

Mobile Banking User Guide

App for Android™ and iPhone®



Downloading the App

Simply open the App Store on your phone or device, search for “Kansas State Bank” or “KS StateBank” and select the App when it appears.

Opening the App

After you download the App, it will appear in your Apps menu. Click on the icon that says “KS StateBank” (on Android™ devices) or “KSB Mobile” (on an iPhone®).

As the App loads, you will see a progress bar across the screen.

When the App loads, you will be taken to the first of two login screens. From this screen, before ever logging in, you have quick links available to take you to the list of KS StateBank branch and ATM locations, find the phone number to call or text Client Care or Telephone Banking, link to the full KS StateBank website and more.

You can choose, at this stage, whether or not you would like your device to remember your User ID. When you're ready, enter your User ID, and click Submit.

You will now see the Password and Image Verification screen. Please ensure that the image displayed is the one that you selected within your Online Banking account as your security image. If this is your first time logging in, and you've not selected a personal image yet, a default image will show up.

Assuming the image is correct, enter your password and click Submit.

If you haven't logged into Online Banking from a computer prior to logging in to Mobile Banking, you will need to complete a few additional steps to get started.

- You can review the Online Banking/Mobile Banking Agreement. You will need to accept the terms and conditions of this agreement to continue.
- You may, at this point, be prompted to set up some security questions and answers. These questions will appear if the system notices that you are using a different device than usual or if there is irregular activity on your account.
- After you have entered your security questions, you can choose your personal image (remember, this will display on the Password screen each time you login).
- Once these steps are complete, it will prompt you to change your password.

Now, you're ready to get started!

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Using the App

Now that you're logged into your account, you will be presented first with your account listing screen. This screen will show any accounts that are currently set up on your Online Banking ID.

This accounts screen will give you the current balance on your accounts and includes an Account Summary at the bottom of your screen.

Select the account you wish to view by touching it on your screen.

NOTE: Throughout the App, you will have a small purple arrow on the left edge of the App, simply swipe this arrow to the right to open the App menu.

Review Transactions

After you've selected the account you wish to view, you can see specific information on that account, select Transactions to see a full list of transactions on your account, or select Recent Activity to see the last few deposits and withdrawals that were made on that account.

NOTE: If you hit the "back" button on your device, a warning box asking "Are you sure you want to log out?" will appear allowing you to choose OK or Cancel.

Transfers

The second option on the Mobile Banking menu is Transfer. To transfer between your accounts, simply choose your From account, your To account and enter the amount you wish to transfer. You can also add a "Memo" to the transfer which will be noted on your transaction history for easy record-keeping.

When you have everything entered, click Transfer Funds. The transfer is immediate and will be shown in your transaction history for both accounts.

Bill Payments

The next option in the menu is Bill Pay. From this option, you can schedule a Bill Payment, see a currently scheduled Bill Payment and view your Bill Pay history.

E-Statements

You can sign up to receive E-Statements as well as access them from the Mobile Banking App. Just choose E-Statements from the menu, select the account you're looking for, find the statement you want to view and select it. It will open as a PDF in the default reader that you use on your phone or device.

Alerts

Do you use Online Banking Alerts? Now you can see your active Alerts in your Mobile Banking App. To set up new Alerts, you will need to log into Online Banking. You can also set up text alerts.

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Mobile Deposit

You can enroll in Mobile Deposit from the Mobile Banking App. Once you have access to Mobile Deposit, you will be able to enter basic information regarding the deposit, take a photo of the check (front and back) and submit the check for deposit. Checks should be properly endorsed with your signature and the words “Mobile Deposit Only KS StateBank.”

SecureSwipe - New in Version 4.0.2

SecureSwipe helps you reduce fraudulent transactions by letting you quickly lock and unlock your debit card from our Mobile Banking App. To enroll, click the side menu at the top left corner of the Mobile Banking login screen and then choose “SecureSwipe.” You will be prompted to enroll for the service with the details of your active debit card and to create a 4-digit passcode. The passcode is used for quick and easy access to the debit card options from your mobile device. Service starts immediately and your card will be placed in a “locked” status.

Unlocking a Debit Card

When cards are unlocked they are active for one time purchases and recurring transactions. To unlock a card prior to making a purchase:

- Click the SecureSwipe icon on the login page of the Mobile Banking App
- Enter your 4-digit passcode
- Choose the card you wish to unlock.

Status of length of time a client wishes to have their card unlocked:

- Unlimited
- One transaction within 10 minutes
- Three transactions within 30 minutes
- Six transactions within 4 hours
- 12 hours (best option for making online purchases)

NOTE: All transactions will be accepted for the time period or the number of times selected. The card automatically changes to a locked status once the designated number of transactions or the time period has lapsed, whichever comes first.

Forgotten SecureSwipe Passcode

If you forget your 4-digit passcode for SecureSwipe, you can simply delete the App and reinstall it which will allow you to re-enroll your device for SecureSwipe and setup a new 4-digit passcode.

NOTE: Deleting the app does not un-enroll your card(s) from SecureSwipe, but it un-enrolls your device from being able to manage your card(s).

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Other Options and Features

Your KS StateBank Mobile Banking App is not only your connection to your accounts; it's also a quick link to anything you could need from us.

Contact Us—Get a quick list of phone numbers and an email address for Client Care. You can also automatically dial the phone number to Client Care from Mobile Banking or use the number to text us.

Locations—Whether you're looking for a branch location, a loan production office or a nearby ATM, you can use your Mobile Banking App to find the one nearest your current location. Using the GPS that it built into your device, we'll give you the branch address and a map to the location. Plus, we have our phone numbers and office hours conveniently listed for you.

Website—Link directly to the Bank's full website at any time.

Options—Change your Online Banking password directly from your phone. Changes take place immediately. There's no need to log into Online Banking from your computer to complete the update.

More Information—Use this option to link to popular pages within the KS StateBank website. View our disclosures, Privacy Policy, search for Job Openings and read the latest articles from our consumer email newsletter, News for YOU!

Thumbprint Login—To set up this Touch ID option, you will need to go to your Settings menu within the Mobile Banking App and follow the prompts.

Send and Receive Secure Messages—Need help from Client Care? You can communicate directly with them through Secure Messages.

Instant Access—Just need a balance? Turn on Instant Access from within the Settings menu. Once you do, if you're using an iPhone®, a new icon will appear on the login screen (near the bottom just above the FDIC/EHL graphic). On Android™, a new button will appear below the Login button. Simply tap the icon or button and your balances will automatically appear without requiring you to log in.

Play Items—You have the options to have the system read your information out loud to you, rather than having you read it off the screen. This feature is available in several languages.

Search Feature—Each page has a search feature at the top, so that you can quickly scan for information when needed. For example, if you are looking for check number 1201, simply type 1201 into the search bar on your account transactions page for your checking account and it will quickly find that check for you.

Offers/Messages—We will occasionally put promotions and offers in this section. Check in here to see if we have something that will benefit you!

Other—You can rotate your screen and view your information in landscape or portrait view, whichever you prefer. And, there is a button you can push to take a screen shot of any page, and the image will be saved in your camera roll/gallery on your device automatically.

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New in Version 4.0.2

Updated Look and Feel—We've updated the look and feel to enhance the convenient features of our Mobile Banking App

Multiple Login Options—Now you can log in manually using our User ID and Password or using Touch ID or Biometric Login.

Text Option—Do you have questions about your accounts? Now you can text our Client Care team from Mobile Banking.

Instant Access—Get simple, one-touch access to your Account Overview.

Transaction Screen—Stay on top of your debit card purchases with the new Transaction Details menu that shows the “geolocation” of where your transaction occurred. You also have the ability to tag a transaction with a category and add notes and receipts.

Tag Transactions— Classify all your transactions to create your own customized view. All transactions accompanied with tags, notes and/or receipts will be listed here.

Debit Card Management—Now you add a travel note to your debit card so we know note to flag out of town transaction as fraudulent. You can also activate or report your card lost or stolen from the App.