Online Banking User Guide

Bank OZK

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Getting Started

Welcome to Online Banking with Bank OZK! Whether you are at home, in the office or on-the-go (using a mobile phone, tablet or laptop), we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at 1-800-274-4482.

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Getting Started

New User Enrollment

If you're new to Online Banking with Bank OZK, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Navigate to ozk.com/personal on your browser or open the Bank OZK Mobile Banking app and select Enroll (Personal).
2. Fill out the Online Banking Enrollment Form with the required information and click the **Continue** button.

Note: The details you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 1-800-274-4482 to update your profile.

3. A confirmation message appears. You are given a temporary password to use during your first-time login. Keep this password available and click the "Click Here" link to be redirected to the Bank OZK home page.
4. Enter your new user ID and click the **Log In** button.
5. Choose the contact method that allows Bank OZK to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and you will need to request a new one if it expires.
6. Enter the SAC and click the **Submit** button. Never share your SAC code with anyone.
7. Choose whether to register your device for future logins. If you click the **Register Device** button, you will not need to request a SAC from that device.

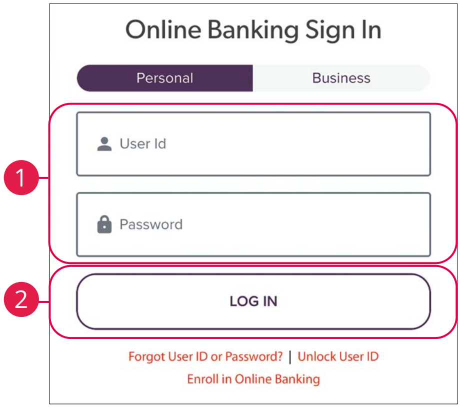
Note: For additional security, you may be required to use a Secure Access Code (SAC) each time you log in from an unregistered device. Only register devices you trust.

8. Review the provided disclosures and click the **I Accept** button to agree to the terms and conditions.
9. A view-only profile page appears. Review the information and click the **Submit** button.
10. Change your password by using your old temporary password.
11. Congratulations! You have successfully logged in to Online Banking! If you have additional questions, explore the Help resources within Online Banking or contact us at 1-800-274-4482.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your user ID and password. If you are using a browser you have not previously registered, you need to request a Secure Access Code (SAC).



1. Enter your user ID and password.
2. Click the **Log In** button.

Note: If you enter an incorrect password too many times, your account will be temporarily locked. Use the Unlock User ID feature on the login page to unlock your account. If you are unable to complete the unlock process, contact us at 1-800-274-4482.

Logging Off

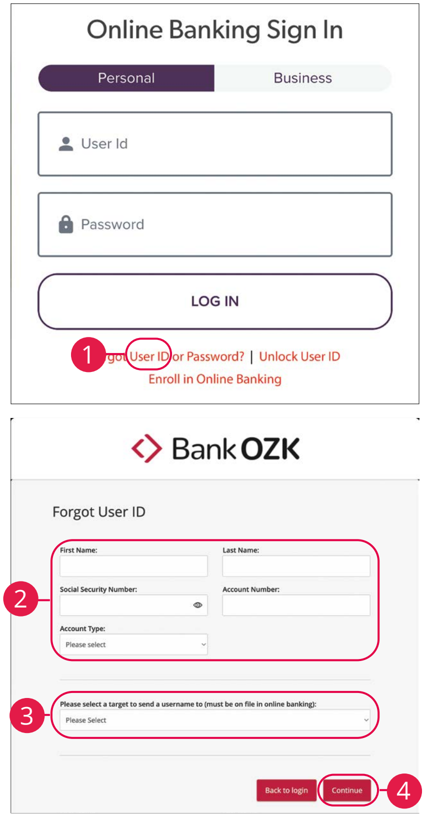
For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

Getting Started

Resetting a Forgotten User ID

If you forget your User ID, you can easily retrieve it from the Bank OZK home page.

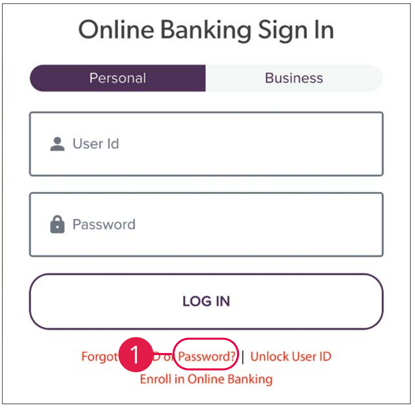


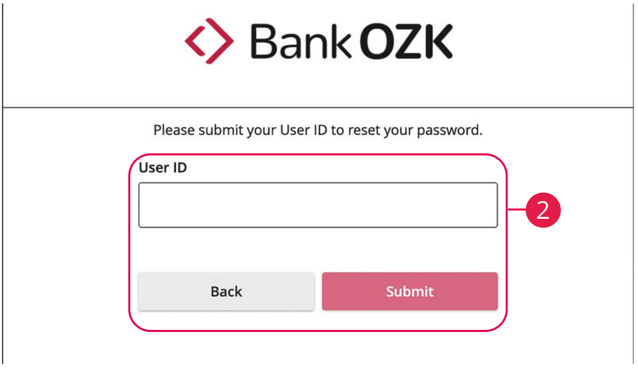
1. Click the “User ID?” link.
2. Enter the required information.
3. Use the drop-down to choose a method to receive your User ID.
4. Click the **Continue** button. Your User ID will be sent to you.

Getting Started

Resetting a Forgotten Password

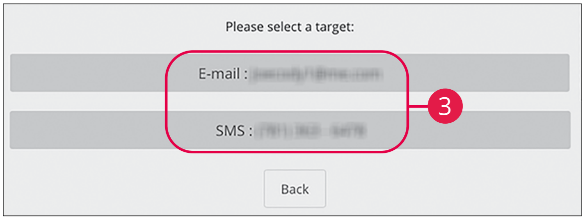
If you forget your password, you can easily reestablish a new one from the Bank OZK home page.

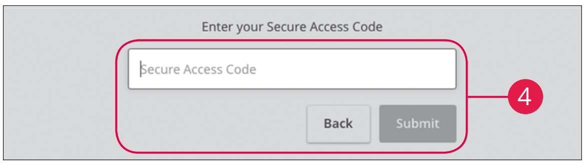


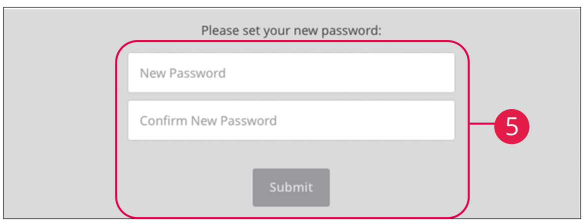


1. Click the “Password?” link.
2. Enter your user ID and click the **Submit** button.

Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered browser.







3. Choose the contact method that allows Bank OZK to reach you immediately with a six-digit Secure Access Code (SAC).

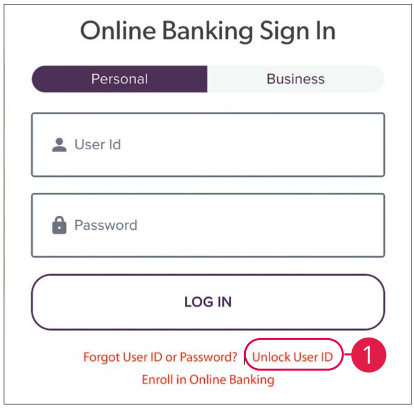
4. Enter the SAC and click the **Submit** button.

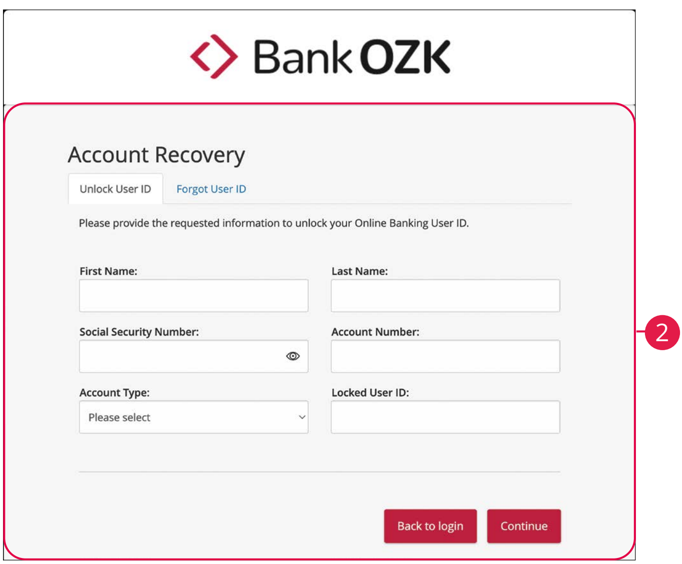
5. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

Getting Started

Unlocking Your User ID

Easily unlock a locked User ID.



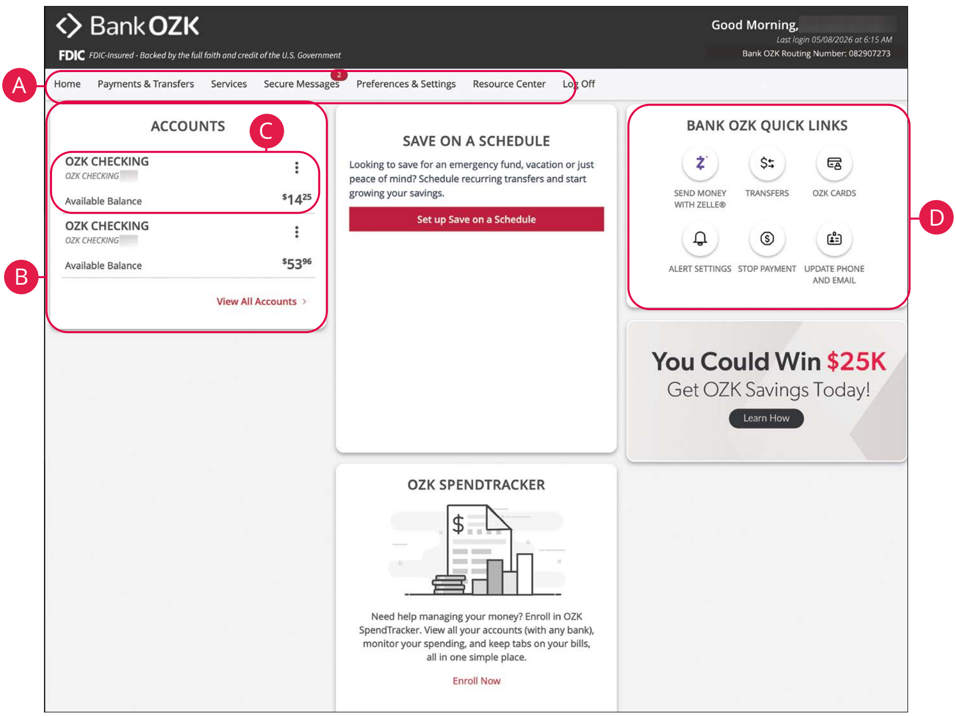


1. Click the “Unlock User ID?” link.
2. Enter the required information and click the **Continue** button.

Home

Home Page Overview

After logging in, you are taken directly to the home page. Here you can view the balances in both your linked and Bank OZK accounts, see your account summaries and more!



A. Use the navigation bar to navigate to Online Banking features by selecting the appropriate drop-down tab.

B. Your Bank OZK accounts are displayed in an account card with its balance.

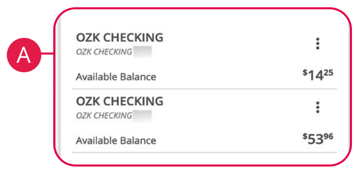
C. If you click an account name, you are taken to the Account Details page. You can also click the ⋮ icon and select "View activity" for more details.

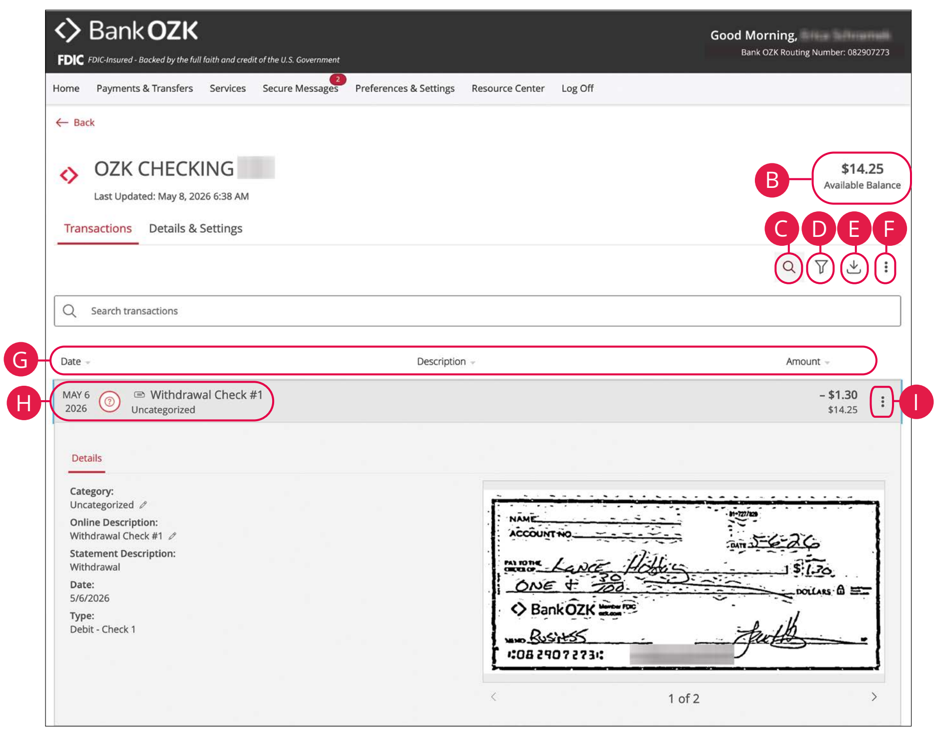
D. The Quick Links let you quickly access different Online Banking features.

Home

Account Details Overview

Selecting a Bank OZK account on the home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.





A. On the home page, click an account card to view the Account Details screen.

B. The available balance for that account is displayed in the top right corner.

C. The 🔍 icon opens the search bar to find transactions in that account.

D. Transactions can be sorted by date, time, type, amount or check number. Click the ▽ icon for more options.

E. Export your transactions into different file formats by clicking the ⤓ icon.

F. The ⋮ icon lets you print a list of transactions.

G. The ▼ icon indicates how the Date, Description and Amount columns are sorted.

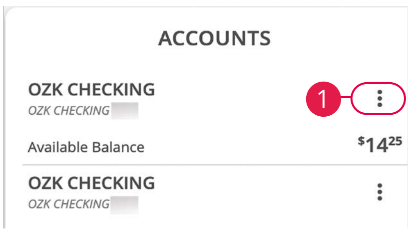
H. You can view more details about a transaction by clicking on it.

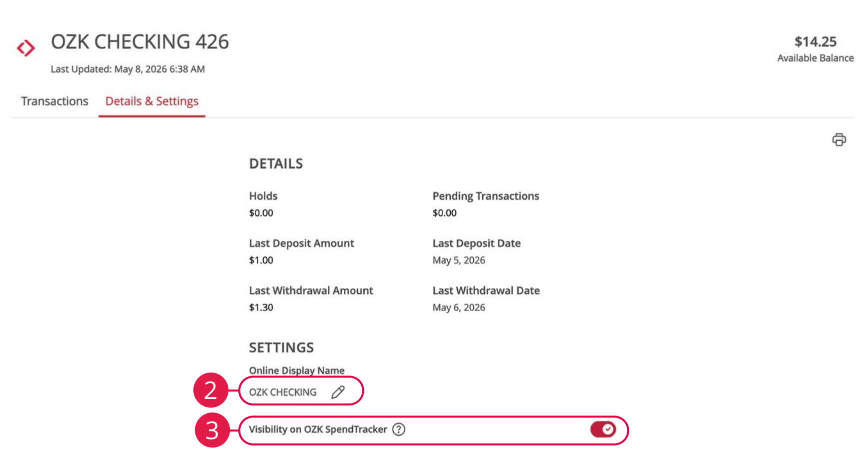
I. The ⋮ icon lets you print details about that transaction.

Home

Details & Settings

View additional details about an account and change the account’s visibility.



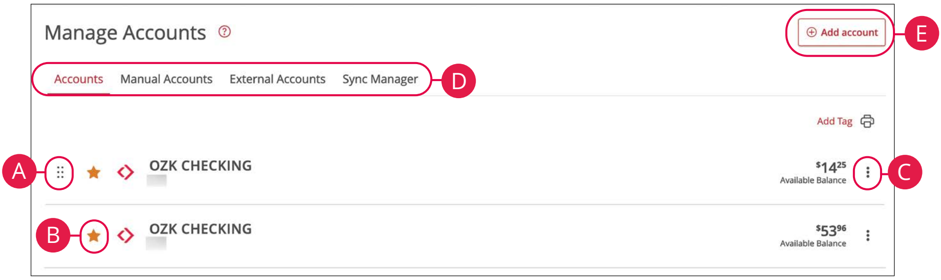


1. Click the icon and select “View details.”
2. Click the icon to edit the display name.
3. Use the toggle to enable or disable the account’s visibility within OZK SpendTracker. For more information about OZK SpendTracker, go to page 104.

Manage Accounts

Overview

The Manage Accounts page offers several options and features for you to manage and personalize your accounts.



Click the "View All Accounts" link at the bottom of the accounts list.

A. Click and drag an account to change its order in your account list. Any changes to the order of your accounts will be reflected on your home page.

B. Click the ★ icon next to an account to set it as a favorite and make it viewable on your home page.

C. Click the ⋮ icon to view activity, favorite or unfavorite an account, move an account, or view additional settings.

D. Click the **Accounts, Manual Accounts, External Accounts** or **Sync Manager** tabs to view and manage additional types of accounts.

E. Click the **+ Add account** button to add a new account.

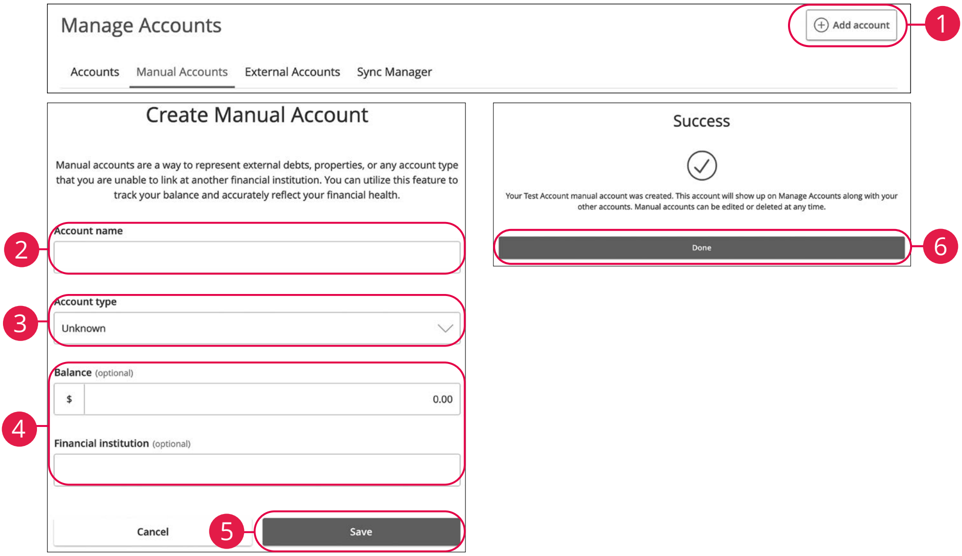
- **a.** Select "Link an Account" to view your balance and history from other banks and credit unions. For more information go to page 105.
- **b.** Select "Create a Manual Account" to track additional assets and debts. Go to page 21 for more information.

Manage Accounts

Manual Accounts

This feature is available to consumers. Manual Accounts allows consumers to add manual accounts to OZK SpendTracker to get a clearer picture of their Net Worth. You can add or edit assets and debts such as your home value, cash on hand or outstanding loans.

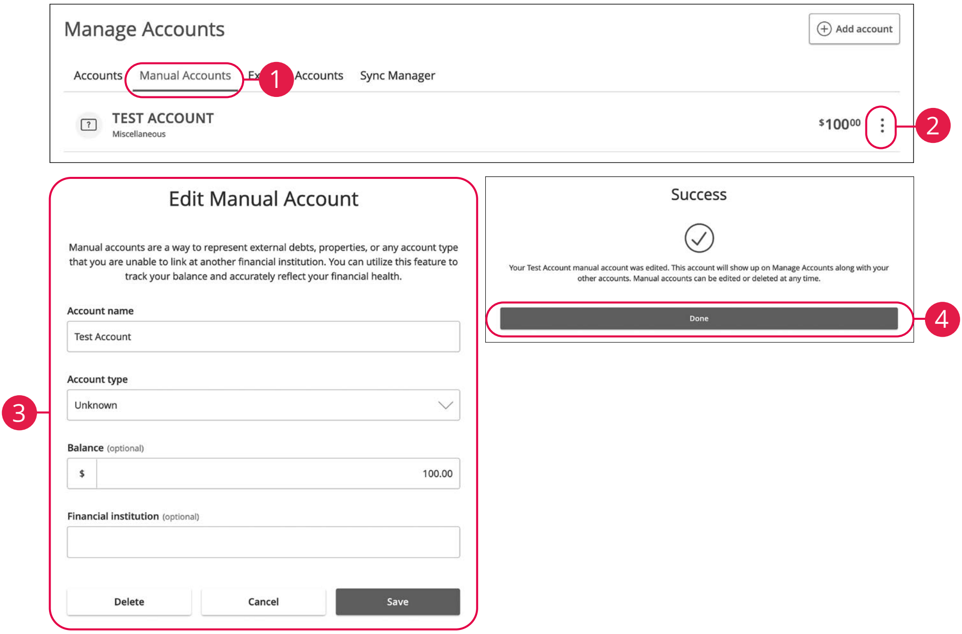
Adding a Manual Account



Click the “View All Accounts” link at the bottom of the accounts list.

1. Click the **Add account** button and select “Create a Manual Account.”
2. Enter an account name.
3. Use the drop-down menu to select an account type.
4. Enter the required information. The information will vary depending on the account type.
5. Click the **Save** button.
6. Click the **Done** button.

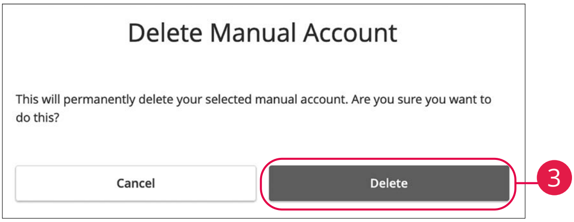
Editing a Manual Account



Click the "View All Accounts" link at the bottom of the accounts list.

1. Click the **Manual Accounts** tab.
2. Click the ⋮ icon and select "Edit."
3. Make changes to the account and click the **Save** button.
4. Click the **Done** button when you are finished.

Deleting a Manual Account



Click the "View All Accounts" link at the bottom of the accounts list.

1. Click the **Manual Accounts** tab.

2. Click the ⋮ icon and select "Delete."

3. Click the **Delete** button.

Security

Protecting Your Information

Here at Bank OZK, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to ensure the safety of your accounts.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a user ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you've finished and close the browser.

User ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials, birthday or any personal information.
- Change your passwords periodically and never reuse passwords used for other services.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your user IDs and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone, by text or through email.
- Shred unwanted sensitive documents, including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 1-800-274-4482.

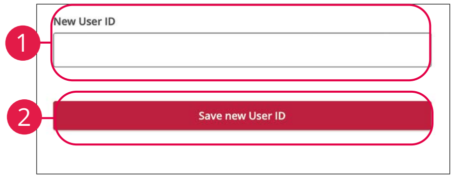
Security

Security Preferences

We take security very seriously at Bank OZK. So we have added various tools to help you better protect your account information. You can add and manage security features in Security Preferences to strengthen your Online Banking experience.

Change User ID

You can change your user ID at any time. Create a unique user ID you will remember and follow our required guidelines.

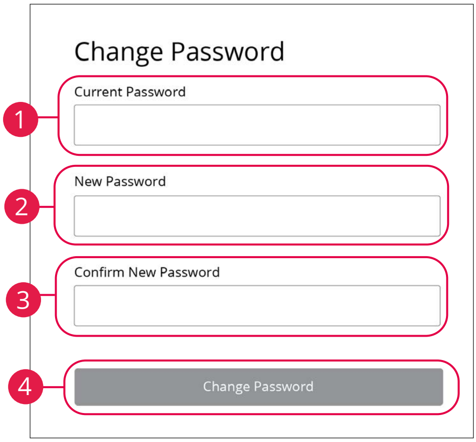


In the **Preferences & Settings** tab, click **Update User ID**.

1. Enter your new user ID.
2. Click the **Save new User ID** button when you are finished making changes.

Change Password

You can change your Online Banking password at any time. We recommend changing your password regularly and following our guidelines to create a strong password.

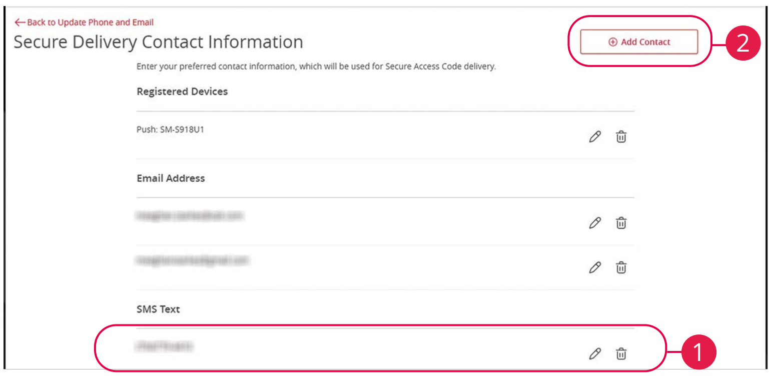


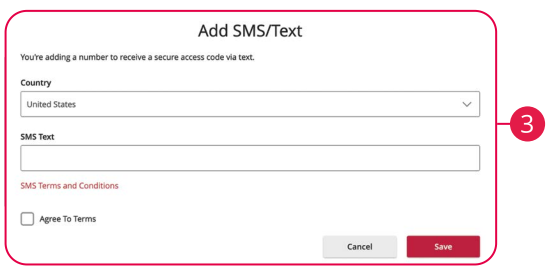
In the **Preferences & Settings** tab, click **Update Password**.

1. Enter your current password.
2. Create a new password.
3. Reenter your new password.
4. Click the **Change Password** button when you are finished making changes.

Secure Delivery

We can verify your identity by sending a SAC to you by text message or email address. Within Security Preferences, you can make changes to your delivery preferences or add new ways for us to contact you.





In the **Preferences & Settings** tab, click **Multi-Factor Authentication**.

1. Make changes to a secure delivery method by clicking the icon to make changes, or the icon to delete a secure delivery method.
2. Add a new delivery contact by clicking either the **+ Add Contact** button.
3. Enter your new contact information and click the **Save** button when you are finished to save your changes.

Note: Never share your Secure Access Code (SAC) with anyone. Bank OZK staff will never request that you share your Secure Access Code (SAC). If you are asked for your Secure Access Code (SAC), it is fraud. Reach out to Bank OZK at 1-800-274-4482 for assistance.

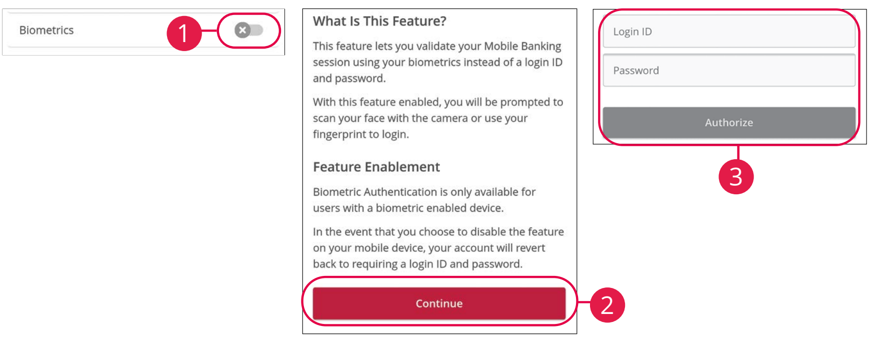
Security

Mobile Security Preferences

Within Bank OZK's app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Digital Banking quick and easy, and also add an extra layer of security to your private information while you are on the go!

Enabling Biometrics

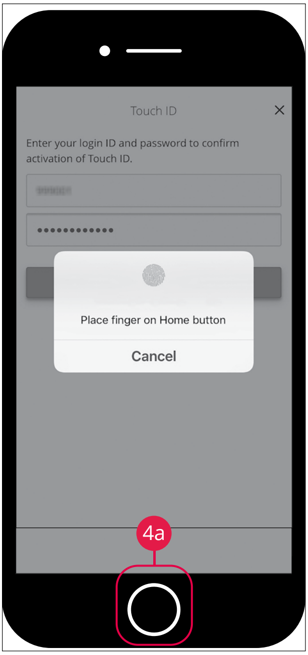
Biometrics uses fingerprint or face recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our app!

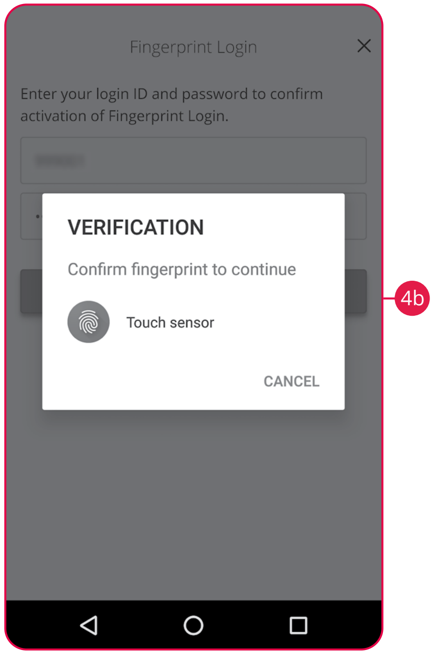


Sign in to Bank OZK's app and tap the **Menu** button. In the **Preferences & Settings** tab, tap **Touch ID/Face ID.**

1. Toggle the **Biometrics** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your user ID and password, and tap the **Authorize** button.

Note: You must have fingerprint recognition enabled on your mobile device before enabling it through our app.



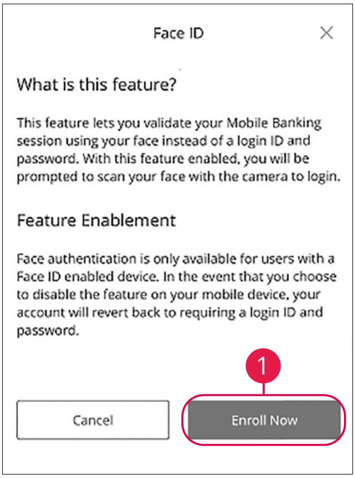


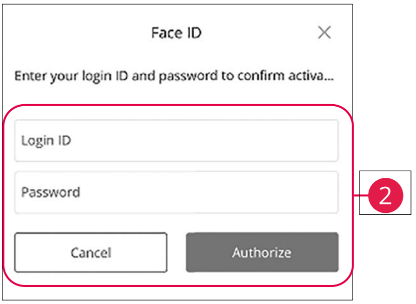
4. Scan your fingerprint.

- **a. Apple® Device**: Place your finger on the **Home** button to enable Touch ID.
- **b. Android™ Device**: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Facial Recognition

Face ID or Face Unlock is a feature that utilizes facial recognition technology, allowing you to unlock your Apple® or Android™ device with your face instead of a user ID and password.





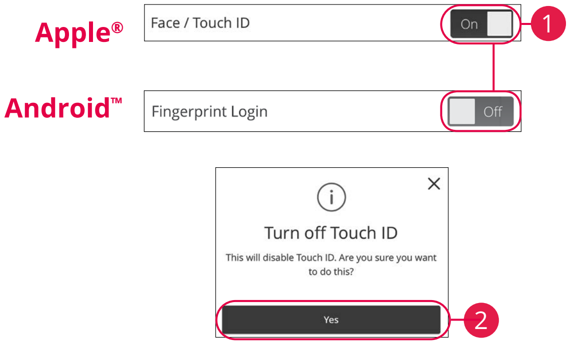
Open Bank OZK's app and tap the **Biometrics** button.

1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your user ID and password, and tap the **Authorize** button.
3. Face ID is now set up. You can now tap the **Biometrics** button to log in.

Note: You must have facial recognition enabled on your mobile device before enabling it through our app.

Disabling Touch ID, Fingerprint or Facial ID Login

You can disable Fingerprint or Facial Recognition Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your user ID and password.



Sign in to Bank OZK's app and tap the **Menu** button. In the **Preferences & Settings** tab, tap **Touch ID/Face ID**.

1. Toggle the **Face/Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Security

Alerts Overview

Having peace of mind is critical when it comes to your Online Banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

In the **Preferences & Settings** tab, click **Alert Settings**.

A. The "+ New Account Alert" drop-down lets you create an account or online transaction alert.

B. The ^ icon allows you to collapse or expand alert details for each category.

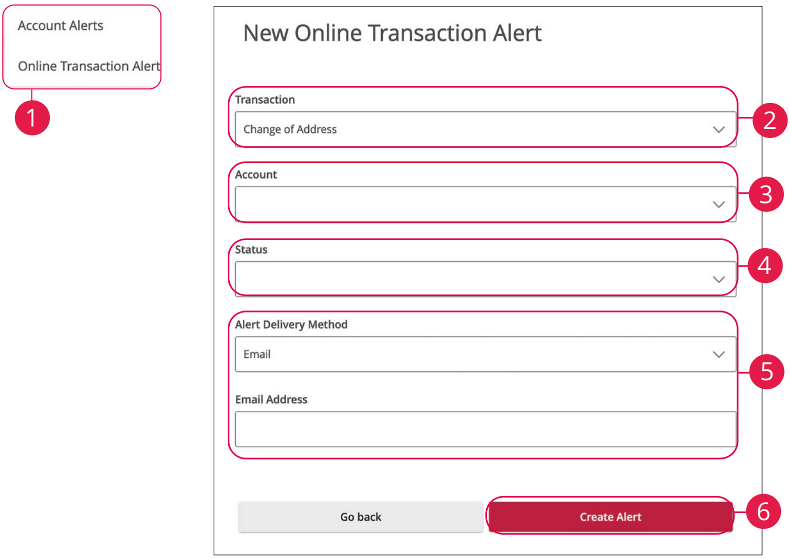
C. Toggling the switch turns an alert on or off without deleting it.

D. The "Edit" link lets you make changes to existing alerts.

Note: All alerts are automatically sent through secure messages but you can also choose to receive them by text message or email.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.



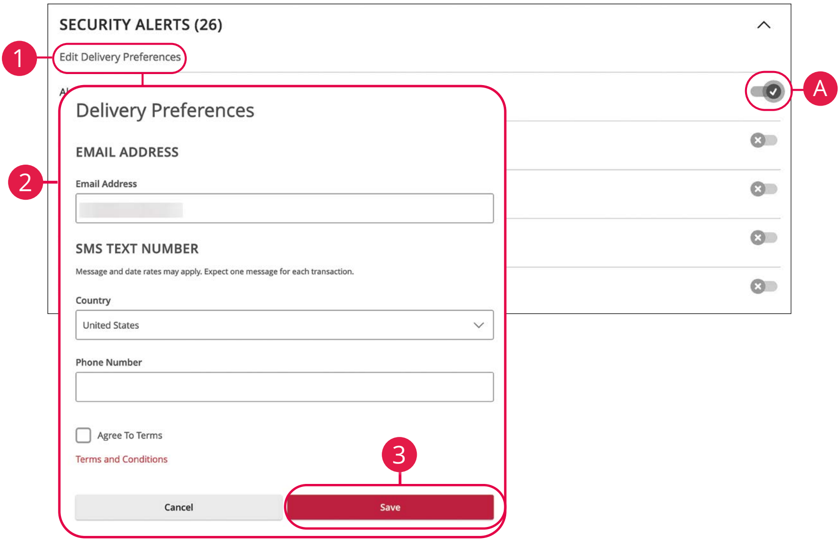
In the **Preferences & Settings** tab, click **Alert Settings**.

1. Click the "New Account Alert" drop-down and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the **Preferences & Settings** tab, click **Alert Settings**, then **Security Alerts**.

A. Toggling the switch turns an alert on or off without deleting it.

Editing Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **Preferences & Settings** tab, click **Alert Settings**, then **Security Alerts**.

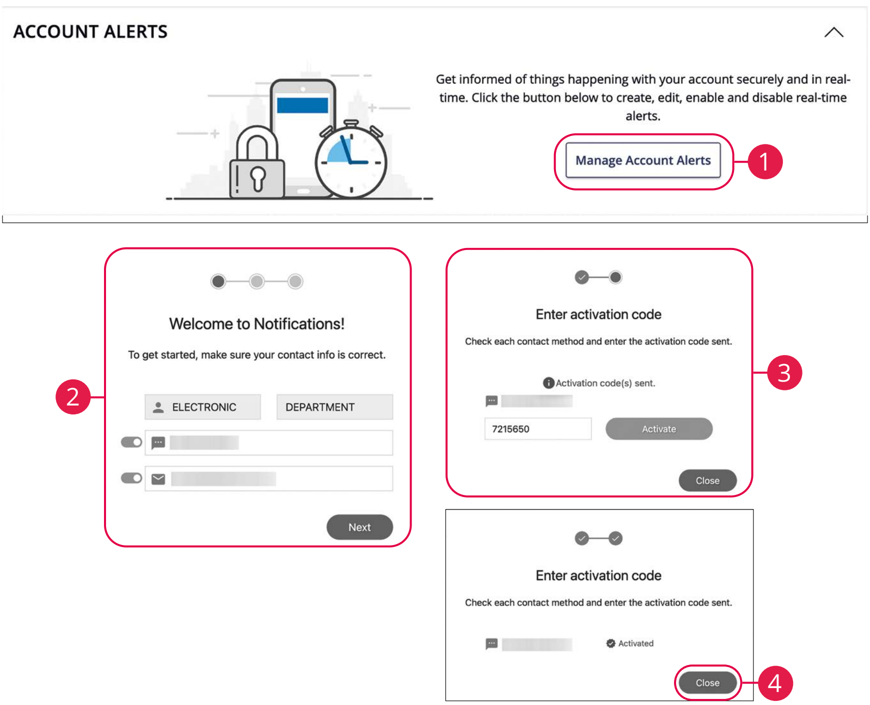
1. Click the "Edit Delivery Preferences" link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

Security

Real-Time Alerts

Get informed of things happening with your account securely and in real time. For example: To prevent yourself from overdrawing your account, set up a real-time alert. An alert notifies you either by text or email if your balance falls below a certain limit or if a transaction exceeds a specific limit.

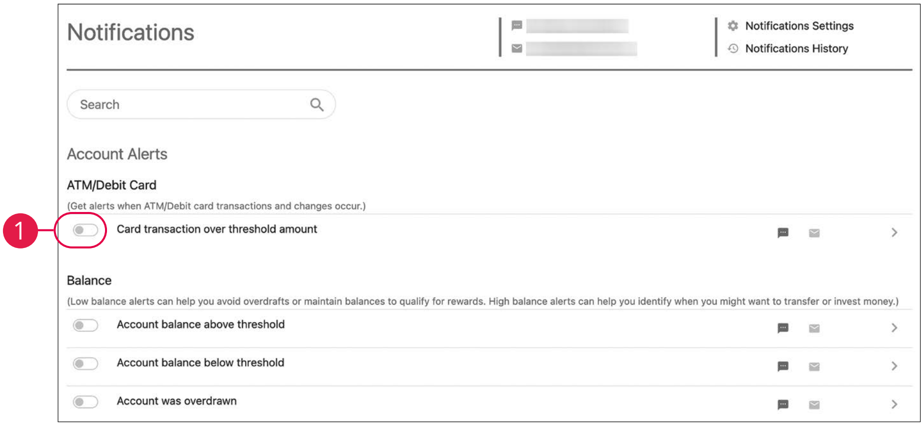
Setting Up Real-Time Alerts



In the **Preferences & Settings** tab, click **Alert Settings**.

1. Click the **Manage Account Alerts** button.
2. Verify that your contact information is correct and click the **Next** button.
3. Enter the activation code that was sent to you and click the **Activate** button.
4. Click the **Close** button when you are finished.

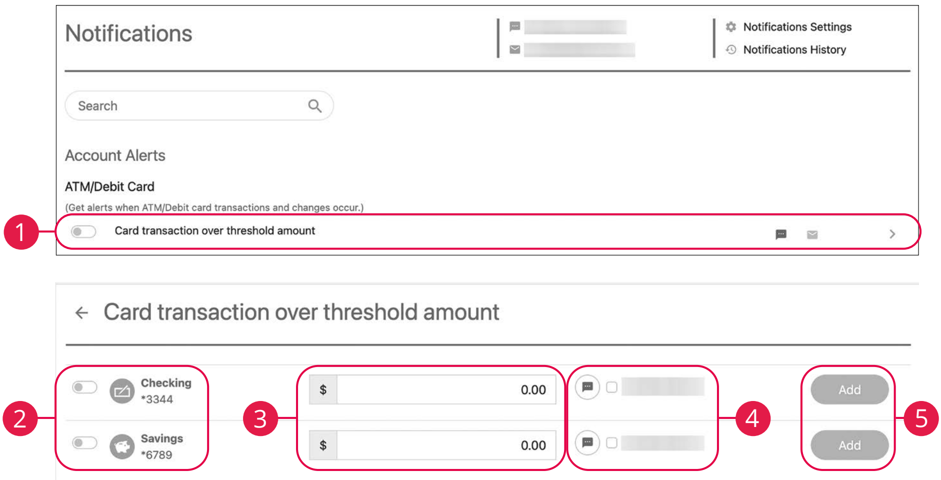
Enable/Disable Real-Time Alerts



In the **Preferences & Settings** tab, click **Alert Settings**. Then click the **Manage Account Alerts** button.

1. Use the toggles to enable or disable alerts.

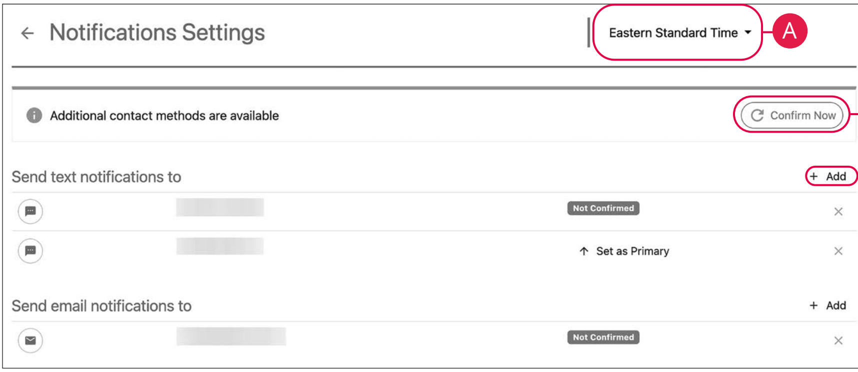
Edit Real-Time Alerts



In the **Preferences & Settings** tab, click **Alert Settings**. Then click the **Manage Account Alerts** button.

1. Select an alert.
2. Use the toggles to enable an alert for an account.
3. Enter any necessary alert information.
4. Select a notification method.
5. Click the **Add** button.

Real-Time Alerts Notification Settings



In the **Preferences & Settings** tab, click **Alert Settings**, then click the "Notifications Settings" link.

A. Use the drop-down to select a time zone.

B. Click the **Confirm Now** button to confirm notification methods.

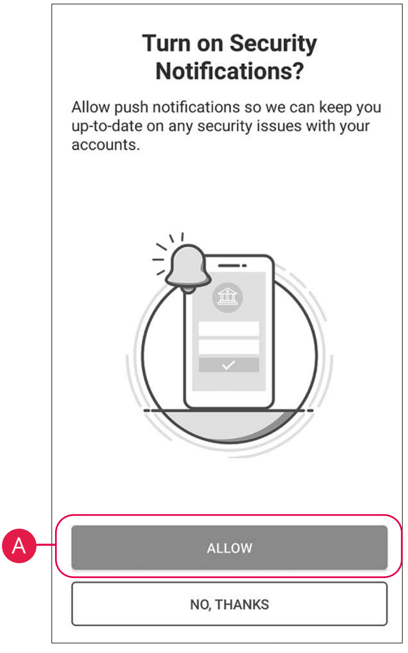
C. Click the "+ Add" link to add a new notification method.

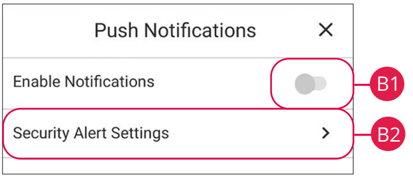
Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your "notification tray."

Note: Push Notifications are available for security, reminder, account and transaction alerts.





A. When you first sign into Bank OZK's Mobile Banking app, you have the option to enable push notifications for alerts by tapping the **Allow** button.

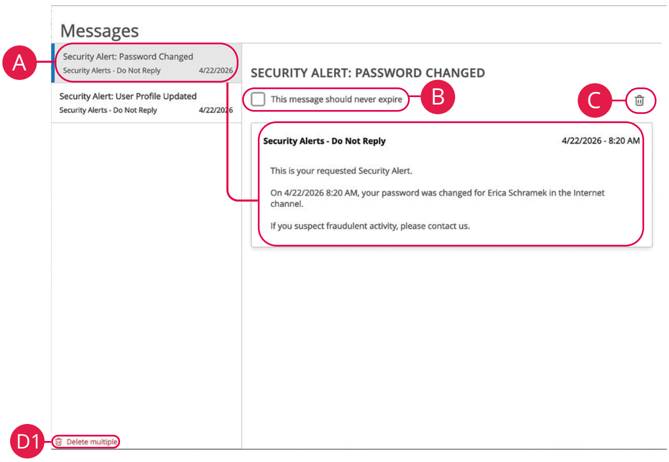
B. To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.

1. Use the Enable Notifications switch to enable or disable push notifications.
2. Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. (See Alerts Overview section starting on page 32 for more information.)

Security

Secure Message Overview

Alerts that are sent to your phone via SMS text or email will also generate a Secure Message that is viewable in your Secure Message inbox.



Click the **Secure Messages** tab.

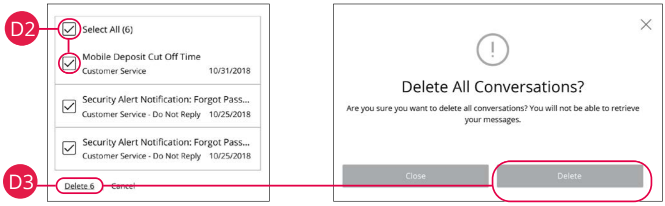
A. Click on a message to open it. Messages are displayed on the left side of the screen.

B. Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.

C. Delete an opened message by clicking the icon.

D. You can delete multiple messages at once.

1. Click the “Delete multiple” link.

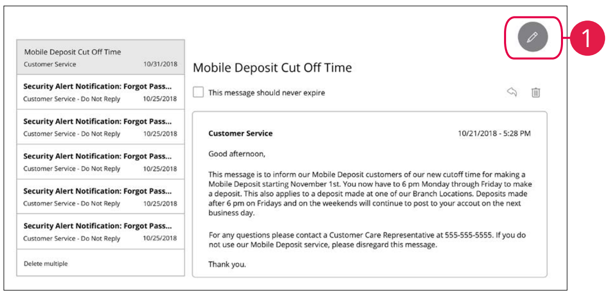


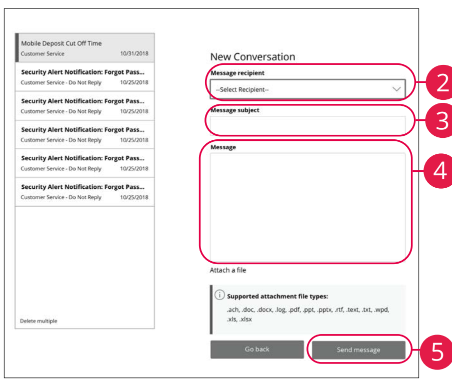
2. Check the box next to the corresponding messages or check the box next to “Select All.”
3. Click the “Delete” link and then the **Delete** button to permanently delete the selected messages.

Security

Sending a Secure Message

Starting a new conversation through Online Banking is as effortless as sending an email. Unlike an email, you can safely include confidential information relating to your accounts or attach files within a new message.





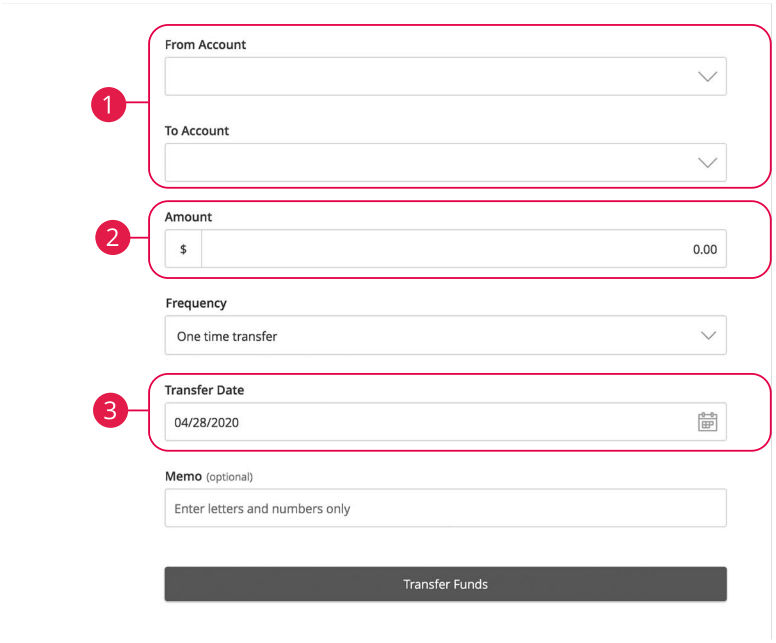
Click the **Secure Messages** tab.

1. Create a new message by clicking the icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

Payments & Transfers

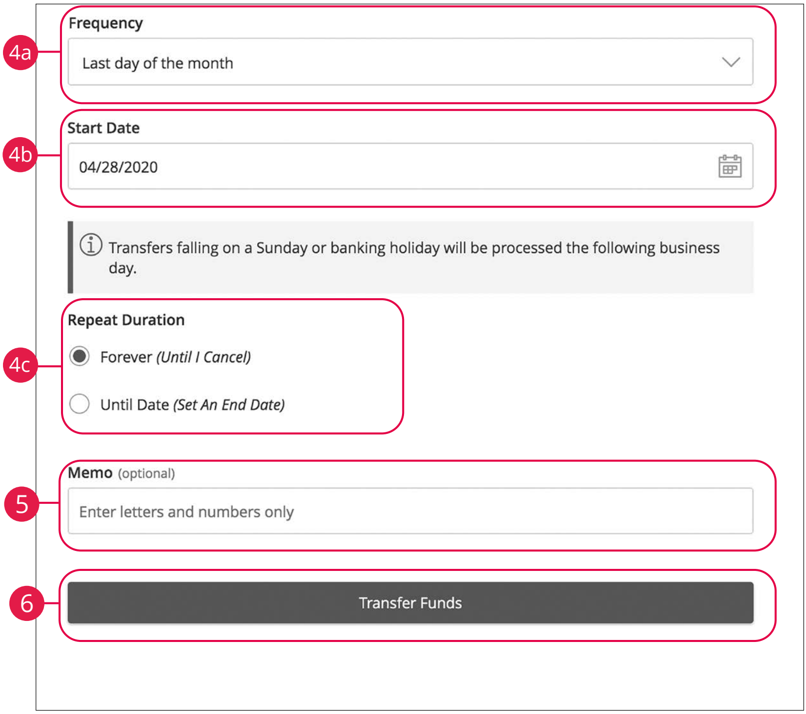
Transfers

Use the Transfers feature when you need to make a one-time or recurring transfer between your personal Bank OZK accts and/or verified external accounts. For more information about external accounts, go to page 56.



In the **Payments & Transfers** tab, click **Transfers**.

1. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.



4. If you would like to set up a recurring transfer, follow the steps below.

  a. Use the drop-down to select a frequency.

  b. Enter a start date for this transaction using the calendar features.

  c. Decide if the transfer will repeat forever or have an end date.

5. (Optional) Enter a memo.

6. Click the **Transfer Funds** button when you are finished.

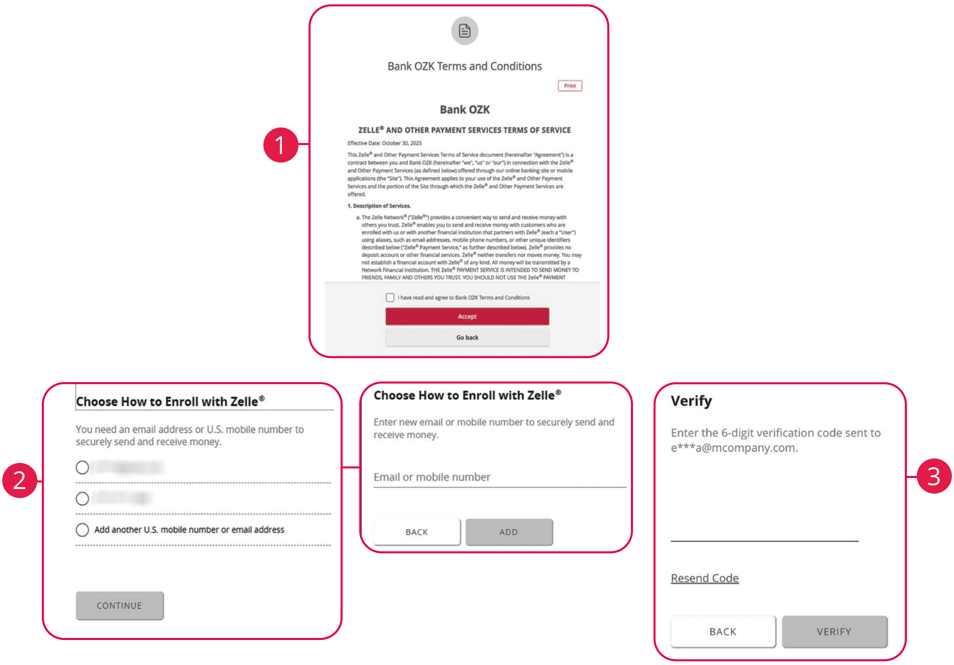
Note: You can view or cancel unprocessed transactions by accessing the **Recurring Transactions** tab within the Online Activity. For more information about canceling a transaction go to page 68.

Payments & Transfers

Send Money with Zelle® Setup

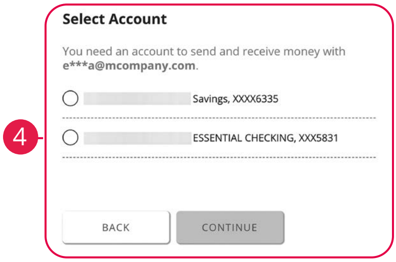
Zelle® is a fast, safe and easy way to send money directly between almost any bank account in the U.S., typically within minutes. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.

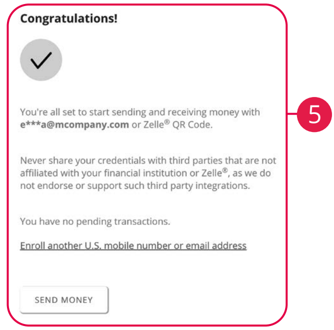
Initial Setup



In the **Payments & Transfers** tab, click **Zelle®.**

1. Review and accept the terms and conditions.
2. Choose or add a new email address or mobile number to have a 6-digit verification code sent to.
3. Enter the 6-digit verification code.



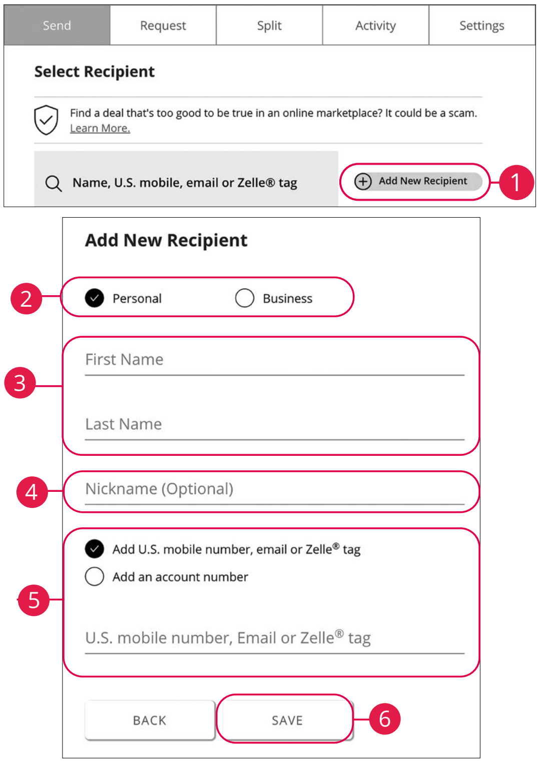


4. Choose your primary account.

5. Click the **Send Money** button.

Note: You may only register a mobile phone number or e-mail address at one institution at a time. Payments will be deposited to the institution where your mobile phone number or e-mail address is currently enrolled.

Adding a Recipient



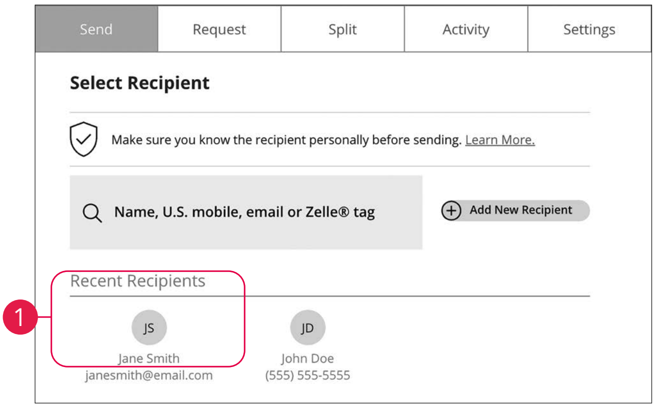
In the **Payments & Transfers** tab, click **Zelle.**

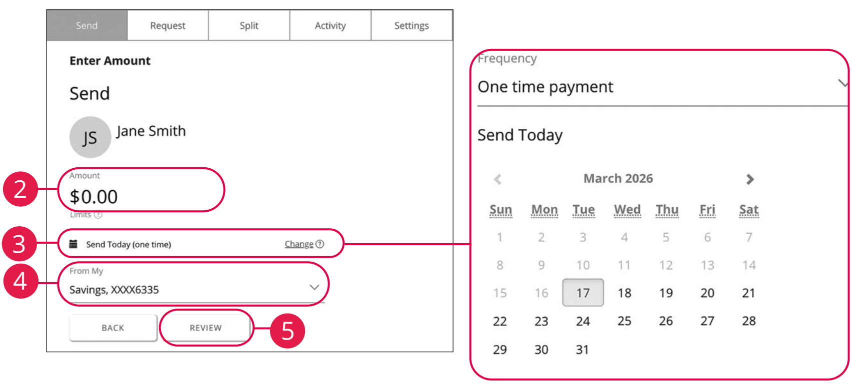
1. Click the **+ Add New Recipient** button.
2. Select personal or business.
3. (For Personal) Enter the recipient's first name and last name. (For Business) Enter the business name.
4. (Optional For Personal) Enter the recipient's nickname.
5. Choose where to send the money to. Depending on your selection enter the recipient's mobile number, email address, or account number.
6. Click the **Save** button.

Payments & Transfers

Send Money with Zelle®

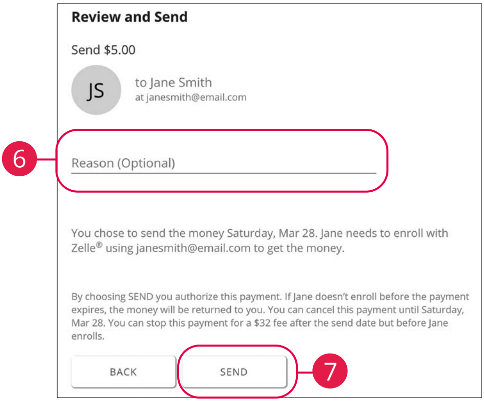
Send money to any Bank OZK customer or non-customer using only their name and contact information.

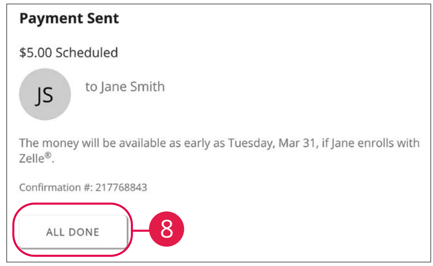




In the **Payments & Transfers** tab, click **Zelle.**

1. Select a recipient and choose a send method.
2. Enter an amount to send.
3. (Optional) Select a date, frequency and click the **Done** button.
4. Use the drop-down to select an account to send funds from.
5. Click the **Review** button.





6. (Optional) Enter a reason for the payment.

7. Click the **Send** button. If this is the first time you are sending money to this person or business, review the fraud warnings and check the box next to “I've read and understand the information above.

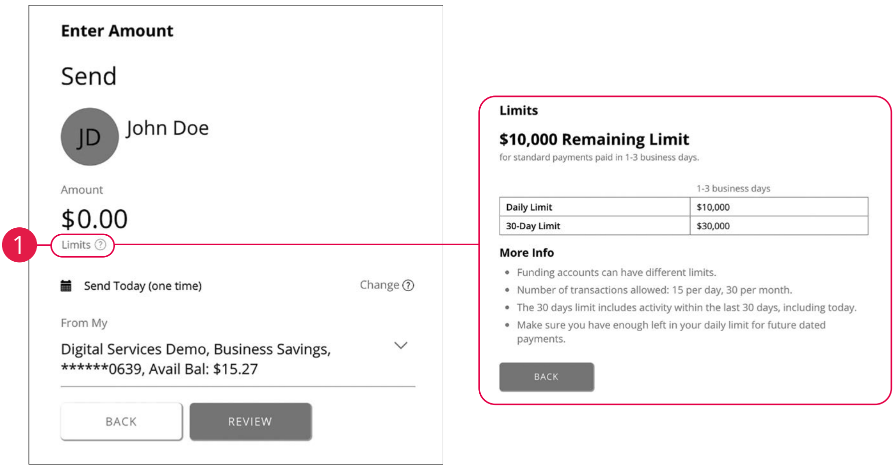
8. Click the **All Done** button.

Note: If your contact isn't registered with Zelle®, we'll send them a notice about your payment and ask them to take a moment to register. Your contact will receive your money within three business days after registering with Zelle® (or on the delivery date, whichever is later).

Send Money with Zelle® Limits

Limits are set to protect you from fraudulent activity.

- Funding accounts can have different limits.
- Number of transactions allowed: 15 per day, 30 per month.
- The 30 day limit includes activity within the last 30 days, including today.
- Make sure you have enough left in your daily limit for future dated payments.

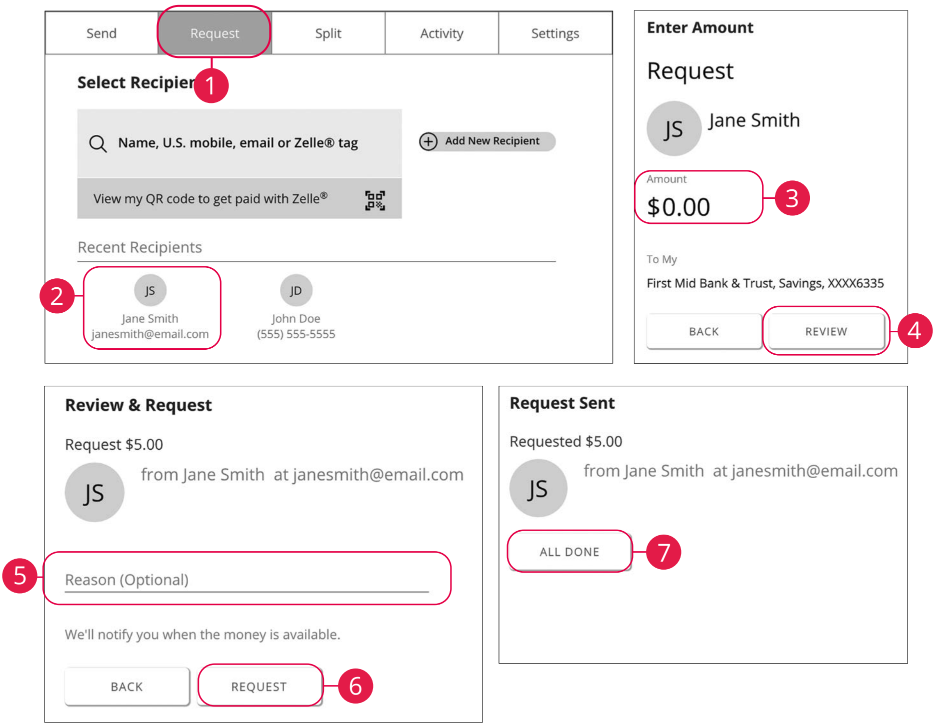


1. To view your sending limits click the "Limits" link next to the amount when sending money through Zelle®.

Payments & Transfers

Request Money with Zelle®

Request money from any Bank OZK customer or non-customer using only their name and contact information.



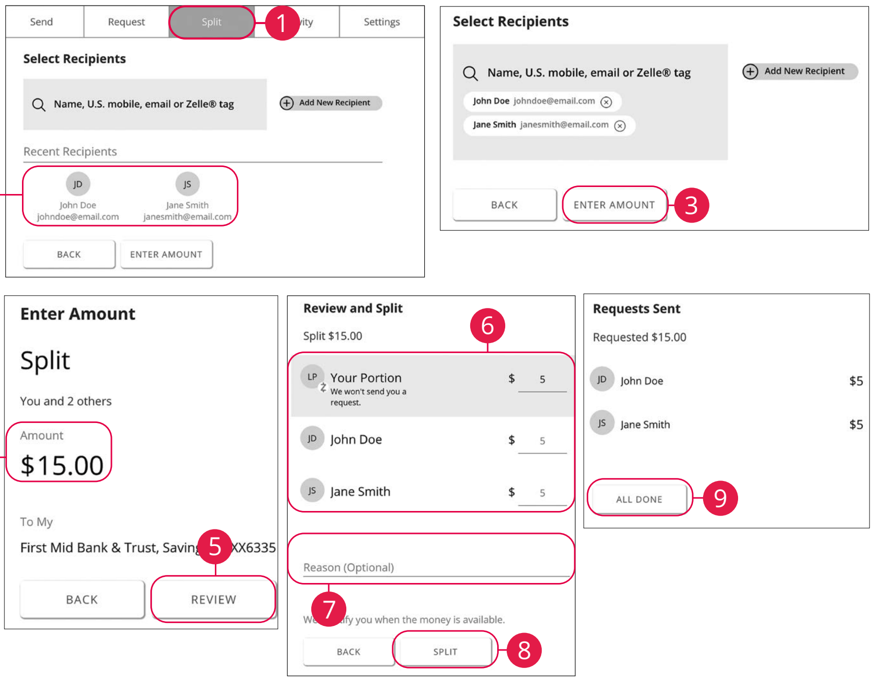
In the **Payments & Transfers** tab, click **Zelle.**

1. Click the **Request** tab.
2. Select a recipient and choose a request method.
3. Enter an amount to request.
4. Click the **Review** button.
5. (Optional) Enter a reason for the request.
6. Click the **Request** button.
7. Click the **All Done** button.

Payments & Transfers

Split Payment with Zelle®

Split a payment between multiple people.

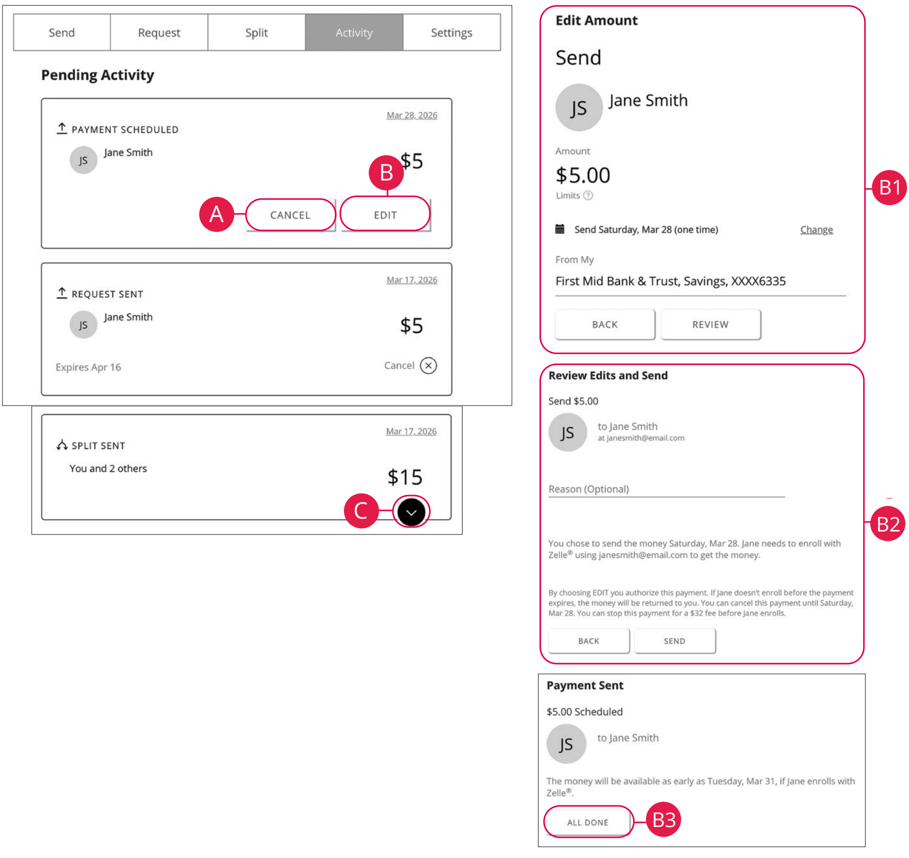


In the **Payments & Transfers** tab, click **Zelle.**

1. Click the **Split** tab.
2. Select recipients and choose request methods.
3. Click the **Enter Amount** button.
4. Enter the total amount to be sent from your account.
5. Click the **Review** button.
6. (Optional) Make adjustments to the split.
7. (Optional) Enter a reason.
8. Click the **Split** button.
9. Click the **All Done** button.

Payments & Transfers

Activity



In the **Payments & Transfers** tab, click **Zelle,** then click the **Activity** tab.

A. Click **Cancel** to cancel a transaction.

B. Click the **Edit** button to edit a pending payment.

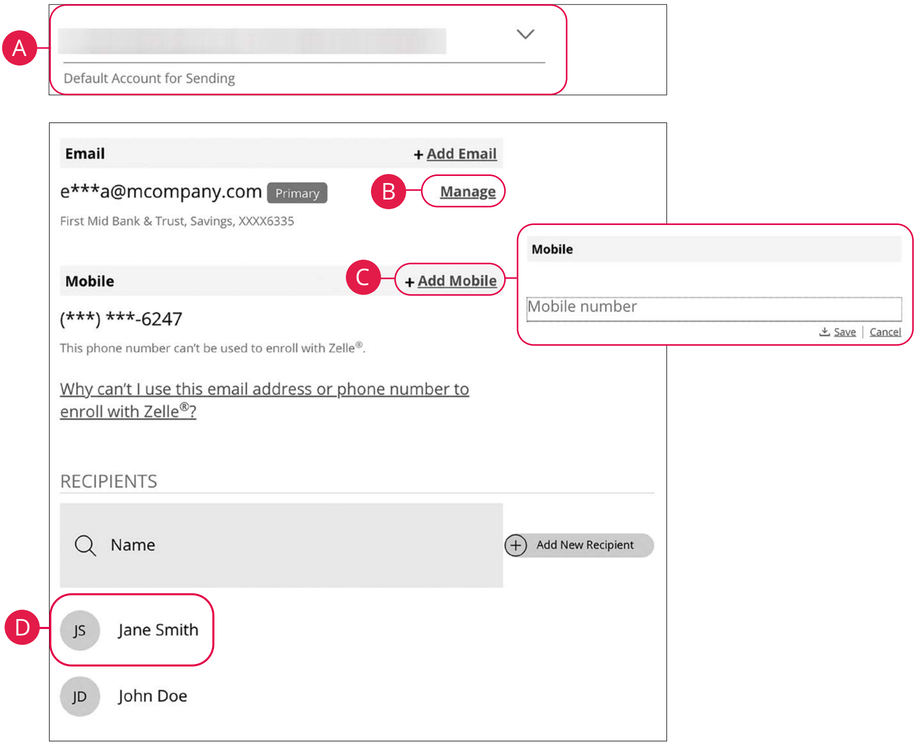
1. Make the necessary edits and click the **Review** button.
2. (Optional) Enter a reason for the payment and click the **Send** button.
3. Click the **All Done** button.

C. Click the icon to expand a split payment.

Payments & Transfers

Zelle® Settings

Update your email address or phone number, change your primary account or edit a contact's information.



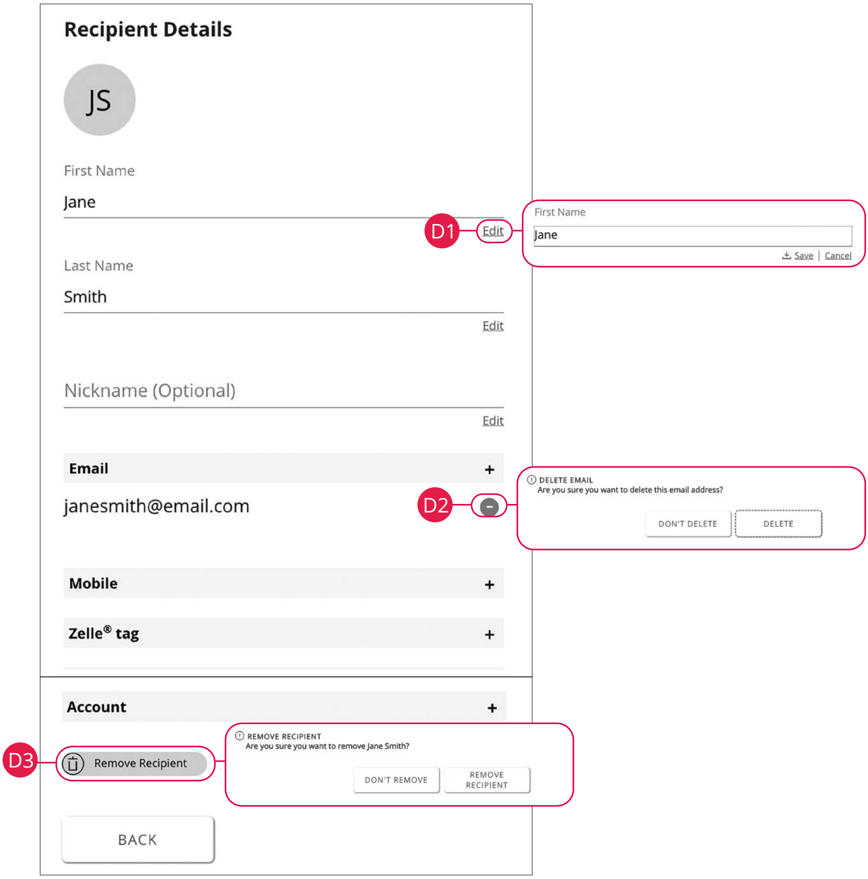
In the **Payments & Transfers** tab, click **Zelle,** then click the **Settings** tab.

A. Use the drop-down to change your primary account.

B. Click the "Manage" link to unenroll from Zelle.

C. Click the plus icons to add a new email or mobile number.

D. Select a recipient to view additional details.



1. Click the "Edit" link to edit a recipient.
2. Click the icon to delete a delivery method.
3. Click the **Remove Recipient** button and then the **Remove Recipient** button to delete a recipient.

Payments & Transfers

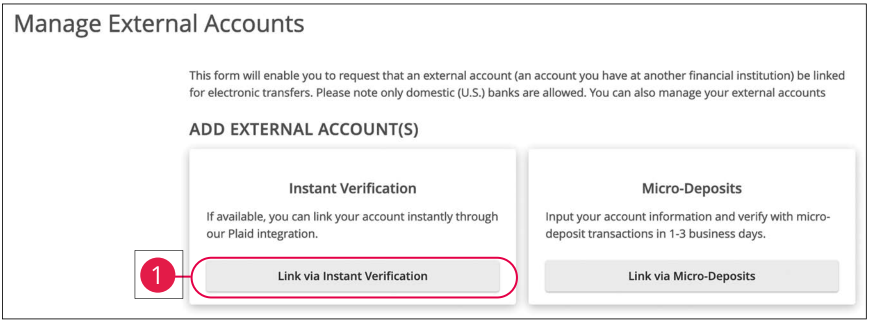
Add a Personal External Transfer Account

Your private accounts at other financial institutions can be linked to Online Banking with Bank OZK, so you can transfer money between two financial institutions without ever leaving home! There are two simple ways to add an external account.

Instant Verification: If available at your other financial institution, you can link your account instantly using our secure Plaid connection - no extra steps needed.

Micro-Deposits: You will be asked to verify your ownership of the account by confirming two small deposits Bank OZK makes into the external account.

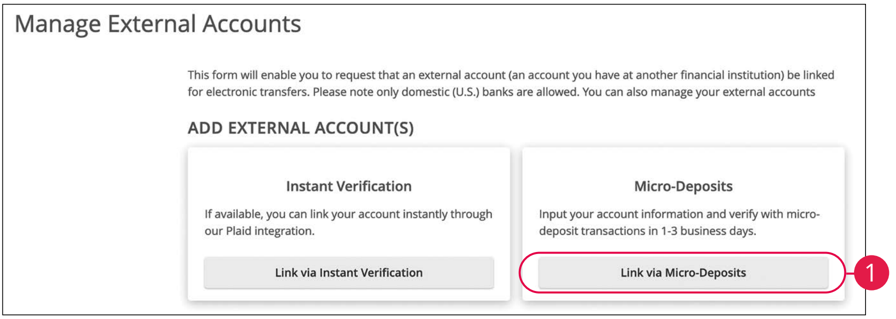
Instant Verification

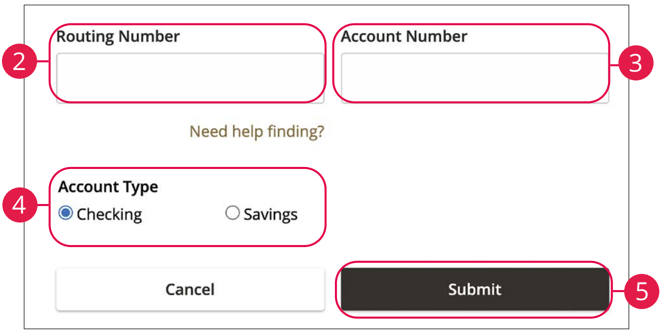


In the **Payments & Transfers** tab, click **Manage External Accounts**.

1. Click the **Link via Instant Verification** button.
2. Enter the necessary information to add your external account.
3. Accounts verified with credentials through Plaid will now appear under the external accounts section. Click the **Continue** button.

Micro-Deposits





In the **Payments & Transfers** tab, click **Manage External Accounts**.

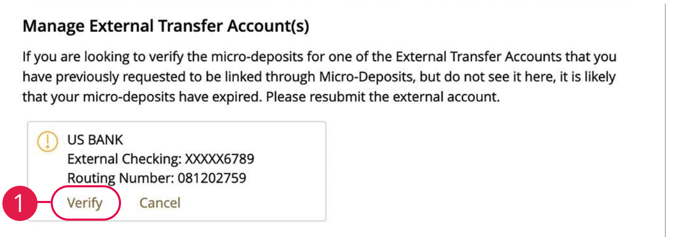
1. Click the **Link via Micro-Deposits** button.
2. Enter your routing number.
3. Enter your account number.
4. Select your account type.
5. Click the **Submit** button.

Note: In two to three business days, two micro-deposits will appear in your external account. Once you receive the deposits, go to the **Manage External Account** tab to verify the account.

Payments & Transfers

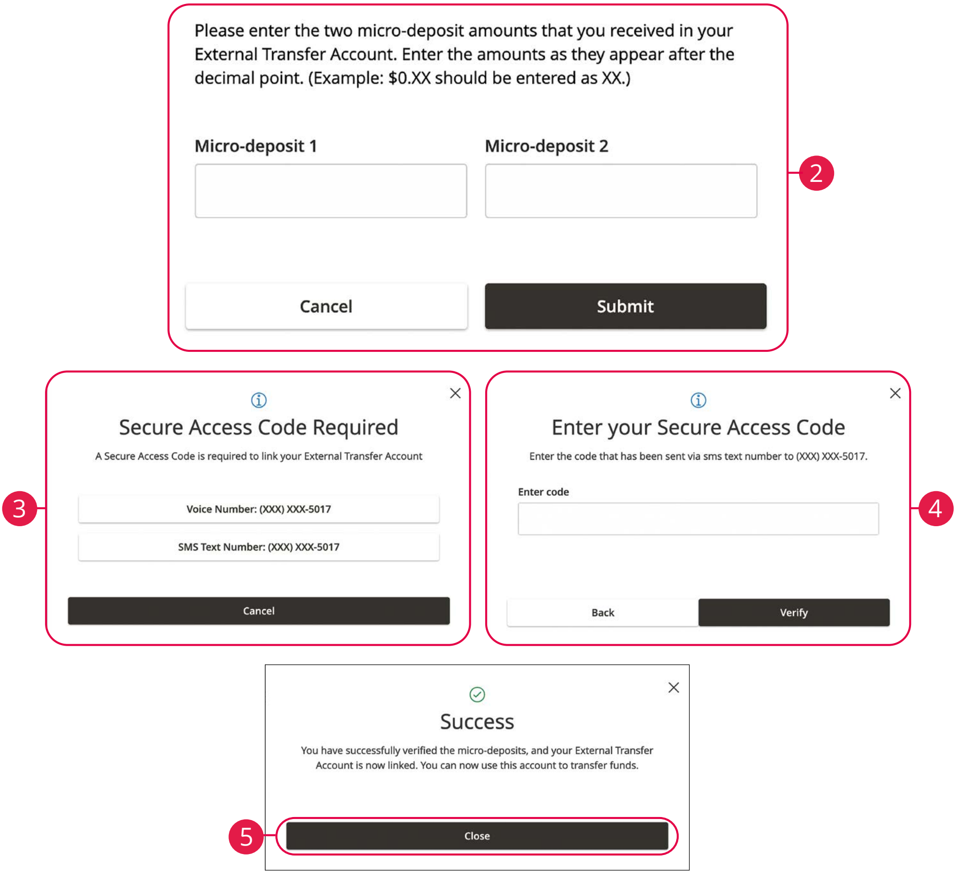
Verify an External Transfer Account with Micro-Deposits

As soon as Bank OZK makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the external account.



In the **Payments & Transfers** tab, click **Manage External Accounts**.

1. Click the “Verify” link on the account card you would like to verify.



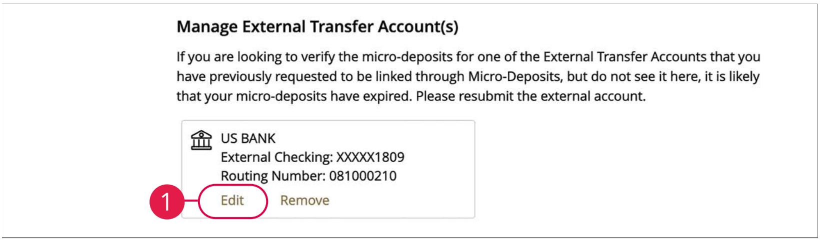
2. Enter the amounts of the two micro-deposits made into your external account and click the **Submit** button.
3. Select how you wish to receive a security code.
4. Enter the security code and click the **Verify** button.
5. Click the **Close** button.

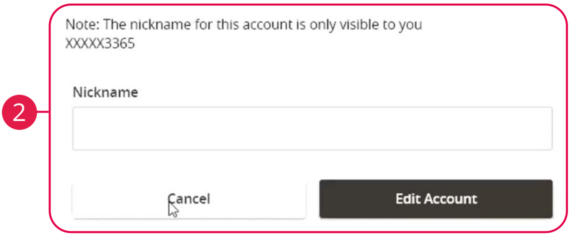
Payments & Transfers

Manage External Transfer Accounts

Once added you can edit an account to give it a nickname or remove it if it is no longer needed.

Nickname External Transfer Accounts

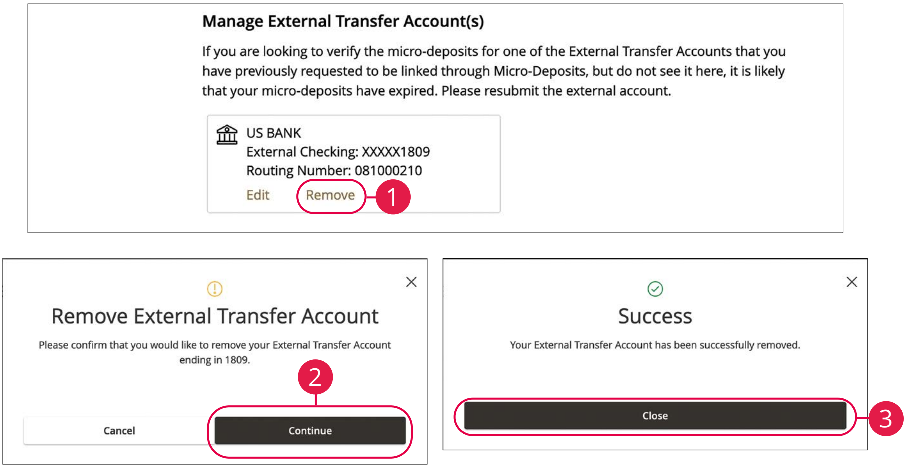




In the **Payments & Transfers** tab, click **Manage External Accounts**.

1. Click the “Edit” link on the account card you would like to nickname.
2. Enter a nickname and click the **Edit Account** button.

Remove External Transfer Accounts



In the **Payments & Transfers** tab, click **Manage External Account**.

1. Click the “Remove” link on the account card you would like to remove.

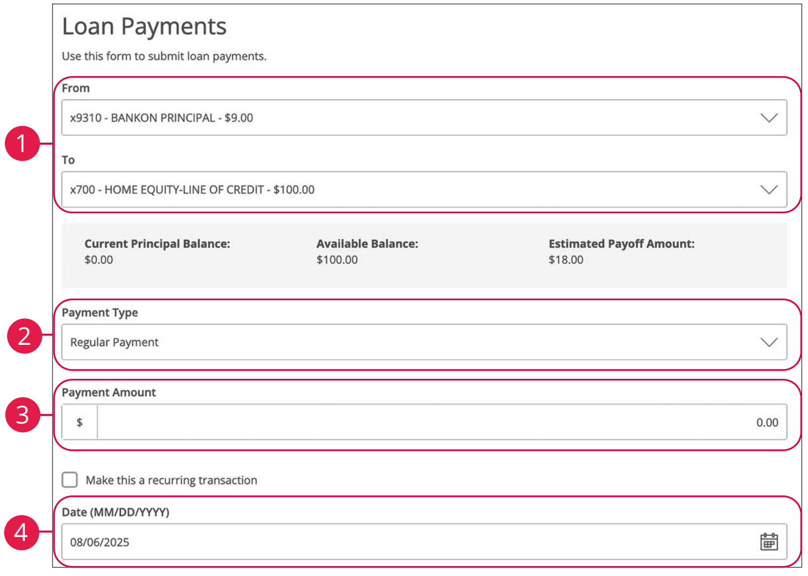
2. Click the **Continue** button.

3. Click the **Close** button.

Payments & Transfers

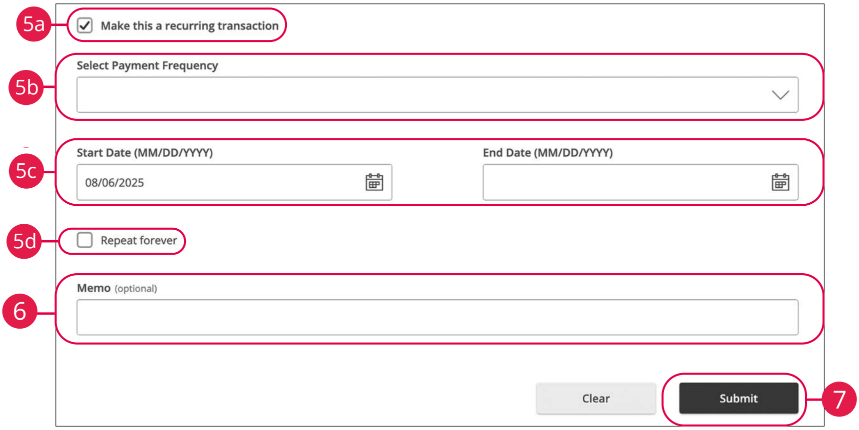
Loan Payments

If you need to make a one-time or recurring loan payment with Bank OZK, you can use the Loan Payment feature.



In the **Payments & Transfers** tab, click on **Loan Payments**.

1. Using the “From” and “To” drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select your payment type using the “Payment Type” drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.

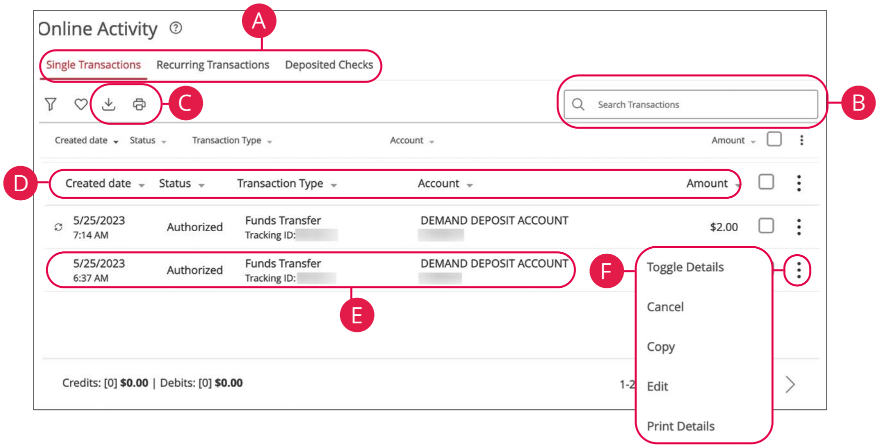


5. If you would like to set up a recurring payment, follow the steps below.
    a. Check the box next to “Make this a recurring transaction” to repeat the transfer.
    b. Use the “Select Payment Frequency” drop-down to specify how often the transfer should occur.
    c. Enter a start and end date for this transaction using the calendar features.
    d. If your transaction doesn’t have an end date, check the box next to “Repeat Forever.”
6. (Optional) Enter a memo.
7. Click the **Submit** button when you are finished.

Payments & Transfers

Online Activity Overview

Transactions initiated within Online Banking or the mobile app are viewable in Online Activity. This includes single & recurring transfers (both internal and external), stop payments, check orders and mobile deposit history.



In the **Payments & Transfers** tab, click **Online Activity**.

A. Click an appropriate tab to view **Single Transactions** or **Recurring Transactions**.

B. Use the search bar to find transactions within that account.

C. Print the Online Activity page by clicking the icon. Export your transactions into a different format by clicking the icon.

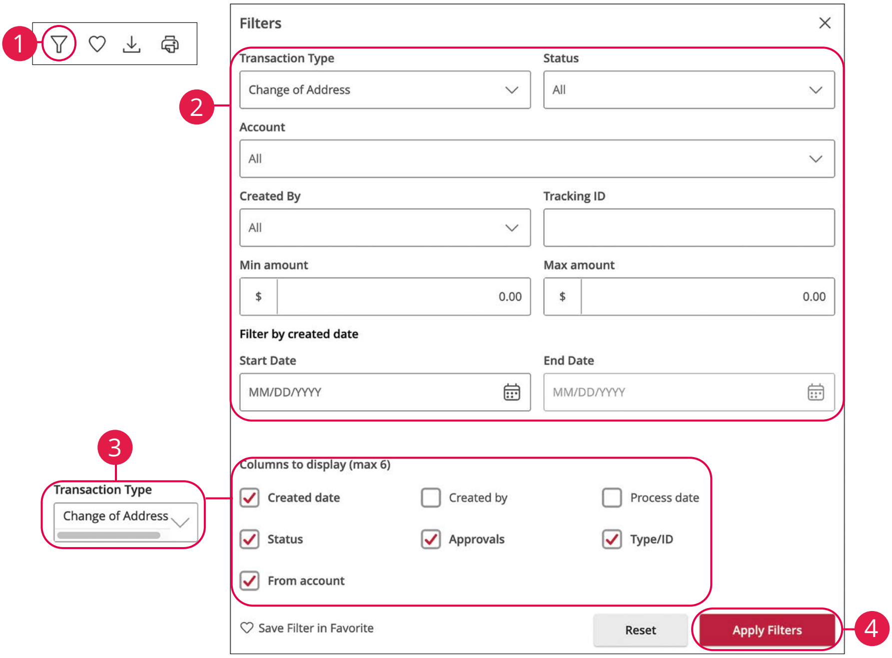
D. Click the ▼ icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Click the ⋮ icon to perform additional functions.

Using Filters

What appears on Online Activity can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

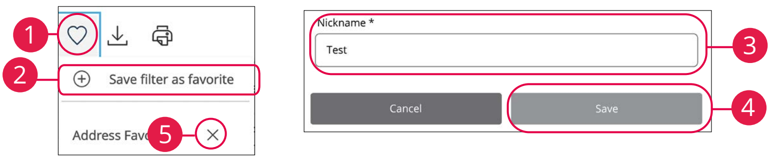


In the **Payments & Transfers** tab, click **Online Activity**.

1. Click the icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of Online Activity to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

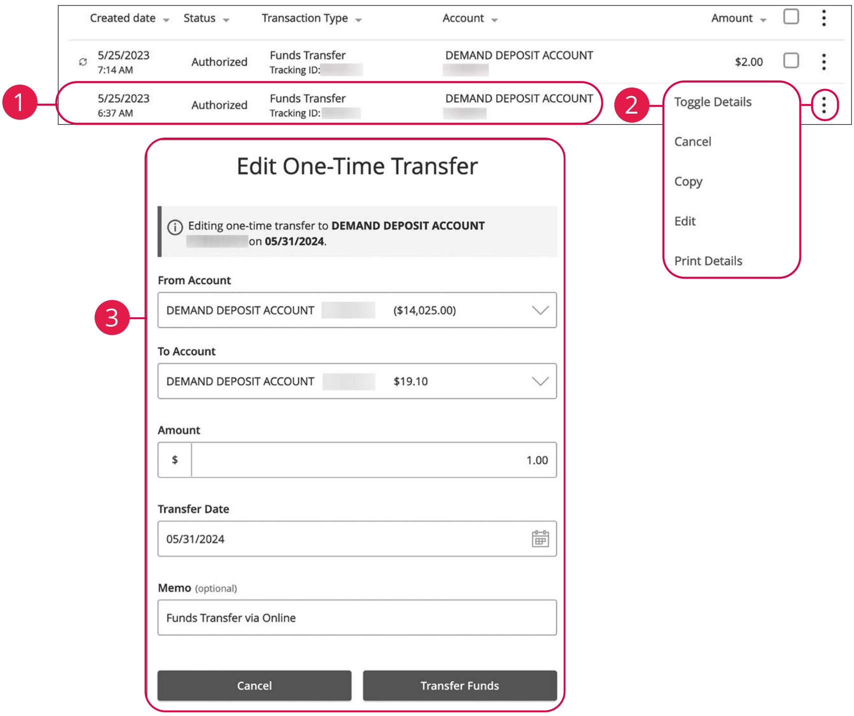


In the **Payments & Transfers** tab, click **Online Activity**.

1. Click the icon.
2. Click the "+ Save filter as favorite" link to create a new favorite template.
3. Enter a nickname for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Editing Transactions

Online Activity only shows pending transaction(s) initiated within Online Banking not yet posted to your account.



In the **Payments & Transfers** tab, click **Online Activity**.

1. Browse through your pending transactions and locate the transaction you would like to edit. Create a custom list of transactions using these filters.

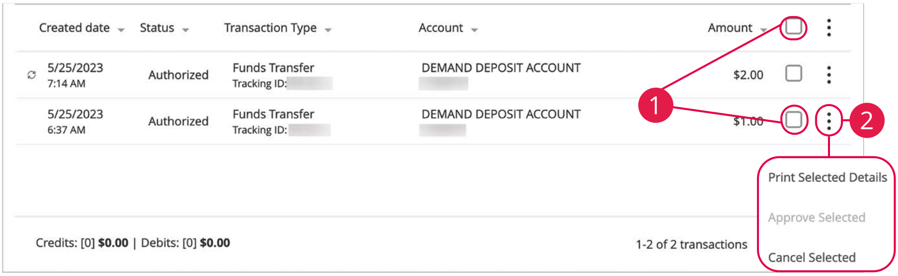
2. Click the ⋮ icon and click “Edit.”

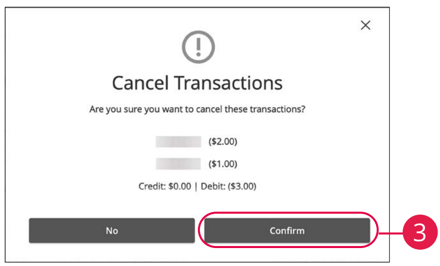
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.

Note: If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the **Recurring Transactions** tab in Online Activity.

Canceling Transactions

Online Activity shows all pending transactions that have not posted to your account. You can cancel pending transactions up until their process date.





In the **Payments & Transfers** tab, click **Online Activity**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between the Amount column and the ⋮ icon to select all transactions.
2. Click the ⋮ icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Online Activity page.

Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in **Online Activity**.

Services

Stop Payment Request

Single Check

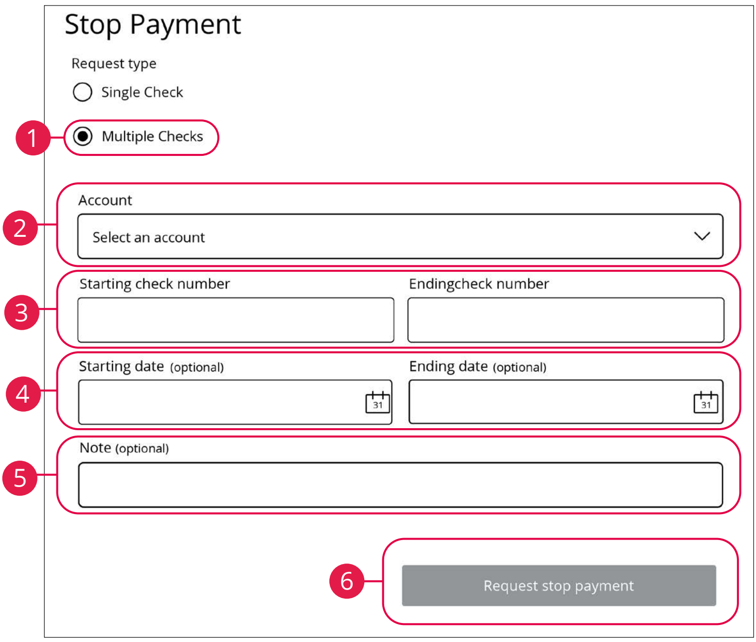
If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for six months.

In the **Services** tab, click **Stop Payment**.

1. Select "Single Check."
2. Select the appropriate account using the drop-down.
3. Enter the check number.
4. (Optional) Enter the amount.
5. (Optional) Enter the date of the check using the calendar feature.
6. (Optional) Enter the payee.
7. (Optional) Enter a note.
8. Click the **Request stop payment** button when you are finished.

Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being processed. Once approved, the stop payment remains in effect for six months.



In the **Services** tab, click **Stop Payment**.

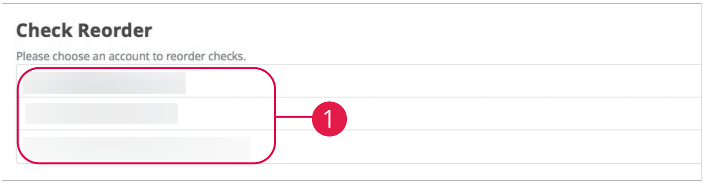
1. Select "Multiple Checks."
2. Select the appropriate account.
3. Enter the starting and ending check numbers.
4. (Optional) Enter the starting and ending dates of the checks using the calendar.
5. (Optional) Enter a note.
6. Click the **Request stop payment** button when you are finished.

Note: You can view the approval status of a stop payment in the Online Activity.

Services

Check Ordering

You can conveniently order checks online for an eligible Bank OZK account.



In the **Services** tab, click on **Check Ordering**.

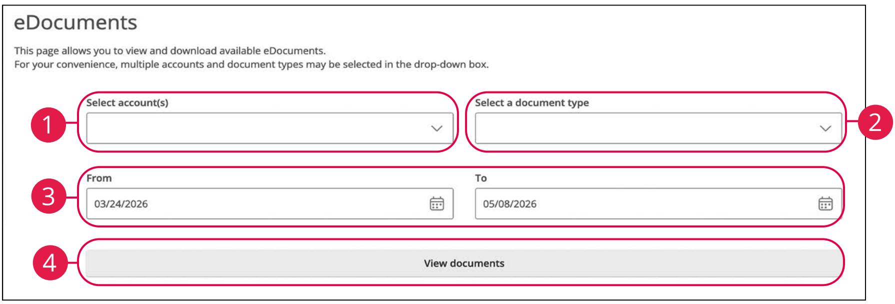
1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.

Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Services

Statements & Documents

The Statements & Documents feature is a great virtual filing system for your bank statements, saving you paper. By storing your statements electronically, your account information is always readily available when you need it.



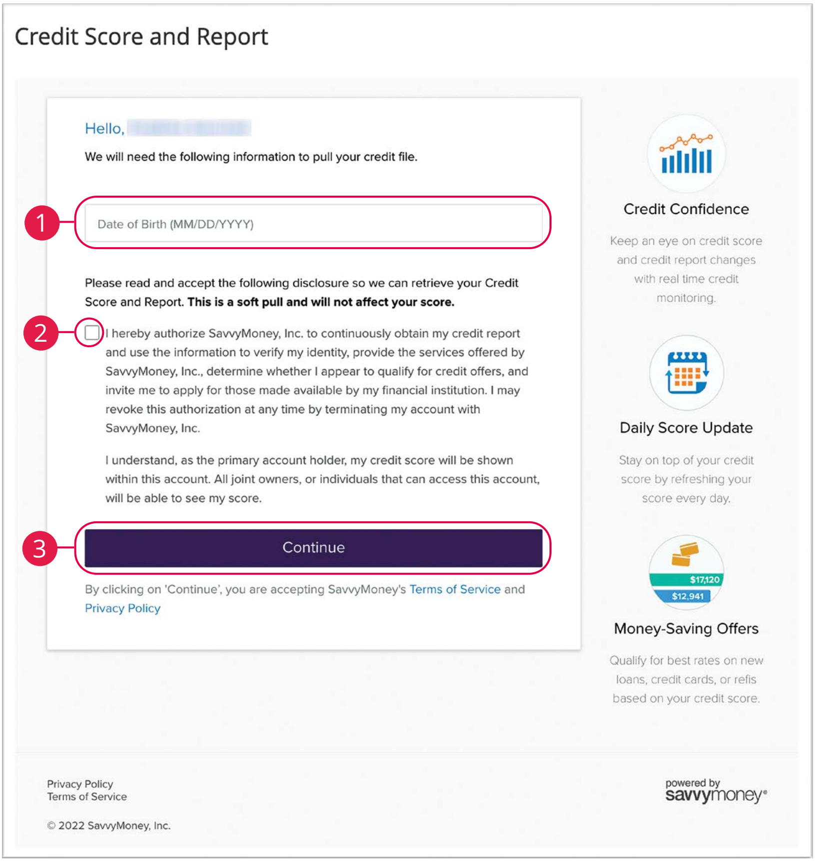
In the **Services** tab, click **Statements & Documents**.

1. Use the drop-down to select an account.
2. Use the drop-down to select a document type.
3. Enter a date range.
4. Click the **View documents** button when you are finished.

Services

OZK Credit Score+

Keep an eye on credit score and credit report changes with real time credit monitoring. Visit https://www.ozk.com/landing/credit-monitoring/ for additional information.



In the **Services** tab, click **OZK Credit Score+**.

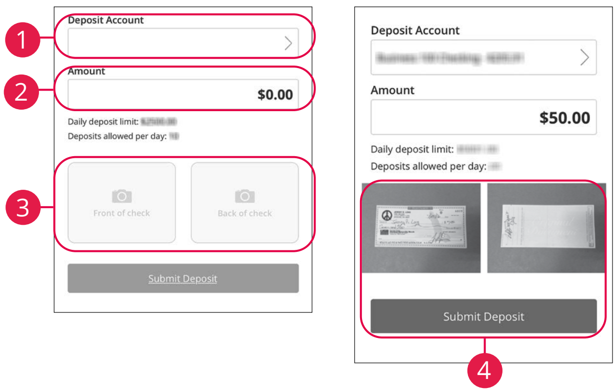
1. Enter your date of birth.
2. Authorize SavvyMoney to continuously obtain your credit report.
3. Click **Continue** to view your credit score information.

Services

Mobile Deposits

With a snap of a photo, you can deposit checks into your eligible Bank OZK accounts.

Note: This feature is only available when using our mobile app on your device.



Log in to our Bank OZK Mobile Banking app. Tap the **Mobile Deposit** button.

1. Choose the account you would like the check deposited to.
2. Input the dollar amount of the check.
3. Sign the back of the check and write "For Mobile Deposit Only," then tap the **Front of check** and **Back of check** buttons to take an image of the front and back of the check.
4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

OZK Cards

Card Management Overview

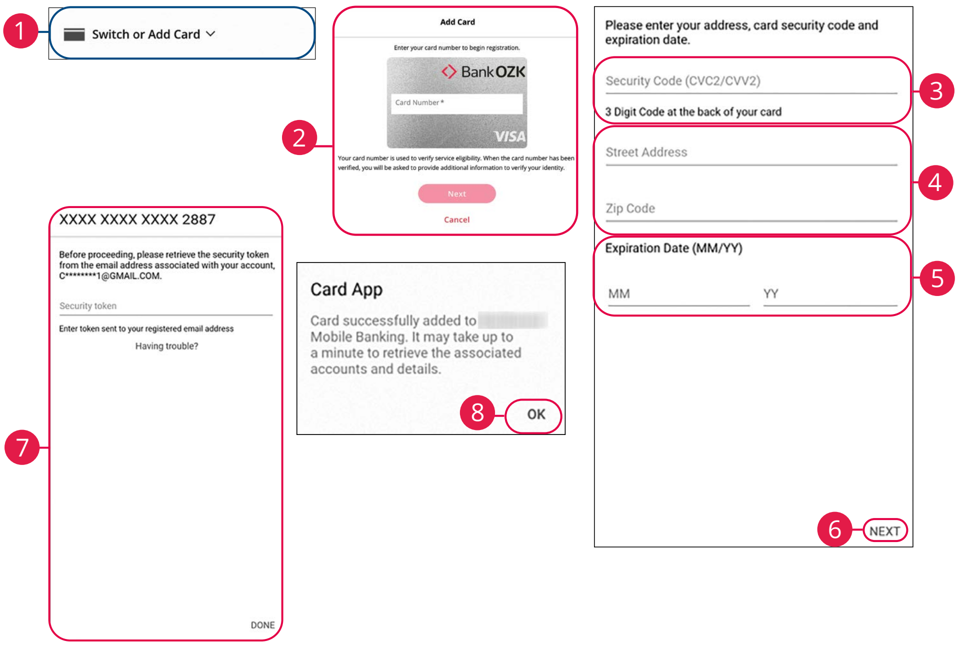
OZK Cards makes it easy to control and monitor when, where and how your cards are used. It lets you set spending limits, manage alerts, receive real-time notifications and turn a card off (and back on) at your convenience.

- When you first access Card Management, you will be presented with a 20 second video of tips to using Card Management while the system accesses your card information. When complete, tap the **Get Started** button.
- The system will automatically populate the cards that correspond to your Online Banking User Tax ID/SSN and associated accounts.

OZK Cards

To Add a New Card

Manually add a card that is not listed.



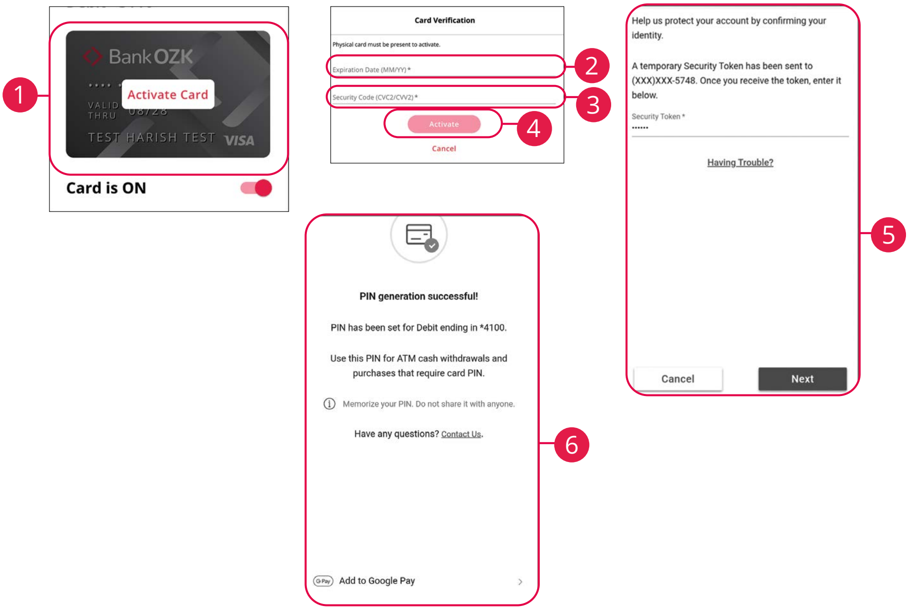
In the **Services** tab, click **OZK Cards**.

1. Select “Add Card” from the drop-down.
2. Enter the card number manually or by using your phone’s camera and click the **Next** button.
3. Enter the card’s security code (CVC2/CVV2).
4. Enter the cardholder’s address.
5. Enter the card’s expiration date.
6. Tap the **Next** button.
7. Enter the security code that was sent to the cardholder and tap the **Done** button.
8. Tap the **OK** button.

OZK Cards: To Add a New Card

OZK Cards

To Activate a Card



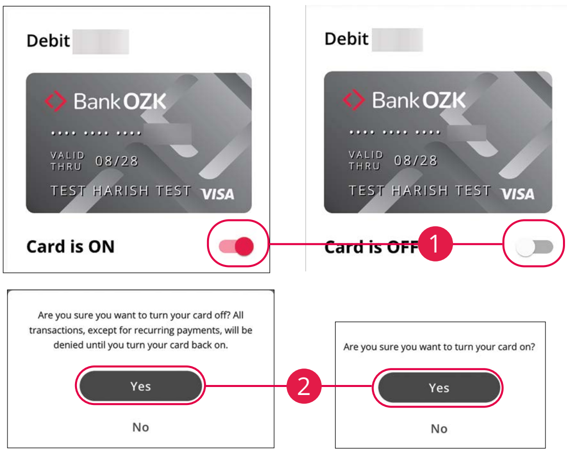
In the **Services** tab, click **OZK Cards**.

1. Tap the **Activate Card** button.
2. Enter the card's expiration date.
3. Enter the card's security code (CVC2/CVV2).
4. Tap the **Activate** button.
5. Enter the security token that was sent to you and click the **Next** button.
6. Enter and confirm your new PIN and click the **Submit** button.

OZK Cards

Card Lock/Unlock

If a card has been misplaced, lost or stolen, you can turn it off with a tap. If you find your card later, you can turn it back on just as fast.



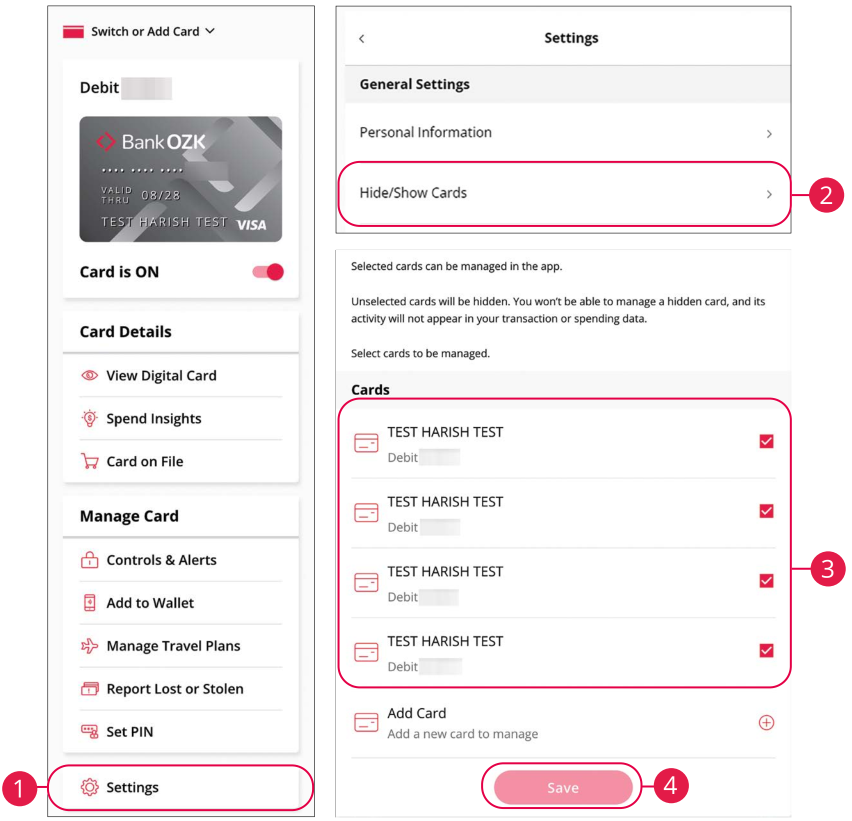
In the **Services** tab, click **OZK Cards**.

1. Tap the "On/Off" tab to turn your card on or off.
2. Click the **Yes** button.

OZK Cards

Hide/Show Cards

You won’t be able to manage a hidden card, and its activity will not appear in your transaction or spending data.



In the **Services** tab, click **OZK Cards**.

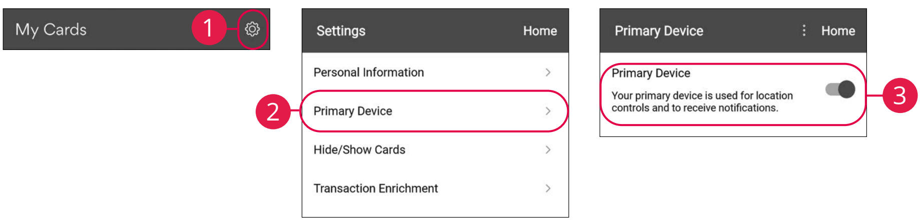
1. Tap the **Settings** tab.
2. Tap the **Hide/Show Cards** button.
3. Check and uncheck the boxes to unhide and hide cards. Unselected cards will be hidden.
4. Click the **Save** button.

OZK Cards

Set Primary Device

In order to create location restrictions and receive alerts you must first designate your primary device.

Note: This feature is only available while using the mobile app.



Log in to our Bank OZK Mobile Banking app. In the **Services** tab, click **OZK Cards**.

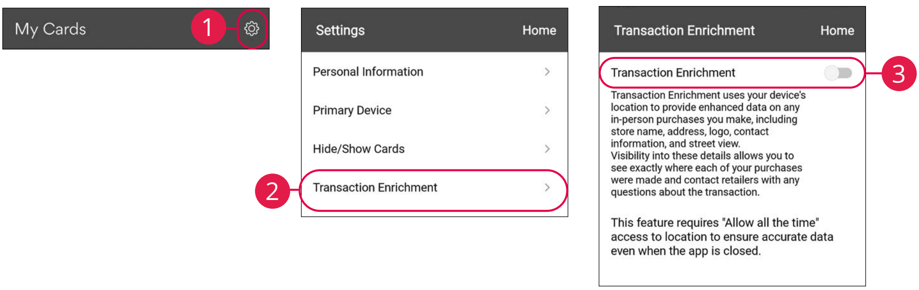
1. Tap the icon.
2. Tap the **Primary Device** tab.
3. Use the "Primary Device" toggle to enable or disable this device as the primary device.

OZK Cards

Transaction Enrichment

Transaction enrichment uses your device's location to provide enhanced data on any in-person purchases you make, including store name, address, logo, contact information, and street view.

Note: This feature is only available while using the mobile app.



Log in to our Bank OZK Mobile Banking app. In the **Services** tab, click **OZK Cards**.

1. Tap the icon.
2. Tap the **Transaction Enrichment** tab.
3. Use the "Transaction Enrichment" toggle to enable or disable transaction enrichment.

Note: This feature requires "Allow all the time" access to location to ensure accurate data even when the app is closed.

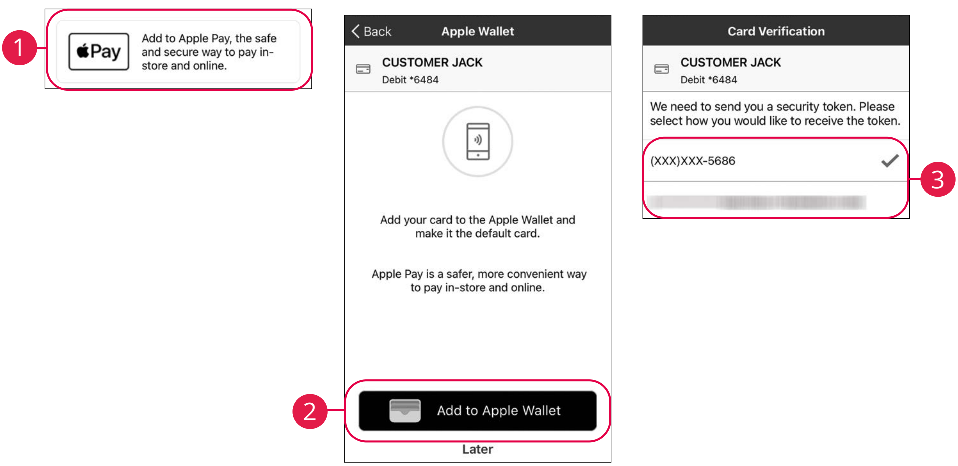
OZK Cards

Add a Card to a Digital Wallet

Digital Wallet is a fast and secure way to pay using your mobile device. Instead of using your physical plastic card, a digital wallet is a convenient way to make touch-free payments where Apple Pay®, Google Pay®, and Samsung Pay® are accepted.

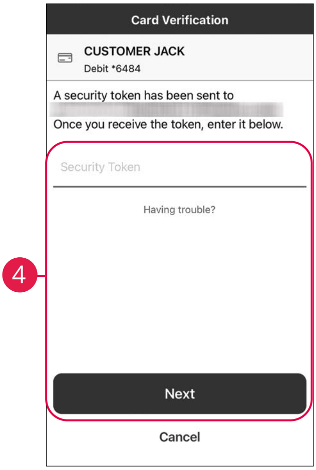
Note: This feature is only available while using the mobile app.

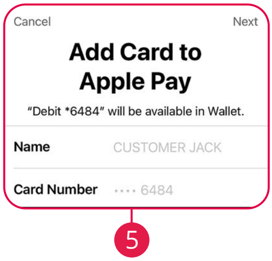
Add a Card from OZK Cards

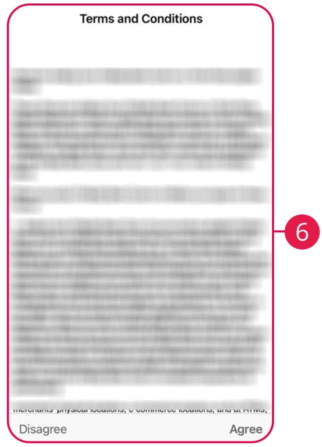


Log in to our Bank OZK Mobile Banking app. In the **Services** tab, click **OZK Cards**.

1. Click the banner under the card you would like to add to your digital wallet.
2. Click the **Add to Wallet** button.
3. For security reasons, you will be asked to verify your identity. Choose how you would like to receive the security token and click the **Next** button.







4. Enter your security token and click the **Next** button.

5. Verify your card information and click the **Next** button.

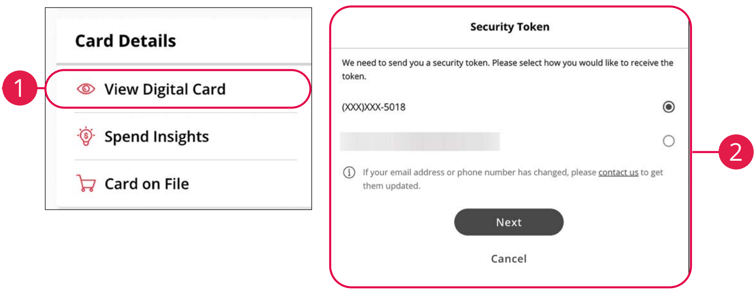
6. Read and accept the Terms and Conditions.

OZK Cards

Card Details

View Digital Card

You can click on the View Digital Card option to view your full card number, expiration date and CVV when you are ready to make an online purchase. This will save time by eliminating the need to search for the plastic card.



In the **Services** tab, click **OZK Cards**.

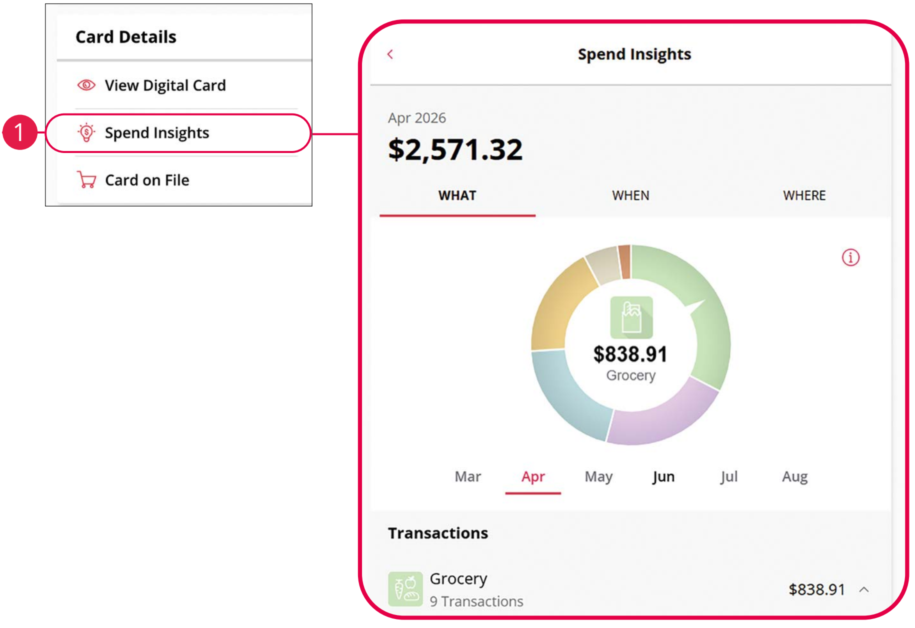
1. Tap the **View Digital Card** tab.
2. Select the communication method you want to use (email or text) to receive a security code. Once you receive and enter the code, you may proceed with viewing your digital card.

Note: For security, the Digital Card information will only display for 2 minutes.

OZK Cards

Spend Insights

You can view your recent card transactions that include enriched transaction information like merchant name, location, contact details and more. You can also use the Spend Insights analytics option to see what, when and where transactions are occurring.



In the **Services** tab, click **OZK Cards**.

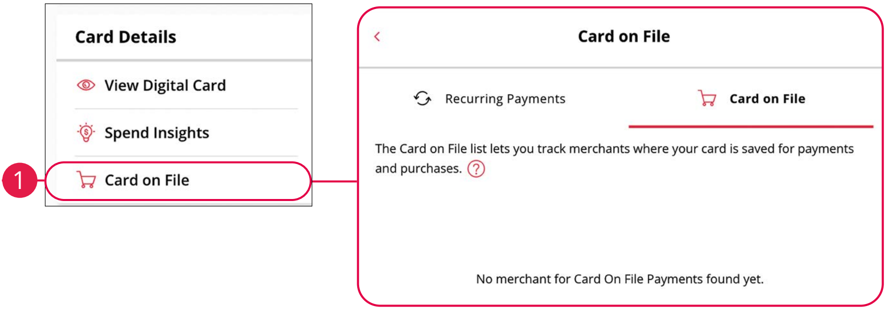
1. Tap the **Spend Insights** tab.

OZK Cards

Card on File

The card on file list helps you keep track of merchants where you have stored your card in their files for convenient one-time purchases.

The recurring payments list shows merchants where you have set up recurring payments.



In the **Services** tab, click **OZK Cards**.

1. Tap the **Card on File** tab.

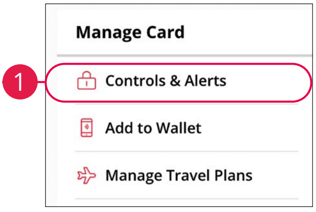
OZK Cards

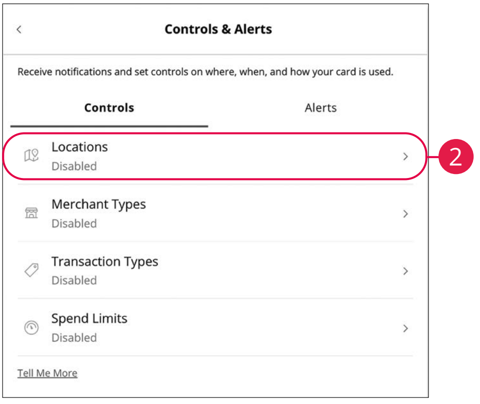
Card Controls & Alerts

Indicate which transactions should be allowed and if any should be restricted. Set spending limits and control purchases based on merchant type, transaction type or location.

Locations

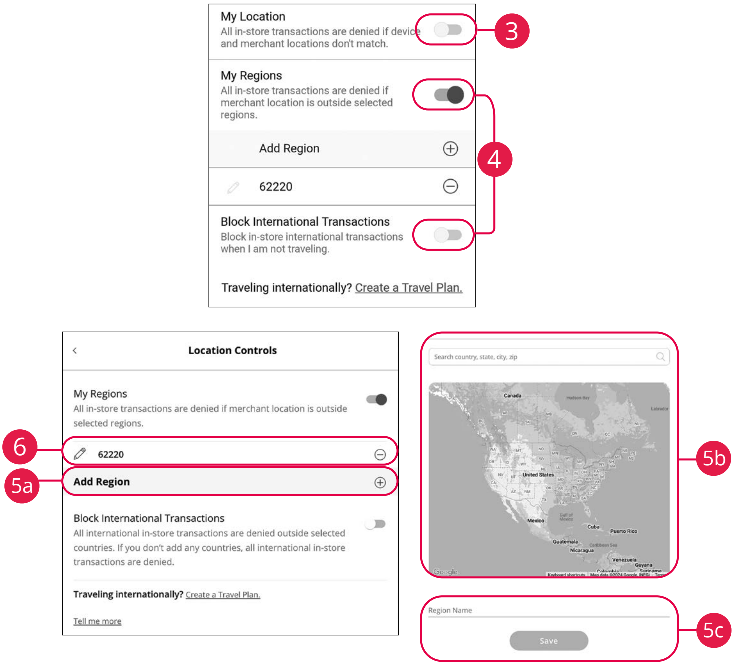
Restrict the use of your card by location.





In the **Services** tab, click **OZK Cards**.

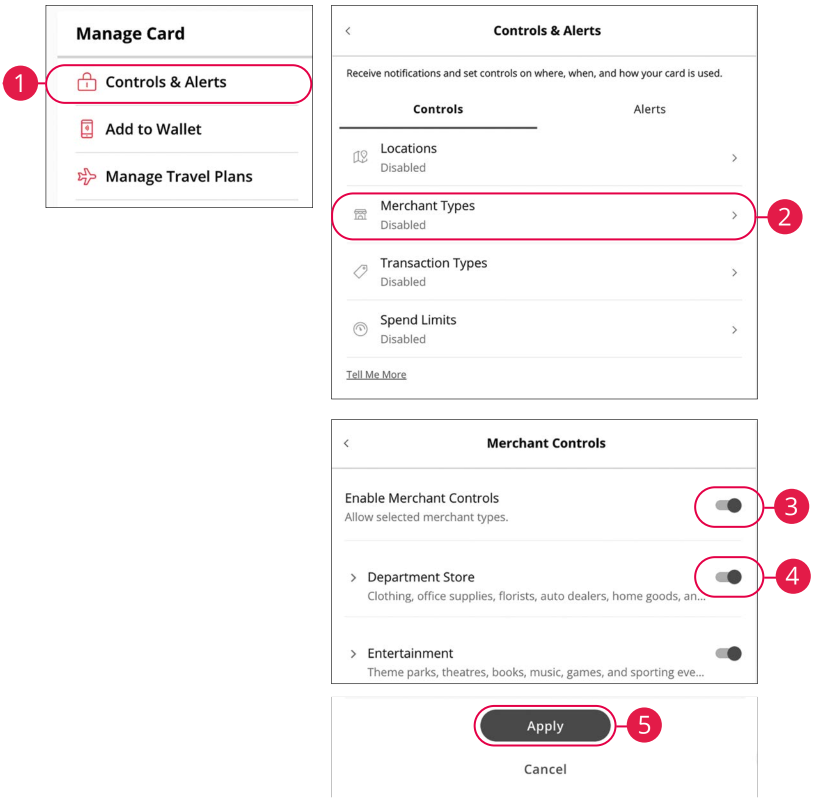
1. Tap the **Controls & Alerts** tab.
2. Tap the **Locations** tab.



3. Turn on the “My Location” toggle to allow transactions only when they occur at the same location as your phone.
4. Use the “My Regions” and “International” toggles to control whether or not your card can be used in certain regions or countries.
5. To add a region:
    a. Tap the **Add Region** tab.
    b. Search for a region.
    c. Enter a name for the region and tap the **Save** button.
6. To delete a location tap the ⊖ icon.

Merchant Types

You can specify at which merchants your card can be used to make purchases.

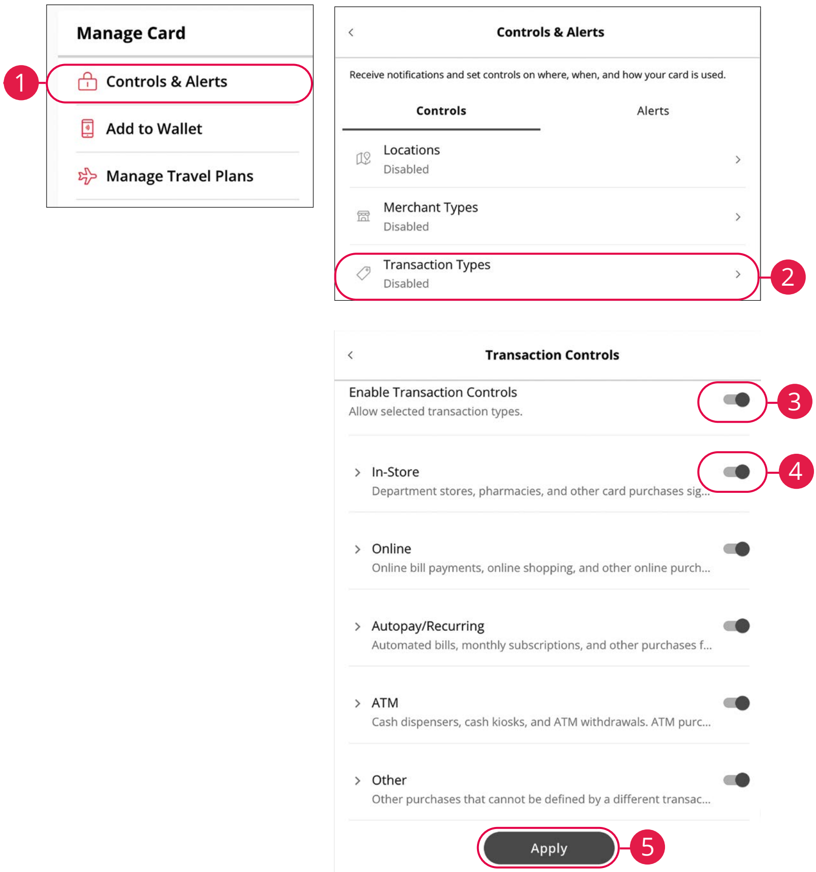


In the **Services** tab, click **OZK Cards**.

1. Tap the **Controls & Alerts** tab.
2. Tap the **Merchants Types** tab.
3. Use the toggle to enable or disable merchant controls.
4. Tap a specific merchant type to enable or disable a specific merchant.
5. Click the **Apply** button.

Transaction Types

Determine which transaction types are allowed.

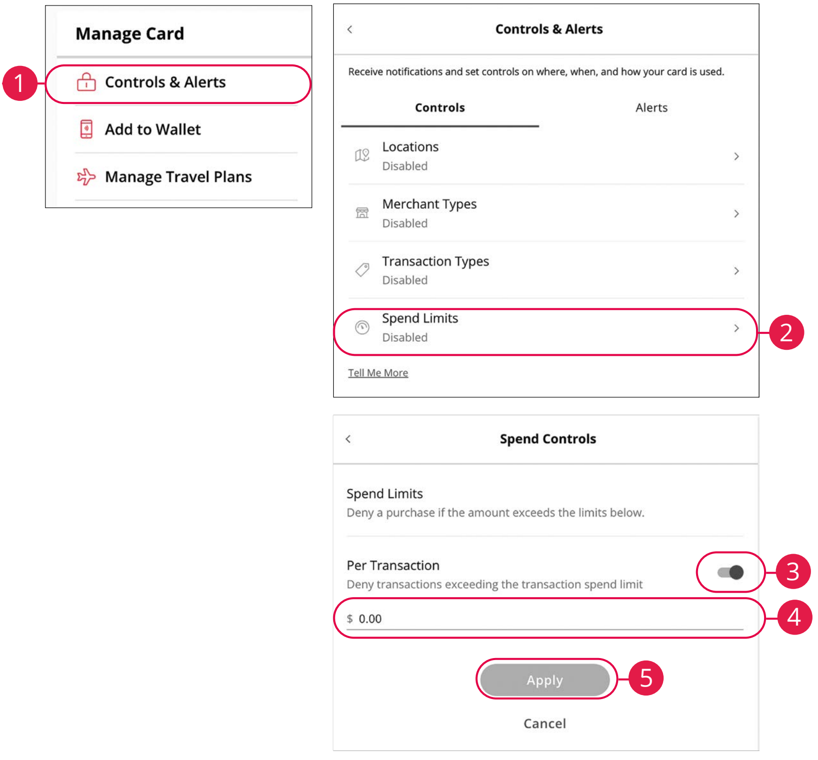


In the **Services** tab, click **OZK Cards**.

1. Tap the **Controls & Alerts** tab.
2. Tap the **Transaction Types** tab.
3. Use the toggle to enable or disable transaction type controls.
4. Tap a specific transaction type to enable or disable a specific transaction.
5. Click the **Apply** button.

Spend Limits

For each of your Bank OZK cards, you can set transaction limits to control the amounts you spend.



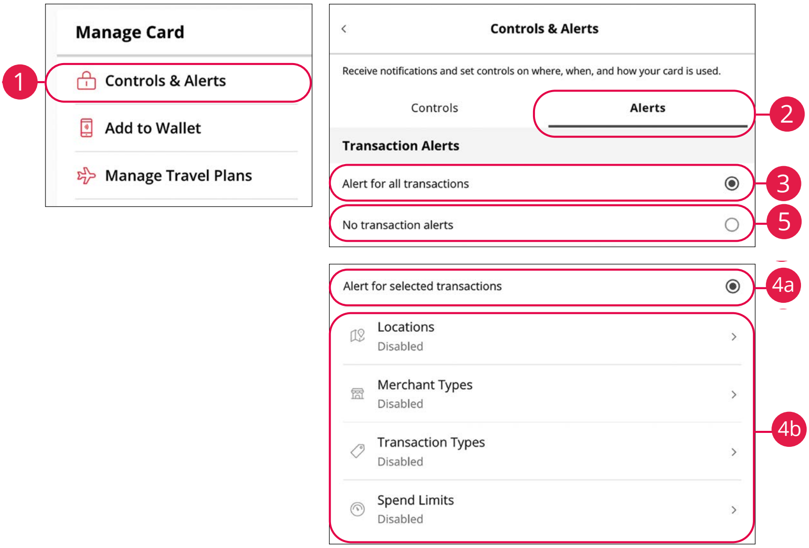
In the **Services** tab, click **OZK Cards**.

1. Tap the **Controls & Alerts** tab.
2. Tap the **Spend Limits** tab.
3. Use the “Per Transaction” toggle to enable or disable a per transaction spend limit.
4. Enter a transaction limit.
5. Click the **Apply** button.

OZK Cards

Alerts

Set preferences for which transactions we notify you about based on dollar amount, merchant type, transaction type or location.

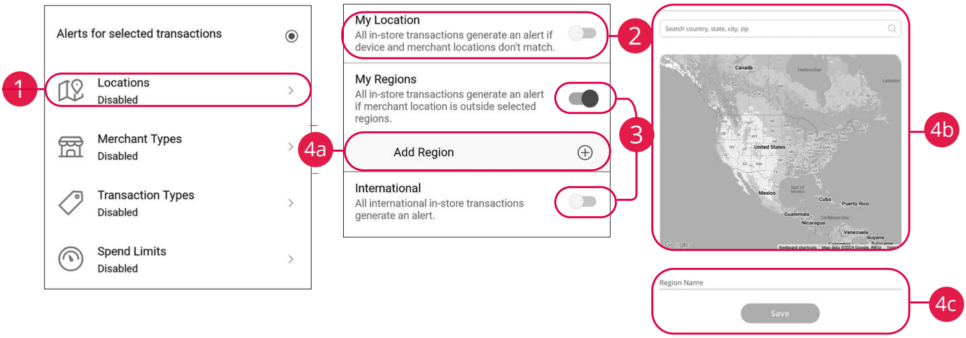


In the **Services** tab, click **OZK Cards**.

1. Tap the **Controls & Alerts** tab.
2. Tap the **Alerts** tab.
3. Tap the **Alerts for all transactions** tab to send alerts for all transactions.
4. If you would like to only send alerts for certain transactions:
    a. Tap the **Alerts for selected transactions** tab
    b. Use the toggles to enable or disable an alert.
5. Tap the **No transaction alerts** tab to disable all alerts.

Location Alerts

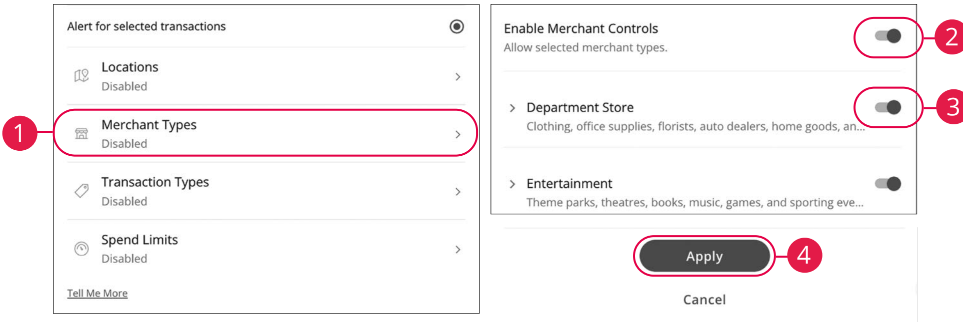
Customize alerts based on locations.



1. Tap the **Locations** tab.
2. Tap the "Locations" toggle to enable or disable location alerts.
3. Use the "My Regions" and "International" toggles to enable or disable regional or international alerts.
4. To add a region:
    a. Tap the **Add Region** tab.
    b. Search for a region.
    c. Enter a name for the region and tap the **Save** button.

Merchant Alerts

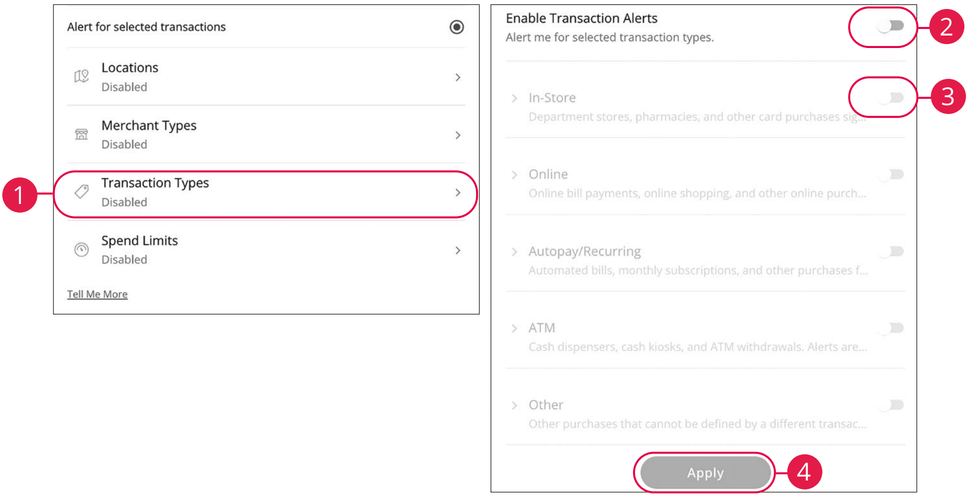
Customize alerts based on merchant types.



1. Tap the **Merchant Types** tab.
2. Use the toggle to enable or disable merchant alerts.
3. Tap a specific merchant type to enable or disable a specific merchant alert.
4. Click the **Apply** button.

Transaction Type Alerts

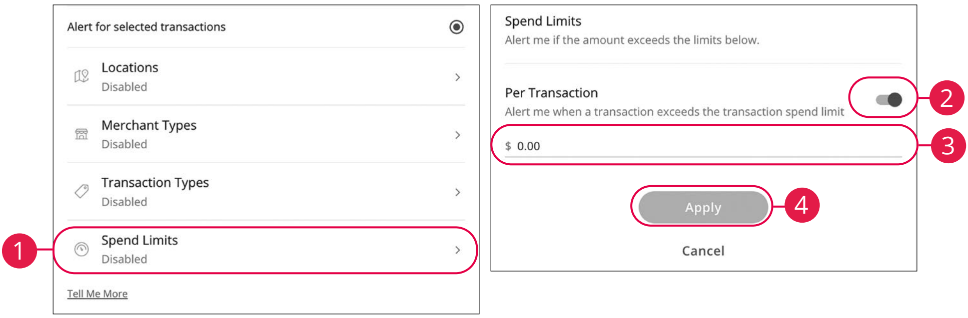
Customize alerts based on transaction types.



1. Tap the **Transaction Types** tab.
2. Use the toggle to enable or disable transaction type alerts.
3. Tap a specific transaction type to enable or disable a specific transaction alert.
4. Click the **Apply** button.

Spend Limit Alerts

Set a minimum purchase amount to receive alerts.



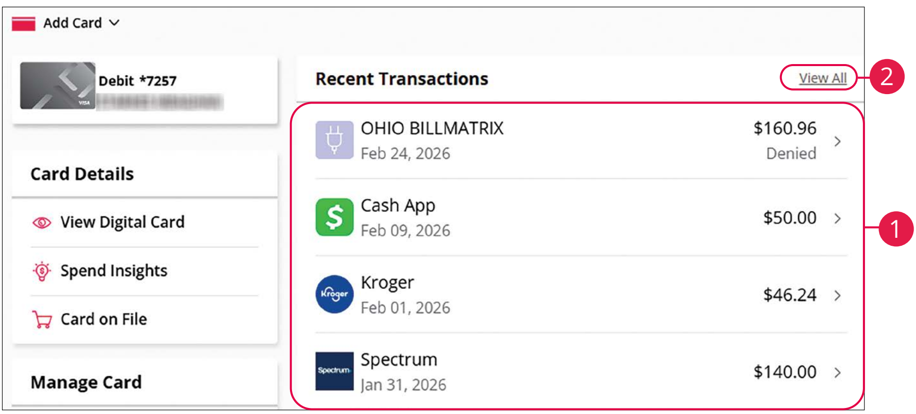
1. Tap the **Spend Limits** tab.
2. Use the “Per Transaction” toggle to enable or disable a spend limit alert.
3. Enter a transaction limit.
4. Click the **Apply** button.

OZK Cards

Card Management Recent Transactions

Quickly and easily view a list of the most recent transactions made with a particular card.

Note: Recent Transactions will include those that occur after enrollment. Card transactions that occurred prior to enrollment will not be included.



In the **Services** tab, click **OZK Cards**.

1. Recent transactions will be displayed at the bottom of the home screen.
2. Tap the “View All” link to view additional transactions.

OZK Cards

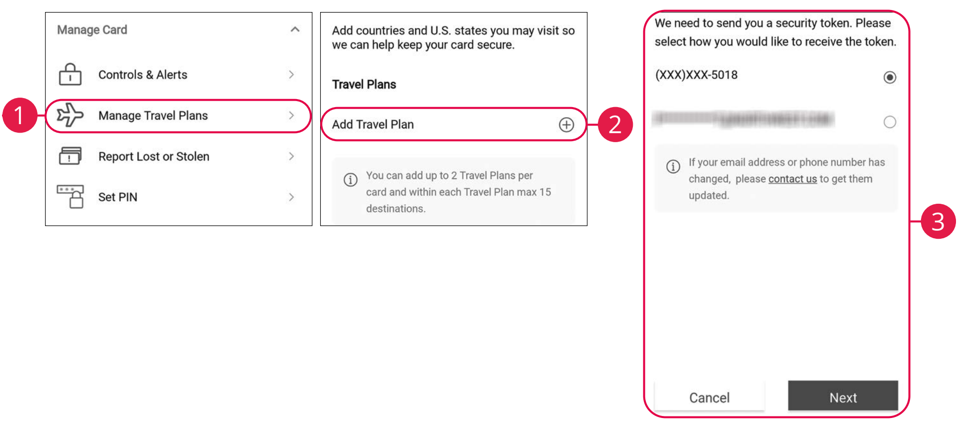
Manage Travel Plans

When you travel outside your normal spending area your risk score increases, which can cause transactions to be declined. To reduce the chance of declines, you can notify Bank OZK about your travel plans.

With the Travel Plan feature you can:

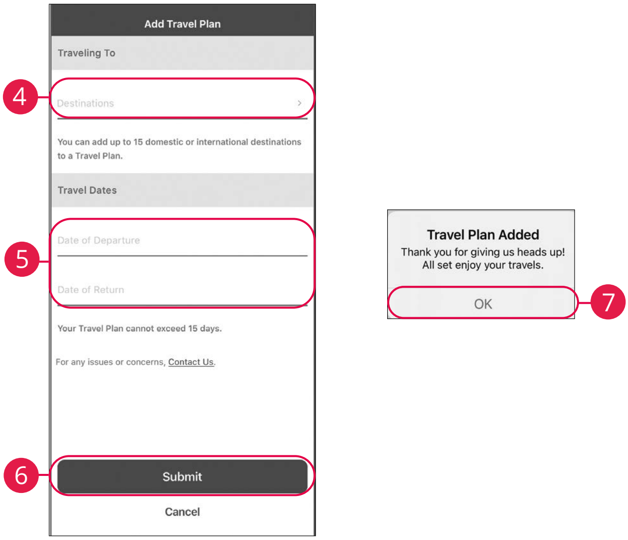
- Easily and securely create up to 2 travel plans.
- Include up to 15 domestic states and/or international countries within each travel plan.
- Submit the notification at your convenience, without having to call customer service.

Creating a Travel Plan



In the **Services** tab, click **OZK Cards**.

1. Tap the **Manage Travel Plans** tab.
2. Tap the **Add Travel Plan** button.
3. Select the communication method you want to use (email or text) to receive a security code. Once you receive and enter the code, you may proceed with entering the details of your trip.

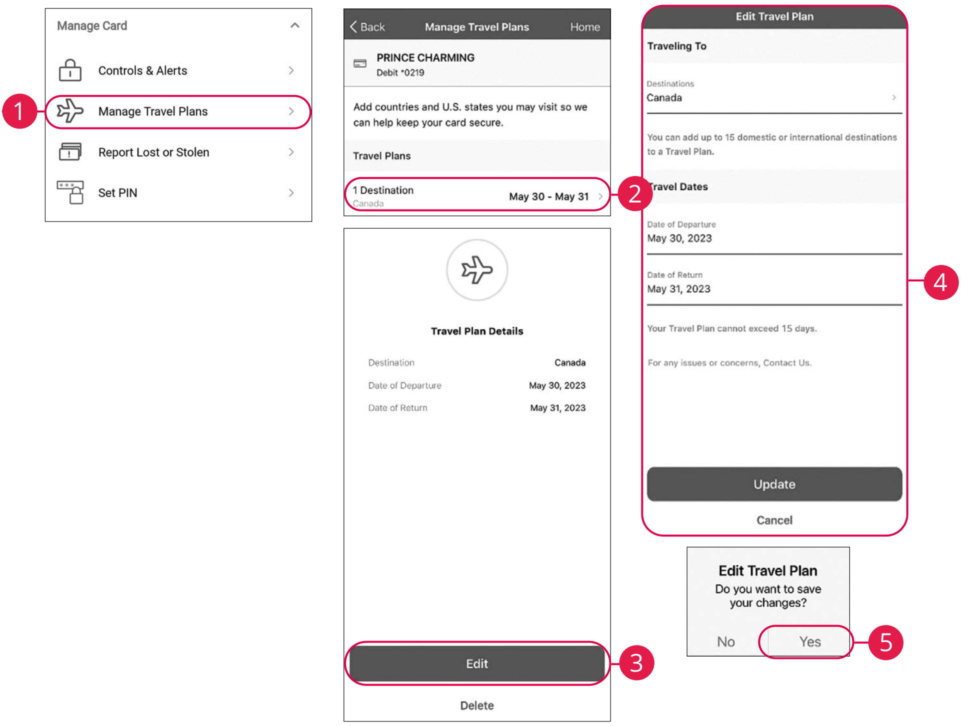


4. Select the Domestic State or International Country Destination you will be traveling to. (Up to fifteen destinations may be added.)
5. Select the depart and return dates using the calendar feature.
6. Tap the **Submit** button when you are finished.
7. Tap the **OK** button.

Note: Only two travel plans can be set at a time for up to 15 days.

Editing a Travel Plan

Edit an existing travel plan.

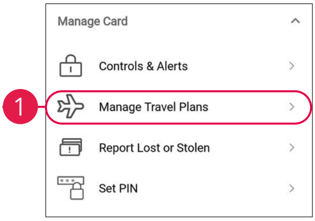


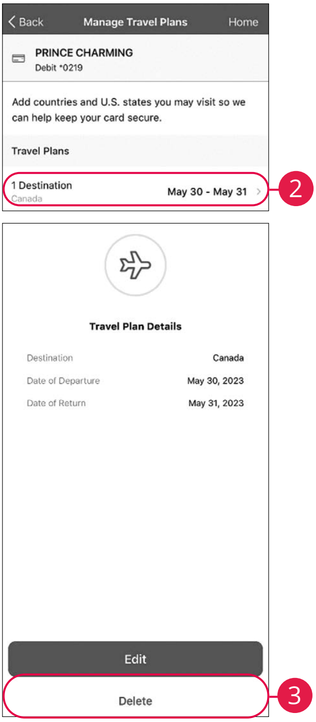
In the **Services** tab, click **OZK Cards**.

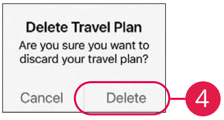
1. Tap the **Manage Travel Plans** tab.
2. Tap the travel plan you would like to edit.
3. Tap the **Edit** button.
4. Make the necessary changes and tap the **Update** button when you are finished.
5. Tap the **Yes** button.

Deleting a Travel Plan

Delete an existing travel plan when it is no longer needed.







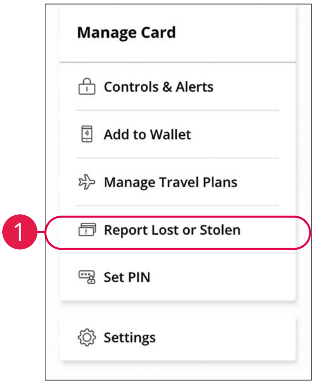
In the **Services** tab, click **OZK Cards**.

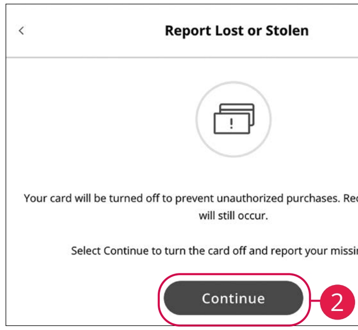
1. Tap the **Manage Travel Plans** tab.
2. Tap the travel plan you would like to delete.
3. Tap the **Delete** button.
4. Tap the **Delete** button again.

OZK Cards

Report Card Lost/Stolen

When you tap the Report Card Lost/Stolen option, your card will be turned off to prevent unauthorized purchases. Recurring payments will still occur.





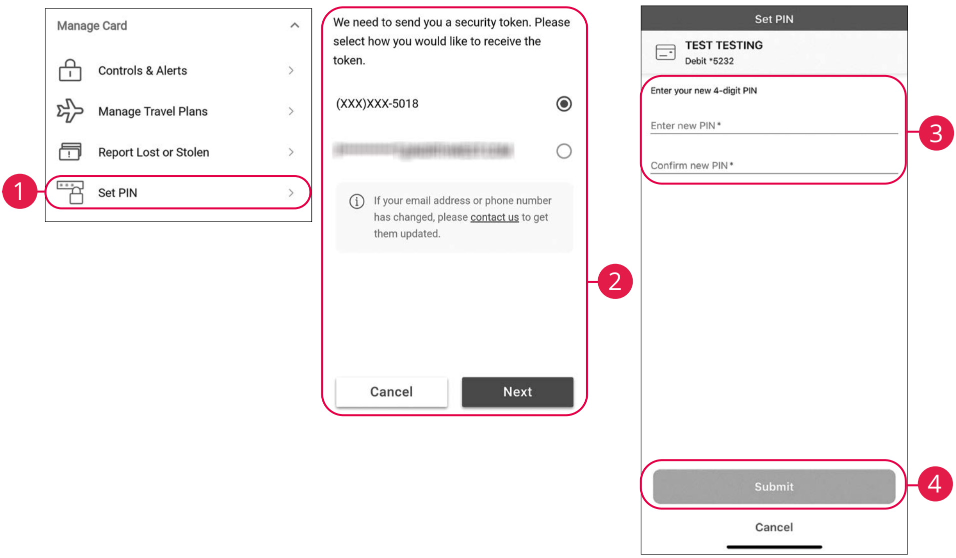
In the **Services** tab, click **OZK Cards**.

1. Tap the **Report Lost or Stolen** tab.
2. Click the **Continue** button.
3. Call 1-833-357-0023 to complete the report.

OZK Cards

Set PIN

Easily create a PIN for your card.



In the **Services** tab, click **OZK Cards**.

1. Tap the **Set PIN** tab.
2. Select the communication method you want to use (email or text) to receive a security code. Once you receive and enter the code, you may proceed with creating a PIN.
3. Enter and confirm your 4-digit PIN.
4. Tap the **Submit** button.

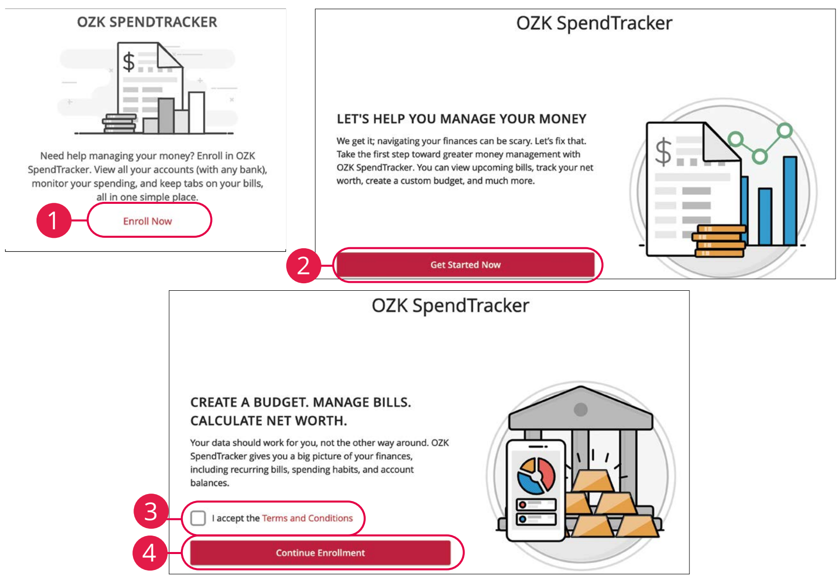
OZK SpendTracker

OZK SpendTracker Initial Setup

Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, our OZK SpendTracker service not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

The tools within OZK SpendTracker help you calculate your net worth, set budgets, view your spending habits and trends and set up a debt payment plan.

Enrolling in OZK SpendTracker

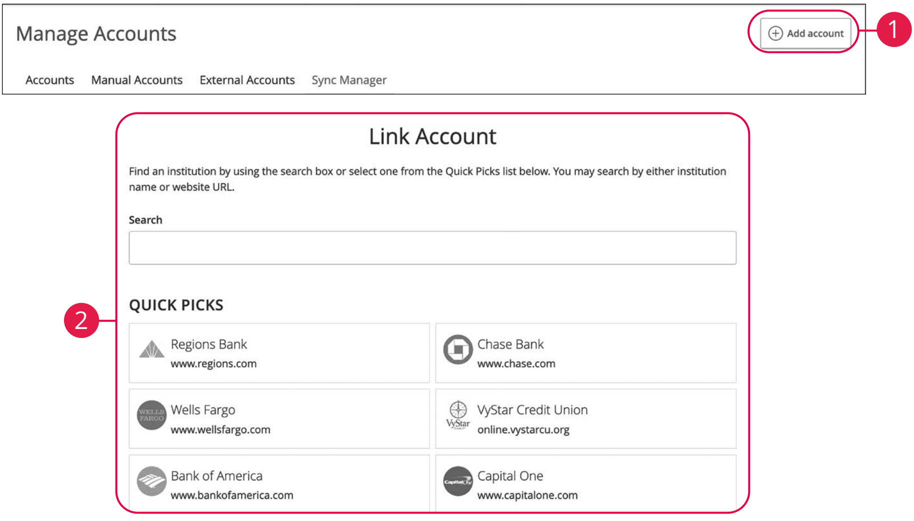


Select the **Home** tab.

1. Click the “Enroll Now” link.
2. Click the **Get Started Now** button.
3. Check the box to “I accept the Terms and Conditions.”
4. Click the **Continue Enrollment** button.

Linking an Account

Bank OZK accounts will automatically be linked to OZK SpendTracker. In order for them to appear in OZK SpendTracker, you must manually link your external accounts.

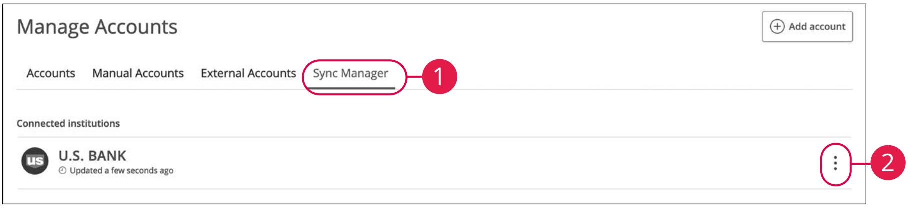


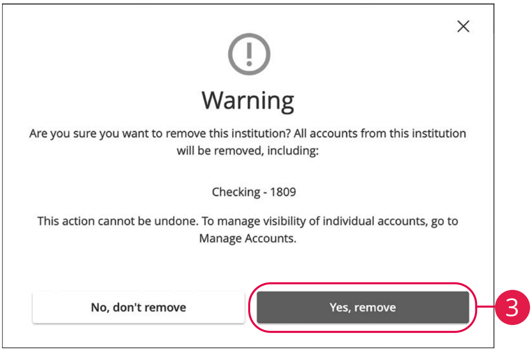
Click the **View all accounts** button at the bottom of the accounts list.

1. Click the **Add account** button and select “Link an Account.”
2. Locate your external financial institution using the list or the search bar.
3. Log into your account and select the accounts to share.

Unlinking an Account

You can unlink an external account if you wish to have it no longer show up on your accounts page or within OZK SpendTracker.





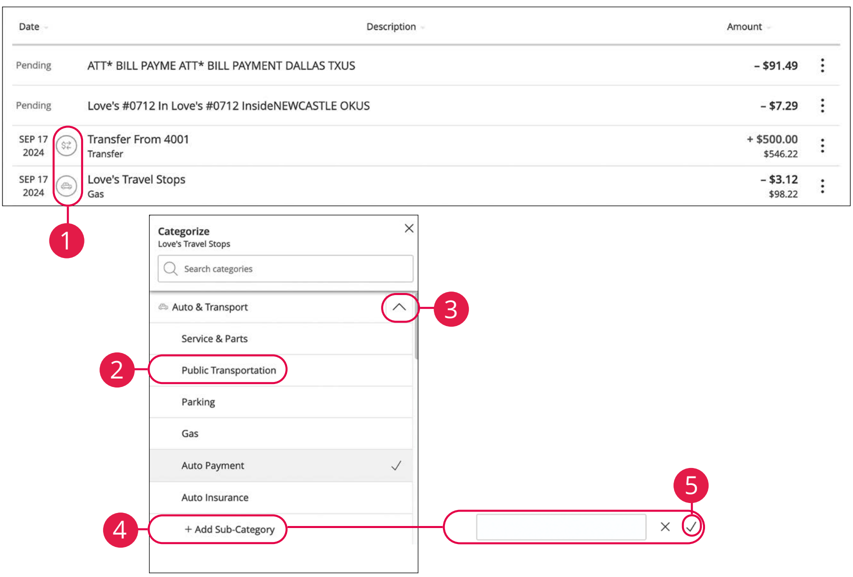
Click the **View all accounts** button at the bottom of the accounts list.

1. Click the **Sync Manager** tab.
2. Click the ⋮ icon and select “Unlink institution.”
3. Click the **Yes, remove** button.

Categorizing Transactions

In order for our OZK SpendTracker tools to work properly, make sure your transactions are correctly categorized. When all your accounts are linked to OZK SpendTracker, your transactions are automatically categorized. Common categories include gas/auto, entertainment, medical expenses, rent and utilities. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.

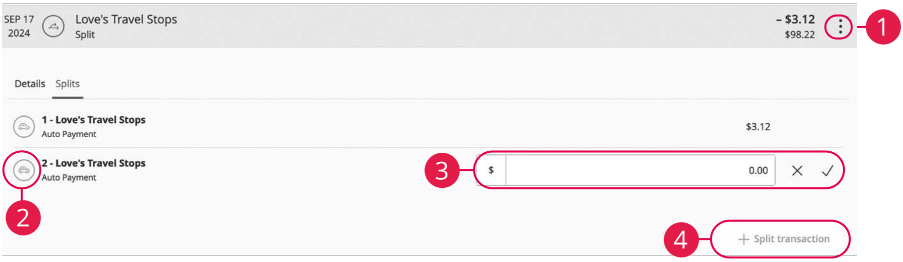


Click an account to view the **Account Details** page.

1. Click a category icon to edit the category.
2. Select a new category.
3. Click the ﹀ icon to view sub-categories.
4. Click the **+ Add Sub-Category** button to add a different sub-category.
5. Enter the sub-category's name and click the ✓ button.

Splitting a Transaction

OZK SpendTracker offers the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs to be split into multiple categories such as groceries, pharmacy and home supplies, you can review your receipt and split the total charge across multiple categories.



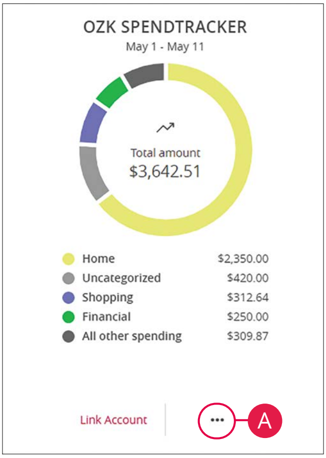
Click an account to view the **Account Details** page.

1. Click the ⋮ icon and click "Split transaction."
2. Click the category icon to edit the new category.
3. Enter the amount in the text box and click the ✓ button.
4. Click the **+ Split transaction** button to add additional categories.

OZK SpendTracker

Online Banking Home Page

There are six features within OZK SpendTracker that are accessed through the home page: spending, budget, trends, cash flow, net worth and debts. These features help you review your finances within OZK SpendTracker.

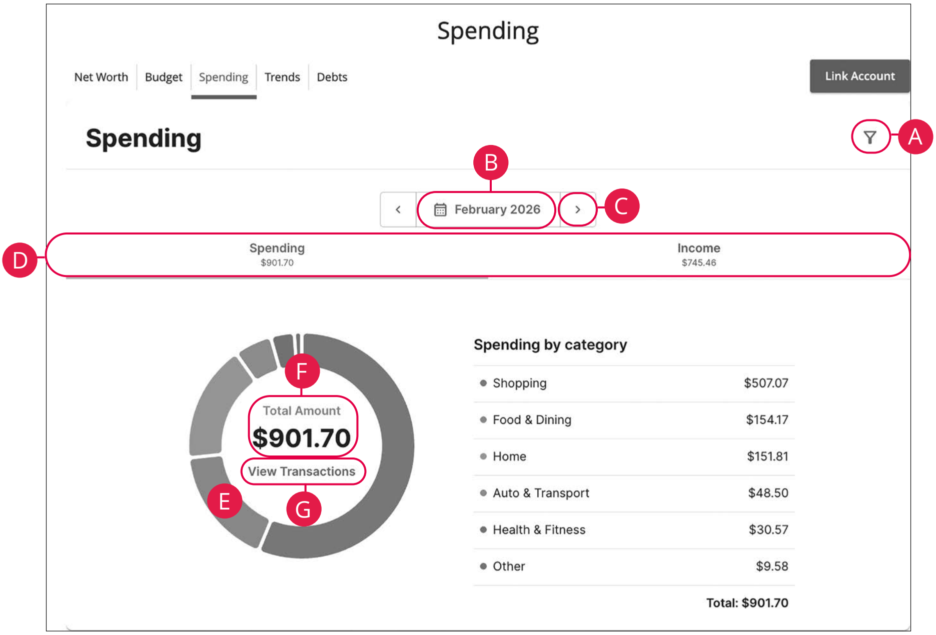


A. Different tabs appear on the home page, which takes you to interactive features to help you manage your finances. Access them by clicking the ••• icon.

- **Spending**: See your spending habits in a visual pie chart representation.
- **Budget**: Track your monthly finances by adding targets to help you better manage your expenses.
- **Trends**: Track your habits even further to see how you spend your money over time.
- **Cash Flow:** See all of your income and expenses on a given day, including future predictions. Know ahead of time if you'll be able to afford that big purchase.
- **Net Worth**: Total your assets and debts and view a line graph to see how funds are allocated.
- **Debts**: View all your debts and view payment plans to become debt-free as quickly as possible.

Spending Overview

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized in a pie chart for you to easily see your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back, so funds can be used elsewhere.



On the home page, click the ••• icon and select “Spending.”

A. Click the icon to filter your spending by account.

B. Click the calendar to view your spending habits during a specific time range.

C. Click the ‹ › buttons to view your spending habits for a different time range.

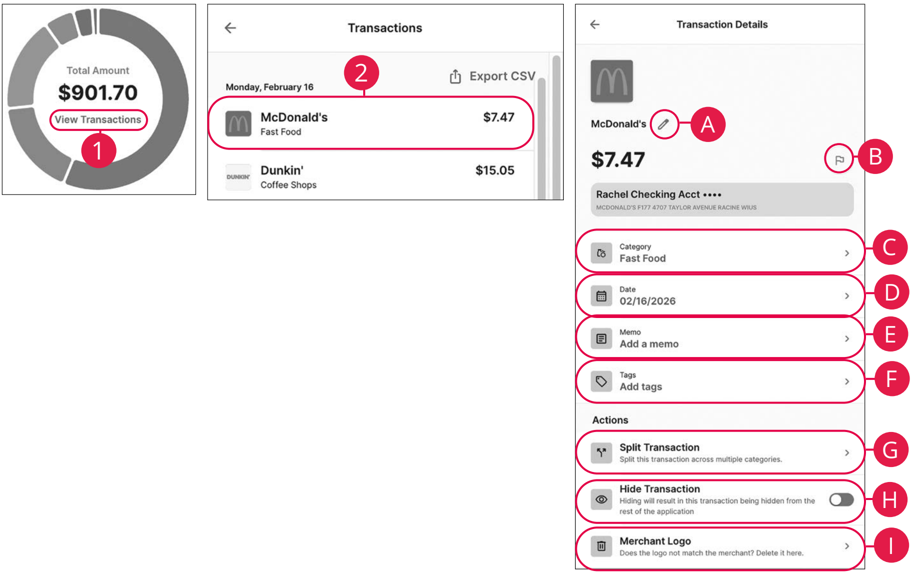
D. Click the **Spending** or **Income** tab to view all your spending or your income.

E. Click a section of the pie chart to view spending in a specific category.

F. Total amount spent in a category is located in the center of the chart.

G. Click the “View Transactions” link to view a list of transactions.

Spending: Transaction Details



On the home page, click the ••• icon and select "Spending."

1. Click the "View Transactions" link to view a list of transactions in a specific category.

2. Click a transaction to view more details.

A. Click the ✎ icon to edit a transactions name.

B. Click the ⚐ icon to flag a transaction.

C. Click the **Category** button to recategorize the transaction. Go to page 112 for more information.

D. Click the **Date** button to edit the date of the transaction.

E. Click the **Memo** button to add a memo.

F. Click the **Tags** button to add a tag. Go to page 114 for more information.

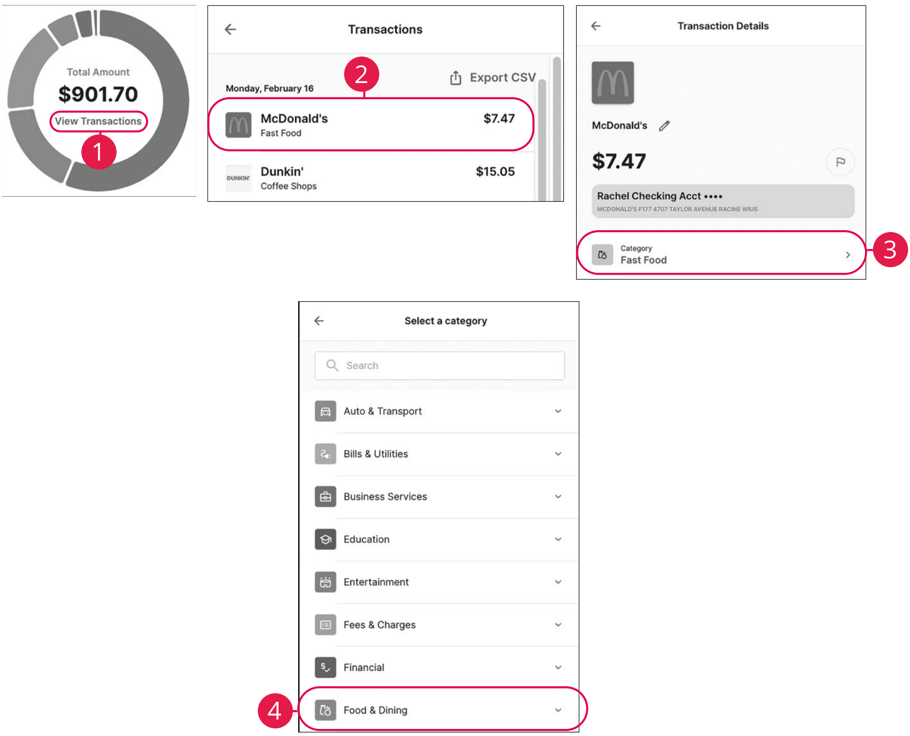
G. Click the **Split Transaction** button to split the transaction. Go to page 115 for more information.

H. Use the toggle to hide a transaction from the rest of the application.

I. Click the **Merchant Logo** button to remove the logo.

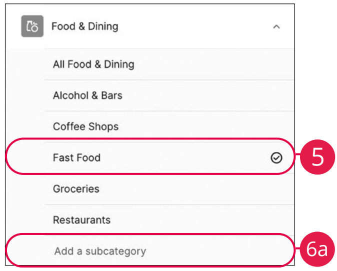
Spending: Recategorizing a Transaction

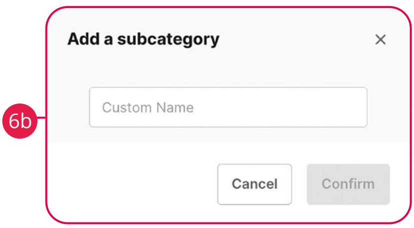
With the spending tool, you can easily identify transactions that need recategorizing. From there, you can select the transaction and place it in the correct category.

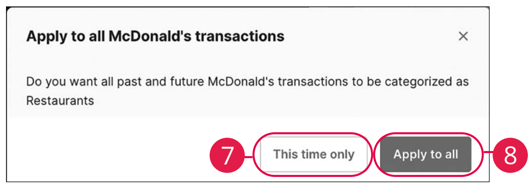


On the home page, click the ••• icon and select “Spending.”

1. Click the “View Transactions” link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the category to recategorize the transaction.
4. Select a category from the list.







5. Select a subcategory.

6. (Optional) To create a new subcategory,

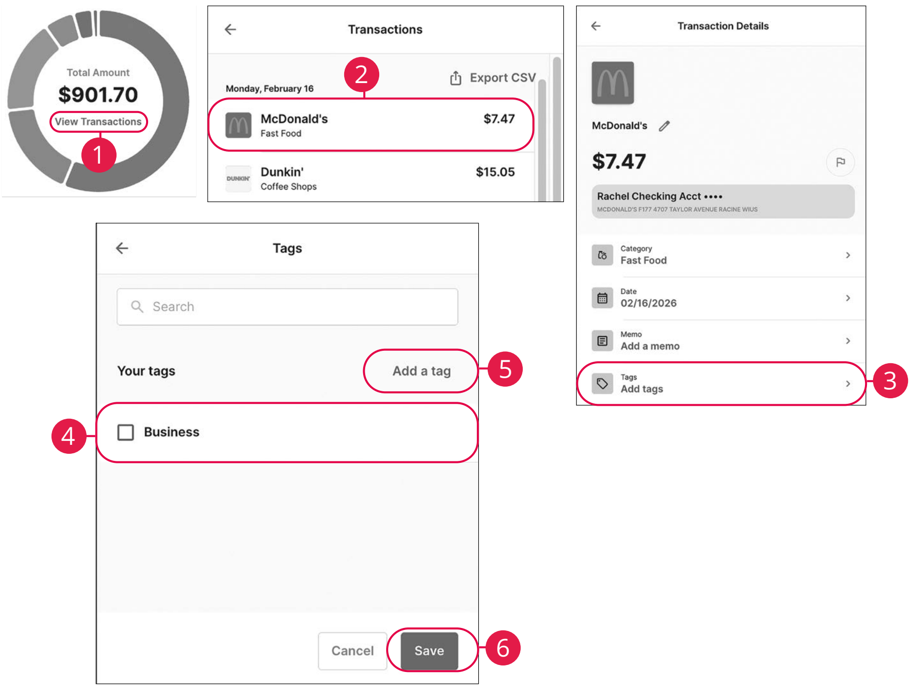
   a. Click the "Add a subcategory" link to make a new sub-category.

   b. Enter the subcategory name and click the **Confirm** button.

7. Click the **This time only** button to apply the recategorization to just this transaction.

8. Click the **Apply to all** button to apply the recategorization to all transaction from the same payee.

Spending: Tagging a Transaction

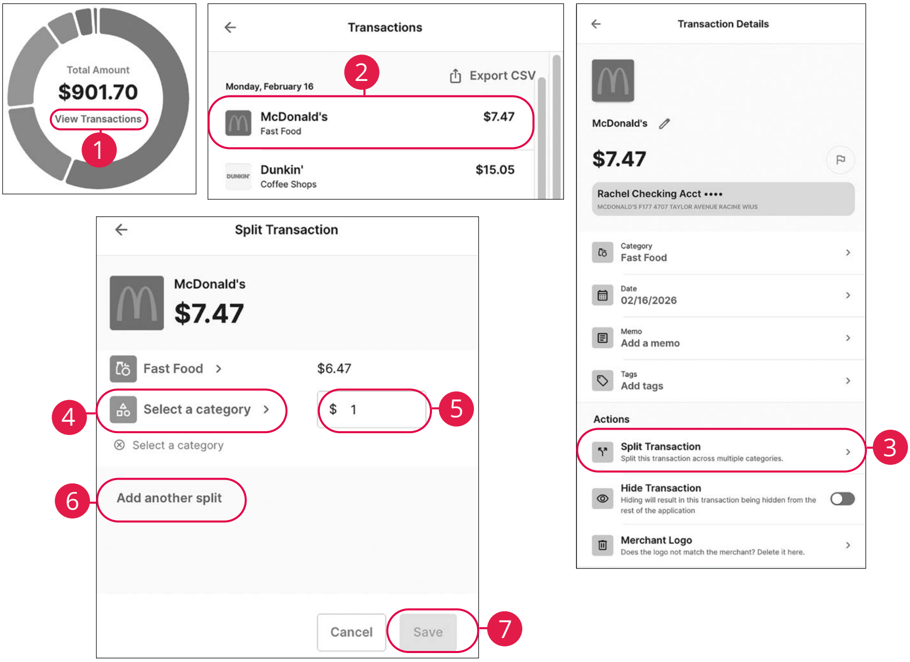


On the home page, click the ••• icon and select "Spending."

1. Click the "View Transactions" link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the **Tags** button to add a tag.
4. Select a tag.
5. (Optional) Click the "Add a tag" link to create a new tag.
6. Click the **Save** button.

Spending: Splitting a Transaction

OZK SpendTracker offers the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs to be split into multiple categories such as groceries, pharmacy and home supplies, you can review your receipt and split the total charge across multiple categories.

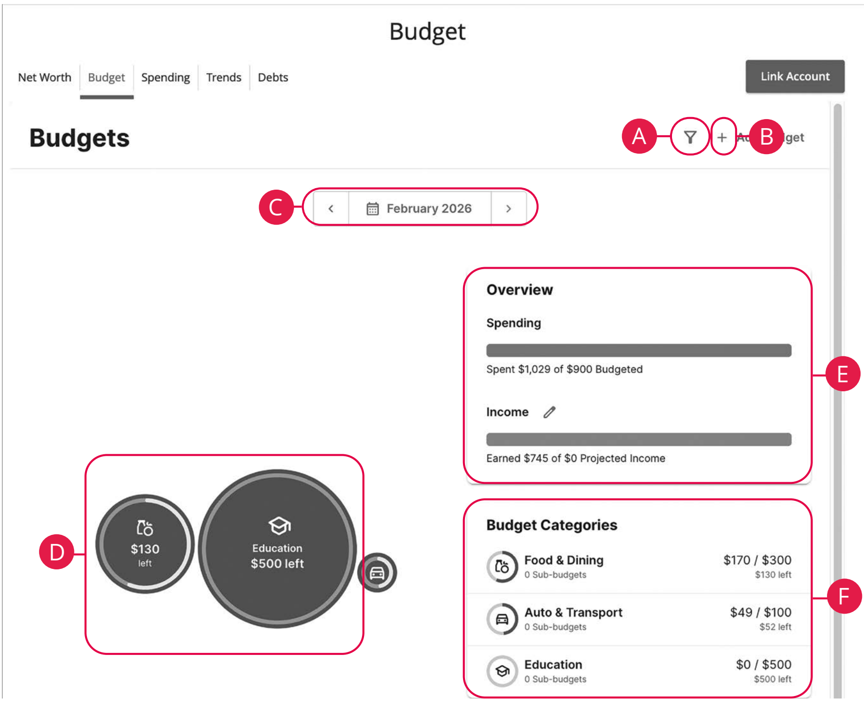


On the home page, click the ••• icon and select "Spending."

1. Click the "View Transactions" link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the **Split Transaction** button to split a transaction.
4. Click the "Select a category" link to select a second category.
5. Enter an amount for the second category. The amount in the first category will automatically adjust.
6. (Optional) Click the "Add another split" to add another transaction split.
7. Click the **Save** button.

Budgets Overview

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guesswork and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are categorized properly.



On the home page, click the ••• icon and select "Budget."

A. Click the Y icon to filter your budgets by account.

B. Click the "+" link to add another budget.

C. Click the ‹ › buttons to view another month's budget.

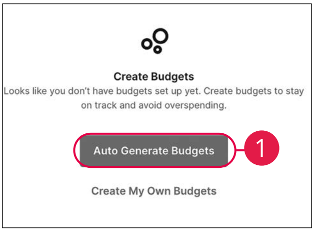
D. Your budget appears as bubbles to track your progress. A green bubble indicates you are within budget, yellow is near budget and red is over budget. The size of the bubble indicates the size of the budget.

E. The bar chart compares your income to your spending.

F. You can also view your budgets as a list.

Auto-generated Budgets

Automatically generate budgets based upon your recent transactions.

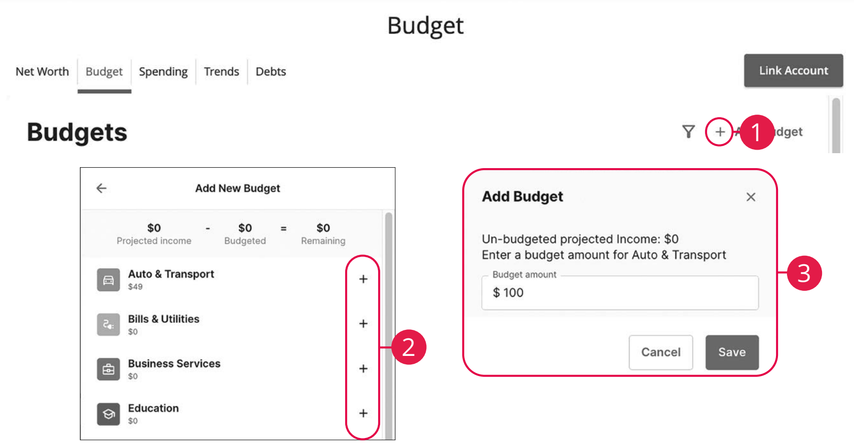


On the home page, click the ••• icon and select "Budget."

1. Click the **Auto Generate Budgets** button.

Budgets From Scratch

Create custom budgets.

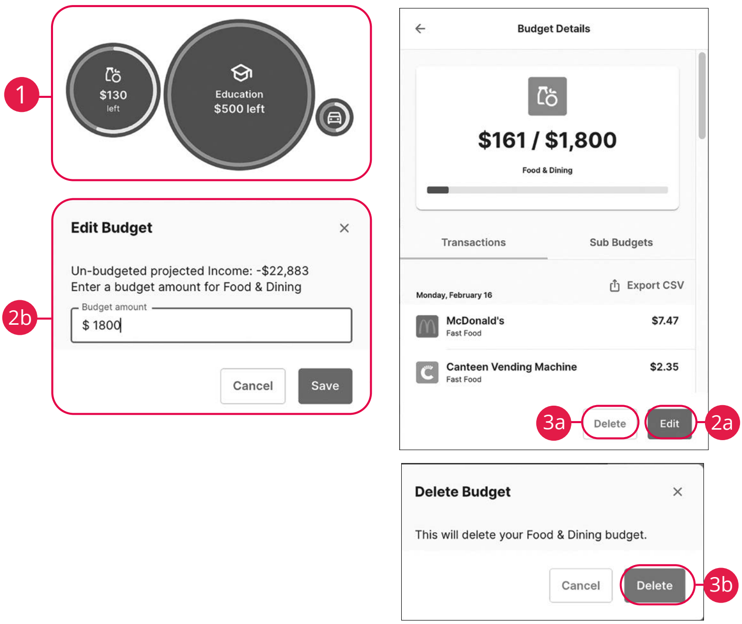


On the home page, click the ••• icon and select "Budget."

1. Click the "+" link.
2. Click the + icon to create a budget.
3. Enter a budget amount and click the **Save** button.

Editing or Deleting a Budget

After clicking the Auto-Generate button, a budget based on your spending habits is calculated. The automated budget may not always fit your needs, but you have the ability to make changes to your budget amounts and add sub-budgets, if necessary.



On the home page, click the ••• icon and select "Budget."

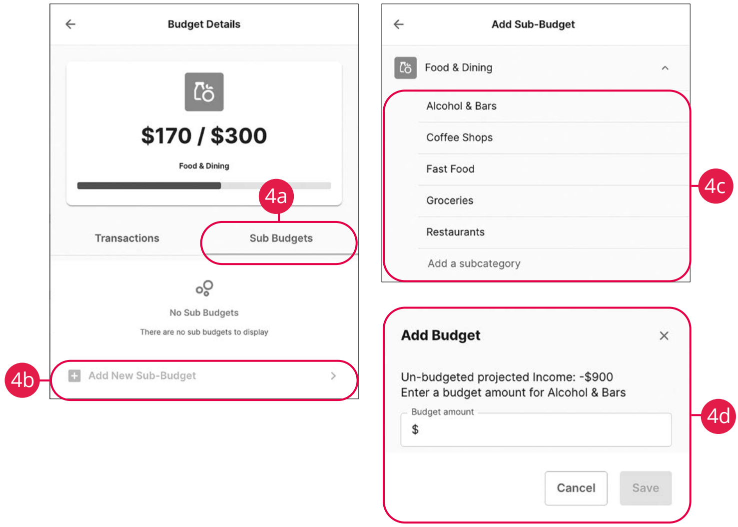
1. Click a bubble to edit or delete your budget amount or to add a sub-budget.

2. Edit a budget amount.

- **a.** Click the **Edit** button.
- **b.** Enter the budget amount and click the **Save** button.

3. Delete a budget.

- **a.** Click the **Delete** button to remove a budget.
- **b.** Click the **Delete** button again.



4. Add a sub-budget.

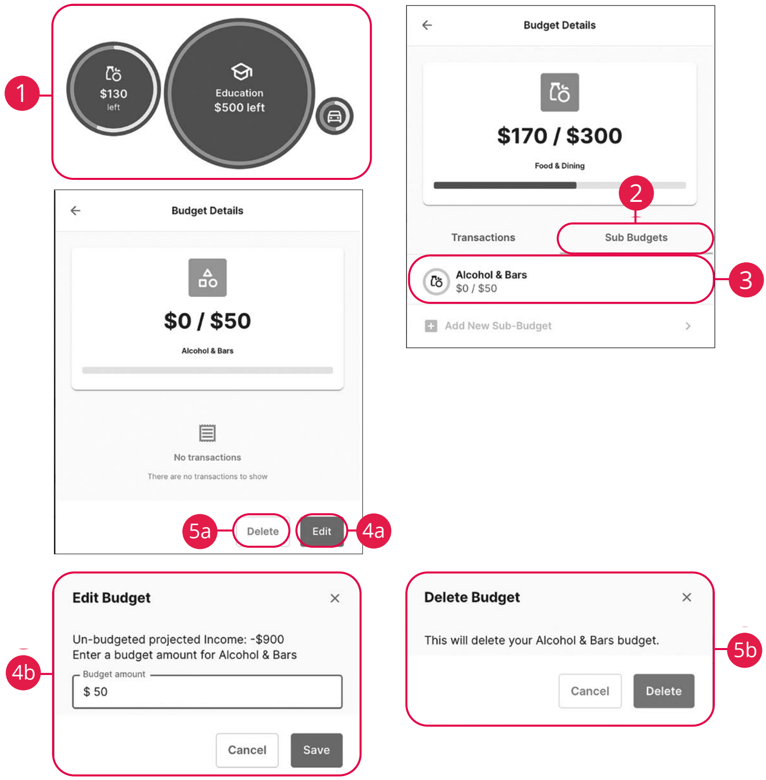
  a. Click the **Sub Budgets** tab.

  b. Click the "+ Add New Sub-Budget" link

  c. Select a sub-budget or click the "Add a subcategory" link to create a new subcategory.

  d. Enter a sub-budget amount and click the **Save** button

Editing or Deleting a Sub-Budget

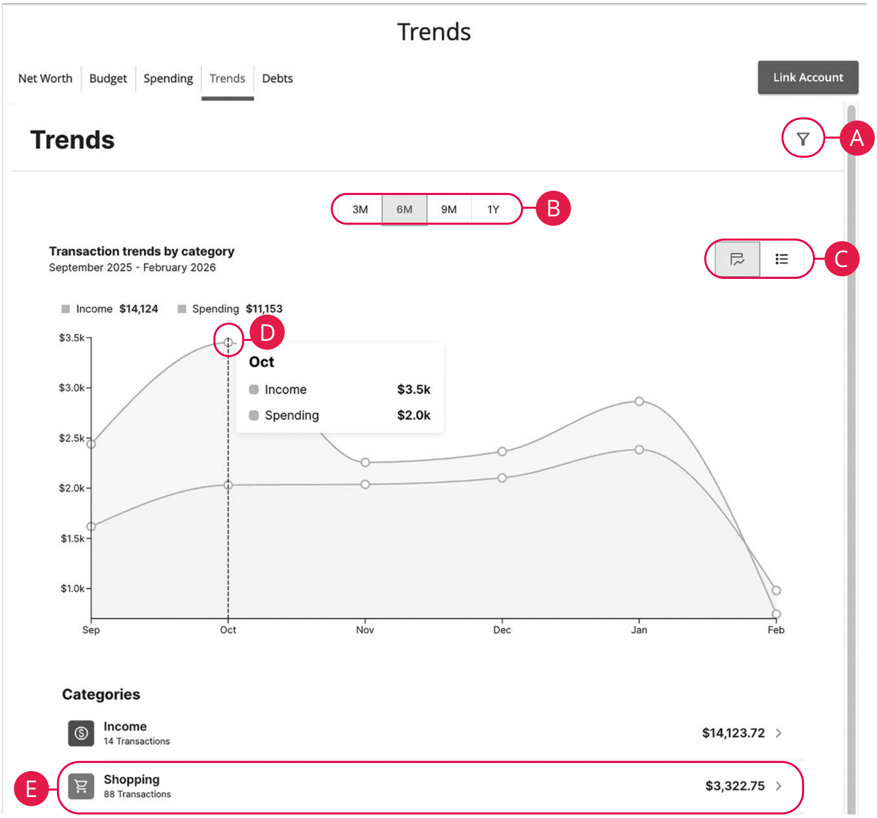


On the home page, click the ••• icon and select "Budget."

1. Click a budget bubble.
2. Click the **Sub Budgets** tab.
3. Select the sub-budget.
4. Edit a sub-budget amount.
    a. Click the **Edit** button.
    b. Enter the budget amount and click the **Save** button.
5. Delete a budget.
    a. Click the **Delete** button to remove a sub-budget.
    b. Click the **Delete** button again.

Trends Overview

The trends tool gives you a chart of your spending habits in each category compared to your income. With the help of trends, you can easily identify what funds go toward your financial goals.



On the home page, click the ••• icon and select "Trends."

A. Click the icon to filter your trends by account.

B. View your spending trends in three month (3M), six month (6M), nine month (9M) or one year (1Y) increments.

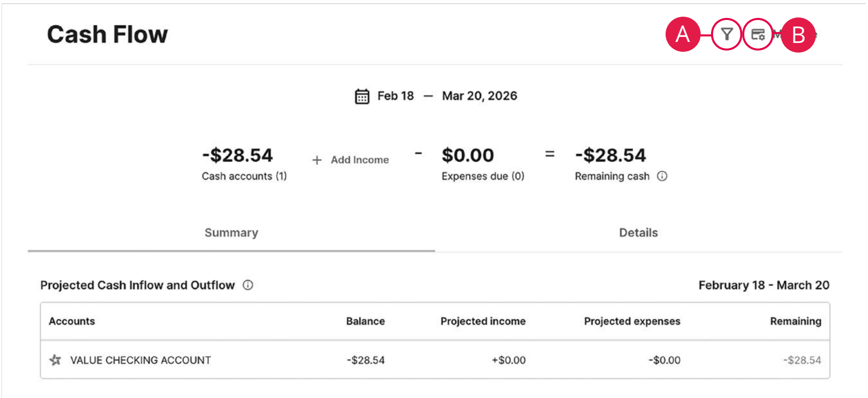
C. Click the buttons to view your trends in a line chart or a list.

D. Hover over a data point to see your income and spending during that month.

E. Select a category to see your spending and transactions in that specific category.

Cash Flow Overview

The cash flow tool allows you to see all your income and expenses on a given day, including future predictions. Know ahead of time if you'll be able to afford that big purchase. Use the calendar to keep track of your recurring bills and deposits to see how they affect your financial future.

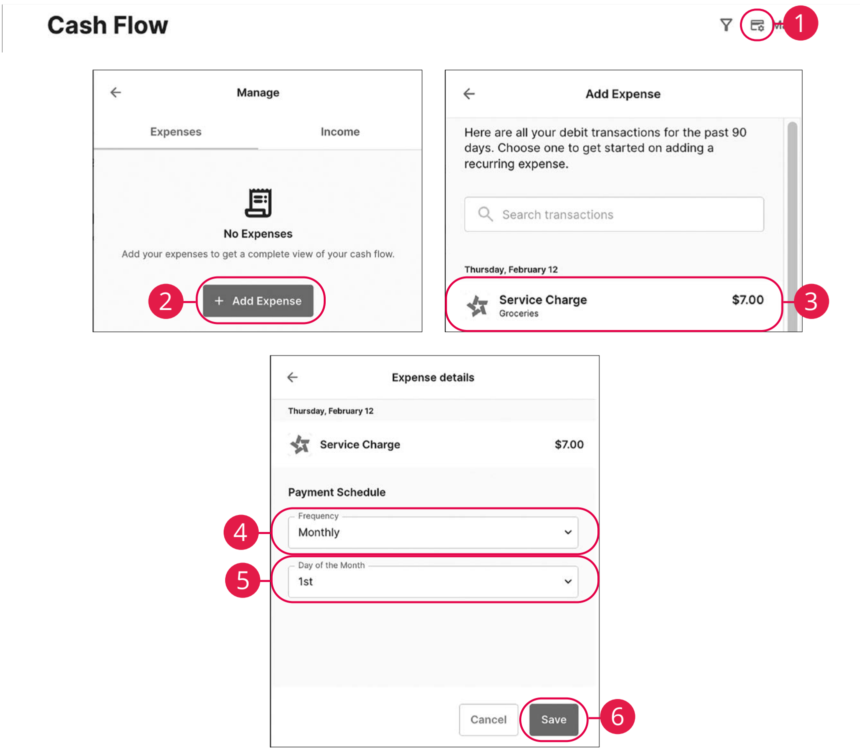


On the home page, click the ••• icon and select "Cash Flow."

A. Click the icon to filter your cash flow by account.

B. Click the icon to add an expense or income.

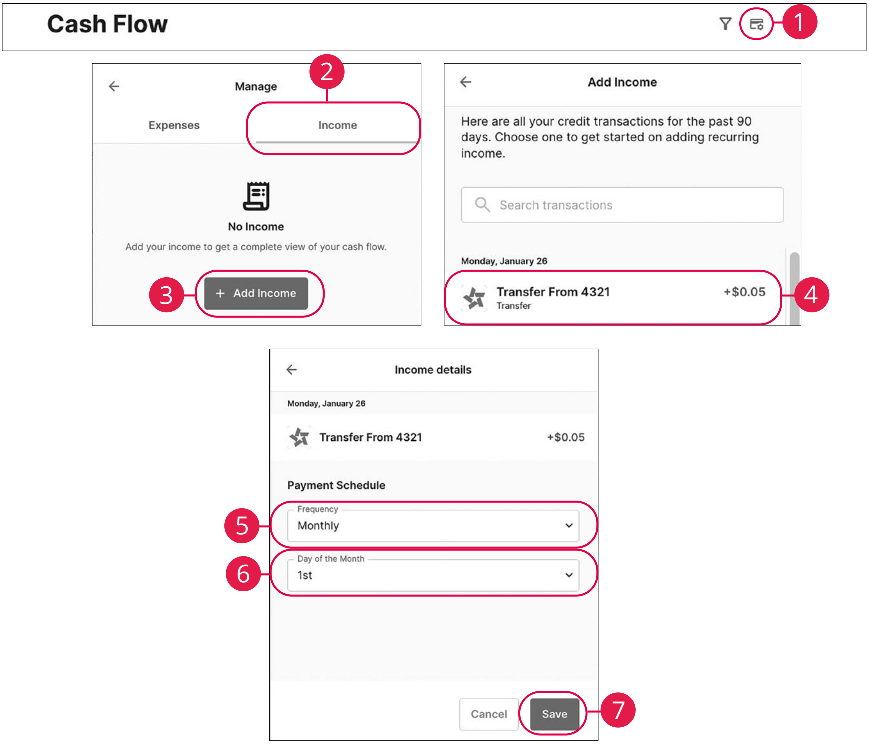
Adding an Expense



On the home page, click the ••• icon and select “Cash Flow.”

1. Click the icon.
2. Click the **+ Add Expense** button.
3. Select the expense.
4. Use the drop-down to select a frequency.
5. Use the drop-down to select the day of the month.
6. Click the **Save** button.

Adding Income



On the home page, click the ••• icon and select “Cash Flow.”

1. Click the icon.

2. Click the **Income** tab.

3. Click the **+ Add Income** button.

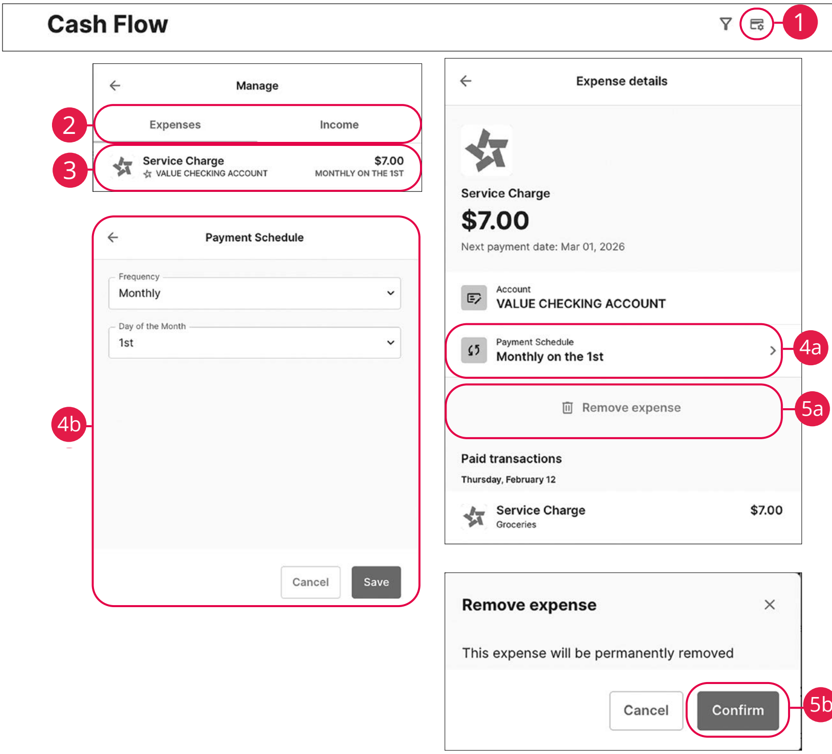
4. Select the income.

5. Use the drop-down to select a frequency.

6. Use the drop-down to select the day of the month.

7. Click the **Save** button.

Editing, Deleting or Skipping a Cash Event

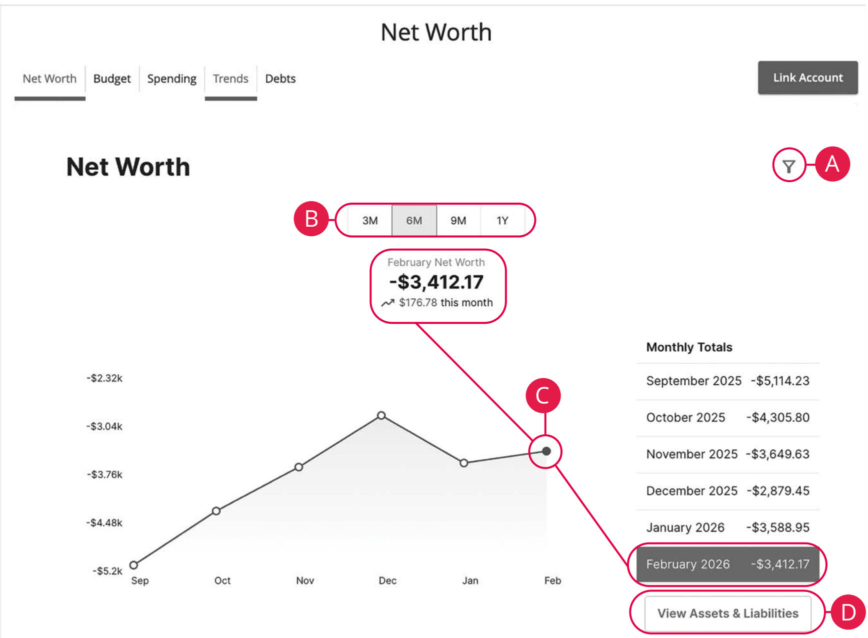


On the home page, click the ••• icon and select “Cash Flow.”

1. Click the icon.
2. Select either the **Expenses** or the **Income** tab.
3. Select a cash event.
4. To edit a cash event:
    a. Click the “Payment Schedule.”
    b. Make the changes and click the **Save** button.
5. To delete a cash event:
    a. Click the “Remove expense” link
    b. Click the **Confirm** button.

Net Worth Overview

After your accounts are linked and categorized, the net worth feature offers you a view of your net worth calculated by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month, allowing you to monitor your financial progress.



On the home page, click the ••• icon and select "Net Worth."

A. Click the filter icon to filter your net worth by account.

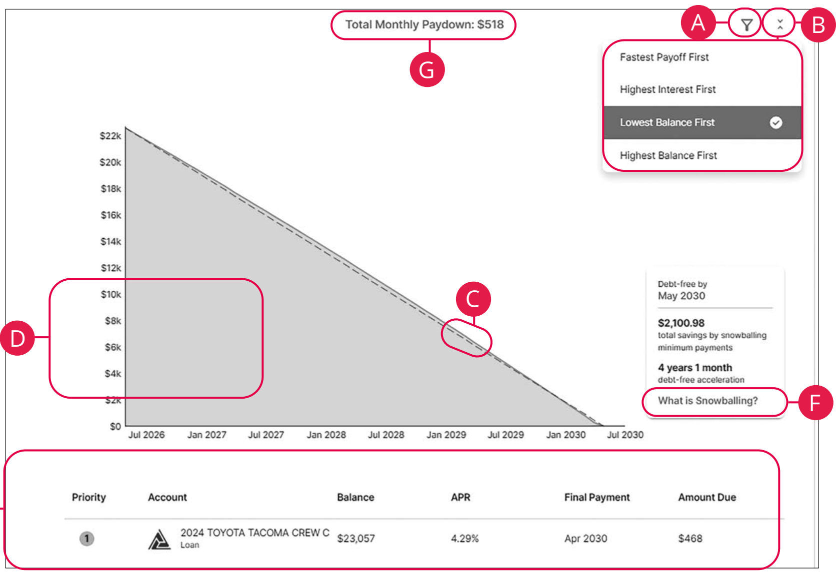
B. View your net worth graph in three month (3M), six month (6M), nine month (9M) or one year (1Y) increments.

C. Click on a data point to view your net worth during a specific month.

D. Click the "View Assets and Liabilities" link to view more details about your net worth.

Debts Overview

The debts tool helps you quickly pay down debt, ultimately saving you money spent on interest without making big budget cuts or sacrifices. When your debts are imported into our OZK SpendTracker feature, make sure the annual percentage rate (APR) and minimum payment are accurate.



On the home page, click the ••• icon and select "Debts."

A. Click the icon to filter your net worth by account.

B. Select a debt payoff option using the drop-down.

C. The dotted line indicates how long it will take to pay off your debts using the payoff option you selected.

D. The chart illustrates an accelerated payoff time line using the snowball method.

E. Your debts are listed below the chart. Click a debt to edit your Annual Percentage Rate (APR) and minimum payment. Go to page 128 for more information.

F. Click the "What is Snowballing?" link to view more details about the snowball method.

G. Click the "Total Monthly Paydown" link to make an extra payment toward debt. Go to page 130 for more information.

Edit APR and Minimum Payment

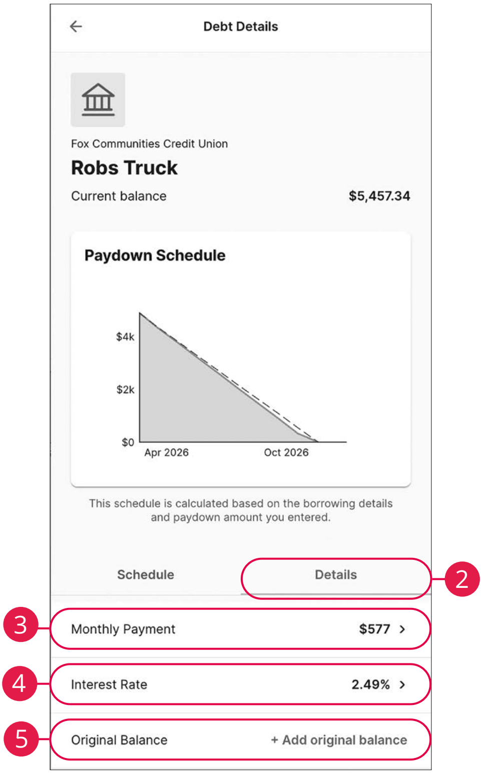
See how your APR and minimum payment affect your debt.

Note: You may see both “Interest Rate” and “APR” displayed. The interest rate is the cost you pay the lender for borrowing money, while Annual Percentage Rate (APR) is the overall cost of borrowing, including the interest rate plus certain fees charged by the lender. Both are expressed as a yearly percentage and help you understand the cost of your debt.

Priority	Account	Balance	APR	Final Payment	Amount Due
1	Robs Truck Loan	$5,457	2.49%	Nov 2026	$577
	10-Yr ARM Land Mortgage Loan Loan	$0	6.88%	---	$1,567

On the home page, click the ••• icon and select “Debts.”

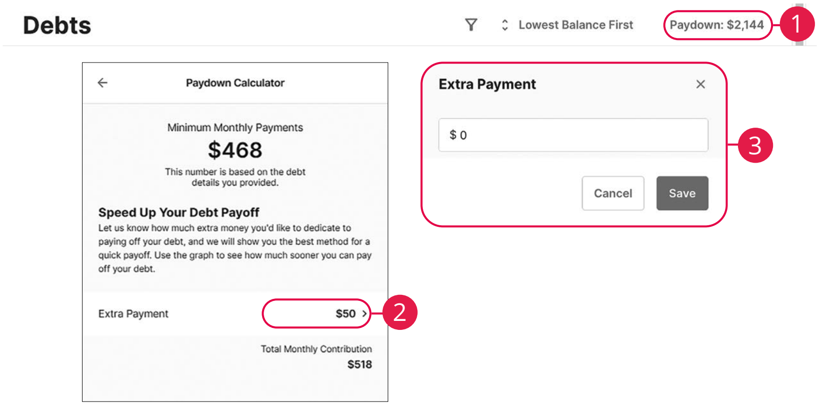
1. Click a debt to edit your APR interest and minimum payment.



2. Click the **Details** tab.
3. Click the monthly payment to edit the amount.
4. Click the interest rate to edit the interest rate.
5. Click the “+ Add original balance” link to add to the original balance.

Extra Payments

See how extra payments affect your debt.



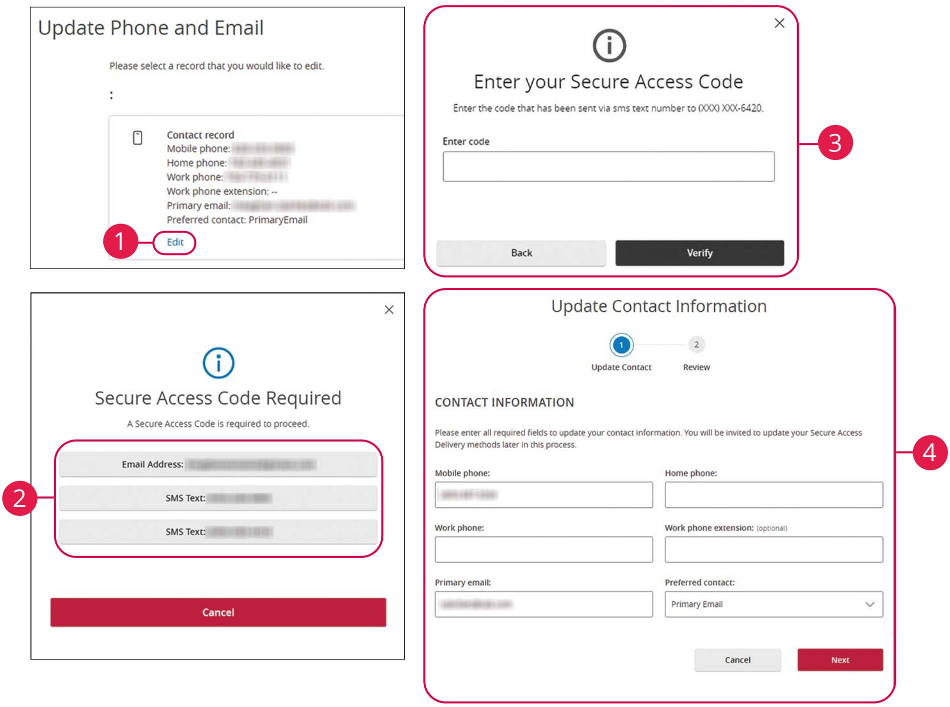
On the home page, click the ••• icon and select "Debts."

1. Click the "Total Monthly Paydown" link to make an extra payment toward debt.
2. Click the "Extra Payment" link.
3. Enter the extra payment and click the **Save** button.

Preferences & Settings

Update Contact Information

It is important to maintain current contact information on your account.



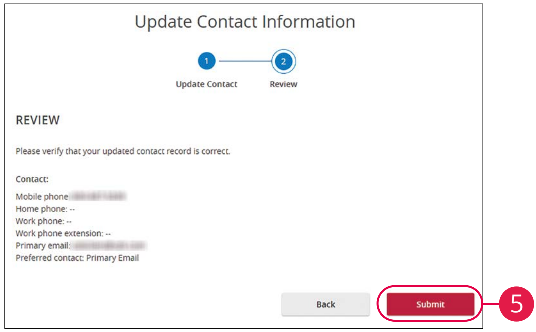
In the **Preferences & Settings** tab, click **Update Contact Information**.

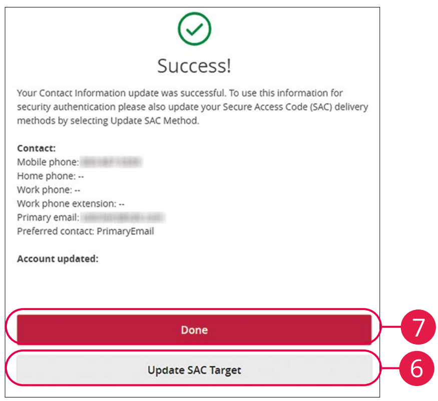
1. Click the "Edit" link next to the contact information you wish to update.

2. Select a delivery method for a secure access code.

3. Enter the secure access code and click the **Verify** button.

4. Update your information and click the **Next** button.





5. Click the **Submit** button.

6. (Optional) Updating your contact info will not update your Secure Access Code (SAC) delivery method. Click the **Update SAC Target** button to update your SAC delivery methods. Go to page 27 for more information.

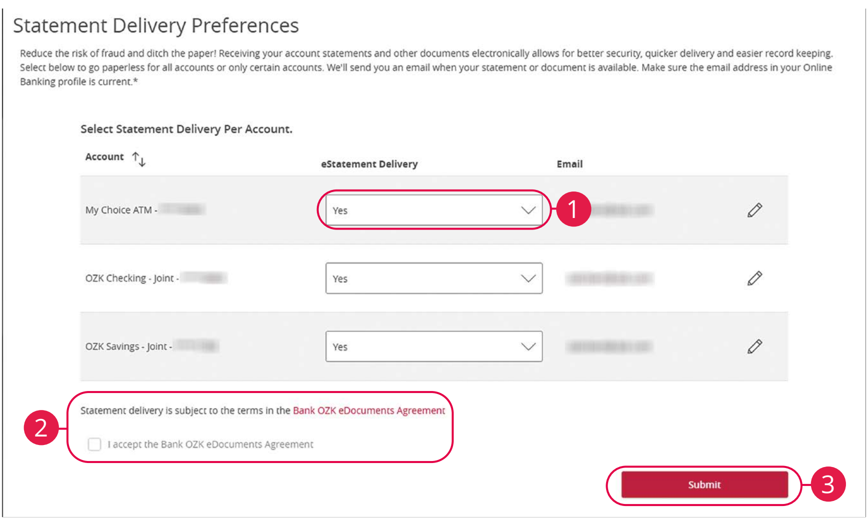
7. Click the **Done** button.

Preferences & Settings

Statement Delivery Preference

You can choose how you'd like to receive your monthly statements for your accounts. Paper statements are mailed directly to you, while eStatements are available within Online Banking. eStatements provide a safe, secure way to access your information anytime - without the risks of mail delivery - and you can easily print or download them from within Online Banking.

Note: Signing up for eStatements will automatically opt you out of paper statements.



In the **Preferences & Settings** tab, click **Statement Delivery Preference**.

1. Use the drop-down to enable or disable eStatement delivery.
2. Review and accept the "Statement Delivery Disclosure."
3. Click the **Submit** button when you are finished.

Preferences & Settings

High Contrast Mode

We want Online Banking to be useful and accessible to everyone. High contrast mode lightens the menu on the left side of the screen for better visibility.

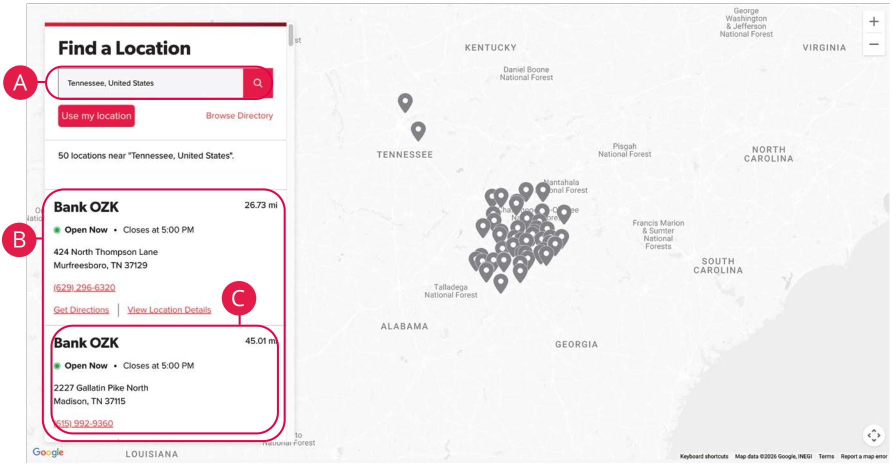
In the **Preferences & Settings** tab, click **High Contrast Mode**.

1. Check the box next to “Enable high contrast mode.”

Resource Center

ATMs and Locations

If you need to locate a Bank OZK branch or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



In the **Resource Center** tab, click **ATMs and Locations**.

A. The search bar allows you to find locations within a specific location.

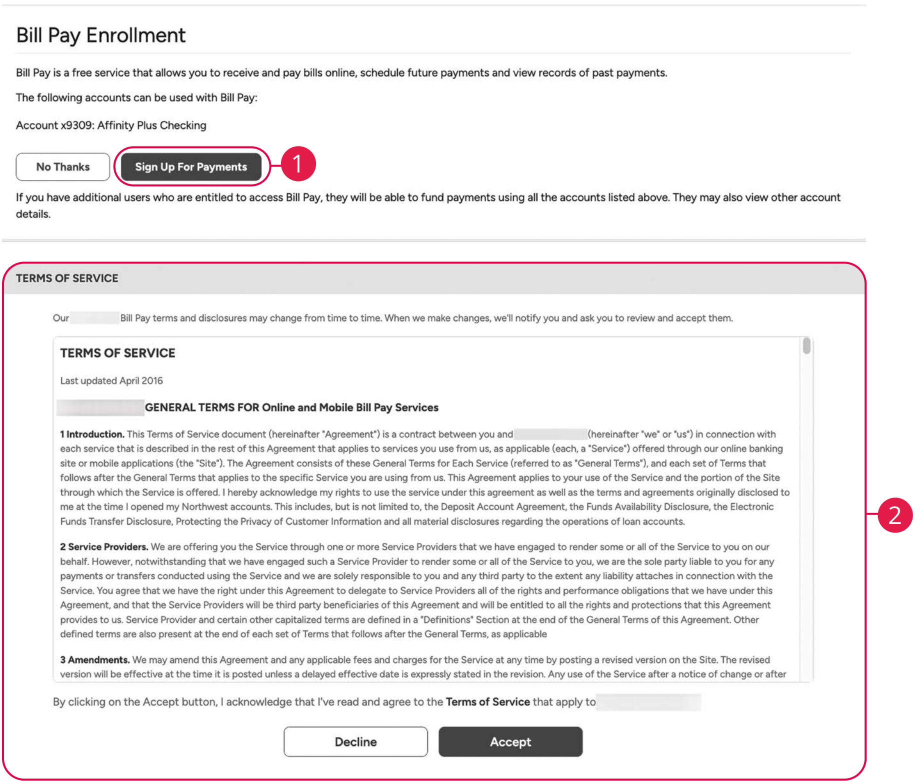
B. Details about branches or ATMs are displayed on the left side of the page.

C. Branches and ATMs are marked on the map within their specific locations. Click a branch for additional information.

Bill Pay

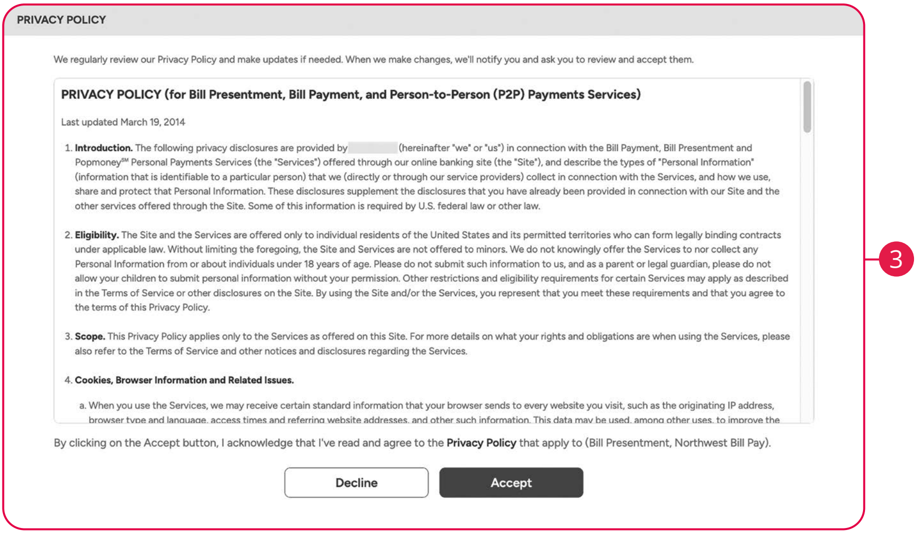
Enrollment

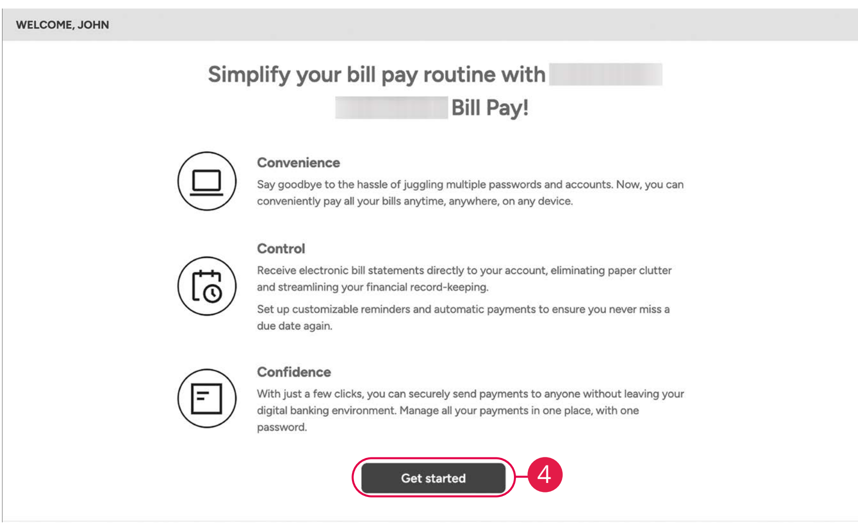
When you first click **Pay with Bill Pay**, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Select an account.
2. Click the **Sign Up For Payments** button.





3. Review the Terms of Service and click the **Accept** button.

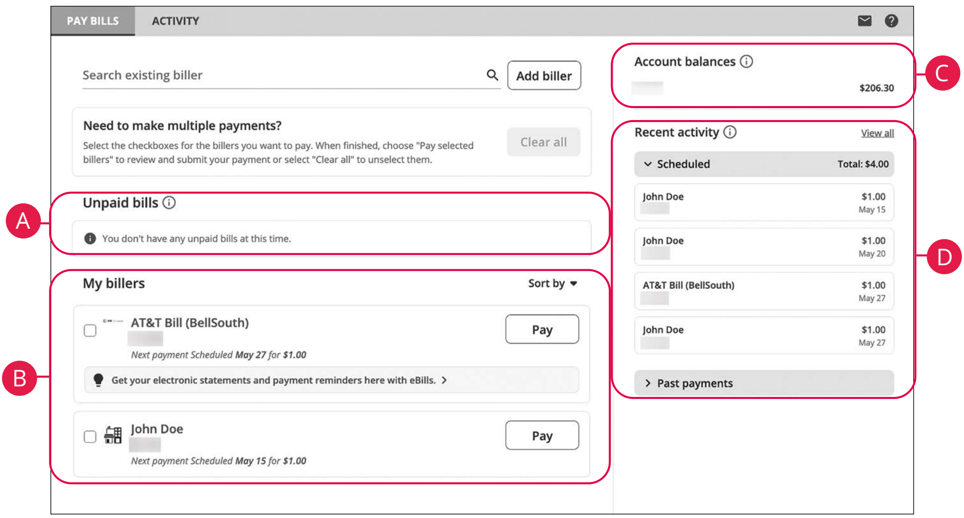
4. Review the Privacy Policy and click the **Accept** button.

5. Click the **Get started** button.

Bill Pay

Overview

Bill Pay from Bank OZK helps you easily manage your monthly finances. By linking your bills to your account, you can make payments, send checks electronically and keep everything organized in one convenient place.



In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

A. View a list of your unpaid bills.

B. View a list of your billers.

C. View your current account balances.

D. View your recent activity.

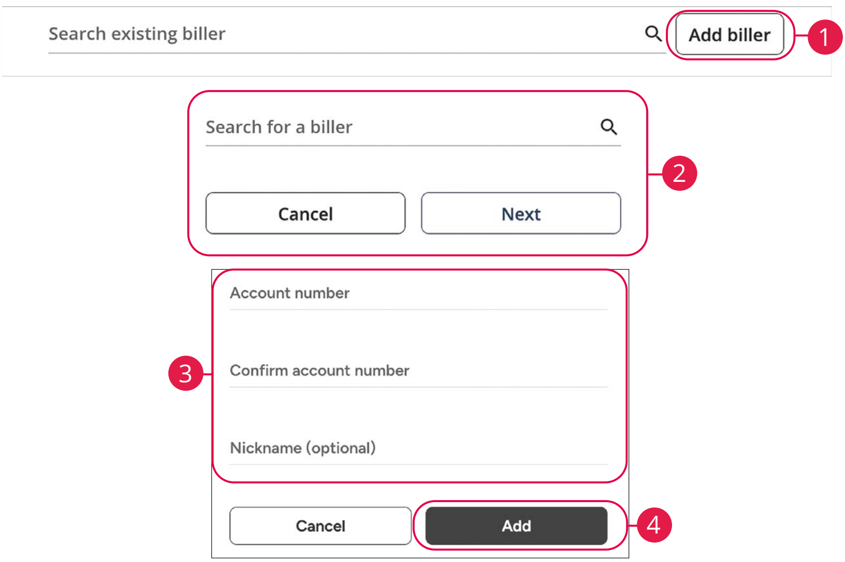
Bill Pay

Creating a Biller

The individual who receives your payments is known as a biller. You can pay just about any company, loan or account using Pay with Bill Pay. The information printed on your bill is all you need to set up a company as a biller. When creating your biller, there are two types of companies you can add: known and unknown.

Known Company

If the company you need to pay is preloaded in our database, you have the option to set up eBills. For more information, visit page 144.

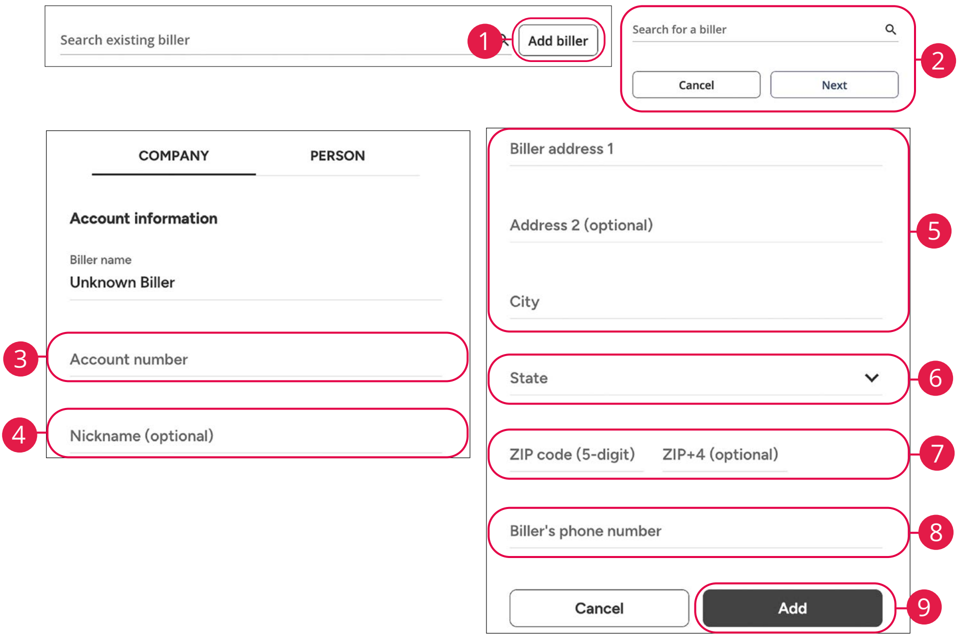


In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click the **Add biller** button.
2. Search for the biller, select it from the drop-down and click the **Next** button.
3. Enter the required information. Fields may vary depending on which company you are adding.
4. Click the **Add** button when you are finished.
5. You can then either make a payment or click the **Cancel** button to return to the Bill Pay home page.

Unknown Company

If you have a biller who is not in our system, you can add their contact information. You may not be able to send a Rush Delivery or sign up for eBills.

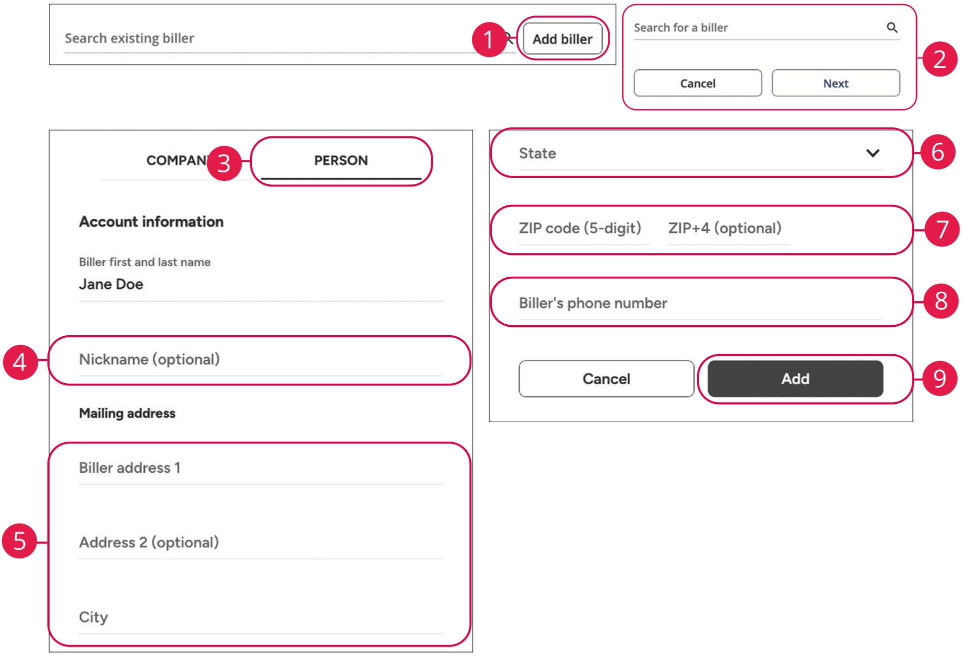


In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click the **Add biller** button.
2. Enter the biller's name and click the **Next** button.
3. Enter the biller's account number.
4. (Optional) Enter a nickname.
5. Enter the biller's mailing address.
6. Select the biller's state from the drop-down.
7. Enter the biller's ZIP code.
8. Enter biller's phone number
9. Click the **Add** button when you are finished.
10. You can then either make a payment or click the **Cancel** button to return to the Bill Pay home page.

Person

You can pay anyone, such as a babysitter, dog-walker or freelance worker, by creating them as a biller in Bill Pay.



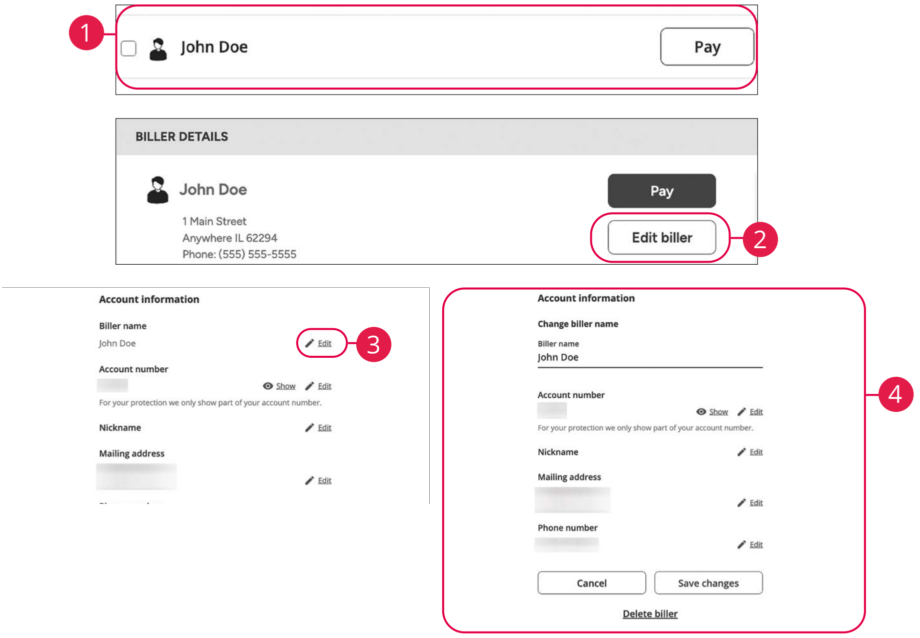
In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click the **Add biller** button.
2. Enter the biller's name and click the **Next** button.
3. Click the **Person** tab.
4. (Optional) Enter a nickname.
5. Enter the biller's mailing address.
6. Select the biller's state from the drop-down.
7. Enter the biller's ZIP code.
8. Enter biller's phone number
9. Click the **Add** button when you are finished.
10. You can then either make a payment or click the **Cancel** button to return to the Bill Pay home page.

Bill Pay

Editing a Biller

You can make changes to an existing biller at any time. This is especially beneficial if a biller's account number or contact information changes.



In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Select a biller.

2. Click the **Edit biller** button.

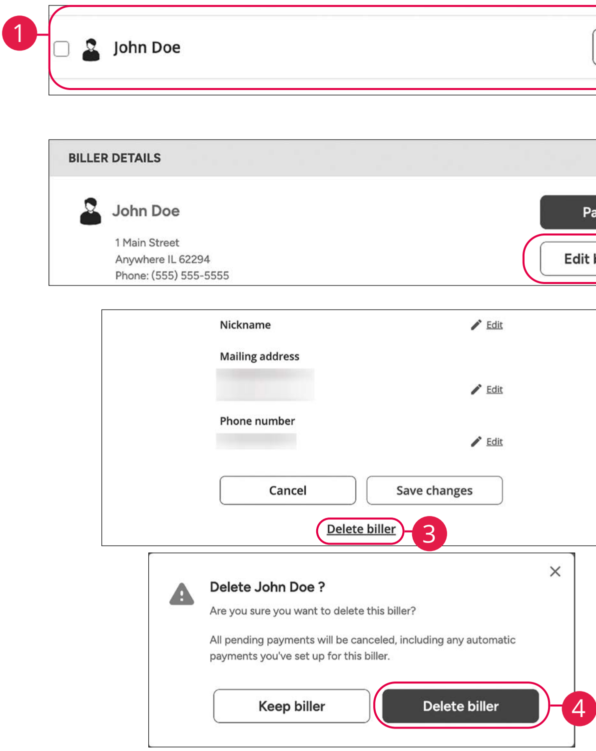
3. Click the "Edit" link next to the section you need to edit.

4. Make the necessary changes and click the **Save changes** button when you are finished.

Bill Pay

Deleting a Biller

If a biller is no longer needed, you can permanently delete them. This does not erase data from any existing payments. Any recurring payments to the biller will be stopped.



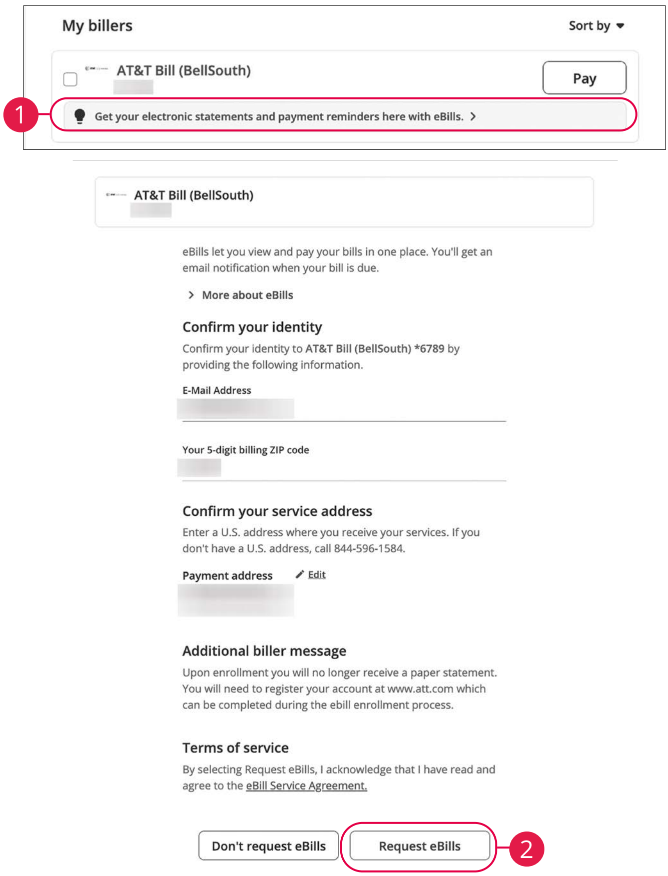
In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Select a biller.
2. Click the **Edit biller** button.
3. Click the “Delete biller” link.
4. Click the **Delete biller** button to permanently delete your biller.

Bill Pay

Enabling eBills

You can go paperless and receive your bills electronically within Bill Pay. Many major credit card companies, automotive finance companies and utility companies are preloaded in our system, and these present billers can be set up as an eBill.



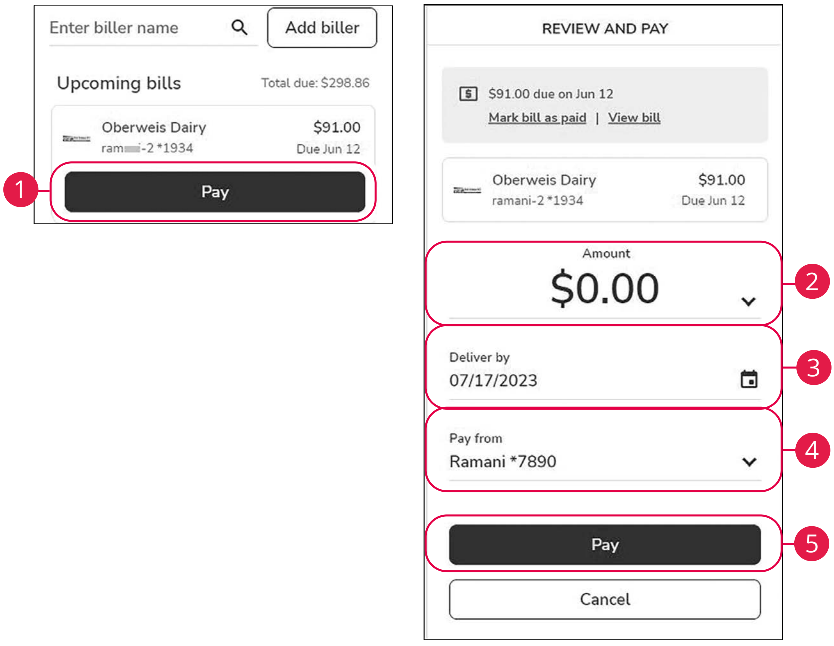
In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click on the “Get your electronic statements and payment reminders here with eBills” link.
2. Click the **Request eBills** button.

Bill Pay: Enabling eBills

Bill Pay

Paying eBills

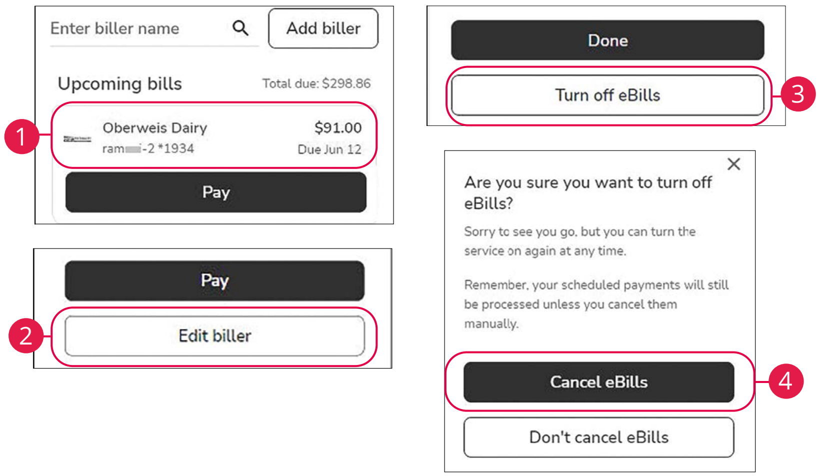


In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click the **Pay** button next to the ebill you would like to pay.
2. Use the drop-down to select an amount.
3. Use the calendar to select a delivery by date.
4. Select an account to withdraw from using the drop-down.
5. Click the **Pay** button.
6. Review the payment information.
7. Click the **Done** button when you are finished.

Bill Pay

Canceling eBills Service for a Biller



In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

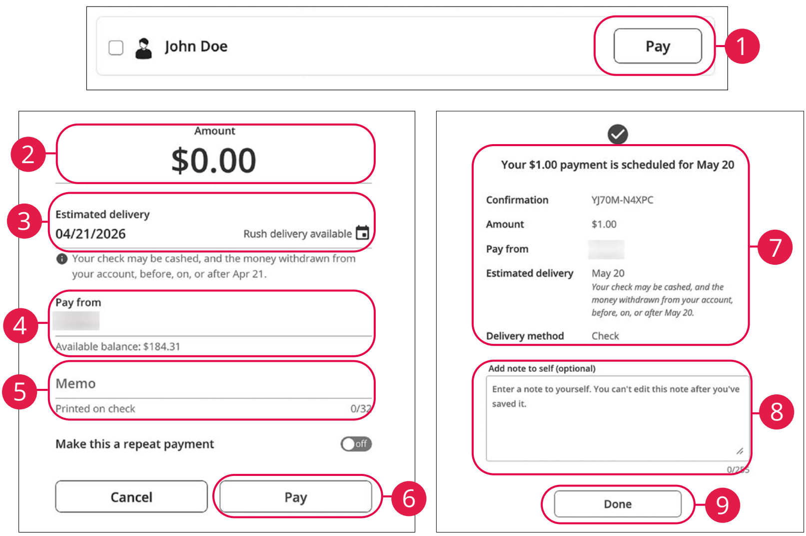
1. Select a biller.
2. Click the **Edit biller** button in the eBills section.
3. Click the **Turn off eBills** button.
4. Click the **Cancel eBills** button.

Bill Pay

Scheduling Payments

It is easy to pay your bills once you set up billers. When you click on the **Payments** tab, you will see all of the billers you have established so far. To pay a bill, simply find your biller and fill out the payment information beside their name.

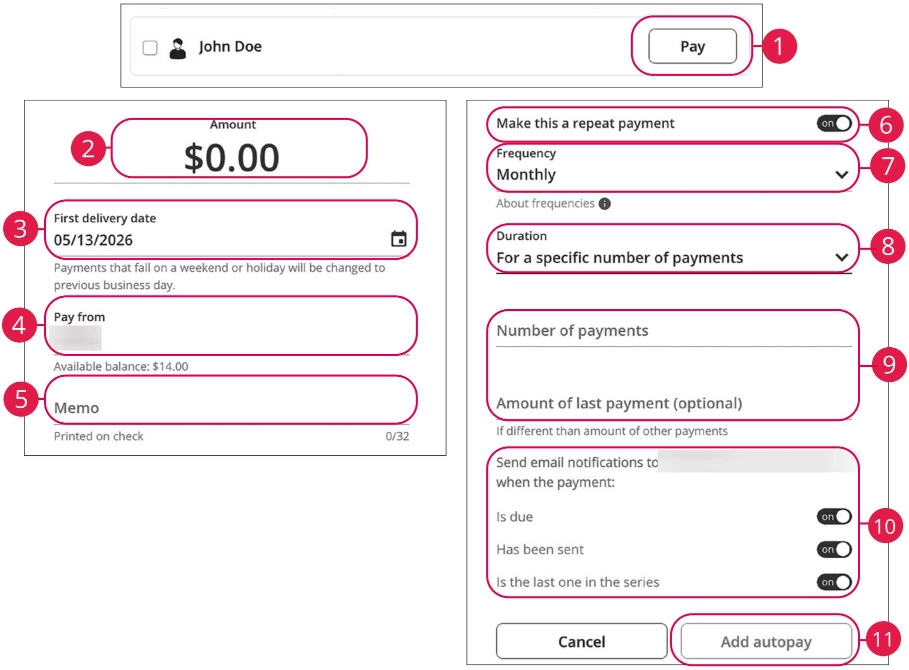
Single Payments



In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

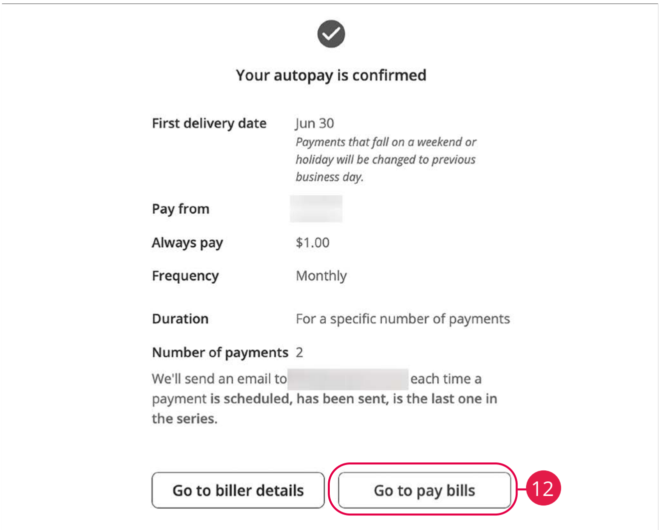
1. Click the **Pay** button next to the biller you would like to pay.
2. Enter the amount.
3. Use the calendar to select an estimated delivery date.
4. Select an account to withdraw from using the drop-down.
5. (Optional For Check Payments Only) Enter a memo.
6. Click the **Pay** button.
7. Review the payment information.
8. (Optional) Enter a note to self.
9. Click the **Done** button when you are finished.

Repeating Payments



In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

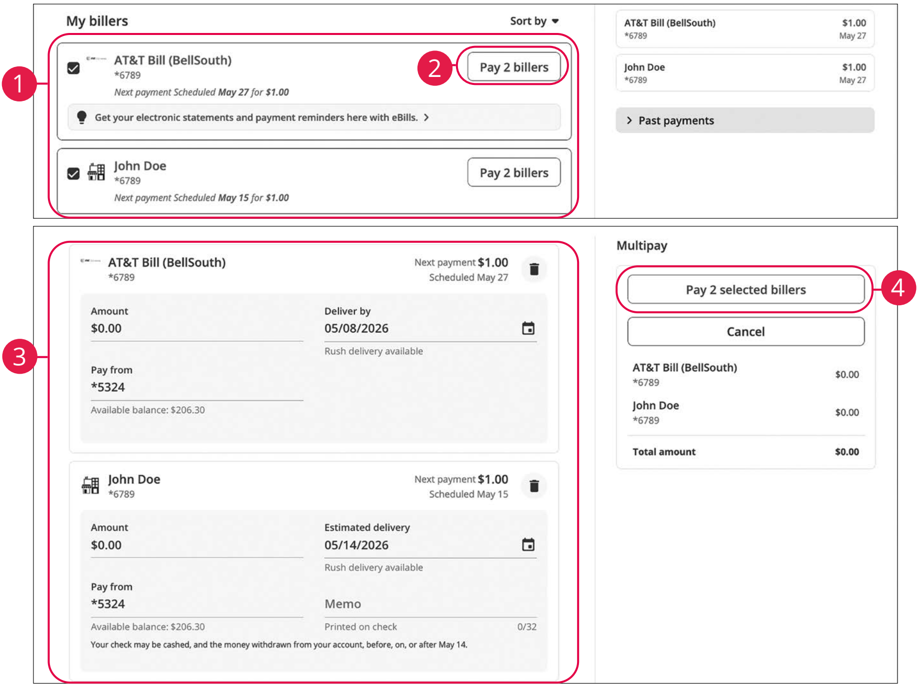
1. Click the **Pay** button next to the biller you would like to pay.
2. Enter the amount.
3. Use the calendar to select an estimated delivery date.
4. Select an account to withdraw from using the drop-down.
5. (Optional For Check Payments Only) Enter a memo.
6. Toggle the repeat payment to on.
7. Use the drop-down to select a frequency.
8. Use the drop-down to select a duration.
9. Enter the required information. This will vary depending on the duration that was selected.
10. Select any notifications you wish to receive.
11. Click the **Add autopay** button.



12. Click the **Go to pay bills** button to return to the bill pay home page.

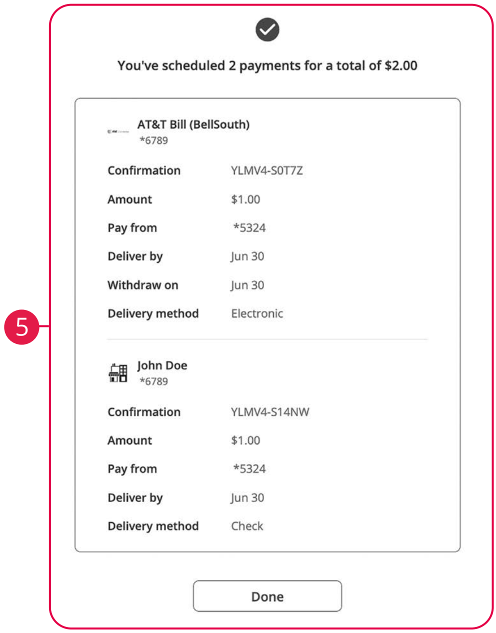
Multiple Payments

Note: Not available on mobile.



In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Select the biller/billers you would like to pay.
2. Click the **Pay billers** button.
3. Enter the required payment information for each biller.
4. Click the **Pay selected bills** button.

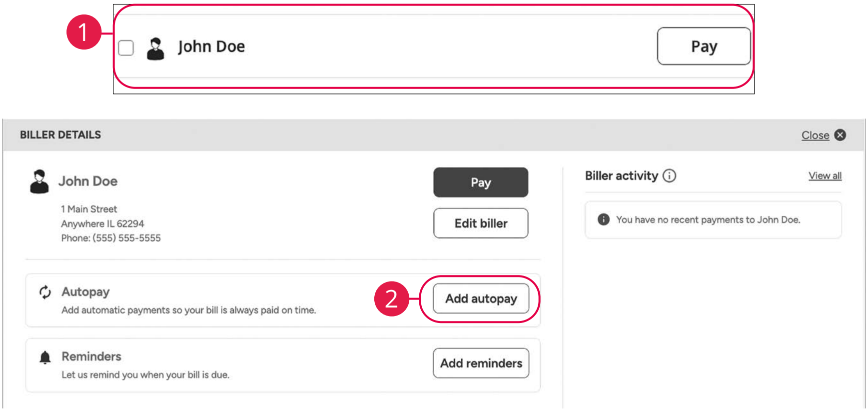


5. Review the payment information and click the **Done** button.

Bill Pay

Automatic Payments

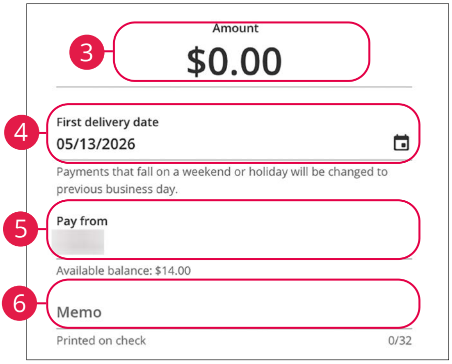
Our Automatic Payments feature keeps you ahead of your repeating payments. Setting up an automatic payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

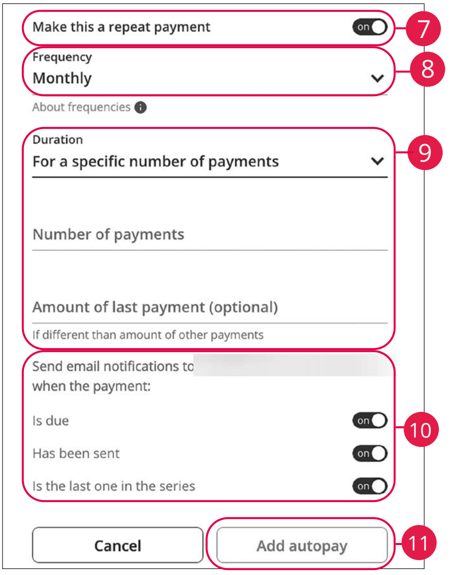


In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click the biller you would like to set up autopay for.

2. Click the **Add autopay** button.





3. Enter an amount.

4. Use the calendar to select a first delivery date.

5. Select an account to withdraw from using the drop-down.

6. (Optional For Check Payments Only) Enter a memo to be printed on the check.

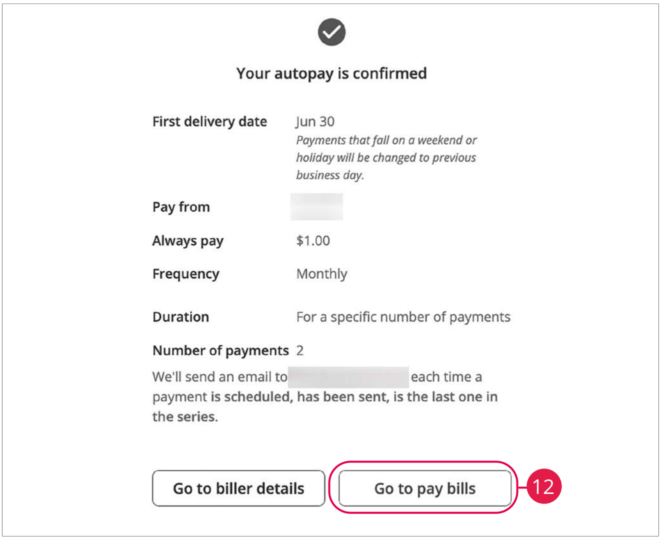
7. (Optional) Use the toggle to make this a recurring payment.

8. Select a frequency using the drop-down.

9. Select the duration of the payments using the drop-down and enter the necessary information.

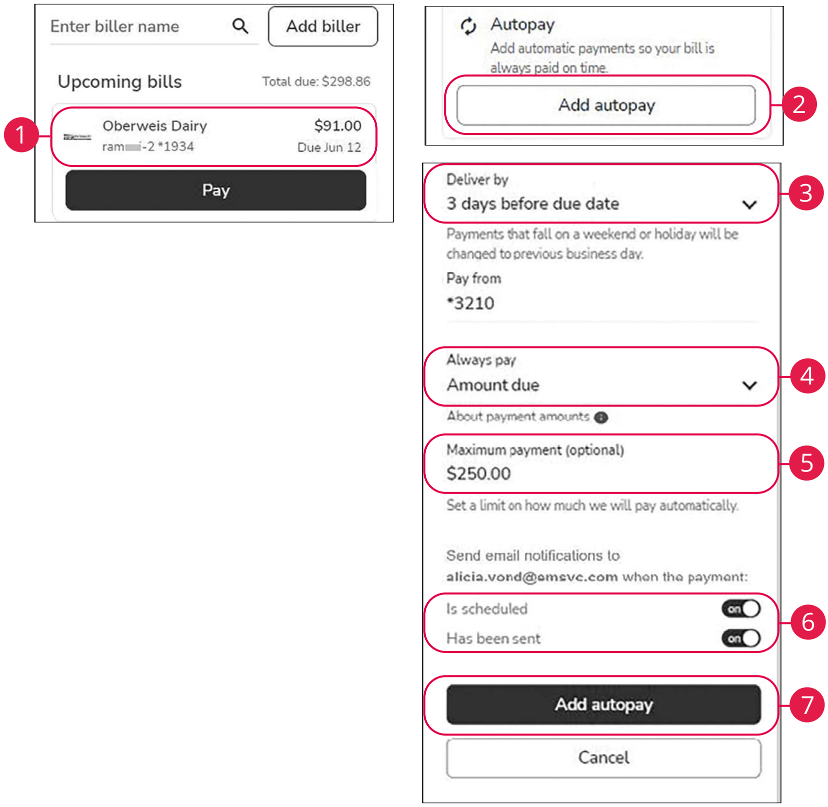
10. Use the toggles to indicate when you would like to be notified.

11. Click the **Add autopay** button when you are finished.



12. Click the **Go to pay bills** button to return to the bill pay home page.

Automatic Payments for eBills

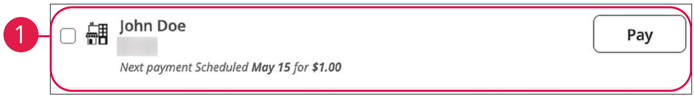


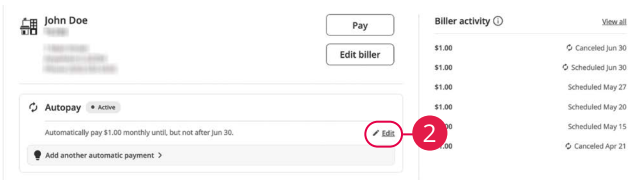
In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click the biller with ebills enabled that you would like to set up autopay for.
2. Click the **Add autopay** button.
3. Use the calendar to select a delivery by date.
4. Use the drop-down to select the amount due.
5. Enter a maximum payment amount. This is optional if you have not selected "Earliest Delivery Date" using the "Delivery By" drop-down.
6. Use the toggles to indicate when you would like to be notified.
7. Click the **Add autopay** button when you are finished.

Bill Pay

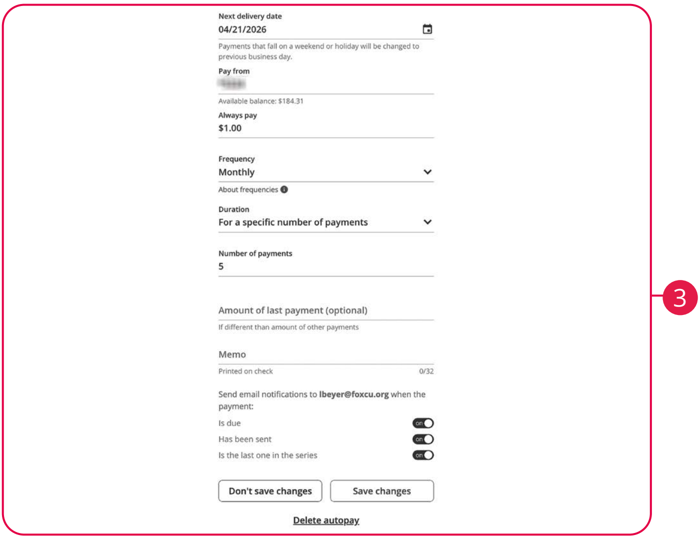
Edit an Automatic Payment





In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

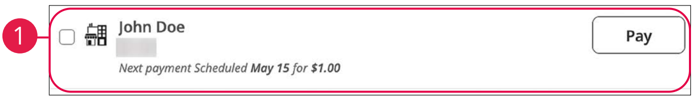
1. Click the biller with automatic payments enabled that you would like to edit.
2. Click the “Edit” link next to the automatic payment you would like to edit.

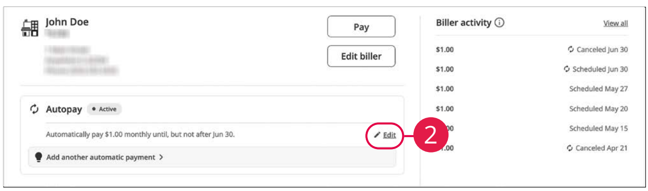


3. Make the necessary changes and click the **Save Changes** button.
4. Click the **Done** button.

Bill Pay

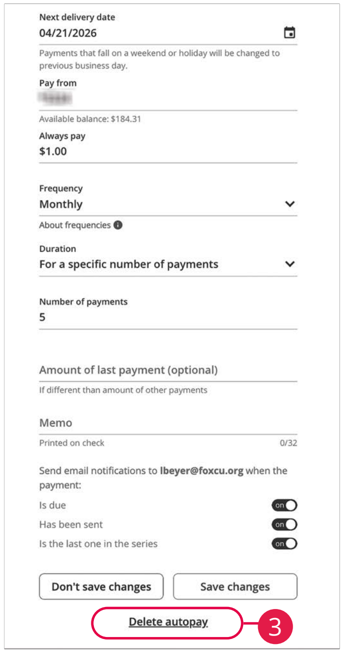
Delete an Automatic Payment

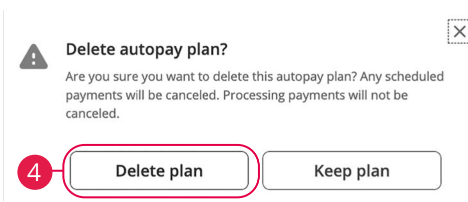




In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click the biller with automatic payments enabled that you would like to delete.
2. Click the “Edit” link next to the automatic payment you would like to edit.





3. Click the “Delete autopay” link.

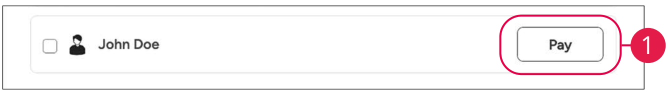
4. Click the **Delete plan** button.

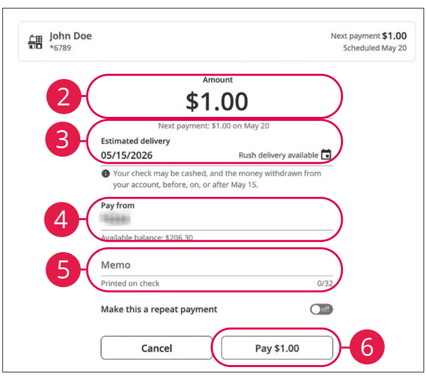
Bill Pay

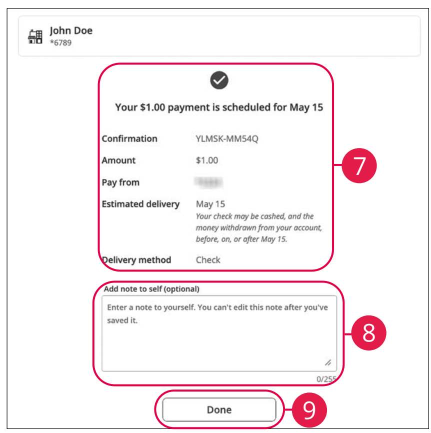
Rush Delivery

If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

A rush fee will apply. Please see our Schedule of Fees for details.







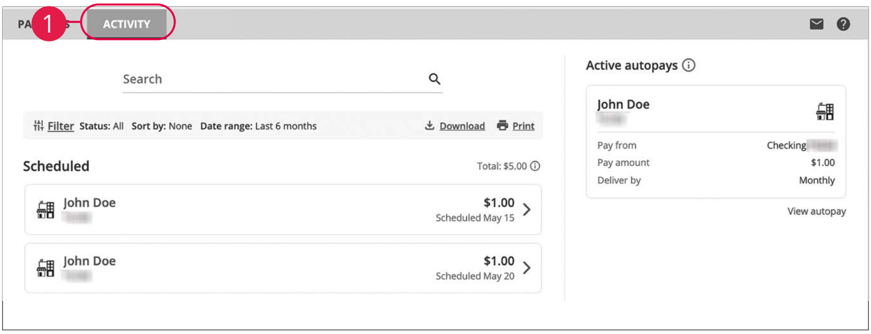
In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click the **Pay** button next to the biller you would like to pay.
2. Enter the amount.
3. Use the calendar to select an estimated delivery date.
4. Select an account to withdraw from using the drop-down.
5. (Optional For Check Payments Only) Enter a memo.
6. Click the **Pay** button.
7. Review the payment information.
8. (Optional) Enter a note to self.
9. Click the **Done** button when you are finished.

Bill Pay

Activity

Easily view your recent activity.



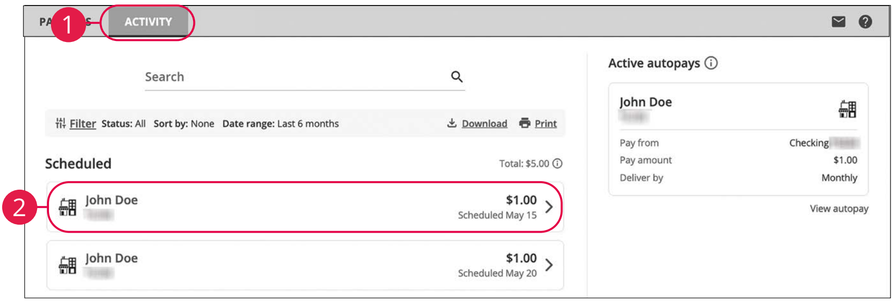
In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

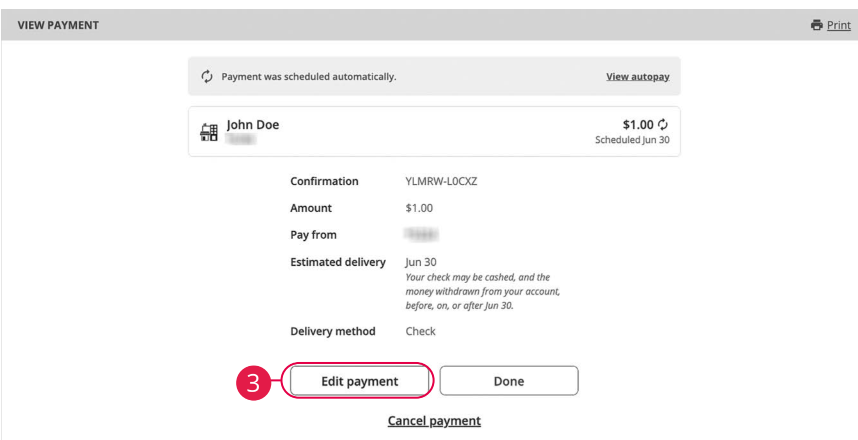
1. Click the **Activity** tab.

Bill Pay

Editing Pending Payments

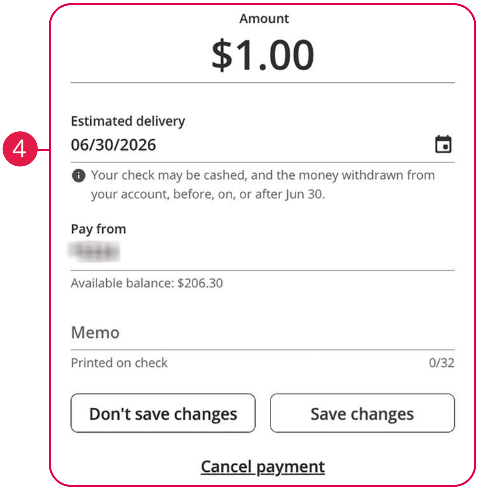
You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

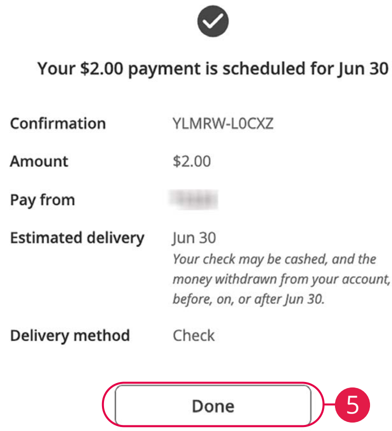




In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click the **Activity** tab.
2. Select the payment you would like to edit.
3. Click the **Edit payment** button.



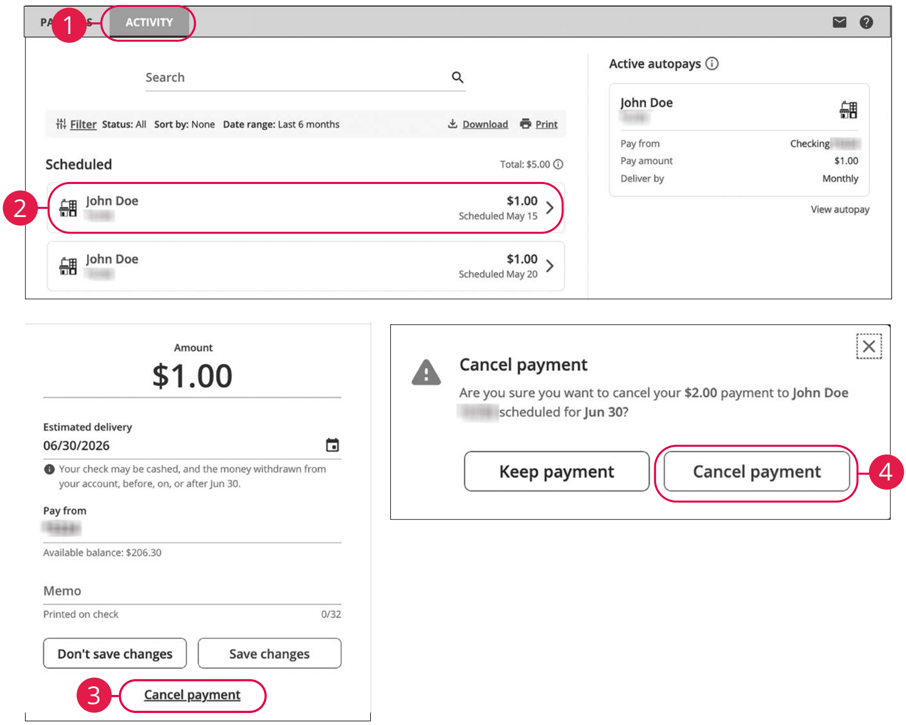


4. Make the necessary changes and click the **Save Changes** button.
5. Click the **Done** button.

Bill Pay

Canceling Pending Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



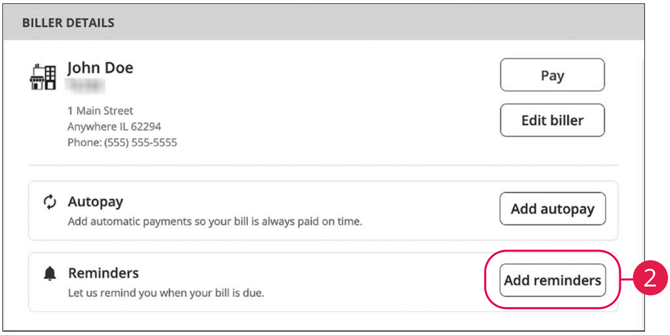
In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click the **Activity** tab.
2. Select the payment you would like to edit.
3. Click the "Cancel payment" link.
4. Click the **Cancel payment** button to permanently delete your payment.

Bill Pay

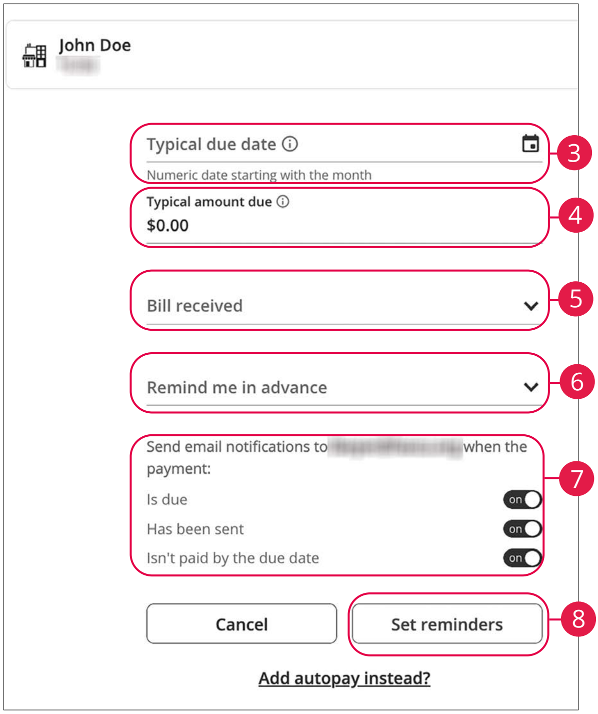
Creating a Reminder

Setting up a reminder within Bill Pay can help you make sure all of your bills get paid on time. You can set up reminders to let you know when an eBill is available, a recurring payment processed or when a transaction is scheduled.

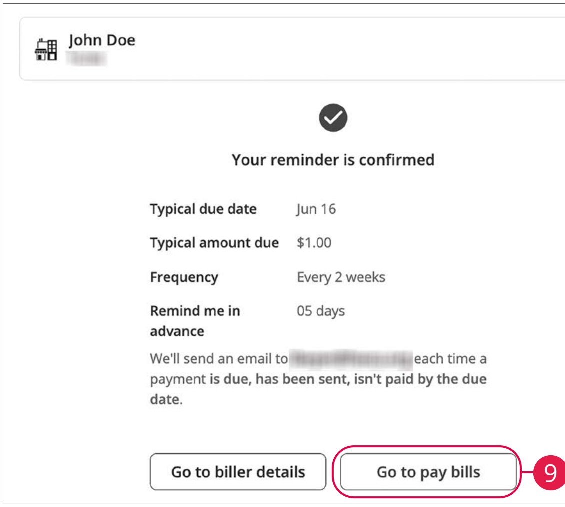


In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click the biller you would like to set up a reminder for.
2. Click the **Add reminders** button.



3. Use the calendar feature to select the typical due date.
4. Enter the amount typically due.
5. Use the "Bill Received" drop-down to select the frequency of the bill.
6. Use the drop-down to choose when to receive a notification.
7. Use the toggles to indicate when you would like to be notified.
8. Click the **Set reminders** button when you are finished.

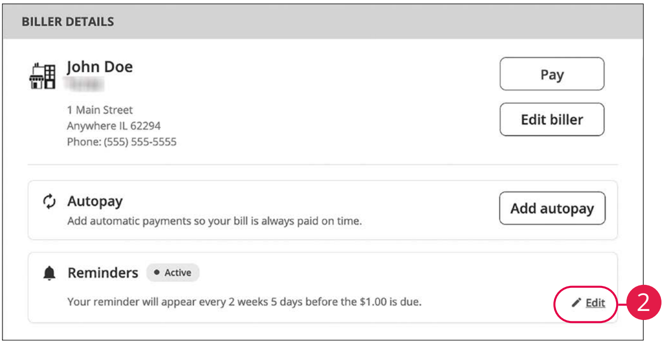


9. Click the **Go to pay bills** button to return to the bill pay home page.

Bill Pay

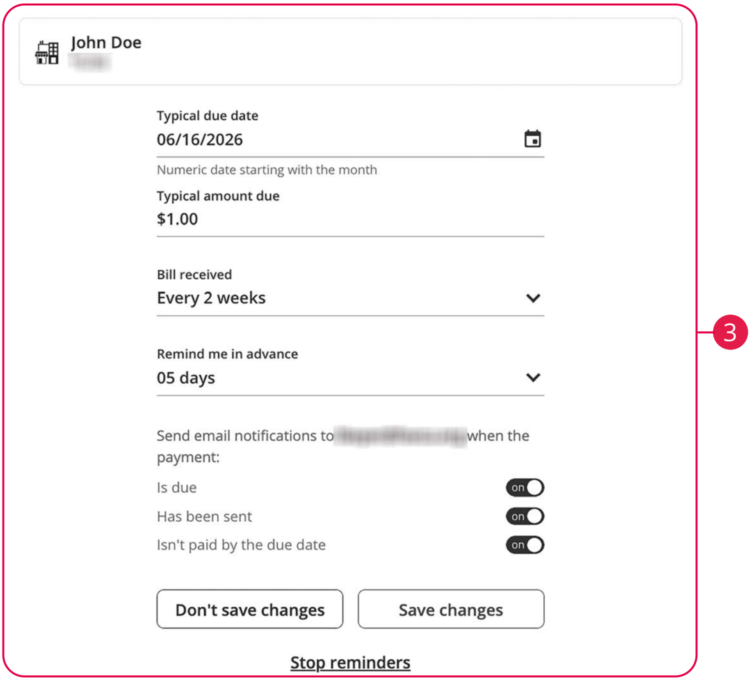
Editing Reminders

If details to a payment change, you can make updates to your existing reminders to ensure all payments are paid on time.



In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click the biller you would like to edit a reminder for.
2. Click the “Edit” link.

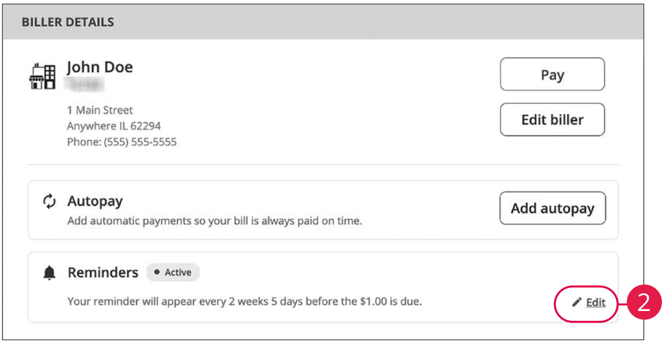


3. Make the necessary changes and click the **Save changes** button when you are finished.

Bill Pay

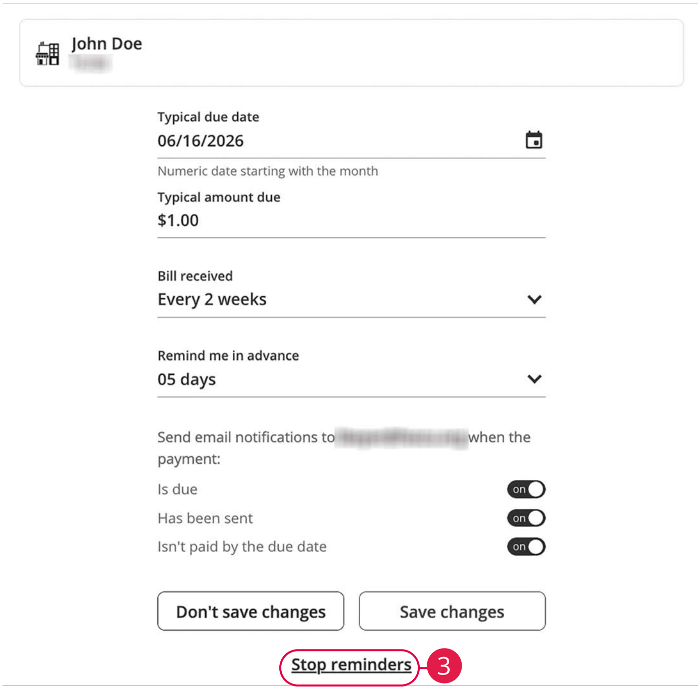
Deleting Reminders

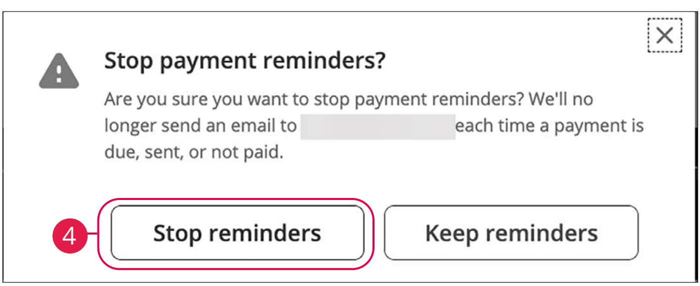
You can remove an existing reminder if it is no longer needed.



In the **Payments & Transfers** tab, click **Pay with Bill Pay**.

1. Click the biller you would like to edit a reminder for.
2. Click the “Edit” link.





3. Click the “Stop reminders” link.

4. Click the **Stop reminders** button.

Need help with your Online Banking access?

Call our Customer Care Center: **1-800-274-4482**

Bank OZK