Mobile App – Frequently Asked Questions

ABOUT THE SERVICE

What devices can be used to download the App?
Our mobile application is available for the Apple's iPhone, iPad and most Android devices.

Where do I go to download the Mobile App?

You will go to the App Store for the Apple devices and to the Google Play store for Android phones and search for the Prairie State Bank & Trust App. You can also find a link to the app on our web page at www.psbank.net.

REGISTRATION

Do you want to register for the app?

After you have downloaded the app, click on New Mobile User? Tap to Register button on the first page of the app.

What are the username requirements?
The only requirement for the username is that you may not use any special characters or symbols. You may choose any username as long as there are no spaces. Remember whatever you choose as your username you will have to type in each time you access your account (unless you have auto login activated in user settings). If you are an Online Banking user, you may choose the same username as long as no one else has already chosen that username and it does not include any special characters.

What are the password requirements?
A minimum of 8 characters are required with at least one being a letter and one a number. You may, but are not required to, use symbols anywhere in the password. If you are an Online Banking user, you may choose the same password as long as it matches the above criteria.

Please note: Your password will not be the same as your Online Banking password unless you set it up to match. Passwords do not synch within Online Banking and Mobile Banking. Changes will need to be made within both applications if you want passwords to match.

How does the system verify a customer when signing up for the app?

One of the ways we are able to confirm you are who you say you are is by asking several questions. The "out of wallet" questions are ones that are not easily available to someone apart from the user who is not likely to carry such information in his or her wallet. This data is pulled from your credit report such as: mortgage lender name, previous employer name, auto lender name, etc. Such information is available on a credit report, but not readily available to criminals who may be attempting identity theft.

I am answering the security questions, but the system will not let me complete the registration process. What do I do?
Please contact the bank at 1-800-597-2977 during normal banking hours and we can set you up.

LOG IN PROCESS

Is there a way to access my information without having to enter my username and password each time?

Yes. Our application has two features that will allow you to determine what is needed to log in each time you want to access your information. They are as follows:

- Save Username – this feature allows you to only enter your password each time you access the app.

- To setup this feature, at the initial login screen, there is a button under the LOGIN button called Save User name. When you slide your finger over this button, your username will appear automatically in the username field and you will only need to enter your password for future login's.
- Touch ID – this feature allows users with a compatible Apple device to scan their fingerprint to gain access to the Mobile App.
    - Users will be able to toggle the Touch ID feature on or off by activating the feature under Settings. Once Touch ID has been activated the user will be able to scan their fingerprint to access the app, however, to navigate within the app the user will be prompted to input their 4 digit PIN.

- PIN Login - You may establish a four digit PIN to use that will replace entering your username and password. After you have established your PIN, each time you want to use the app, the PIN screen will appear in place of the username and password screen.
    - To set up your PIN, tap the Settings button located in the scrolling menu bar at the bottom of the app. Under General Settings, tap the PIN Login button to and active this feature. Once activated, you will be required to only enter this PIN.
    - If you access more than one username on the same device PIN Login is not available. To activate the PIN login feature again you must delete the app and reinstall it (you will not need to re-register).

I would like to change my username. Can this be done?
No - once a Username has been chosen it cannot be changed.

Can I change my password?
You are able to change your password whenever you choose. Tap the HELP button located in the scrolling menu bar at the bottom of the app and select CHANGE PASSWORD to make the change.

I forgot my password, what do I do?
Please call the bank at 1-800-597-2977 to have your password reset.

ACCOUNTS

I do not know my account numbers so is there any way I can organize them for easier recognition?
Yes, at the bottom of the Application, tap the Settings button and then tap the Change Account Order line. When the accounts appear, place your finger on the account you want to change and drag it to where you want it located. When done, tap the BACK button and you will be at the Settings options again.

How to I add a nickname to my accounts?
Under Settings, you will see two main sections. The one named Account Settings is where you will add or change the nickname. Tap on the account you want to name, tap Account Nickname line, key enter the name (with no spaces) and tap Submit. If you want to name another account, tap on it and enter its name. When finished, tap Back to go to the Settings options again.

Why don't certain accounts show up in the application?
The only accounts that will show up in the application are those you are listed as an owner on. If you recently opened an account as an owner that is not showing up, please contact the bank to have it added.

Why are the accounts on my mobile banking different from my online banking?
The accounts included in Online Banking are enabled by employees at the bank. For the mobile app, all accounts which you are an owner on will be included. However, if you are an authorized signer on any account, it will not be available in the mobile app.

Transfers:

How can I delete an account transfer?
If the transfer is for the same day, it cannot be deleted once it has been submitted. The only option for the same day transfers is to transfer the funds back as a separate transfer. If the transfer is for a future date, go to the Transfer page, tap the '-' symbol, tap the transfer you want to cancel, then tap the '-' symbol on that transfer. This transfer will remain on your screen until it drops off by becoming the 61st line item available, regardless of whether you have cancelled it or not.

Why am I not able to transfer from one of my savings accounts? If the account is one of the following, transfers from them are not allowed due to how the account is setup or the type of account.

- 2 signatures required
- Dormant account
- Closed

My loan is included in the list of accounts, so why is it not an option with the Transfer accounts?

Deposit accounts are the only eligible accounts to transfer funds to and from with the Mobile App at this time.

CARDS

How do I turn off my debit card using the mobile app?
Tap the CARDS icon on the left hand side of the app to access the available debit cards. Simply select the card you need to turn off. Once you are ready to turn it back on you can select "On" and you'll be able to use the card again.

Why can't I see certain debit cards?
The mobile app provides access to cards based on account/card owner of the registered user of the app. The user registered to the mobile application will be able to see their cards only.