



## ONLINE BANKING / MYBXS APP / ZELLE FREQUENTLY ASKED QUESTIONS

### **Why is BancorpSouth making this change?**

We've enhanced our features and services to better meet the needs of our customers. The enhanced technology allows customers to personalize their banking experience. With this change, customers will benefit from greater convenience and peace of mind.

### **Do I need to change my online banking password?**

No, existing online banking customers will use the same online banking login and password to take advantage of the enhancements. However, you may choose to reset your online banking password at any time.

### **Do I need to update my contact information?**

Yes, please confirm your information is up-to-date in the current online banking system. You will need to review your mobile number and your email address to confirm they are correct.

### **What can I do to prepare now?**

Customers who use Online and/or Mobile Banking need to log in to Online Banking on their desktop or laptop computer and review and update their mobile phone number and email address on file. This update cannot be made through the MyBXS Mobile App. This information MUST be accurate to ensure access to the new enhanced Online and Mobile Banking experience.

### **Will I need to do anything when I first login?**

The first time you login to the new system, customers will then see a prompt with three current phone numbers on file and need to select a phone number so a verification code can be sent. Once verified, the customer will then be asked to set up three (3) new security questions to continue. If the number is not correct, the customer should contact us at 1-888-797-7711 or [online@bxs.com](mailto:online@bxs.com).

### **How do I update my phone number and email in BXS Online Banking?**

- If you have logged in to Online Banking from a desktop or laptop computer in the past 7 days, follow these steps:
  - Log in to Online Banking through a desktop or laptop computer
  - Once you are logged in to Online Banking, click the "Customer Service" tab
  - Under the "Personal Information" box, complete two actions:
    - Select "Change Telephone Number" and review the current information on file and update if necessary
    - Select "Change Email Address" and review the current information on file and update if necessary
- If you have not logged in to Online Banking from a desktop or laptop computer in the past 7 days, you may be prompted to complete verification of your phone number and email address before you can access your account.

### **Do I need to download a new MyBXS Mobile Banking App?**



No, if you currently have your mobile device(s) set to automatically upload, it will push out the new MyBXS App upgrade. If you do not have your device(s) set to automatically upload, the next time you login, you will see a prompt to update. You will then be able to take advantage of the mobile banking enhancements.

If you already use our MyBXS App, make sure you update your current phone number within the desktop version of online banking or contact us at 1-888-797-7711 OR [online@bxs.com](mailto:online@bxs.com).

**Do I need to re-register again for online banking?**

No, although your account might look a bit different when you log in. If you do not currently have online banking, you will need to register.

**How will this affect my account(s)?**

If you are a BancorpSouth customer that uses online banking and/or mobile banking, you will experience a new look when you access your account and you will have enhanced features and services.

**Will I still have access to BudgetWi\$e?**

No, this service will be removed and replaced with Spending.

**Will this cost me anything?**

No, these services come at no additional fee. Your banking plan will not change and any fees (if applicable to your account) will not be affected.

**Will all of my Alerts be transferred with this upgrade?**

The Maturity Alerts will not be transferred to the new mobile and online banking environment. Customers will need to re-enroll for that specific alert.

**Will I be able to view my BXS bank accounts and BXS personal credit card(s) together?**

Yes, you will now see BancorpSouth accounts in one convenient location.

**How do I add my BXS credit card(s) account to online banking?**

In the new Online Banking system, visit Profile > Customer Service > Request to Add Account. Once confirmed by BancorpSouth, the credit card account will be added.

**Will I still have all the same features available on the credit card site on bancorpsouth.com?**

Yes, and you will have the additional tools and features that come with the BancorpSouth online banking service.

**Which mobile operating systems does the MyBXS Mobile App support?**

The new mobile banking app is available for iPhone (App Store) and Android (Google Play) users.

**Does the new MyBXS Mobile Banking App support Windows phones?**

The app does not currently support the Windows phone at this time. However, users with Windows phones can access Online Banking via their web browsers.

**How can I access the new MyBXS Mobile Banking App?**



iPhone and Android users can download the app through the iOS App Store and Google Play Store: <https://www.bancorpsouth.com/checking/additional-services/online-services/mobile-services/mybxs-app>

### **SOME OF THE NEW FEATURES AND SERVICES TO HIGHLIGHT:**

**Other BXS Customer Account Transfers** - You can now transfer funds into **another BancorpSouth customer's account** by adding the account number and creating the transfer.

**Expanded real-time alerts** - We now provide more alerts including Check Cleared Alert, Daily Loan Due Alert, Maturity Alert, Transaction Alert, Secure Message Alert and they can all go to email and/or text which will be provided on the same day.

**Expanded loan payment transfers** - Now you can make a transfer into a loan to make a principal only payment, interest only payment, and pay a late charge. In the past, the customer had to contact the call center to make these types of payments.

**Out of band authentication** - In our previous mobile app, you were not able to get a Security Verification code. With the new updates, customers will be able to set up both Security Questions AND a Security Verification code.

**External transfers**- Now external transfers will be available on desktop and mobile app. In our previous version, it was desktop only.

**Bill Pay payee set up** - In the new mobile app, customers will be able to add a payee to bill pay and make a payment.

**Messages** - Secure messages are available within the mobile app and not just Desktop.

**Alerts** - Available to set up in the Mobile app including Mobile Balance Alert, Check Cleared Alert, Daily Balance Alert, Loan Due Alert, Maturity Alert, Transaction Alert, and Secure Message Alert.

**Bio-metrics** - Touch ID and Facial Recognition options are available with mobile app depending on the mobile device.

**Quick balance**- You can set up Quick Balance, which will allow you to push a button on the app to get the account balance without having to log into the mobile app.

**Access Accounts in One Place** - with the enhanced online banking and MyBXS Mobile App, you will now be able to access all of your accounts including personal credit card information in one location without having to log in to a separate site.