ONLINE AND MOBILE BANKING SERVICE
Commonly Asked Questions

Where do I go to download the Mobile App?
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.

Existing Mobile App customers prior to May 30, 2018

- **Current iPhone and iPad users** - When the new app is pushed live to the app stores the Apple apps will be processed as an update to your existing app. You will not have to do anything extra to receive the new app update as long as you have automatic updates enabled on your device. If you do not have automatic updates enabled you will be prompted to install the updated app.

- **Current Android users –**Uninstall or delete the current app then go to the Google Play store and install the new app.

REGISTRATION- When you register through the Mobile App or on the Internet, you are registering for both Online and Mobile Banking.

What are the username requirements?
The only requirement for the username is that you may not use any special characters, symbols or spaces. You may choose any username as long as the username is available.   Remember whatever you choose as your username you will have to type in each time you access your account (unless you have other login options activated in user settings).

What are the password requirements?
A minimum of 8 characters are required with at least one being an uppercase letter, one a lowercase letter, one number, and one symbol.

NOTE: The same username and password are used to login to Online Banking and the Mobile App

I am answering the security questions, but the system will not let me complete the registration process. What do I do?
If you have any issues with these steps, please call us at (800) 597-2977 between 7:30 a.m. and 5:30 p.m. Monday through Friday and 8:00 and 12:00 on Saturday.

LOG IN PROCESS

Is there a way to access my information without having to enter my username and password each time?
Yes. The service has features that allow you to decide how you want to login to access your information. The options include:

- Save Username – this feature allows you to only enter your password each time.
    - To setup this feature, at the initial login screen, under the SIGN IN button called Remember Username. Click or tap the radio button to the right on this line and your username will appear automatically in the username field when you login the next time and you will only need to enter your password for future login's.
- PIN Login - Establish a four digit PIN to use that will replace entering your username and password. After you have established your PIN, each time you log in the PIN screen will appear in place of the username and password screen.
    - To set up your PIN, click or tap the Welcome button in the upper left hand of the page or the Profile icon located in the menu bar at the bottom of the app. Click or tap Security, then Login Options. Select your 4-digit number and once activated, you will be required to only enter this PIN.

- Fingerprint Login – If your mobile device has fingerprint recognition, this feature may be used to login to the app. After you have set up this feature in your mobile device, tap the app, place you finger or thumb on the spot on your device, and you may login without entering your username, password or PIN.

I would like to change my username. How can this be done?

Profile>Security>Change Username. We encourage you to select a username that is not related to your name or family members, is not easily guessed, and includes different characters. Your username can be changed whenever you choose.

I forgot my Username, what do I do?

Click or tap on the Forgot Username link on the login page and enter your email address. Select how you want to receive the security code and your Username will appear.

Can I change my password?

Profile>Security>Change Password. We encourage you to select a password that is complex and not easily guessed. You are able to change your password whenever you choose.

I forgot my password, what do I do?

Click or tap on the Forgot Password link on the login page and enter your Username. Answer the security question successfully and an email will be sent to you with a link to reset your password.

Am I able to set up my login options so the system remembers my device?

Yes, the next time you log in click Remember This Device on the bottom of the page before clicking Submit and you will not receive a text message or phone call for a second form of identification the next time you log in.

Where do I go to learn about the service?

To navigate the service, go to our website, www.psbank.net, and under Tools For You, Online and Mobile Banking Service are individual sections including a Symbols Key.

PROFILE OPTIONS

How do I access my Profile and what features are available to change?

To access the features in your Profile, click on the Welcome Button on the top left of the page, or for app users, tap the Head and Shoulders icon on the lower right of the page. Within your Profile, you will be able to add additional phone numbers and devices, email addresses, bill pay information and add additional funding accounts, change your username and password, change security questions, reorder accounts, rename accounts, hide accounts, hide dashboard tiles, and select additional log in options on the app.

ACCOUNTS

I do not know my account numbers so is there any way I can organize them for easier recognition?

Yes, at the top left of the Application, click the Welcome button or tap the My Profile icon at the bottom right corner of the app, select Preferences, and Reorder Accounts. Place your cursor or finger on the account you want to change and drag it up or down the list to where you want it located. You will see a green box at the bottom of the screen showing success.

How do I add a nickname to my accounts?

At the top left of the Application, click or tap the Welcome button or the My Profile icon, Preferences, and Rename Accounts. Click or tap the box with the account name, enter a new name, and save. You will see a green box at the bottom of the screen showing success.

Why don't certain accounts show up in the application?

The only accounts that will show up in the application are those which you are a direct owner. If you have accounts which you are not a direct owner, but are an authorized signer, acting in a fiduciary manner, or the account is in a Trust, contact us and we will add the account for you.

How do I export my account information?

Click on the individual account that you would like to export transaction information. Click the Download symbol and select your format. If you are not familiar with this feature, the CSV format will download the transactions into a spreadsheet and the PDF will be an un-editable document of the transactions. Enter your date range and click "Download."

How long will transactions be available?

Transactions will be available up to two years.

How long will images be available?

Images of paid checks, deposit tickets, and checks included in each deposit will be available up to 90 days.

I want to attach a receipt of a purchase to the transaction. Can this be done?

Yes. Click on the account then the transaction and the details page of the transaction will appear. At the bottom of the page click "Attach Images". You have two options. One is to take a picture of the receipt, and items purchased, with a mobile device, and it will attach to the transaction, or two, retrieve the photo from your photo library or desktop.

MOVE MONEY – this menu houses Transfers to other PSB&T accounts and the Bill Payment service

Account Transfers

How do I initiate an account transfer?

Select Move Money, New Transaction, choose an account to transfer from, choose an account to transfer to, and complete the required fields.

How can I delete an account transfer?

Transfers scheduled with a future date can be deleted. To delete a scheduled transfer, select the transfer and click or tap the "DELETE TRANSFER" button. The deleted transfer will be removed from the scheduled transfers section and will not show up in your history.

Why am I not able to transfer from one of my 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 account

Can I make a loan payment?

Yes. Loan payments to home mortgage, auto and personal loans are available. You may make a regular payment, principal only or interest only payments.

I transferred on the mobile app from my checking to my savings, or vice versa before the conversion. The accounts are included in the new service but why can't I transfer to those accounts now?

Prior to conversion the online banking and mobile app were on two different systems. The online banking service required accounts to be set up with transfer rights by the bank however the mobile app did not, as long as you had direct ownership in the accounts. To provide this access, contact the bank or stop by a branch and we will review the accounts and complete the steps to add the accounts. In the future, any new account you open where you have direct ownership will automatically be added to the service for transferring.

Bill Payments

How do I add payees?

Select Move Money, enroll in Bill Payment if you have not already done so, click or tap New Transaction. Select the account where the payment will come from, + ADD NEW PAYEE at the bottom of the page, select BILL PAY. Select if the payee is a business or individual and complete the required fields.

Is there a way to have my payees appear on the main page?

Yes. After you have added a payee, click or tap View Accounts, and your payees will be listed under My Payees. Click on a payee then click Add to Favorites and it will appear on the main page with a star.

Why are payments that are normally sent as electronic being sent as a check?
This will happen when the sum of all payments made that day or month either exceed the daily or monthly bill pay limit. When this occurs, you are notified by a Warning on the screen letting you know the limit has been met and if you choose you may continue with making the payment by check, you will complete the address of the payee. The limits will be reset daily for the daily limit and the first day of the next month for the monthly limit.

How do I add or change the checking account I want to make Bill Payments from?
Go to My Profile, click or tap on Bill Pay Profile, click or tap on Bill Pay from Accounts, select an account to add

DEBIT CARDS

How do I turn off my debit card?
Click or tap the MANAGE CARDS icon on the left side of the app. Select the card you need to turn off and click or tap the "ON" box. Once you are ready to turn it back on click or tap the "Off" box. The "OFF" or "ON" represents the status of the card at the time you are in Manage Cards.

Why can't I see certain debit cards?
If you have more than one card and one or more is not included, contact us by calling (800) 597-2977 or stop by one of our branches and we will assist you.

MOBILE DEPOSIT

What is Mobile Deposit?
- A service that allows you to deposit checks with your mobile device anytime, anywhere.
- View Mobile Deposit history as well as images of the items deposited.

What are the Mobile Deposit limits?
Consumer daily limits are $2,500

What do I do with the physical check after I use Mobile Deposit?
Once you verified the funds have been credited to your account you are to destroy the check in a manner that is unreadable after 14 days.

MONEY MAXIMIZER

How do I categorize, or change a category for a transaction?
Click on the transaction and select Category. Select one of the provided categories or create your own by clicking or tapping on the + symbol

How do I add outside accounts?
Click or tap the + symbol in My Accounts on the Landing page. Select Money Maximizer then enter the financial institution name. Select the financial institution name when it appears. Enter your Username and Password for that financial institution, then select the accounts you want to add. Once added, the accounts will appear on the landing page under Money Maximizer Accounts. If the account(s) do not appear you may need to logout then log back in for the account to appear.