



# O2 Digital Banking

ONLINE AND MOBILE USER GUIDE



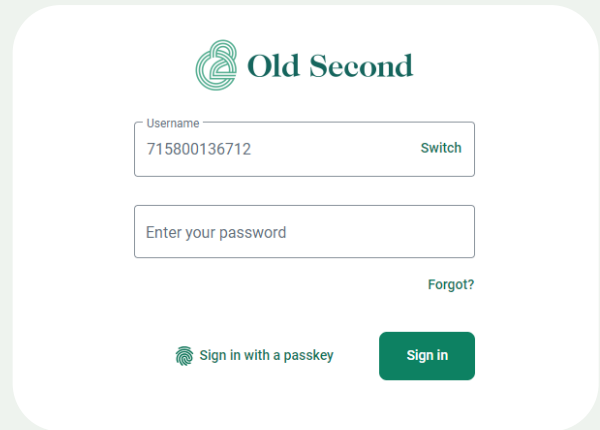
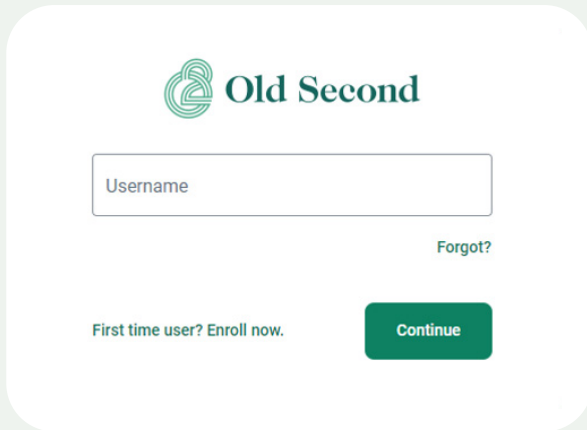
**Old Second**

NATIONAL BANK

# First Time Log In

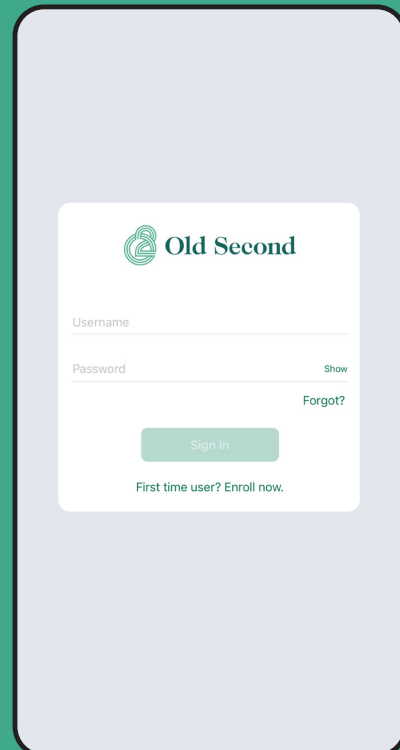
## ONLINE/DESKTOP

- | Log in at OldSecond.com
- | LOG IN > O2 Digital Banking
- | Enter your Online Banking ID and password and choose **Continue**.
- | Change your password if prompted.
- | Choose **Forgot?** to reset your password if needed.



## MOBILE


- | Download the O2 Digital Banking App in the App Store® or on Google Play™
- | Enter your Online Banking ID and password and choose **Sign In**.
- | Change your password if prompted.
- | Choose **Forgot?** to reset your password if needed.



# Secure Your Account



## ONLINE/DESKTOP

- I Enable two-factor authentication by entering the required information.
- I The service will text or call you with a verification code to complete your sign on. Once received, enter your code and choose **Verify**.





### Protect your account with 2-step verification


Each time you sign into your account on an unrecognized device, we require your password and a verification code. Never share your code with anyone.

-  **Add an extra layer of security**  
Enter your password and a unique verification code.
-  **Keep the bad people out**  
Even if someone else gets your password, it won't be enough to sign into your account.

[Get started](#)




 **Voice or text message**  
Verification codes are sent to your phone.

 **Authy**  
Verification codes are sent to your phone or the Authy app.



## MOBILE

- I Enable two-factor authentication by entering the required information.
- I The service will text or call you with a verification code to complete your sign on. Once received, enter your code and choose **Verify**.




### Protect your account with 2-step verification


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-  **Add an extra layer of security**  
Enter your password and a unique verification code.
-  **Keep the bad people out**  
Even if someone else gets your password, it won't be enough to sign in to your account.

[Get started!](#)



### Choose your verification method

 **Voice or text message**  
Verification codes are sent to your phone. Message and data rates may apply.

 **Authy**  
Verification codes are sent to your phone or the Authy app.

# User Agreement & Passcode

## ONLINE/DESKTOP

- I Review the O2 Digital Banking User Agreement.
- I Choose **Accept** to proceed.



## User agreement

### O2 DIGITAL BANKING TERMS & CONDITIONS

#### INTRODUCTION

This O2 Digital Banking Agreement and Disclosure governs your use of O2 Digital Banking. Throughout this web site the Agreement, Disclosure, and all related documents will be referred to as "Agreement". By using O2 Digital Banking, you agree to all of the terms of this Agreement. Please read it carefully and keep a copy for your records.

#### DEFINITIONS

You or Your - The person(s) subscribing to or using O2 Digital Banking.

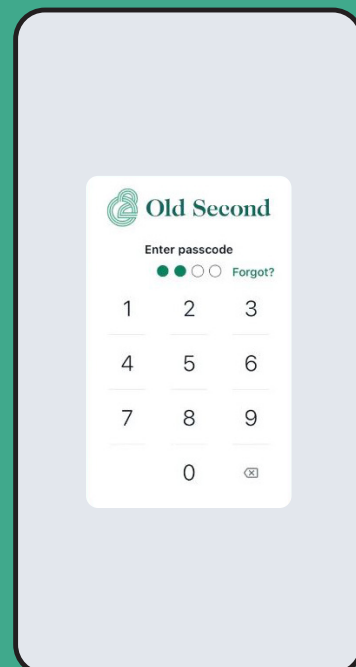
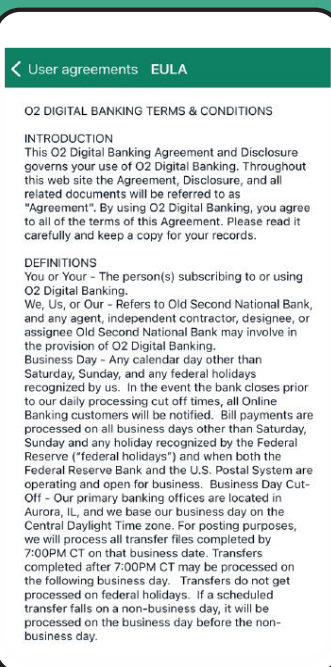
We, Us, or Our - Refers to Old Second National Bank, and any agent, independent contractor, designee, or assignee Old Second National Bank may involve in the provision of O2 Digital Banking.

Business Day - Any calendar day other than Saturday, Sunday, and any federal holidays recognized by us. In the event the bank closes prior to our daily processing cut off times, all Online Banking customers will be notified. Bill payments are processed on all business days other than Saturday, Sunday and any holiday recognized by the Federal Reserve ("federal holidays") and when both the Federal Reserve Bank and the U.S. Postal System are operating and open for business.

Business Day Cut-Off - Our primary banking offices

## MOBILE

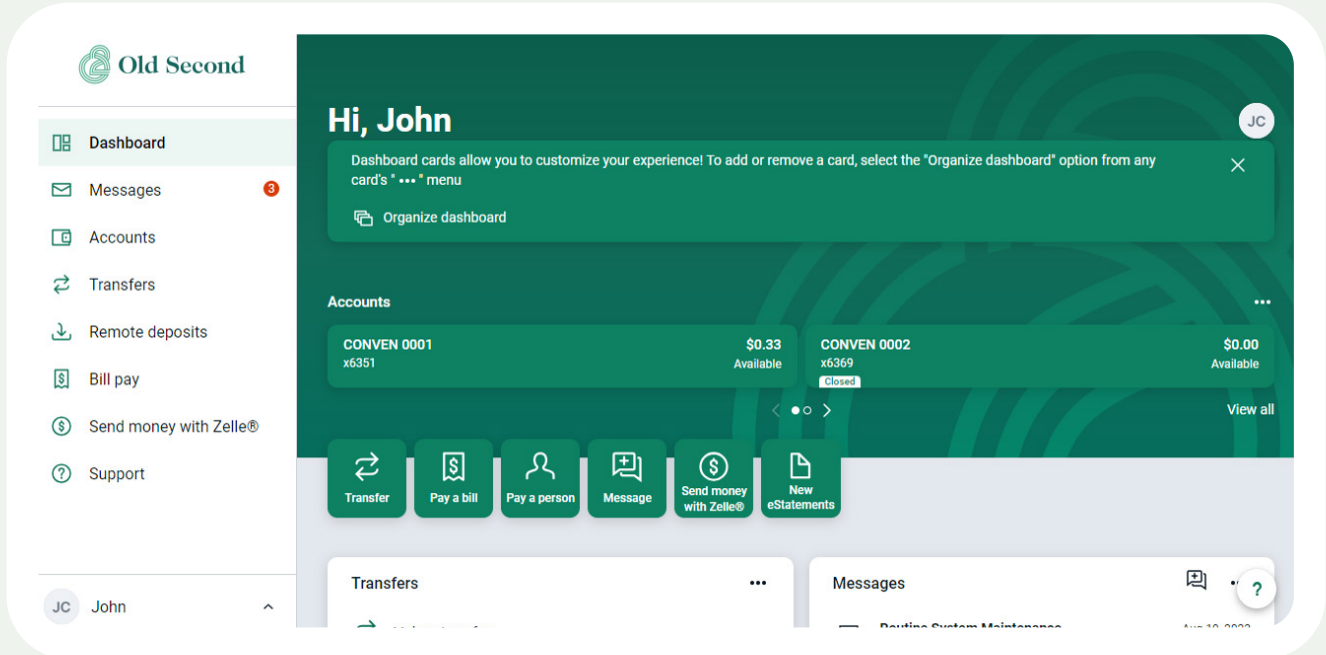
- I Review the User Agreement and choose **Accept**.
- I Choose a 4-digit passcode for your device.
- I Touch ID or Face ID can also be enabled at this time.



# Account Dashboard

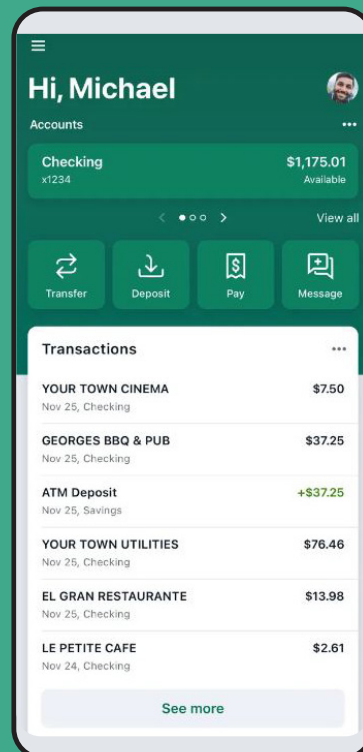
## ONLINE/DESKTOP

- | The Dashboard allows for quick access to the functions you use most, and can be reorganized by choosing the ellipsis (...) icon.



## MOBILE

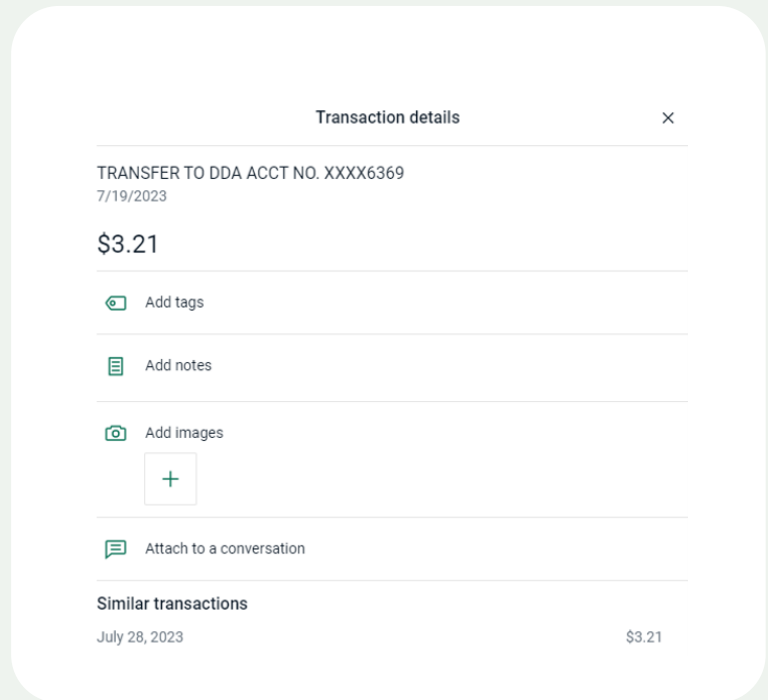
- | The Dashboard allows for quick access to the functions you use the most.
- | Swipe to the left to view additional accounts.
- | Choose **Organize Dashboard** to customize.



# Transaction Details

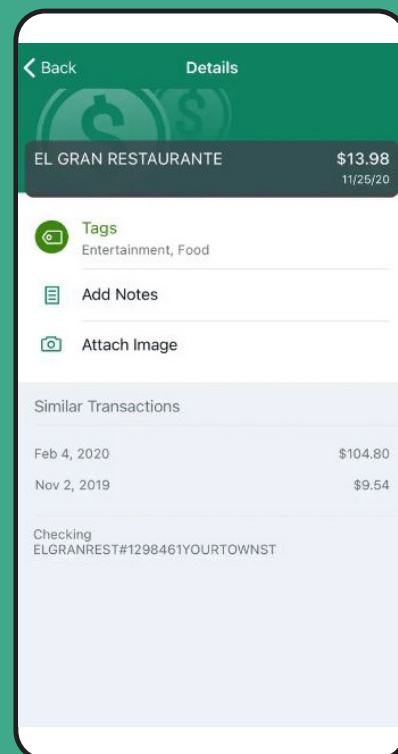
## ONLINE/DESKTOP

- | Click on a transaction to view more detail.
- | **Add Tags** or **Notes**.
- | Include images or specifically ask **Support** about the transaction.



## MOBILE

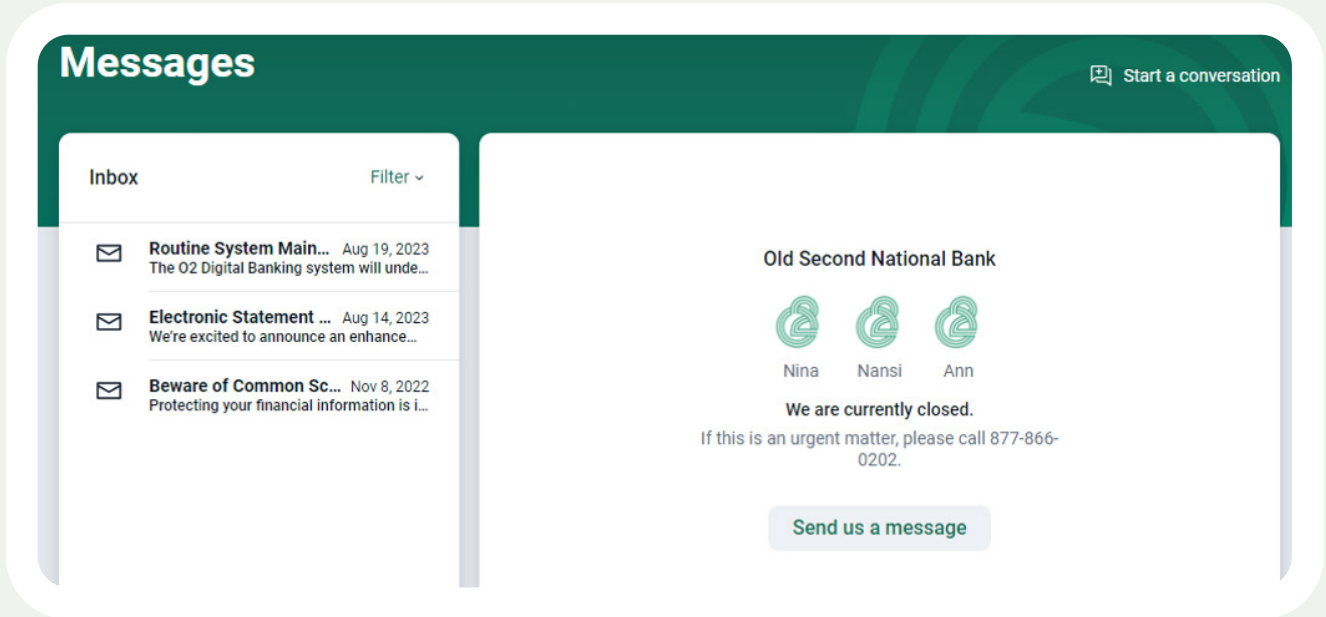
- | Click on a transaction to view more detail.
- | **Add Tags** or **Notes**.
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# Messages

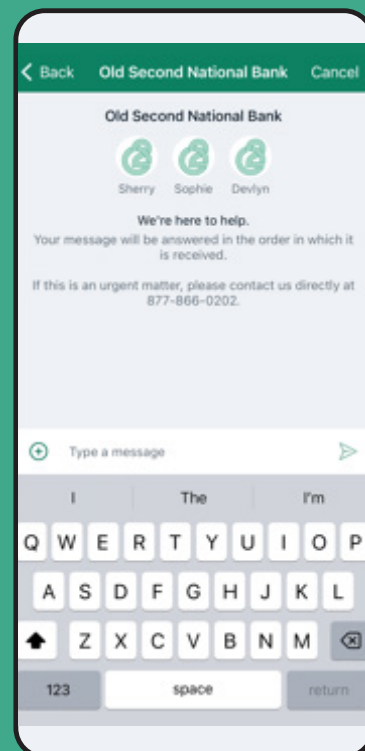
## ONLINE/DESKTOP

- I Quickly and securely communicate with Bank staff.



## MOBILE

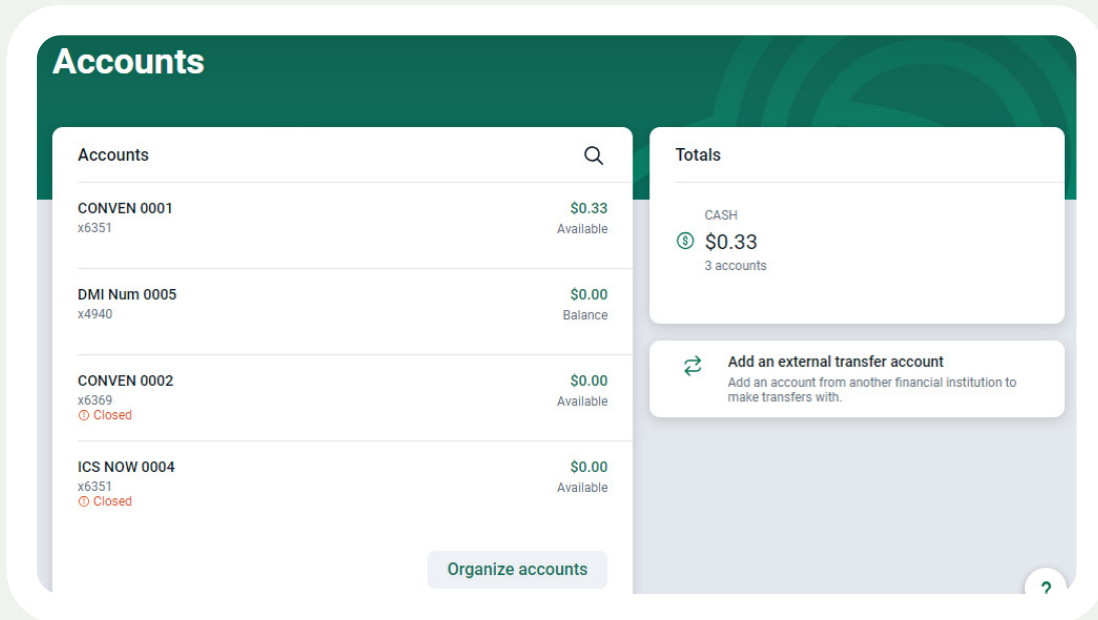
- I Quickly and securely communicate with Bank staff.



# Accounts

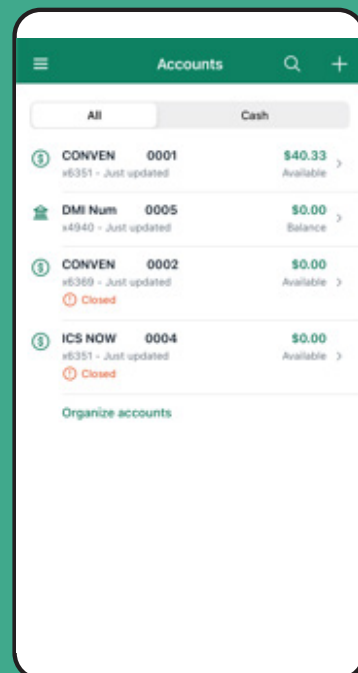
## ONLINE/DESKTOP

- | Access transactions, order checks, enter Stop Payments, set up alerts and view eStatements (if enrolled). Sync with your accounts at other financial institutions and set up external transfers.
- | Internal accounts can be added or removed by using the **Message** option, or by visiting a Banker at any of our branches.



## MOBILE

- | Access transactions, eStatements, order checks, enter Stop Payments and set up alerts.
- | Sync with your accounts at other financial institutions.
- | Set up external accounts for transfer capabilities.





# eStatement Enrollment

## ONLINE/DESKTOP

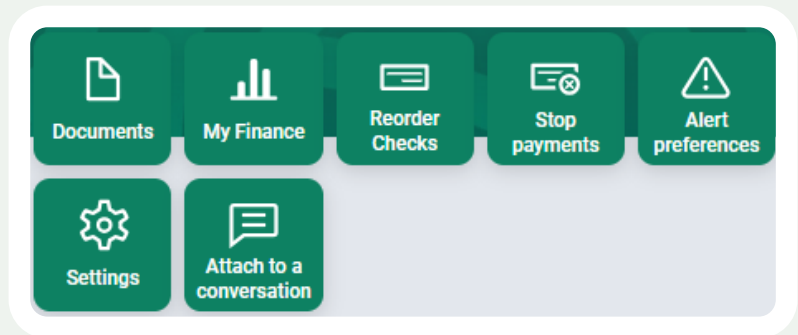
### Step 1

Choose the account you would like to enroll.



### Step 2

Choose **Documents**.



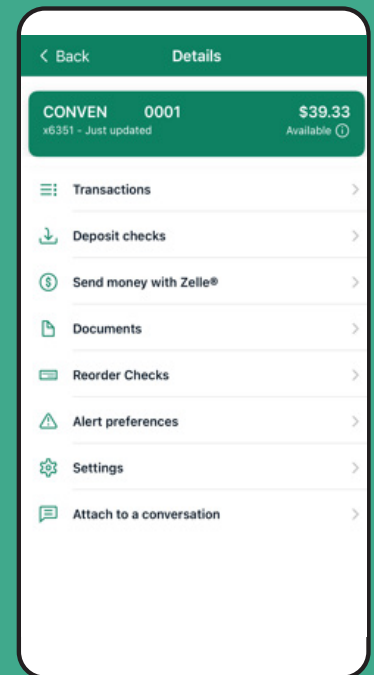
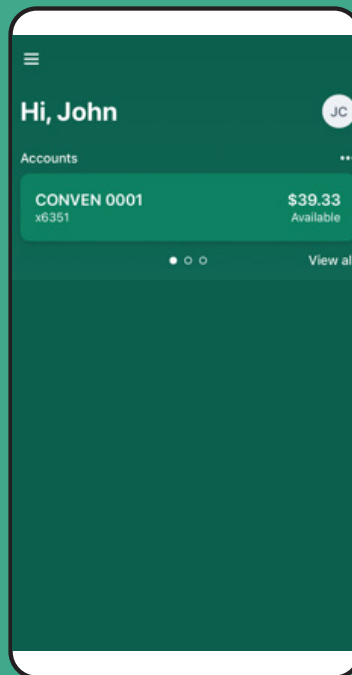
## MOBILE

### Step 1

Choose the account you would like to enroll.

### Step 2

Choose **Documents**.



# eStatement Enrollment

## ONLINE/DESKTOP

### Step 3

Review the eStatement Terms and Conditions and choose **Accept** to continue.

< Documents agreement

EStatement E-Sign Disclosure and Consent Agreement

This eStatement E-SIGN Disclosure and Consent Agreement ("E-SIGN Agreement") is made between each owner of an eligible account, a person applying for an eligible account, or authorized representative ("you", "your") and Old Second National Bank ("Old Second", "us", "we", "our") to effectuate delivery of certain account related documents electronically. The Bank's eStatements Service is available to you at no cost. In this E-SIGN Agreement:

- "Account" or "Accounts" mean each account, now or in the future, that you hold with us, are authorized to administer or for which you are designated as authorized signer, or a trust or other fiduciary account in which you have an interest that gives you legal authority to receive information or which is subject to the provision of a Service by us.
- "Communication" or "Communications" is defined in Section 1 below. The same terms apply with respect to Communications received related to your Accounts as for those delivered in paper form, and the deposit agreements and disclosures that you have previously entered into with or received from the Bank remain in effect.
- \* "Electronic Delivery" refers to the act of delivering Communications using electrical, digital, magnetic, wireless, optical, electromagnetic, or similar electronic means as set forth in Section 3 below, including through our websites or mobile applications.
- \* "Online Banking" refers to the Services known as O2 Digital Banking, O2 Business Online and the mobile app. O2 Digital Banking is available to consumer and small business customers. O2 Business Online is available to

**Accept**

## MOBILE

### Step 3

Review the eStatement Terms and Conditions and choose **Accept** to continue.

Documents agreement

EStatement E-Sign Disclosure and Consent Agreement

This eStatement E-SIGN Disclosure and Consent Agreement ("E-SIGN Agreement") is made between each owner of an eligible account, a person applying for an eligible account, or authorized representative ("you", "your") and Old Second National Bank ("Old Second", "us", "we", "our") to effectuate delivery of certain account related documents electronically. The Bank's eStatements Service is available to you at no cost. In this E-SIGN Agreement:

- "Account" or "Accounts" mean each account, now or in the future, that you hold with us, are authorized to administer or for which you are designated as authorized signer, or a trust or other fiduciary account in which you have an interest that gives you legal authority to receive information or which is subject to the provision of a Service by us.
- "Communication" or "Communications" is defined in Section 1 below. The same terms apply with respect to Communications received related to your Accounts as for those delivered in paper form, and the deposit agreements and disclosures that you have previously entered into with or received from the Bank remain in effect.
- \* "Electronic Delivery" refers to the act of delivering Communications using electrical, digital, magnetic, wireless, optical, electromagnetic, or similar electronic means as set forth in Section 3 below, including through our

**Accept**

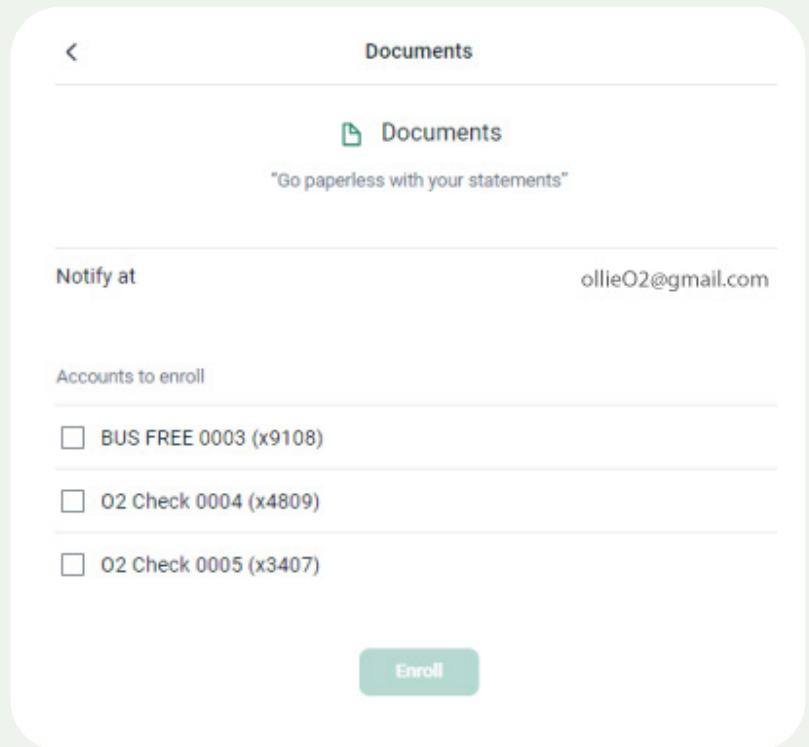
# eStatement Enrollment

## ONLINE/DESKTOP

### Step 4

Enter the email address where you would like to receive notices when your statements are available and select the accounts to enroll.

- | The enrollment is now complete and going forward, account statements will be accessible within O2 Digital Banking. A paper statement will no longer be generated.



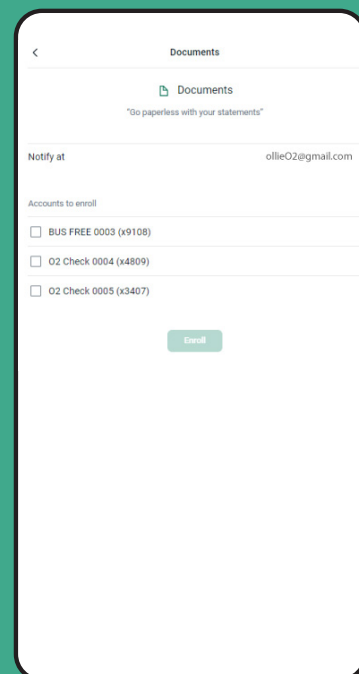
The screenshot shows a desktop browser view of the 'Documents' enrollment page. At the top, there is a back arrow and the title 'Documents'. Below the title is a document icon and the text 'Documents' and 'Go paperless with your statements'. A horizontal line separates this header from the main content. The 'Notify at' field contains the email address 'ollieO2@gmail.com'. Below this, the 'Accounts to enroll' section lists three accounts with checkboxes: 'BUS FREE 0003 (x9108)', 'O2 Check 0004 (x4809)', and 'O2 Check 0005 (x3407)'. At the bottom right, there is a green 'Enroll' button.

## MOBILE

### Step 4

Enter the email address where you would like to receive notices when your statements are available and select the accounts to enroll.

- | The enrollment is now complete and going forward, account statements will be accessible within O2 Digital Banking. A paper statement will no longer be generated.



The screenshot shows a mobile phone view of the 'Documents' enrollment page. The layout is similar to the desktop version but adapted for a smaller screen. It features a back arrow, the title 'Documents', a document icon, and the text 'Documents' and 'Go paperless with your statements'. The 'Notify at' field shows 'ollieO2@gmail.com'. The 'Accounts to enroll' section lists the same three accounts with checkboxes: 'BUS FREE 0003 (x9108)', 'O2 Check 0004 (x4809)', and 'O2 Check 0005 (x3407)'. A green 'Enroll' button is positioned at the bottom center.

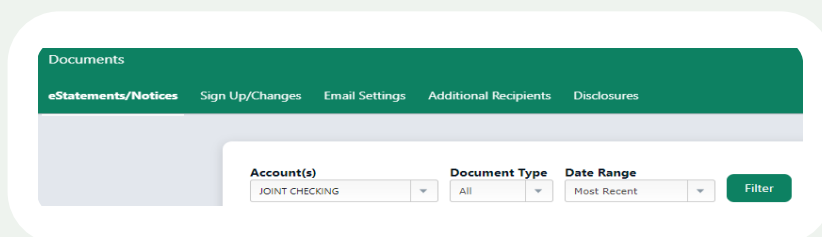
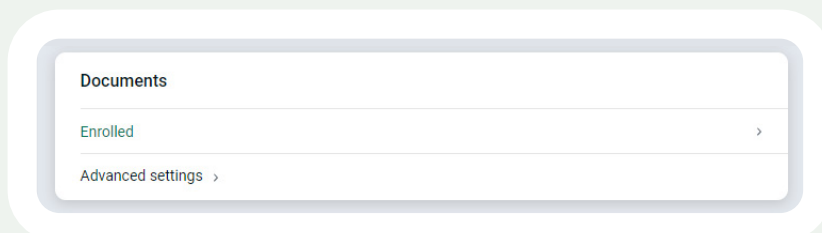
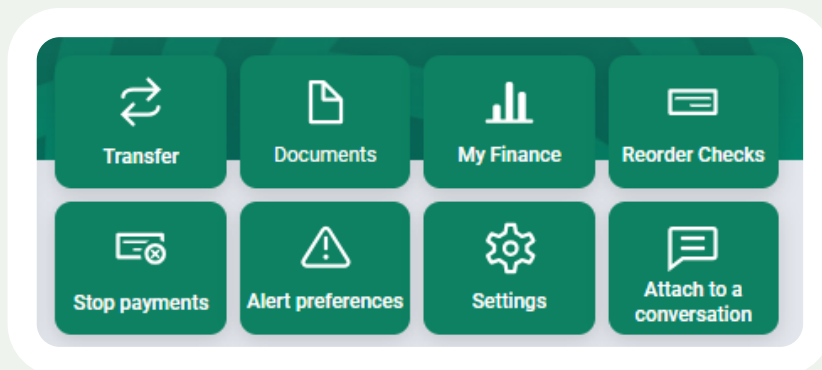
# eStatements - Making Changes

## ONLINE/DESKTOP

1 To make changes to your eStatement service, cancel the service or add additional recipients, choose the Account from the main Dashboard, then go to **Settings**.

1 Under **Documents** choose **Advanced Settings**.

- **Sign up/Changes** - Enroll additional accounts or unenroll existing accounts. Choose Save Settings to continue. Unenrolling accounts will automatically cancel the eStatement service and paper statements will be mailed going forward.
- **Email Settings** - Allows you to update the email address where new eStatement notices are received.
- **Additional Recipients** - Allow for additional email addresses to receive copies of your account statements. Provide a username, email address and access PIN the additional recipient will use to open your emailed eStatement.
- **Disclosures** - Review the current eStatement Terms and Conditions.

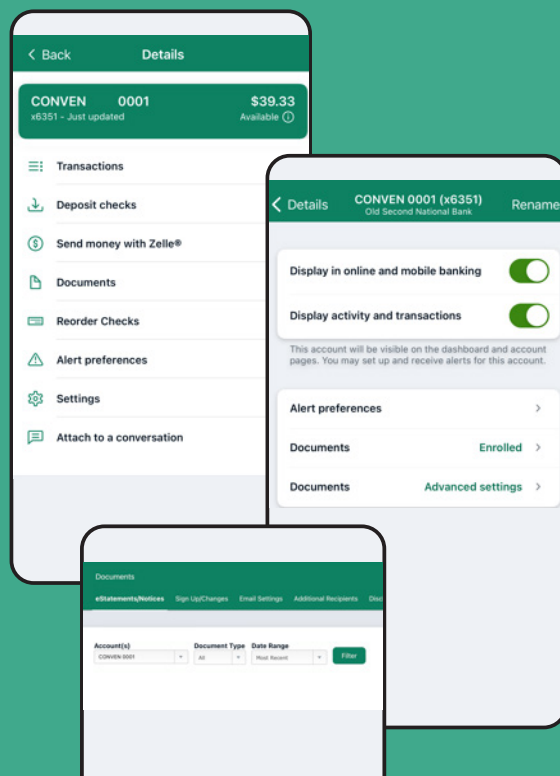


## MOBILE

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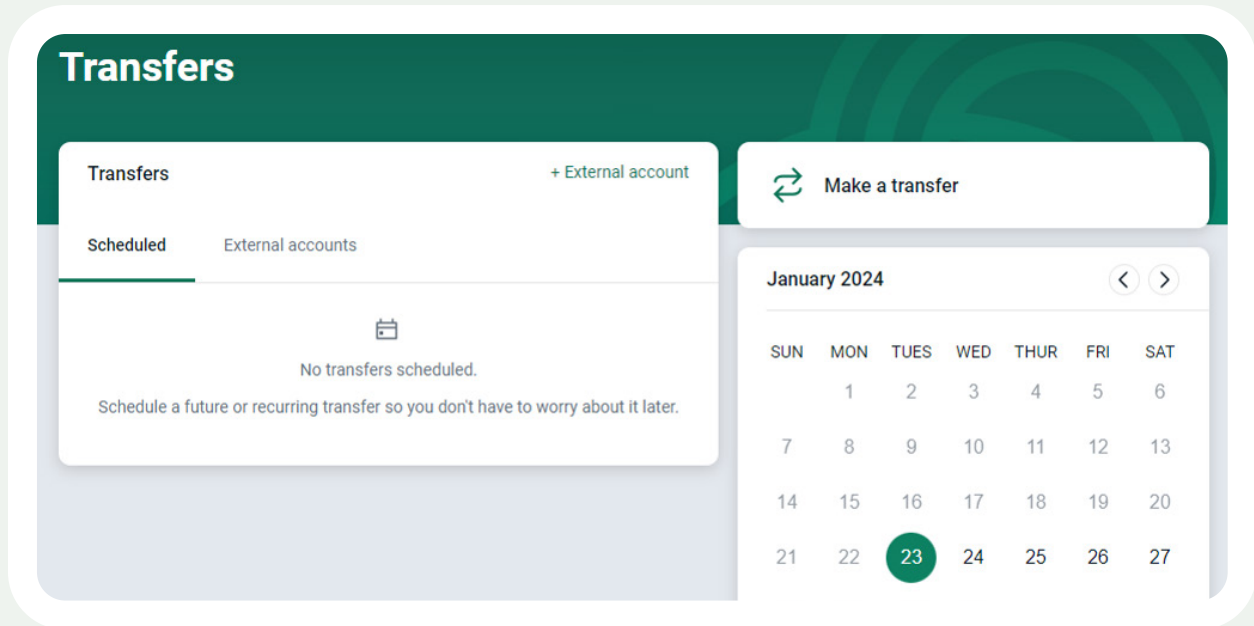
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- **Additional Recipients** - Allow for additional email addresses to receive copies of your account statements. Provide a username, email address and access PIN the additional recipient will use to open your emailed eStatement.
- **Disclosures** - Review the current eStatement Terms and Conditions.



# Transfers

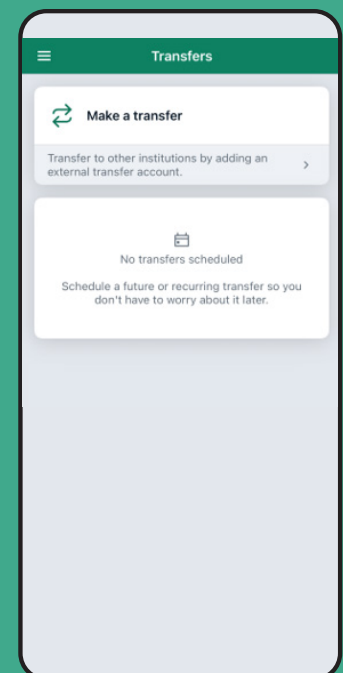
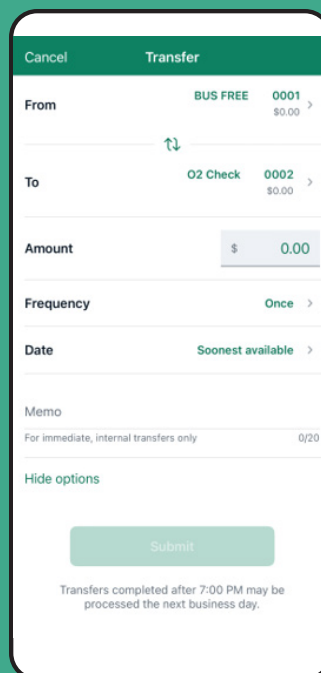
## ONLINE/DESKTOP

- | Make one time, future dated, or recurring transfer to internal or external accounts.



## MOBILE

- | Make one time, future dated, or recurring transfers.
- | Transfer between your accounts at the bank or to external accounts.

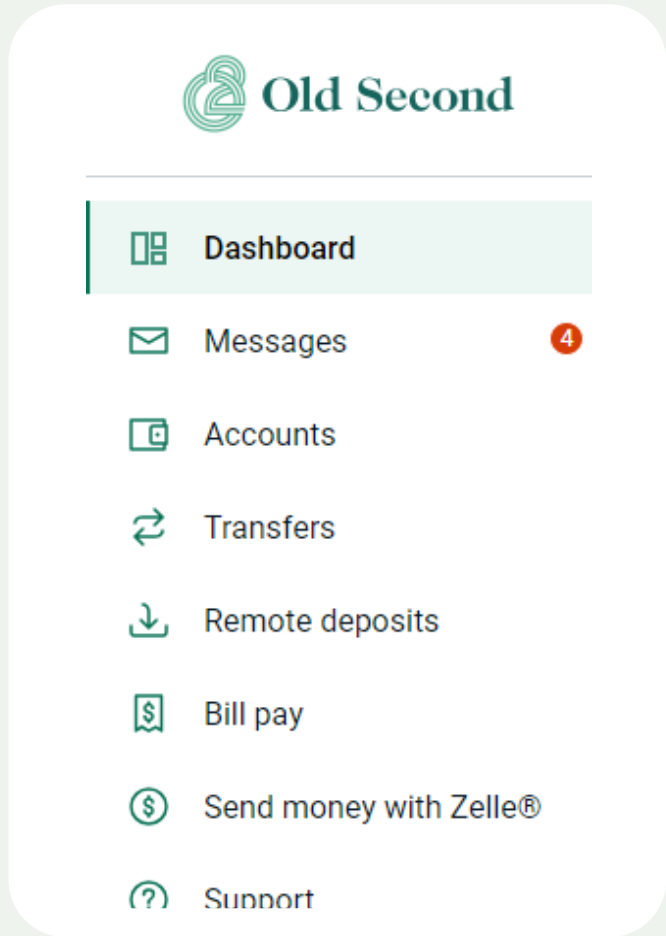


# External Transfers

## ONLINE/DESKTOP

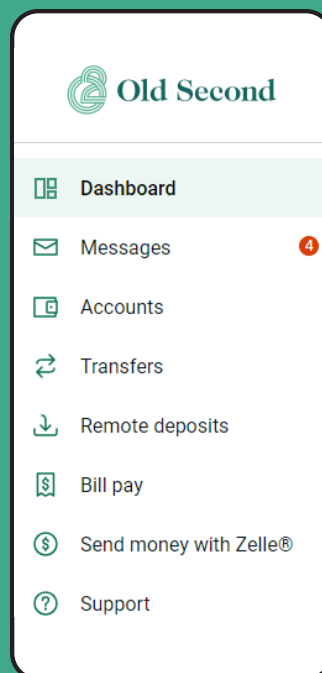
Transfer funds from your Old Second account to accounts you may have at other banks. For assistance with creating Internal Transfer capabilities, please visit a banker at any of our branches.

- | Choose **Transfers** from the main menu.



## MOBILE

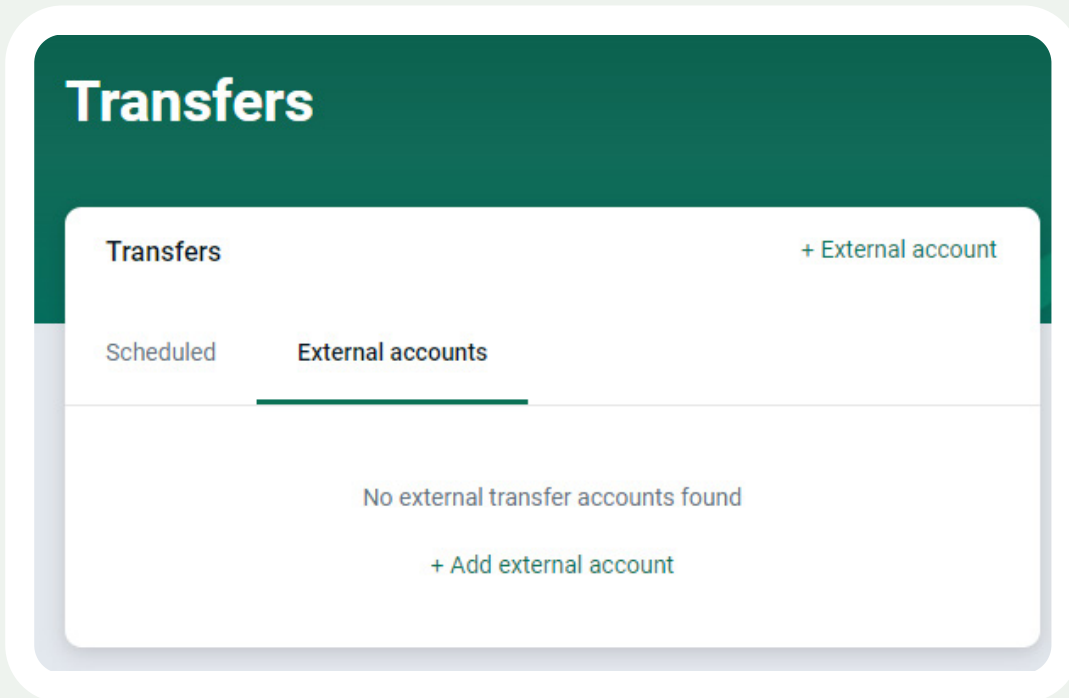
- | Choose **Transfers** from the main menu.



# External Transfers

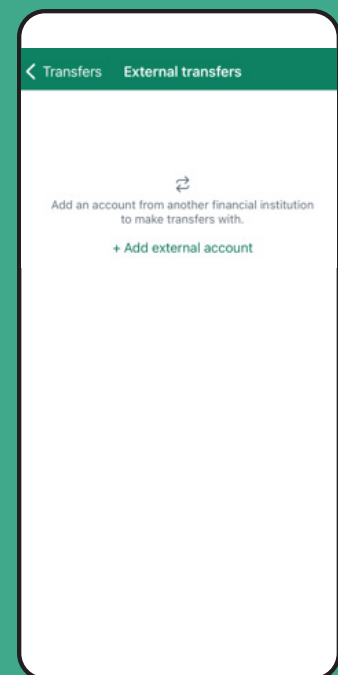
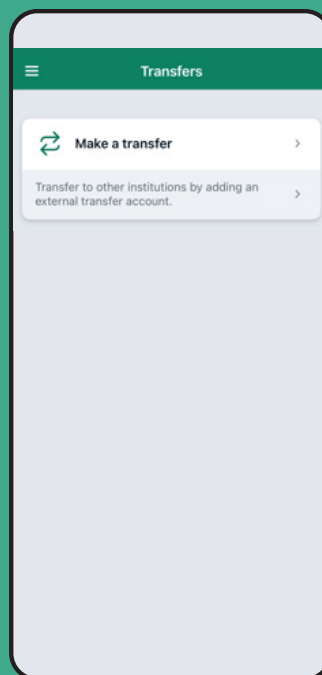
## ONLINE/DESKTOP

- | Choose **External accounts**. If you already have external accounts in place, they will appear here.
- | To add additional accounts, choose **Add external account**.



## MOBILE

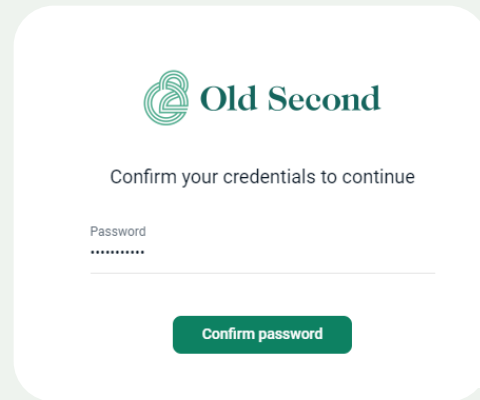
- | Choose the option to add an external transfer account.
- | Choose **Add external account**.



# External Transfers

## ONLINE/DESKTOP

I Confirm your O2 Digital password to continue.



I Enter the required information:

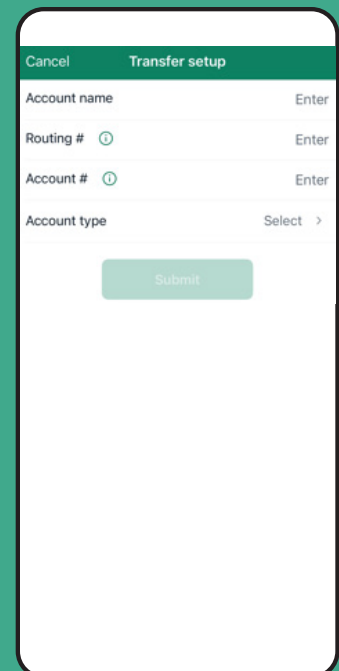
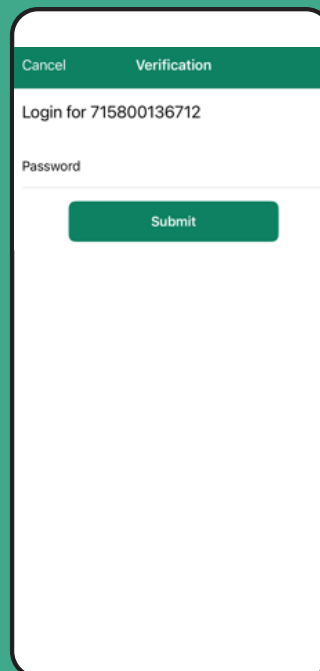
- **Account Name** - Enter a name to describe the external account.
- **Routing Number** - Enter the routing number of the external bank.
- **Account Number** - Enter the account number of the external account.
- **Account Type** - Choose **Select** and indicate if the external account is Checking or Savings.

## MOBILE

I Confirm your O2 Digital password to continue.

I Enter the required information:

- **Account Name** - Choose a name to describe the external account.
- **Routing Number** - Enter the routing number of the external bank.
- **Account Number** - Enter the account number of the external account.
- **Account Type** - Choose **Select** and indicate if the external account is Checking or Savings.







# External Transfers



## ONLINE/DESKTOP

- I Choose **Submit**. The system will now process two penny verification amounts to your external bank account which should be processed within 1-3 business days. Obtain the amounts from the external bank and then log into O2 Digital Banking.
- I Choose your name located on the bottom left side of the page and then **Account Settings**.

 Personal settings

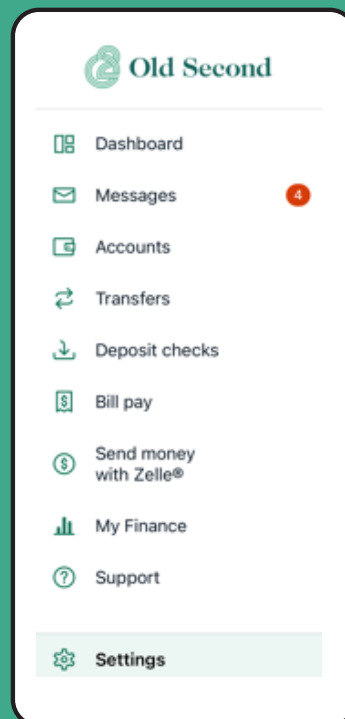
 Account settings

 Sign out

 JC John 

## MOBILE

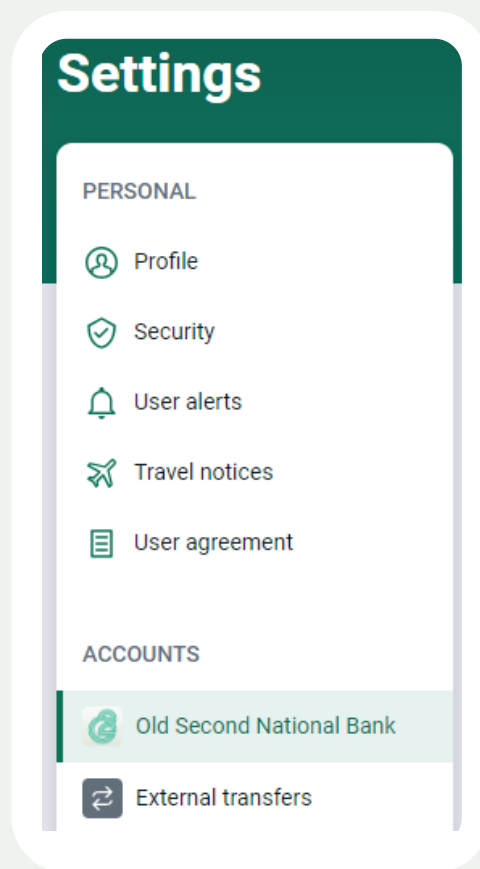
- I Choose Submit. The system will now process two penny verification amounts to your external bank account which should be processed within 1-3 business days. Obtain the amounts from the external bank and then log into O2 Digital Banking.
- I Choose your name located on the bottom left side of the page and then **Account Settings**.



# External Transfers

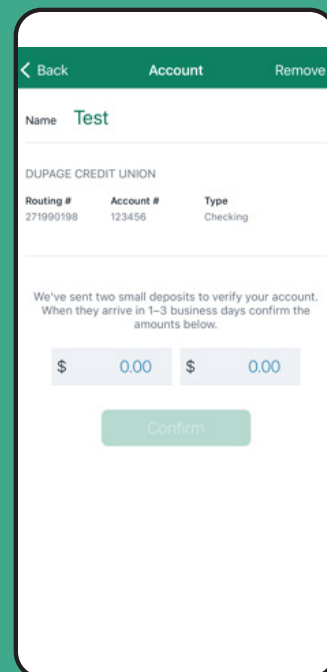
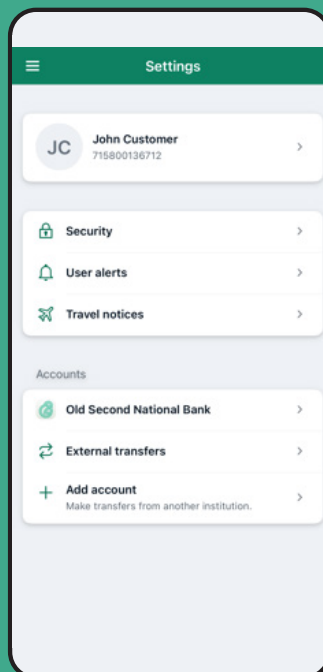
## ONLINE/DESKTOP

- 1 Choose **External transfers** under the Accounts section.
- 2 Enter the two penny verification amounts that were sent to your external account and choose **Confirm**.
- 3 The process is now complete and you can perform transfers from your Old Second accounts to your external bank accounts by selecting **Transfers**.



## MOBILE

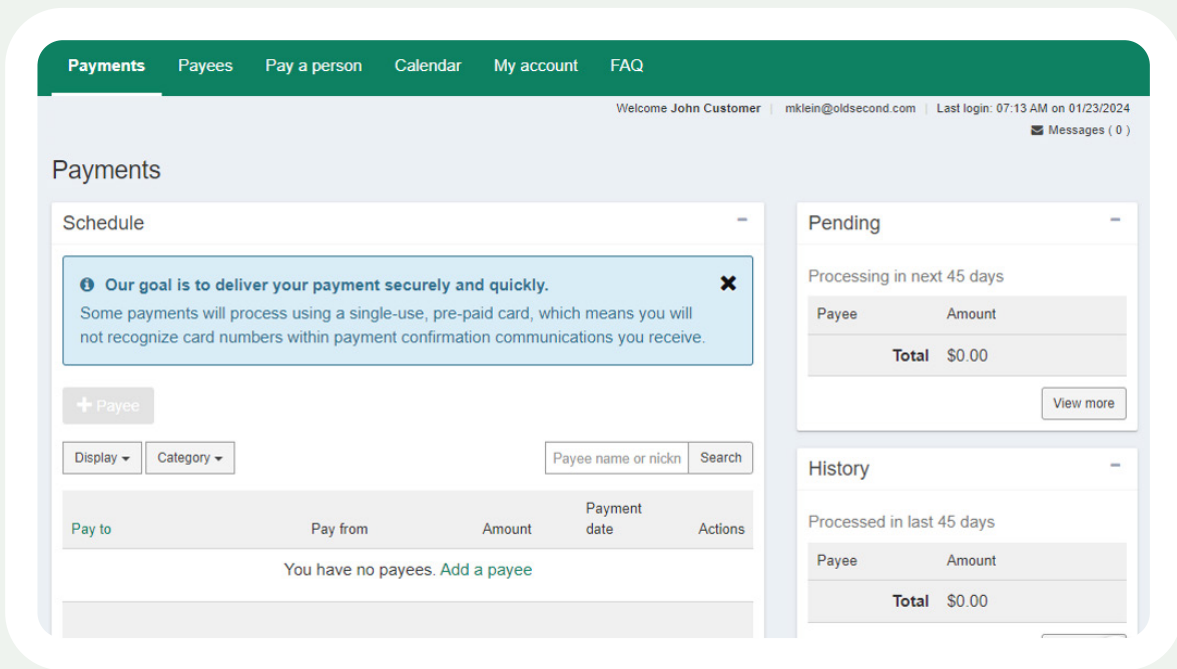
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# Bill Pay

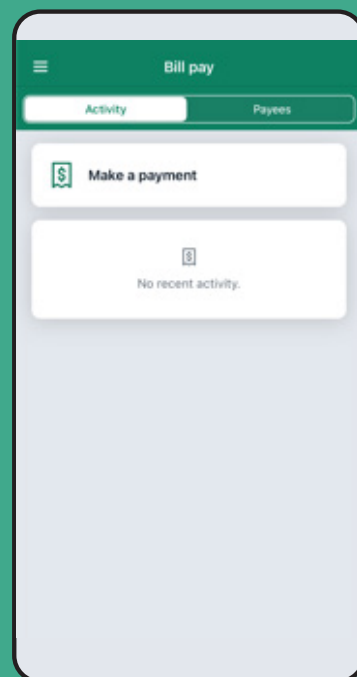
## ONLINE/DESKTOP

- I Enter and manage payments, set up recurring or future date payments, and make multiple payments at once.
- I Choose **Payees** to add or edit companies you would like to pay. Choose **My Account** to adjust your bill pay alerts or change the account used to make payments.



## MOBILE

- I Enter and manage payees.
- I Set up recurring or future dated payments.



# iPay Pay a Person - Add a Person

## ONLINE/DESKTOP & MOBILE

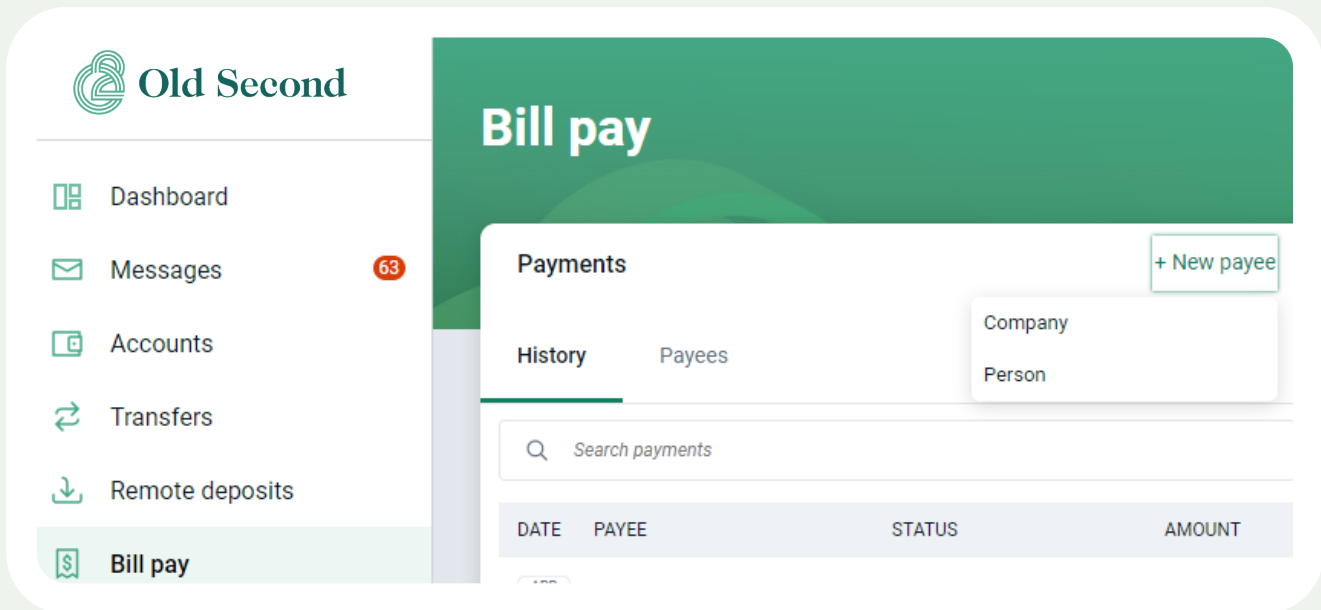
Online/Desktop images are shown here. However, mobile screens will be the same but may vary in layout to fit your phone screen.

### Step 1

Choose **Bill Pay** and then **+New Payee**.

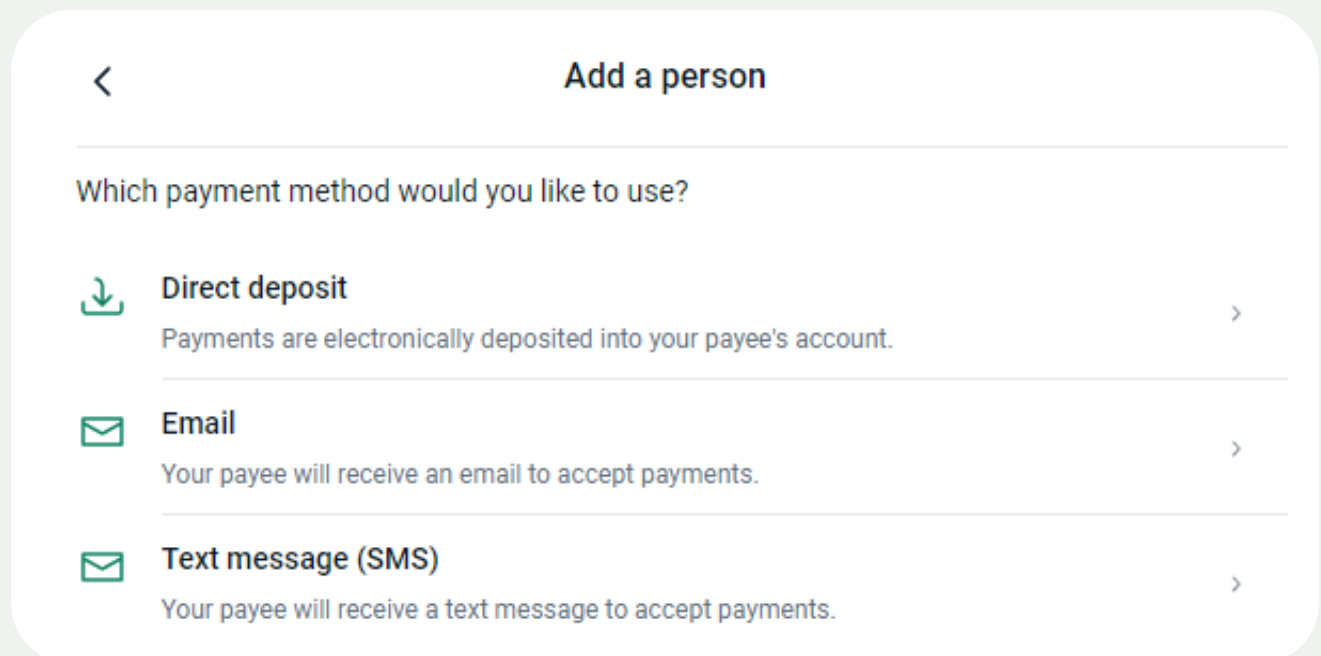
### Step 2

Choose **Person**.



### Step 3

Select the payment method you would like to use.



# iPay Pay a Person - Add a Person

## ONLINE/DESKTOP & MOBILE

Online/Desktop images are shown here. However, mobile screens will be the same but may vary in layout to fit your phone screen.

### Step 4

Some payment methods require a Shared Keyword. This is a keyword that must be shared with the Receiver in order to accept the payment. Enter the required information and then choose **Submit**.

### Step 5

Confirm your credentials by entering your O2 Digital Banking password and then click on **Confirm Password**.

### Step 6

A confirmation will display that the Payee has been added, choose **Add another person** or **I'm Done**.

**Add a person**  
Email

First name  
Jane

Last name  
Mouse

Nickname (optional)

Phone number  
(800) 555-6483

Email  
training@oldsecond.com

Shared keyword  
spring

[Shared keyword rules](#)

**Submit**

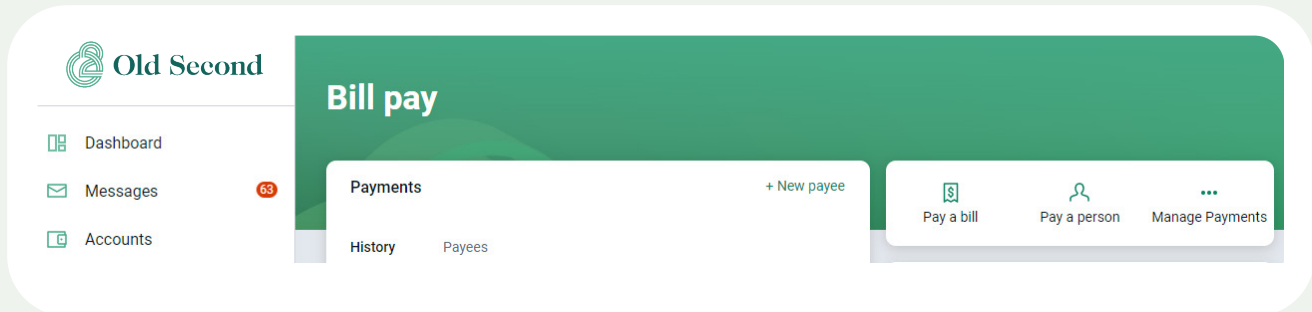
# iPay Pay a Person - Send a Payment

## ONLINE/DESKTOP & MOBILE

Online/Desktop images are shown here. However, mobile screens will be the same but may vary in layout to fit your phone screen.

### Step 1

Choose **Bill Pay** and then **Pay a Person**.



### Step 2

A listing of your Payees will display, choose the person you would like to pay.

### Step 3

Choose **From** account and **Amount**.

### Step 4

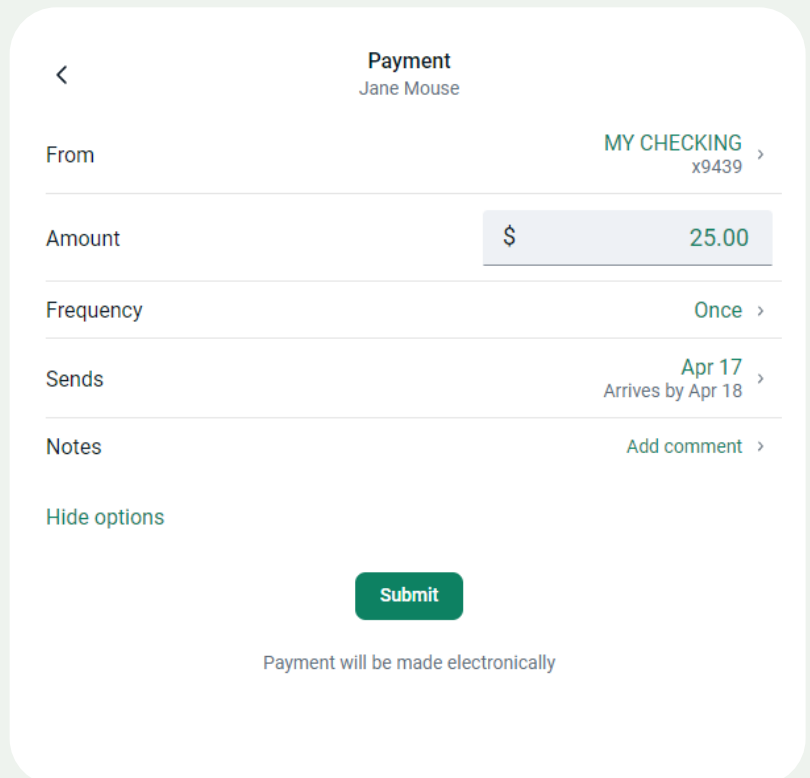
Choose **More Options** to select a specific **Frequency** or to set a future payment date.

### Step 5

Choose **Submit**. A confirmation page will display.

### Step 6

Choose **Done** to close the window.



# iPay Pay a Person - Send a Payment


## ONLINE/DESKTOP & MOBILE

Online/Desktop images are shown here. However, mobile screens will be the same but may vary in layout to fit your phone screen.

### Step 7

The Receiver will then receive an email and will follow the prompts to accept the payment.

Subject: Receive payment(s) from John Mouse

 **Old Second**

JOE MOUSE,

John Mouse wants to make a payment to you through Old Second Bank. A keyword will be provided to you by John Mouse. Click on the link below (or copy and paste the link into your browser) to enter the keyword you were provided.

<https://www.billpaysite.com/RecipientSite/Home/Index/GpCLucdlg4X>

Once you have entered the keyword, you will need to enter the account number where payments from John Mouse will be deposited. Your account information is never shared with John Mouse.

If you do not have or do not remember the keyword, please contact John Mouse.

You will be notified via email when John Mouse sends a payment to you.

Regards,  
Bill Pay Customer Service  
Old Second Bank

### Step 8

Once the Receiver selects the link to receive the payment, they will be prompted to enter the **Shared Keyword** to accept the payment or choose “**I do not wish to receive payments**” to decline the payment.

Welcome JOE MOUSE

Michelle wants to send you money from Old Second Bank.  
Here is how to get started:

1. Enter the keyword below that Michelle has provided.
2. Provide your checking or savings account number and routing information.

**Keyword**

[I do not wish to receive payments from Michelle Rivers at this time.](#)

# iPay Pay a Person - Send a Payment

## ONLINE/DESKTOP & MOBILE

Online/Desktop images are shown here. However, mobile screens will be the same but may vary in layout to fit your phone screen.



### Step 9

Once the **Shared Keyword** is entered, the Receiver will be prompted to enter their account information where the funds will be credited.

#### Deposit information needed

Enter account and routing number

This information will only be used to complete the transaction. Your financial account number and routing number will not be shared with Michelle Klein.


Account type	<input type="text" value="Personal Checking"/>
Routing number 	<input type="text" value="071900760"/>
Account number 	<input type="text" value="123456"/>
Confirm account number	<input type="text" value="123456"/>

### Step 10

Once the information is entered, the Receiver will select **Submit** and receive confirmation. The Sender will receive the following email confirmation.

Subject:

---



Exclusively for account ending in 9439

John Mouse,

Jane Mouse has been activated. If you have not already scheduled a payment for this payee, you can now begin scheduling payments.

To log in to your account, go to <https://www.oldsecond.com> (or type that website address into your browser).

If you have any questions regarding your account, call 630-892-0202 and a customer service representative will assist you.

Regards,

Bill Pay Customer Service  
Old Second Bank  
630-892-0202



# Zelle® - Initial Enrollment

## MOBILE & ONLINE/DESKTOP

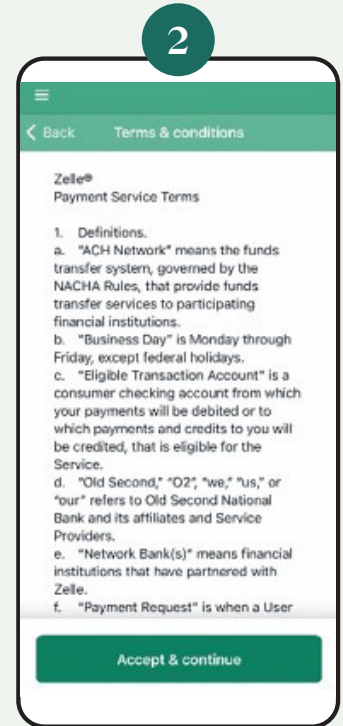
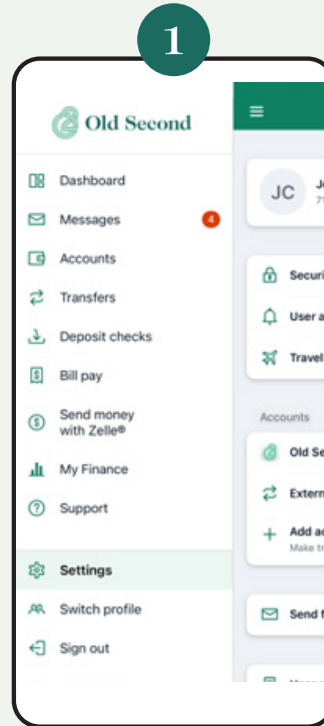
Mobile images are shown here. However, online/desktop screens will be the same but may vary in layout to fit a monitor.

### Step 1

From the “hamburger” menu (or left side menu on desktop), choose **Send money with Zelle®**.

### Step 2

**Accept** Terms & Conditions.

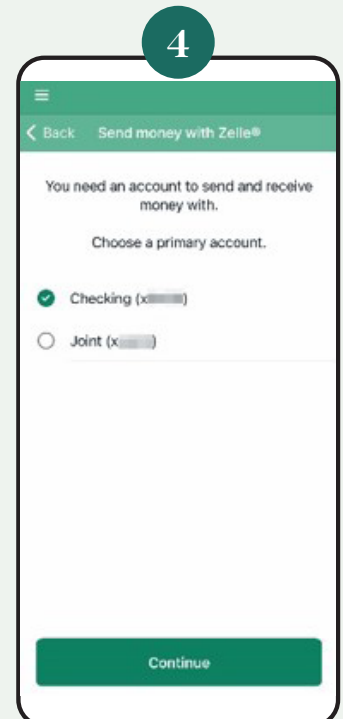
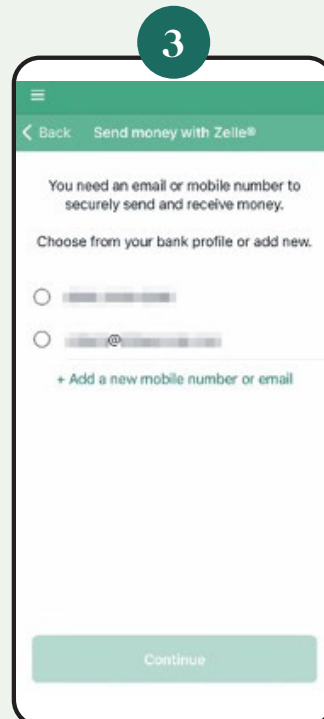


### Step 3

Choose the phone or email associated with your account to use as your Zelle® number/email.

### Step 4

Choose a checking account to begin setup.



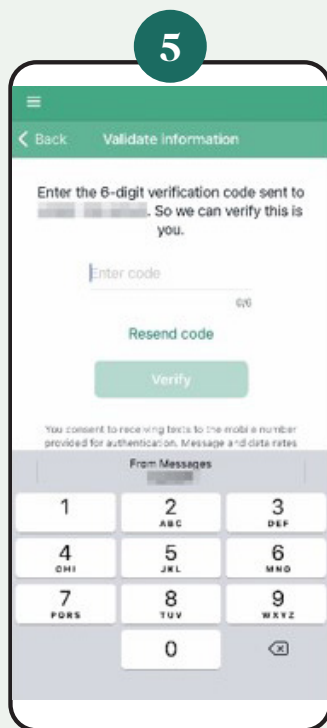
# Zelle® - Initial Enrollment

## MOBILE & ONLINE/DESKTOP

Mobile images are shown here. However, online/desktop screens will be the same but may vary in layout to fit a monitor.

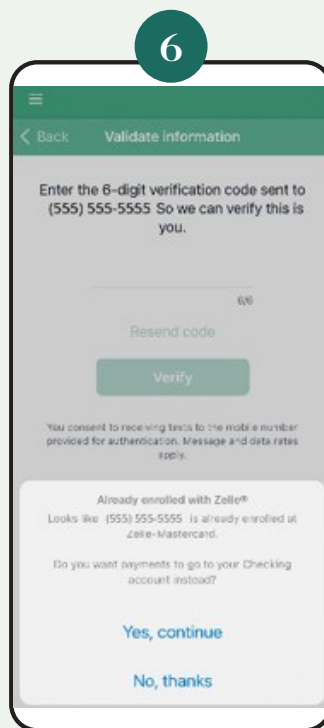
### Step 5

Validate Zelle® by entering the 6-digit verification code sent to your phone/email.



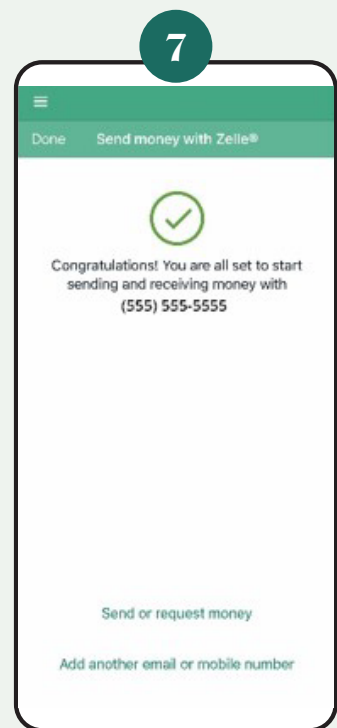
### Step 6

Users with phone/email already enrolled in Zelle® will be prompted to convert their payment method.



### Step 7

Choose the phone or email associated with your account to use as your Zelle® number/email.



# Zelle® - Send Payment

## MOBILE & ONLINE/DESKTOP

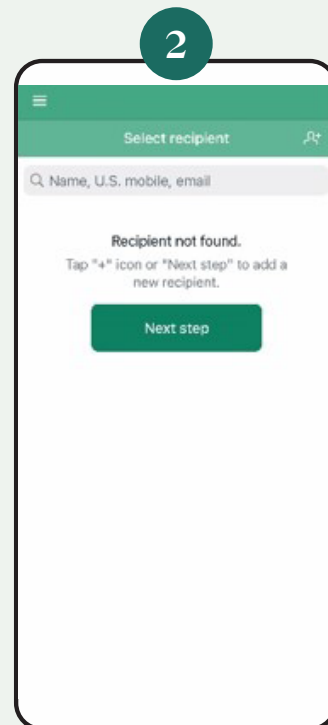
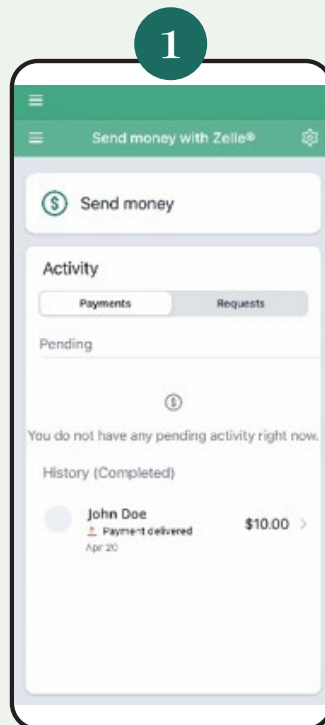
Mobile images are shown here. However, online/desktop screens will be the same but may vary in layout to fit a monitor.

### Step 1

Once initial setup is complete, users will see the main Zelle® summary page. Click **Send money** to begin a payment.

### Step 2

When first setting up recipients, enter the recipient's Zelle® number/email. (Recipients already set up will appear here also.)

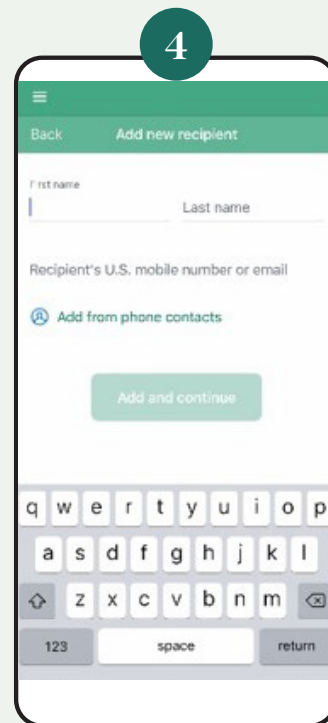
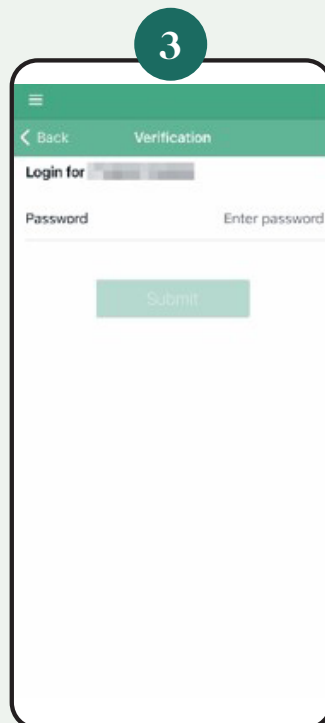


### Step 3

When adding new recipients, enter your O2 Digital Banking password to continue.

### Step 4

Complete setting up new recipient.



# Zelle® - Send Payment

## MOBILE & ONLINE/DESKTOP

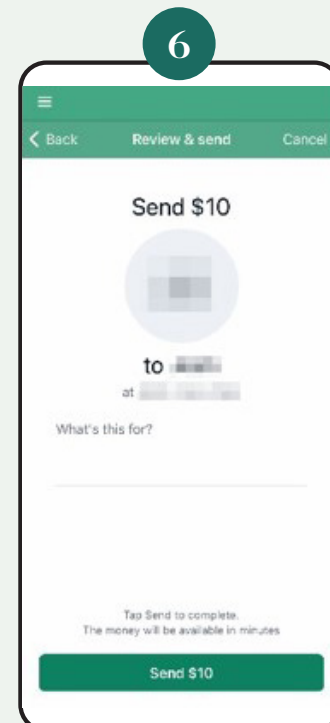
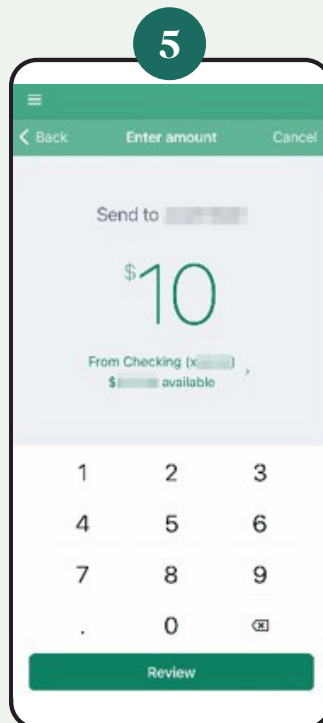
Mobile images are shown here. However, online/desktop screens will be the same but may vary in layout to fit a monitor.

### Step 5

Once a recipient is selected, enter the amount of the payment.

### Step 6

Add a memo (optional).

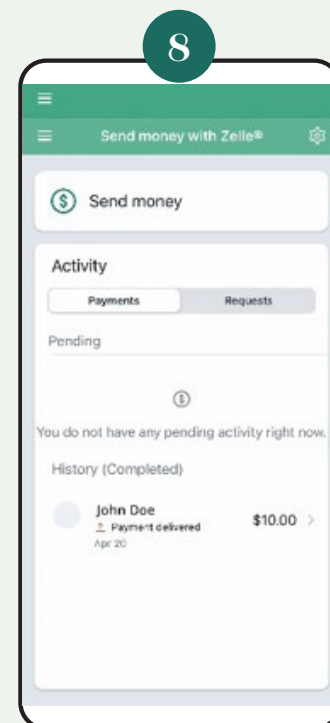
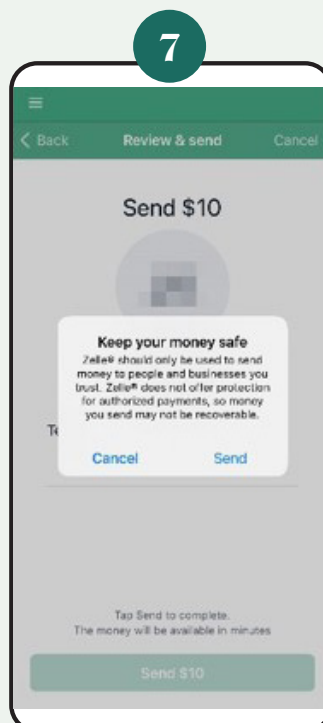


### Step 7

Verify the payment and click **Send** to initiate.

### Step 8

Activity history appears on the main Zelle® dashboard.



# Zelle® - Payment Requests

## MOBILE & ONLINE/DESKTOP

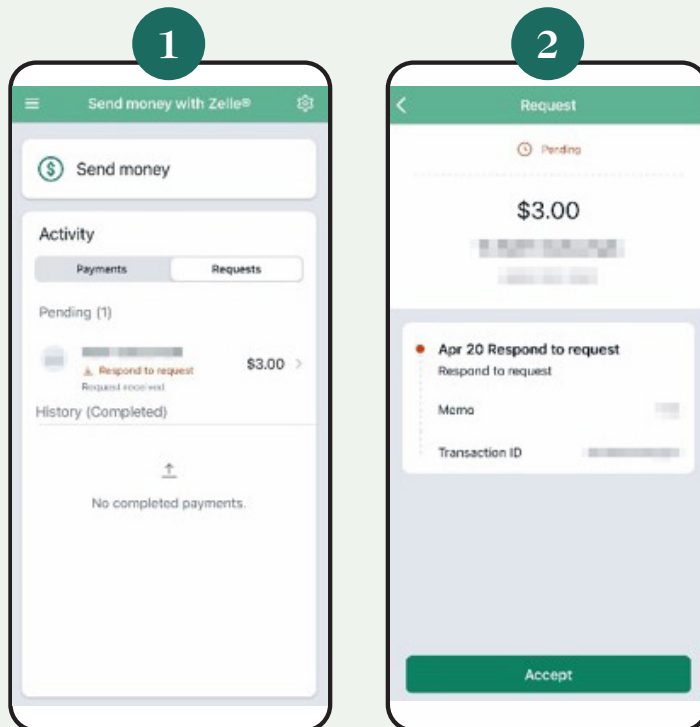
Mobile images are shown here. However, online/desktop screens will be the same but may vary in layout to fit a monitor.

### Step 1

When a user receives a payment request, the request appears on the main Zelle® dashboard.

### Step 2

Review request details. Click **Accept** to continue.



### Step 3

Review the request.

### Step 4

Receive confirmation of payment sent.

