

# O2 Digital Banking

## Commercial Mobile User Guide

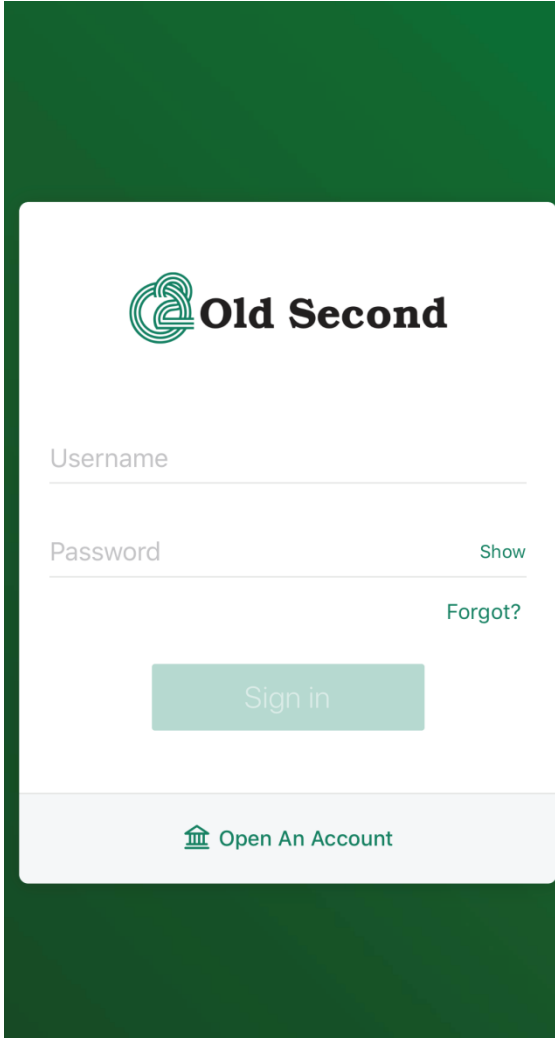
# O2 Digital Banking Mobile

## First Time Login

Download O2 Digital Banking in the App Store or Google Play

Enter your Online Banking ID and password and choose Sign In

Change your password if prompted

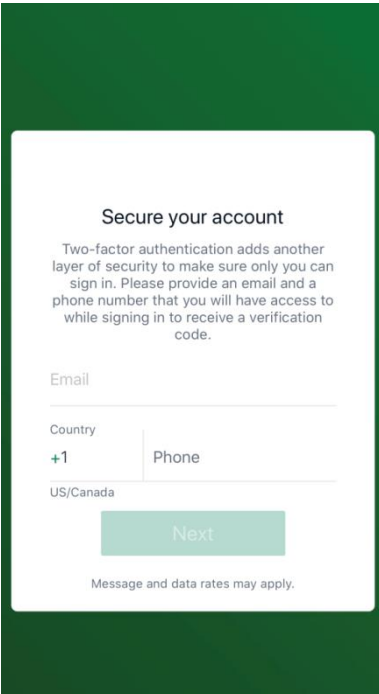


The screenshot shows the login interface for the Old Second mobile app. At the top, the Old Second logo is displayed. Below it are two input fields: 'Username' and 'Password'. The 'Password' field has a 'Show' link to its right. Below the password field is a 'Forgot?' link. A large teal 'Sign in' button is centered below the input fields. At the bottom of the screen, there is a link that says 'Open An Account' with a small bank icon to its left.

# Secure Your Account

Enable two-factor authentication by entering the required information

The service will text or call you with a verification code to complete your sign on. Once received, enter your code and choose Verify



**Secure your account**

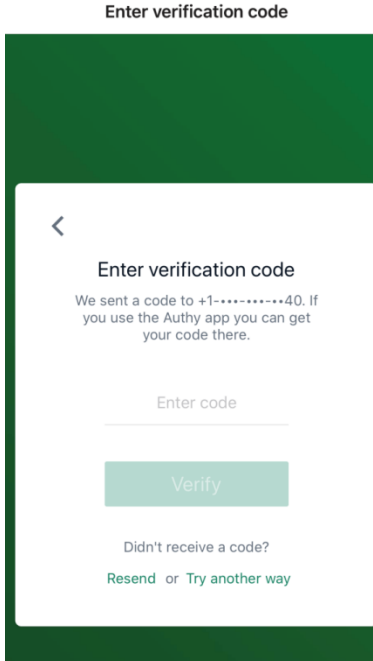
Two-factor authentication adds another layer of security to make sure only you can sign in. Please provide an email and a phone number that you will have access to while signing in to receive a verification code.

Email

Country  Phone

US/Canada

Message and data rates may apply.



**Enter verification code**

<

**Enter verification code**

We sent a code to +1-----40. If you use the Authy app you can get your code there.

Enter code

Didn't receive a code?  
[Resend](#) or [Try another way](#)

# User Agreement

Review the User Agreement and  
choose Accept

## User Agreement

### TERMS OF USE AND PRIVACY POLICY

The primary licensor for the online and/or mobile banking service you are using (the "Service") is Jack Henry & Associates, Inc. (the "Provider"). By enrolling in our Service, you hereby agree as follows:

(i) General. The Provider is not the provider of any of the financial services available to you through the Service, and the Provider is not responsible for any of the materials, information, products or services made available to you through the Service.

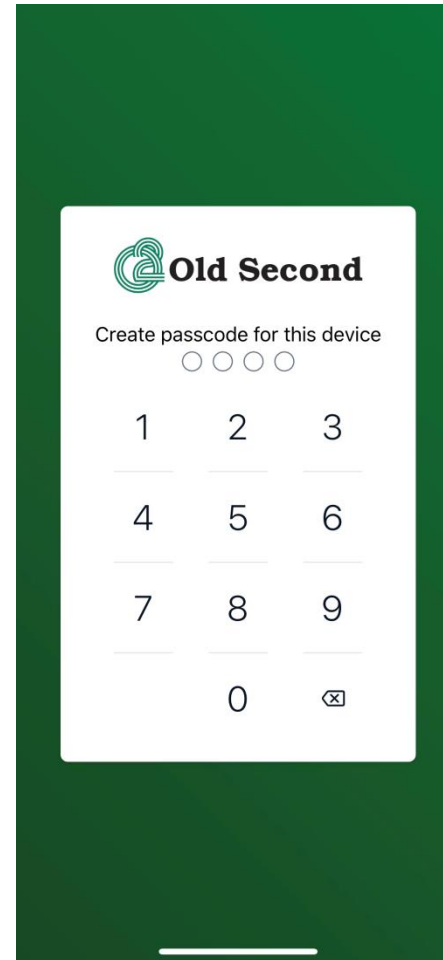
(ii) Provider Privacy Policy. Provider may access personal information while you use the Service. Provider may access records held by your financial institution for such information as your phone number, home address or email address. Provider will use this contact information to alert you about Service-related events or actions that require your attention. If you grant permission to use phone information, Provider will use the phone number to pre-populate forms that expect a personal phone number for contacting. If you grant permission to use your device's location, Provider will use the data when checking for nearby branch and ATM locations. If you grant permission to use access photos, media or other files stored on your device. Provider will use that

Accept

# Passcode

Choose a 4 digit passcode for your device

Touch ID or Face ID can also be enabled at this time

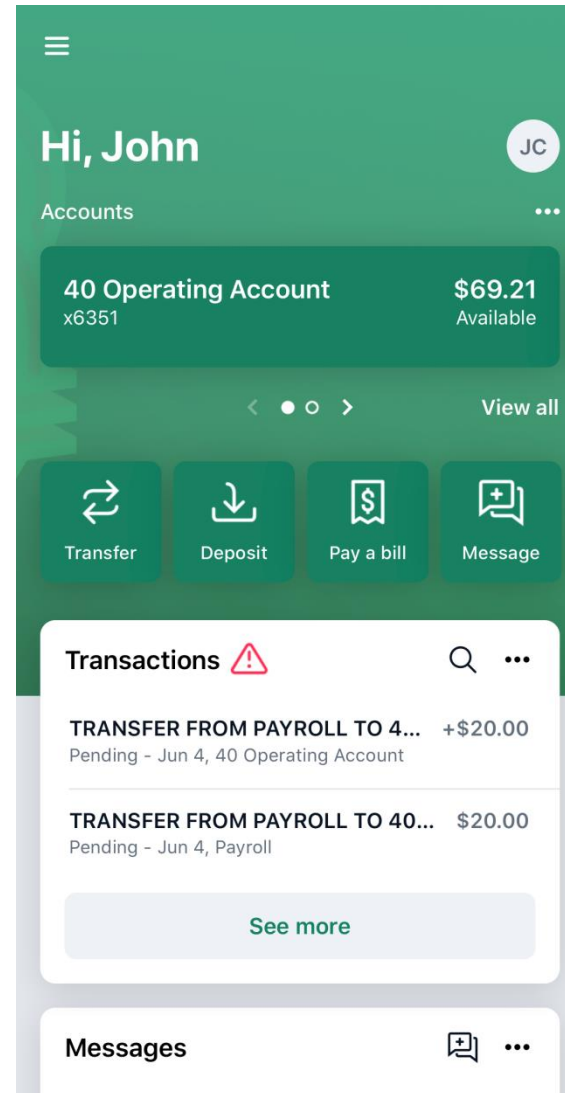


# Account Dashboard

The Dashboard allows for quick access to the functions you use the most

Swipe to the left to view additional accounts

Choose Organize Dashboard to customize

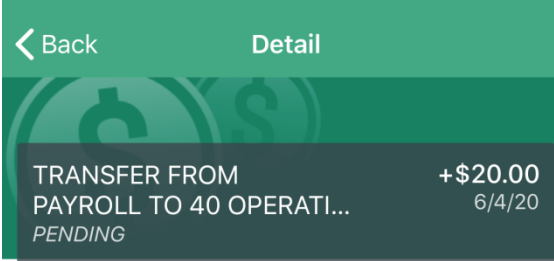


# Transaction Details

Click on a transaction to view more detail

Locate Similar Transactions

Include images or specifically ask Support about the transaction

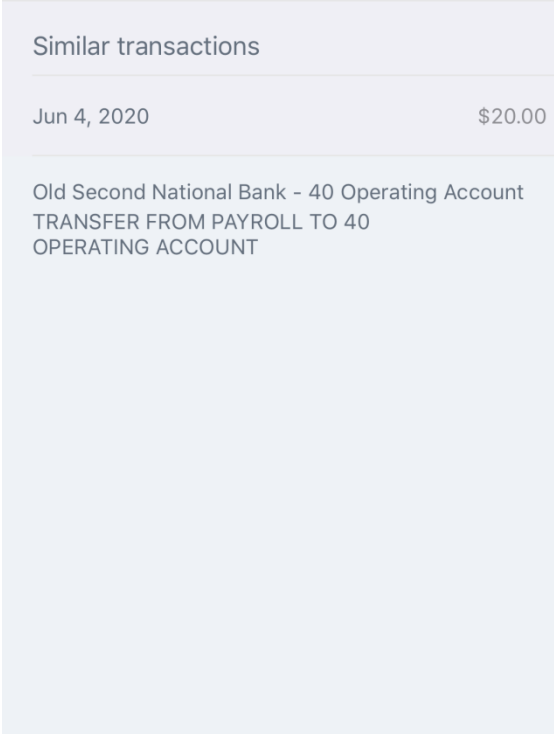


Transaction detail card showing a pending transfer from payroll to an operating account for \$20.00 on 6/4/20.

< Back      Detail

TRANSFER FROM PAYROLL TO 40 OPERATI...      +\$20.00  
6/4/20  
PENDING

 Ask us about this transaction



Similar transactions

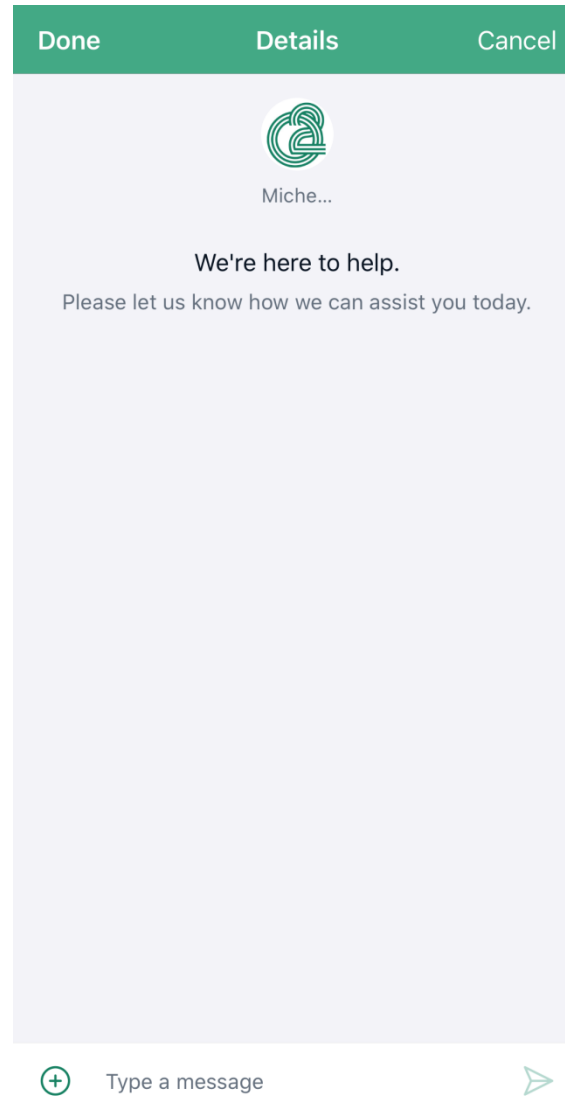
Jun 4, 2020	\$20.00
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Old Second National Bank - 40 Operating Account  
TRANSFER FROM PAYROLL TO 40 OPERATING ACCOUNT

# Messages

Quickly communicate with  
bank staff

Messages are safe and secure



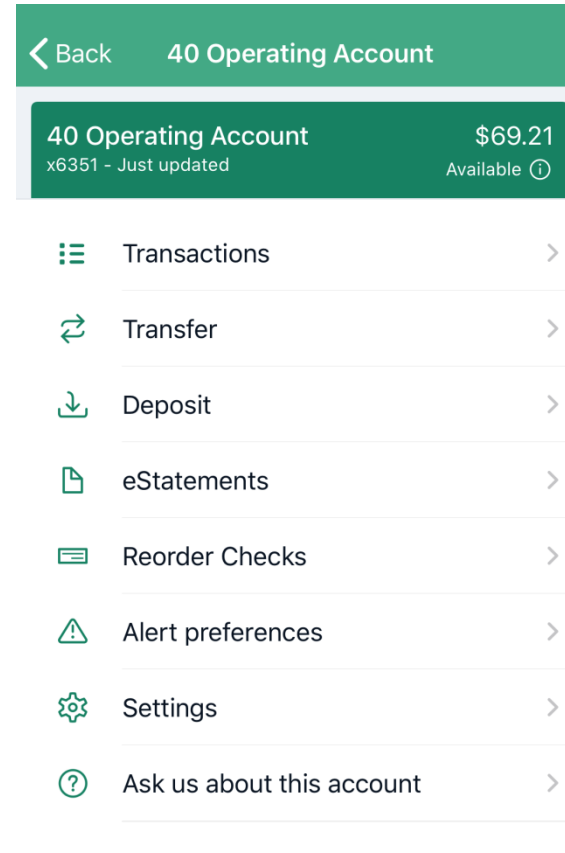


# Accounts

Access Transactions, eStatements,  
Order Checks, enter Stop  
Payments and Setup Alerts

Sync with your accounts at other  
Financial Institutions

Setup external accounts for  
transfer capabilities



The screenshot shows the mobile app interface for a 40 Operating Account. At the top, there is a green header with a back arrow and the text "40 Operating Account". Below this, a summary card displays the account name "40 Operating Account", the account number "x6351 - Just updated", and the balance "\$69.21 Available" with an information icon. A list of account actions follows, each with an icon and a right-pointing arrow:

- Transactions
- Transfer
- Deposit
- eStatements
- Reorder Checks
- Alert preferences
- Settings
- Ask us about this account

# Transfers

Make one time, future dated or recurring transfers

Transfer between your accounts at the bank or to external accounts.

Cancel      Transfer

From      Checking >  
   \$49.21

↕

To      Joint Checking >  
   \$64.00

Amount      \$      0.00

[More options](#)

Submit

Transfers made after 7:00 PM may be processed on the next business day.

# Payments

Enter and manage payees

Setup recurring or future dated payments

Make multiple payments at once

**Payment**

Pay to OLD SECOND

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From MY CHECKING >  
XXX9439

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Amount \$ 0.00

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[More options](#)

Delivers electronically

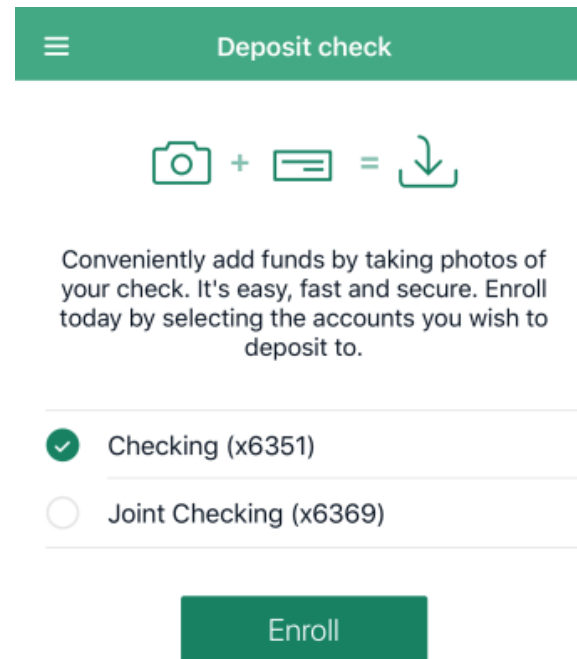
# Remote Deposits

Make deposits right from your phone

Enroll, view recent deposits and add additional accounts

Retail customers only Small Businesses Only.

Contact us for information on our Commercial Remote Deposit products.



# Approve ACH

This is used for approving ACH batches that are already in a Ready status

You must already have access to initiate ACH for this menu to be available

[← Back](#) [Approve ACH](#)

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**Payroll**  
Old Second Test, PPD

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\$0.00 Debit	\$75.00 Credit
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Reset amount to \$0.00

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Offset account xxxxxxxxxxxx0018 D >

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Effective date Jun 10 >

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[Approve](#)

# Approve Wires

This is used for approving Wires that are already in a Ready status

You must already have access to Transmit Wires for this menu to be available

[← Back](#) [Approve wire](#)

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**Wire**

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Debit account	JOINT CHECKING
Credit account	(x9439)
Receiving FI	Old Second Bank
Amount	\$5.00
Repetitive	Yes

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Wire PIN	1234
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[Approve](#)