

Frequently Asked Questions

Q. What type of cell phone do I need?

A. It works with any web-enabled mobile phone device whose network allows secure SSL traffic.

Q. How do I know if my transfer or bill payment was entered successfully?

A. Each time you make a transfer or bill payment, a confirmation Text Message will be sent to your phone. You will also see a confirmation number on your screen.

Q. What happens if I lose my phone?

A. Since your account data is not stored on your cell phone, your information cannot be stolen.

Q. What do I need to do if I get a new phone?

A. If you simply get a new phone, but are using the same phone number and provider, no changes on your part are necessary. If you switch providers and/or phone numbers, log in to your NetTeller account via the Internet and update your information on the **Options > Mobile Settings** page.

Q. Can I use any phone to access my accounts?

A. Yes. You can access your accounts via any mobile device that is web-enabled and allows secure SSL traffic. The only difference is that Text messages will be sent to the device entered when enrolling for mobile banking, not any device from which you perform a transaction.

Q. What if I can't get my phone to work with Internet Banking?

A. Your phone will need to meet the following minimum requirements:

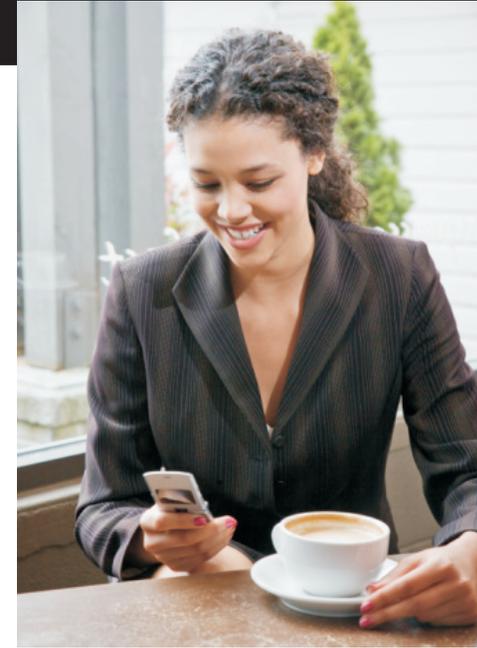
- 1) You must first enroll through traditional NetTeller Internet Banking
- 2) Your mobile device must be web enabled and must allow secure SSL traffic. (You may need to contact your mobile provider to determine this.)

Q: Is it secure?

Yes. Information is not stored on your phone. Text messages do not contain personal financial information. CellTeller uses the same security standards as NetTeller.

OHIO VALLEY BANK

CellTeller User Guide



Questions or Comments? Contact us at:

www.ovbc.com

or 1.877.893.2265

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Log Into NetTeller

To log into NetTeller go to the Ohio Valley Bank home page at: www.ovbc.com.

Enter your NetTeller ID and your NetTeller Password. Click the Login button. The Account Listing Page will be displayed.

Enrolling for CellTeller

Click the Options tab at the top of the page, then click the Mobile Settings tab.

Check the box next to Activate mobile banking access to enroll for CellTeller.

Check the box next to any accounts you want to be able to access from your cell phone. You may choose one or all of your accounts. You can edit this selection at any time.

Enter your mobile phone number in the boxes provided.

Select your wireless provider in the drop-down menu provided. AT&T Customers: If you began your relationship with Cingular and they were converted to AT&T Wireless, please list Cingular as your provider in this box.

Review the Mobile Banking Agreement and click **I Agree**.

A Text Message with enrollment confirmation will be sent to your cell phone following the completion of the Mobile Settings.

You may now begin using your cell phone to access your accounts.

Troubleshooting

Data Server Unavailable, Network Connection Lost, Network Not Available and other similar messages indicate a dropped call on the part of your cell phone service provider.

The most common cause of dropped calls are low cell phone signal strength.

CellTeller How-To

Log Into CellTeller

Access the OVBC mobile site at cell.ovbc.com and enter your ID and Password. Choose one of the following options below from the Main Menu.

Viewing Alerts

Select **View** from the Main Menu.
The Alerts option only displays if you have Alerts to view.

Viewing Transactions

Select **My Accounts** from the Main Menu.

From the list of accounts select which account you want to view. A summary screen with your **Account Balance** displays.

Select **Transactions** from the summary screen. Transactions from the last 15 days display in groups of 4 transactions per page. Select the date for transactions details. Select **Back** to return to the list of transactions.

From the transaction list select **Accounts** to return to the list of accounts or **Main Menu** to return to the main menu.

Transfer

Select **Transfers** from the Main Menu.

Choose the account to transfer funds *from*.

Choose the account to transfer funds *to*.

Enter amounts in the dollars and cents fields and select **Submit**. Tip: Some phones will display the cents field below the dollar field.

An indicator that the transaction is sending displays.

A confirmation message and number display after the transfer is complete and a Text Message will be sent to confirm the transfer.

Use NetTeller internet banking on your computer to scheduling recurring transfers.

Pay Bills

Before you begin paying bills in CellTeller, use NetTeller internet banking on your computer to enter information for the people you pay.

In CellTeller, select **Pay Bills** from the Main Menu.

Select the Payee you wish to pay.

Select the pay-from account and continue to the next screen.

Enter amounts in the dollars and cents fields and select **Submit**.

An indicator that the bill payment is sending displays. Payments setup in CellTeller are one-time, immediate payments.

Just as in NetTeller, payments are processed Monday through Friday at 3:00 a.m. and 1:00 p.m. eastern time. Payments made over the weekend or on a federal holiday are processed at the next scheduled processing time. For instance, a payment made on Saturday is processed during the 3 a.m. processing on Monday. Payments made by check should be sent at least 10 business days before the due date. Payments sent electronically should be sent at least 4 business days before the due date.

A confirmation message and number display after the bill payment is complete.

A Text Message will be sent to confirm the transfer.

**You can only set up one-time immediate bill payments via mobile banking. Payments will process during the next bill pay processing time.*