



Bank OZK's New Online + Mobile Banking Frequently Asked Questions

Bank OZK's new Online and Mobile banking platform will launch on Monday, September 16. Here's all you need for an easy transition!

Will you have a new mobile banking app?

Yes. On Monday, September 16, the current Bank OZK mobile app will prompt you to update to the new OZK mobile banking app. Simply launch the current app and follow the prompts to update to the new OZK mobile banking app.

Current Mobile Banking App	New Mobile Banking App as of September 16
 <p>Bank OZK Mobile Finance ★★★★★ 3.54K</p> <p>OPEN</p>	

Will I still access the old Bank OZK mobile app?

On Monday, September 16, the existing Bank OZK mobile app will prompt you to update to the new OZK mobile banking app. You will no longer have access to the old app.

Will I still log in to online banking at ozk.com?

Yes, you will continue to log in to online banking at ozk.com when using a browser.

How do I activate online and mobile banking as of September 16?

- ◇ Upon the initial login to mobile banking or online banking using a computer, you will use your current User ID and Password.
- ◇ Select a phone number to receive a confirmation code through text or call. Enter the confirmation code to verify your identify.
- ◇ Don't see your number in the drop-down box? Click "I can't be reached at any of these numbers" for an alternative verification method.
- ◇ Select and answer three security questions.
- ◇ Create a new password at least eight characters in length, using at least one capital, one lower case letter and one number.
- ◇ Accept the new terms and conditions.
- ◇ You will now be successfully enrolled in the new online and mobile banking platforms. If you use both the mobile app and online banking using a desktop or laptop, you will only need to complete these steps one time, on either a mobile device or your computer.

Why is Bank OZK updating to a new Online and Mobile Banking Platform?

Our new Online and Mobile Banking platform features a new clean, modern look, easy to use navigation and is a foundation for which we can add exciting enhancements in the future. In addition, the new platform includes the most advanced security technology with enhanced reliability.

Will I still have access to all of the features I currently use?

Yes, our new platform offers all of the convenient features that you already use and love.

I use Bill Pay and External Transfers. Will all of my payments and external transfers process as scheduled during the transition?

Any bill payment and external transfer scheduled before Friday, September 13 at 5:00 am ET will process as normal. The Bill Pay and External Transfer services will be unavailable from Friday, September 13 at 5:00 am ET until Monday, September 16 at 8:00 am ET when we officially switch to the new platform. Users cannot view, add or cancel any payments or external transfers during the transition time.

Please contact our Customer Care Center at [1-800-274-4482](tel:1-800-274-4482) if you need assistance with Bill Pay or External Transfer services.

What steps can I take to ensure a smooth transition of my records in Quicken or QuickBooks?

Detailed instructions for modifying your Quicken and QuickBooks settings to ensure the smooth transition of your data are available. Please [click here](#) and select the instructions based on your Intuit service and device.

How do I prepare to have my transaction data updated if I use Intuit's Mint service?

Mint recommends that you not log in to Mint.com until September 23 for a successful update. Please [click here](#) for detailed information.

I use the CardValet app for debit card controls. Will there be any changes?

Yes, with the launch of our new mobile banking app, you now have the opportunity for a seamless card monitoring tool within the convenience of your Bank OZK mobile banking app. This service, OZK Cards, offers the same features as CardValet but more conveniently accessed through your new Bank OZK mobile banking app.



To get started with debit card monitoring and controls, download or update to the new Bank OZK mobile banking app.

If you are an existing CardValet user, it is important you follow these steps, in the order listed, to **unregister** from CardValet and **register** for OZK Cards.

Existing CardValet Users

- ◇ Unregister from CardValet by launching the CardValet app and accessing “Manage Portfolio” in CardValet.
- ◇ Uncheck your cards and accounts and tap OK.
- ◇ The app will state: “If you decide not to check any items you will be unsubscribed from the service.” You will tap “Unsubscribe.”
- ◇ Please exit the app and delete the CardValet app.
- ◇ Access the new Bank OZK mobile app. In the More section, select OZK Cards.
- ◇ You will be directed to your app store to download OZK Cards.

- ◇ Download OZK Cards. Then select the Bank OZK debit card(s) you wish to enroll. Recreate the settings and alerts you had in CardValet.
- ◇ You will retain the OZK Cards app, but you will now access your card controls seamlessly through your OZK mobile banking app.

New OZK Cards users who are not enrolled in CardValet

We are pleased to offer you a way to control and protect your Bank OZK debit card through our OZK mobile banking app. Enrollment is easy!

- ◇ Access the new Bank OZK mobile app. In the More section, select OZK Cards.
- ◇ You will be directed to your app store to download OZK Cards.
- ◇ Download OZK Cards, then select the Bank OZK debit card(s) you wish to enroll. Create the customized alerts and controls you'd like to monitor and protect your debit card(s).
- ◇ You will retain the OZK Cards app, but you will now access your card controls seamlessly through your OZK mobile banking app.

Who can I contact for help?

All of our community bankers can help you with the transition to OZK Online + Mobile Banking. Please contact our Customer Care Center at [1-800-274-4482](tel:1-800-274-4482) or info@ozk.com.

Our Customer Care Center team members are available Monday through Friday from 7 am to 6 pm CT and Saturday from 7 am to 12 pm CT.