

## Make ovbc.com Your Home Page

These are directions for Internet Explorer, other browsers or other versions of this browser may differ slightly.

Open your internet browser  
Click on the Tools Menu  
Select Internet Options  
Type in [www.ovbc.com](http://www.ovbc.com) on the address line

 OHIO VALLEY BANK.

# NetTeller User Guide

## Frequently Asked Questions

### **Q: What happens if I forget my password?**

A: You are allowed three password attempts, and on the 3rd attempt, if invalid, you will be locked out of the system. If you are locked out you will need to contact the Internet Call Center for help, phone toll free at 1-877-893-2265.

### **Q: How late in the evening can I make transfers?**

A: The transfer cut off time for current day's business is 11:00 pm (EST) Monday through Friday.

### **Q: What happens if I don't log off of the system?**

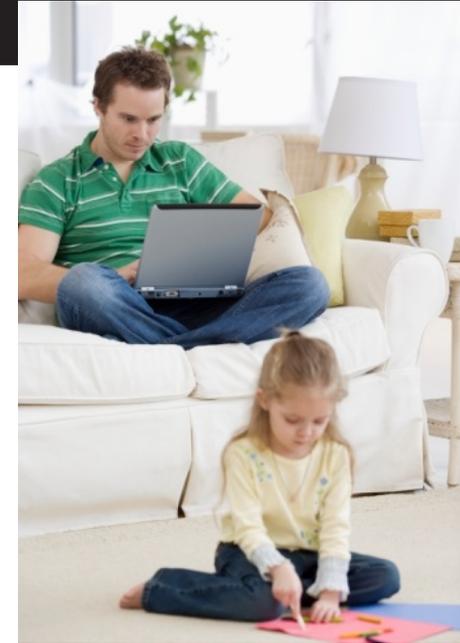
A: By default, Online Banking has a 10 minute time out feature, so if the system is not used for 10 minutes, then the user will be inactive and will have to log in again.

### **Q: What kind of browser do I need?**

A: NetTeller's preferred browser is Microsoft Internet Explorer 7.0. Online Banking also supports Netscape Navigator 7.0 and higher, Microsoft Internet Explorer 5.5 and higher, AOL 7.0 and higher, and Firefox. The browser must support SSL encryption.

### **Q: Why can I go to your web page but I can't read any information on it?**

A: This is because you are viewing our site with an older browser. Contact your browser vendor and update your browser to a later version. Not only will you be able to see the site better but an updated browser provides more security.



Questions or Comments? Contact us at:

[www.ovbc.com](http://www.ovbc.com)

or 1.877.893.2265

Email: [callcenter@ovbc.com](mailto:callcenter@ovbc.com)

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## Log Into NetTeller

To log into NetTeller go to the Ohio Valley Bank home page at:

[www.ovbc.com](http://www.ovbc.com) or [www.ohiovalleybank.com](http://www.ohiovalleybank.com)

Enter your NetTeller ID and click Submit. After verifying your OVB SecurePic image, enter your password and click Submit. The Account Listing Page will be displayed.

## First Page: Account Listing

This section allows you to view your account balances all in one screen.

Pseudo names are used to identify your accounts. These descriptions may be changed by the user by going into the Options section of NetTeller.

The "Balance" column tells you how much money is currently available in each account. The balance that shows here is your "Current Balance" which does not include Bounce Protection (if available).

"Status" column is used to display messages about your account, such as "paid off" for a loan or "closed" for a CD that has matured.

To see other account options, click on the Select Option drop down box and click on your selection. You can select from:

**Transactions**  
**Download**  
**Statements**

**Stop Payments**  
**Transfers**  
**Account Info**

## Transactions

This section allows you to view the most current transactions that have occurred on your account. From this area, view check images, download, and search to find specific transactions.

## Download

This area allows you to download your account transactions for use in Quicken, QuickBooks, Money, Excel, or a basic text file.

## Statements

This screen allows you to see statements for the past year to date. The statement is available in three formats: .pdf, text, or html.

## Stop Payments

If you wish to place a stop payment on a single check, you may select this function. Complete all fields designated by an asterisk.

After completing all of the information, click "Submit".

You will next be asked to Confirm the Stop Payment. View the summary and click on Confirm if it is correct.

If you need to stop payment on more than one check or if you need to stop payment on an ACH (Electronic) item, please call OVB's customer service at 1-800-468-6682. Normal fees apply.

Click on Current to view a list of all stop payments that have been placed. You can also edit or delete stop payments from this screen. Please note that the stop payment fee is not refunded if the stop payment is deleted.

## Transfers

You may choose this option to create a new transfer or loan payment.

Select the account that you wish to transfer the funds from.

Select the account you wish to transfer (or make a loan payment) to.

If the transfer is a loan payment, select the payment option.

Enter the dollar and cents amounts in the boxes provided.

Select how often you want to make this transfer. It can be made one time, weekly, bi-weekly, semi-monthly, monthly, monthly at the end of the month, quarterly, semi-annually, or annually. Reoccurring transfers require you to input an expiration date.

Enter the transfer date. You can postdate the transfer.

You can enter a message in the memo box to remind you of the purpose for the transfer.

When finished entering the information, click the "Submit" button.

You will receive a confirmation number. Your accounts will immediately be updated to reflect the transfer.

Transfers made before 11:00 p.m. Monday through Friday (excluding federal holidays) will be processed for the current business day. Transfers made after 11:00 p.m. will be processed for the following business day.

You can also view, edit, or delete scheduled transfers from this screen by clicking on "Pending".

## Account Info

This area provides the account's "Available Balance" which includes Bounce Protection (if available for the account). It also shows other important information about the account including interest earned.



## Options

### Personal

This section allows you to change your login ID, password, and email address. You may also enter a question and answer to enable the Password Self Reset feature.

### Account

This section allows you to change the names displayed for your accounts.

### Display

This section is where you would go to change the number and order of the accounts displayed.

### Alerts

An alert is an onscreen message that appears while you are using NetTeller. Alerts may be created to notify you of almost any account activity. You can even add personal Alerts to remind you of birthdays, anniversaries or other special events.

### CellTeller Settings

Click on CellTeller Settings and answer four easy questions to enroll for CellTeller...it's NetTeller for your cell phone or mobile device.