**.

Review checks

File upload summary

File name

ArpManualEntry_TestUser_241112.txt

Total items

1

Total amount

\$1.00

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

Cancel

Approve

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

Step 8
The issued items file status will now show as **Successful**.

Positive pay

Check entries

ArpManualEntry_TestUser_241112.txt

Operations

Just uploaded

Successful

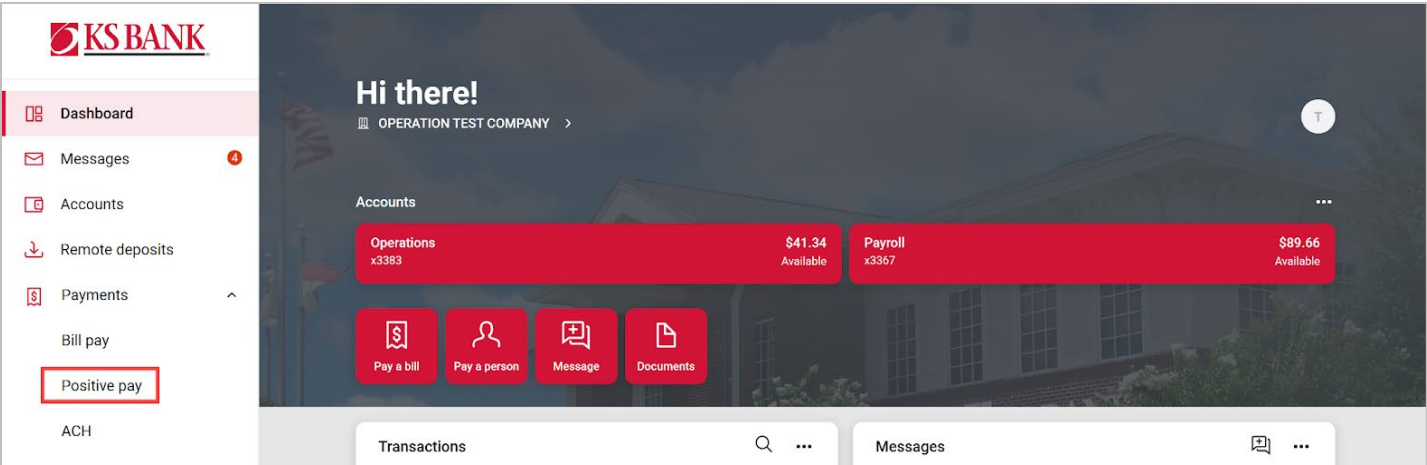
+ Add checks

Work check exceptions

Create an Issued Items Upload Format

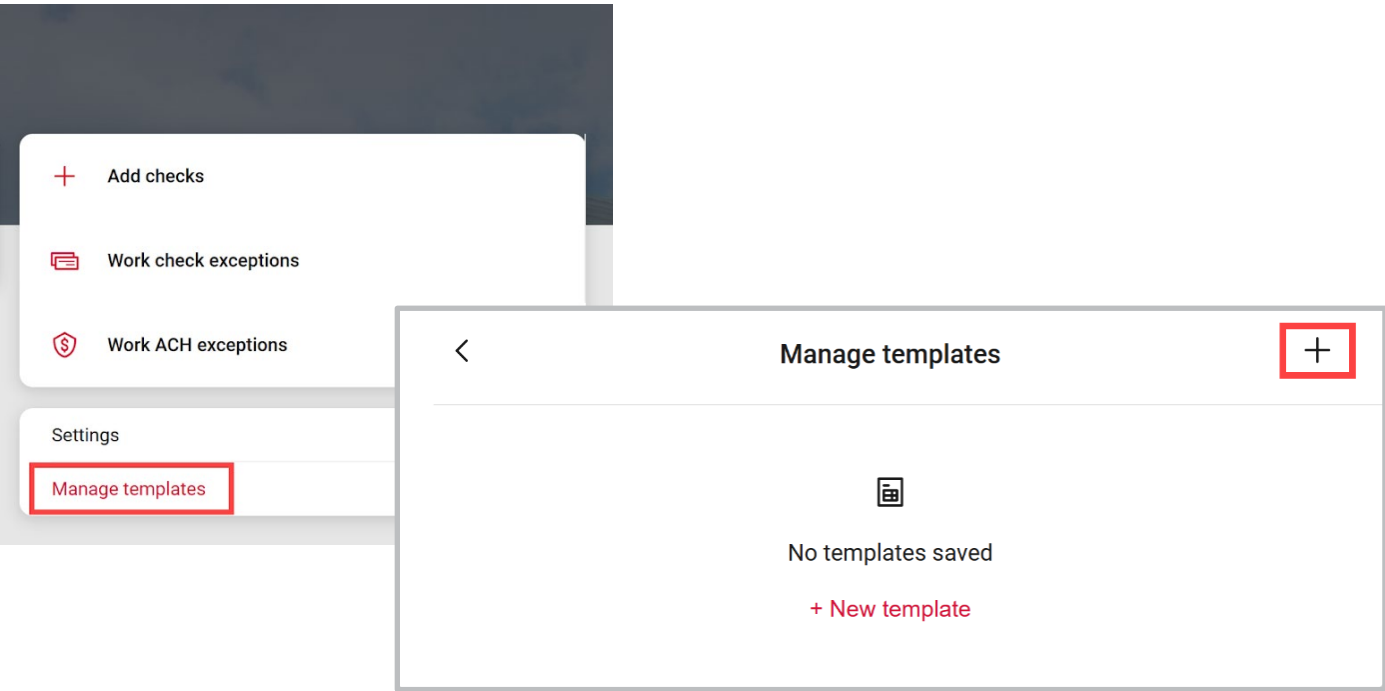
Step 1

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



Step 2

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



Step 3

Select the format of your file.

Delimited:

- 1. Enter a name for this upload format.
- 2. Choose your amount format, field delimiter and text qualifier.
- 3. Enter the column number from your file into the corresponding field. Leave any columns you’re not using blank.

Please note: Some fields may require additional configuration. Click the arrow to adjust those fields.

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

<

Create delimited template

Template name

Template name

0/50

Amount format ⓘ

No format validation >

Field delimiter ⓘ

Comma (,) >

Text qualifier ⓘ

None >

Column order

Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item number Required	Col #	
Item Amount Required	Col #	
Account number	Col #	
Account type	Col #	Set indicators Required >

Payee
Max 35 characters

Col #

Debit/credit

Col #

Set indicators
Required

 >

Void indicator

Col #

Set indicator
Required

 >

Void date

Col #

Set date format
Required

 >

Payee address 1

Col #

Payee address 2

Col #

Payee address 3

Col #

Payee address 4

Col #

Stop indicator

Col #

Set indicator
Required

 >

Cancel

Review

Fixed Position:

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

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

<

Create fixed position template

Template name

Template name

0/50

Amount format ⓘ

No format validation >

Label position

Enter where the label position begins and ends in your file. Leave columns you're not using blank.

LABEL	BEGIN	END	CONFIGURATION(S)
Item number Required	Begin	End	
Item Amount Required	Begin	End	
Account number	Begin	End	
Account type	Begin	End	Set indicators Required >
Issue date	Begin	End	Set date format Required >
Payee Max 35 characters	Begin	End	

Debit/credit

Begin

End

Set indicators
Required >

Void indicator

Begin

End

Set indicator
Required >

Void date

Begin

End

Set date format
Required >

Payee address 1

Begin

End

Payee address 2

Begin

End

Payee address 3

Begin

End

Payee address 4

Begin

End

Stop indicator

Begin

End

Set indicator
Required >

Cancel

Review

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

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

<

Manage templates

+

Property Management

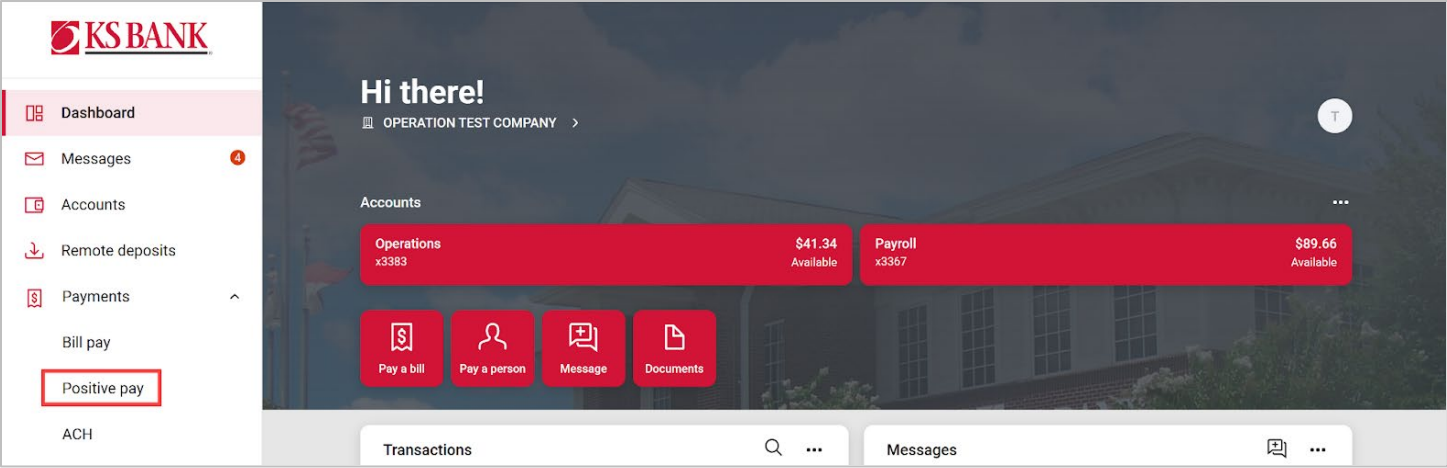
Delimited

>

Upload an Issued Items File

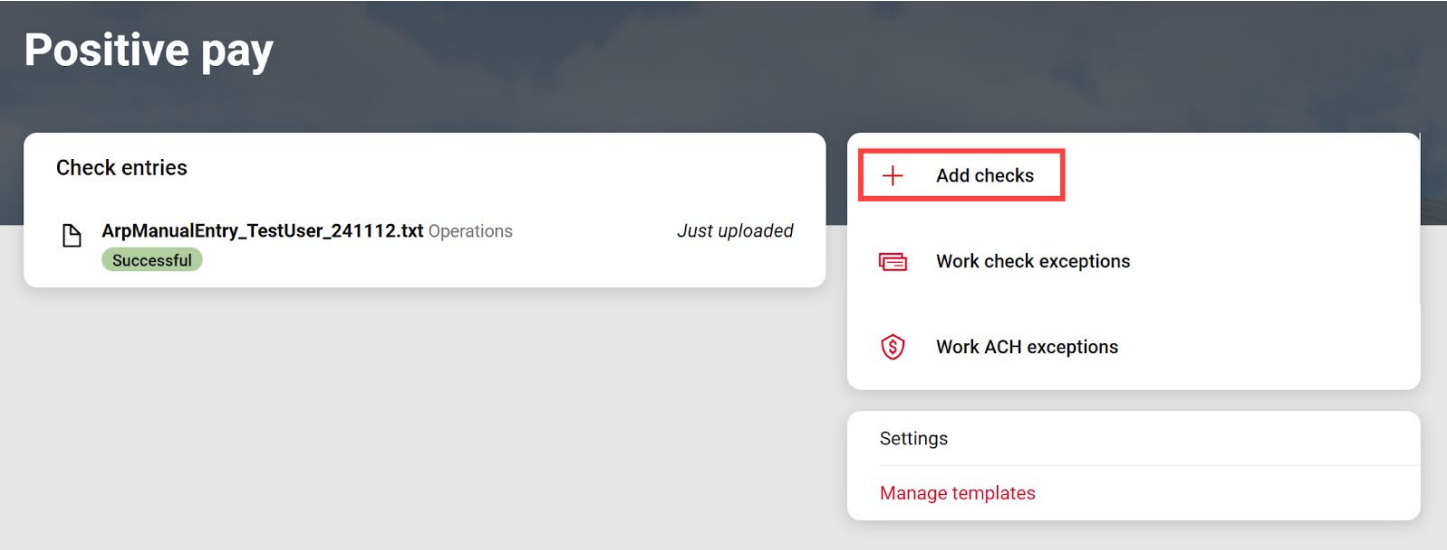
Step 1

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



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**.

<

Add checks

 Add your checks manually >

1

Select template

Default template
Delimited >

2

Choose associated account ⓘ

Operations
x3383 >

3

Upload file

ⓘ Default template formatting guide

 arp3.csv | 

Submit

After submission, please allow time for processing.

Step 4

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

Positive pay

Check entries

 arp3.csv Operations
Pending

Review & approve >

 ArpManualEntry_TestUser_241112.txt Operations
Successful

5 mins ago

Step 5

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

Review checks

File upload summary

File name

arp3.csv

Total items

3

Total amount

\$1.42

DATE	PAYEE/AMOUNT	CHECK #
OCT 27	\$0.25 Vendor 1	00000000454
OCT 28	\$0.30 Vendor 2	00000000455
OCT 29	\$0.87 Vendor 3	00000000456

Cancel

Approve

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

Step 6

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

Positive pay

Check entries



arp3.csv

Operations

Just uploaded

Successful



ArpManualEntry_TestUser_241112.txt

Operations

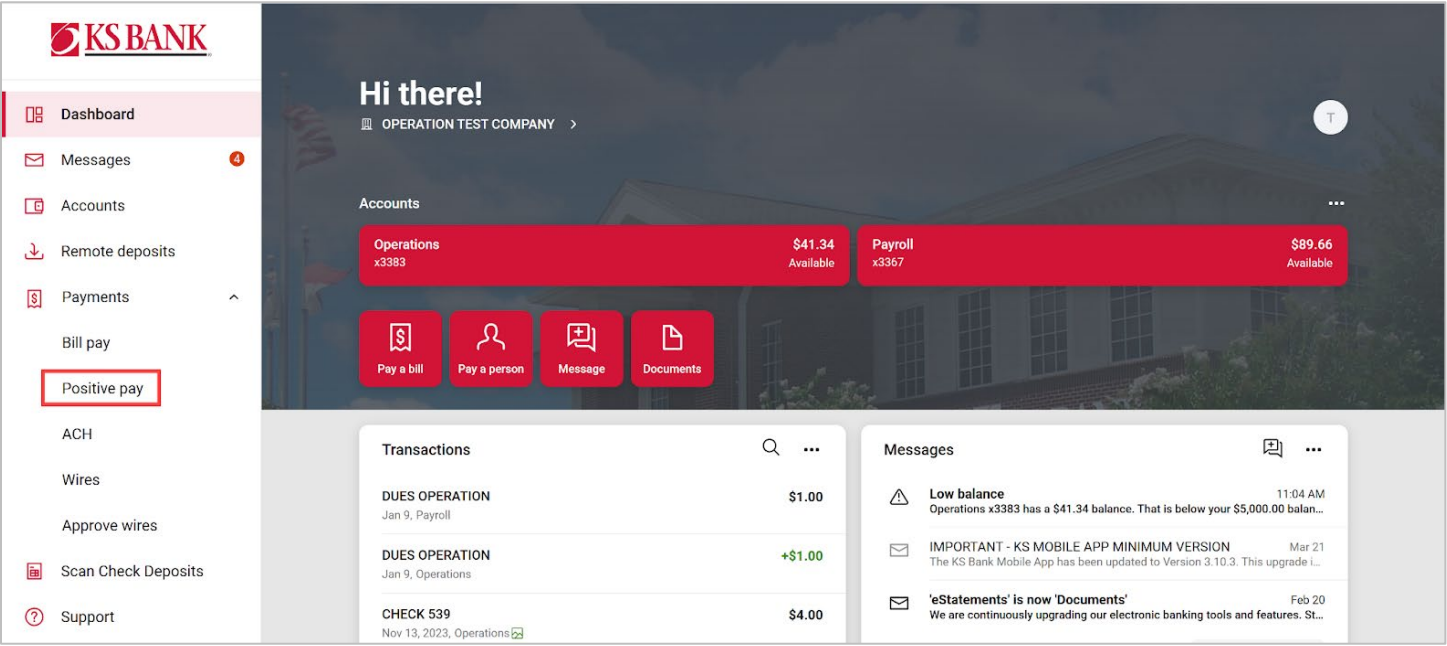
5 mins ago

Successful

Work Exception Items

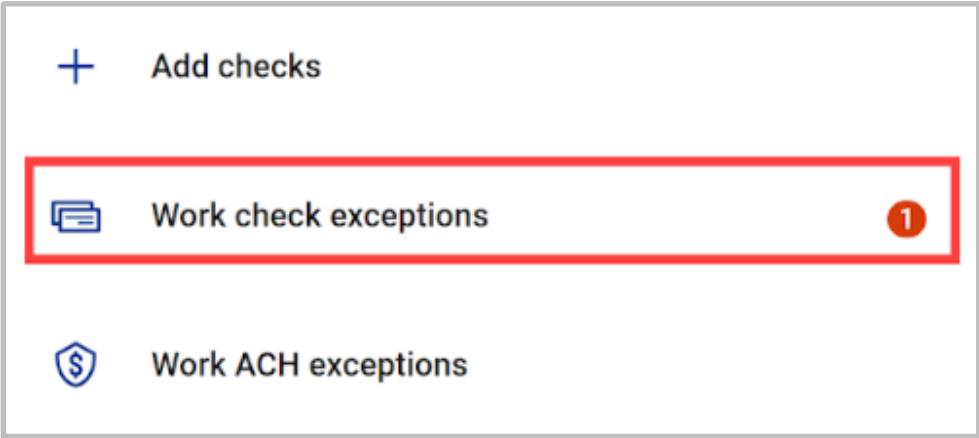
Step 1

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.

<

Work check exceptions

Account: Business 002 (x5140) >

i

 Select any check exceptions you would like to pay.

PAY	PAYEE/AMOUNT	CHECK #/REASON
☒	\$86.56 Pay	0923653370 Not Issued >

Returning 0 | Paying 1

Submit

Bill Pay

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

Enroll in Bill Pay

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



Enroll in payments

Conveniently make payments to people or companies. Enroll your eligible accounts today for easy, fast and secure payments.

Cancel

Enroll

Step 2

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

<

Add a bill

Payee name

Payee nickname (optional)

Phone number

Account number

Name on bill (optional)

Payee address

Street line 1

Street line 2 (optional)

City

State

Zip

Submit

Edit or Delete a Payee

Step 1

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

Payments

+ New payee

History

Payees

Q

Search payees

⚙

⚙

TYPE

PAYEE

METHOD



ABC Electric x6789

Check

>

Step 2

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

Details

ABC Electric

Edit >

ABC ELECTRIC
123 MAIN ST
JOPLIN, MO 64804

Check payment



 Call (417) 736-3565



 Make a payment

Payment history

We couldn't find any matching payments.

Step 3

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

Edit payee

Payee name

ABC ELECTRIC

Payee nickname (optional)

ABC Electric

Phone number

(417) 736-3565

phone

Account number

x6789

Name on bill (optional)

Ima Test

Payee address

Street line 1

123 MAIN ST

Street line 2 (optional)

City

JOPLIN

State

MO

Zip

64804

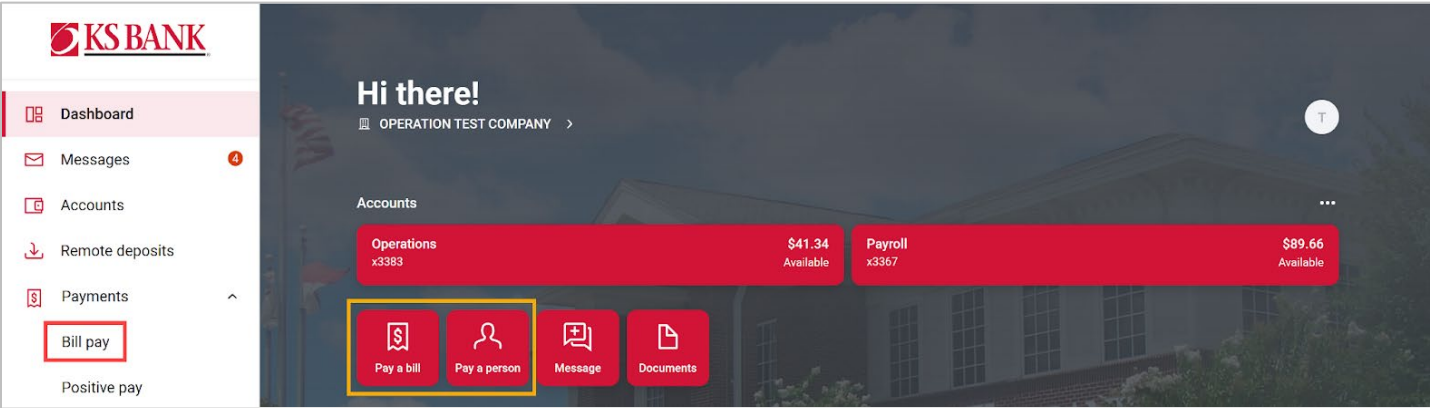
Default pay from account

BANNO TEST ACCT 1

Pay a Single Bill or Person

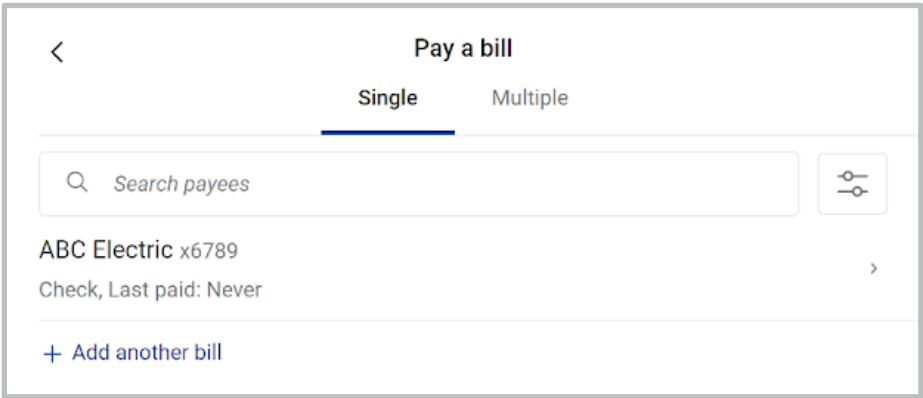
Step 1

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



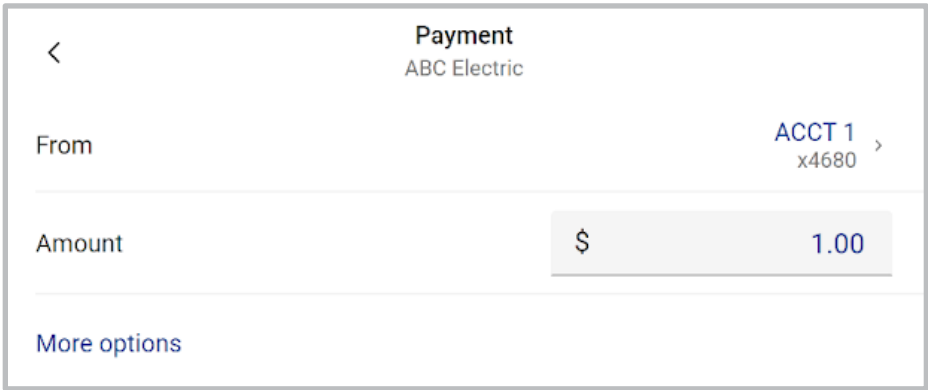
Step 2

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



Step 3

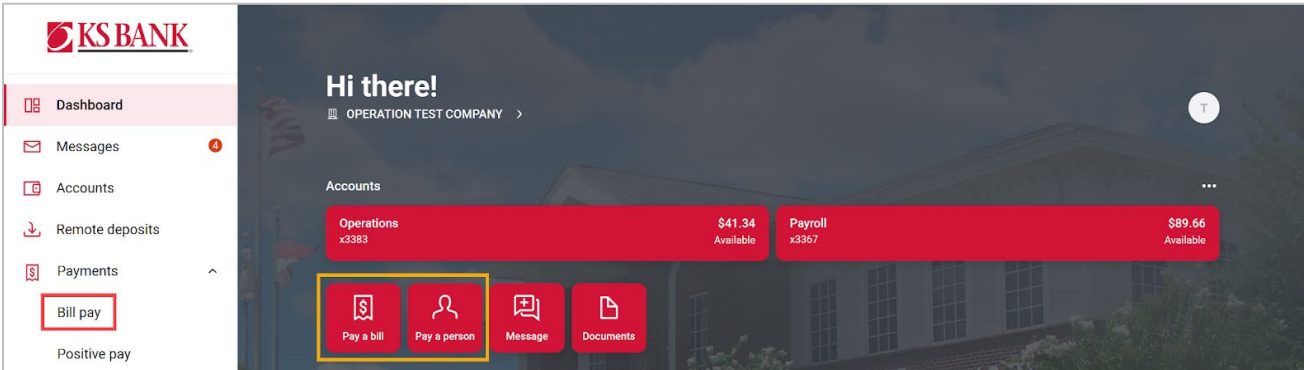
Select the account to pay from and enter the amount. Click **More options** to set a recurring frequency or schedule for a later date. Click **Submit**.



Pay Multiple Bills

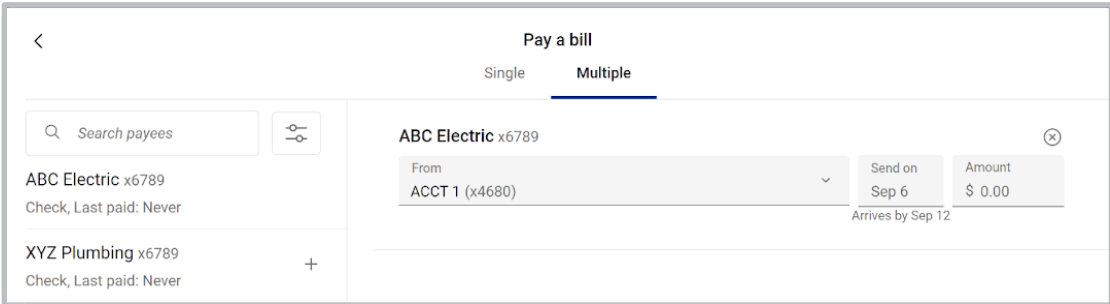
Step 1

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



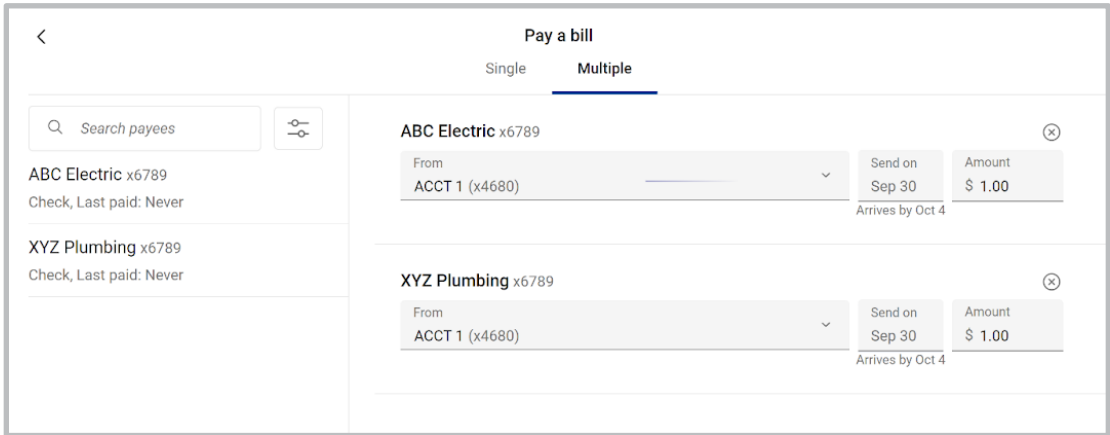
Step 2

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

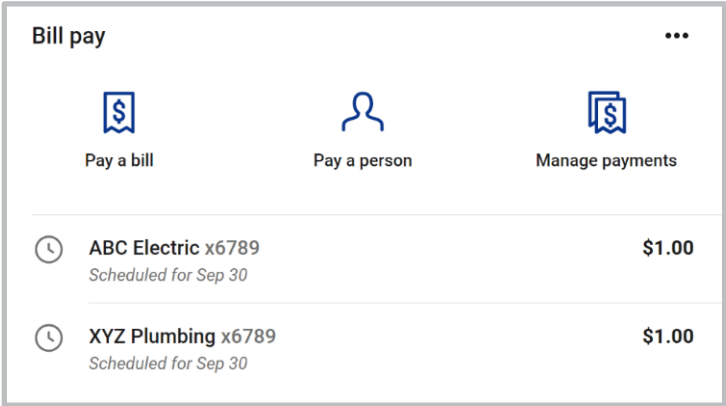


Step 3

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



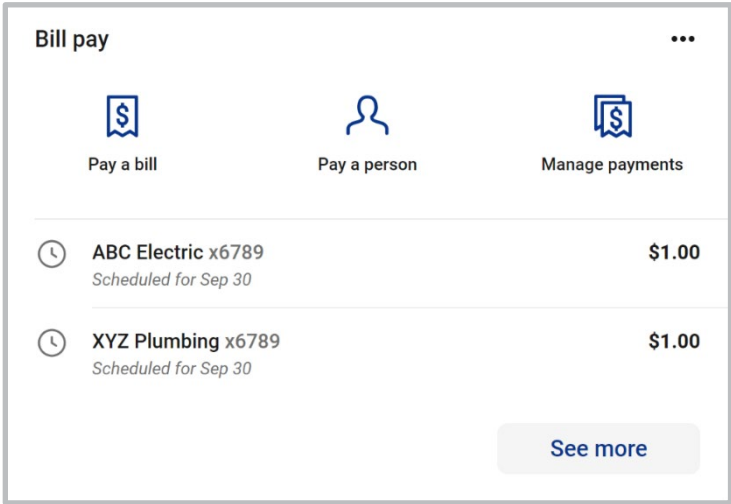
Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.



Edit or Delete a Payment

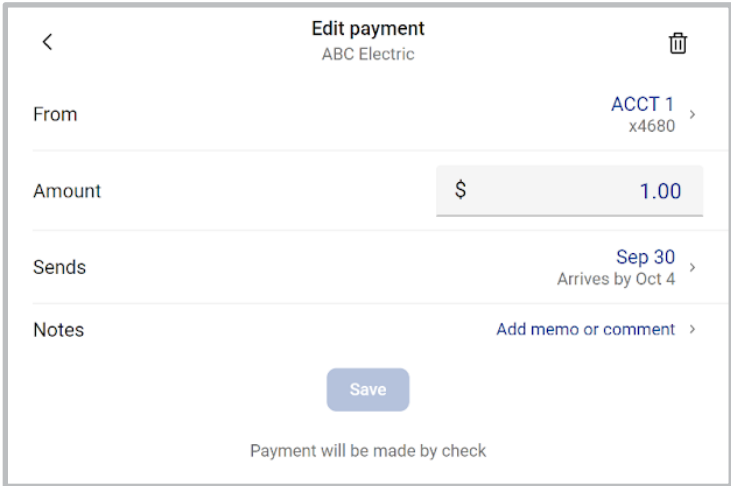
Step 1

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

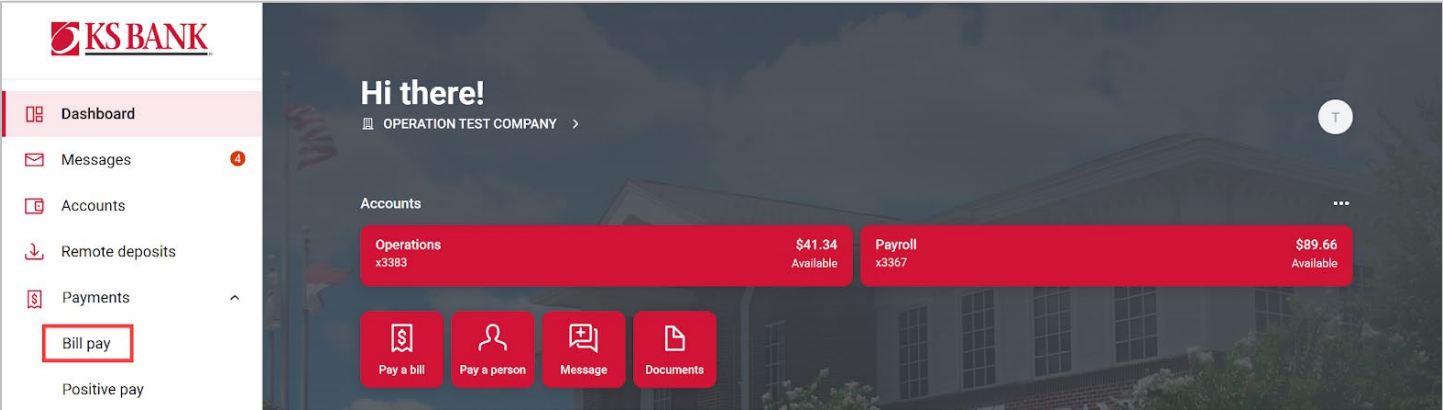
Modify the details or click the **trash can** icon to delete.



Create a Payroll Payment

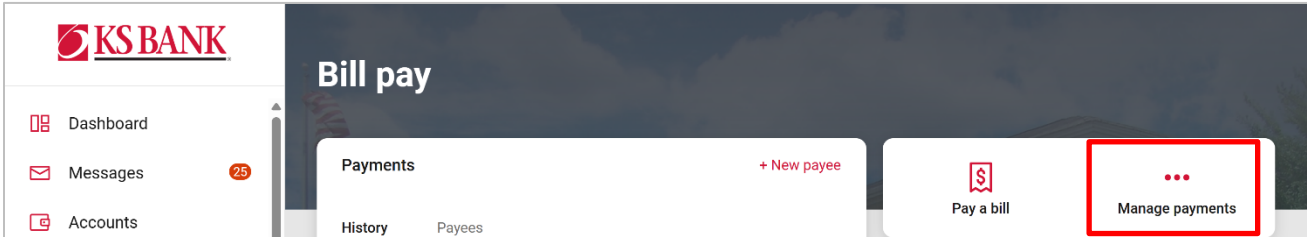
Step 1

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



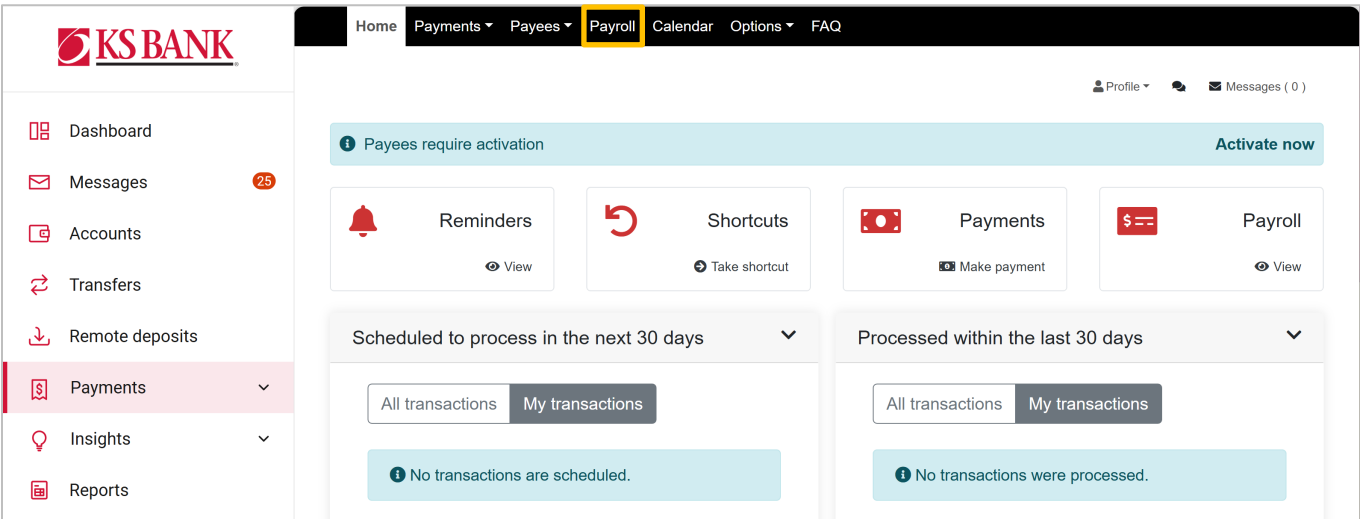
Step 2

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**.

Payroll setup

The Payroll Setup Wizard is a step by step guide to creating electronic payroll deposits. The Wizard saves your progress as you go, so if you can't finish it all today, you may stop and return to complete at your convenience.



1. Setup payroll schedule

Enter a pay from account, payment frequency and first deposit date.

 Schedule now



2. Add employees

Enter new employees and their deposit account information.



3. Schedule a deposit

Schedule your first payroll deposit

Step 5

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

Setup a new payday schedule

Payday information

Select pay from account*

Primary Checking

Payday frequency*

Every other week

on

Friday

If the scheduled payday date falls on a weekend or holiday, what would you like to do?

Pay before

Pay after

First pay date*

8/28/2020



Cancel

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

Employee account information

Would you like to split the deposit between two bank accounts?

Don't split

Split

Single account

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

Save and add another

Submit

Step 8

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

Employees

✓ Step 2 is now complete.

Schedule payday

Samuel Clark

View details

Go to payroll deposits

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.

Schedule a regular payroll

Payroll information

Regular deposit date

8/28/2020

Payroll dates are based on the frequency selected when the payday schedule was made.

Pay from account

Primary Checking

Hourly employees

Deselect all

Select all

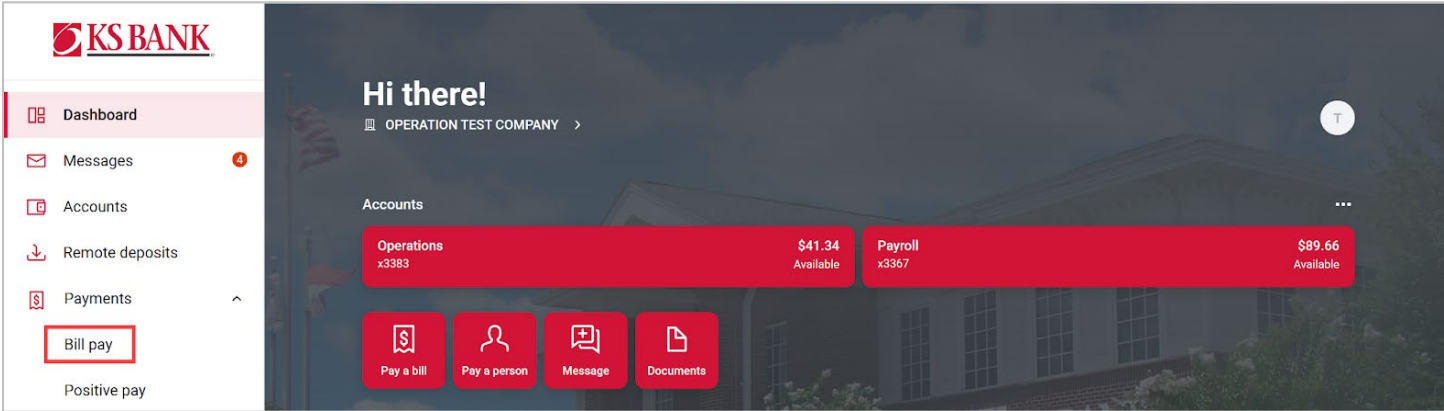
Name	Regular pay	Extra pay	Total	Additional items
✓ Samuel Clark Last paid n/a Amount n/a	\$ 0.00	\$ 0.00	\$0.00	Employee ID *8545 Split amount No Memo / Comment Add
Hourly subtotal			\$0.00	
Hourly subtotal			\$0.00	
Salary subtotal			\$0.00	
Contractor subtotal			\$0.00	
Deposit total			\$0.00	

Next >

Edit a Payroll Payment

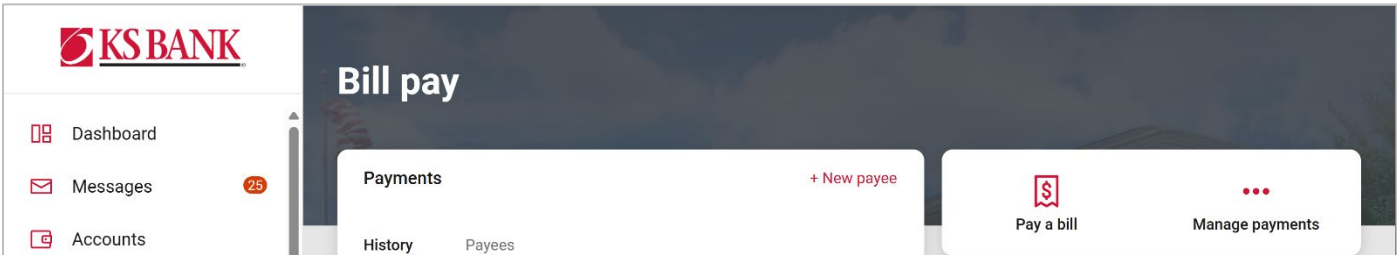
Step 1

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



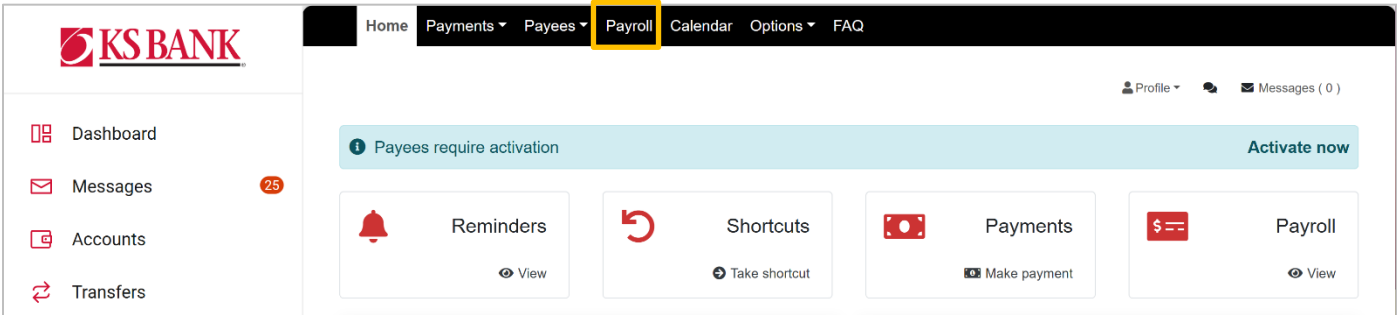
Step 2

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



Step 3

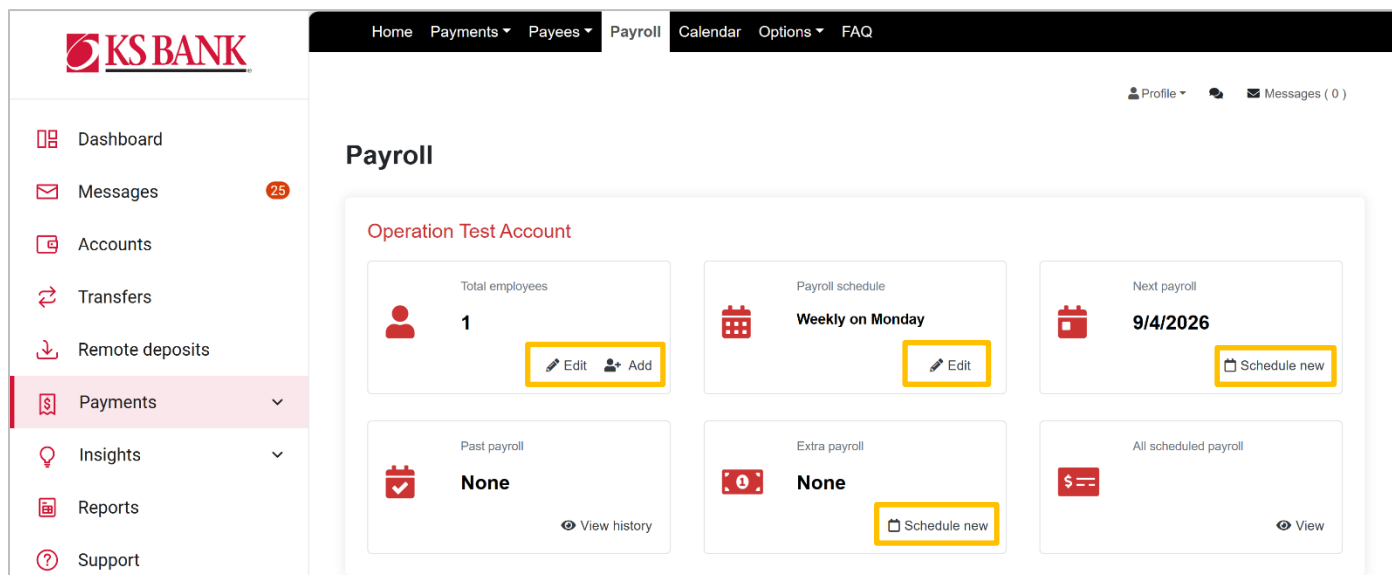
Click the Payroll tab.



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.

Prior dayCurrent dayActivitySummaryEDIPositive paySaved reports

Summary

Details

Account

INTERNAL 0001 (x4335)

Update

Prior Account Information

INTERNAL0001 / KS BANK INC

Close of Business.....A

Available Balance...33,496.94

Collected Balance...33,496.94

Ledger Balance.....33,496.94

Hold Amount.....0.00

Activity

Credits

ACH Items

Incclearing

Over-the-counter

Wires

Transfers

Total

0.00

0.00

0.00

9,271.13

0.00

0.00

0.00

9,271.13

0.00

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.

Prior dayCurrent dayActivitySummaryEDIPositive paySaved reports

Summary

Details

Update

PRIOR DAY BALANCE INFORMATION

ACCOUNT NUMBER...DEMAND

CLOSE OF BUSINESS.:8/31/26

ACCOUNT NAME.....KS BANK, INC

TOTAL ACH ITEMS

AVAILABLE BALANCE...33,496.94

COLLECTED BALANCE...33,496.94

CURRENT BALANCE.....33,496.94

HOLD AMOUNT......00

.00.00

ONE DAY FLOAT......00

TWO DAY FLOAT......00

THREE DAY FLOAT......00

OVER 3 DAY FLOAT......00

DEBITS

.00.00

TOTAL TRANSFERS

DEBITS

.00.00

TOTAL OF PRIOR DAY ACTIVITY

DEBITS

9,271.13.00

DEBITS

CREDITS

.00.00

TOTAL INCLEARING

DEBITS

CREDITS

.00.00

TOTAL OVER COUNTER

DEBITS

CREDITS

9,271.13.00

TOTAL WIRES

Business Digital Banking User Guide

77

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Last Revised September 2026

Current day

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

Prior dayCurrent dayActivitySummaryEDIPositive paySaved reports

Account

INTERNAL 0001 (x4335)

Update

Current Account Information

INTERNAL0001 / KS BANK INC

As of Date..... August 31

Available Balance....24,033.64-

Collected Balance....33,496.94

Ledger Balance.....24,033.64-

Hold Amount.....0.00

54,313.86

3,216.72

Current Available....33,496.94

57,530.58

y Activity

Credits

ACH Items

0.00

Inc Clearing

0.00

Over-the-counter

0.00

Wires

0.00

Transfers

0.00

Total

0.00

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.

Prior dayCurrent dayActivitySummaryEDIPositive paySaved reports

INTERNAL 0001 (x4335)

Last 7 days

Update

Account	Date	Ref #	Tran code	Statement description
Account total (INTERNAL 0001)				
INTERNAL 0001	09/01		980	KS Bank, Inc. BankTEL ACH Entry Memo Posted Today
INTERNAL 0001	09/01	68868	980	Incoming check
INTERNAL 0001	09/01	68884	980	Incoming check
INTERNAL 0001	09/01	68872	980	Incoming check

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.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Report

Items

INTERNAL 0001 (x4335)

Last 7 days

Update

Account #	Check #	Entered Date	Issued Date	Posted Date	Payee	Exception Reason	Status	Issued
INTERNAL 0001	68845	8/5/2026	8/5/2026	8/31/2026			Cleared	\$350.00
INTERNAL 0001	0	8/28/2026	8/28/2026	8/28/2026		Duplicate	Cleared	\$112,342.88
INTERNAL 0001	0	8/28/2026	8/28/2026	8/28/2026		Duplicate	Cleared	\$124,027.49
INTERNAL 0001	0	8/25/2026	8/25/2026	8/25/2026		Duplicate	Cleared	\$1,500.00

Saved reports

Obtain your saved reports here.

<

Saved reports

saved report

Activity Report

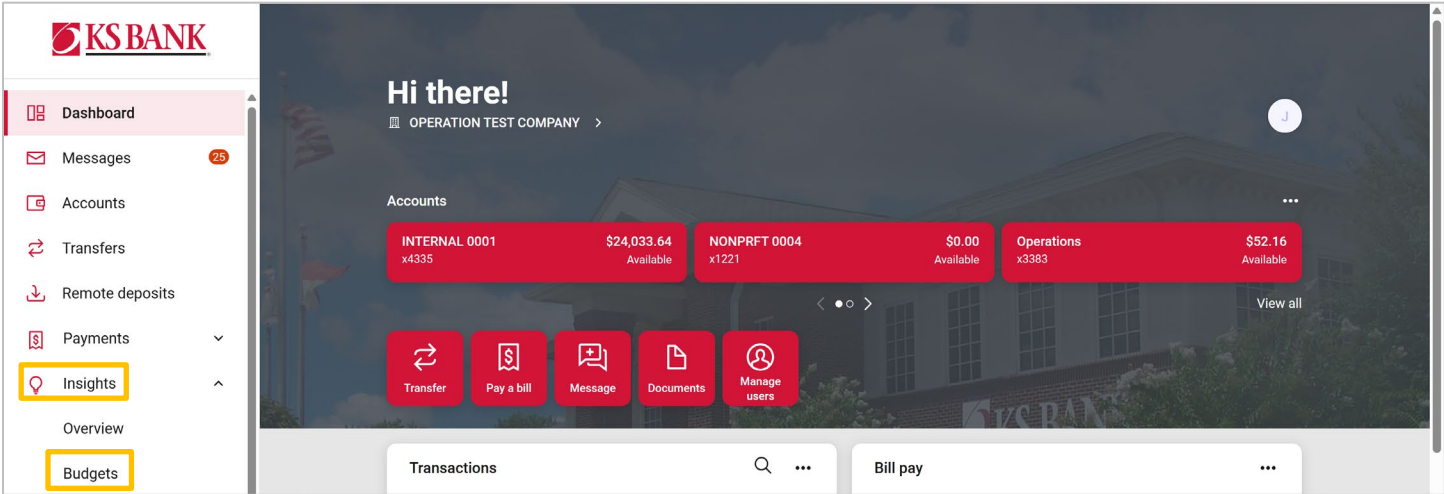
Insights

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

Create a Budget

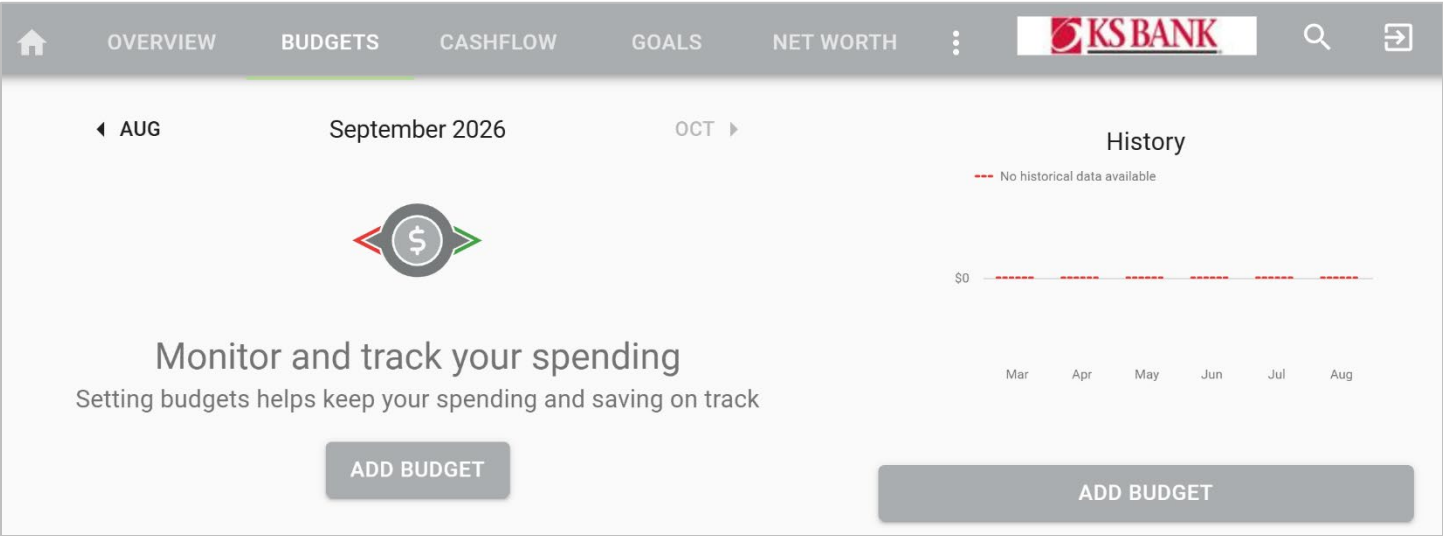
Step 1

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**.

←

🏠

OVERVIEW

BUDGETS

CASHFLOW

GOALS

NET WORTH

⋮



🔍

🔗

1 Choose which tags to track

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

☒ Personal
\$219

☐ Clothing
\$0

▼ SHOW MORE

☒ Diningout
\$120

☐ Education
\$650

NEXT

Step 4

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

←

🏠

OVERVIEW

BUDGETS

CASHFLOW

GOALS

NET WORTH

⋮



🔍

🔗

✓ 1 Choose which tags to track

2 Choose the name & amount

Budget Name *

Household Budget

Monthly Limit *

\$ 5,000

BACK

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**.

←

🏠

OVERVIEW

BUDGETS

CASHFLOW

GOALS

NET WORTH

⋮



🔍

📄

✓

Choose which tags to track

✓

Choose the name & amount

✓

Alert Setup

4

Choose accounts

Tagged transactions are linked to accounts and count towards your budget limit.

☒ Payroll

☒ INTERNAL 0001

☒ NONPRFT 0004

☒ Operations

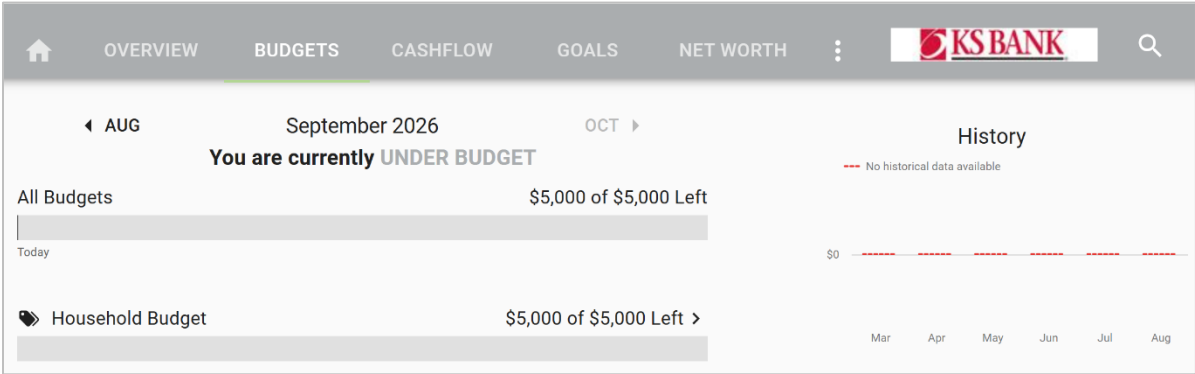
BACK

FINISH

Step 7

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

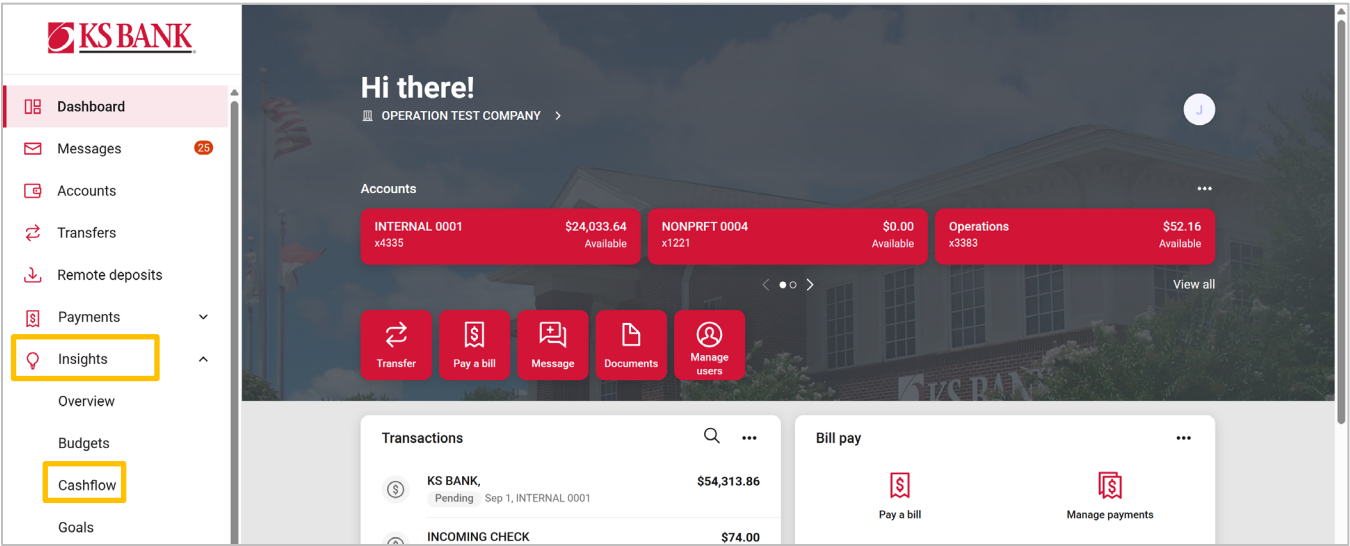
Your budget will appear on the Budgets page. Select the budget to edit or delete at any time.



Set Up Cashflow

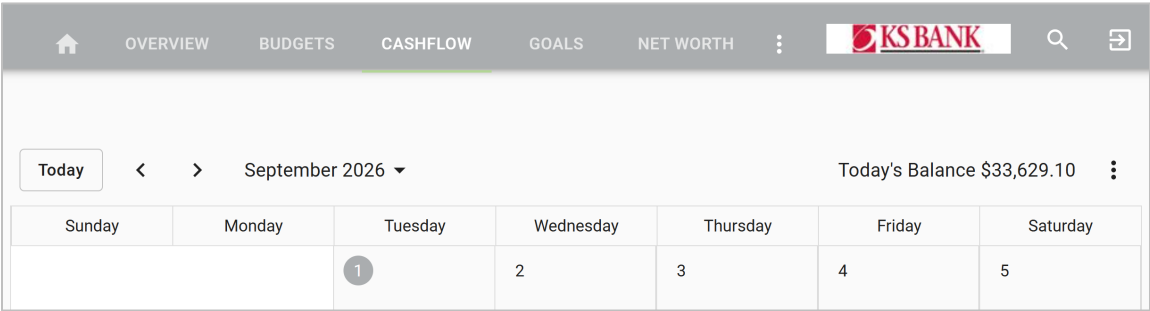
Step 1

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.

OVERVIEW

BUDGETS

CASHFLOW

GOALS

NET WORTH

Configure Accounts

Your cashflow's daily balance is currently made up of **4 of your accounts**.

☒

 Payroll

☒

 INTERNAL 0001

☒

 NONPRFT 0004

☒

 Operations

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**.

OVERVIEW

BUDGETS

CASHFLOW

GOALS

NET WORTH







Today

<

>

November 2026

Today's Balance \$33,629.10

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7

Bill Name *

BILL

INCOME

\$ Amount *

 Frequency *

 Start On Date

Aug 28, 2026

SAVE

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

Today

<>

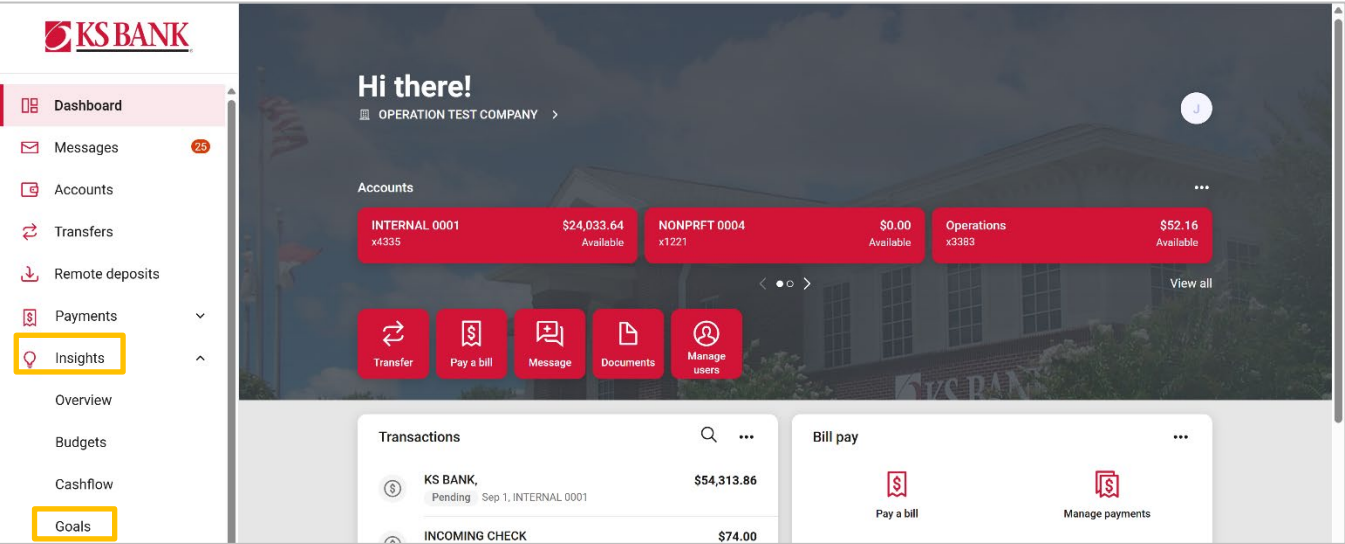
November 2026

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
						Electric -\$200.00
						Daily Balance \$6,402.07

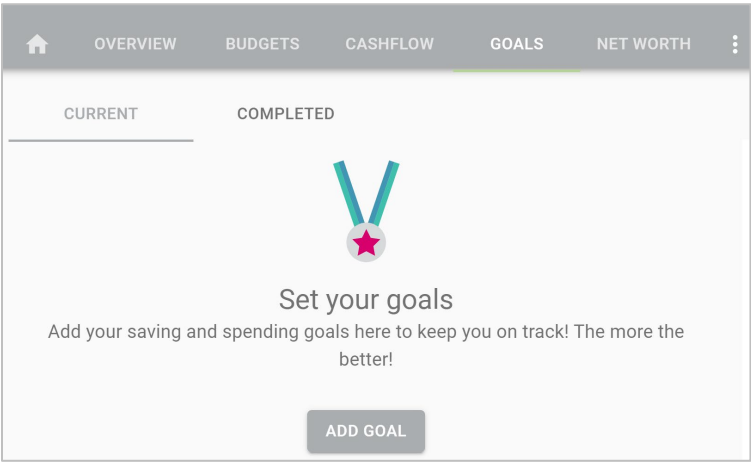
Create a Goal

Step 1

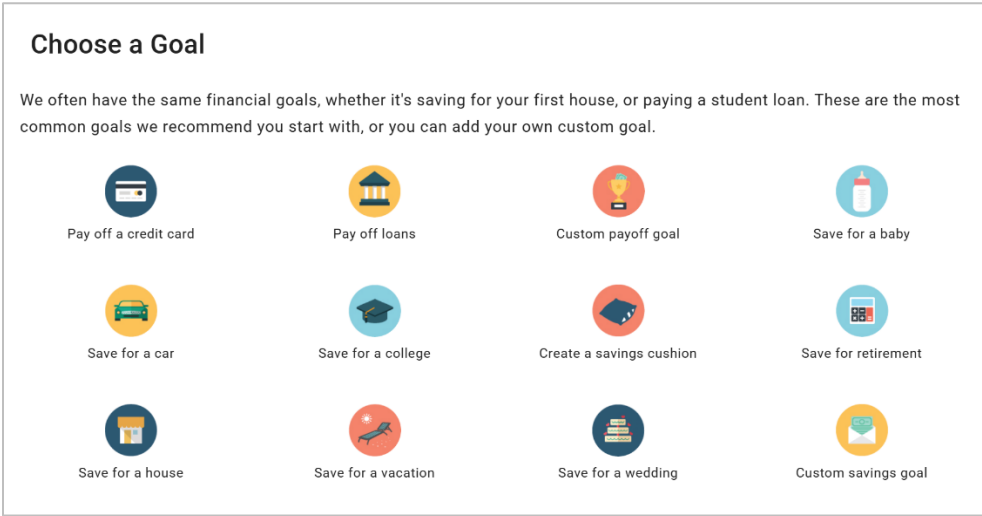
Click **Insights** from the navigation menu and select **Goals**.



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**.



Save for a car

Accounts

TEST CHECKING - \$900.00

Amount you want to save *

\$ 5,000.00

This account has **\$900.00**. Start tracking \$ 900.00 towards my goal

Completion (Choose One)

☒ Complete By Date

Jan 1, 2028

☐ Monthly Payment

\$

☒ Create an alert for your goal

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

CURRENTCOMPLETED

TEST CHECKING

Checking

\$900.00



Save for a car

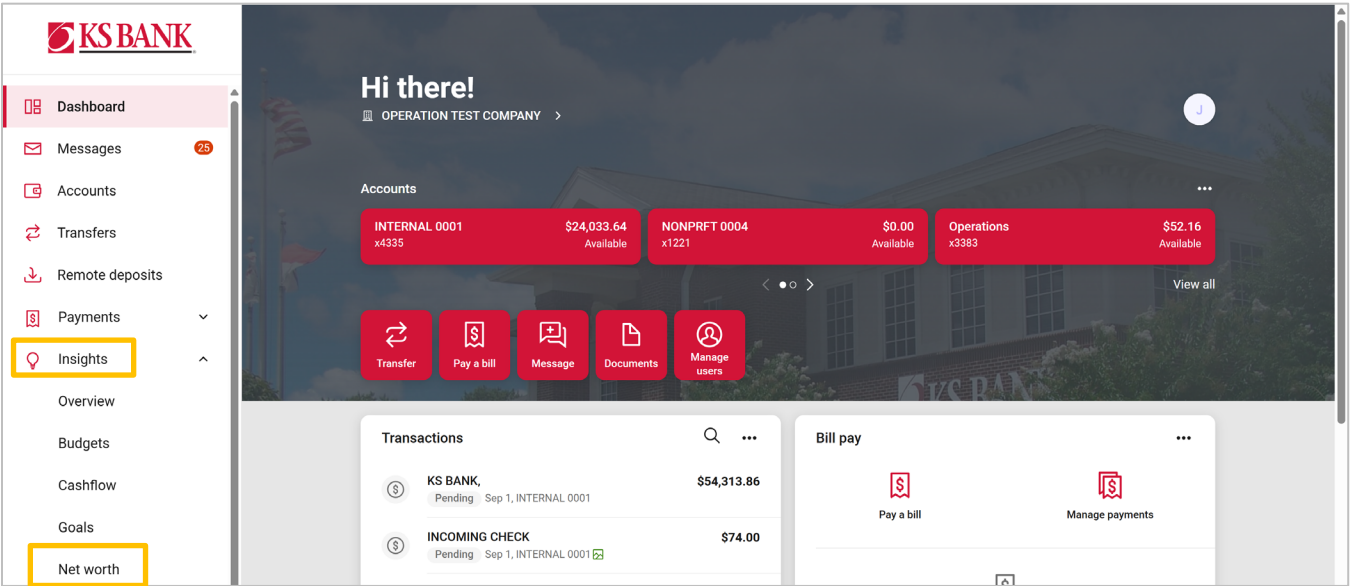
Saved **\$900.00** towards goal of **\$5,000.00**

Save **\$100.00** monthly to complete on 1/29/2030

Set Up Net Worth

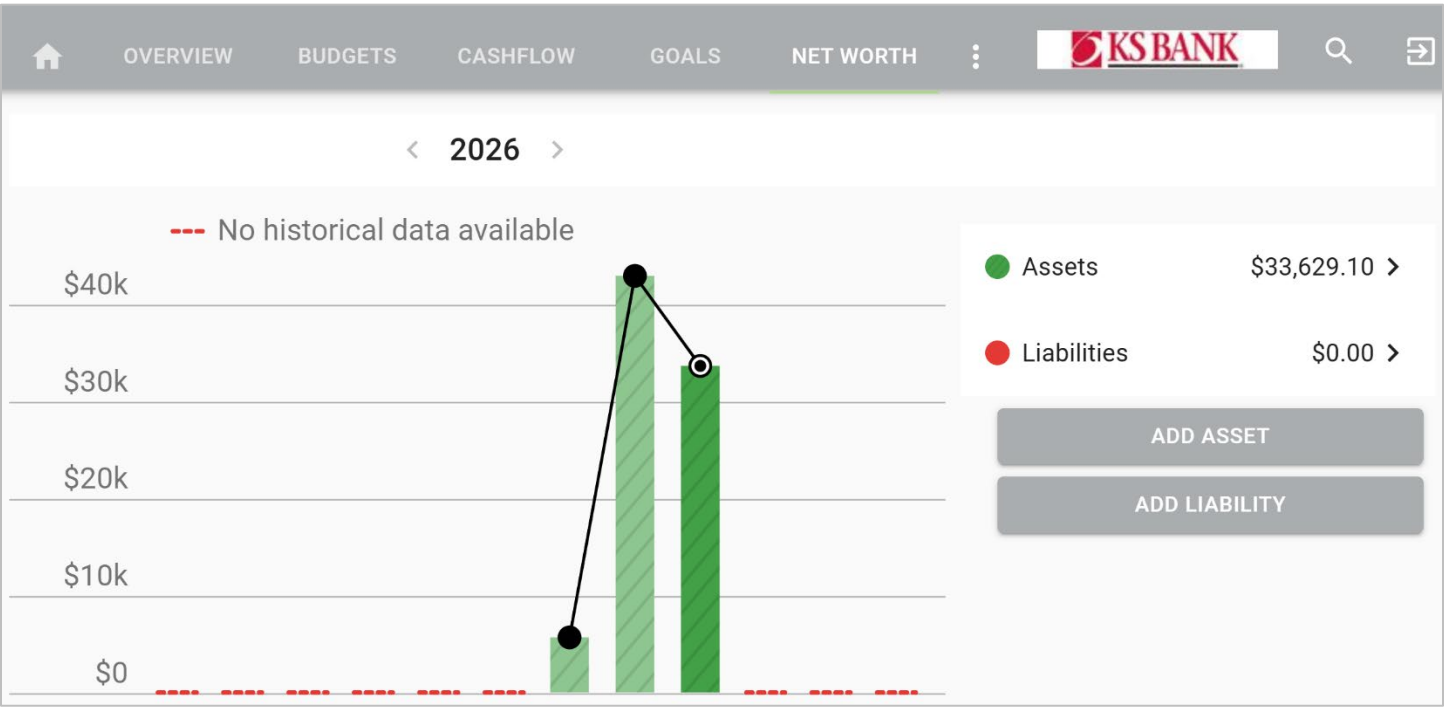
Step 1

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.



Dashboard

Messages24

Accounts

Transfers

Remote deposits

Bill pay

Pay a person

Insights

Overview

Budgets

Cashflow

Goals

Net worth

Spending by category

Support

MM

Minnie Mouse

PERSON TO PERSON CREDIT PERSON...
Nov 20, 2025, CHOICE 0006

+\$1.00

DR TEST DEBIT
Oct 21, 2025, CHOICE 0006

\$2.00

See more

Card management

CHOICE 0006 (x4320)

MINNIE MOUSE
**** * 0649

Bill pay

Pay a bill

Manage payments

No recent payments

Transfers

Make a transfer

Scheduled transfers

No transfers scheduled.

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

Spending by category

1 Week1 Month3 Months6 Months

General
\$1,100.00

100% General

Organize dashboard

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Organize dashboard

Drag & drop to reorder

Done

Accounts

Transactions

Messages

Card management

Transfers

Bill pay

Spending by category

+ Add a card

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

Spending by category

1 Week1 Mon

Card size

ChartList

Organize dashboard

General

\$1,100.00

100% General

Spending by category

1 Week1 Month3 Months6 Months

General

\$1,100.00

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:

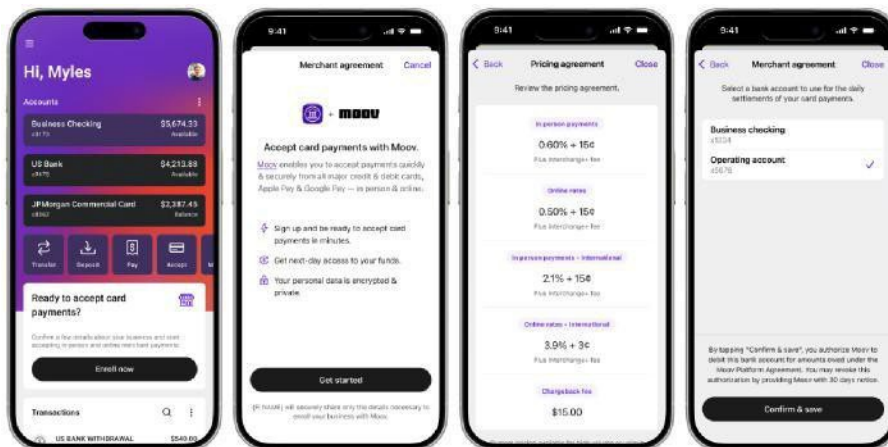
- Accept **tap-to-pay** from physical and virtual cards
- Generate **secure payment links** for remote transactions
- Display **QR codes** for quick, in-person customer payments

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.



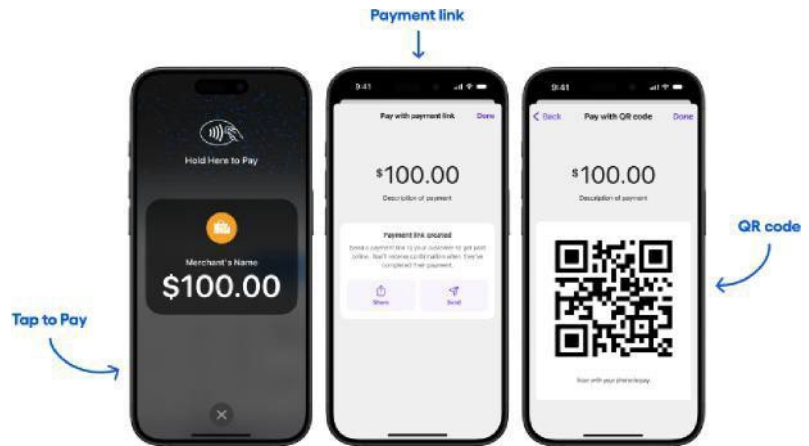
Accept Payments

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.

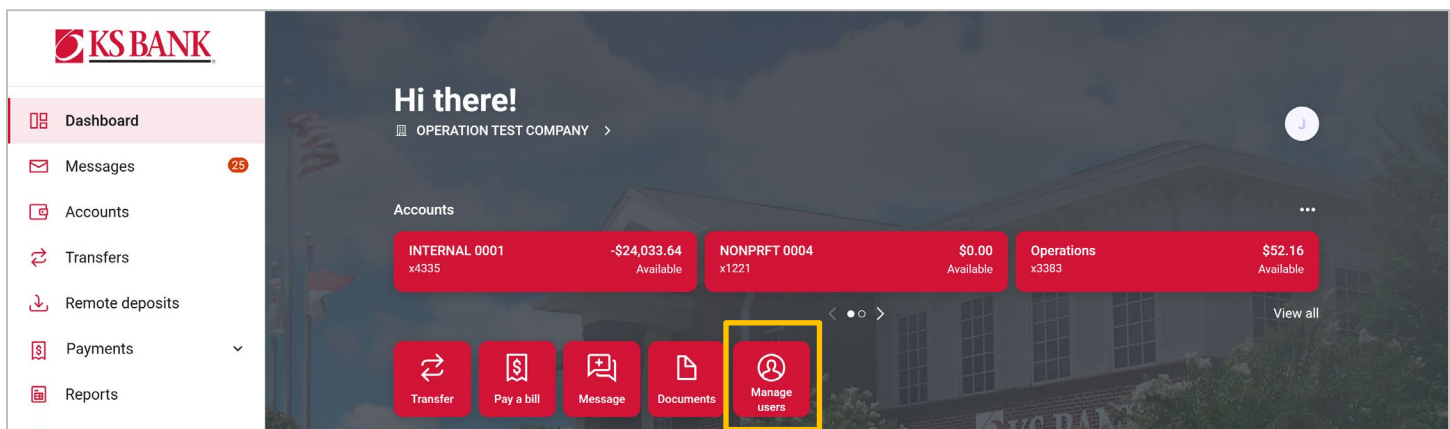
1. From the Merchant overview, click the menu on the right side of the screen (the circle with three ellipses) and tap **Disputes**.
2. A list of active and completed disputes displays.
3. Tap on the transaction in question to view more details.
4. Based on your financial institutions policies and procedures,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

Administration

Create a New User

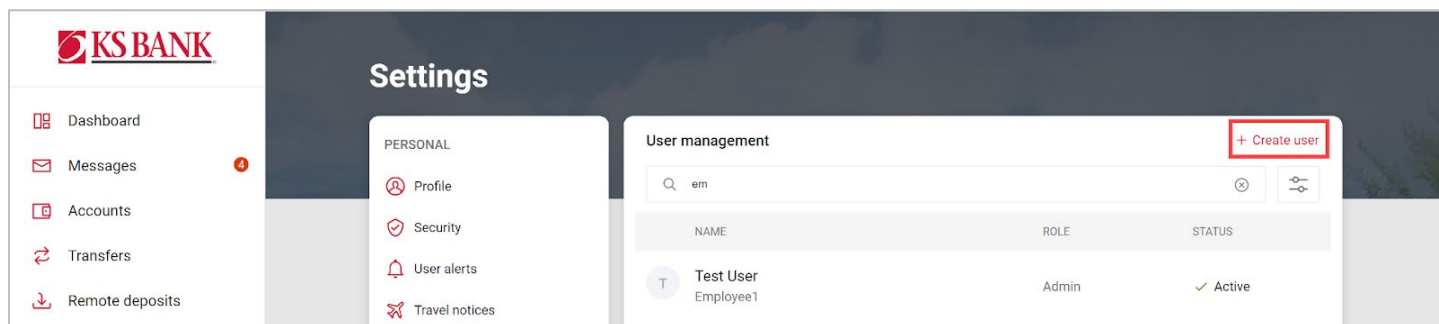
Step 1

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



Step 2

Click **+ Create user**.



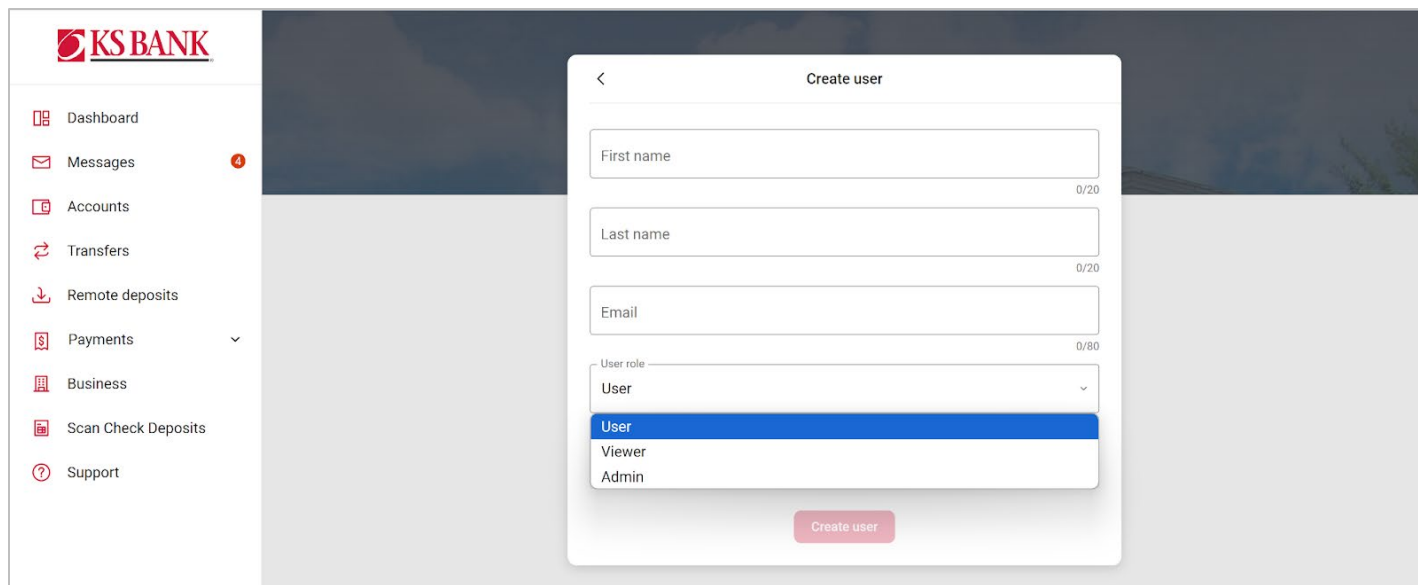
Step 3

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.

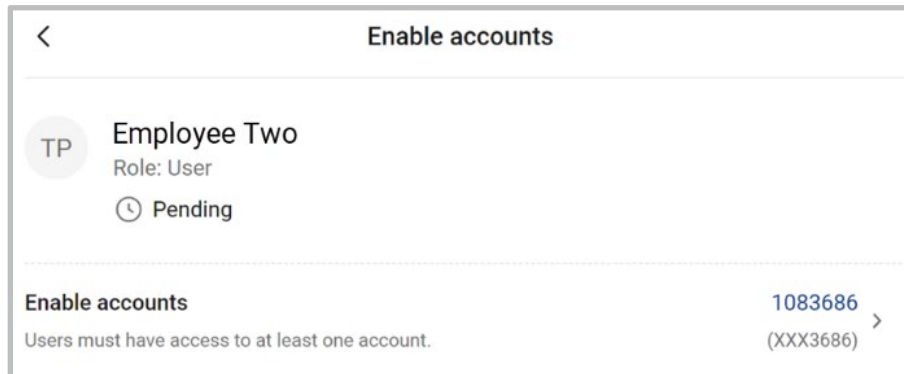
Click **Create user**.

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.

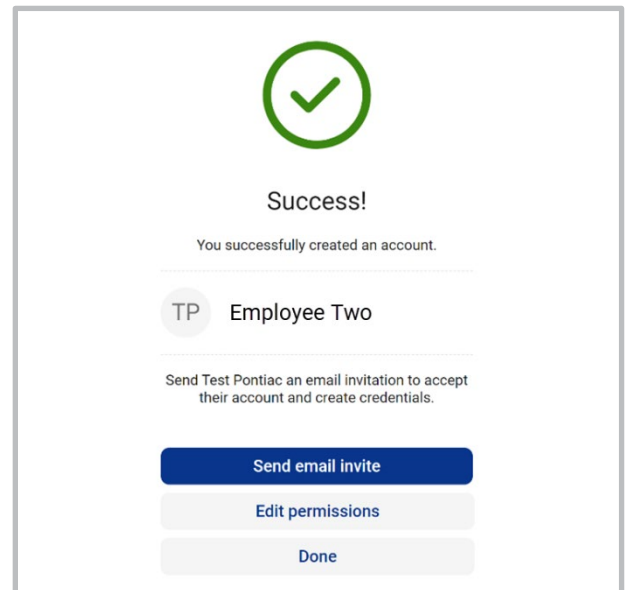


The screenshot shows a mobile app interface titled "Enable accounts". At the top left is a back arrow. Below it, on the left, is a circular icon with "TP". To the right of the icon, the text reads "Employee Two", "Role: User", and "⌚ Pending". A horizontal dashed line separates this header from the main content area. In the main area, on the left, is the text "Enable accounts" followed by "Users must have access to at least one account." On the right side of the main area, the text "1083686" is displayed above "(XXX3686)", with a right-pointing chevron arrow next to it.

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.



The screenshot shows a mobile app interface with a large green checkmark icon at the top. Below the icon, the text reads "Success!" and "You successfully created an account." A horizontal dashed line separates this header from the main content area. In the main area, on the left, is a circular icon with "TP". To the right of the icon, the text reads "Employee Two". Below this, the text reads "Send Test Pontiac an email invitation to accept their account and create credentials." At the bottom of the screen, there are three buttons: "Send email invite" (dark blue), "Edit permissions" (light gray), and "Done" (light gray).

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

KS BANK

5 < User management

Employee Two

Employee Two's account is pending. Invite them to complete set-up of their account. **4** **Invite**

Permissions

Set Employee Two's user permissions and adjust account level permissions as needed.

Set permissions **1**

Search accounts

ACCOUNT	ACCESS
Capital XXX4320	2 ☒ 3
INTERNAL 0001 XXX4335	☒ >
Operations XXX3383	☐ >

See more

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.

KS BANK

Settings

PERSONAL

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

User management **+ Create user**

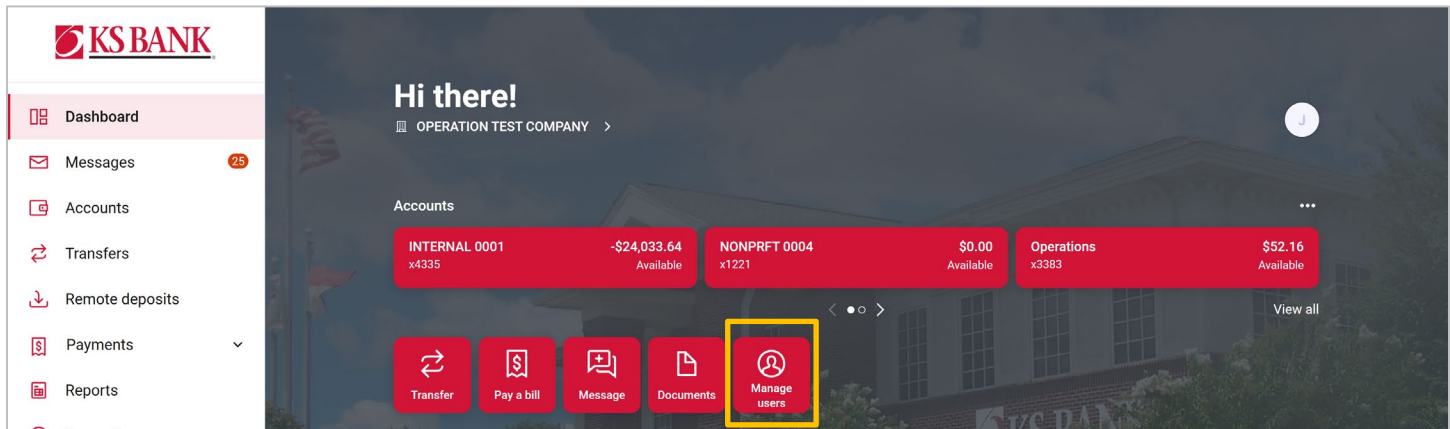
Search empl

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

Editing or Deleting a User

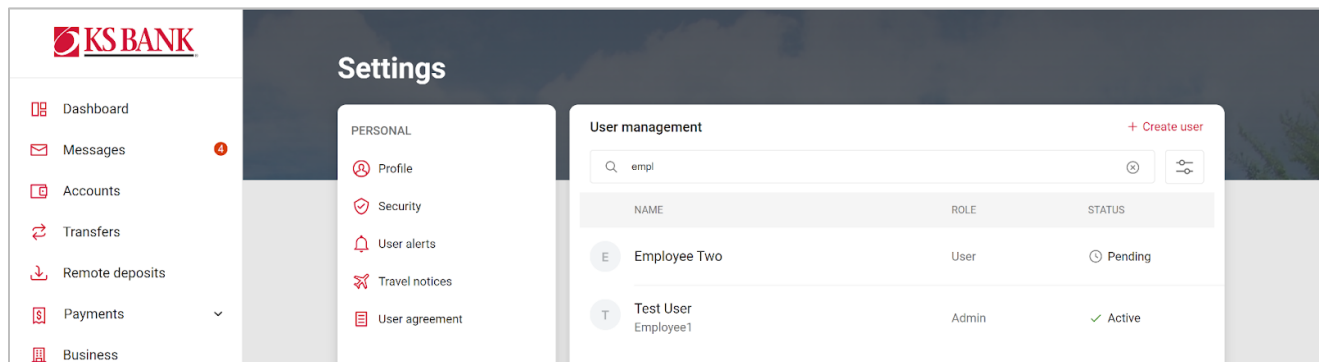
Step 1

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



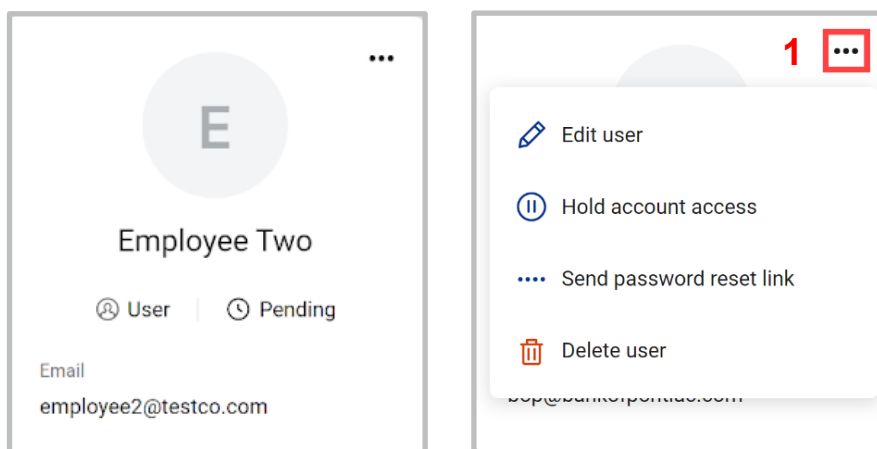
Step 2

Select the user you'd like to edit.

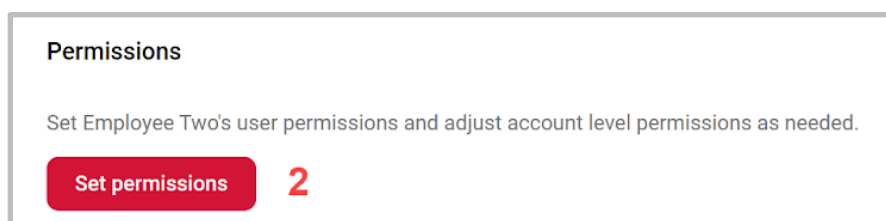


Step 3

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.

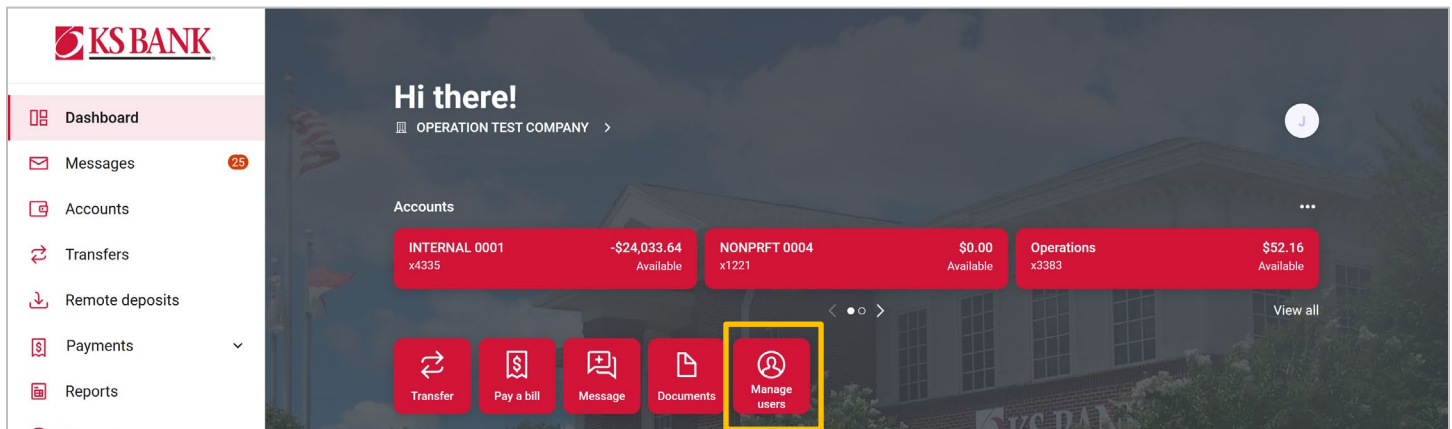
1. Select an account to modify the global permissions on a per account basis.
2. For users who have not yet logged in, click Invite to send them the enrollment email. They will receive an email with a link to establish their credentials.
3. Click the **back arrow** to return to the Business Management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

ACCOUNT	ACCESS
Capital XXX4320	3 ☒ 4
INTERNAL 0001 XXX4335	☒ >
BASICBUS 0005 XXX5554	☐ >
See more	

Unlock a Locked User

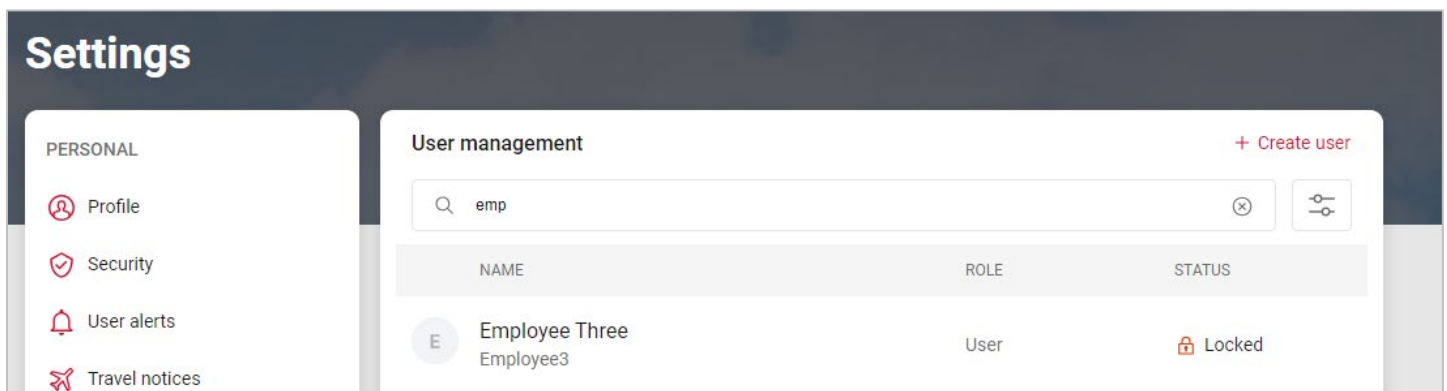
Step 1

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



Step 2

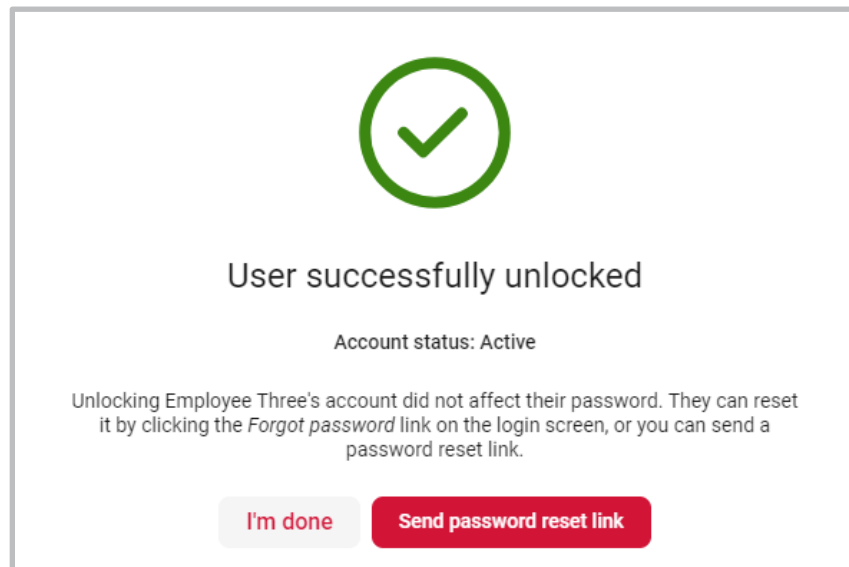
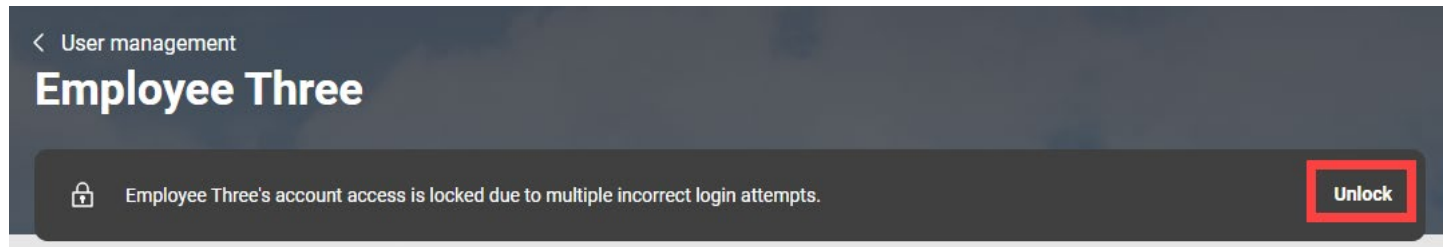
Select the locked user.



Step 3

Click **Unlock** and review the confirmation.

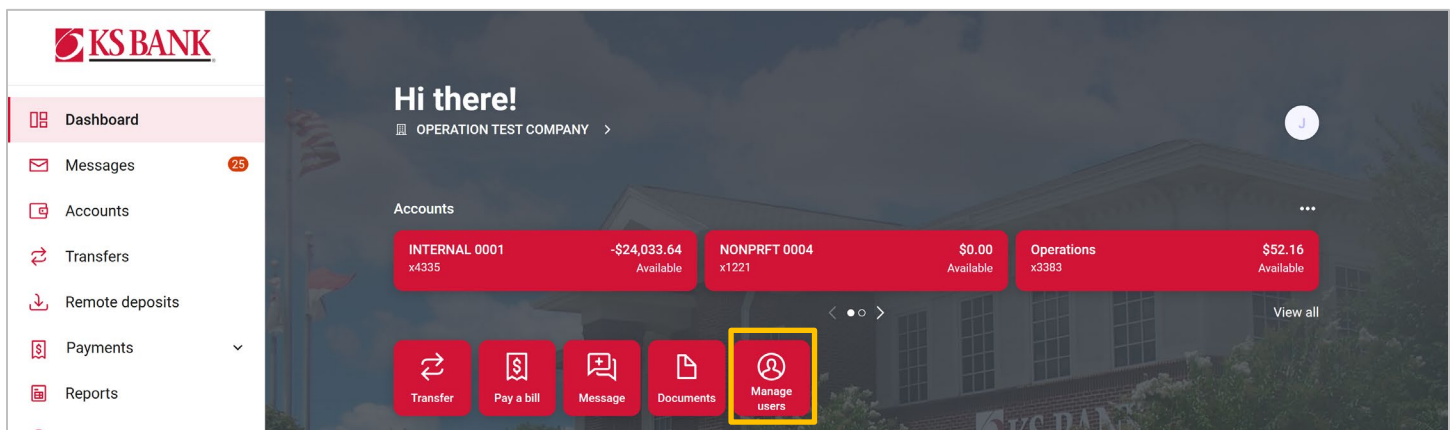
Please note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.



Reset a User's Password

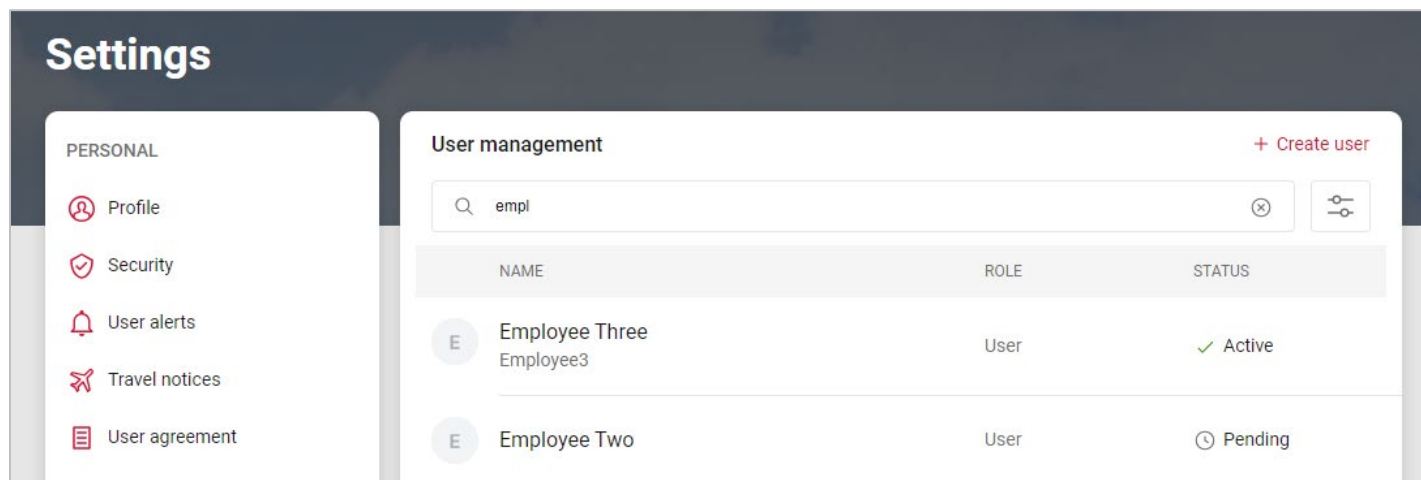
Step 1

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.

