

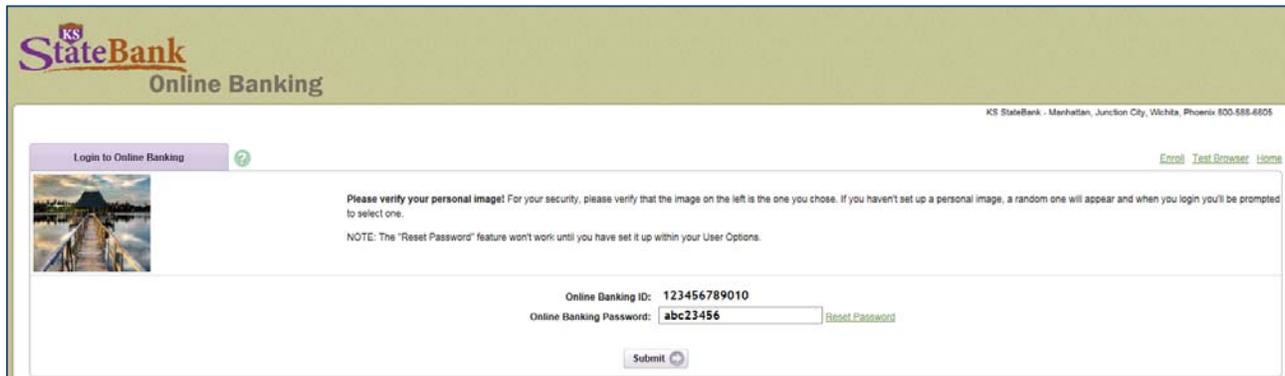
Virtual Secure Tokens User Guide



GETTING STARTED

As an added security feature KS StateBank offers the optional use of Virtual Secure Tokens. These Virtual Tokens are available through an app (called VIP Access) on your mobile device. Once you download the app, and we activate your settings to require the token, you'll need to register your token. After your Token is registered, you will need to use it each time you log into your Online Banking account.

To get started, log in to your Online Banking account.



REGISTER YOUR SECURE TOKEN

After entering your Online Banking ID and Password and clicking Log In, you will be prompted to register your Secure Token. Answer "Yes" when asked if you have downloaded the app for your Secure Token. (If you have not downloaded the Secure Token app yet, please click No.)



You will be presented with a screen letting you know how long you have to complete your registration. You must complete this registration process within 10 days of the tokens' activation date. Click Continue to proceed.



The next screen will prompt you to enter the information about your Secure Token. The Device Serial Number is shown as the Credential ID and is the letter and number combination.

Then you will need to enter your Secure Token Code. You can retrieve this number by simply opening the Token app. The code will automatically change every 30 seconds.



You will then receive confirmation that you have successfully registered your Virtual Token. Select Continue to access your Online Banking.



If there are problems with the registration of your Token, you will receive the following message. You can click Try Again to reattempt your registration, or Log Out if you want to try again later. Keep in mind, you only have 10 days to complete this registration.



FUTURE LOGINS TO ONLINE BANKING

Going forward you will be required to enter your Online Banking ID, Password and Secure Token code in order to access your Online Banking account.



After you enter your Secure Token code and click Submit, you will be logged into your Online Banking account.