

Digital Banking

Online and Mobile User Guide



Contents

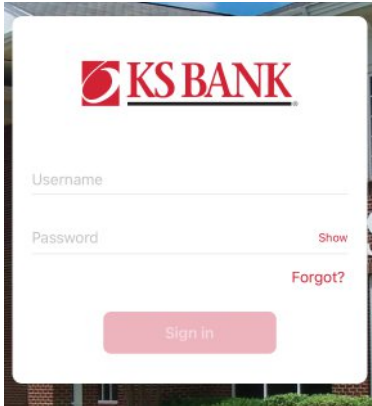
KS Bank Mobile App - Logging In	3
Existing Customers First-Time Login to KS Bank Mobile	3
Switching Profiles	4
KS Bank Mobile App - Customize the Dashboard	5
Change Card Size	5
Add or Rearrange Dashboard Cards	5
Remove Dashboard Cards	5
KS Bank Mobile - Features	6
Accounts	6
Transactions	6
Transfers	7
Mobile Deposit	9
Manage Cards	10
Payments	11
Messages	13
KS Bank Mobile - Settings Quick Reference	14
Add/Remove Accounts from Dashboard	14
Rename Accounts.....	14
Alerts	14
Change Photo, Email, Phone Number	14
Change User Name, Password, Passcode, Face/Touch ID	15
Change Phone Number for Two-Factor Authentication (Security Code)	15
Remove Device Access	15
KS Bank Online - Logging In	16
KS Bank Online - Features	17
Accounts	17
eStatements	18
Transactions	19
Card Management	20
Transfers	20
Payments	22
Messages	23
KS Bank Online - Settings Quick Reference	24
Add/Remove Accounts from Dashboard/Show in App	24
Rename Accounts.....	24
Alerts	24
Change Photo, Email, Phone Number	25
Change User Name or Password	25
Change Phone Number for Two-Factor Authentication (Security Code)	25
Remove Device Access	25

KS Bank Mobile - Logging In

Existing Customers First-Time Login

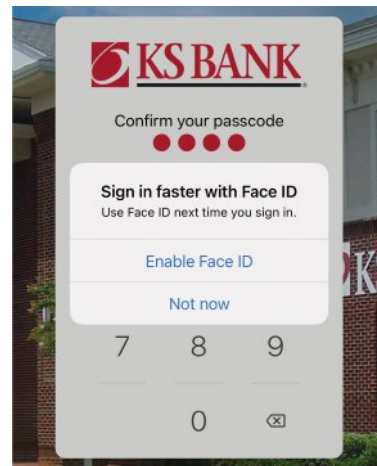
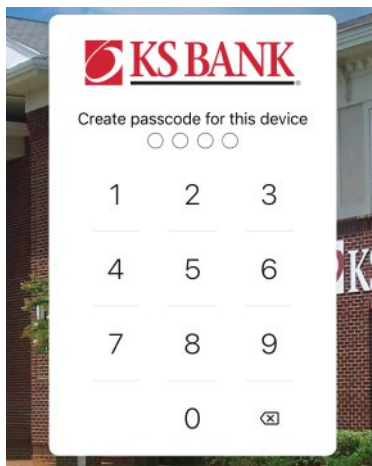
Download the KS Bank Mobile app from the Apple App Store or Google Play Store.

- Enter your existing Username and Password and tap *Sign In*
- Enter your email address and then a phone number where you can receive a call or a texted code to further secure your account, then tap *Next*
- Enter the 7-digit verification code sent to the phone number you provided*
- Click *Verify*



**If you cannot receive a text at this number, click "Try Another Way." If you "Try Another Way," you can receive a phone call with your code or to install the Authenticator app.*

- Create a 4-digit passcode for future logins
- Enable Face ID / Touch ID if desired

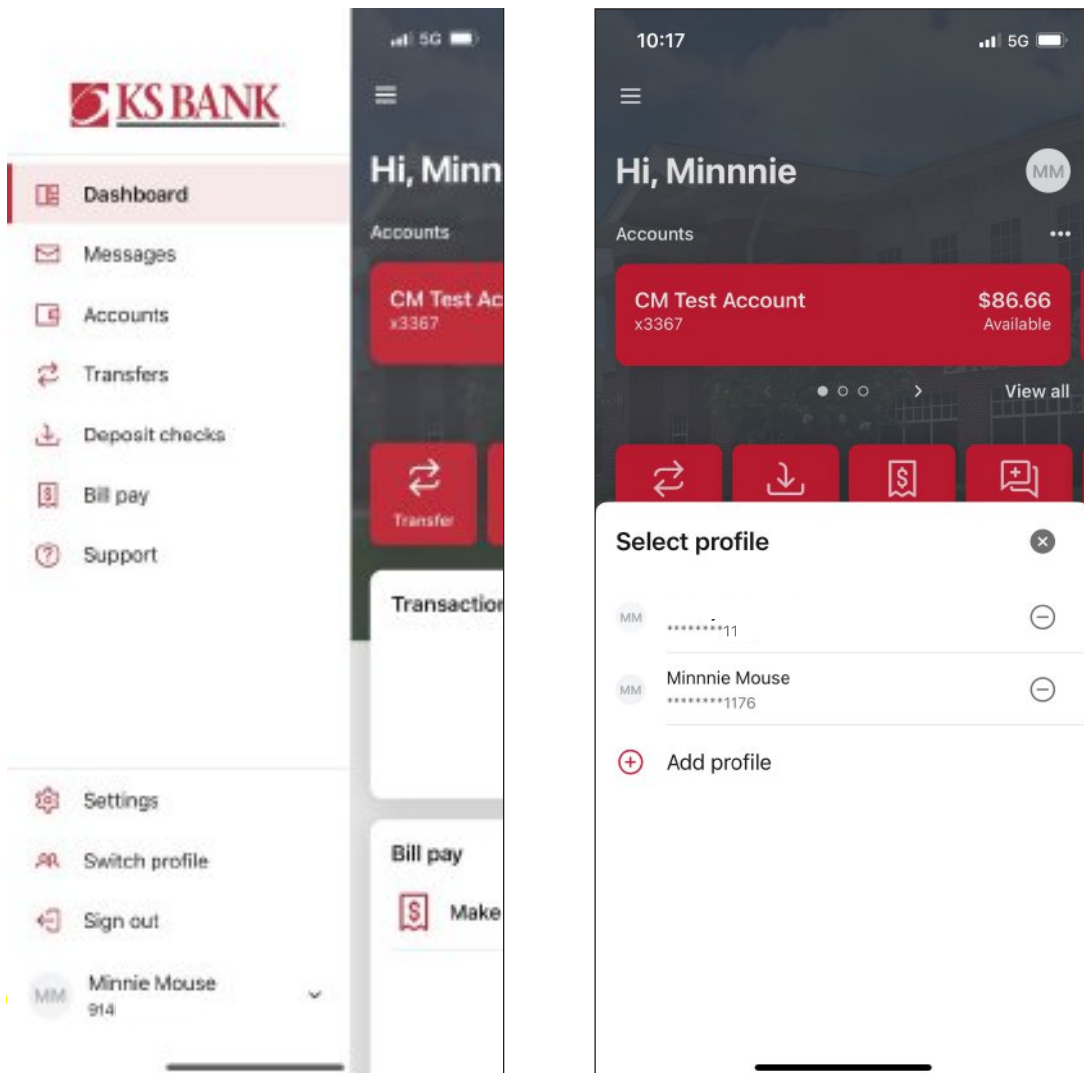


- Review the User Agreement and click *Accept*
- View a brief tutorial
- You are now ready to use KS Bank Mobile!

Switching Profiles

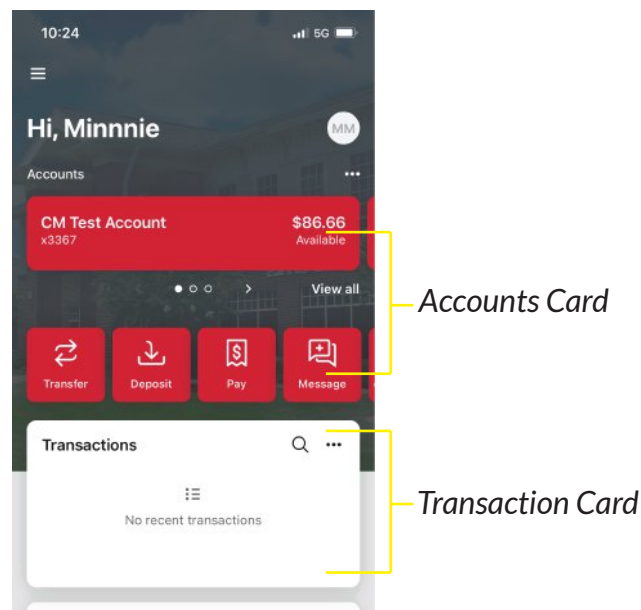
Multiple profiles can be set up if you have more than one login ID or if more than one user shares a device.

- Tap the *Menu* button (located in the upper left corner of most screens of the app)
- Tap your name/profile picture located at the bottom of the menu and then the *Switch Profile* button
- Add or select a profile



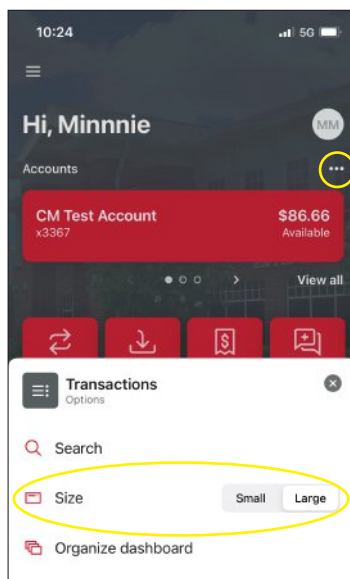
KS Bank Mobile - Customize the Dashboard

The KS Bank Mobile Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.



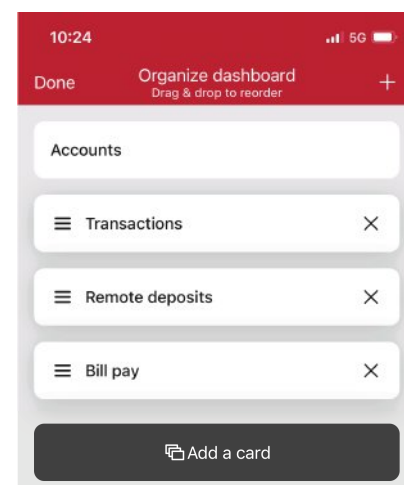
Change Card Size

- Tap the “...” in the upper right corner of any Dashboard card
- From the bottom of the screen, select a size to choose how much content is displayed in each card: small or large



Add or Rearrange Dashboard Cards

- Tap the “...” in the upper right corner of any Dashboard card, or from the bottom of the screen, tap *Organize Dashboard*
- Click and drag the card titles to rearrange them
- Tap the “+” icon in the upper right to add more cards, or choose “Add a Card” from the bottom of the page



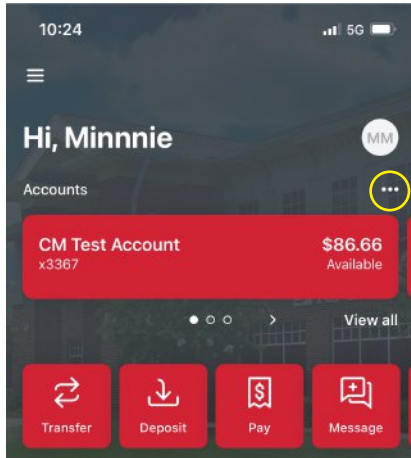
Remove Dashboard Cards

From the Organize Dashboard screen (above), click the “X” next to the card you want to remove.

KS Bank Mobile - Features

Accounts

View and manage your accounts, transactions, and available balances from the Accounts card. Flip through your accounts by swiping the balance card left or right.



Change Account Display Order

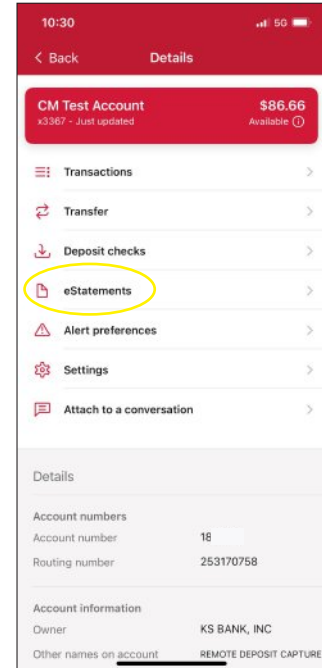
Change the order in which accounts are listed by pressing the “...” in the upper right of the Accounts card.

Account Options

Press the account name for additional options such as depositing checks and viewing account transactions.

eStatements

Press the account name and tap *eStatements* to enroll or view your eStatements.

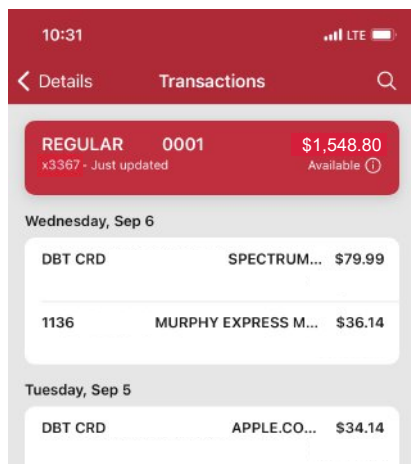


Quick Actions

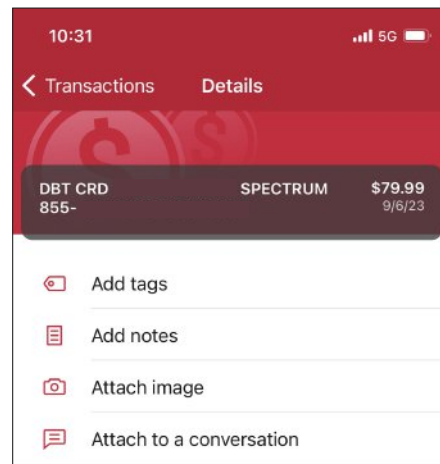
Under the accounts card, use the *Quick Actions* to make transfers, pay bills, deposit checks, or send a message to our eBanking team.

Transactions (View, Search, Tag)

From the Accounts card, tap the *transactions* link underneath the account’s name to view transactions for that specific account.



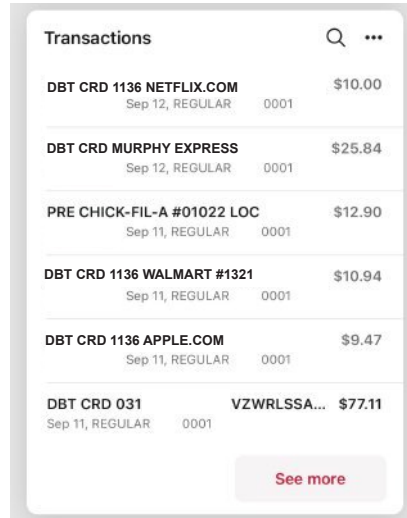
When viewing Transactions, click the magnifying glass in the upper right to search.



Tap any posted transaction to add a tag, note, or attach an image.

Transactions

View combined transactions across all your accounts from the dashboard transactions card.

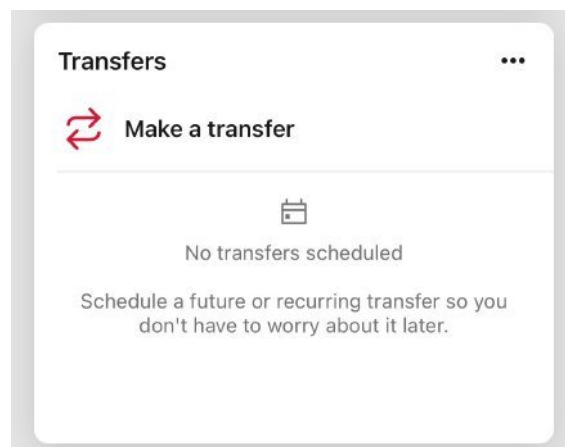


- If you prefer to view transactions one account at a time, go to the accounts card and click the *transactions* link.
- Some customers may prefer to remove this card from the dashboard. See *Remove Dashboard Cards* on page 5.

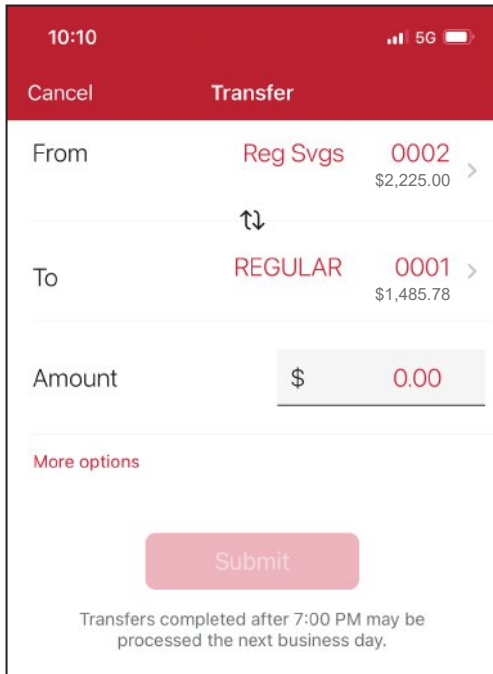
Transfers

Move money between KS Bank accounts or accounts at other institutions using the Transfer card on the dashboard.*

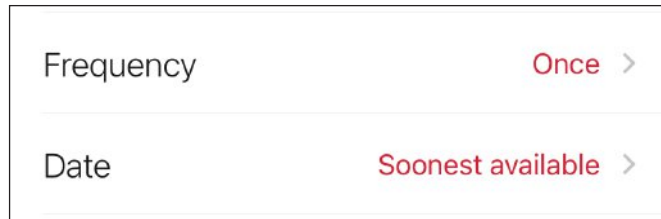
- Tap *Make a Transfer*



- Select the “From” account and “To” account (eligible internal and external accounts will be listed)
- Enter the amount
- For an immediate one-time transfer, simply tap *Submit***



- To set a recurring frequency or a future date, tap *More options*
 - Choose weekly, every two weeks, twice a month, or monthly
 - Choose the start date
- Tap *submit*



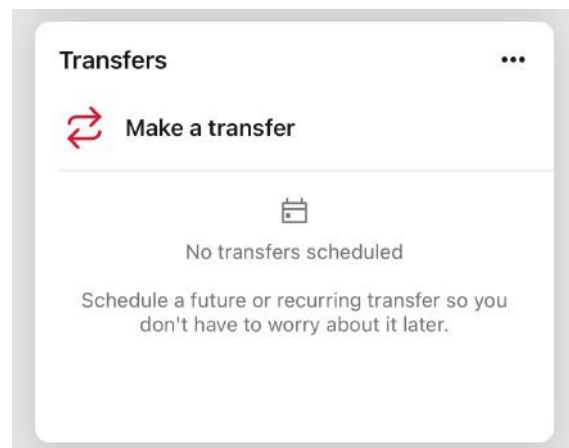
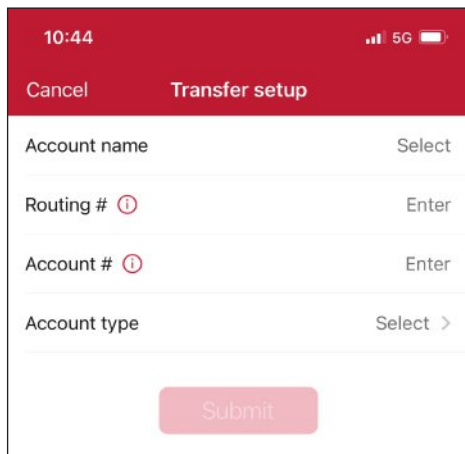
More Options

*Transfer functionality can also be accessed from the quick actions link below the accounts card, or by tapping the account name on the accounts card.

**Internal transfers will memo post at any time; however, only funds transferred before 7:00 PM Eastern Time can be applied toward previous transactions.

Add an External Account for Bank to Bank Transfers

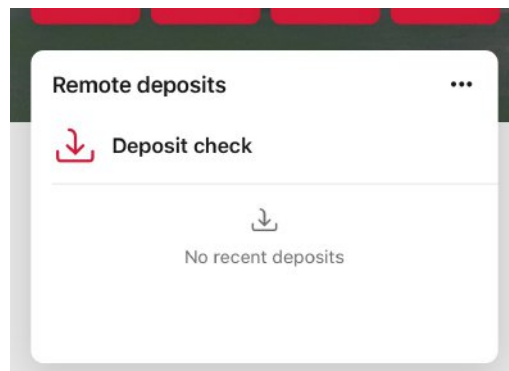
- From the menu select your name in the bottom left, then *Settings*, then *External Transfers*. Tap the “+” button in the upper right.
- Enter your password for additional authentication
- Enter the details of the external bank (Account name, routing number, account number, account type) and click *submit*
- Two small credits (less than \$1.00) will be sent to the external account, as well as one debit for the total of the two amounts
- Once the deposits are received in the external account, tap the *Menu*, your name, *Settings*, *External Transfers*. (You may also receive an in-app message reminding you to Verify Amounts.)
- Select the recently added account.
- Enter the amounts of the deposits and click *Confirm*
- Once confirmed, the account will be available in the Transfer option



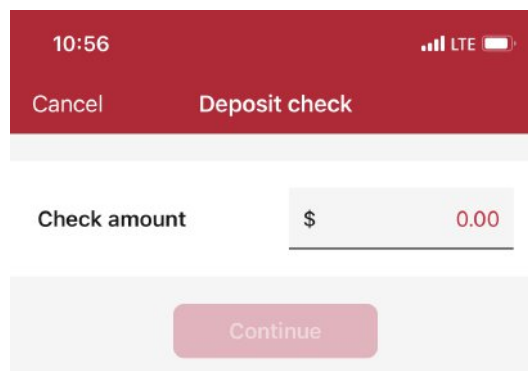
Mobile Deposit

Deposit a check right from your phone or tablet using the Remote Deposits card on the Dashboard.*

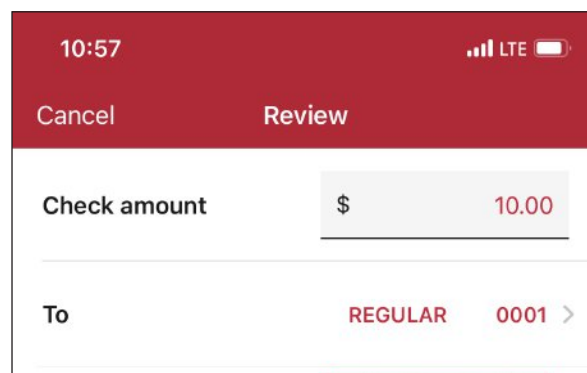
- Tap *Deposit Check*



- Enter the check amount



- Tap to take a picture of the front of the check, tap *continue*
- Tap to take a picture of the back of the check, tap *continue*
- Choose the deposit account



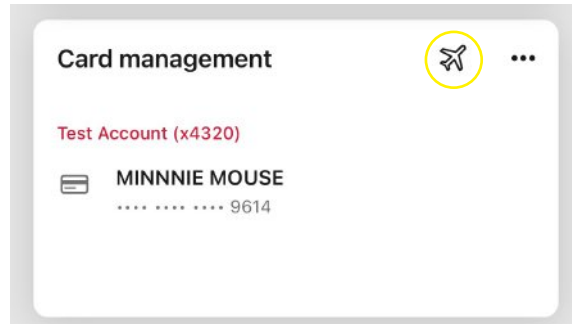
- Click *submit*

*Mobile deposit functionality can also be accessed from the quick actions link on the accounts card or by tapping the account name on the accounts card.

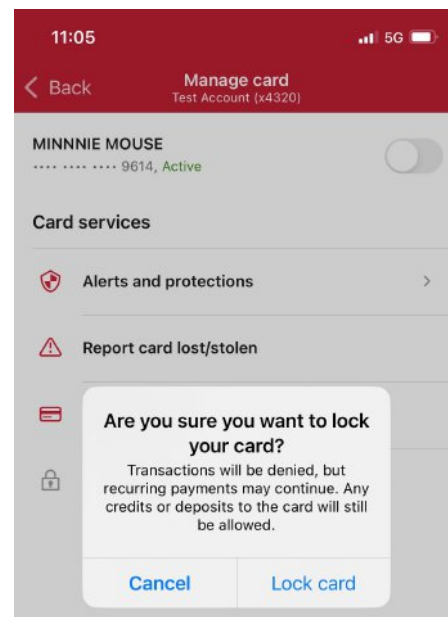
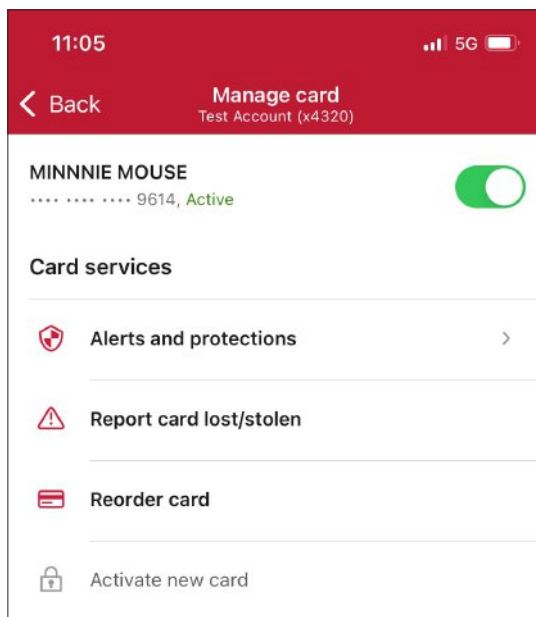
Manage Cards

Turn your debit card on or off, report it lost or stolen, or activate a new card from the Card Management card.

- From the Card Management card, tap the debit card that you would like to manage



- Travel Notice: Tap the airplane icon in the right corner to alert KS Bank of your travel plans and dates
- To temporarily lock the debit card, slide the green button to the off position
- To unlock the debit card, slide the button back to green/active.



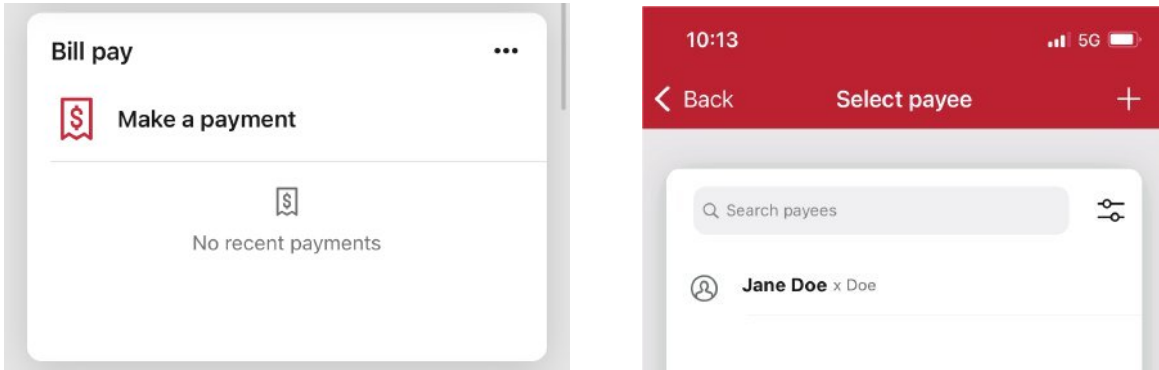
- To report the card lost or stolen, tap *Report Lost/Stolen* (Note: This action cannot be undone)
- To activate a new card, tap *Activate a New Card*

Payments

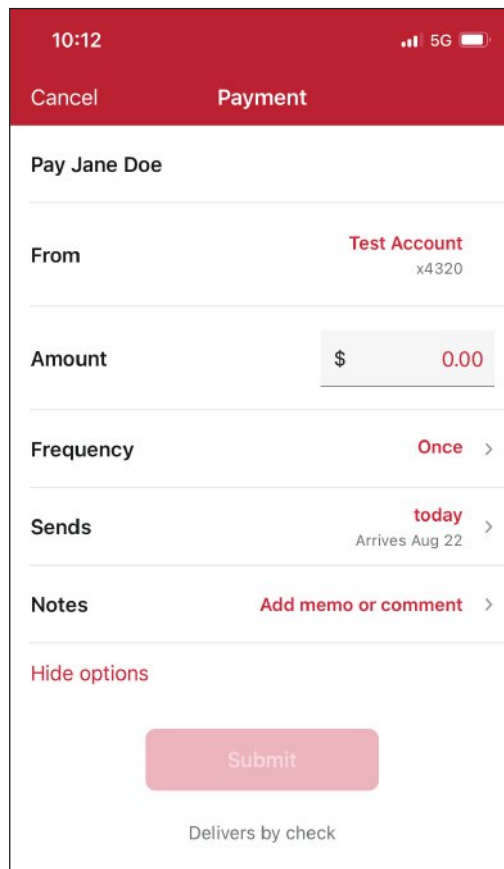
Schedule and edit bills, add payees, and get an overview of recently made payments from the Payments card.*

Pay a Bill

- From the Bill Pay card, tap *Make a Payment*
- Select your payee



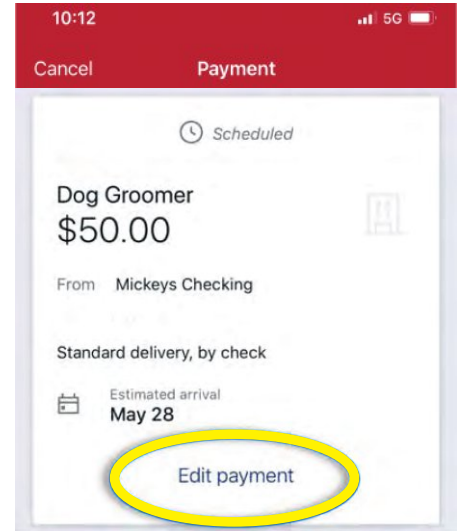
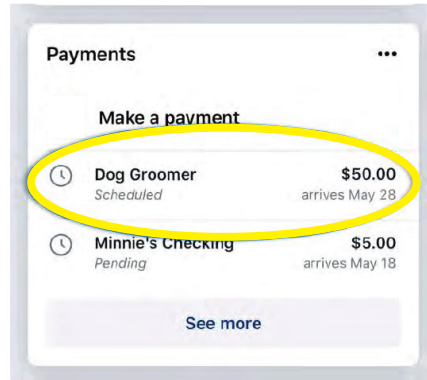
- If you have more than one payment account, select the “Pay From” account
- Enter the amount and, optionally, a memo to display to the payee
- Select the payment delivery date
- Tap *submit*



*Bill Pay functionality can also be accessed from the quick actions link under the accounts card.

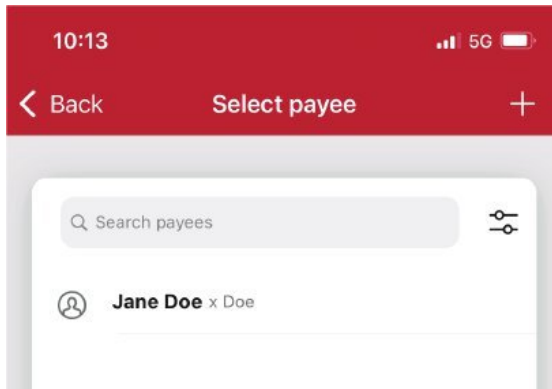
Edit a Bill Payment

- From the Bill Pay card, select the payment you wish to edit
- Tap *Delete* to delete the payment; or
- Tap *Edit Payment* to change the amount or date
- Confirm your changes



Add a Payee*

- From the Bill Pay card, tap *Make a Payment*
- Tap the “+” symbol in the upper right of the screen
- Enter your password for additional authentication
- Enter the payee information and tap *Continue*
- Confirm payee information and address and tap *Submit*

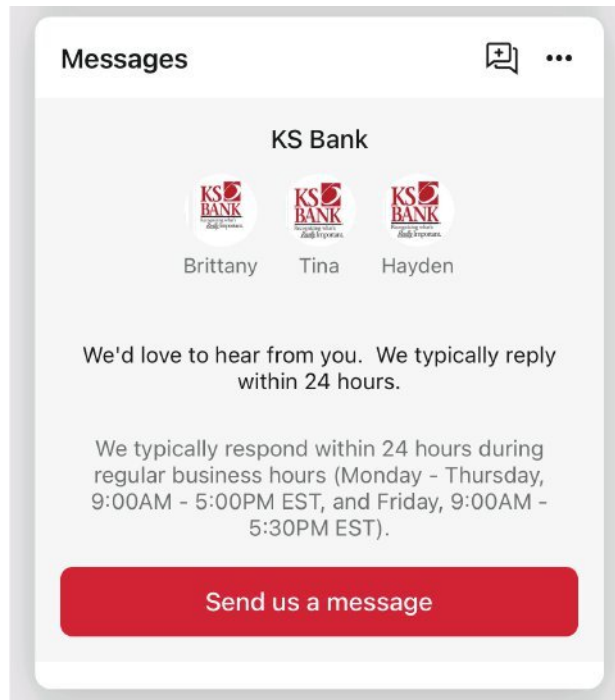


The screenshot shows the 'Add a payee' form. The form is titled 'Add a payee' and has a 'Company' subtitle. The form contains the following fields: 'Payee name', 'Payee nickname (optional)', 'Phone number', 'Account number', 'Name as appears on bill (optional)', 'Payee address' (which includes 'Street line 1', 'Street line 2 (optional)', 'City', 'State', and 'Zip code'). A 'Submit' button is located at the bottom of the form.

*Currently, payees can be added but cannot be edited through the KS Bank Mobile app. This can be done through KS Bank Online under “Manage Payments.”

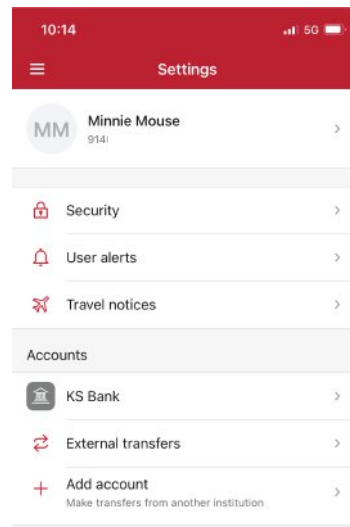
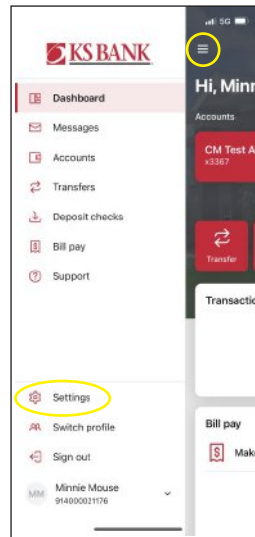
Messages

Display messages and alerts from KS Bank right on your dashboard on the messages card.



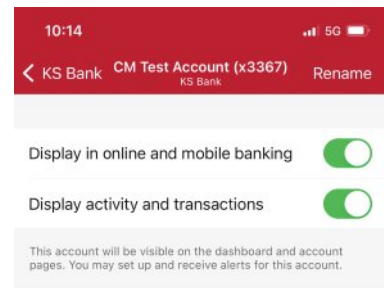
KS Bank Mobile - Settings Quick Reference

The Menu button is located in the upper left corner of most screens. The menu will slide out from the left and provides access to profile switching, settings, and many of the same features accessed from the dashboard cards.



Add/Remove Accounts from Dashboard

Select the menu, then your name, Settings, KS Bank, select an account, toggle on/off *Display in Online and Mobile/Display Activity and Transactions*



Rename Accounts

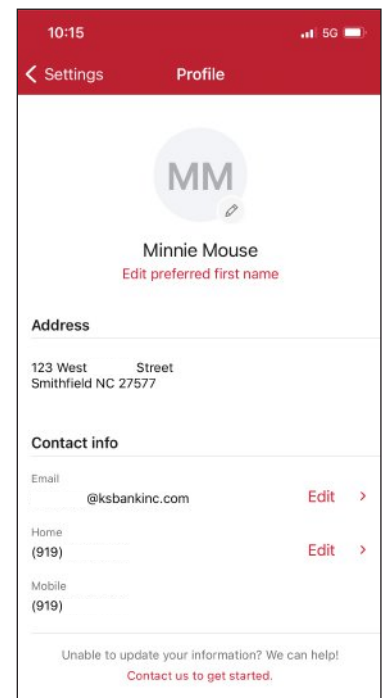
Select the menu, your name, settings, KS Bank, rename

Alerts

Select the menu, your name, settings, KS Bank, Alert Preferences*
*Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.

Change Photo, Email, Phone Number

Select the menu, your name, settings, KS Bank, tap your name, tap the pencil next to the image to add a photo, or tap edit to update your email, address, or phone number with KS Bank.



Change Username, Password, Passcode, Face/Touch ID

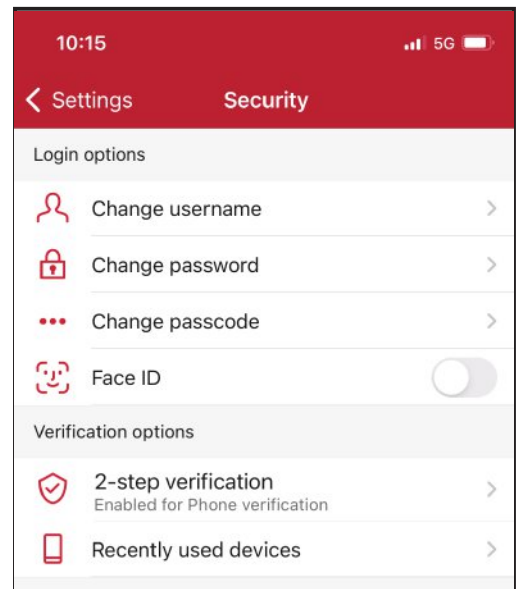
Select the menu, then your name, settings, security

Change Phone Number for Two-Factor Authentication (Security Code)

Select the menu, your name, settings, security, two-factor authentication

Remove Device Access

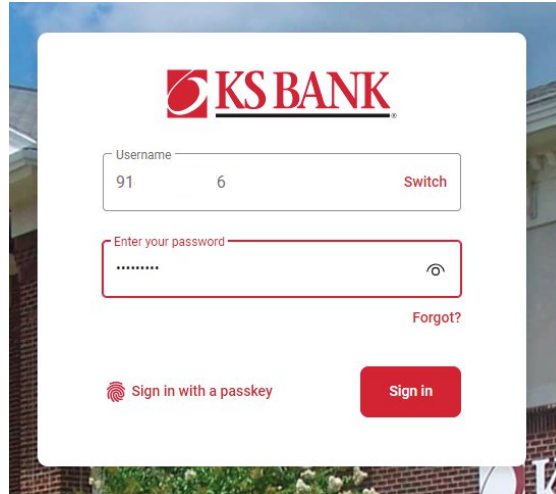
Select the menu, your name, settings, security, recently used devices, remove



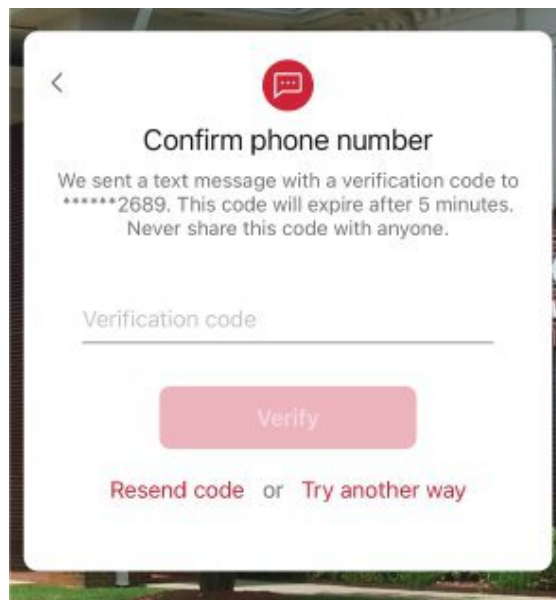
KS Bank Online - Logging In

Existing Customers First-Time Login

- Navigate to <https://my.ksbankinc.com/login>
- Enter your existing Username and Password and click *Sign In*



- Enter your email address and then a phone number where you can receive a call or a texted code to further secure your account, then click *Next*
- Enter the 7-digit verification code sent to the phone number you provided* (If you are logging in from a personal, secure device and would like Online Banking to skip this step next time, select *Remember this Computer.*)
- Click *Verify*

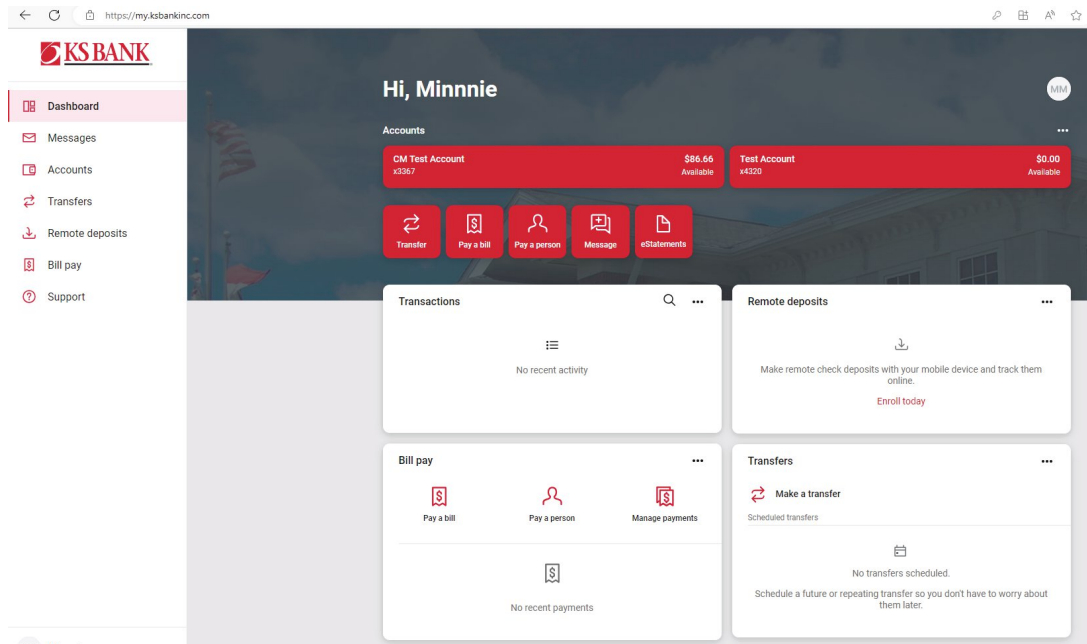


**If you cannot receive a text at this number, click "Try Another way." If you "Try Another Way," you have the option to receive a phone call with your code or to install the Authenticator app.*

- Review the User Agreement and Click *Accept*
- You are now ready to use KS Bank Online Banking!

KS Bank Online - Features

The KS Bank Online Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.

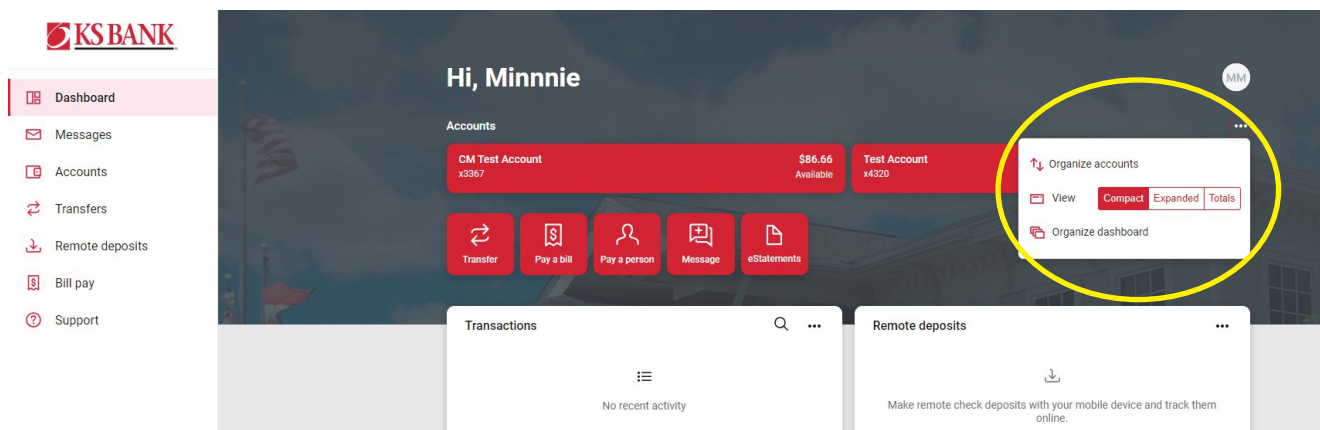


Accounts

View and manage your accounts, transactions, and available balances from the Accounts card on the dashboard. If you have more than four accounts, use the arrows at the bottom of the card to view more.

Change Account Display Order

Change the order in which accounts are listed by pressing the “...” in the upper right of the Accounts card and choose *Organize Accounts*.



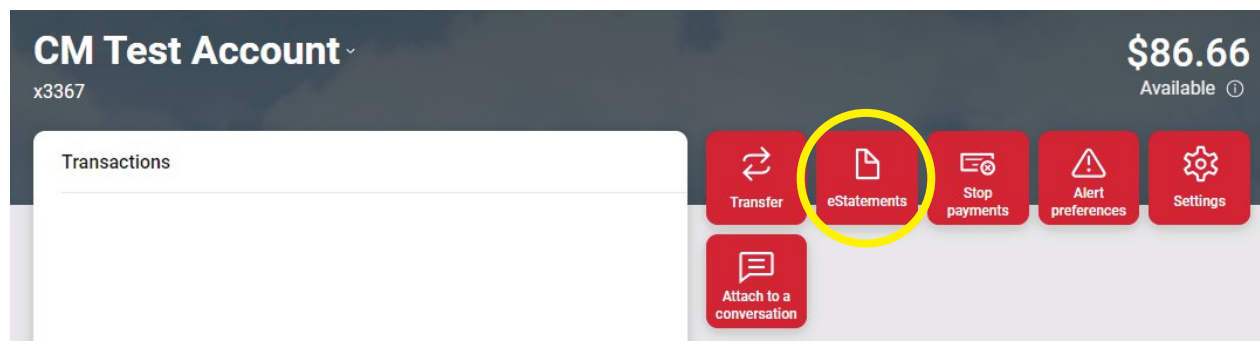
Account Details

- From the accounts card, choose any account
- See additional deposit or loan details on the Details card

Details	
Account numbers	
Account number ⓘ	15 0
Routing number	253170758
Account information	
Owner	MINNIE MOUSE
Other names on account	TEST ACCOUNT
Date opened	3/28/2018
Activity	
Last statement balance	\$0.00
Date of last statement	8/31/2023
Date of last deposit	3/17/2023
Interest	
Paid last year	\$0.01

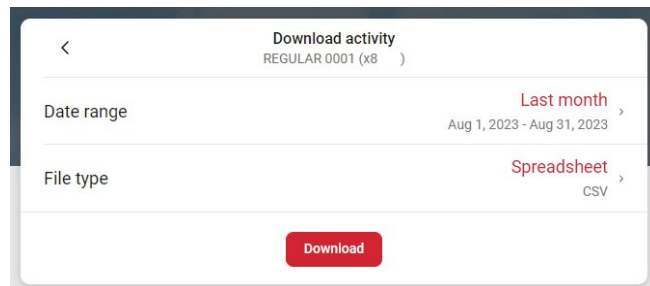
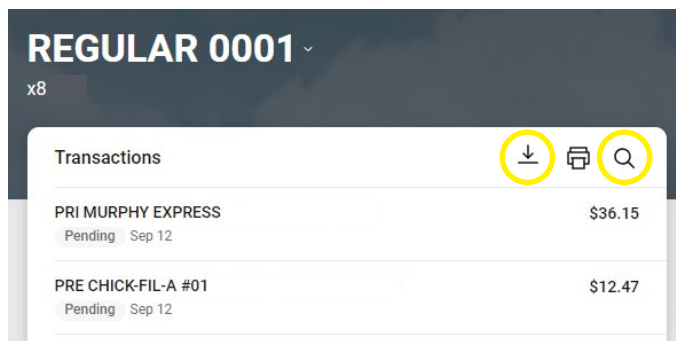
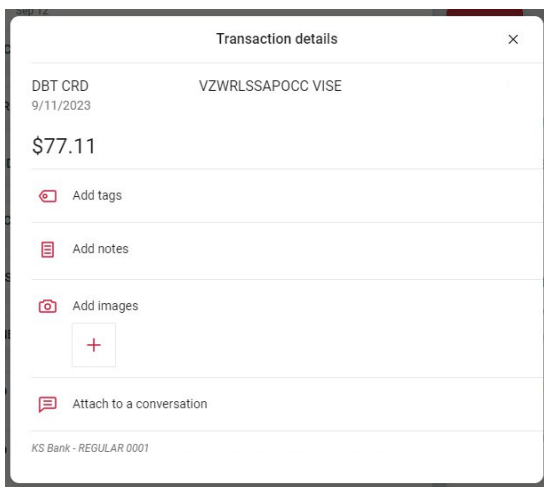
eStatements

- From the accounts card, choose any account
- Select *eStatements* to enroll or view eStatements

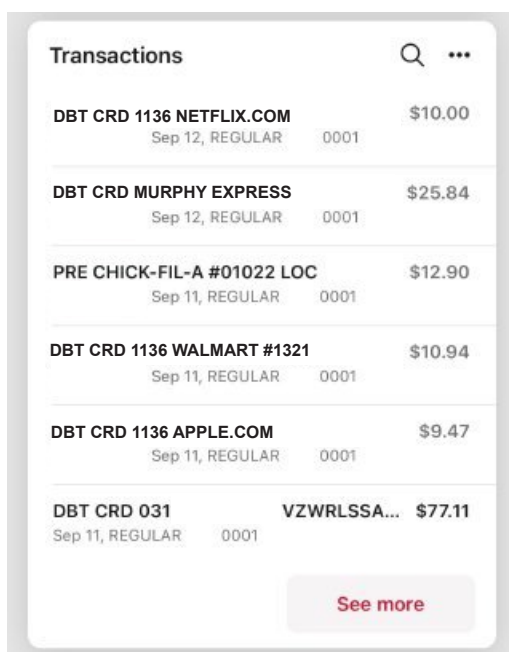


Transactions (View, Search, Download, Tag)

- From the accounts card, choose any account to see its Transaction activity
- Search for transactions by clicking the magnifying glass in the upper right of the activity card
- Download transactions by clicking the down arrow in the upper right of the activity card
 - Choose a date range
 - Choose a file type (CSV, TXT, OFX, QBO, QFX)
 - Click Download
- Select any posted transaction from the transactions card to add a tag, note, or attach an image.



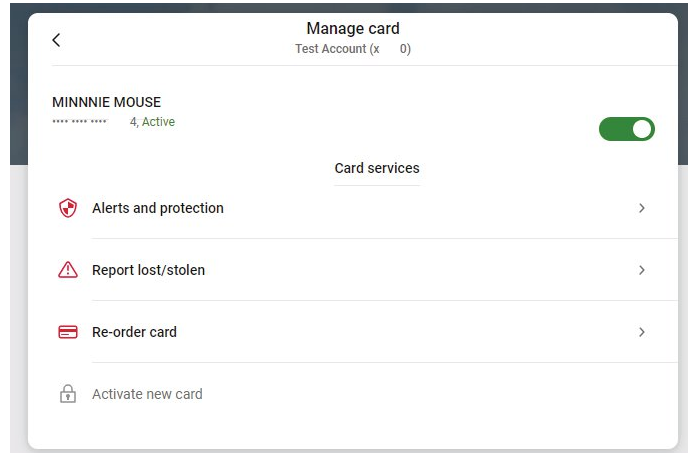
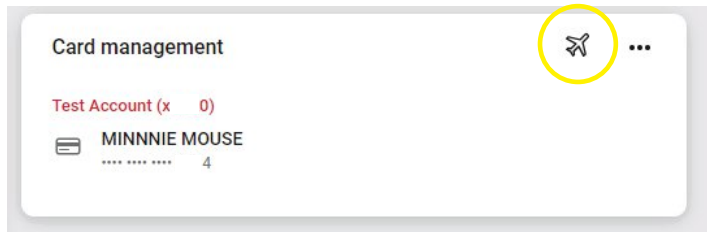
View combined transactions across all your accounts from the Dashboard Transactions card.



If you prefer to view transactions one account at a time, select an account from the accounts card.

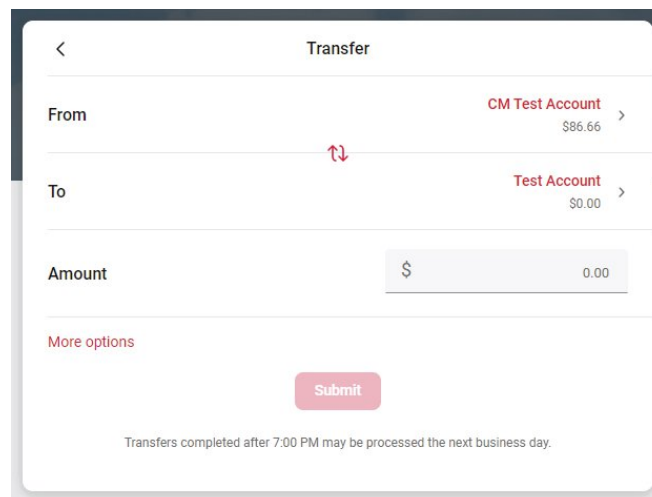
Card Management

- On the Dashboard, locate the Card Management Card
- To submit a travel notice, click on the “...” or the airplane in the upper right corner
- Click on the card you want to manage
 - To temporarily lock the debit card, slide the green button to the off position
 - To unlock the debit card, slide the button back to green/active
 - To report the card lost or stolen, click *Report Lost/Stolen* (NOTE: this action cannot be undone)
 - To activate a new card, click *Activate New Card*



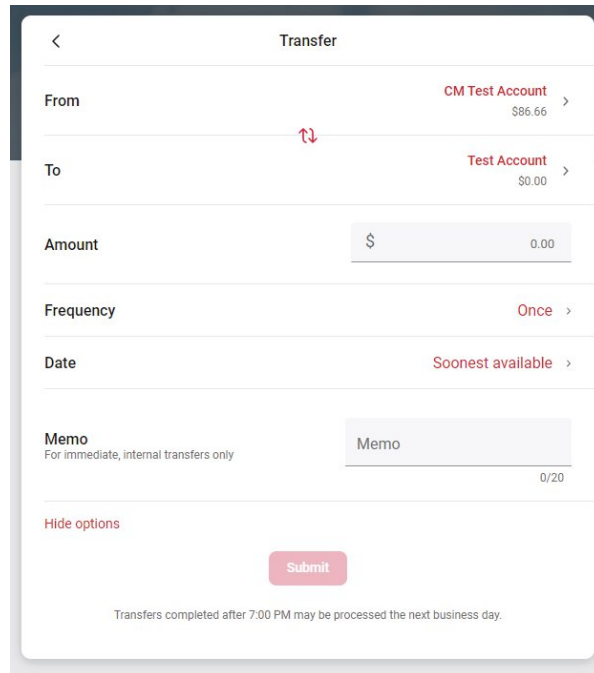
Transfers

- From the transfers card, select *Make a Transfer*
- Select the “From” account and “To” account (NOTE: Eligible internal and external accounts will be listed.)
- Enter the amount
- For an immediate one-time transfer, simply click *Submit**



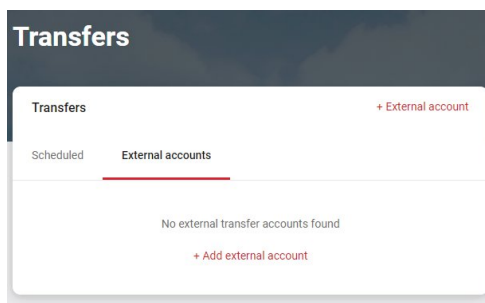
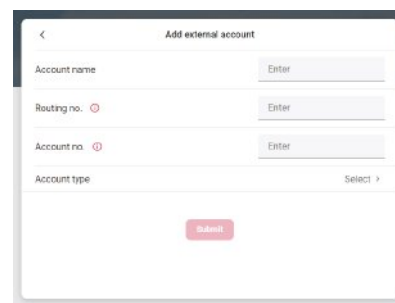
*Internal transfers will memo-post at any time; however, only funds transferred before 7:00 PM Eastern time can be applied toward previous transactions.

- To set a recurring frequency or a future date, click *More Options*
 - Choose weekly, every two weeks, twice a month, or monthly
 - Choose the start date
- Click *Submit*



Add an External Account for Bank to Bank Transfer

- From the Transfers card, select *Make a Transfer*
 - Choose *Add Account* under “Make external transfers with another financial institution”
 - Enter the details of the external bank (Account name, routing number, account number, account type) and click *Submit*.

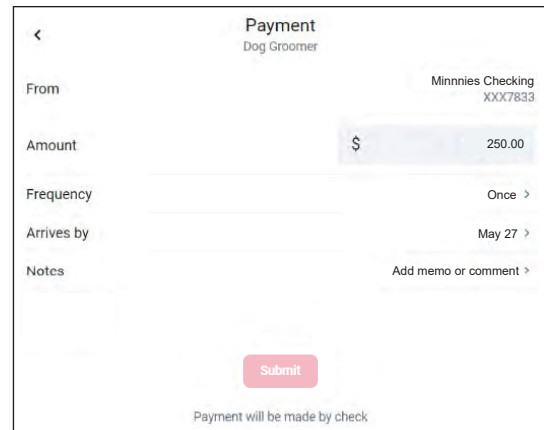



- Two small credits (less than \$1.00) will be sent to the external account, as well as one debit for the total of the two amounts.
- Once the deposits are received in the external account, select your name in the upper right of the screen to access *Settings* -> *External Transfers*.
- Select the recently added account (*You may also receive an online banking message reminding you to Verify Amounts.*)
- Enter the amounts of the deposits and click *Confirm*
- Once confirmed, the account will be available in the Transfer card

Payments

Pay a Bill

- From the Bill Pay card, click *Pay a Bill**
- Select your payee
- To make a payment to more than one payee, select the “Multiple” tab
- Enter the amount and payment date, and optionally, a memo to display to the payee
- Click *Submit*



**The Pay a Bill option can currently be used to make a quick one-time payment and to add a payee. All other bill pay functionality can be accessed from “Manage Payments” on the Bill Pay card.*

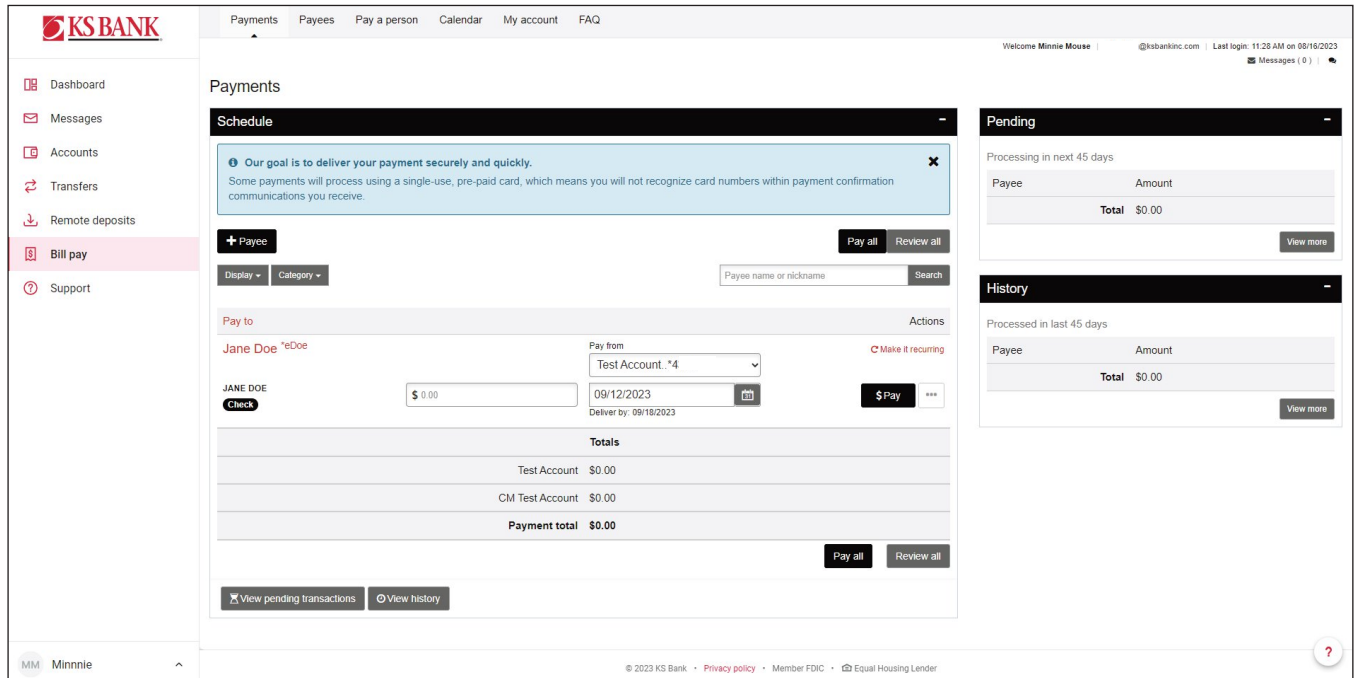
Add a Payee

- From the Payments card, click *See More*
- Select + New Payee, then *Add a Bill* or *Add a Person*
- Enter and confirm payee information and click *Submit*

A screenshot of the 'Add a bill' mobile application screen. At the top, there is a back arrow and the title 'Add a bill'. The form contains the following fields: 'Payee name' (with a red border and a vertical cursor), 'Payee nickname (optional)', 'Phone number', 'Account number', and 'Name on bill (optional)'. Below these is a section titled 'Payee address' with fields for 'Street line 1', 'Street line 2 (optional)', 'City', 'State', and 'Zip'. At the bottom, there is a red 'Submit' button.

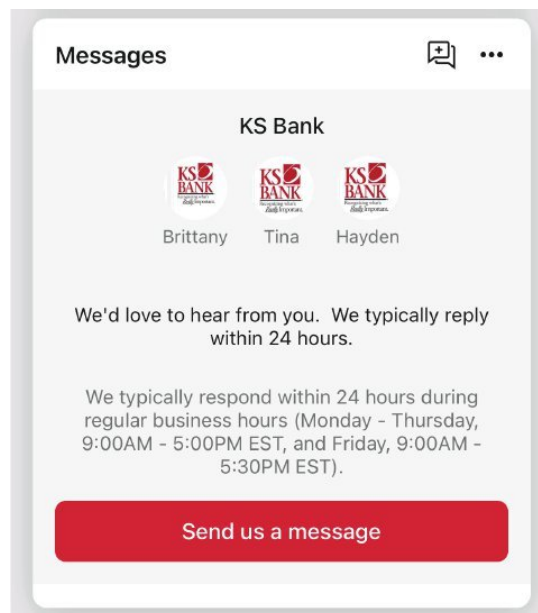
Manage Payments

- From the payments card, click *Manage Payments*
- Access comprehensive bill pay options, including editing or deleting payees and scheduled payments, managing recurring payments, and viewing payment history.



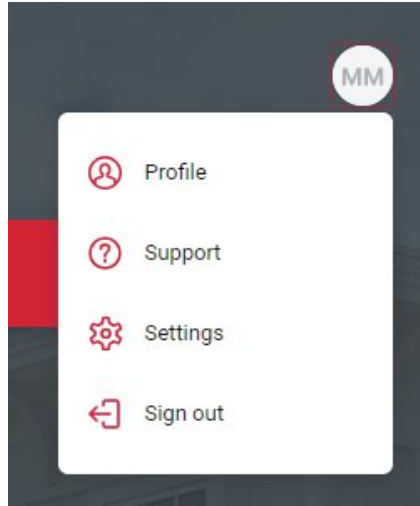
Messages

Display messages and alerts from KS Bank right on your Dashboard on the Messages Card.



KS Bank Online - Settings Quick Reference

Click your profile picture in the upper right of the screen to access Online Banking settings.



Add/Remove Accounts from Dashboard/Show in App

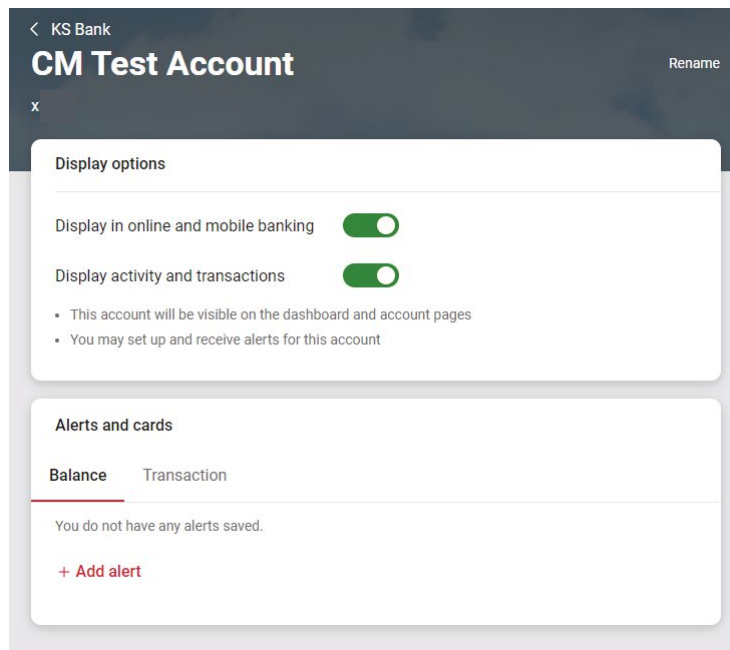
Click your picture, then settings, KS Bank, Show in App/Show Balance and Activity

Rename Accounts

Click your picture, then settings, KS Bank, rename

Alerts

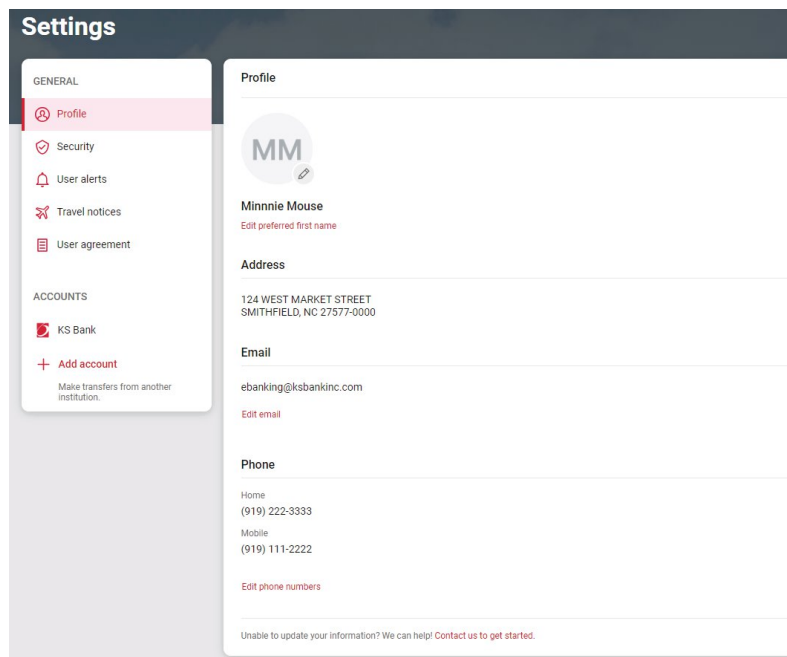
Click your picture, then settings, KS Bank, select an account, add alerts under *Alerts and Cards*



*Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.

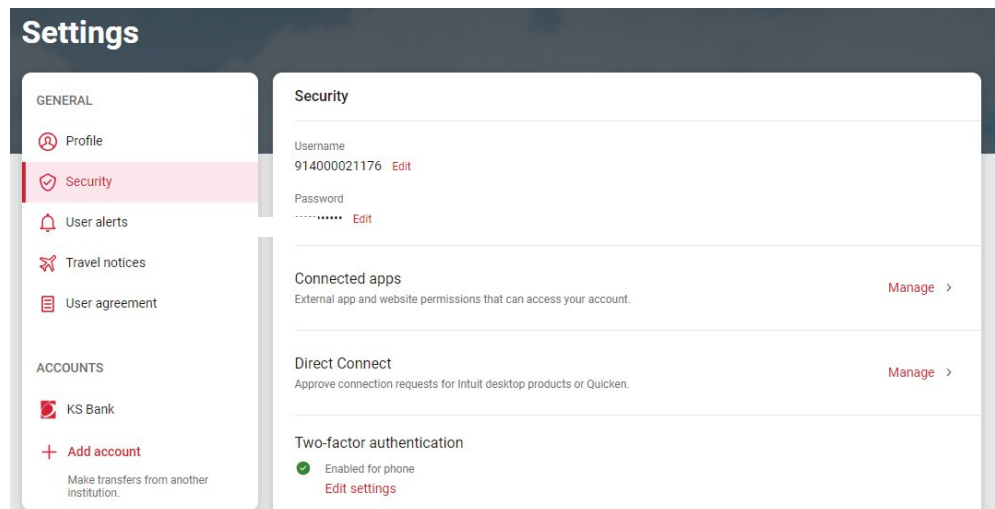
Change Photo, Email, Phone Number

Click your picture, then settings, profile, tap the pencil next to the image to add a photo, or tap edit to update your email, address, or phone number with KS Bank.



Change Username or Password

Click your picture, then settings, security.



Change Phone Number for Two Factor Authentication (Security Code)

Click your picture, then settings, security, two-factor authentication

Remove Device Access

Click your picture, then settings, security, recently used devices, remove