

KS Bank Online Banking Conversion Q&A's

Effective Monday, August 21, 2023, at the opening of business, KS Bank customers will be able to enjoy a new digital banking experience. Below is additional information to help you prepare for this.

Q: What should I do in preparation for KS Bank's new online and mobile banking?

A: One of the most critical first steps in preparing for our new online and mobile banking applications is to ensure your email address and phone number (i.e., mobile) information is current on our systems. This will be important when logging in for the first time on August 21st. Your email address and phone number information may be updated through your current online banking account or by calling your local branch.

Reviewing this Q&A document in its entirety will also help you prepare. Please check back from time to time for additional Q&As. Also, look for additional information that will be communicated over the next month or so.

Q: What is the web address for KS Bank's new online banking site?

A: KS Bank's new online banking website address is <https://my.ksbankinc.com/login>. Please bookmark the new website address. If you had bookmarked the previous online banking website, we encourage you to remove that one from your bookmarks.

Q: Will my current Username and Password change?

A: No. You will use your current Username and Password the first time you log in to the new online/mobile banking on Monday, August 21, 2023.

Q: Can I use the existing mobile banking app currently downloaded to my mobile device?

A: Yes, but for two weeks only. When accessing the current mobile banking app on or after August 21st, you will be presented with a message letting you know that an update is available to download. At that point, you can either follow the prompt and download the new app from the Google Play Store or Apple Store or dismiss the message altogether and continue on. Starting September 4th, 2023, you must download the new app to access mobile banking.



We encourage you to download the updated mobile banking app as soon as possible to start enjoying your new mobile banking experience.

Q: What is the name of KS Bank's new mobile banking app?

A: The app will be named KS Bank Mobile on both the Google Play Store and the Apple Store.

Q: Why am I being asked to enroll in 2 Factor Authentication?

A: KS Bank's new digital banking system has an enhanced security feature called 2 Factor Authentication, or 2FA. This security feature replaces the security image you were used to seeing, which is an outdated security control.

Q: Do I have to enroll in 2 Factor Authentication (2FA)?

A: Yes, all KS Bank online/mobile banking users must enroll in 2FA the first time they log in to the new online/mobile banking.

Q: How do I enroll in 2 Factor Authentication (2FA)?

A: When you log in to the new online/mobile banking for the first time from any device, you will have to enroll in 2FA. As part of the enrollment, you will provide the phone number on record with KS Bank. Unless you select to use the "remember me" feature so that the online/mobile banking system remembers your device, the phone device tied to the phone number used as part of the 2FA enrollment will need to be accessible each time you log in. You must also choose one of four methods for receiving the verification code. We recommend you receive a text via a mobile phone, but there is also the option to receive the verification code via voice message by receiving a call. If you set up a new phone number or enter the incorrect number, KS Bank personnel will need to reset your 2FA. Once enrolled, you will not have to re-enroll unless you or KS Bank chooses to reset their 2FA.

When enrolling in 2FA, you can select the use of Authy or an authenticator app as a form of verification instead of receiving a voice or text message. To set this up, follow the prompts after selecting the "Authy" or "Authenticator app" option.

For customers that are heavy users of any Intuit products, we highly recommend using the Authy option as their 2FA method of choice when enrolling. Any other 2FA authentication methods have been known to cause issues when establishing a connection between the online banking system and the Intuit product of choice.



Q: What will happen to internal future dated and recurring account transfers (between KS Bank accounts) I previously set up through the existing online banking?

A: Previously scheduled internal future dated and recurring account transfers will be converted to the new online banking. Once logged in to the new online banking, you can view, modify, or delete a scheduled transfer that was previously created.

Q: Will I have to re-enter and re-verify external transfer accounts used as part of the Bank to Bank Transfers feature?

A: No. External transfer accounts that were previously verified will transfer to the new online banking. If any external accounts were pending verification at the time of conversion, those accounts would need to be added and go through the verification process. In addition, recurring or future-dated transfers will need to be re-entered as those will not transfer to the new online banking.

Q: Will I have to re-enter my bill payment information within the new online/mobile banking?

A: No. Your current bill payment information, including payees, scheduled payments, payment history, etc., will be transferred over. Once logged in to the new online/mobile banking, you will select the Bill Pay menu and be able to use and enjoy our bill payment functionality as you have in the past.

Q: Why is my third-party aggregation application not working?

A: Because KS Bank changed online banking platforms, any third-party aggregator you may be using and have previously linked to your online banking account has likely been broken. Due to how aggregation technology works, many of these will probably resolve and update quickly by the respective third-party aggregator providers, but some may take time. You may need to take steps within the aggregation software to re-link your online banking account, which is usually a quick process. Because these are providers KS Bank does not work with directly, you will need to contact them directly for any support in resolving connectivity issues.

An example of an aggregation application that may need to be re-linked is the BaZing Fuel rewards benefit within the KS Bank Perks app. If the account link has been broken as a result of the switch to the new online/mobile banking, you will need to access the KS Bank Perks app and re-link your online/mobile banking account to the BaZing Fuel benefits.



Q: Why can't I see all of my transaction history?

A: At launch, you will only be able to see 120 days' worth of transaction history on the first sign-in. Then in the background, the new online/mobile banking will begin pulling transactions until it reaches 180 days. To see more transactions, you will select "See more" at the bottom of the transaction list, and this will pull seven days of transaction data at a time.

Q: Why am I no longer receiving online banking alerts?

A: Alerts previously set up will not transfer over to the new online banking. Any alerts previously set up will need to be set up again once the new online banking system is active.

Q: What about my activity alert settings for my debit card? Will I have to set those up again as well?

A: Yes. If you previously set up debit card alerts through the *MyCardRules* feature within our mobile banking app, you will have to set those up again on or after August 21st.

Q: Will I still be able to use Quicken and/or QuickBooks WebConnect or Express WebConnect connections with the new online banking? If so, will I need to reconnect my KS Bank accounts within QuickBooks or Quicken?

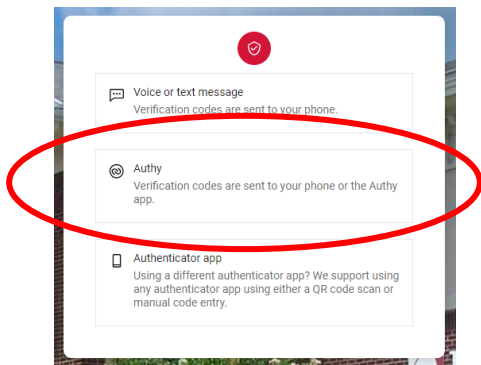
A: Yes, WebConnect and Express WebConnect will still be available connection types with the new online banking for use with Intuit's Quicken and Quickbooks products.

On or after August 21st, you will have to reconnect your KS Bank accounts within Quicken or Quickbooks if you are using Express WebConnect or online versions of those Intuit products. In doing so, you will enter your online banking credentials and then be prompted to authenticate using the 2FA authentication method you selected when you initially logged on to our new online banking system. If you are having issues reconnecting your accounts, it is recommended that you disconnect the accounts within Quicken or Quickbooks and then reconnect to establish a new connection.

For customers that are heavy users of any Intuit products, we highly recommend using the Authy option as their 2FA method of choice when enrolling. Any other 2FA authentication methods have been known to cause issues when establishing a connection between the online banking system and the Intuit product of choice.



If you are using Express WebConnect or online versions of Quicken or Quickbooks, please note that it will take two to five business days from August 21st for Intuit to implement the change-over pointing to KS Bank's new online banking system aggregation URL. That means that the aggregated connection between KS Bank and Intuit will be down. As an alternative, until the Express WebConnect connection has been established, you can manually download account activity into Quicken or Quickbooks using the WebConnect connection.



Q: Why can I not log in using my MacBook?

A: Safari changed and no longer allows cookies to be sent in an iFrame for another site. Cookies are used to pass through and authenticate an end user for our single sign-on (SSO) applications within online/mobile banking. This will impact any end users attempting to access the eStatement or Bill Payment functionalities via the Safari browser. To work around this, the end user can disable this cookie detection. Within the Safari menu, click "Preferences" and navigate to the "Privacy" tab across that module that pops up. Make sure the "Block all cookies" option is unchecked.

Q: Why is Internet Explorer not working?

A: Internet Explorer is not a supported browser. We recommend switching to Google Chrome or Microsoft Edge.

Q: Why is "Remember Me" not logging me in?

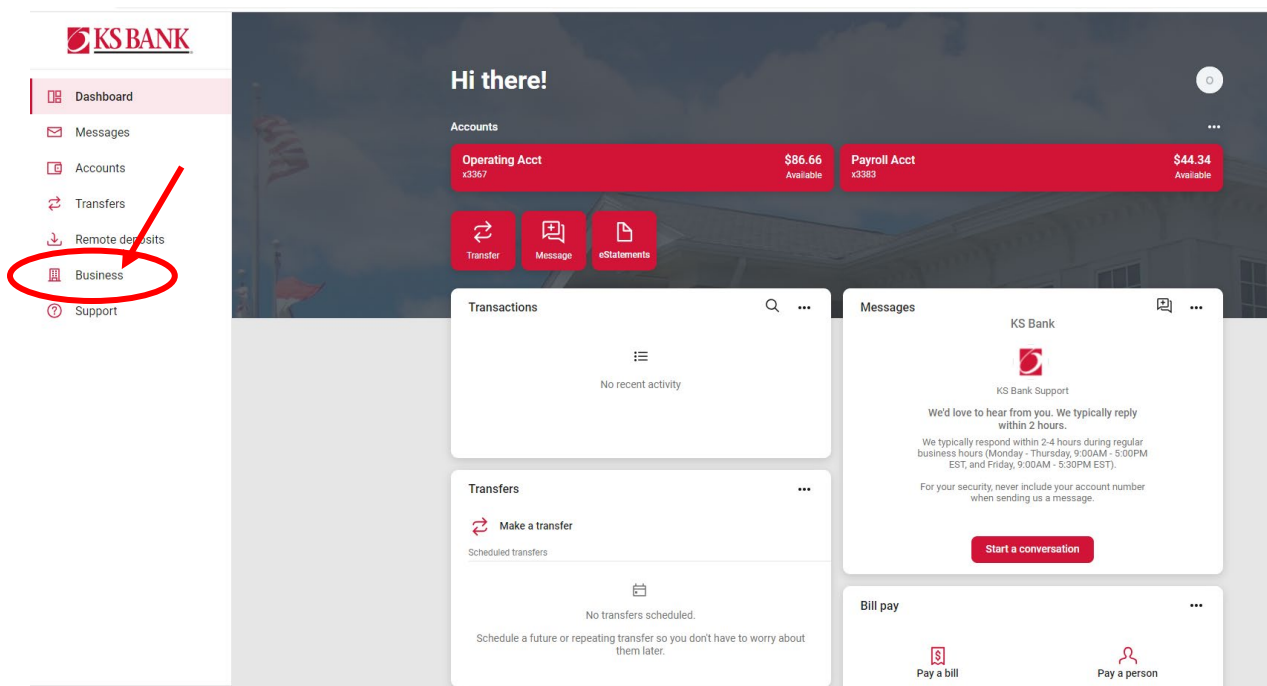
A: The Remember Me function may fail on the next login because the device ID stored does not match the device ID stored in the "remember me" cookies. For your ultimate digital banking security, we recommend not using this feature.

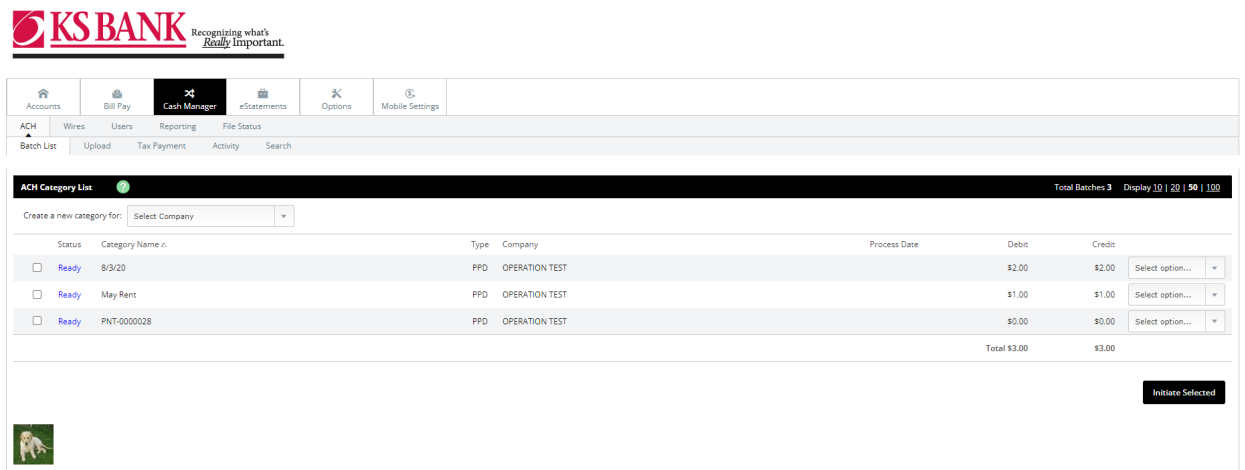
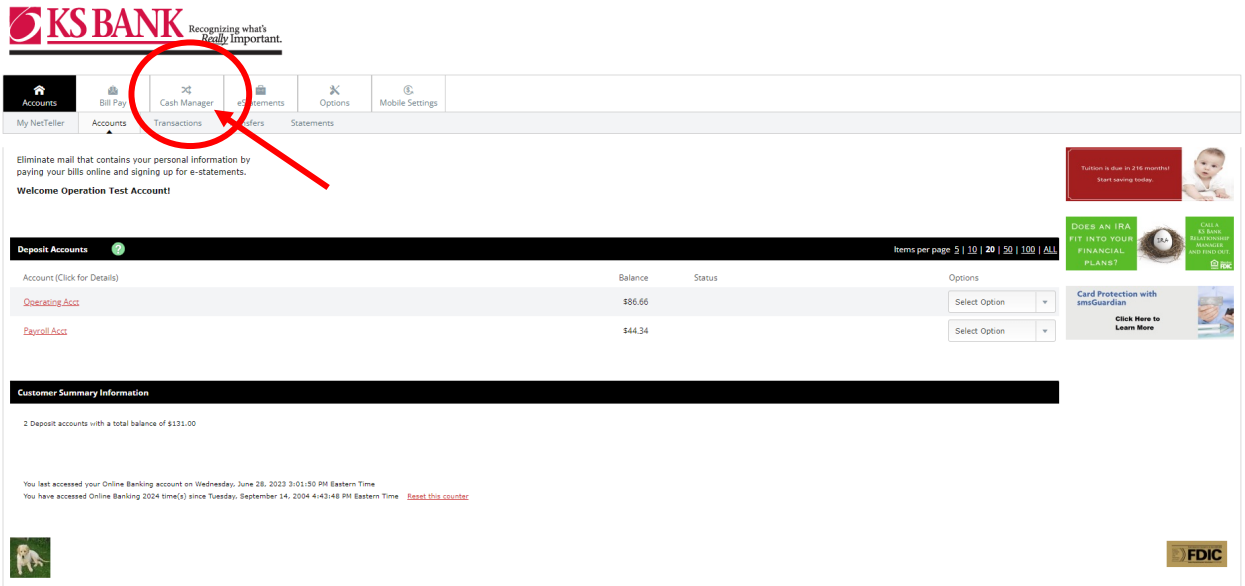
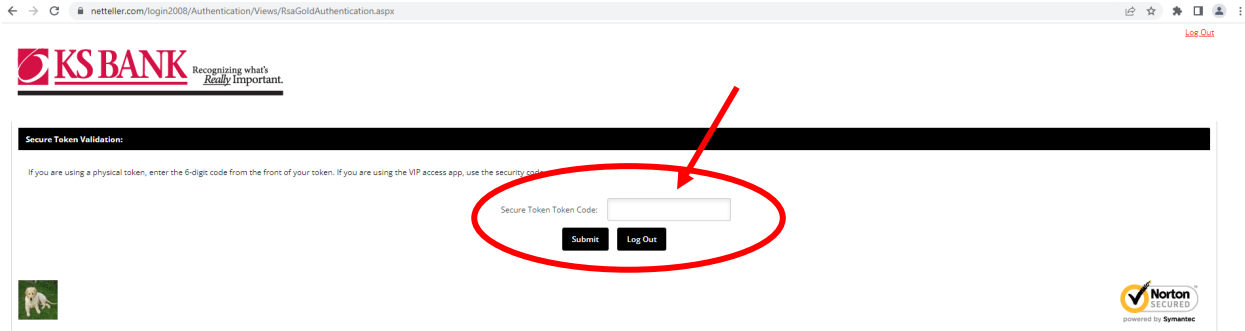
Q: Why can't I pull a text statement through online banking?

A: The text-formatted statements (without the KS Bank logo or required disclosures) are no longer available through the new online/mobile banking. You must sign up for e-statements to access statements via your online/mobile banking account.

Q: How will the new online banking platform affect me as a business cash management user?

A: As a business cash management user, you will log in to the new online banking site at <https://my.ksbankinc.com/> using your existing Username and Password. Once past the initial log-in steps, you will be directed to the main Dashboard page of the new site. To access your cash management functions, simply click on the **Business** option on the left hand side. From there, you will be directed to our online Cash Management site, and be prompted to enter a one-time secure token code as you normally would. Upon clicking on the **Submit** button, you will be directed to the online banking page you are accustomed to seeing, where you will be able to proceed to the **Cash Manager** tab.





We will be updating the look and feel of the online cash management site at a later date. Please be on the lookout for further communication regarding this in the near future.

