ONLINE AND MOBILE BANKING GUIDE

Updated 12/2020

Welcome to Prairie State Bank & Trust's online and mobile banking service. This guide it meant to walk you through the most common questions we receive and to enhance your online experience. If you have any questions about your experience, please call one of our Customer Service Specialists at (800) 597-2977.

Getting Started

Our online and mobile banking platform provides you a seamless experience from your browser and your mobile app. Access your banking on-the-go with our mobile app and remotely deposit checks, review account activity and even pay your bills! To get started, click here or download the mobile app and select 'New User'.

When registering for online banking, you will need your personal information such as your name, social security number and address. You will then be required to answer questions based on your credit history, review and agree to our terms and conditions as well as select a username and a security code. **Please be sure to remember your security code**, it is **not** your password. After you submit your application, a Prairie State Bank & Trust employee will review your application and grant access within 24 hours. You will receive an email indicating that your enrollment is complete.

Upon receiving your welcome email, follow the link and input the security code that you established. You will then input your username and create a new password. Passwords must be 8 characters and include at least one uppercase letter, one lowercase letter, one number and one special character. The rest of the enrollment process will guide you through establishing security questions and establishing your authentication device.

Note: customers who are under 18 or have no credit history will need to contact us at (800) 597-2977 to enroll.

Symbols

↓	Download account data	🔍	Search through your banking activity
+	Add new Bill Pay payee or Money Maximizer account	⟳	Refresh activity
⇐	Hide menu options	<	Move back one screen
✕	Navigate between accounts	✎	Add Bill Pay payee as a favorite or edit field

Mobile Banking Symbols

☰	Menu	📍	Locations
=$	Move Money	👤	My Profile

Profile Options

By selecting the 👤 My Profile option you will be able to access and update various contact information, security information, and preferences.

Review below for the all options available under My Profile.
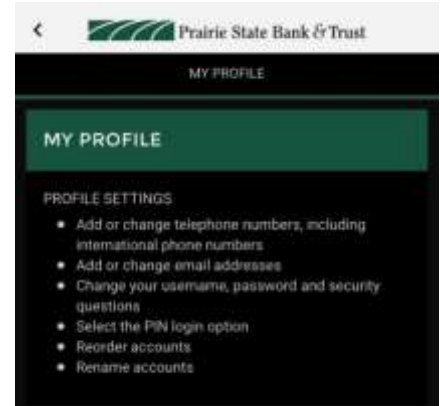
Contact Settings:

Phone

This device is used for authentication purposes as well as text alerts. Here you can add, edit or delete a device.

Email

Change your email and turn off alert notifications to the specified email address.

Login Settings:

Change Username

You will be required to enter your new username and your current password.

Change Password

You will be required to enter the current password and create/confirm a new password.

Change Security Questions

This will require you to provide current answers to the questions and or change/update them

FaceID

Log in using your FaceID. FaceID must enabled in your iOS settings.

PIN Login

Log in using a PIN in place of password.

Recent Logins

This will show dates/times of previous logins.

Application Settings:

Reorder Accounts

Use the drag handle to customize the order of your accounts.

Rename Accounts

Click an account to rename it, then select 'Save'.

Hide Accounts

Click an account to hide it on your device.

Hide Dashboard Tiles

Click a Tile to hide it. Tiles include: Budget, Goals, and Net Worth.

App Appearance

Light Theme, Dark Theme, or Match Device Settings

Bill Pay Settings:
Personal Information
Change your personal information such as your address, phone number, and email.

Pay from Account
Select a checking account to add as the 'Pay From' account for Bill Pay.

View Accounts

This is the main screen of the Online Banking service. You will find your PSB&T deposit and loan accounts and outside accounts you have added, PSB&T information tiles, and tiles for net worth, goals and budgeting.

The top section named **My Accounts** includes the total number of your PSB&T accounts and balances.
Click on any account for a list of transactions:
Transaction History is available for up to **two years**.
Check Images will remain available for **90 days**.
Within online and mobile banking, you have the ability to click on any transaction to view more details.
On each transaction, you are able to edit the category for budgeting purposes, add a note, or add an image (such as a receipt).
When viewing checks or deposits, you can view all items within the transaction.

From the account, you are able to download data in a variety of formats and select the date range in which you would like to access. Click 🔽 at the top of the page.

Click 🔍 to search transaction history for keywords and/or date range

If you would like additional information on Quicken, QuickBooks and Mint, please visit www.psbank.net > Tools for You > Online and Mobile Banking Service.

Move Money

From the Move Money page, you can:
- Review scheduled transfers/bill pays by clicking 'Scheduled' tab.
- Review your History of transfers/bill pays by clicking 'History' tab. (you can click on each transaction to get more details)
- Click on 'My Payees' tab to view your list of payees or add a new one by clicking ➕

To start a new transfer or bill payment, select '**New Transaction**'

- Select the account you want to transfer **from**.

- Select the account you want to transfer **to** (this list will contain both your PSB&T accounts as well as your bill pay payees).

You can filter based on your accounts and your bill pay payees by selecting the 🔽 symbol.

In order to pay multiple bill pay payees, select the 👥 symbol. Place a checkmark next to each payee you would like to pay and you will be walked through each detail for all payees selected.

Bill Pay Management

Bill pay management is available from the Move Money page of our online and mobile banking platform.

From a browser, you can select the ➕ symbol. From the mobile app you can select 'My Payees' tab from the top ribbon

and follow the instructions below to add a new payee.

Bill Pays are sent one of two ways: <u>Check (by mail)</u> or <u>Electronically</u>

<u>Check</u>: The funds will debit your account when the check is presented by the company or individual. The check will be mailed 3-5 days before it is due in order to arrive before the due date.

<u>Electronically</u>: You select the date it is to arrive and the funds are drawn from the account on the due date

When adding a new payee:

❖ Select a **company** or an **individual**.

> ➢ When establishing a payment for an individual, you have three options.
>> ▪ 1) *Let them provide bank info* - which will create an email to the payee
>> ▪ 2) *I'll provide bank info* - which allows you to input the account and routing number of the individual you would like to pay
>> ▪ 3) *Mail a check* - which provides a paper check to the address you input. Options one and two will create an electronic payment.

To edit a payee:

➢ Navigate to the *payees* through **Move Money** tab.

➢ Select the payee to edit by clicking on the pencil 🖉 and make the necessary changes.
> ▪ From this page, you will see:
>> • Previous payments via check or electronic payment.
>> • Send a payment
>> • Select 'Add Favorite' which will add the payee to the 'View Accounts' screen.

When **establishing**, **deleting** or **editing** a bill pay – customers are required to conduct authentication using their mobile device proving that the account owner is the one requesting the change.

Deposit Checks (Can only be done using the mobile app platform)

- A way to deposit a check remotely by taking a front/back image.
- Checks must be endorsed "For Mobile Deposit Only" under your signature or it will not process.
- The amount in numbers must match the amount in words.
- Be sure to type in the same dollar amount in the box as is shown on the check.
- Deposits submitted before 5P Central Time will be processed same business day.
- Deposits submitted after 5P will be processed the next business day.
- If a check is not approved for mobile deposit, the customer will be notified via Online Banking Message and Email.
- You are able to view your mobile deposit history on the 'History' tab.

Manage Cards

- Card activation – Users will see any cards requiring activation from the 'Manage Cards' tab.
  - The message *"Activation Required"* will be displayed if a card is not active.
  - Selecting a card to be activated opens up the **Card Activation** window. After clicking **Activate**, the **Card Activation Success** window will be displayed and the card will be available for use.
- In the red you will see the last 4 digits of your card number. Directly on the right you will see "ON" If you click on "ON" you can switch it to "OFF" to turn the card off.
  - **NOTE**: turning your card OFF only impacts future debits card (point of sale and ATM) transactions. Any previously authorized transactions will be paid, and any recurring transactions you had previously set up will still occur. Turning your card OFF will not affect your checks, mobile or internet transfers, bill payments, or any other type of transactions in your account(s).

- By clicking on the red box (showing the last 4 digits of card number), you can:
  - Change the card name
  - Report Lost or Stolen
  - Add travel notification
  - Set up a schedule to automatically turn this card on and off for specific days and times.

Find a Location

This feature gives you the ability to find all **fee free** ATM locations with *AlphaLink* or *MoneyPass* and Branch locations.

Messages

- Allows you to contact support by submitting a support request directly to the bank.
- Submit a form such as an Address Change or Online Banking Feedback
- View any messages that are sent by PSBT in order to contact a customer whether it be in regards to a mobile deposit, mass message to all customers or etc…

Manage Alerts

Select Manage Alerts from the menu bar to establish custom, bill pay, security, and money maximizer alerts. Select the ➕ symbol to begin the process of establishing alerts. These alerts are fully customizable including the ability to receive the alert via email or text.

Alerts can cover balances, specific debits or credits over a certain amount, when an online transfer has been created, debit card changes (lost/stolen, travel), etc...

Documents (Online Statements)

To establish online statements, please complete the following:

1. Log into Online or Mobile Banking and select documents.
2. The "Filter Documents" box will appear. Select the specific accounts to apply to online banking statements or select 'All Accounts' and click continue.
3. Review terms and conditions.
4. Scroll down and view the test document to ensure you can open PDF files.
5. Select the accounts you would to receive online banking statements for or 'Select All.'
6. Select 'Accept Terms.'

Online statements will be stored for a maximum of 12 months. You will not start to receive statements until after terms and conditions are accepted. Once accepted your statements will start to be stored when the next statement cycle occurs. You will not be able to receive statements that were previously produced as paper statements. If you wish to obtain these statements, contact us at (800) 597-2977.