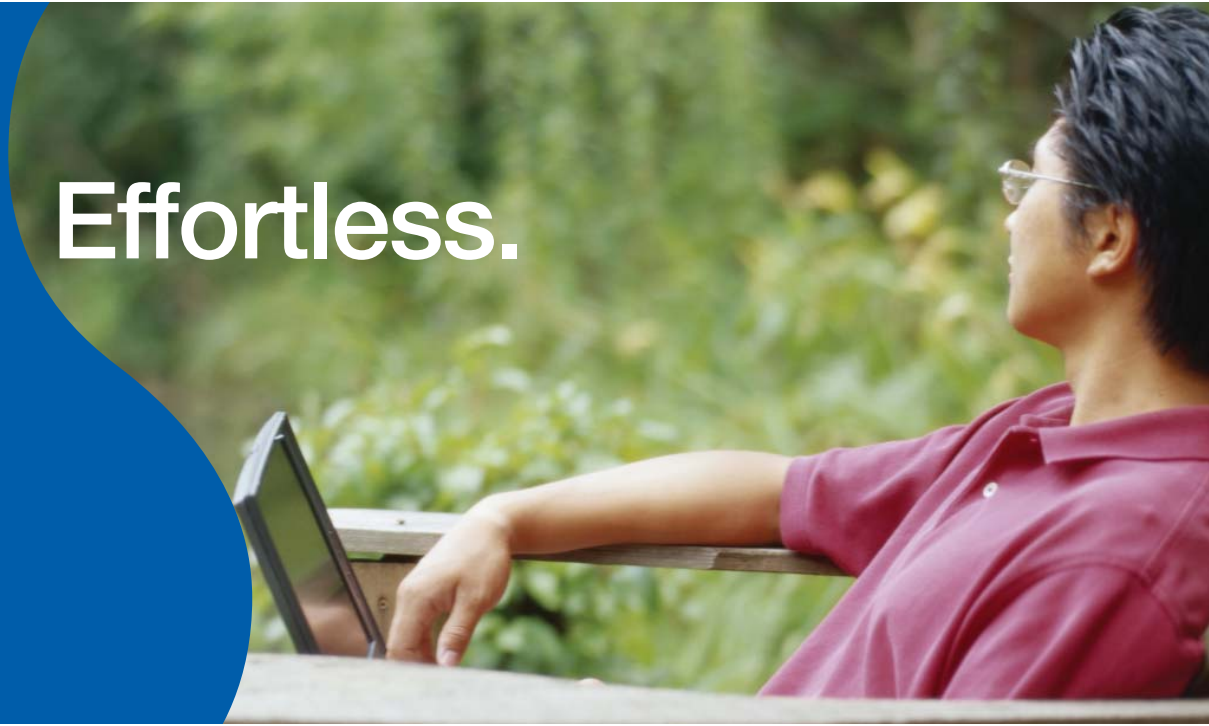


Easy. Effortless.

Internet
Banking Guide



Online Banking

National Bank Of Kansas City's Internet Banking provides you the ability to view transaction and account history, check account balances, transfer funds between accounts and set up alerts and reminders at anytime.

Accessing Internet Banking

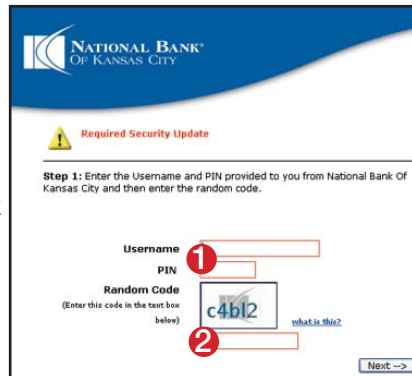
1. Visit www.bankofkc.com.
2. Select the 'Online Banking Log In' link.



Setting Up Multi-Factor Authentication

Upon your first log in to Internet Banking you must:

1. Enter the **User-name** and **PIN** provided to you from NBKC.
2. Enter the **Random Code** generated by the system and **click** the '**Next**' button.
3. Read the **disclosure** and select either 'I accept' or 'I do not accept'.



4. **Set up three security questions/answers** by either typing your own or picking from the drop down list of predetermined questions.
5. **Type in** a word or phrase to be used as your **Security Key**.
6. Type in your email address and **click 'Finalize'**.

Step 3: Please set up three security questions/answers below. These questions may be presented to you upon online banking login. When setting up your security questions, you can select from the 'Predetermined Question' drop down, or write your own.

Please note: Answers to the questions are not case sensitive, but they are punctuation sensitive.

Security Question 1 **4**

Create your own question:

Use a predetermined question:

Answer to Question 1:

Security Question 2

Create your own question:

Use a predetermined question:

Answer to Question 2:

Security Question 3

Create your own question:

Use a predetermined question:

Answer to Question 3:

Step 4: Please enter a text word or phrase as your Security Key. The Security Key image is used to help you identify our Internet Banking portal as a legitimate site.

Please Note: Your code should contain a unique set of characters or words. Do not enter any PINs or passwords.

5 Security Key **6**

Email Address

Finalize

Logging In After Multi-Factor Authentication Set Up

To log in on subsequent visits to Internet Banking, you will:

1. **Enter your Username.**
2. **Enter the random code** generated by the system and **click 'Next'**.
3. **Answer the security question, click 'Next'**.
4. **Verify the Security Key.**
5. **Enter your PIN.**
6. Click to either remember your computer or not to remember your computer and click the 'Login' button.

Account Login
[\(click here if you haven't already completed the required security update\)](#)

To continue the log-in process, please enter the answer to your selected security question and click 'Next'. Remember, answers are punctuation sensitive.

Your Question:

If this question is not one of your questions or you forgot your answer please contact us for assistance. If your account is opted out by us you must complete the security update again.

3 Your Answer:

Next >>>

- [Why has the login process changed?](#)
- [Security Update video](#)
- [Why has the login page changed?](#)
- [Login process video](#)
- [Here is information about this security update](#)

Account Login

If your Security Key image is correct, type in your PIN and click the 'Login' button. If you will be accessing online banking from this computer frequently, you may wish to select the "Remember this computer" option. Doing this will save you time.

4 Security Key **what is this?**

5 PIN:

6

Remember this computer **what is this?** (requires cookies to enable)

Do not remember this computer, this is a public computer.

Login

The above scenario is for those that select to NOT remember their computer. If you do remember your computer, you will not have to answer a security question.

Account Inquiry

Account Inquiry provides you a snapshot of the following information for a particular day:

- Beginning balance
- Transaction amount for a particular day
- Available balance
- Current interest rate
- Interest paid year-to-date
- Interest paid last year

The screenshot shows the 'Summary' page of an online banking account. At the top, there are navigation tabs: Accounts, Transfers, Bill Pay, Calendar, Customer Service, and Log Out. Below the tabs, it says 'online banker' and 'Your last successful login was on Sun Jun 24 22:49:24 EDT 2007'. A 'Build a Home!' advertisement is visible on the right. The main content area is titled 'Summary' and includes a session timeout of 09:46. A table of deposits is shown with columns for Deposits, Available Balance, and Current Balance. A magnifying glass icon is next to the first deposit entry, which is circled with a red '1'. To the right, a 'Summary' sidebar contains links for Account Inquiry (circled with a red '2'), Account History, Stop Payments, and Account Alerts.

| Deposits | Available Balance | Current Balance |
|-----------------------------------------------------------------------------------------------------|-------------------|-------------------|
|  05444 - dda 444 | \$ 725.00 | \$ 725.00 |
|  0777888 - sav 888 | \$ 525.00 | \$ 525.00 |
| Totals | \$1,250.00 | \$1,250.00 |

From the Account Summary screen, **there are two ways to reach Account Inquiry.**

- 1. Click the magnifying glass** icon that appears to the left of the account you want to inquire.
- 2. Or, click the 'Account Inquiry' link** on the right-hand navigation.
- 3. Once you are on the Account Inquiry screen, select an account from the account drop down.** The screen will automatically refresh.

The screenshot shows the 'Account Inquiry' page. At the top, there are navigation tabs: Accounts, Transfers, Bill Pay, Calendar, Customer Service, and Log Out. Below the tabs, it says 'online banker'. The main content area is titled 'Account Inquiry' and includes a session timeout of 09:46. A '*Account List' section contains a dropdown menu labeled 'Select an Account' (circled with a red '3'). The dropdown menu is open, showing two options: '0555444 - dda 444 \$ 700.00' and '0777888 - sav 888 \$ 550.00'. To the left, a 'Summary' sidebar contains links for Account Inquiry, Account History, Stop Payments, and Account Alerts.

General Account History

For general account history information:

1. **Select 'Account History'** from the right-hand navigation.
2. **Select** an **account** from the account drop down.
3. **Select** a **history period** from the drop down.
4. **Click 'View Transactions'.**

Detailed Account History

To download transaction history, or for more detailed transaction inquiries using check numbers, a free-range date period, or check amount:

1. **Select 'Account History'** from the right-hand navigation.
2. **Click** the **'Advanced History'** button.
3. **Select** an **account** from the drop down menu.

- To view transactions by date: select either a history period from the drop down or select a date range.
- To view specific check transactions: type in a range of check numbers or a specific check number in the 'Check Number(s)' field.
- To view transactions by dollar amount: Enter in a dollar amount in the 'Amount Range' field.

4. Click 'View Transactions'.

Note: Leaving 'Use Check Register' option selected will display a tool that is helpful in balancing your checkbook.

Downloading Transaction Information

1. Select 'Account History' from the right-hand nav.
2. Click the 'Advanced History' button.
3. Select an account from the drop down menu.
 - To download transactions by date: select either a history period from the drop down or a date range.

The screenshot shows the 'Advanced History' interface in an online banking portal. At the top, there are navigation tabs: 'Accounts', 'Transfers', 'Bill Pay', 'Calendar', 'Customer Service', and 'Log Out'. Below the tabs, the user is identified as 'online banker'. The main heading is 'Advanced History', followed by a brief instruction: 'You may perform detailed transaction inquiries using the available options below. You may also perform history/statement extracts and downloads in a number of formats.' On the right side, there is a promotional banner for 'Get Great Rates!' and a 'Session Timeout' indicator showing '09:53'. The main form area contains several fields: '*Select an Account:' with a dropdown menu (highlighted with a red circle 3), '*History Period:' with a dropdown menu, '*Item Type:' with a dropdown menu set to 'All Transactions', 'Check Number(s)' with a text input field, 'Date Range (MM-DD-YYYY)' with a date range selector showing '05/24/2007' to '05/24/2007', 'Amount Range' with a text input field, and a 'Use Check Register' checkbox which is checked. Below these fields are 'View Transactions' and 'Reset' buttons. At the bottom, there is a '*Download Format:' dropdown menu set to 'Quick Import Format' (highlighted with a red circle 4) and a 'Download' button (highlighted with a red circle 5). A small asterisk at the bottom indicates '* = Required Field'.

- To download specific check transactions: type in a range of check numbers or a specific check number in the 'Check Number(s)' field.
 - To download transactions by dollar amount: Enter in a dollar amount in the 'Amount Range' field.
4. Select the **Download Format**.
 5. Click 'Download'.

Stop Payments

1. **Select 'Stop Payments'** from the right-hand navigation.

Accounts Transfers Bill Pay Calendar Customer Service Log Out

online banker

Stop Payments

Enter information below to stop payment of one check or a range of checks.

*Account: 0555444-dda 444 \$ 725.00 2

*Starting Check Number: 3

Ending Check Number: 3

Payee or Description:

Date on Check: MM-DD-YYYY 4

*Amount: 4

A stop payment is only effective for 183 days from the date it is processed. Please indicate your acceptance of these terms by checking the 'I Agree' box below.

I Agree 5

6 Place Stop

* = Required Field

Session Timeout 09:50

Summary

- Account Inquiry
- Account History
- Stop Payments
- Account Alerts

Internet Banking

National Bank of Kansas
City

2. **Select an account** from the account drop-down menu.
3. **If wanting to stop payment on one check only**, enter the check number in the 'Starting Check Number' field. **Wanting to stop payment on a range of**

checks? Enter the first check number in the range in the 'Starting Check Number' field and the last check number in the range in the 'Ending Check Number' field.

4. **Enter the dollar amount in the 'Amount' field.**
5. **Read the disclaimer and check the 'I Agree' box.**
6. **Click 'Place Stop'.**
7. **Double check all information on the Confirmation screen.**

Accounts Transfers Bill Pay Calendar Customer Service Log Out

online banker

Stop Payment Confirmation

Please review the information below. If it is correct, select the 'Confirm' button to process your stop payment request.

| | |
|--------------|-------------------|
| Account | 0555444 - dda 444 |
| Check Number | 234 |
| Amount | \$124.00 |

7

Reminder: A stop payment is only effective for 183 days.

7. **Click 'Confirm'** if the information is correct **or 'Cancel' if it is incorrect.**
8. **Click the 'Print' button** to print a copy.

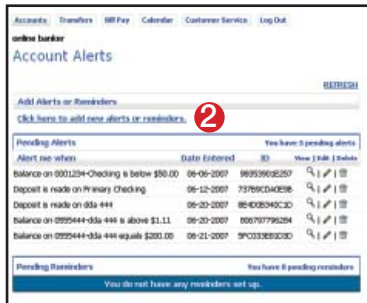
Account Alerts And Reminders

Account Alerts can be set up for balance notices, maturity notices, loan accounts, and check status.

Use the **Reminder** feature for anything from payment due dates, to birthdays, an anniversary...even a doctor's appointment.

Setting Up An Alert

1. Click 'Account Alerts' in the right-hand navigation.
2. Click the link to add a new Alert.
3. Select a category from the drop down menu.
4. Click 'Continue'.



5. Select an **account** from the drop down menu.
6. **Fill in the rest of the information.**
7. Select a **notification method** and enter in either your email address or your mobile email.
8. **Click 'Add Alert'.**
9. **Review** the information on the 'Confirm Alert' screen.
10. **Click 'Submit'.**

Setting Up A Reminder

1. **Click 'Account Alerts'** in the right-hand navigation.
2. **Click the link to add a new Alert.**
3. **Select 'Reminder'** from the drop down menu.
4. **Click 'Continue'.**
5. **Enter a date** in the 'Select Reminder Date' field.
6. **Type in your reminder** in the 'Reminder Text' field.
7. **Select a notification method** and enter in either your email address or your mobile email.
8. **Click 'Add Reminder'.**
9. **Review the information** on the confirmation screen.
10. **Click 'Submit'.**

Transfers

Transfers Between NBKC Accounts

1. **Select** the **'Transfers'** link in the top nav or once you're in the Transfers section, you can **select 'New Transfers' from the right-hand nav.**
2. **Select** the **account** you wish to **transfer from.**
3. **Select** the **account** you wish to **transfer funds into.**

The screenshot shows the 'Transfers' page in an online banking interface. At the top, there are navigation tabs: 'Accounts', 'Transfers', 'Bill Pay', 'Calendar', 'Customer Service', and 'Log Out'. Below the tabs, the page title is 'online banker Transfers'. A note states: 'When entering your funds transfer, you have the option of selecting an internal or external account as well as future dating the transfer or setting up a recurring transfer. Note that all transfers entered within normal business hours (before 6 p.m. CST) are processed that day. Any transfers performed after normal business hours (6 p.m. CST) will be processed the next available business day.'

The form fields are as follows:

- *From Account:** A dropdown menu showing '0555444 - dda 444 \$ 725.00' with a red circle '2' next to it.
- *To Account:** A dropdown menu showing '0555444 - dda 444 \$ 725.00' with a red circle '3' next to it.
- *Amount To Transfer:** A text input field with '0.00' and a green bar, with a red circle '4' next to it.
- *Transfer Date:** A text input field with '06-25-2007' and a red circle '5' next to it.
- Description:** A text input field with a red circle '6' next to it.
- *Password:** A text input field with a red circle '7' next to it.
- At the bottom left, there are 'Submit' and 'Reset' buttons, with a red circle '8' next to the 'Submit' button.

4. **Enter** the **amount** you wish **to transfer**.
5. **Enter** the **transfer date**, or if it is a reoccurring transfer, **click ‘Reoccurring Transfer’**.
 - For recurring transfers, select the frequency from the drop down menu and select an expiration date if applicable.
6. **Enter a description** (required for future-dated and recurring transfers).
7. **Enter your PIN in the ‘Password’ Field**.
8. **Click ‘Submit’**.
9. **Review** the **information** on the confirmation screen. **If it is correct, click ‘Submit’**. If it is **not correct, select ‘Cancel’**.

Note: All transfers entered within normal business hours (before 6 p.m. CST) are processed that day. Any transfers performed after 6 p.m. CST will be processed the next available business day.

Reviewing Scheduled Transfers

1. **Click** the **‘Scheduled Transfers’** link on the right-hand navigation.

Loan Payments

1. **Select ‘New Loan Payments’** from the right-hand navigation.
2. **Select** the **account** you wish to **transfer from**.
3. **Select** the **account** you wish to **make a payment to**.
4. **Enter** the **amount** you wish to pay.
5. **Enter** the **payment date**, or **if it is a recurring payment, click ‘Recurring Transfer’**.
 - For recurring payments, select the frequency from the drop down menu and select an expiration date if applicable.

Loan Payments

When entering your loan payment, you have the option of selecting the type of loan payment as well as future dating the payment or setting up a recurring payment.

Please be aware, all payments entered within normal business hours (by 6 p.m. CST) will be processed that day. Any payments performed after normal business hours will be processed the next available business day.

Session Timeout 09:09

***From Account:** 0555444-444 \$ 700.00

***To Account:**

Payment Type:

***Amount To Transfer:** 0.00

Transfer Date: 06-25-2007

Description:

***Password:**

[Submit](#) [Cancel](#)

Bank-To-Bank Transfers

- 1. Click 'Bank-To-Bank Transfers'** in the right-hand navigation.
- 2. Set up the account** you want to **transfer funds to**. Because this is not a National Bank Of Kansas City account, you will be required to enter the other bank's routing number, your account number, etc.
- 3.** Prior to transfer, two smaller transactions will take place to verify the account at the other financial institution belongs to you.
 - A small deposit and withdrawal will be made to the account you have requested to transfer funds to. The deposit will always be larger than the withdrawal.
 - You will receive an email regarding the transactions.
 - You will be asked to identify the amount that was

- 6. Enter a description** (required for future-dated and recurring payments).
- 7. Enter your PIN in the 'Password' Field.**
- 8. Click 'Submit'.**
- 9. Review the information** on the confirmation screen. If it is correct, **click 'Submit'**. If it is **not correct, select 'Cancel'**.

Note: Transfers entered within normal business hours (before 6 p.m. CST) are processed that day. Transfers performed after 6 p.m. CST will be processed the next available business day.

'Change'.

- You can [create an alternate username](#) by typing in a combination of characters, numbers, and symbols and clicking 'Change'.

Please note: Your alternate username and the username provided by National Bank Of Kansas City will log you into Internet Banking.

Changing Account Names

Changing account names is an easy way to distinguish multiple accounts from each other.

| ID | Current Account Name | Set New Account Name | Action |
|---------|----------------------|----------------------|---------------------------------------|
| 0555444 | dda 444 | <input type="text"/> | <input type="button" value="Submit"/> |
| 0777888 | sav 888 | <input type="text"/> | <input type="button" value="Submit"/> |

- 1. Select 'Customer Service'** from the top navigation.
- 2. Select 'Change Account Name'** from the right-hand navigation.
- 3. Type the new name** for an account in the **'Set New Account Name'** field.
- 4. Click 'Submit'.**

Changing Security Questions

- 1. Select 'Customer Service'** from the top navigation.
- 2. Select 'Change Security Questions'** from the right-hand navigation.
- 3. Type in new security questions/answers**

Accounts Transfers Bill Pay Calendar Customer Service Log Out

online banker

Change Security Questions

Security Key Instructions:
Enter a text word or phrase as your Security Key.

Security Questions Instructions:
Remember: The answers to your questions are not case sensitive, but they are punctuation sensitive.

Security Key:

Security Questions

Question 1: Use one of our questions:
 Or create your own:

Answer 1:

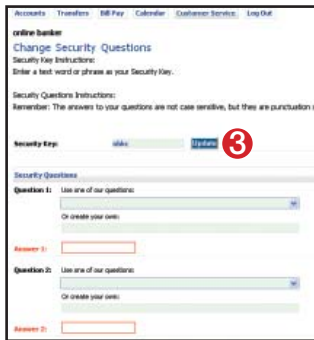
Question 2: Use one of our questions:
 Or create your own:

Answer 2:

or select a question from the drop down menu and type in the answer. You may change all three of the questions or just one or two of them. Once completed, click the 'Submit' button.

Changing Your Security Key

1. Click the 'Customer Service' tab in the top navigation.
2. Click 'Change Security Questions' from the right-hand navigation.
3. Enter a new phrase or set of characters in the 'Security Key' field and click 'Update'.



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Change Security Questions

Security Key Instructions:
Enter a text word or phrase as your Security Key.

Security Questions Instructions:
Remember: The answers to your questions are not case sensitive, but they are punctuation sensitive.

Security Key:

Security Questions

Question 1: Use one of our questions:

Or create your own:

Answer 1:

Question 2: Use one of our questions:

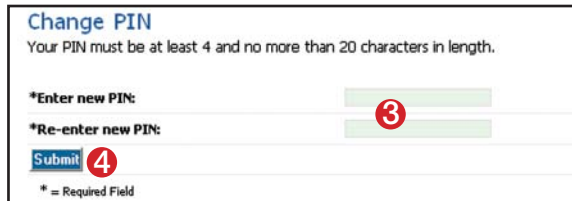
Or create your own:

Answer 2:

Changing History Options

1. Select 'Customer Service' from the top navigation.
2. Select 'History Options' from the right-hand navigation.
3. Select from the two options how you would like to view history.
4. Type the number of days you want to appear in your history.
5. Click 'Submit'.

Changing Your PIN



Change PIN

Your PIN must be at least 4 and no more than 20 characters in length.

*Enter new PIN:

*Re-enter new PIN:

* = Required Field

- 1. Select 'Customer Service'** in the top navigation.
- 2. Select 'Change Password'** in the right-hand navigation.
- 3. Type in your new PIN twice.**
- 4. Hit 'Submit'.**

Please Note: Your PIN must be at least 4 characters and no more than 20 characters in length.

Contacting Customer Support

- 1. Click 'Customer Support'** in the top navigation bar.
- 2. Click 'Enter New Message'** on the right-hand nav.

The screenshot shows the 'New Message' form in an online banking interface. At the top, there are navigation links: 'Accounts', 'Transfers', 'Bill Pay', 'Calendar', 'Customer Service', and 'Log Out'. Below these is the 'online banker' header and the 'New Message' title. A note states: 'Once you have completed your support message, hit the Send button. Our support personal will reply as soon as possible either through the online banking message system or via a phone call.' The form fields are: 'Date:' (06-25-2007), 'From:' (OSBAZER), 'To:' (Customer Support), and 'Categories:' (General). The 'Subject:' field is empty. A large green text area for the message is below. At the bottom, there are 'Send', 'Reset', and 'Return' buttons. Red callout circles with numbers 3, 4, 5, and 6 point to the 'Categories' dropdown, the 'Subject' field, the message text area, and the 'Send' button, respectively.

- 3. Select the topic of your email** from the 'Category' drop down menu.
- 4. Type in a subject.**
- 5. Type your message** in the box provided.
- 6. Hit 'Send'.**

Reading Or Reviewing Messages

By following the steps below, you can read messages submitted in the past as well as messages sent to you from Customer Service.

- 1. Click 'Customer Service'** in the top navigation.
- 2. Select 'Online Help'** in the right-hand navigation.
- 3. Select your filter criteria** from the 'View' drop down.



Online Banking questions?
Please call (913) 253-0170.

Member
FDIC

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