OVB Business Online Manual

Online services for businesses and organizations

Revised 6/04/2026

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www.ovbc.com

Table of Contents

Contact Information 1
Admin Information 2
Administrator Role 2
Services 2
Not included: 3
User Management 4
Create a User 4
Unlocking/Resetting Passwords 9
Editing User Permissions 13
Temporarily Deactivating a User 22
Delete a user 26
View User Activity 28
eDelivery 30
How to access 30
Documents Currently Available 33
Additional Recipients 34
Email Settings 35
Transfers 36
Create a Transfer or Loan Payment 36
Edit/Delete a Scheduled Transfer 40
Download 42
Direct Connect 43
Linking External Accounts 45
Stop Payments 47
Placing a Stop Payment 47
Approving a Stop Payment 50
User Permissions 50
Autobooks 52
Overview 52
Plans 52
Cash Management Reports 55
Managing Cards 59

Temporary Freeze/Unfreeze 60
Alerts and protection 61
Report lost or stolen card 63
Travel alert 64
Mobile Banking 67
Overview 67
Logging On 67
Mobile-specific options 68
Mobile Deposit 69
How to Enroll 69
Deposit Checks 71
Availability of funds 71
Supported Devices 73
Limits 73
Rejected Mobile Deposits 73
Viewing Mobile Deposits 74
Organize Dashboard 75
Positive Pay 77
Adding Checks 78
CSV Formatting Guide 80
ACH 81
Create ACH 81
Upload ACH 93
View/Edit ACH 95
Undo an Initiated Batch 101
Searching Batches 101
Deleting Batches 103
Prenotes 104
Pay Taxes 105
Wires 108
Create a New Wire 109
Editing and Deleting Wires 112
Initiate a Wire 113

Using Wire Templates 115
Business BP Intro 116
Business Bill Pay Initial Setup 117
Activate Bill Pay 117
Business Bill Pay Subuser Setup 121
Business Bill Pay Payee Setup 127
New Payee – Company 128
New Payee – Person 129
Upload Payees 130
Viewing Payment Method 132
Business BP Creating Payments 133
Single Payment 133
Multiple Payments 137
Business Bill Pay Reports 142
Business Bill Manage Payments and FAQ 144
Legacy Screens 144
Chat Now and Messages 144
Options 145
Untitled 1

OVB Business Online Contact Information

Tony Staley , Business Support Officer
Work: 740-578-3427
Cell: 740-645-0793

Ohio Valley Bank Customer Support Center
800-468-6682
Available Monday through Friday, 8:00 a.m.-5:00 p.m. eastern
Email contactcenter@ovbc.com

Bill Pay Support: 855-407-6303

Autobooks Support: 866-617-3122

Debit Card Support
Report Lost/Stolen/Fraudulent Charges after bank hours: 888-297-3416
Activate Card or Reset PIN: 800-290-7893
Debit card support is also available at any OVB office or via the Customer Support Center

Credit Card Support
Cardholder Services after bank hours: 866-941-2728
24/7 Automated Hotline: 866-626-4341
Activate Card or Reset PIN: 800-290-7893
ScoreCardRewards Assistance: 800-854-0790
Credit card support is also available at any OVB office or via the Customer Support Center

About OVB Business Online

OVB Business Online is digital banking designed specifically for businesses, churches, and organizations. One of the best features is that it can have sub-users with unique access permissions. If you are a business customer, OVB Business Online is one of the best services you can have.

Administrator Role

Each organization is assigned an Administrator at their organization. The Administrator has the ability to create/delete sub-users, manage their permissions, and even reset their passwords without ever having to contact the bank.

Services

OVB Business Online users get the same experience as personal digital banking users PLUS...

- Ability to create unlimited sub users with specific access permissions
- Ability to reset passwords for sub users without contacting the bank
- Alerts
    - Email/Telephone change
    - User permissions change
    - Modification of ACH batch
    - Wire updates
    - ACH/Wire pending approval
- Current Day Reporting (Available in Cash Management)
    - Activity Reports-Providing transactional information
    - Summary Reports- Providing daily summary information
    - Saved Reports - Allows the user to build their own activity/summary report.
- Easier authentication when obtaining support

- Basic Autobooks - send invoices and receive payments, processing fee applies for each payment received

OVB Business Online users also have access to the following add-on services for an additional fee:

- Initiate ACH
- Initiate wires
- Positive Pay counterfeit check protection
- Full Autobooks – Basic Autobooks features plus accounting and bookkeeping functions, sales tax handling, and more

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Only those named on the corporate resolution with permission to open accounts on behalf of the organization can apply for ACH, Wires, and Positive Pay.
Your banking representative can assist with this process.

Not included:

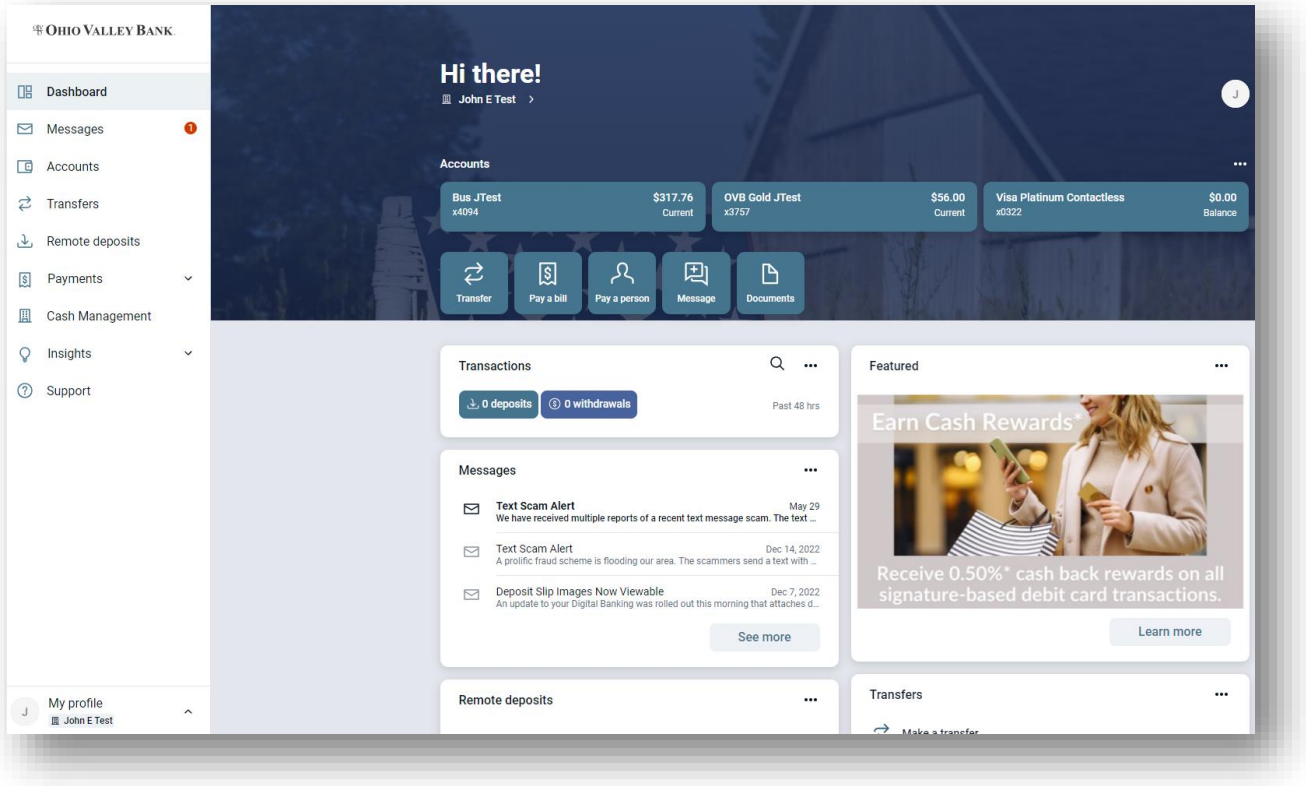
- Business credit card access is typically available but in some cases may not be available or available using our separate Control360 online service. This is reviewed on a case-by-case basis. Contact your business development representative or the Bank Card department for info.

- Benjamin Tracker is a personal financial tool and not available for OVB Business Online.

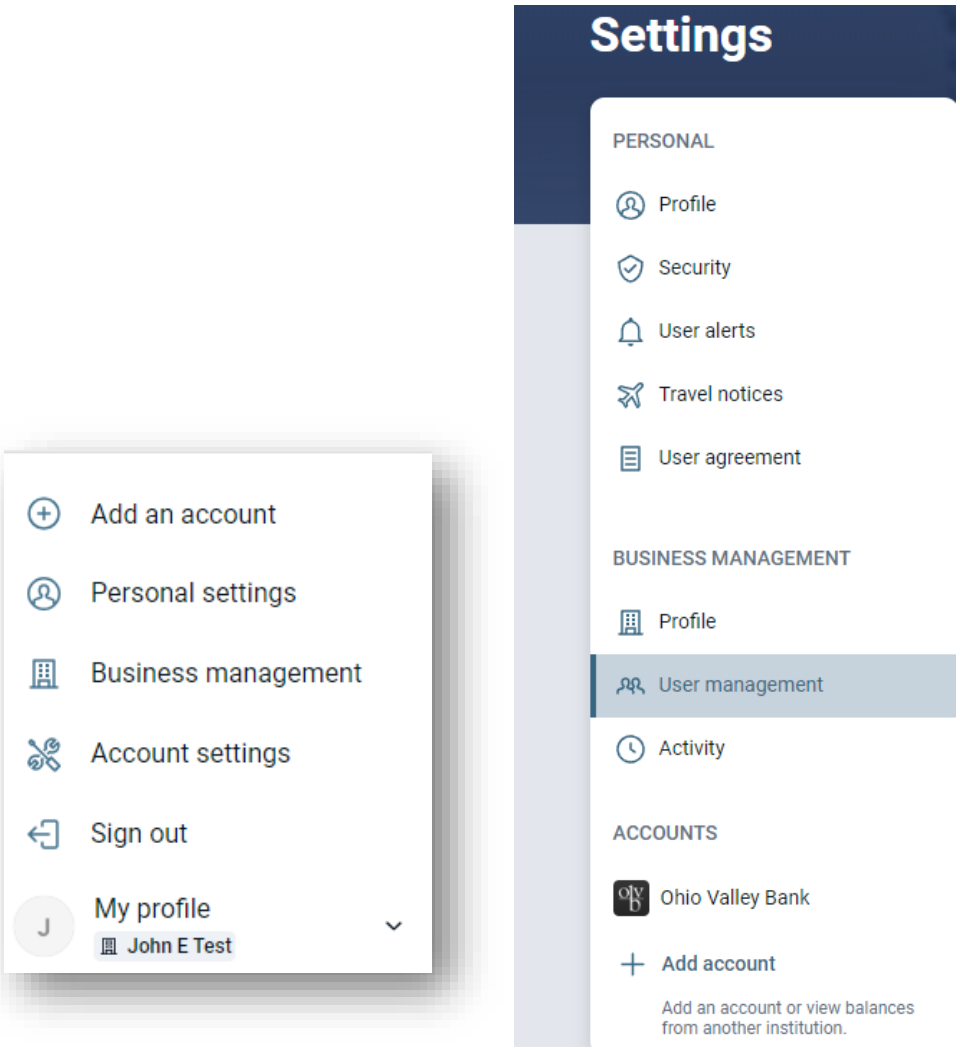
User Management

Create a User

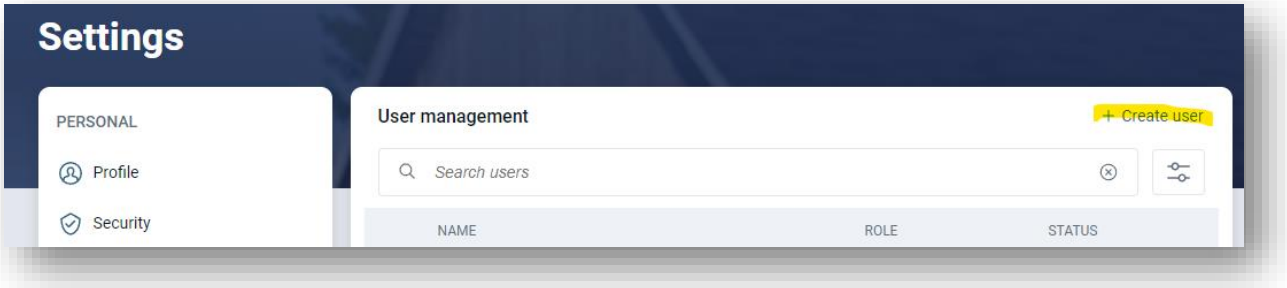
- To create a user, you will access the tab to the bottom left of the screen that is titled MY PROFILE.



- Once you select this, Settings will display. Under BUSINESS MANAGEMENT, press USER MANAGEMENT.

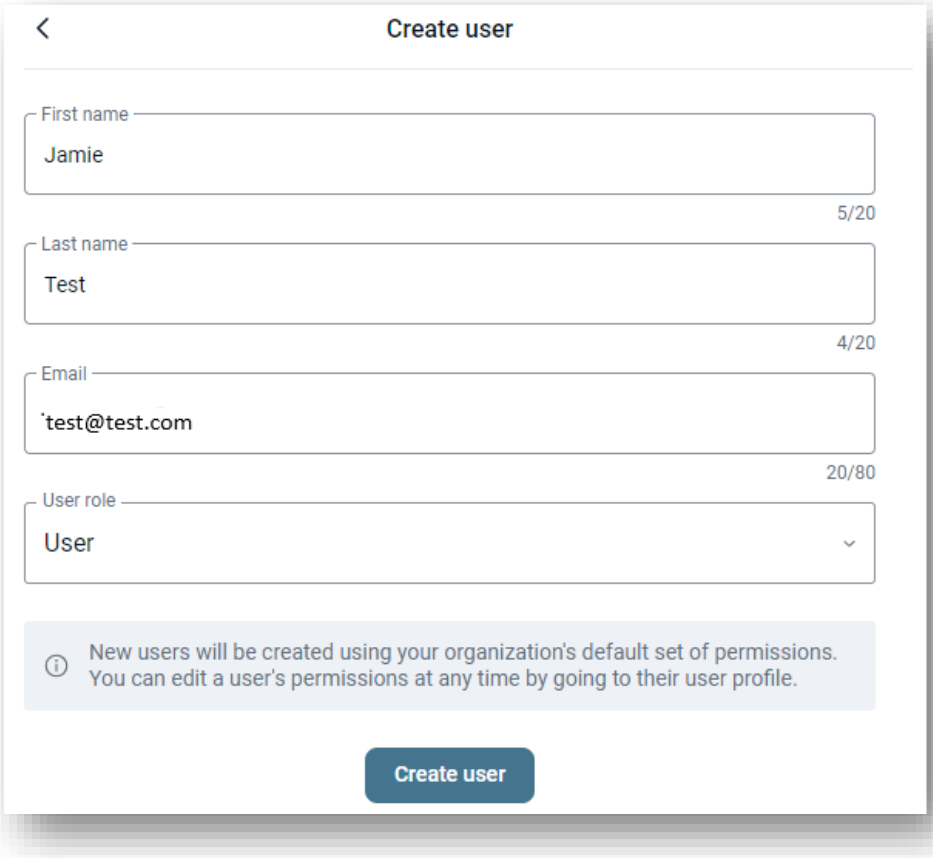


- Select CREATE USER in the top right corner.



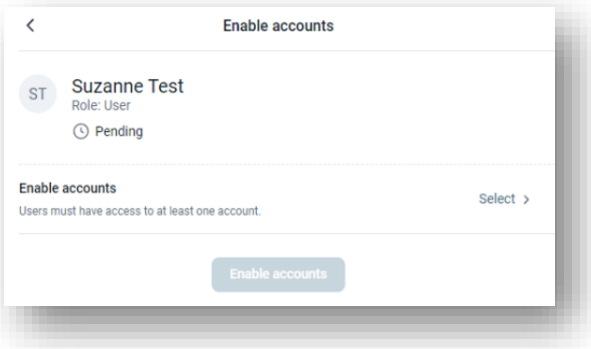
- Profiles can be customized depending on the role the user plays in the company. You can also create another Admin if necessary. Users will have basic access, while admins can create new users or delete or make changes to existing users.

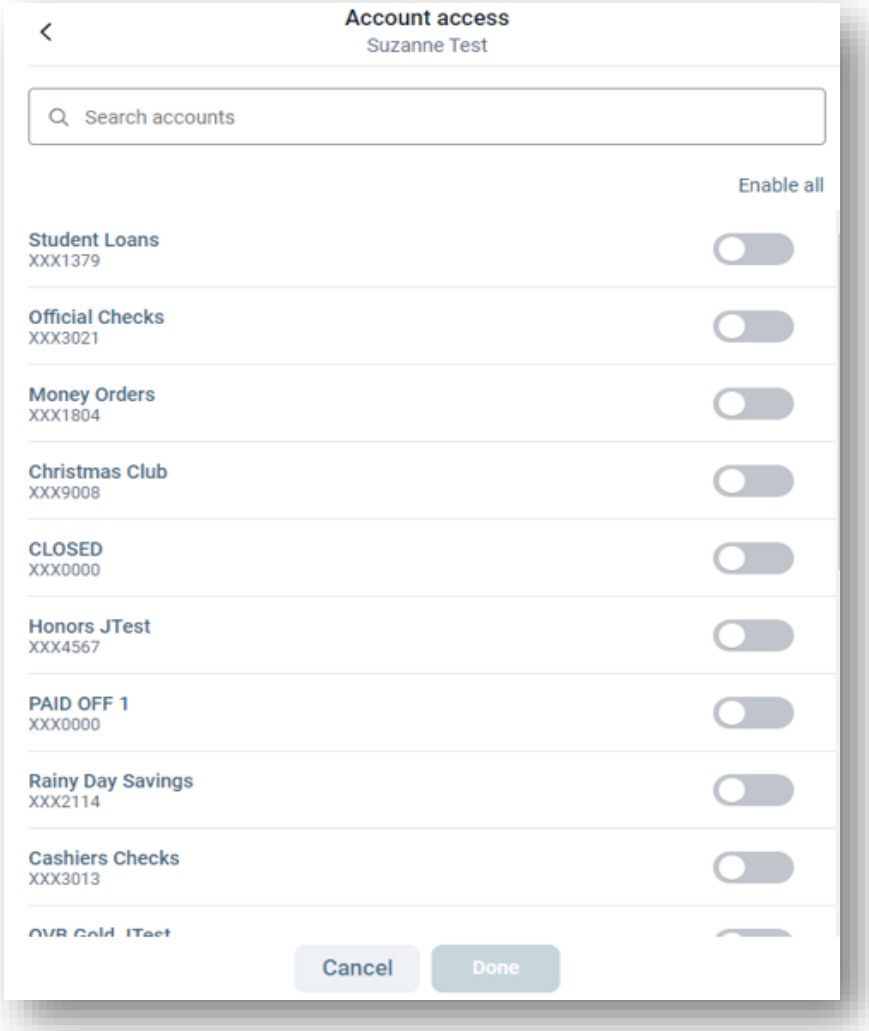
- Follow the informational prompts listed and click create user.



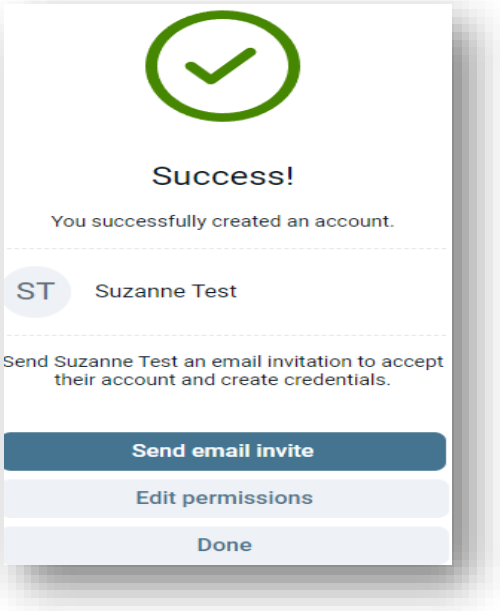
- The system will require you to reenter your password to complete this process.

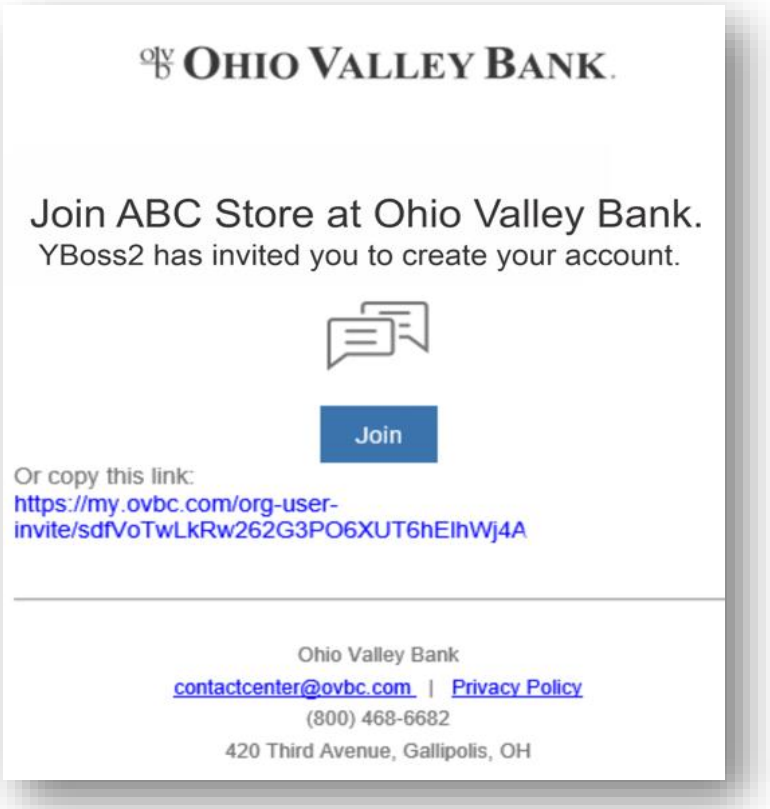
- Once the sub users' profile has been created, the Admin can select what accounts the user has access to, as well as the options the user will be able to use within OVB Business Online. Once the Admin selects submit, the profile has been created.





- Select the email invite to have the system send the user a link to select their password and complete their enrollment.



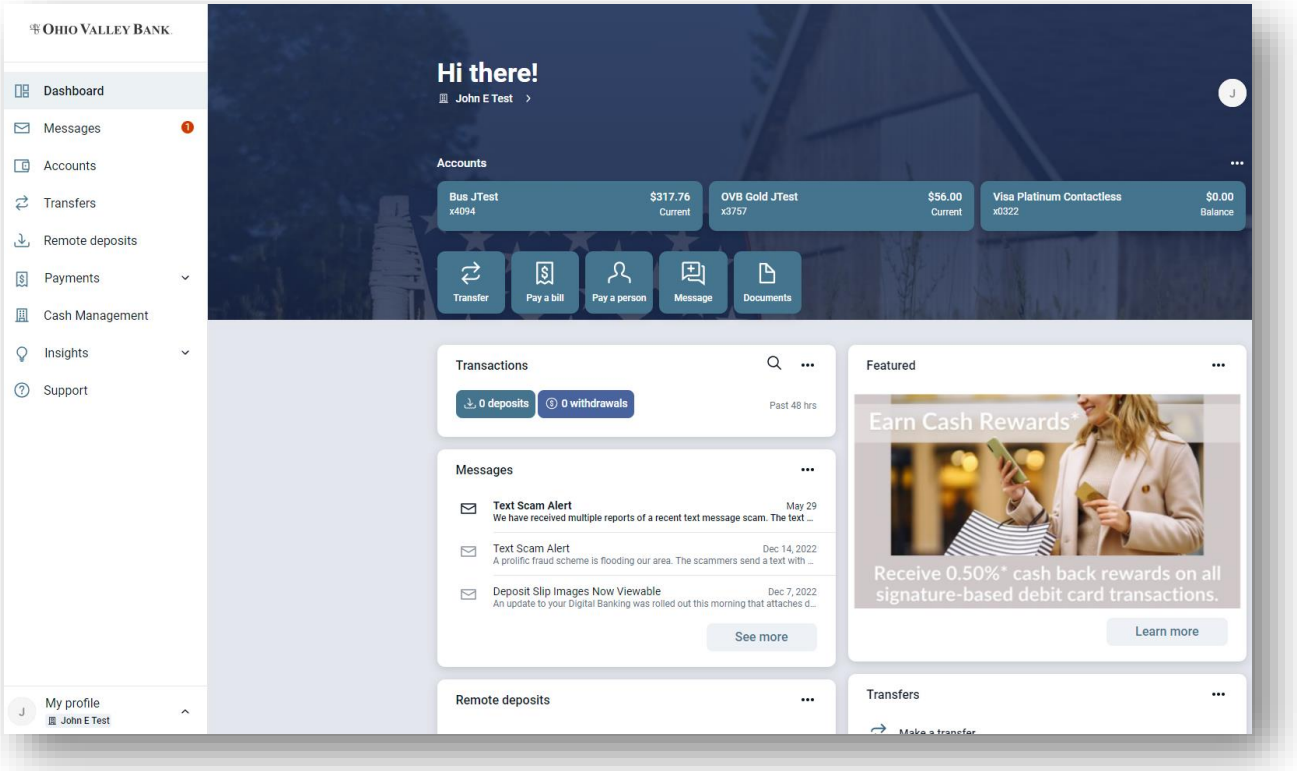


Unlocking/Resetting Passwords

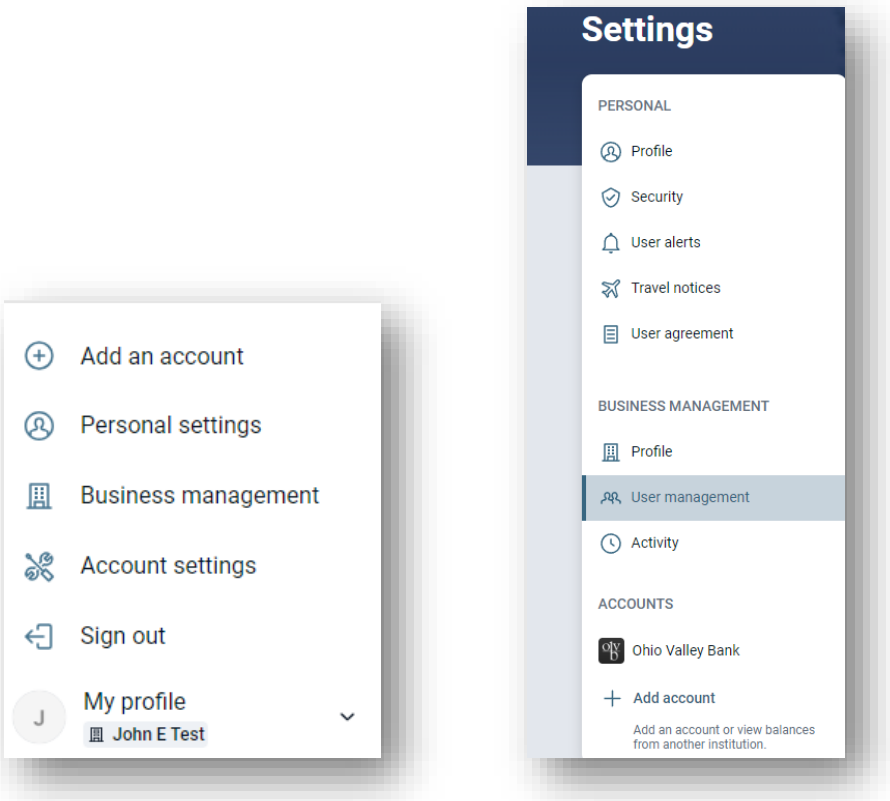
- The Admin can unlock/reset user IDs for people in their organization without contacting the bank.

- Note that if a user locks their ID, it can up to 30 minutes to show as locked to the Admin. If the user reports that they are locked, the Admin can still reset their password even if they don't show as locked to the Admin yet.

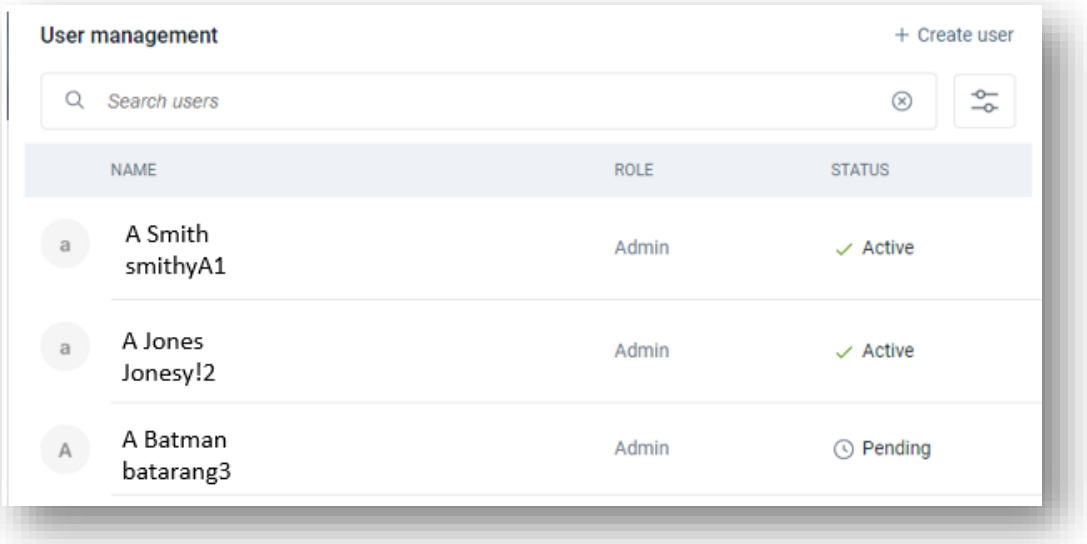
- To unlock or reset a user's password, you will want to access MY PROFILE from any screen. This is in the lower left corner of the screen.



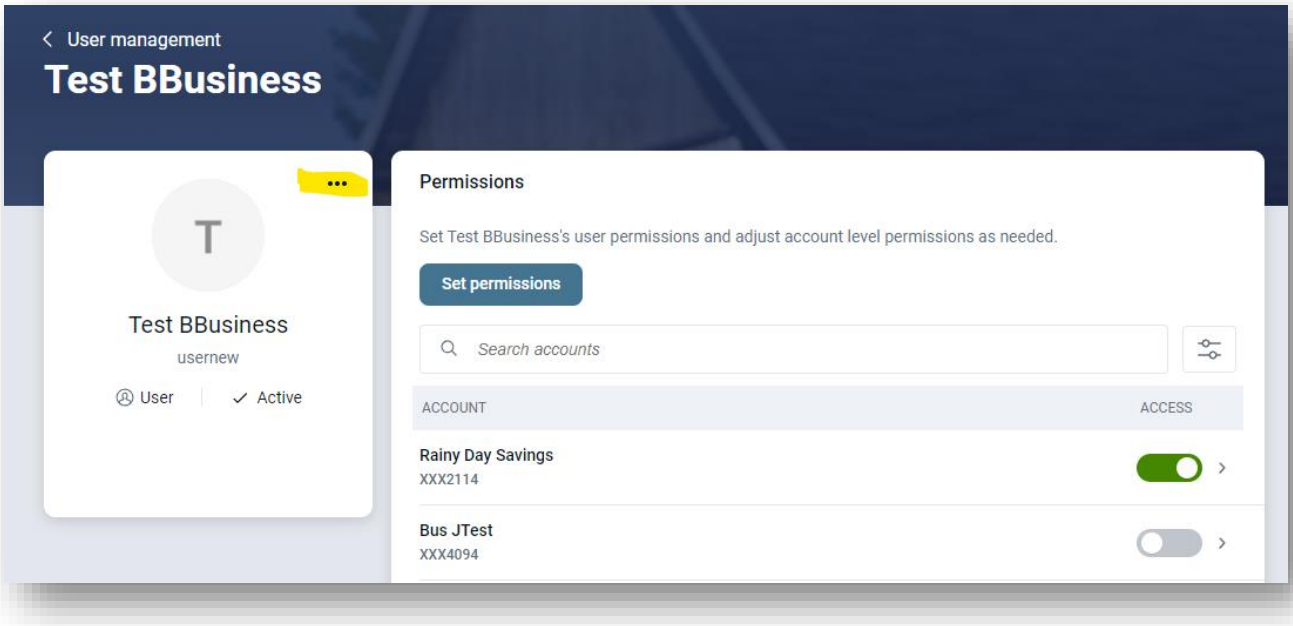
- Once you select this, Settings will display. Under BUSINESS MANAGEMENT, press USER MANAGEMENT.



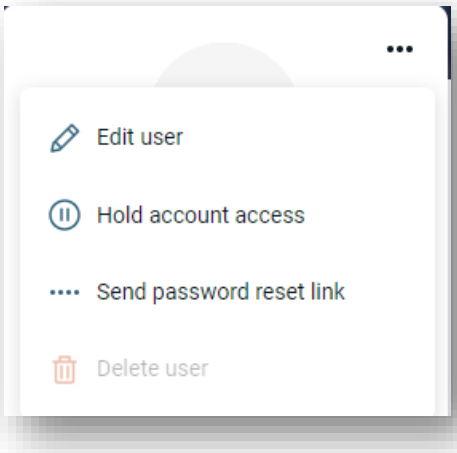
- Business management will display a listing of users. Simply select the user's name that is having password trouble.



- Once you have selected the user that needs reset:
    - If they are locked out, a dark gray bar will appear at the top of their profile. If they know their password and just need to be unlocked, press UNLOCK. The system will then ask you if you are done or if you need to reset the password. Select the option that is appropriate for the situation and follow the instructions.
    - If they are not locked out but need their password reset, you will want to click on the THREE DOTS in the upper right corner the area with their name (highlighted below).



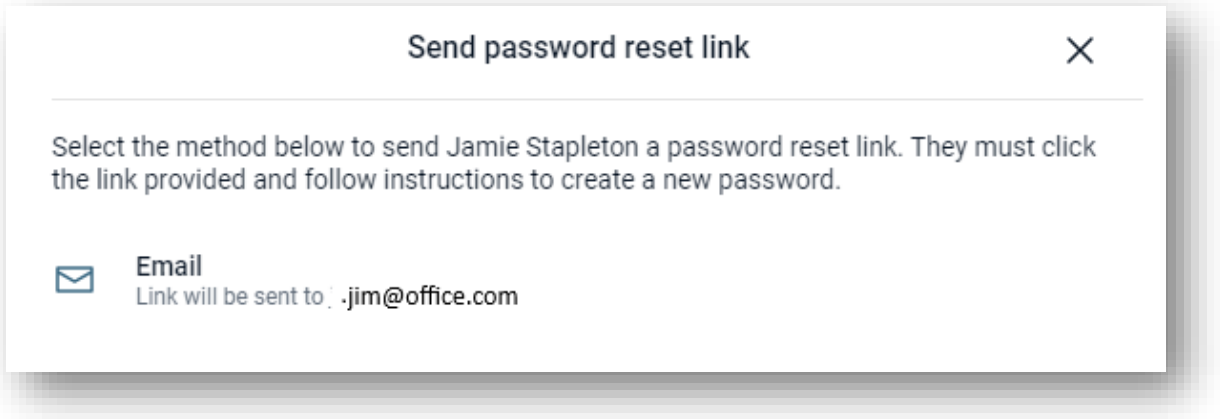
From this menu, press SEND PASSWORD RESET LINK.



Once selected, you will receive the following message. The email displayed will be the email address in the user's profile.

Press on EMAIL to send the reset email to the user.

If an outdated address appears, you will need to update the user's email address under their profile and permissions before you can reset their password.



Once you press EMAIL, you will receive a message that the email was sent.

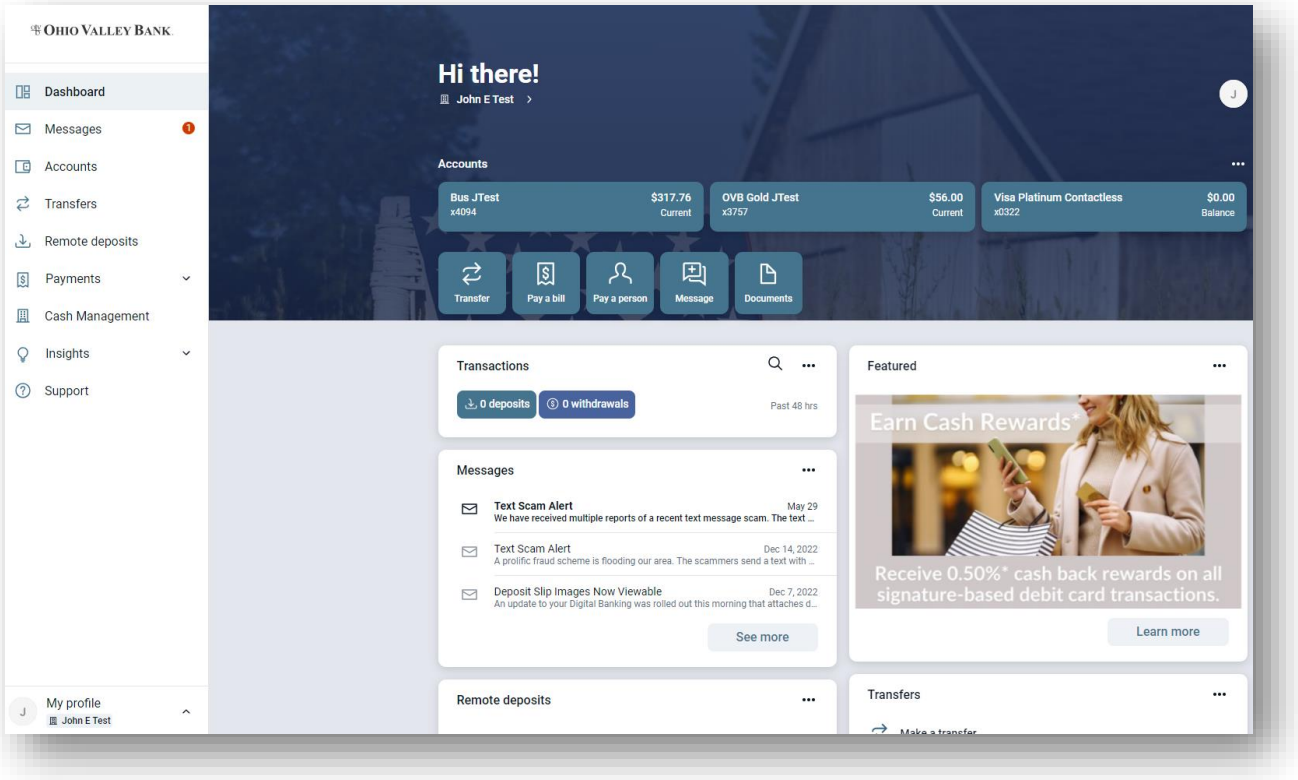
All users also have the option to select FORGOT PASSWORD at the login screen to unlock and reset their password themselves.

If you need further assistance with unlocking/resetting passwords, please reach out to our Customer Support Center at 800-468-6682.

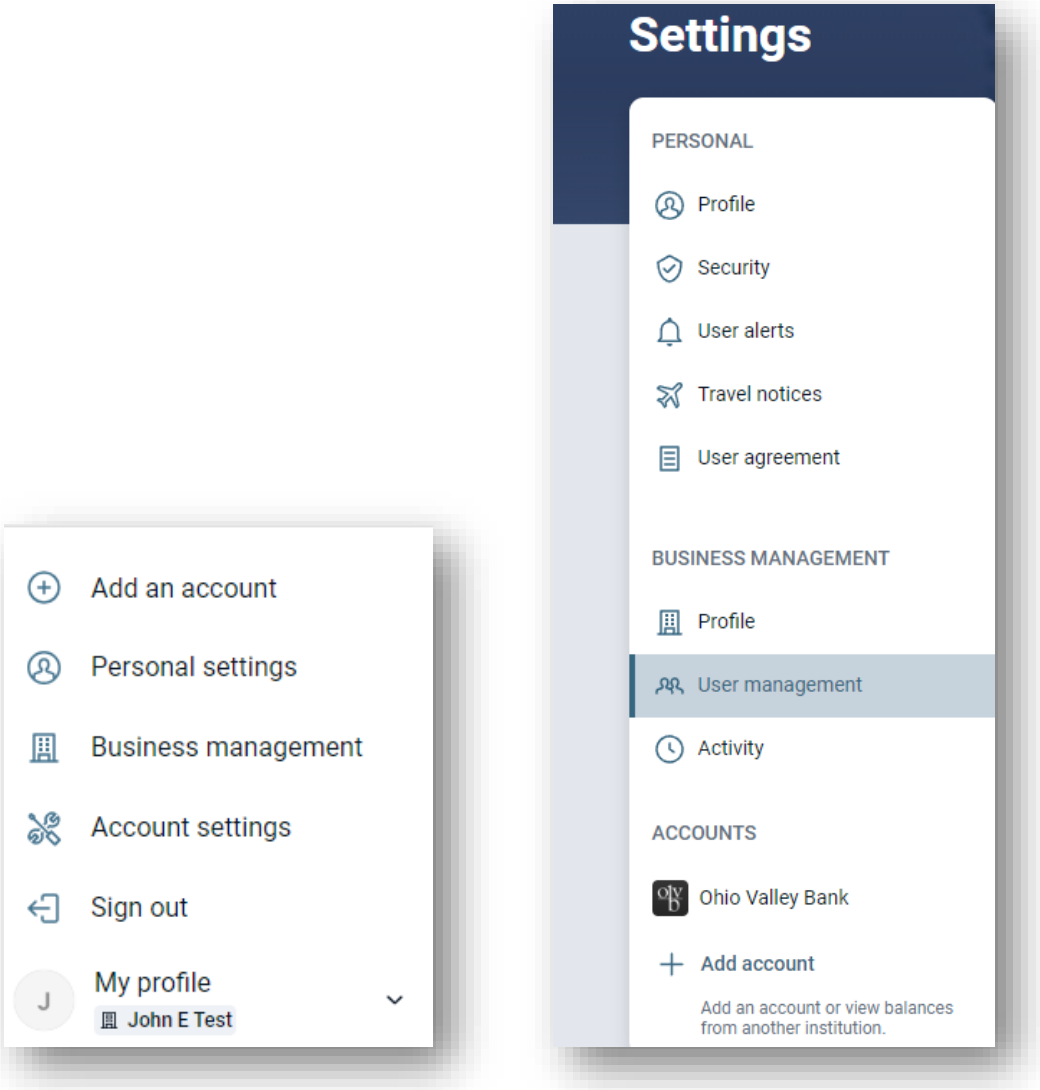
Editing User Permissions

- To edit a user's access or permissions, you will access the tab to the bottom left that is titled MY PROFILE.

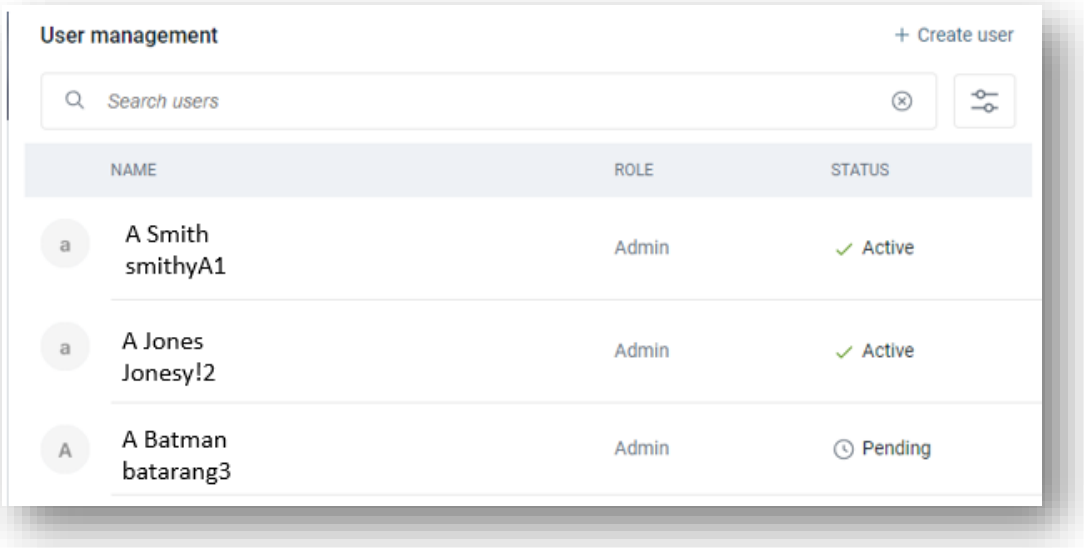
Only users with the Admin role can edit user permissions.



- Once you select this, Settings will display. Under BUSINESS MANAGEMENT, press USER MANAGEMENT.

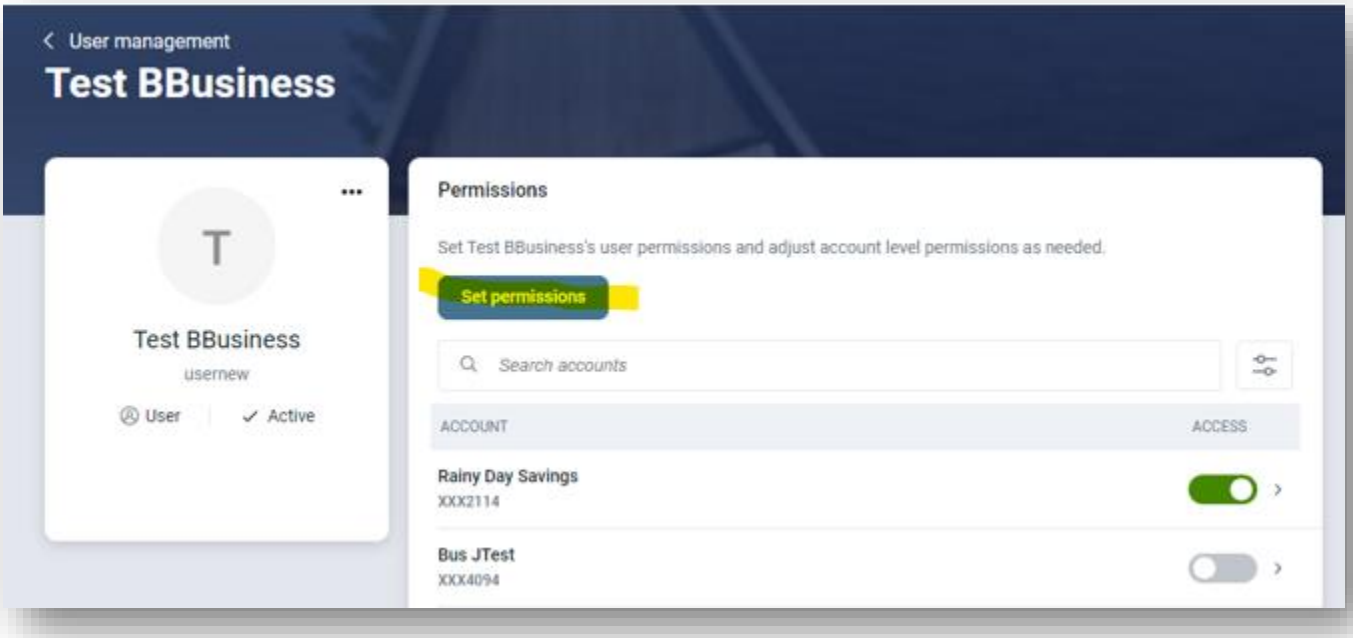


- Select the name of the user you wish to edit. You can select the load more option at the bottom of the page if you have several users.

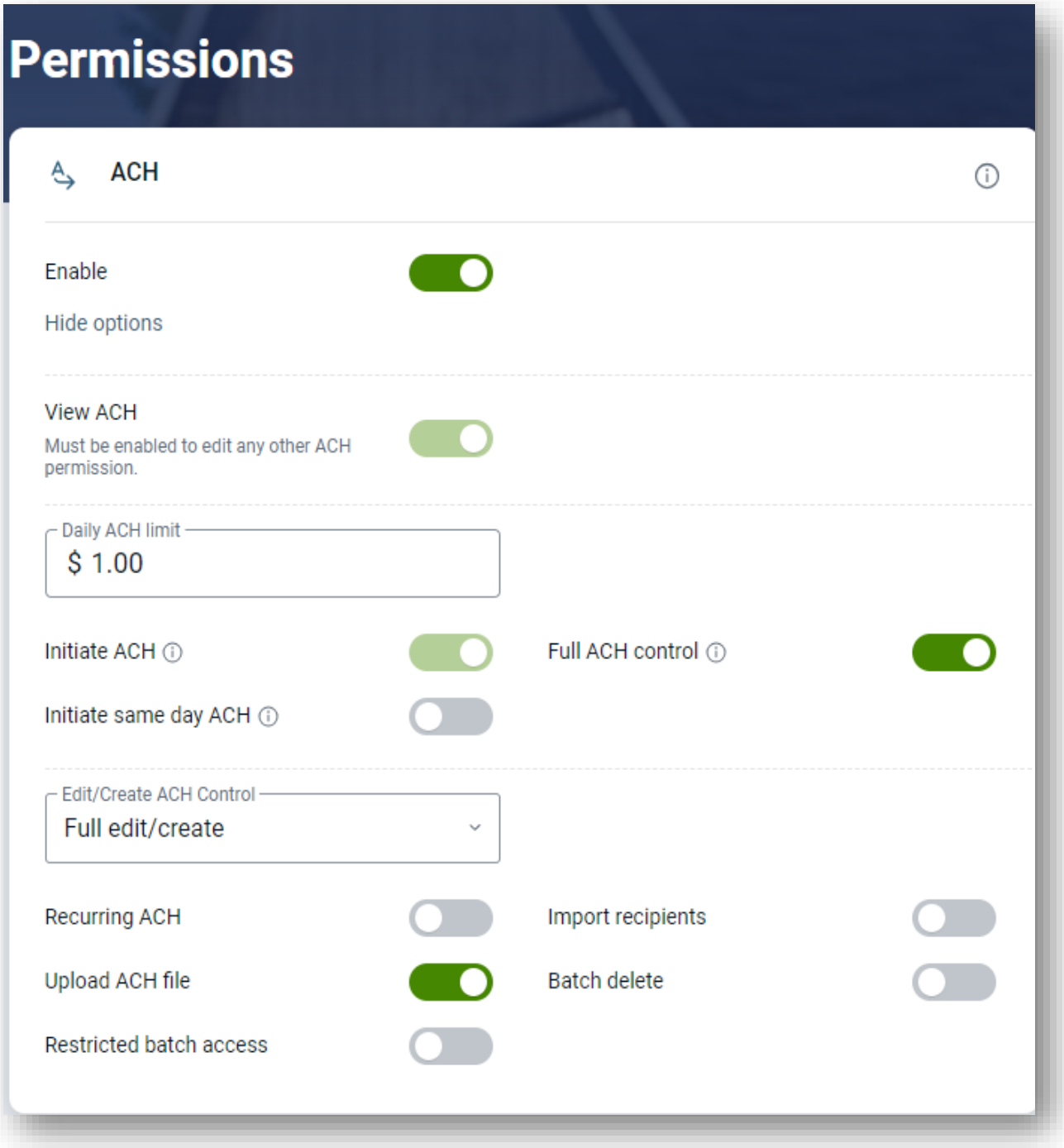


- Each user may have different permissions if desired based on their role within the company.

- The Admin has the option to set permissions at either the User Level or the Account Level. To adjust permissions at the User Level, press the SET PERMISSIONS button.



You may not see all of these permission groups. What you see depends on the services you have from the bank.



Bill Pay

Enable

Card management

Enable

Positive Pay

Enable

Hide options

Upload Positive Pay

Download Positive Pay

Work Positive Pay

Work ACH Exceptions

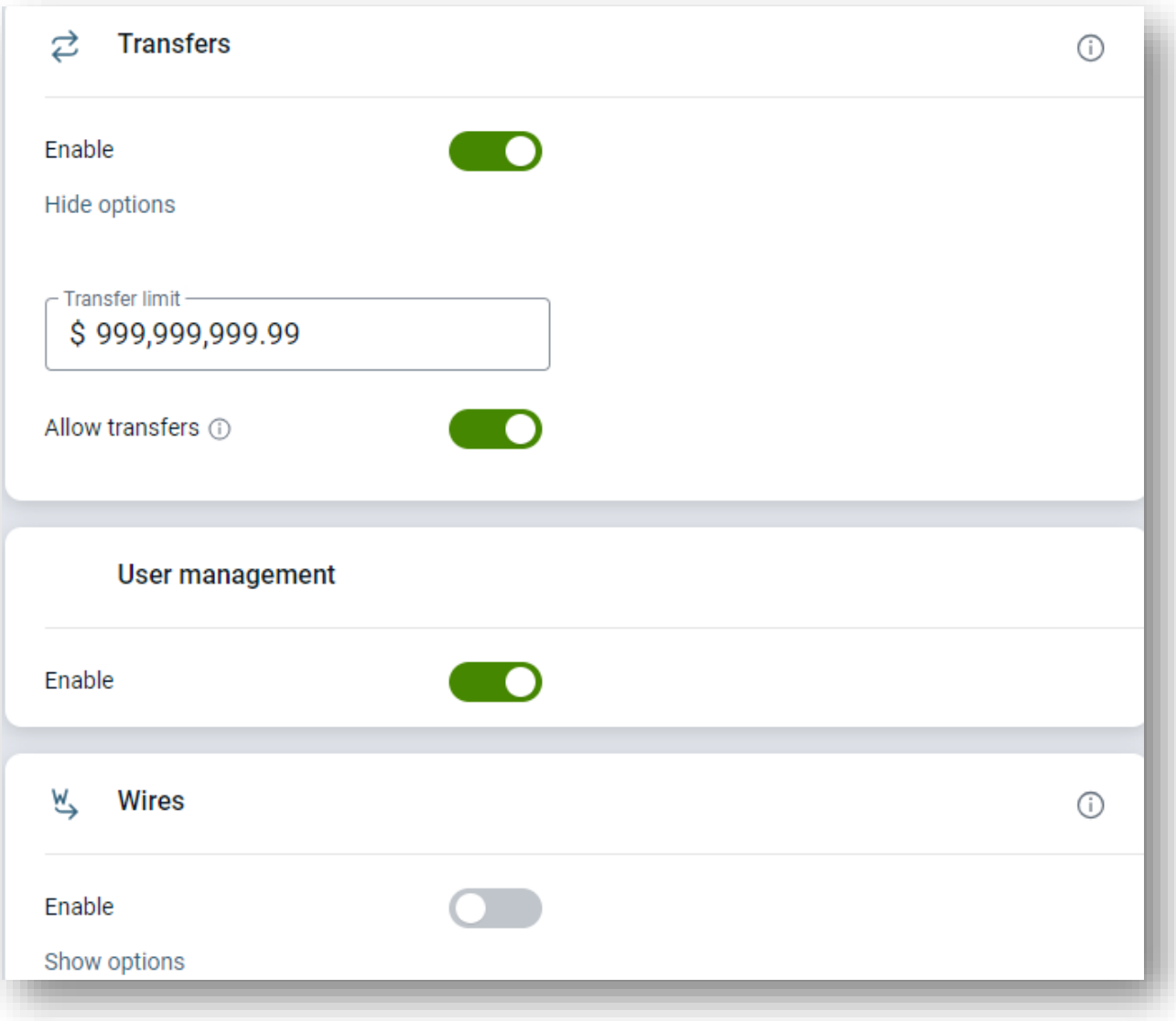
Stop payments

Enable

Hide options

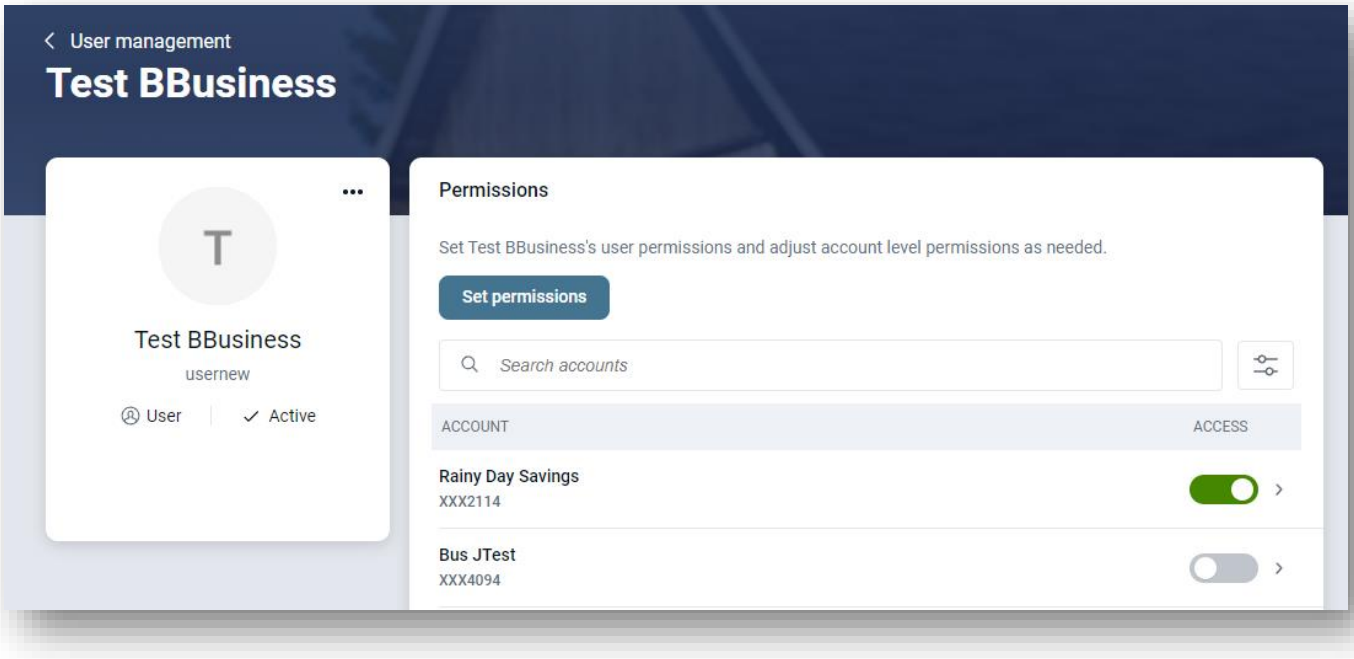
View stop payment

Add stop payment



- To adjust any settings, simply toggle them on or off. Green means the user can see that service or do that function.
- **ACH, Wires, and Positive Pay are add-on modules that must be purchased to be available to users. Contact the bank for more details on these services.** Same Day ACH requires an add-on service separate from standard ACH. Ask your OVB business development rep for details.

- From the User screen, the Admin also has the option to set different permissions by account. The Admin can restrict access to specific accounts or specific functions for only certain accounts.

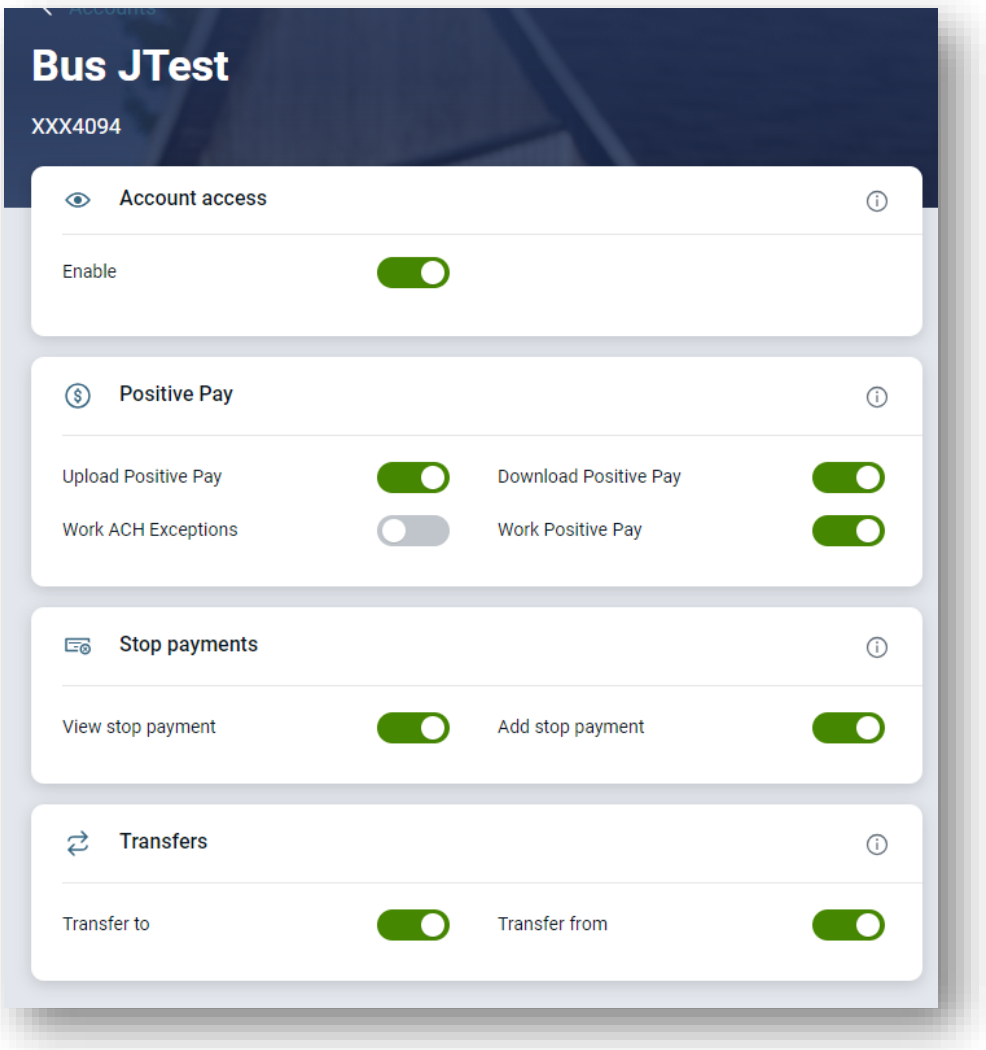


- Use the toggle beside each account to control if the user can view the account. Green means that the account will display for the user. Click the > icon beside the toggle to see additional permissions for each account.

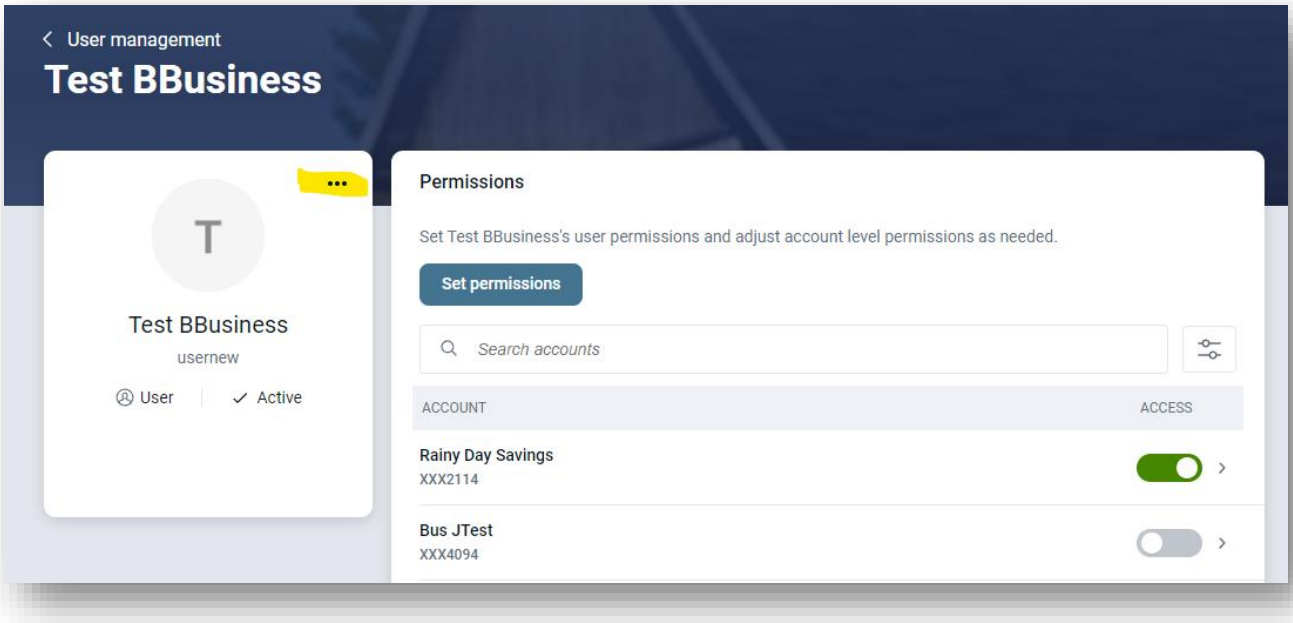
EXAMPLE: Below is a screenshot of an account called Bus Jtest. From here, the Admin can control if the user can create see the account (account access), or perform Positive Pay functions, Stop Payments, or Transfers on the account. Simply toggle the permissions on and off as needed.

STOP PAYMENTS – The VIEW STOP PAYMENT toggle must be on in order to have ADD STOP PAYMENT permission.

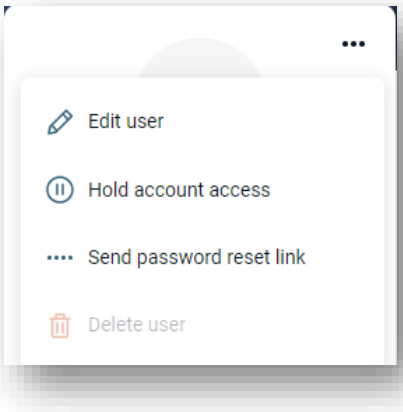
Some options may not be available for some account types. Such as with some loans, you may not see an option to transfer from.



- You can also edit an individual's name, email address or role in the company. To access this information, simply click on the three dots in the top right corner of the user's profile.



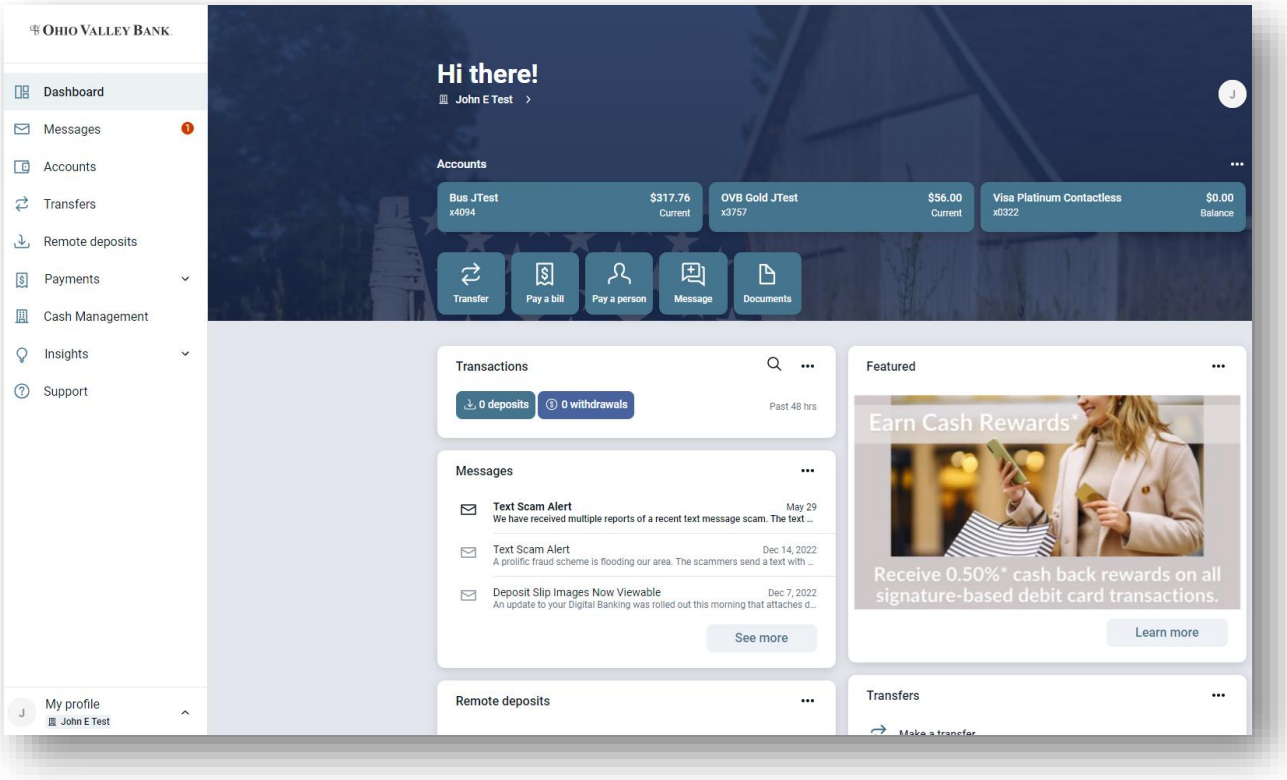
- Select EDIT USER.



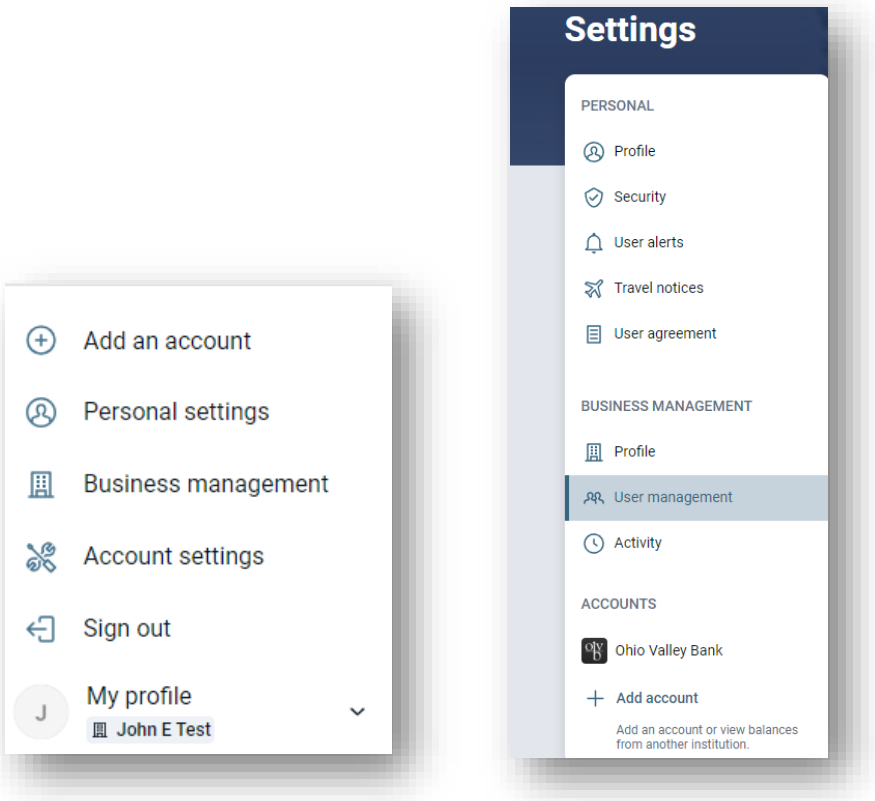
- Select the area that needs updated, make the required changes and hit SAVE to finish.

Temporarily Deactivating a User

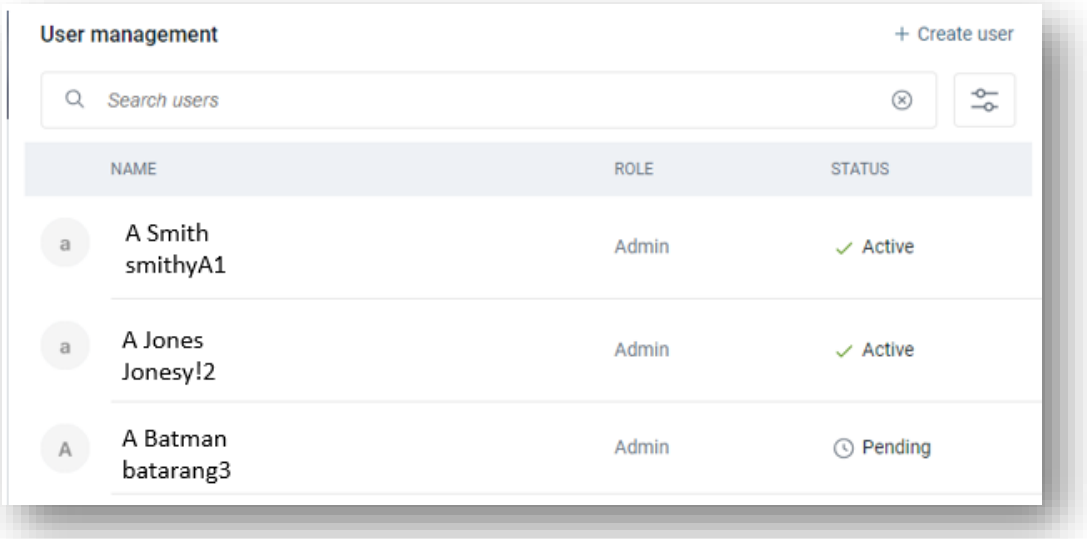
- There may be times when a user needs their access restricted. You can restrict access by holding a user. To hold a user, you will want to access MY PROFILE from the lower left corner of the screen.



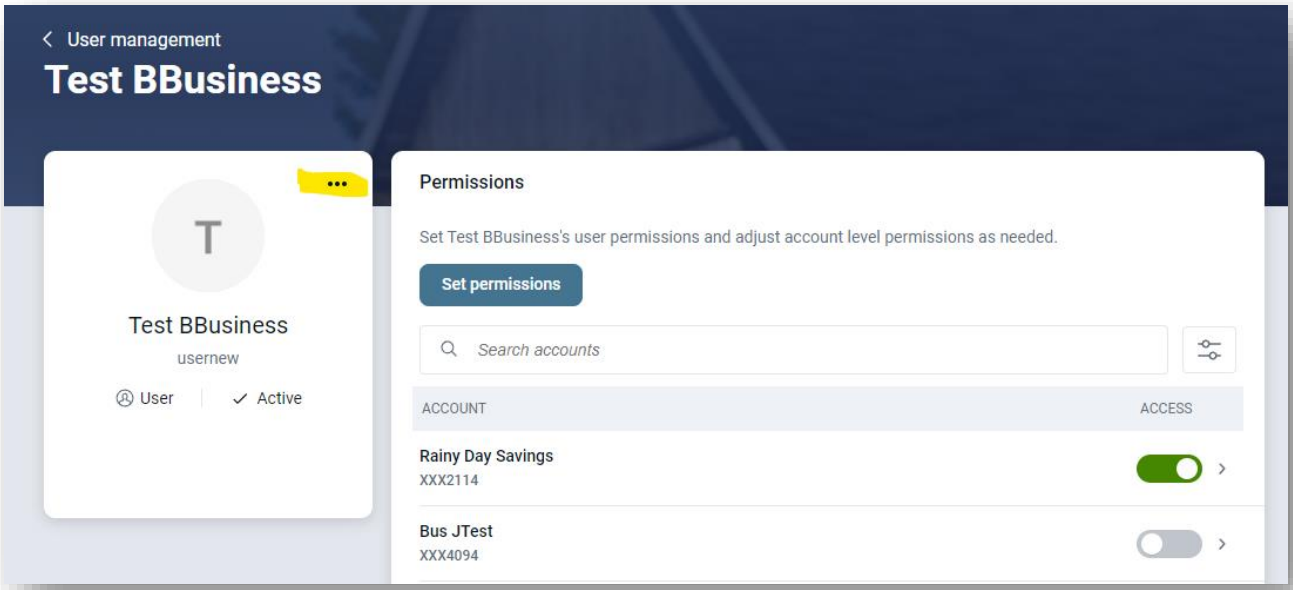
- Once you select this, Settings will display. Under BUSINESS MANAGEMENT, press USER MANAGEMENT.



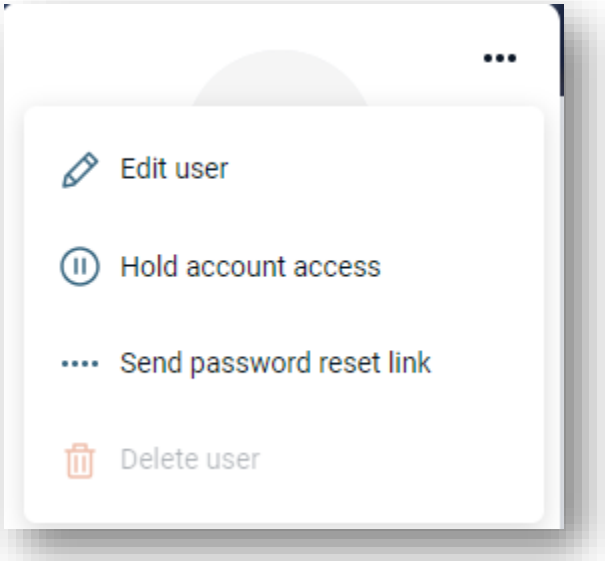
- Business management will display a listing of users. Simply select the name of the user that needs temporarily deactivated.



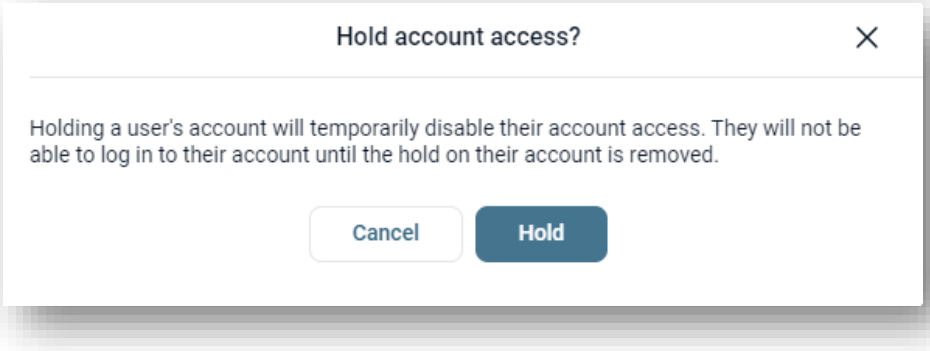
- Once you have selected the user that needs to be temporarily deactivated, you will click on the THREE DOTS in the upper right corner of the page (highlighted below).



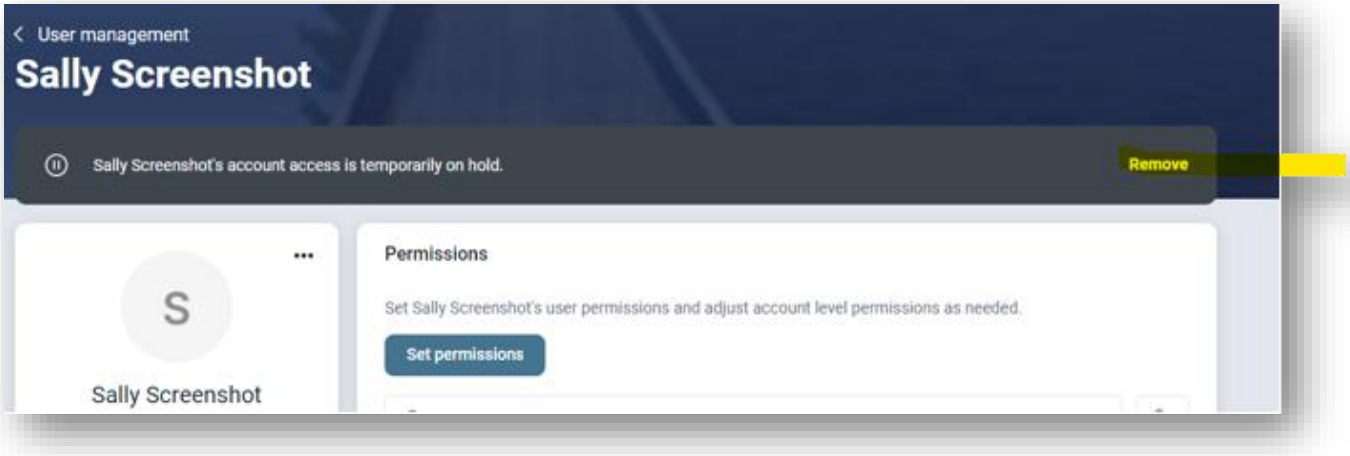
- Select HOLD ACCOUNT ACCESS from the options listed.



- Press the HOLD button to confirm.

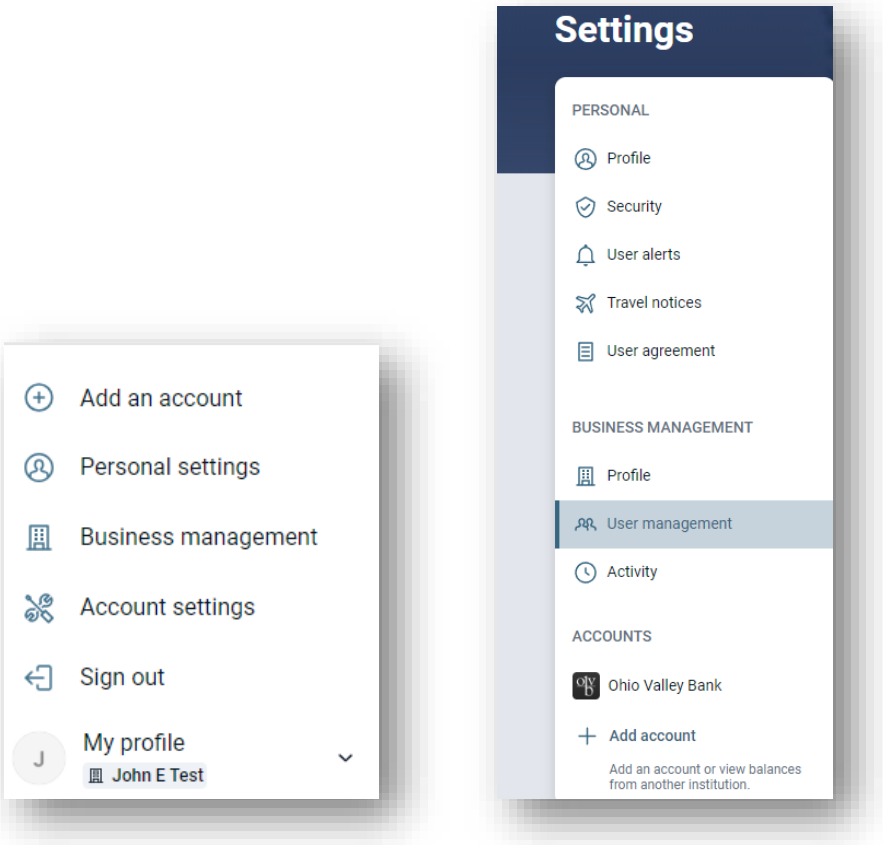


- To remove the hold, navigate away then back to the User. You will now see a gray bar at the top of their profile that says they are temporarily on hold. Press REMOVE on the right side of the dark gray bar.

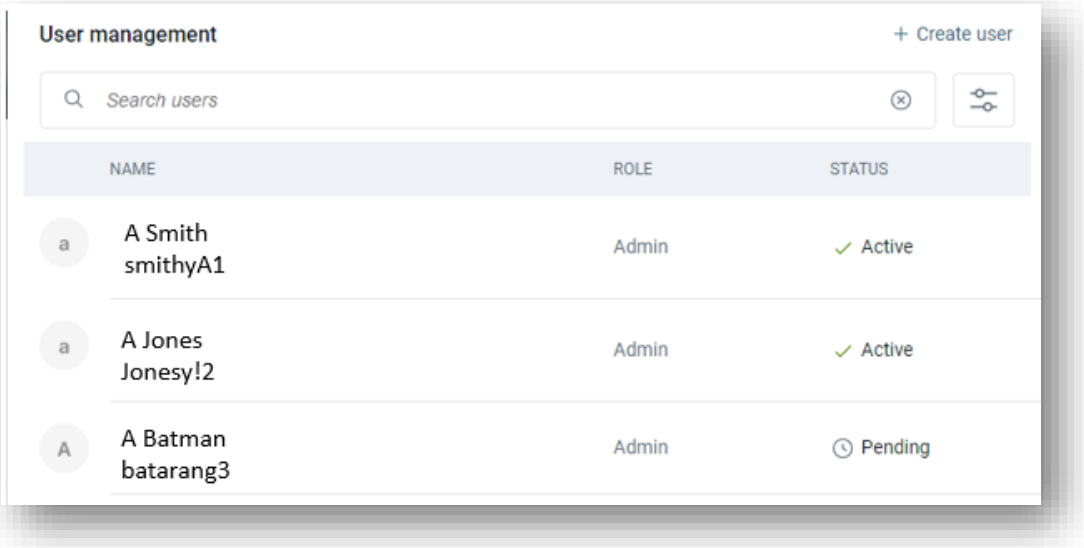


Delete a user

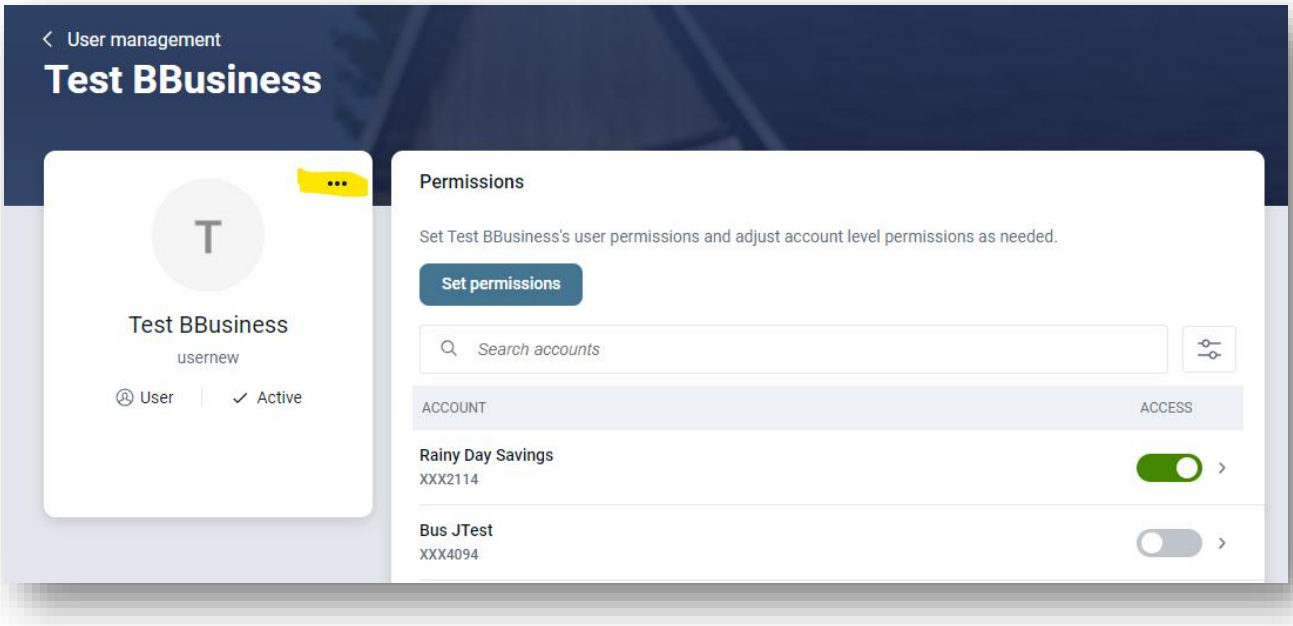
- Select MY PROFILE in the bottom left-hand corner, then under BUSINESS MANAGEMENT, select USER MANAGEMENT.



- Press on the name of the user you wish to delete.

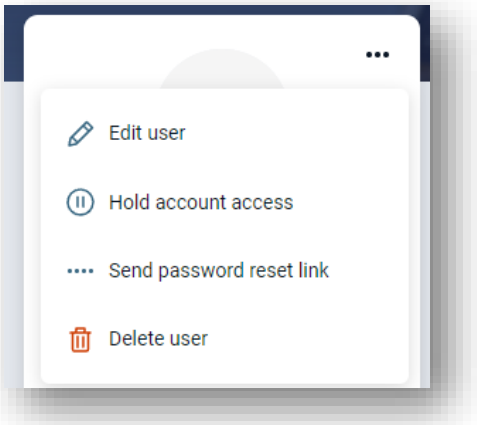


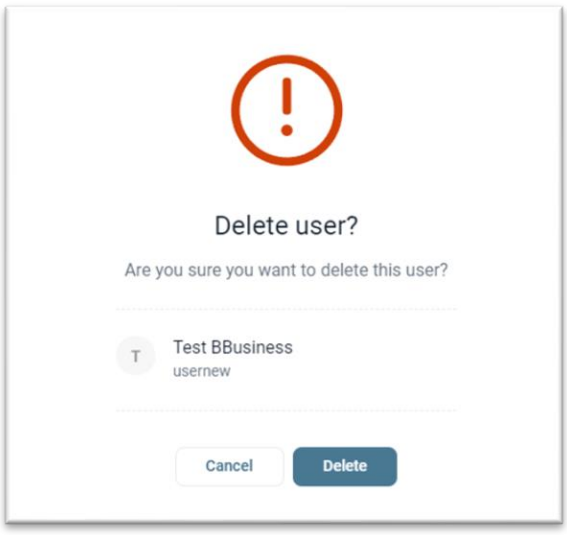
- Select the three-dot menu next to the user's name (highlighted below).



- Select DELETE USER and then press the DELETE button to confirm.

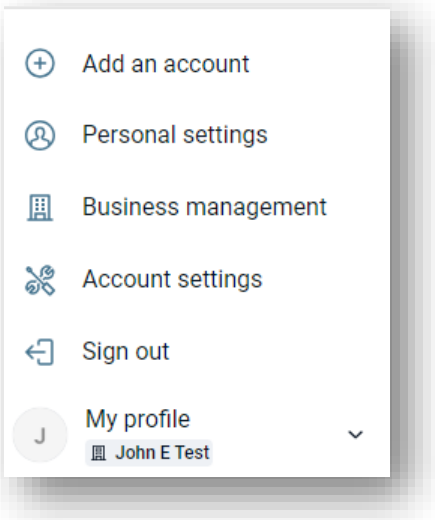
Deleting a user cannot be undone!

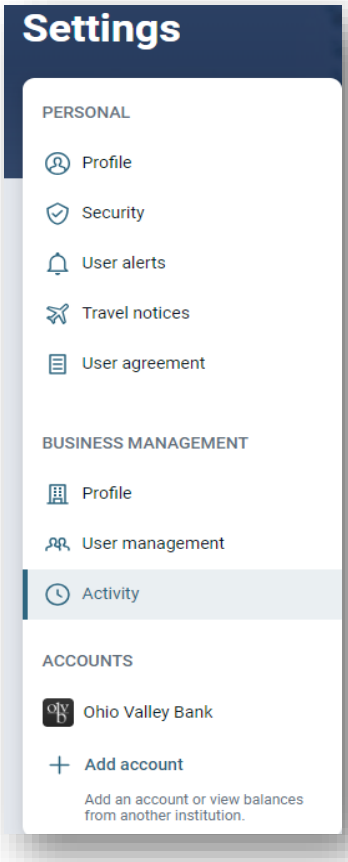




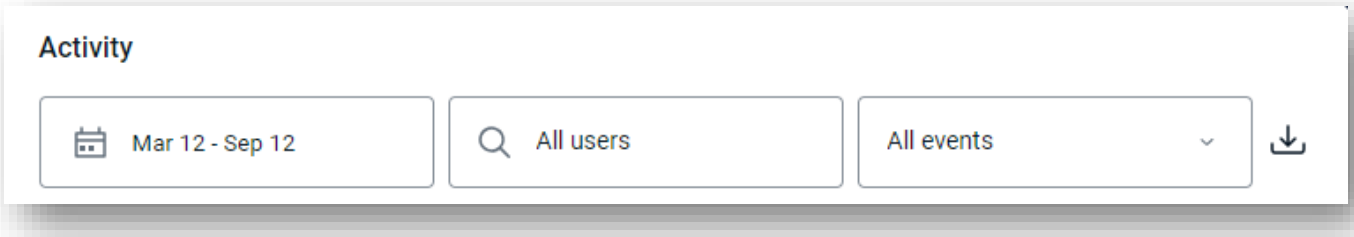
View User Activity

- Select MY PROFILE in the bottom left-hand corner, then under BUSINESS MANAGEMENT, select ACTIVITY.





- Users have the option to filter ACTVITY by DATE, USER AND EVENT.



Alert Settings for Admins & Business Users

Note that only the bank can enable Alerts functionality at the business level. Once Alerts are enabled at the business level, an Admin can enable the Alerts function and Alert sub-types for all users of the business including themselves.

If Alerts are enabled for the business and user but **no sub-types are selected**, the user will have access to:

- User security alerts – new device login, email change, password change, phone change, username change
- General Alerts – Incoming ACH credit/debit, certificate/loan matured, NSF, statement ready, incoming wire

If they have **Business and user alerts** selected, the user will also have access to:

- Business email address changed
- Business phone changed
- User permission changed

If they have **ACH alerts** selected, the user will also have access to:

- Recurring ACH batch about to initiate
- ACH batch initiated
- ACH batch pending approval
- ACH batch processed
- Recurring ACH batch about to expire
- Recurring ACH batch expired
- Recurring ACH batch not initiated
- ACH batch uninitiated
- ACH batch updated
- Incoming ACH EDI transaction

If they have **Positive Pay alerts** selected, the user will have access to:

- ACH exceptions
- Positive Pay exceptions
- Positive Pay review time ending
- Unmatched reconciliation item

If they have **Wires alerts** selected, the user will have access to:

- Recurring wire expired (we are not yet offering recurring wires bankwide but soon)
- Recurring wire expiring soon
- Recurring wire not transferred
- Wire ready for approval
- Recurring wire to be transferred
- Wire transferred
- Wire updated

**Having “access” does not mean that they will receive the alert. It means that they have access to turn that individual alert on, off, or add/remove a delivery method. All alerts default as off with the exception of email delivery for all User Security alerts is automatically on and cannot be disabled.

To turn on/off Alerts function or Alert sub-types for a user, the Admin will:

1. Navigate to My profile > Business Management > User Management.
2. Select the User you wish to change.
3. Press the SET PERMISSIONS button.
4. Adjust toggles as appropriate. There is no save button, changes are live as soon as the toggle is switched.

To enable, disable, or edit an alert, user receiving the alert will:

1. Navigate to My profile > Personal settings
2. Choose ALERTS under Personal options
3. Click on the alert to enable, choose delivery method, or disable. Note that User Security alerts are mandatory by email and cannot be disabled, however additional delivery methods may be added.

eDelivery

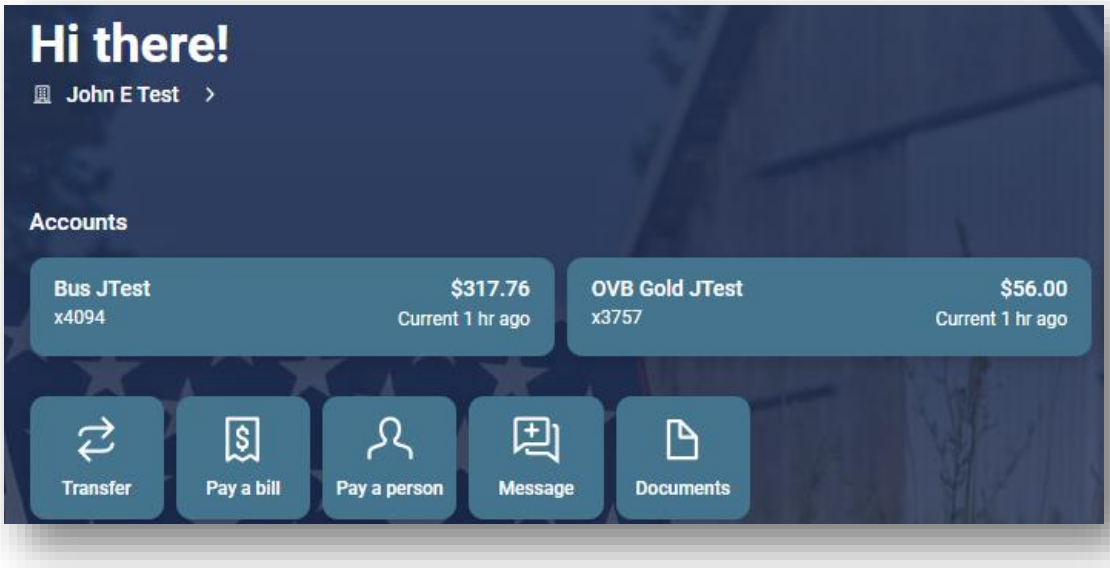
eDelivery is a free service available to customers for secure electronic delivery of account statements and notices. You can use the DOCUMENTS option inside OVB Business Online to enroll, add an additional email recipient, update document settings and of course view statements, tax documents and other account notices.

- Accounts must be connected to OVB Business Online to be enrolled in eDelivery. Only the Admin(s) at the organization have the option to enroll.
- eDelivery of account statement is required with certain types of accounts. One cannot receive both a statement by eDelivery and a mailed paper statement.
- eDelivery statements may be viewed using OVB Business Online or OVB Mobile.
- Users can view up to 18 months of statements/notices. Statements will begin accumulating upon enrollment in eDelivery.
- If you receive a letter that the eDelivery for your business was un-enrolled because the email was not deliverable, but it appears to be the correct email address, it may be that your inbox is full or your email provider may be rejecting the eDelivery notice.

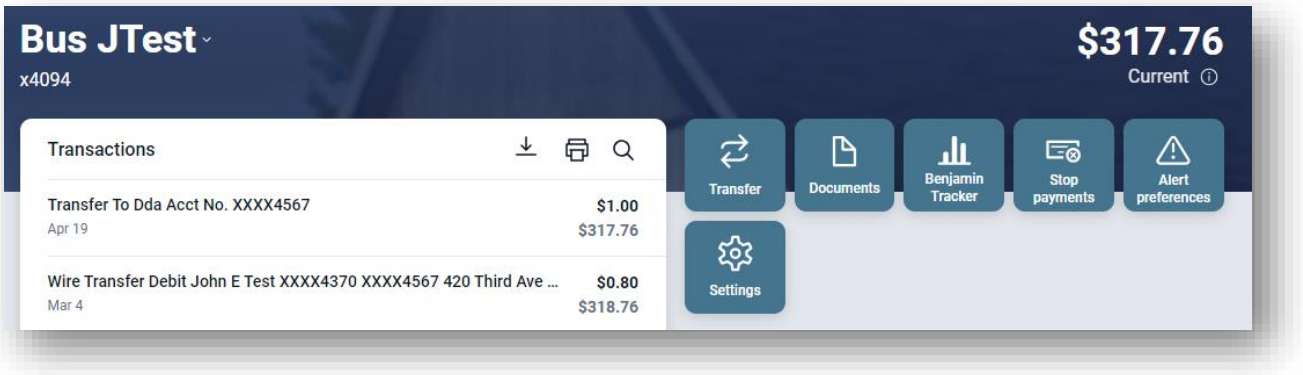
How to access

eDelivery Statements/Notices may be accessed by:

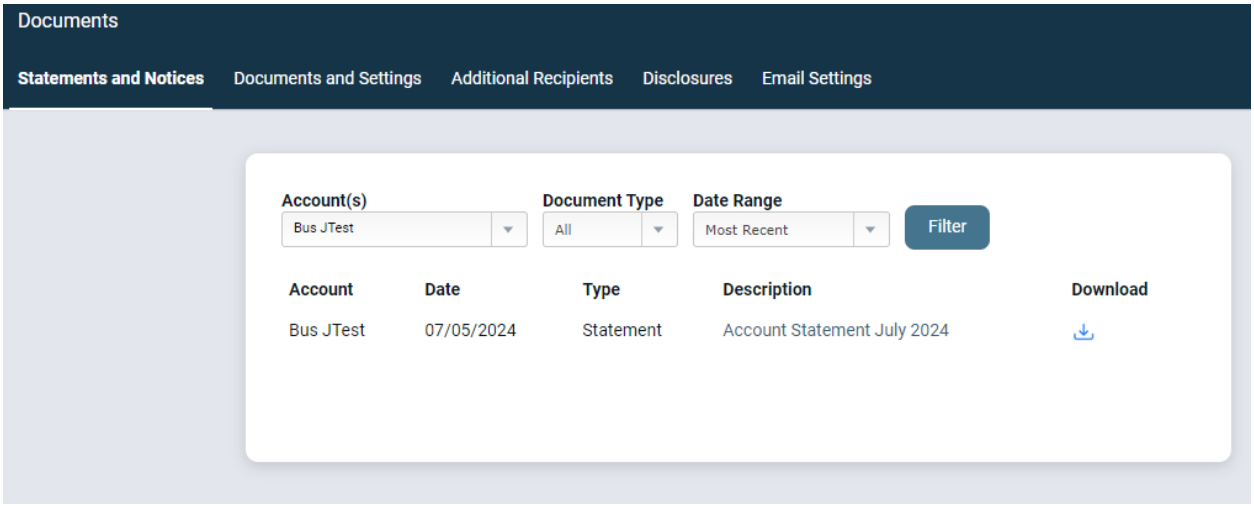
- Logging into OVB Business Online and clicking on the DOCUMENTS button. Shown in the example screen below as the fifth button in the row of available tasks (near bottom of screenshot).



- Alternatively, you first select any account and then select the DOCUMENTS button from the account screen.

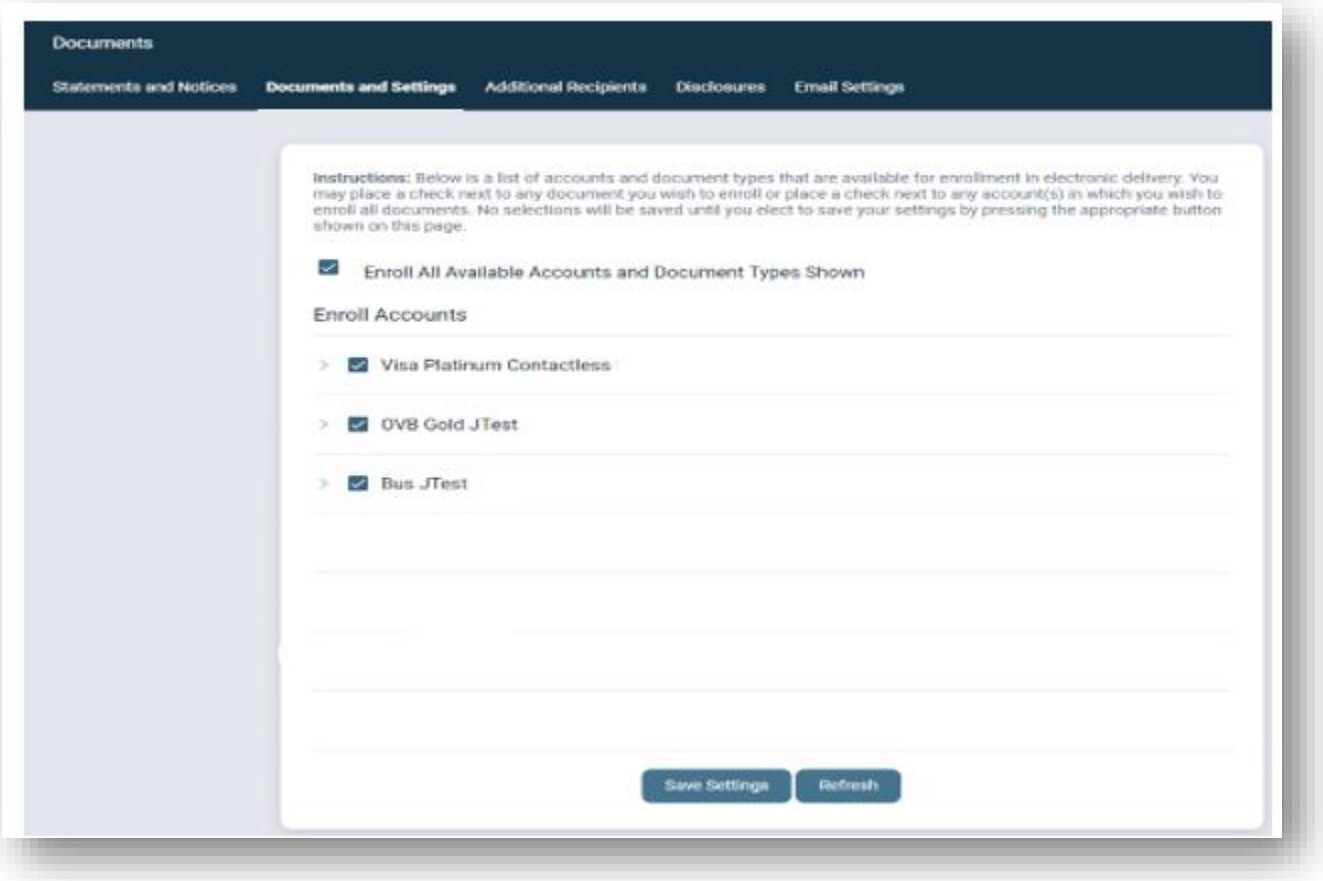


Once you have selected Documents, you will have several options. The first one, STATEMENTS AND NOTICES, will allow you to view or download past and present statements.



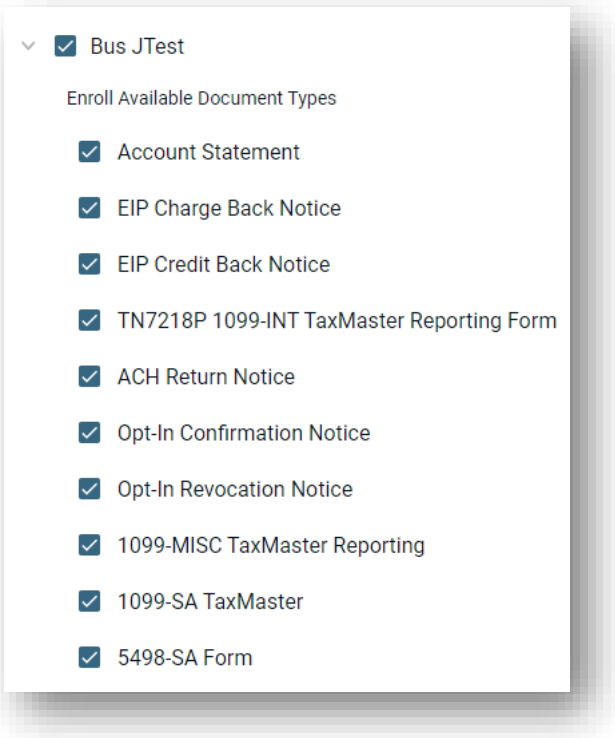
Documents and Settings

Documents and Settings provides a list of accounts and document types that are available for enrollment in electronic delivery.



Select the arrow beside the account you wish to view to see the types of documents available for eDelivery. Press SAVE SETTINGS when finished.

- If you choose ENROLL ALL AVAILABLE ACCOUNTS AND DOCUMENT TYPES SHOWN this will enroll you for any that are available at the time you checkmark it and save. If you open a new account on the future, you will need to return to this screen to enroll it for eDelivery or ask your community banker at the time of opening.



Documents Currently Available

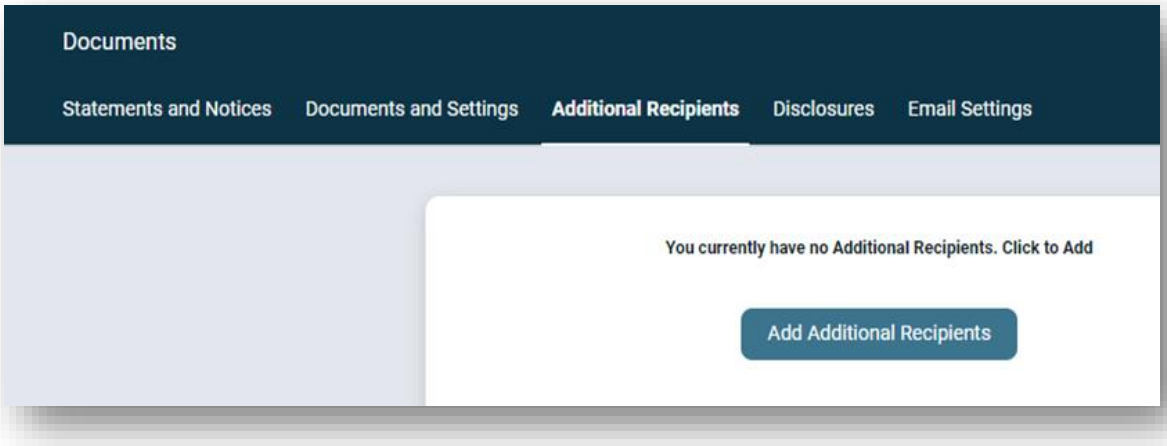
- Checking and Savings statements
- Loan Billing Notices
- CD Maturity Notices
- Opt In/Revocation
- Reg E Notice
- Charge Back Notice/Credit Bad Notice
- ACH Return Notice
- Tax Docs: 1099-INT, 1098, 1099-R, 5498, 1099-MISC,1099-SA, 5498 ESA, 5498-SA

Special Note: In OVB Online (personal online banking), tax documents are only eDelivered to the primary account holder, even if another owner has them checked.

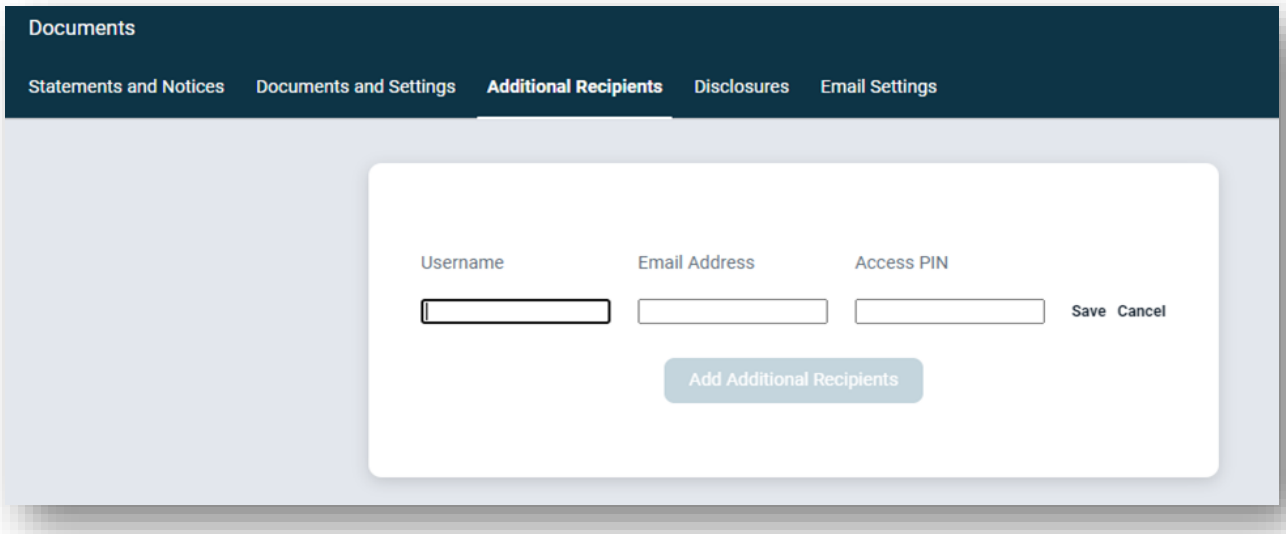
Additional Recipients

All of your organization's OVB Business Online users can have access to the eDelivery statements and notices if the Admin has given them access in their permissions. But what if you have someone outside your business like an accountant that needs access to just the documents but no other functionality? You can designate them as an Additional Recipient.

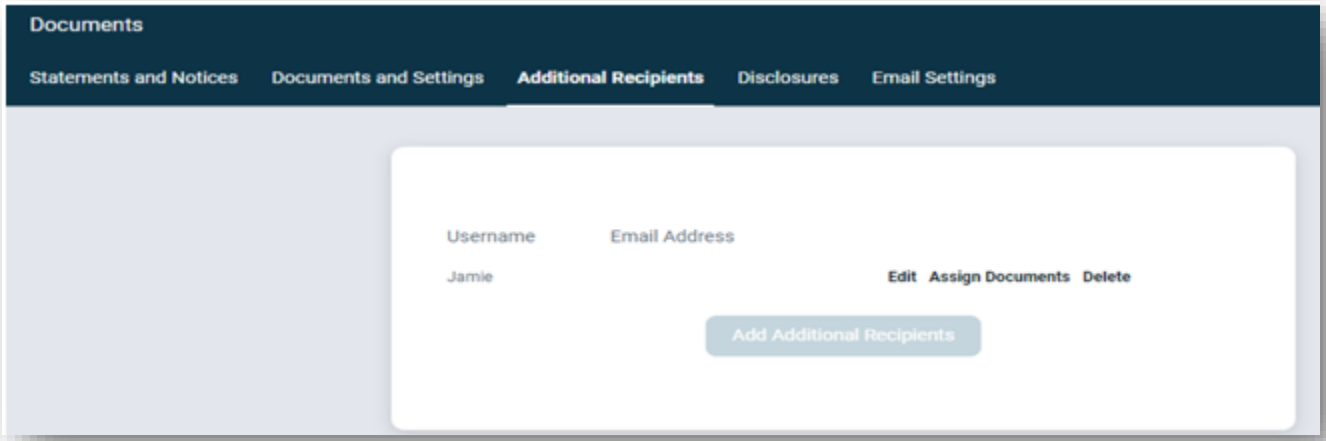
- To designate, select ADDITIONAL RECIPIENTS at the top and then the ADD ADDITIONAL RECIPIENTS button.



- Input a username for the additional recipient, email address and access pin. Pin must contain both numbers and letters. Press SAVE to the right of the Access PIN field.



- Once this information has been saved, the customer can edit, assign documents, or even delete the additional user.

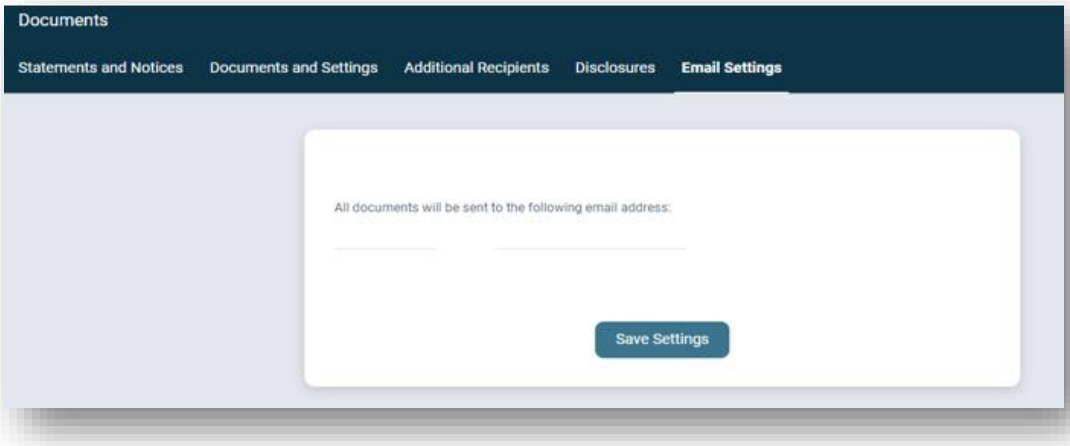


- Under ADDITIONAL RECIPIENTS, press ASSIGN DOCUMENTS (to the right of the additional recipient's email address) to display Documents and Settings for the Additional Recipient. Select the Statements and Notices the additional recipient would like to receive. Notice that it will allow the customer to access all eDelivery accounts from this area. Be sure to select SAVE SETTINGS once selections have been completed.

Email Settings

Email Settings will display a page that lists the email address where the notice that a statement/notice is ready is sent. Users that have permission to access eDelivery will be able to view the documents within OVB Business Online even if their email address is not the one listed here, they just will not get the notification that it is ready.

If you want multiple people to receive the notification, consider designating a group email address in this area, but know that a change in email here will change your business's email in your organization's customer file at the bank, which can result in other emails from the bank being routed to the email address as well. Press SAVE SETTINGS when finished.



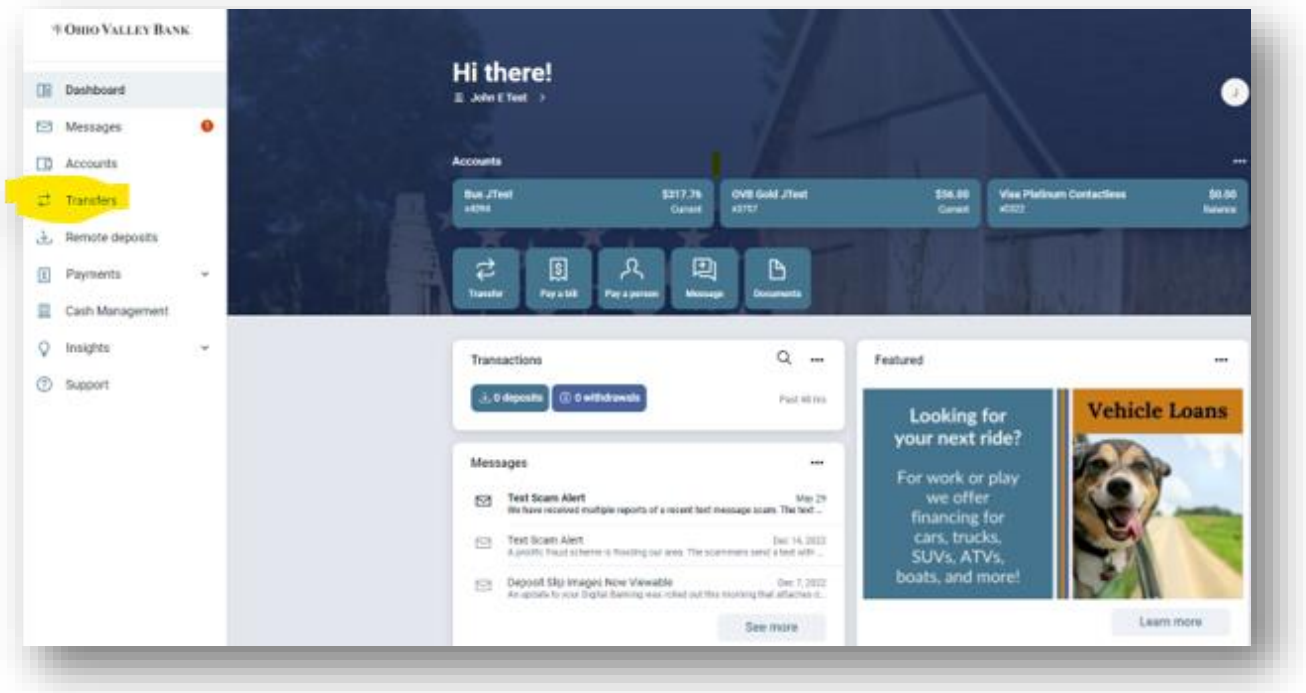
Transfers

Create a Transfer or Loan Payment

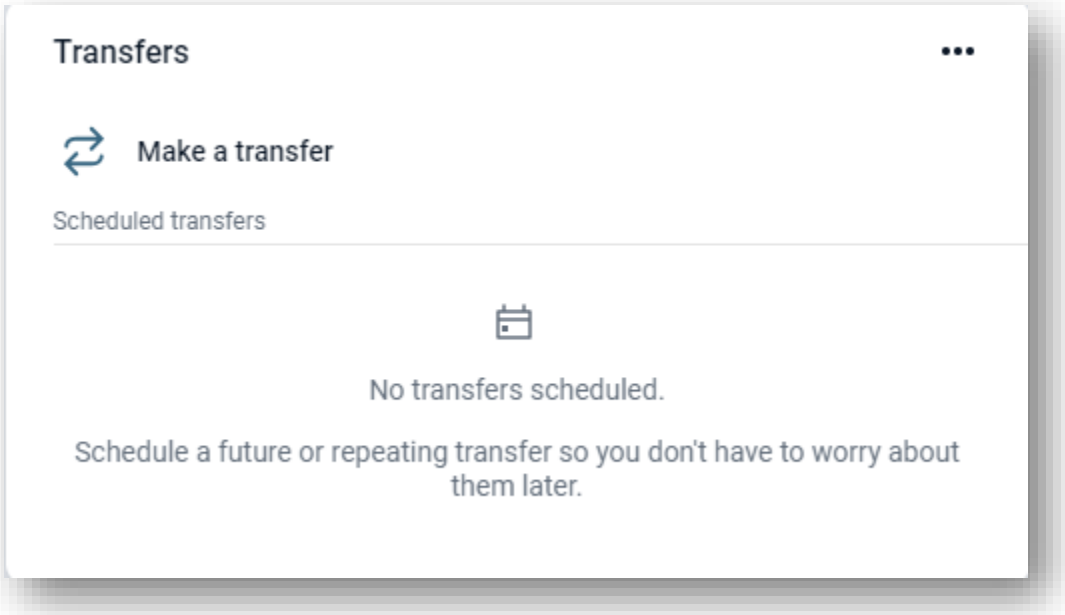
- Transfers are used to transfer money between accounts. You can also transfer from your deposit account to your loan to make a loan payment. Users will find the option to schedule transfers in many locations. All areas work the same way.

- The fastest way is to press TRANSFERS in the menu on the left side of the screen (highlighted below).

  When viewing the OVB Mobile App, the left side menu may close. Click on the three vertical lines at the top left to open it.



- You can also scroll down while on the Dashboard screen to find another transfer option available. Press MAKE A TRANSFER to create a new transfer.



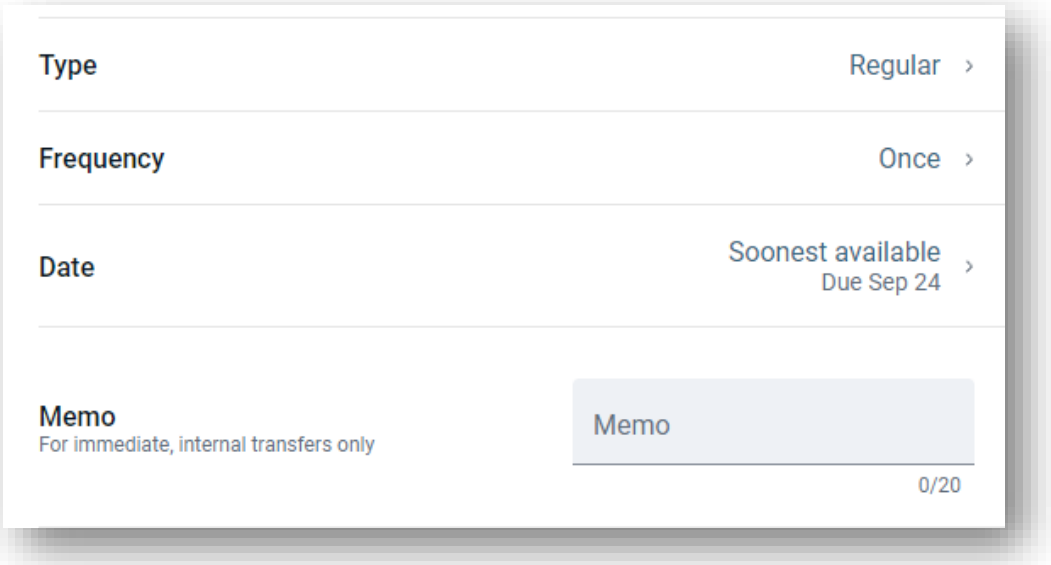
- Or simply click on the account you wish to transfer FROM and select the TRANSFER BUTTON to the right of the transactions listing (highlighted below).

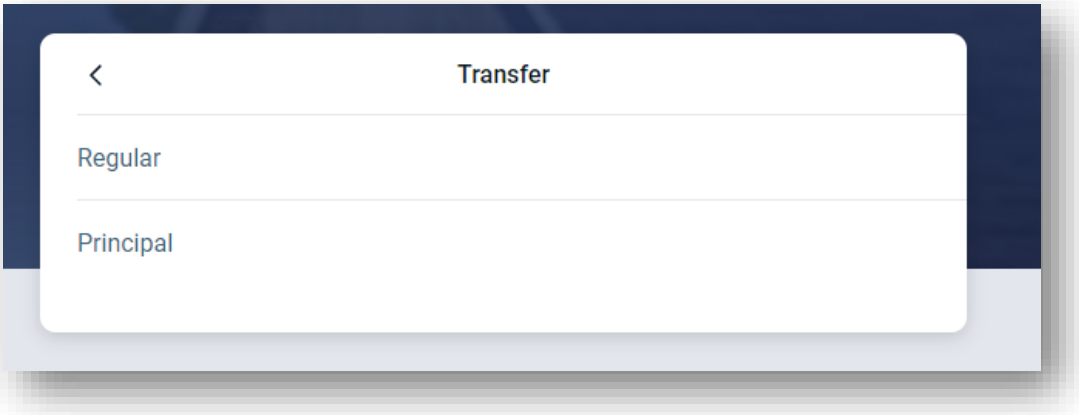


- List the account you wish to transfer FROM and TO. Input the amount.

- Click on MORE OPTIONS if you wish to schedule your transfer for later, make it recurring (frequency) or add a memo line. You can then select the appropriate time frame under frequency and the date you wish it to start by clicking on date. If you do not click on More Options, your transfer will default to being sent once and at the soonest available time.

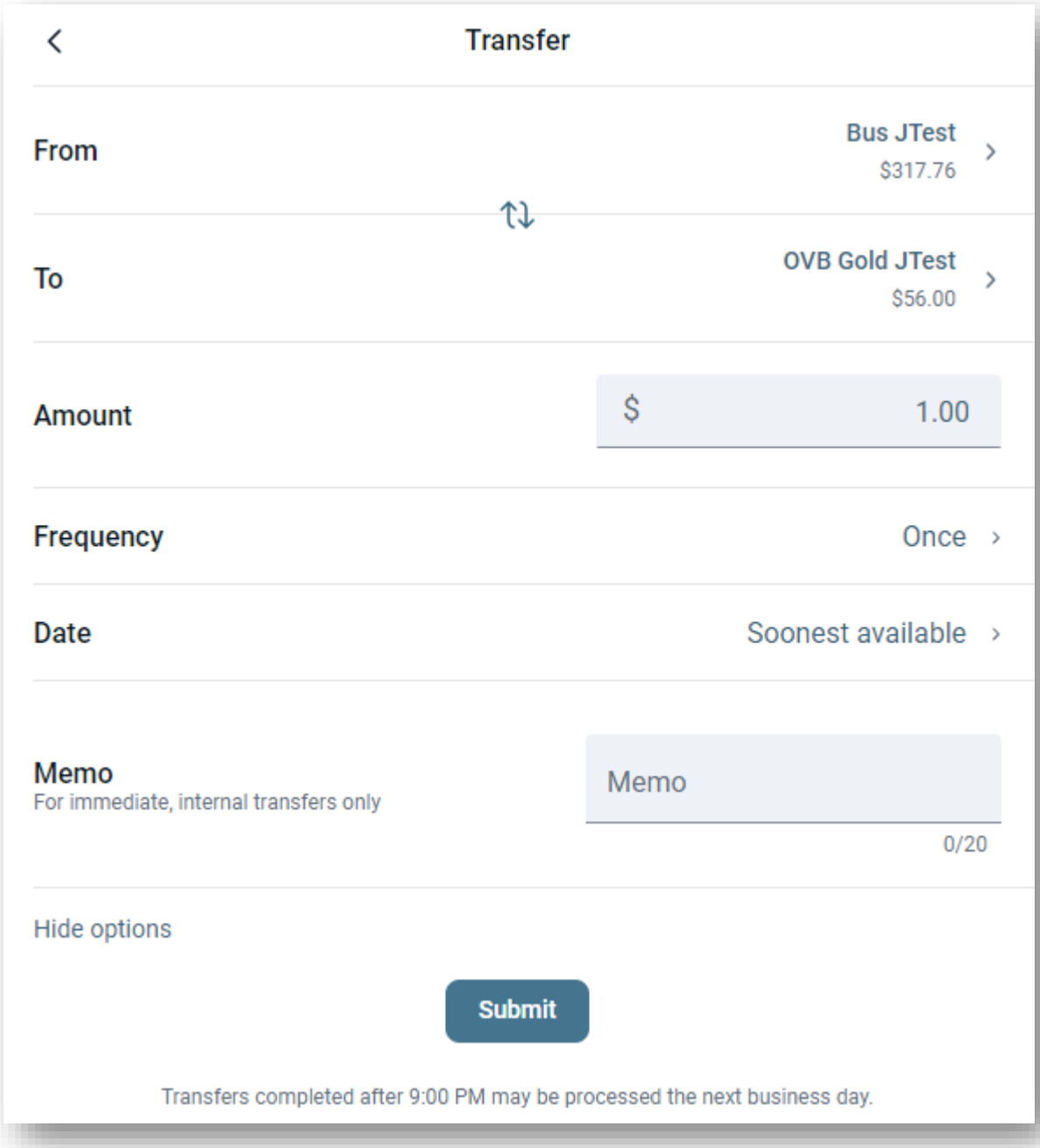
If you are transferring to a loan to make a loan payment, be sure to open MORE OPTIONS and click on TYPE to designate if the payment is a regular payment or should be applied to principal only. Note that the Type field will only show if you are transferring to a loan.





- When creating a recurring transfer, your Frequency options are:
  Once, Weekly, Every two weeks, Twice a month, or Monthly

- When ready, press the SUBMIT button. If the button is not clickable, check to make sure you have completed the From Account, To Account, and Amount fields.

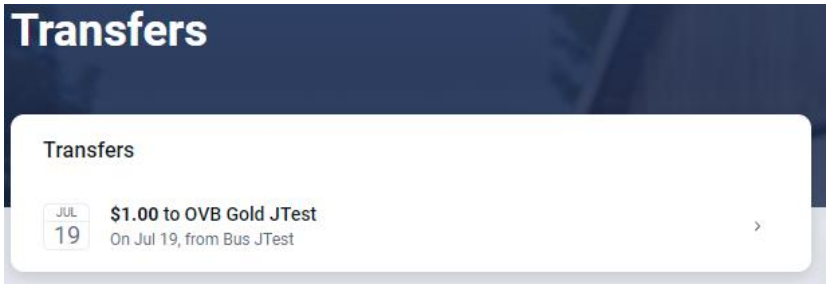


- You will notice a statement below the Submit button stating the cut-off time for processing transfers (example above). This time may vary depending on federal holidays and system maintenance.

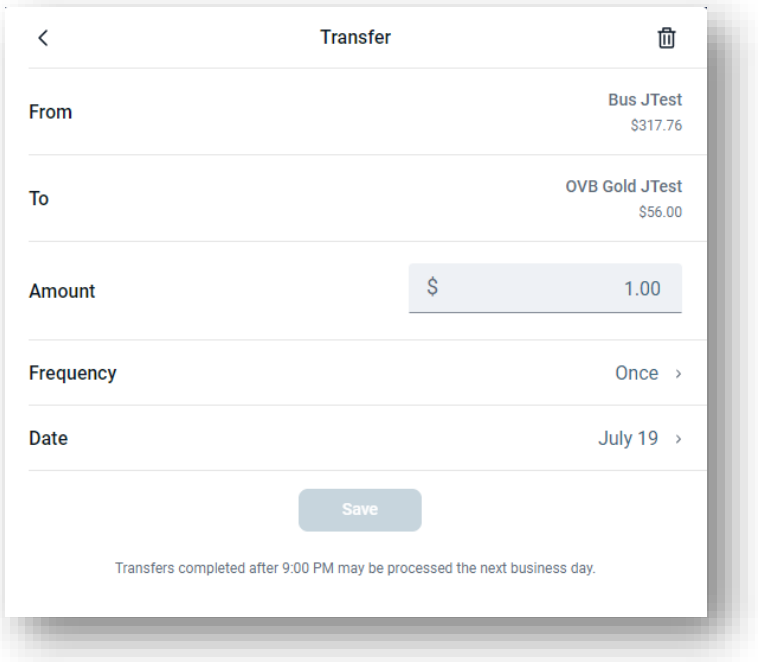
Edit/Delete a Scheduled Transfer

If you have a recurring transfer or a transfer scheduled for a future date, you may edit or delete the transfers before it is processed.

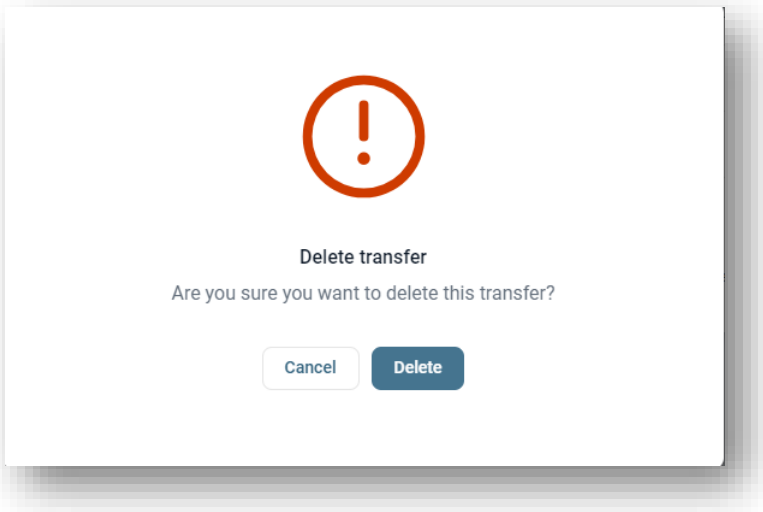
- To EDIT the transfer, click on TRANSFERS in the left menu and click on the transfer you wish to edit.



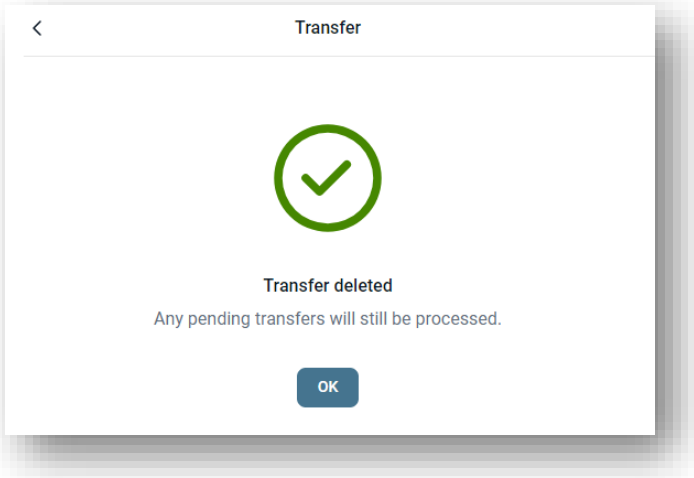
- Press and change the fields as you wish and press the SAVE button.
- To DELETE the transfer, press the TRASH CAN ICON in the top right corner of the Transfer Edit screen.



- Press DELETE to confirm your choice.



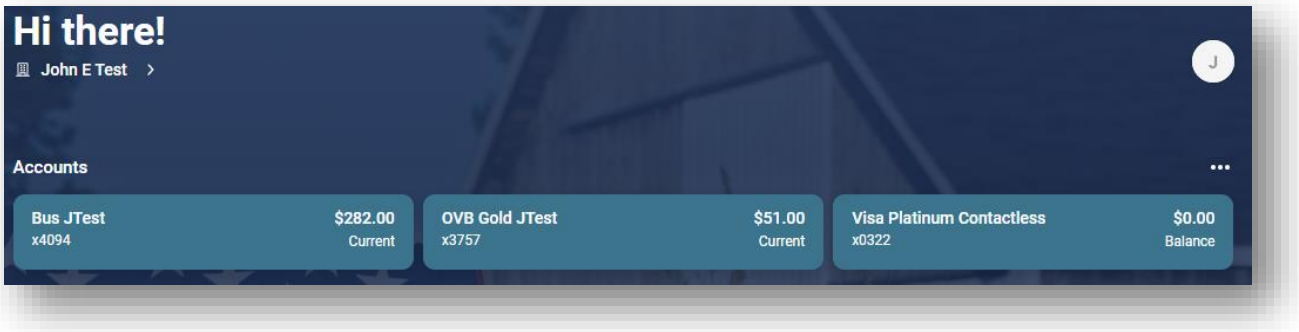
- Press OK on the confirmation screen.



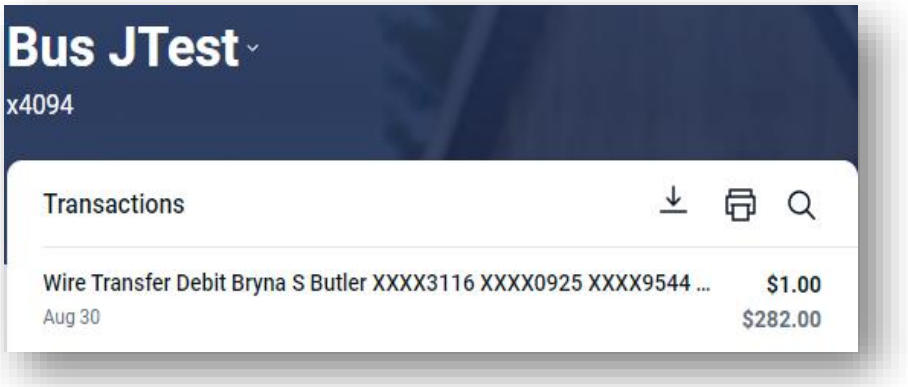
Immediate transfers (transfers with a date of Soonest Available) begin immediately upon pressing Submit, and therefore, cannot be edited or deleted.
To reverse, complete another transfer to offset the original or contact the bank.

Download Functionality

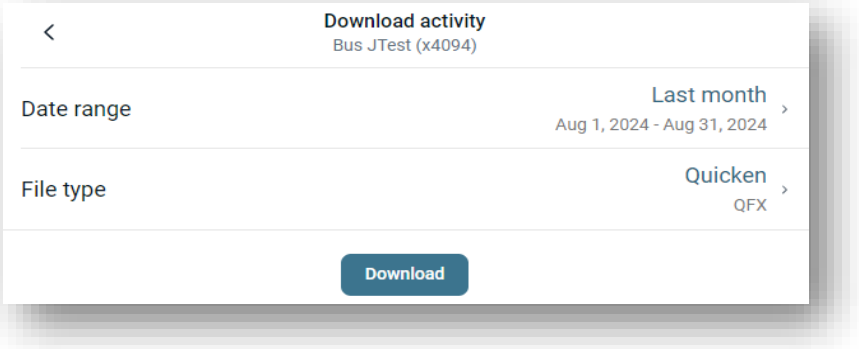
- To download transactions, select your account.



  - Select the arrow pointing down beside the printer, listed at the top of the transactions page.

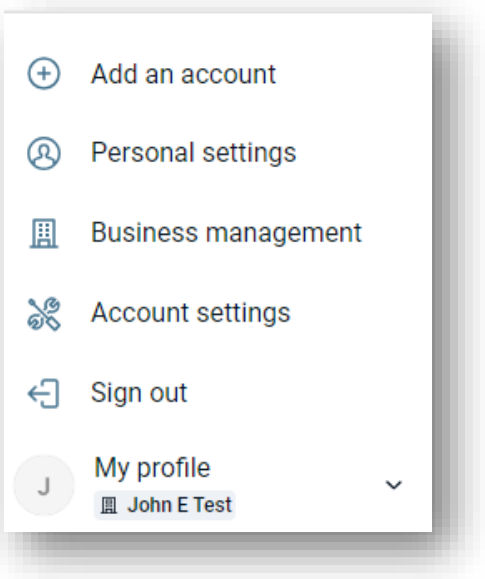


  - This will allow you to select the DATE RANGE and FILE TYPE. Then select DOWNLOAD.

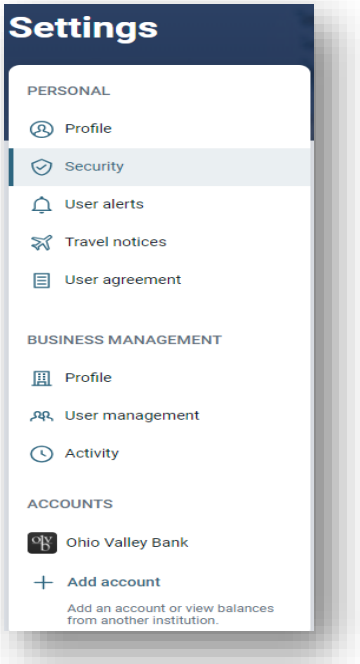


Direct Connect

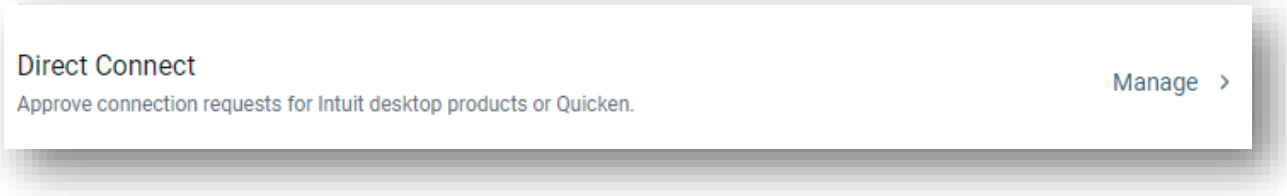
- To approve connection requests for Intuit desktop products or Quicken, you will access the tab to the bottom left of the screen that is titled MY PROFILE.



- Once you select this, Settings will display. Under BUSINESS MANAGEMENT, press USER MANAGEMENT.



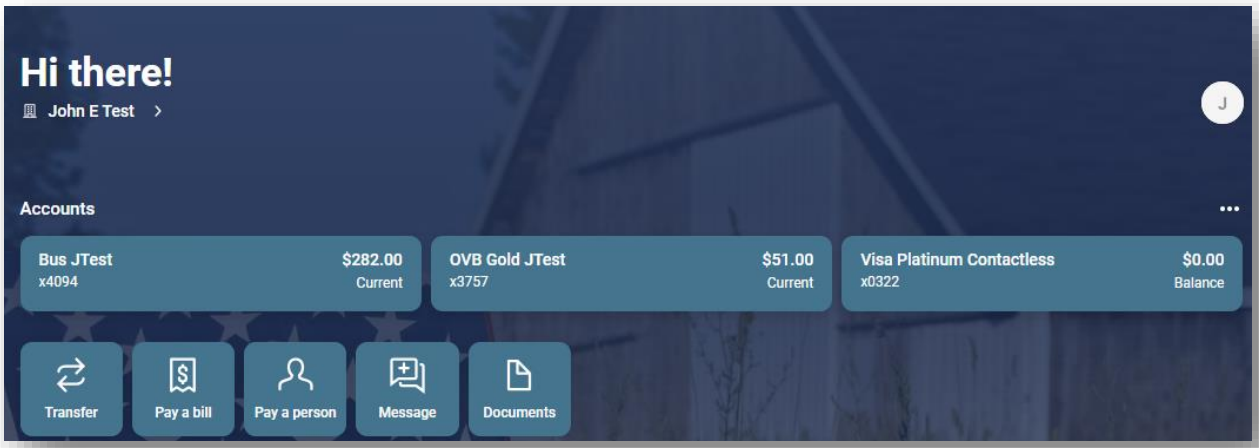
- Select MANAGE beside DIRECT CONNECT. Any Direct Connect application requests can be approved in this location.



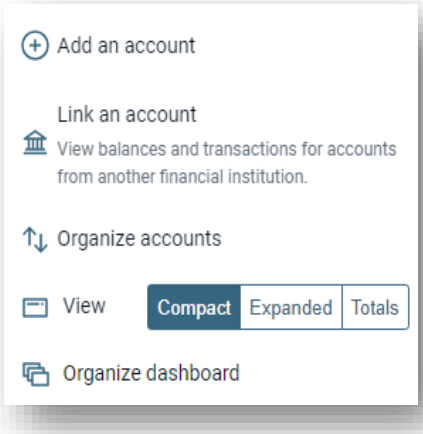
Linking External Accounts

OVB Business Online users can link external accounts to their digital banking platform. You will have access to limited transaction information by clicking on the account. It is important to note that the external linked account is view only, you will not have transfer functionality to or from the external account.

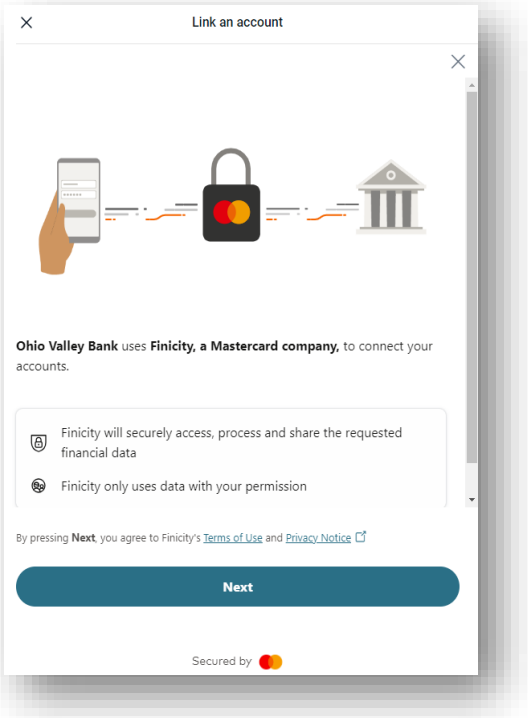
- To access this feature, click on the THREE DOTS in the top right corner of the Dashboard.



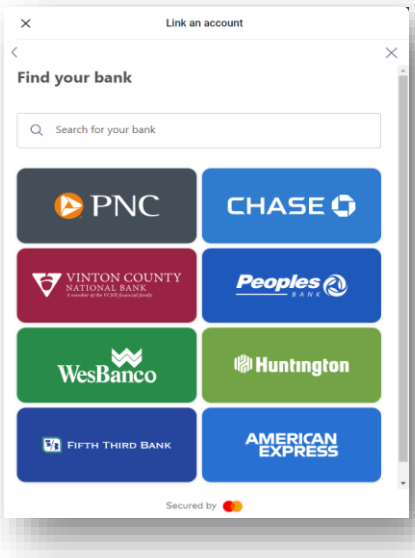
- Select LINK AN ACCOUNT. Do not select Add an account, as this will direct you to our online account opening service.



- Follow the system prompts.



- The system will ask you to select your financial institution and will then search for a match.



- Once the correct financial institution has been selected, you will be prompted to hit NEXT. Enter your online banking credentials for the external bank and SUBMIT. As an added level of security, the external institution will verify your identity using two factor authentication. Once completed, the OVB Business Online Dashboard will show the external account.

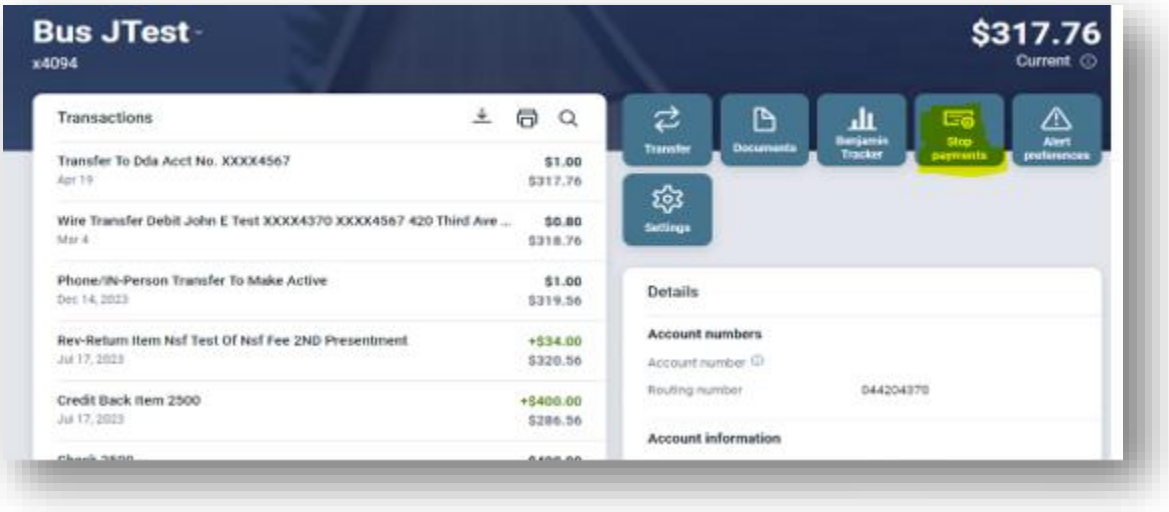
  - If you need to remove access to the external account, simply follow the same prompts, apart from selecting remove bank after reviewing the account and confirming the deletion.

Stop Payments

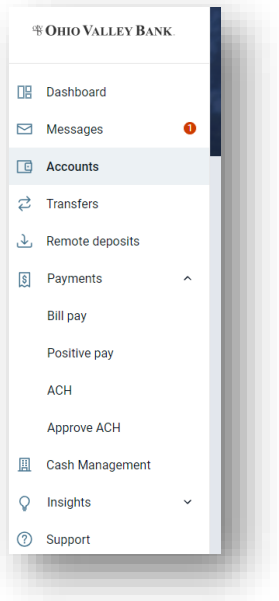
Placing a Stop Payment

- Placing a stop payment is simple. You can access this feature in two locations.

- The first is by simply clicking on the account you wish to place the stop payment on from the dashboard. You will notice that the stop payment feature appears to the right of the account transactions listing (highlighted below).



- You can also find this by selecting ACCOUNTS in the left side menu. Again, you will select the account you wish to place the stop payment on and click stop payment in the options to the right of the screen.

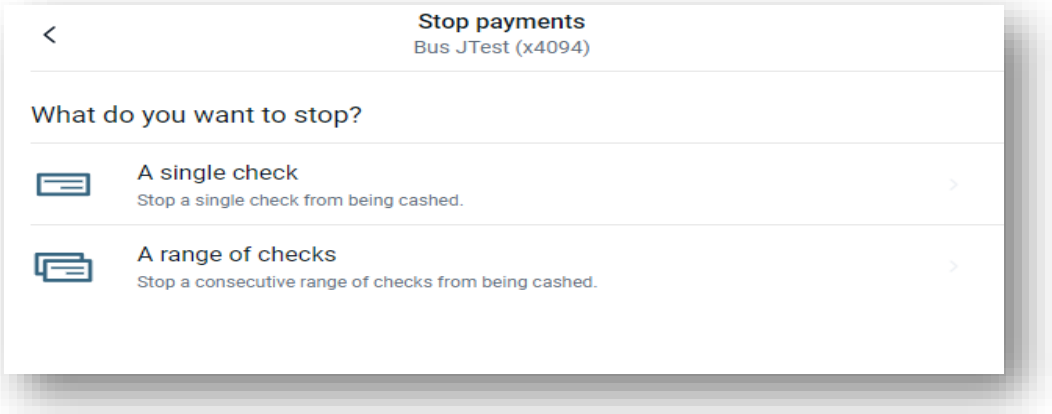


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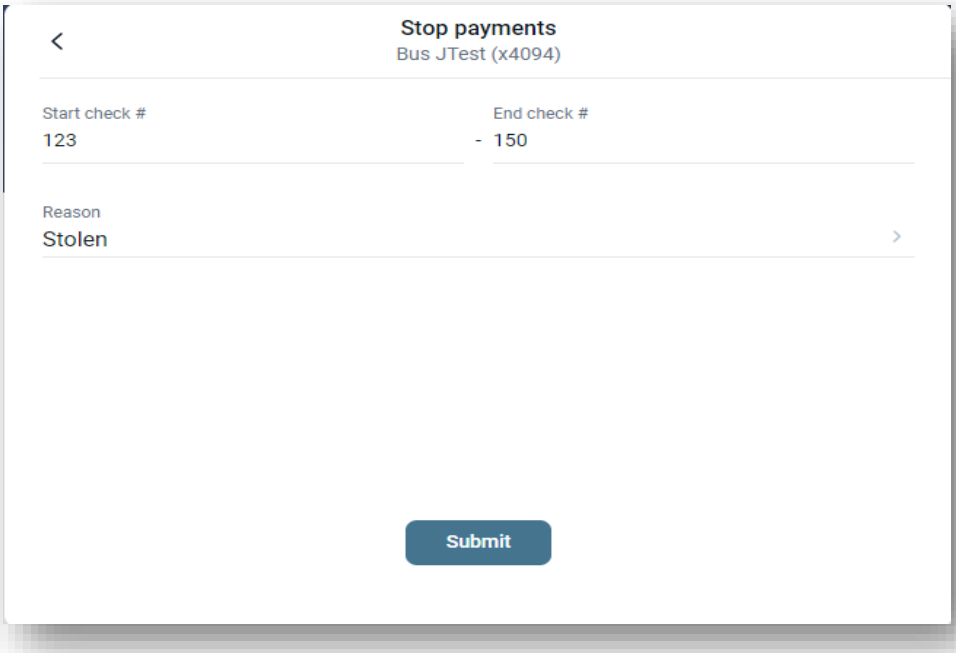
*You **must** contact Ohio Valley Bank directly if you need to stop an **electronic payment**. If placing stops on book(s) of checks, it is recommended to contact the bank to keep your fee at a minimum (online will charge you per check in the book).*

- Please check the Service Summary or view onscreen the current fee for placing stop payment. This fee will come directly out of your account.

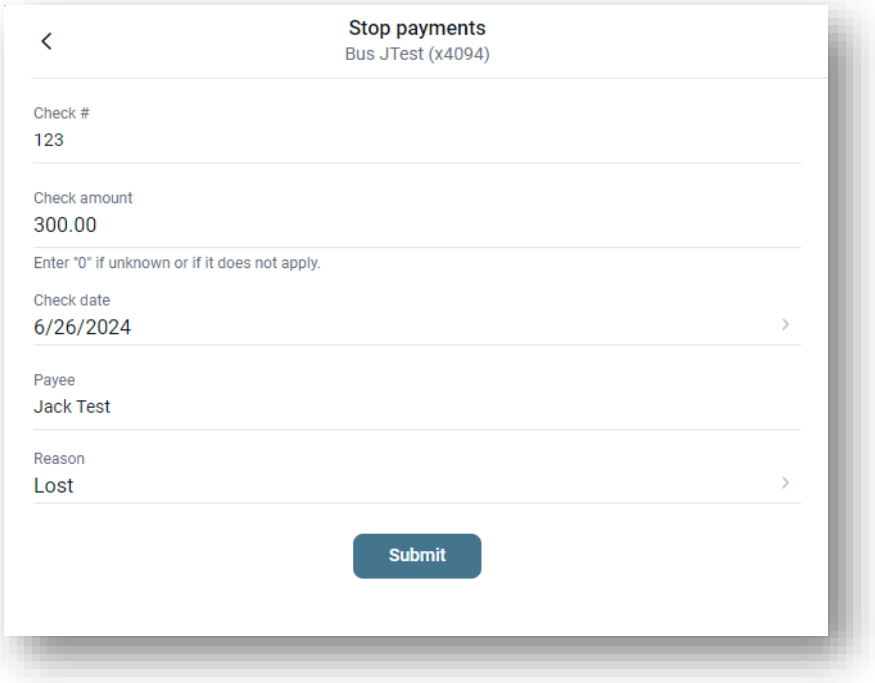
- Once you have selected Stop Payment, you will select the best option that suits your needs, whether that be to stop a single check or a range of checks. For stops of an entire book of checks, please visit your local Ohio Valley Bank office or give us a call.



- Once you have made your selection, input the requested information. To place a stop payment for a range of checks, simply input the starting check number and the ending check number and select the reason for the stop. Be sure to press the SUBMIT button to complete the process.



- To place a stop payment on a single check, you will be asked to input a check number, check amount, check date, payee and the reason for the stop payment. Select SUBMIT.



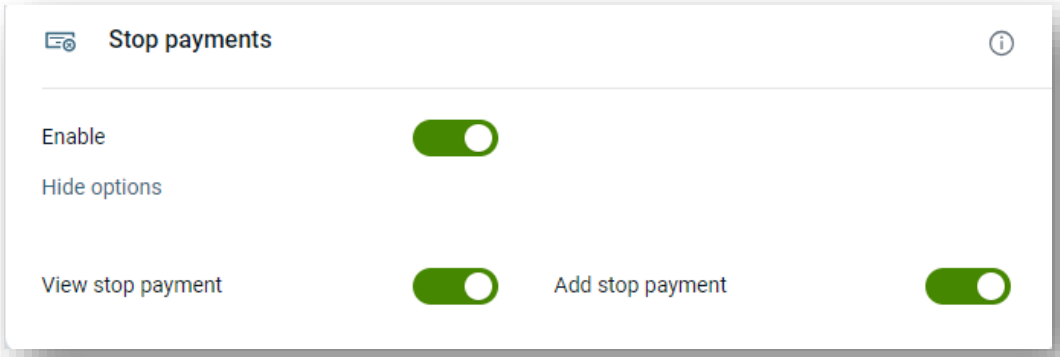
Approving a Stop Payment

A great feature of OVB Business Online is that you can decide what users have the ability to approve a stop payment. You can have users that can place the stop payment and also approve it. You can also make it so that one user can create the stop payment, but another must review and approve it.

User Permissions

It is important to note that Stop Payments are a feature that can be managed in the Business Management > User Management section of OVB Business Online. Access to stop payments can be added when setting up the user or edited later for existing users.

When adding the permission to ADD STOP PAYMENT, you must also enable VIEW STOP PAYMENT.


Stop payments
Enable
Hide options
View stop payment
Add stop payment

Autobooks

Autobooks is an invoicing, payment and lightweight accounting software that lives inside of OVB Business Online and OVB Online. This secure platform allows individuals and small businesses to take advantage of tools that help with invoicing, payments through invoicing or payments through an online pay now button. It allows the customer to accept and manage online payments, create digital invoices, pay bills, automate bookkeeping tasks and access financial reporting. Businesses can manage invoices and money in one place, eliminating the need to have a separate log in or have to keep transferring funds from somewhere else. Payments typically go directly into the customers bank account within 2 business days.

Overview

You will have an organized view of all sent and in-draft invoices with color-coded statuses to easily target when something needs attention. You can also collect payments right inside OVB Business Online or share your unique payment link with your customers (or donors, if your represent a non-profit).

You can instantly:

- ✓ Check your balance
- ✓ Confirm payments in seconds
- ✓ And even issue refunds in a single click!

Autobooks provides fast customer service from a real person over the phone when you have an issue or get stuck. In addition to this, Autobooks has an extensive library of helpful videos and reading material available to users as well.

Autobooks can be accessed from the Accept Online Payments card in the OVB Business Online dashboard.

The Accept Online Payments card is a configurable part of the Dashboard and because of this, it may not be in the exact same location for every user. If you do not see it on your Dashboard, press Organize Dashboard at the bottom of the screen to add it.

Follow this link for more information on how to get started with Autobooks.

- https://help.autobooks.co/knowledge/getting-started

Plans

Users have two different choices when using Autobooks: Basic Autobooks and Full Autobooks. Autobooks Basic, consisting of sending invoices and receiving payments, is great for small business owners that need to send invoices and accept payments without accounting options.

There is no monthly fee for these features. The user simply clicks on the area of the area of the Dashboard that says Accept Online Payments to begin. Autobooks will walk the user through the step-by-step process, whether they are sending an invoice or accepting payments.

With Basic Autobooks, customers can do the following:

- Manage and Invoice Payments
- Add and Manage Customer and Product Lists
- Manage and Track Payments paid via invoice
- Modify and manage invoice settings
- Accept payments directly inside online banking
- Share Payment form links
- Track and manage payments paid through your payment form
- Manage your payment form settings
- Sell online with Checkout Pages

The second option, Full Autobooks, gives the user full access to the Autobooks library of solutions. For current pricing, visit www.ovbc.com/autobooks. This is the best choice when your small business is in need of invoices and payments but are also in need of basic accounting and reporting with integrated bill pay. With this upgraded version, you have the following options:

- Categorize bank account transactions manually or write automated rules to categorize as they come in
- Journal entry (for cash transactions) and budget tools to help keep you organized and on track
- Users have access to customizable, exportable reports. The following reports can be exported and used to share information needed for their accountant or banker:
    - Customer and/or vendor balances
    - Sales tax
    - Fee details
    - Bank reconciliation
    - Profit and loss
    - Balance sheet
    - Journal

- Budget

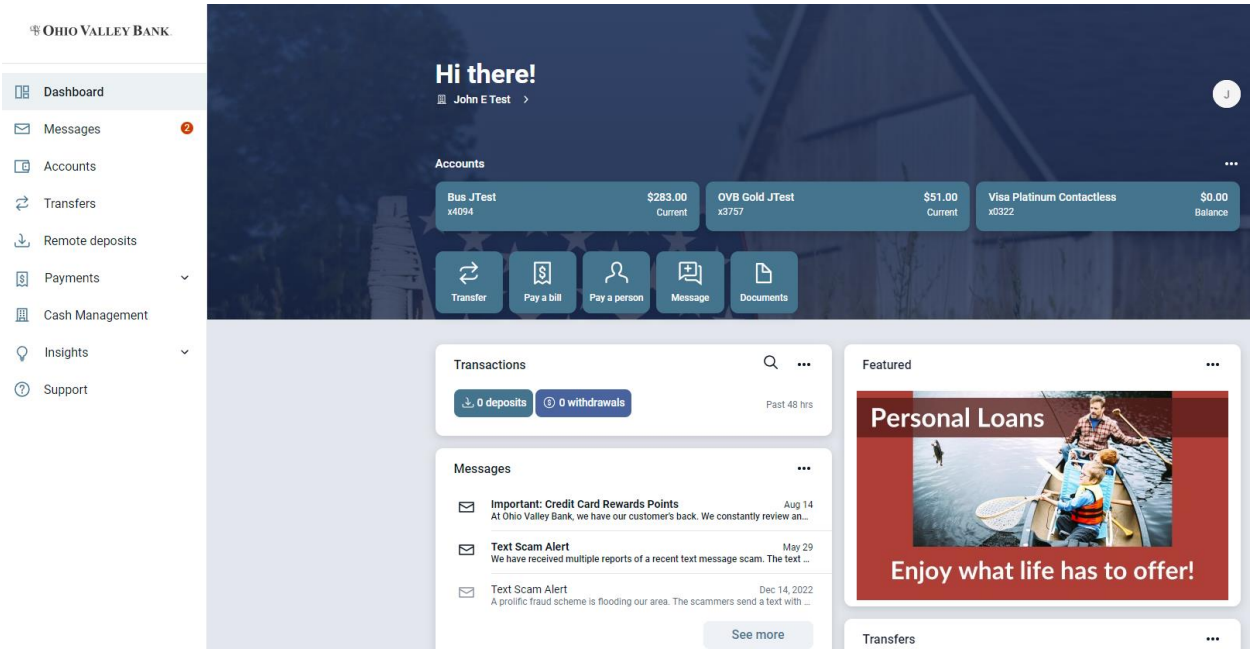
For those who need to speed up the payment process, we also offer instant payment mode for an additional fee. Contact OVB for details.

If you are interested in signing up for Full Autobooks, simply click on the Reports link inside Autobooks and select to Upgrade.

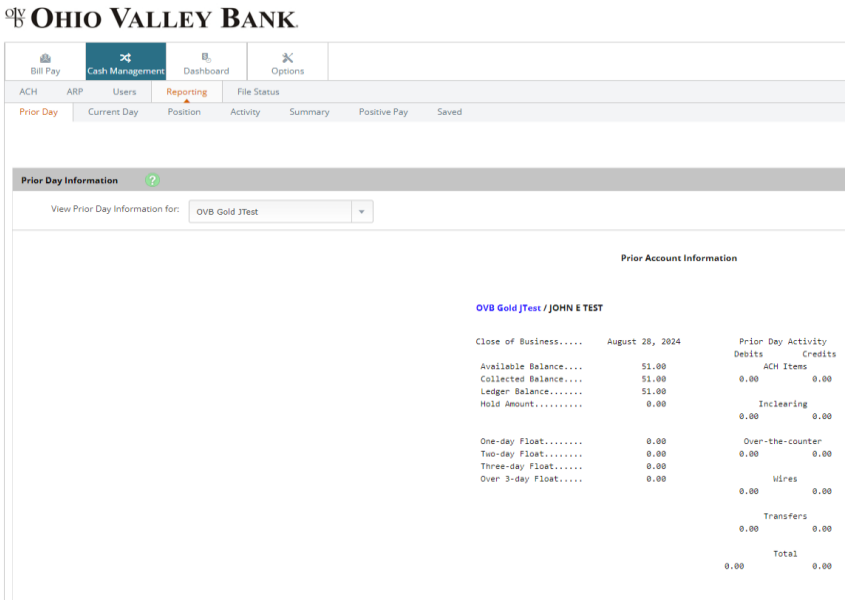
Autobooks support is available Monday-Friday from 9am to 6pm easterm. They can be reached by emailing support @autobooks.co or by calling 866-617-3122. Users also have the option for in app support.

Cash Management Reports

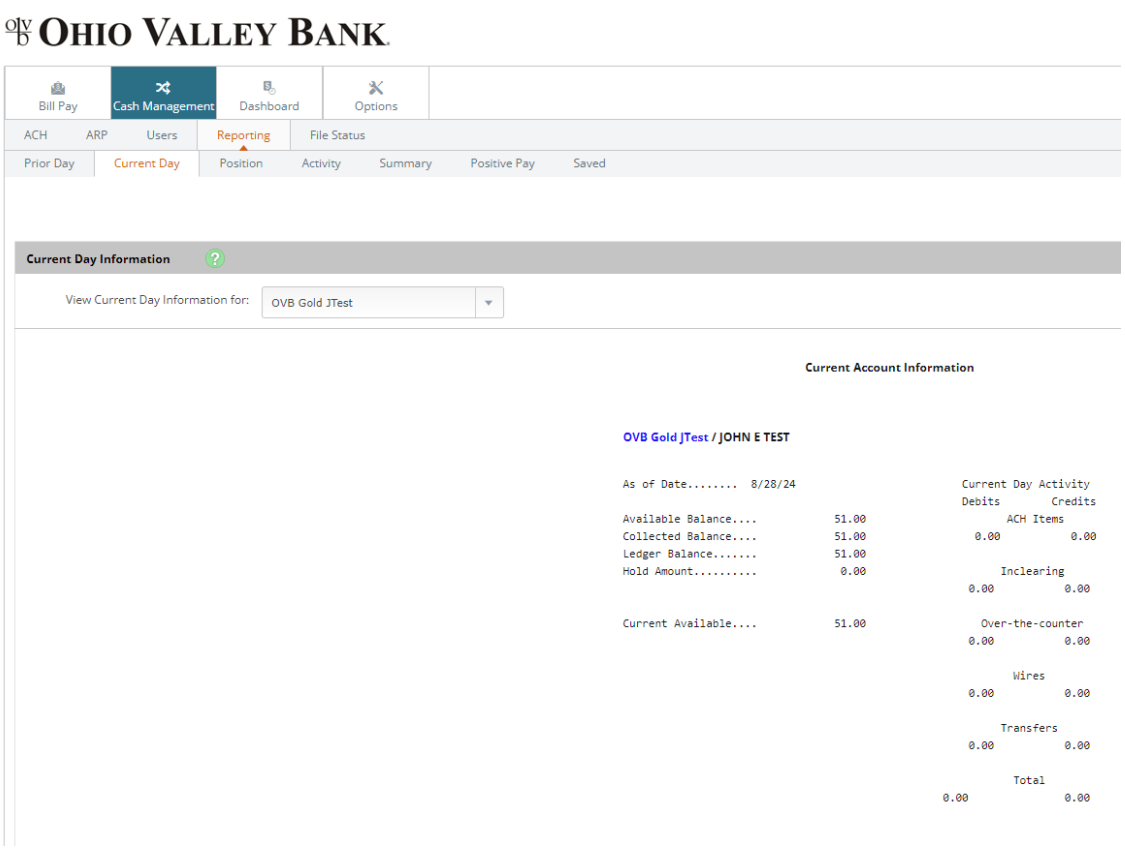
- As an OVB Business Online user, you will have access to reporting that can help you manage your business. To access this, select Cash Management from the options available in the menu on the left.



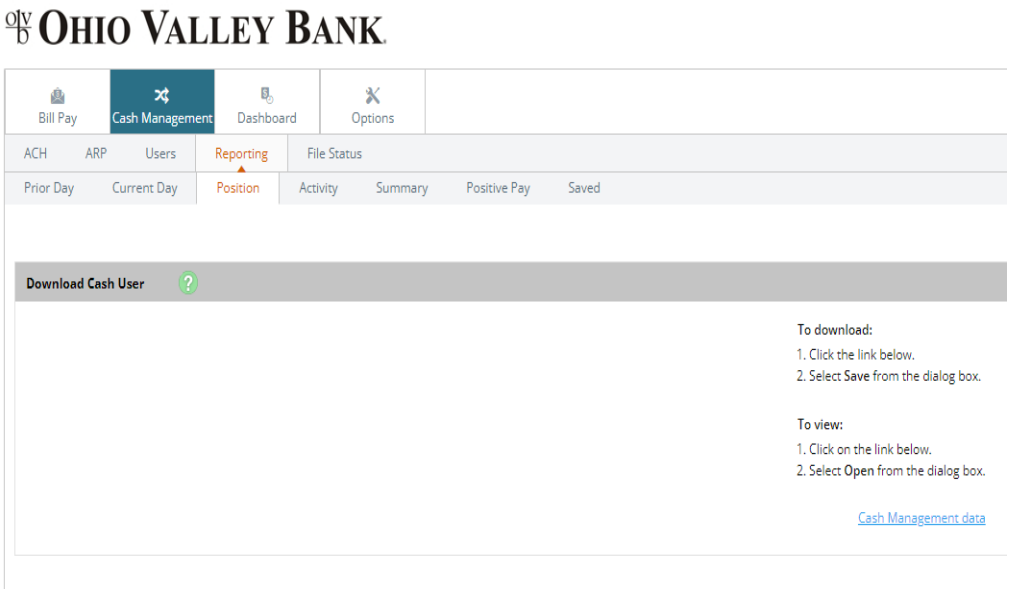
- Once you have selected Cash Management, click reporting. You will have several options to select from. Select the account you wish to view, and you will be able to access reports from prior day activity.



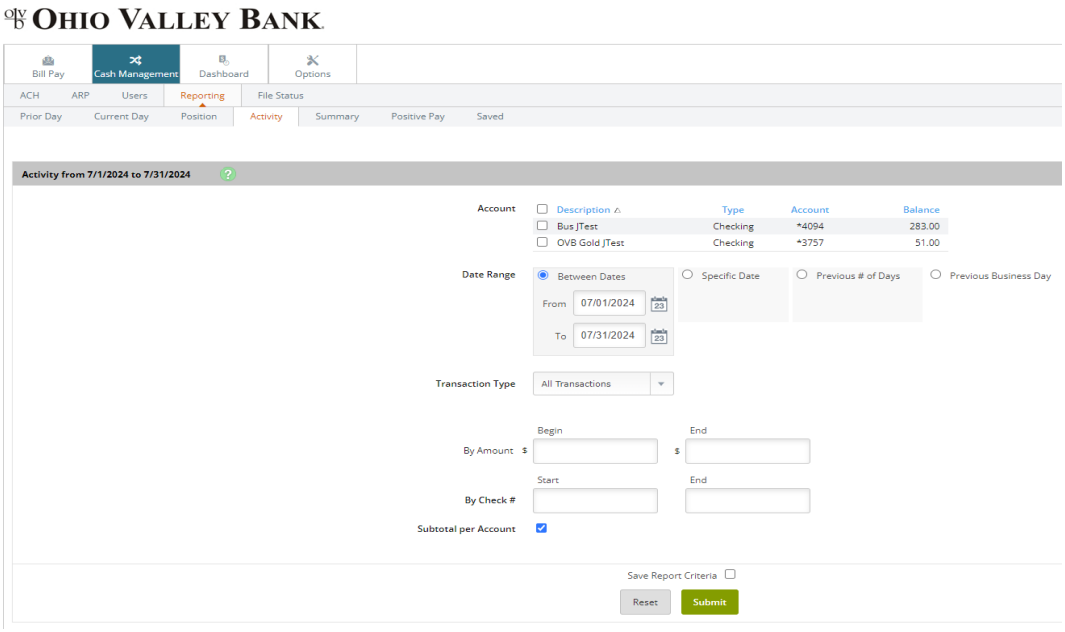
- Current Day



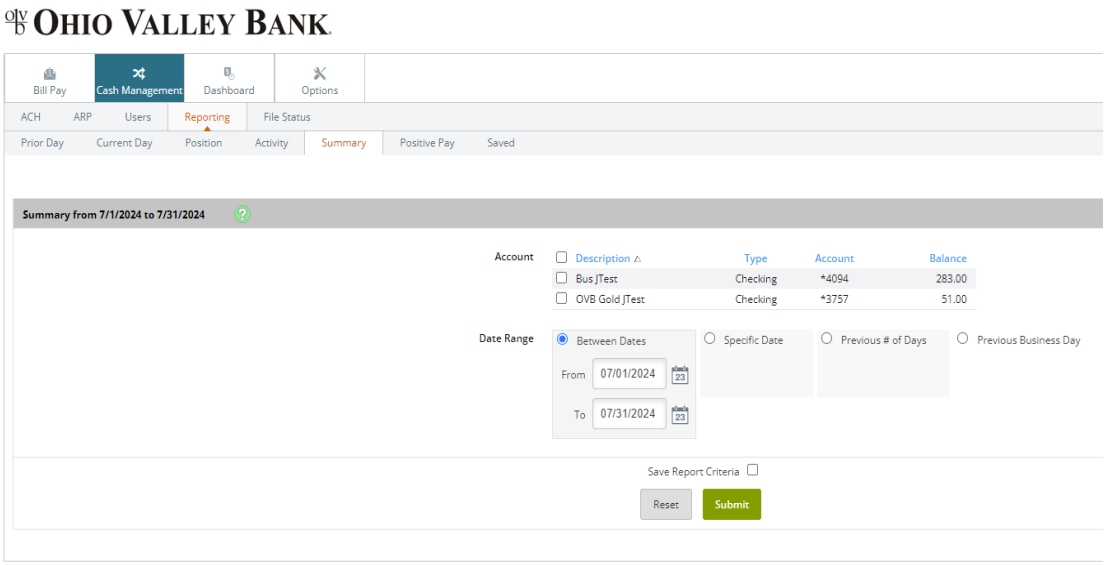
- Position, which will allow you to download or view the data requested.



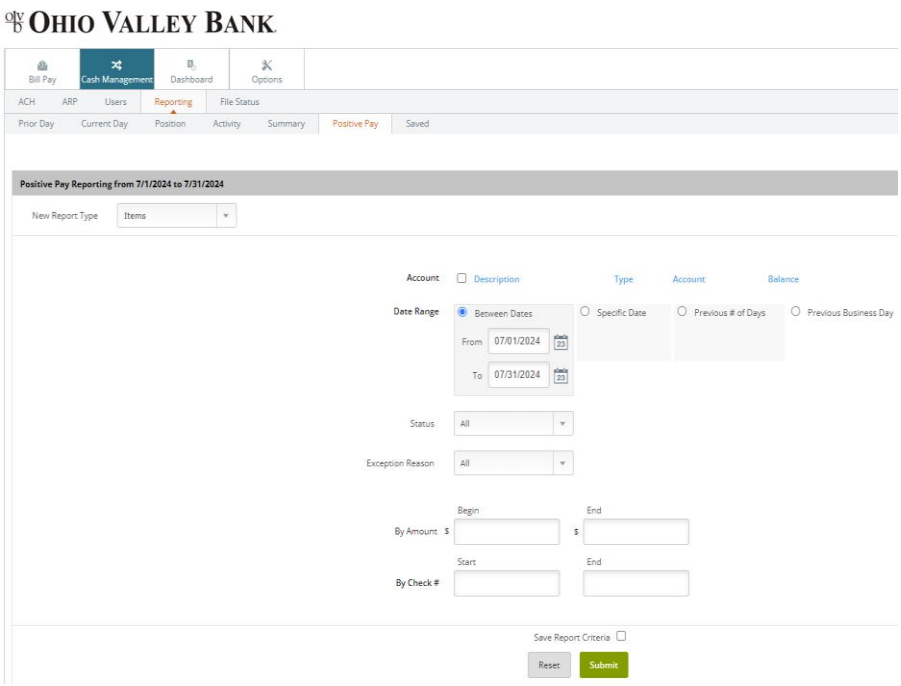
- Activity, which will allow you to view data for multiple accounts or even search transactions if necessary.



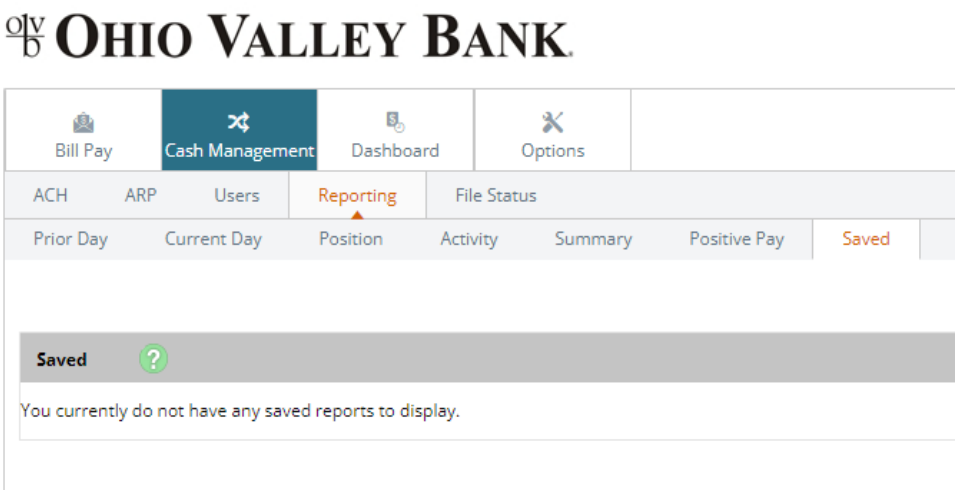
- Summary, which allows you to refine your data search and view multiple accounts.



- Positive Pay- For businesses taking advantage of this fraud prevention service, this will show past Positive Pay activity.



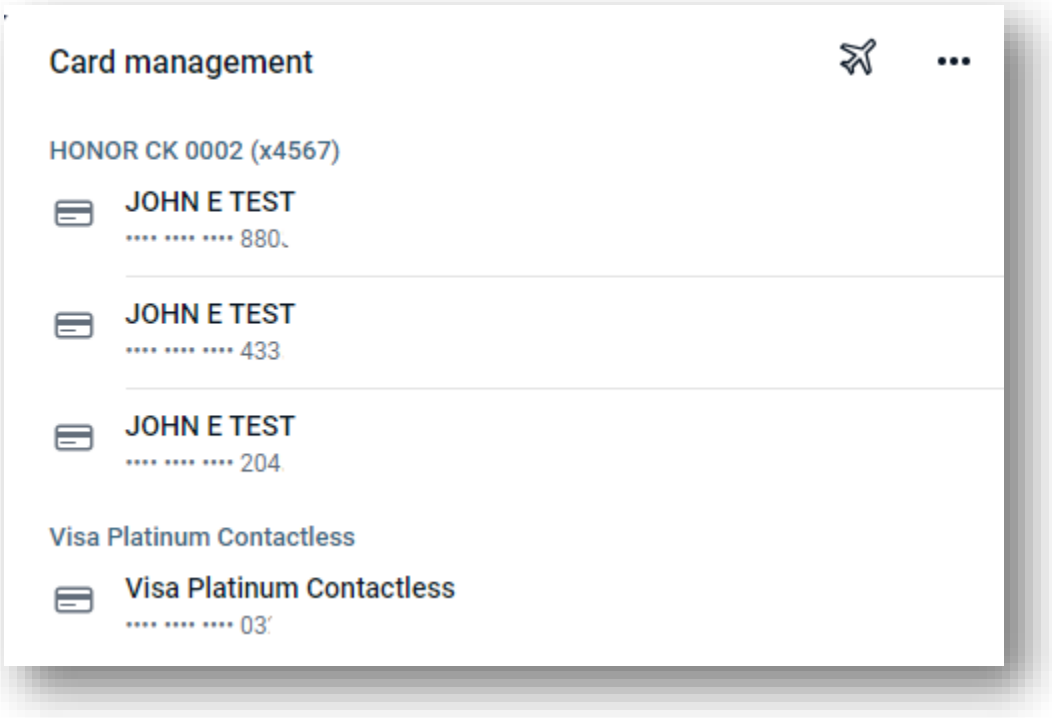
- And finally, Saved. This is handy for anyone who already has reporting saved and needs to reference it again.



Card Management

Businesses can manage their debit cards using the Card Management functionality within OVB Business Online.

To access this, on the Dashboard screen, scroll to the Card Management block (example shown below). If you do not see the block on your Dashboard, scroll to the bottom of the screen and press ORGANIZE DASHBOARD to add it.

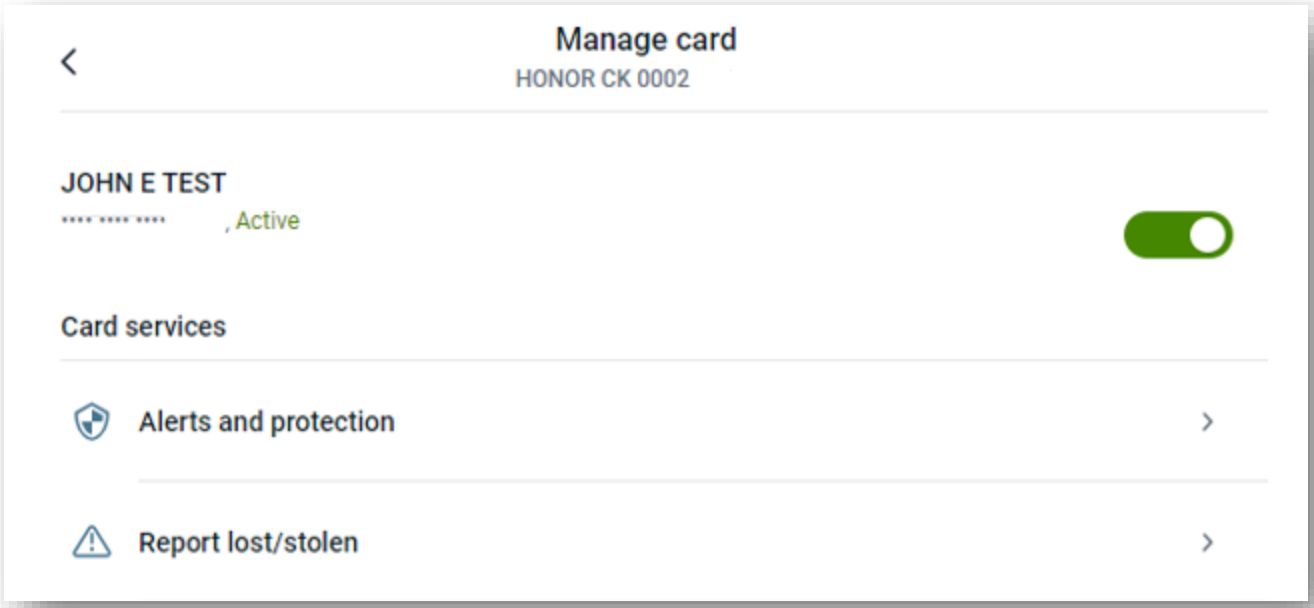


Users can:

- Add and manage travel alerts
- Temporarily freeze their card
- Permanently block their card if it is lost or stolen
- Add alerts and protection

Debit Cards will be listed under the Account Name. Credit Cards will be listed separately under a Visa Platinum Contactless or Visa Business Contactless heading.

Select the Card you wish to work with.



Temporary Freeze/Unfreeze

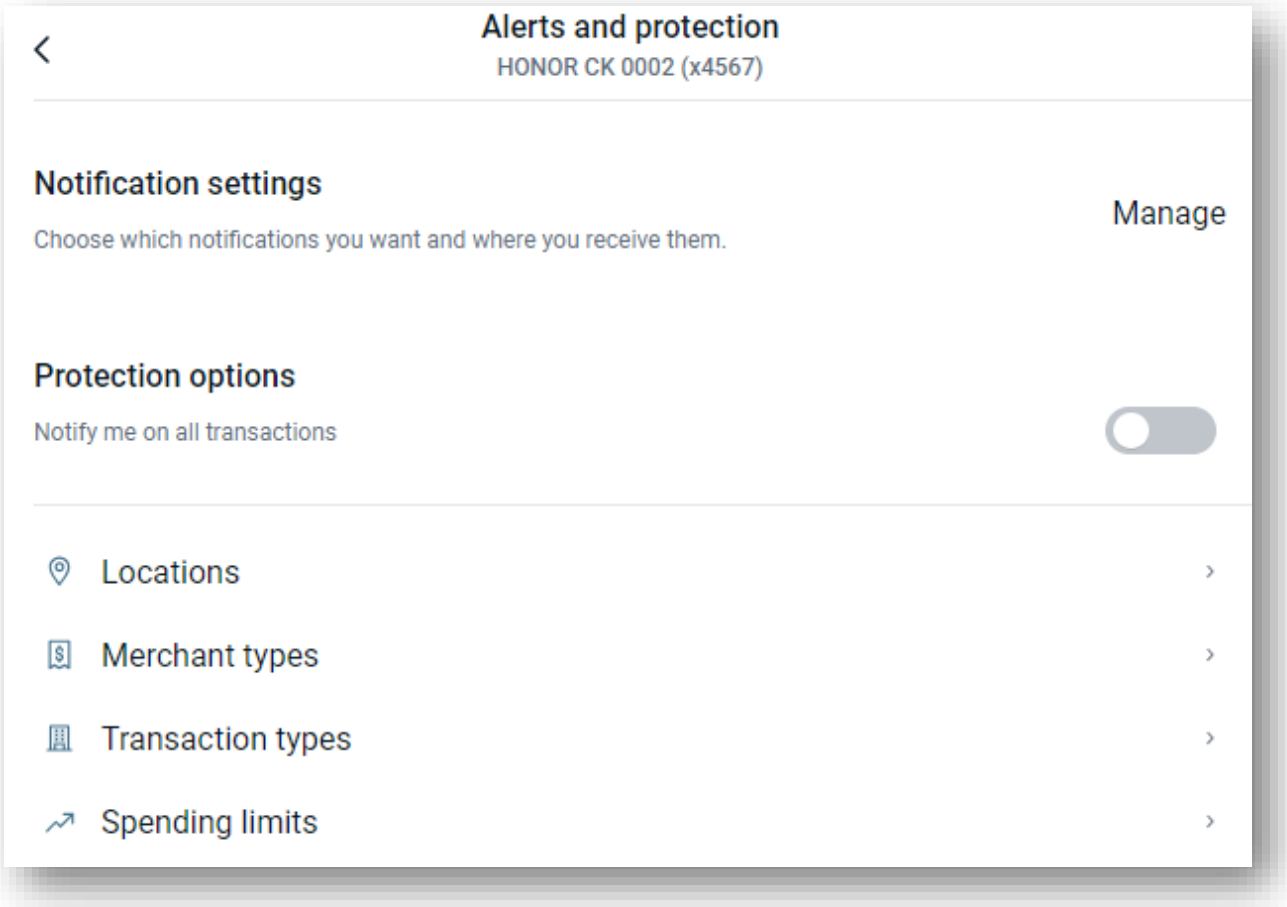
The toggle to the right is to temporarily freeze or unfreeze your card.
Green = Card active
Gray = Card is locked (frozen)

Note that when a card is frozen preauthorized recurring transactions may still complete.

If an option is grayed out, it is not available online for the card you have selected. Contact the bank for assistance.

Alerts and protection

Here you can create rules for notifying you or automatically blocking transactions. After selectin the card you want to work with, select ALERTS AND PROTECTION.



- Press MANAGE near the top right to change how you wish to receive your alerts. You can receive alerts via in-app message, email, and/or text message. Alerts will send to your email/phone on file and will be shown on the screen. Once you complete your changes, press SAVE in the top right corner. If you need to update your email address or phone number, you can do that under the Settings menu.

- For convenience, there is a toggle if you wish to receive a notification for every transaction made with your card.

- For every category (Locations, Merchant types, Transaction types, Spending Limits) you will be able to check if you want that type of transaction blocked or if you just want to be notified if it occurs. If you chose to automatically block the transaction, you will receive a notification that it was blocked.

For each category, select your options and then press SAVE at the top right corner of the category screen to lock it in. You must SAVE on every category screen you change to put the block/alert into effect.

- LOCATIONS – This category allows you to control blocking and/or notification for international transactions. This is only for in-person transactions made outside of the U.S. Online transactions will still be possible.

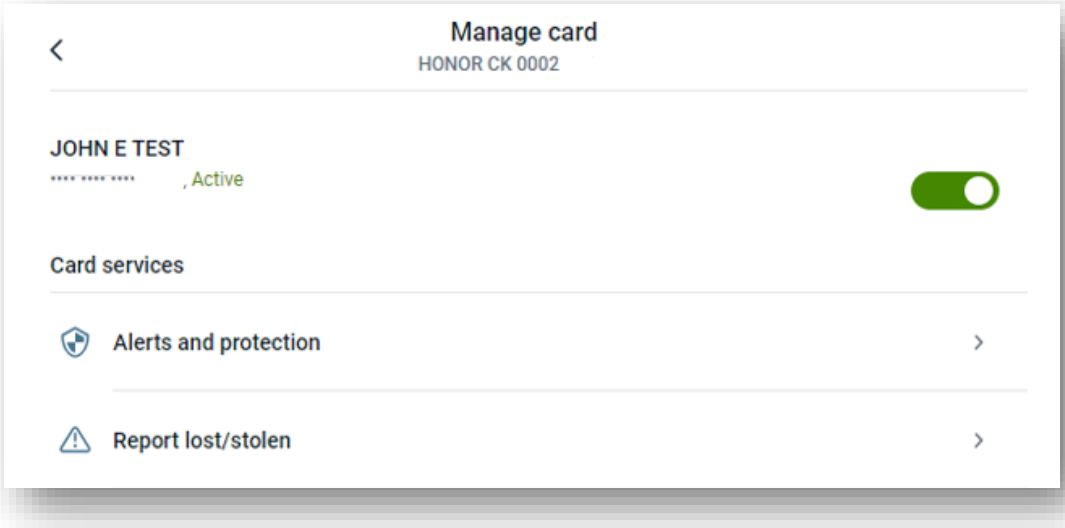
- MERCHANT TYPES – This category allows you to control blocking and/or notification when your card is used for a specific type of business. Merchant types include options like Restaurant, Gas Station, Department Store, Age Restricted, etc. Click on the footnote at the bottom of the Merchant Types screen for current notes as to what each merchant type includes.

- TRANSACTION TYPES – This category allows you to control blocking and/or notification when your card is used in a specific channel such as used In Store, at the ATM, eCommerce, etc. Click on the footnote at the bottom of the Transaction Types screen for current notes as to what each transaction type includes.

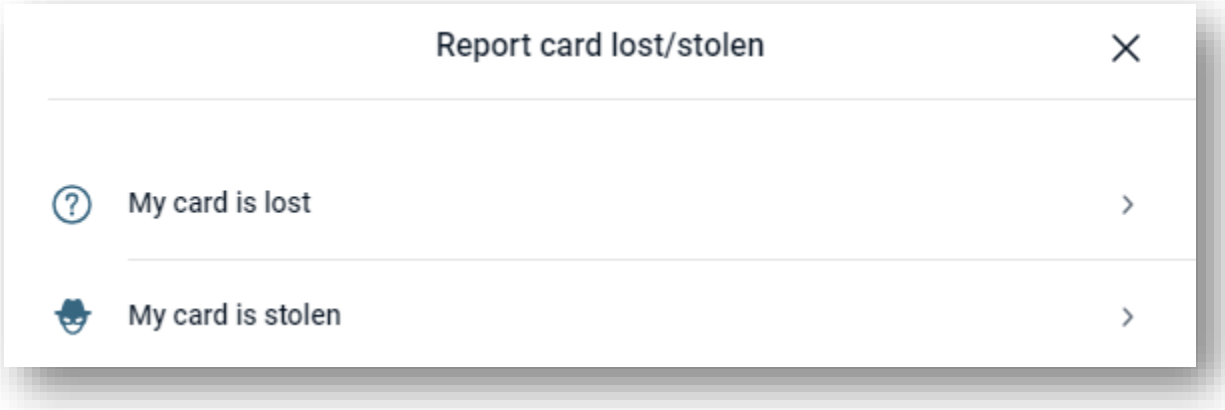
- SPENDING LIMITS – This category allows you to control blocking and/or notification based on a spending limit per transaction or monthly spending limit that you set.

Report lost or stolen card

- To report a card lost or stolen, navigate to the Card Management block on the Dashboard screen and press the card you wish to work with.
- Select REPORT LOST/STOLEN.



- Select the appropriate option.

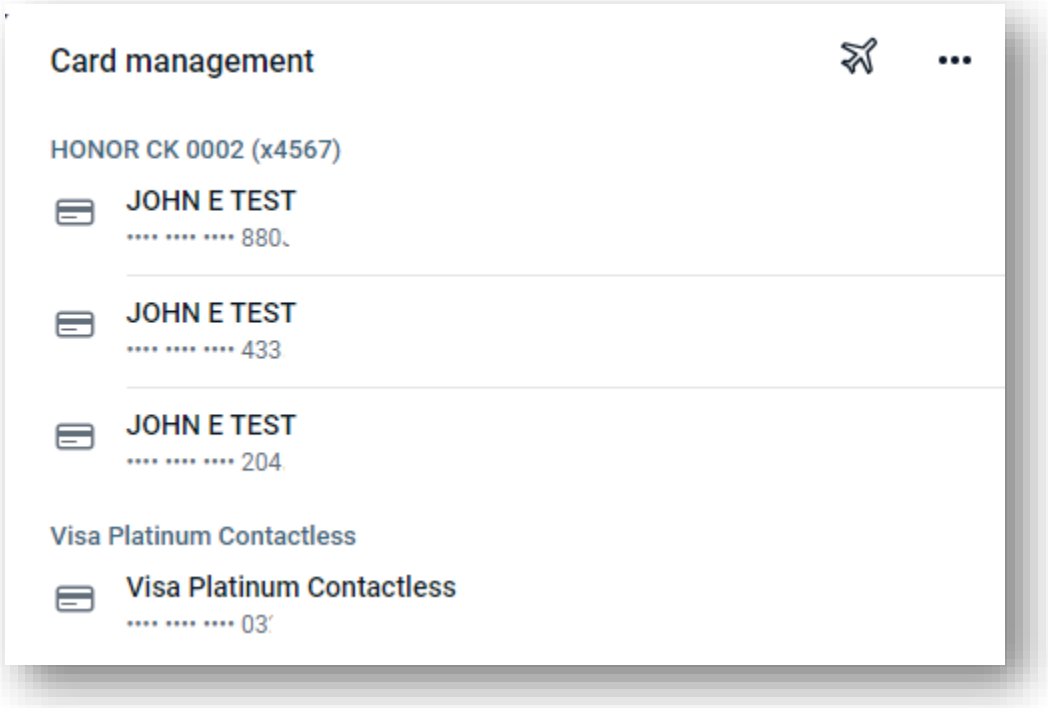


- This will permanently deactivate your card and prevent any new transactions from processing. Contact the bank to request a new card. New debit cards can be provided in minutes at any Ohio Valley Bank office. New debit and credit cards can also be issued via U.S. mail.
- Cards reported as stolen may continue to display in OVB Business Online with a stolen status for up to 30 days.

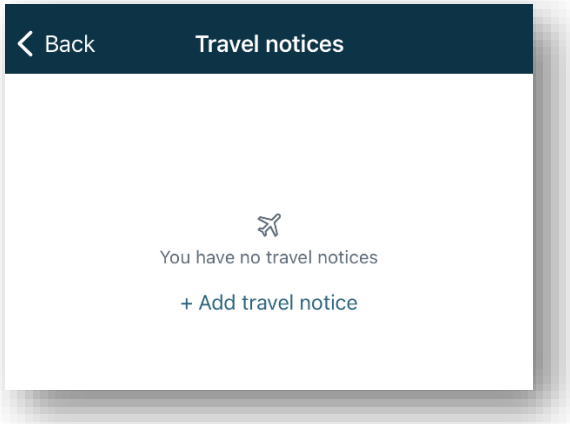
Travel alert

Travel alerts help bank security spot fraudulent transactions. If you are traveling out of state, it is always a good idea to place travel alerts on every card you may be using during your trip. You may place travel alerts on your **debit** cards via OVB Business Online. Travel alerts for **credit** cards are not yet available online but may be placed by contacting the bank at 800-468-6682.

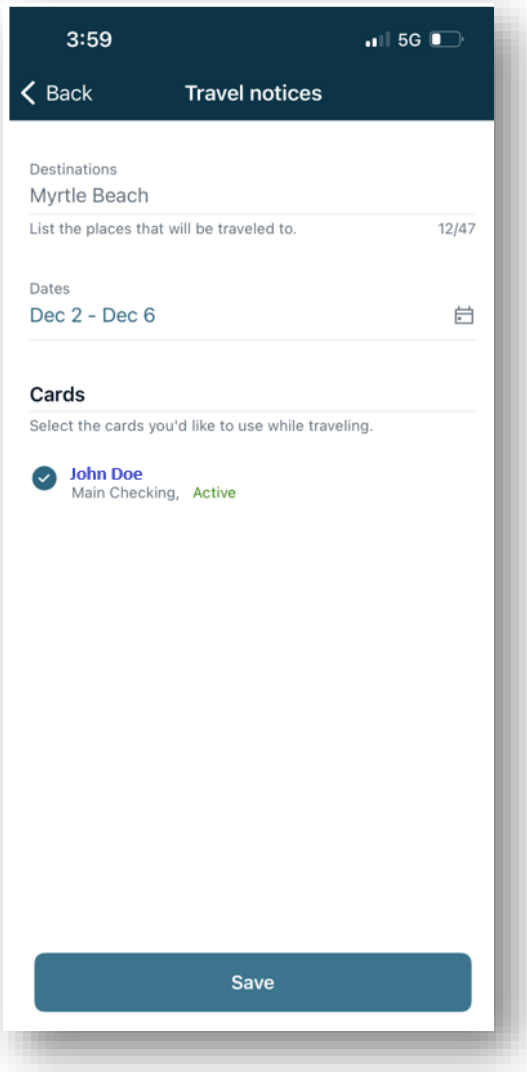
- On the Dashboard screen, scroll to the Card Management area and click on the AIRPLANE ICON in the top right corner to add or manage a travel alert for your debit card.

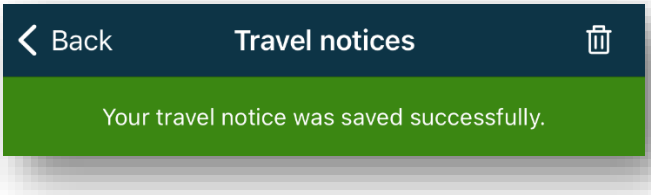


- Press +ADD TRAVEL NOTICE (in blue below).



- Complete the DESTINATIONS and DATES fields and select the cards you will take on your trip. Press SAVE.

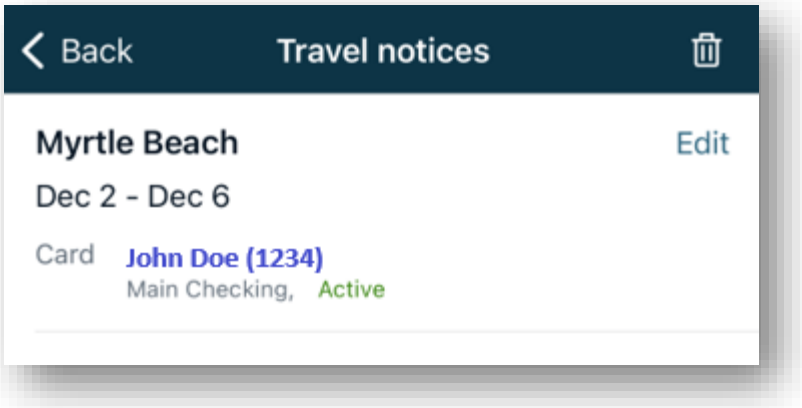




- To EDIT or DELETE an existing travel notice, go to the Dashboard and scroll to the Card Management area and click on the AIRPLANE ICON.

- Press EDIT to the right of the notice you wish to change, make needed corrections, and then press the SAVE button.

- Press the TRASH CAN ICON in the top right corner to delete the notice.



Mobile Banking

Overview

Mobile Banking allows business customers like you access to banking and financial services provided by Ohio Valley Bank while on the go using your mobile device. Check your bank balance, transfer funds, pay bills, etc. quickly. Mobile banking is available for both Android and Apple devices. Visit the app store to download the Ohio Valley Bank Mobile app.

It is important to regularly update the app to ensure optimal performance and security. Mobile Banking mirrors Digital Banking, so you will find many of the same handy features with just a few differences.

The Cash Management menu option, some ACH options, and Positive Pay are not available in Mobile Banking. However, these features can still be accessed via mobile device by signing into OVB Business Online via a browser like Chrome or Safari.

Logging On

When opening the App for the first time, you will enter your OVB Business Online ID and password. After this, you can set up a short PIN for use on the app, or even take advantage of facial recognition feature to bypass the password.

Even if you have selected a short PIN and/or facial recognition, ***don't forget your password****. You may still be asked for your full password in certain situations such as when initiating an ACH, creating a new payee for Bill Pay, when using a new device to access the system, etc.*

If you cannot remember your password:

- You can access the forgot password feature and take advantage of the password reset feature.
- Admins can reset passwords for other users within the same business/organization as needed.
- The OVB Business Online ID can go into dormant status after non-use for six months, and access is locked. Contact the OVB Customer Support Call Center to re-activate a dormant ID.

- Upon first login, you will also be asked to set up Two-Factor security. You must enter your email address and a phone number on file with the bank. The system will send a passcode using your desired method of contact. Then you must enter the passcode on the screen.

After this is done, you will be prompted to receive/enter a passcode at different checkpoints to verify your identity.

- If you close the app before finishing setup, the setup will start over again the next time you go into the app.

Once you have successfully signed in, you will be at the DASHBOARD screen. The Dashboard gives an overview of the organizations' accounts you have access to and gives you access to the range of services you can perform within OVB Business Online.

Mobile-specific options

Mobile Banking mirrors OVB Business Online via browser in many ways, with a few extras on hand:

Biometrics/PIN at login

- Biometrics or use of a passcode are available after the initial sign on process to help ease the log on process.

Send Feedback

- If you are having trouble, we may ask you to send us your log. Do this by selecting SEND FEEDBACK. When doing this, an email will generate with diagnostic logs attached. The log does not include any identifying information so *always* type in your name, preferred contact info, and details of the problem you are experiencing and press Send. This emailed log gives the bank information needed to resolve more complex technical issues.

Switch Profile

- Switch Profile allows you to easily switch between IDs to view. From the left menu, select My Profile or your ID at the bottom of the menu. This will unfold more options, including SWITCH PROFILE.

Remove Profile

- Remove Profile is found under Settings and should be used when you are no longer going to use the device to access your online banking. If you remove your profile and then decide to login again using the device, you will need to walk through all the steps as a first-time user again.

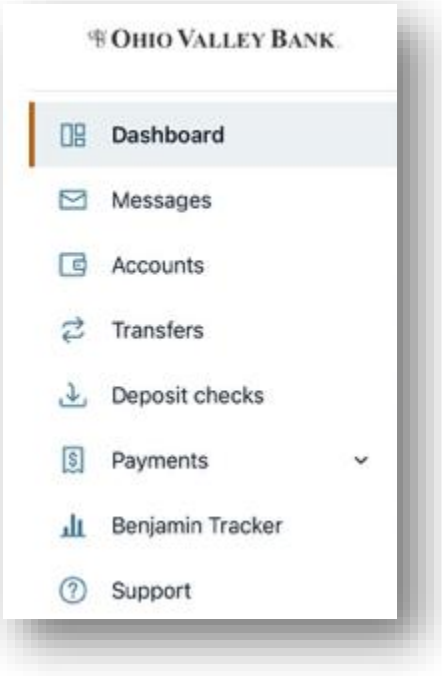
Mobile Deposit

Mobile Deposit is a feature within OVB Mobile that uses the camera on your phone to deposit checks into your Ohio Valley Bank business account. There is no fee to use this convenient feature. Please keep in mind that the account you want to use with Mobile Deposit must be connected to OVB Business Online.

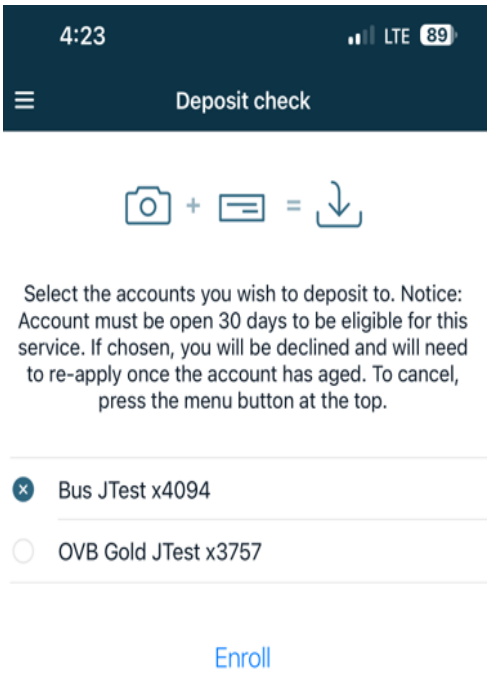
How to Enroll

After signing into OVB Mobile, click on the three parallel lines at the top left of the dashboard.

- Select DEPOSIT CHECKS.



- Select the account/s you wish to enroll in Mobile Deposit, then click ENROLL.



- After completion, you will receive a message stating, Enrollment submitted.
- After enrollment request is submitted, Ohio Valley Bank will review this and accept or decline the request.

You can view the status of the Mobile Deposit request by clicking the three parallel lines up at the top left of the dashboard, then selecting Deposit Checks and finally Accounts. You will also receive a message in your Mobile Banking message center when the account for Mobile Deposit is approved.

You can also Enroll via OVB Business Online via browser on your computer. In the left menu, select REMOTE DEPOSITS and then follow the instructions above.

Deposit Checks

1. Log into the OVB Mobile App on your mobile device.

2. Select the DEPOSIT ICON on the main page. This is located directly underneath the account listing area.

3. Enter the check amount and select CONTINUE.

4. Select the account to deposit to.

5. Take a picture of the front and back of the check as directed on screen. We require an image of both sides to process the deposit accurately. The app will give you the option to retake if you don't get a quality image on the first try. For best results, follow these tips:

- Place the check on a flat, well-lit surface
- Make sure all four corners show and the check is flat without folds and creases
- Endorse the check as "mobile deposit only"
- Position so the back is set with the endorsement on the left.
- Use black ink and print your name, no cursive
- U.S. items only. Foreign items are not accepted.

6. Review the details of your mobile deposit and select SUBMIT once completed.

7. Immediately after depositing, write "electronically presented" on the front of the check. Hold onto the check for 7 days in case there is an error in transmission. After 7 days, the check must be destroyed.

Availability of funds

- Deposits made before 5:00 p.m. eastern will be processed on the same business day. This is subject to change upon special circumstances such as technical issue or holiday processing. Users will be notified with an in-app message if a change in the time is made.

  The deposit is available after nightly processing. However, you can see the deposit by clicking on VIEW DEPOSITS within the Mobile Deposit section of your OVB Mobile App.

  - For example, if I use Mobile Deposit to make a deposit at 2 p.m. on Monday, the funds would be available Tuesday morning (after it goes through processing late Monday night). Remember, any deposit made before 5 p.m. will process on the same business day.
  - Another example, if I use Mobile Deposit to make a deposit at 5:10p.m. on Monday, the funds have missed the cut-off for Monday business. They will process during Tuesday night's processing and will be available Wednesday morning.

- Here's a weekend example, Let's say I use Mobile Deposit to make a deposit at 7 p.m. on Friday. That time is after cut-off so it will process the next business day which is Monday. It will go through processing Monday night and be available Tuesday morning.
- Here's a holiday example, I use Mobile Deposit to make a deposit at 6:30 p.m. on Friday of Memorial Day weekend. Since there is no processing on Monday, Memorial Day, the deposit will process the next business day which would be Tuesday. My deposit will go through processing Tuesday night and be available Wednesday morning.

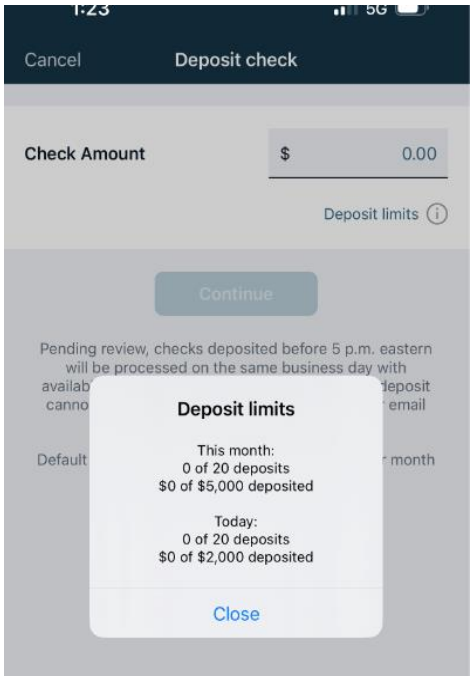
Supported Devices

- We offer OVB Mobile to iPhone or Android users. It is important to remember that you must have the most current version of OVB Mobile installed to ensure that you have problem free usage. This can also be used on an Apple or Android tablet that has the app installed and a camera. You cannot make a Mobile Deposit logging onto the browser on your phone, you must use the app to do this. However, you can enroll for the service or view already submitted deposits when logged into OVB Business Online via a browser.

Limits

- Mobile Deposit can be used with personal and small business accounts depositing few checks; larger businesses or small businesses that deposit a high number of checks need the flexibility of OVB Remote, a different service from OVB.
- The default limit for Mobile Deposit users is set at deposits of up to $2,000 per day and no more than $5,000 per month.
- Higher limits may be granted. To request a limit increase, contact the Customer Support Call Center by emailing callcenter@ovbc.com or calling 800-468-6682. You can also make this request to any of our bank employees if you are visiting a branch.

Click on the i with the circle around it to see your limit and where you currently stand.



Rejected Mobile Deposits

Deposits may be rejected for a multitude of reasons. The most common reason for rejection is poor image quality. Another reason might be that the deposit limits have been exceeded or

improper endorsement. You should receive an email notifying you of the reason of the rejection. Please reach out to the bank with any questions.

Viewing Mobile Deposits

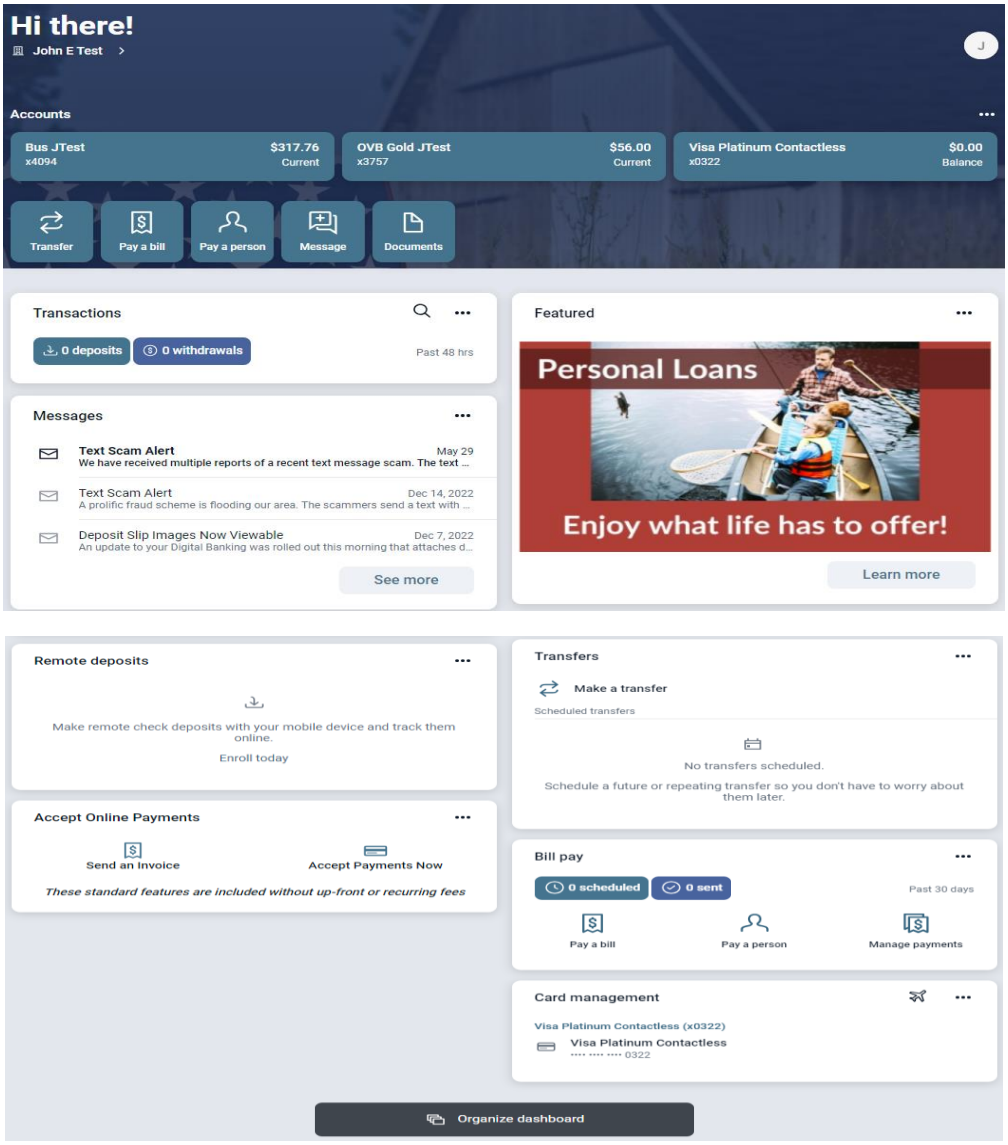
To view the image of the deposited check, select DEPOSIT CHECKS in the left side menu. Under Recent Activity, select the deposit you wish to view. This will present the date, amount, account, and thumbnail images of the check. Click on the thumbnail image to bring up the full image. With your fingers, pinch and expand to enlarge further.

- You can also view deposits from a computer when logged into OVB Business Online via your browser. In the left menu, select REMOTE DEPOSITS. When viewing the check image here, you also have a PRINT ICON for simple printing.

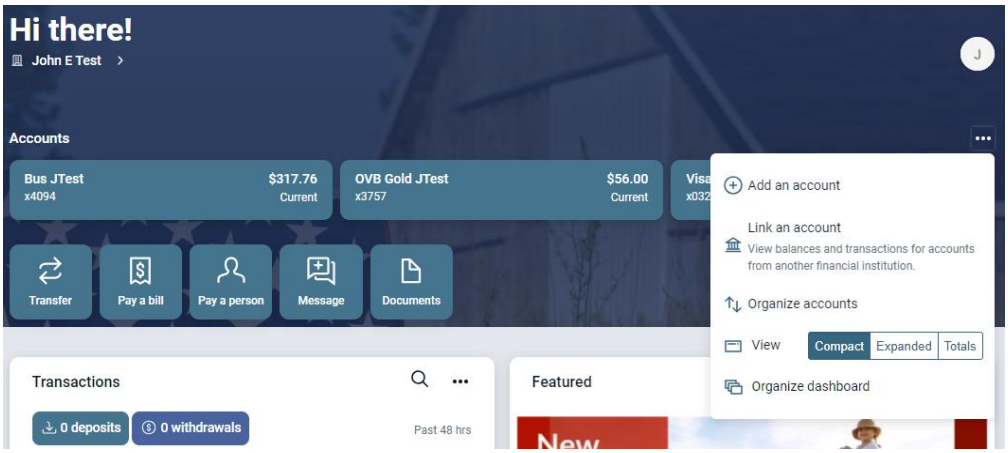
- The deposit information will also appear in the Transaction Listing in both OVB Business Online and OVB Mobile but there will not be an image.

- Note that Mobile Deposit works on an individual basis, so you will only be able to view deposits you make. You cannot view the deposits made by other users in your organization. If you wish to view deposits made by all users, ask us about OVB Remote.

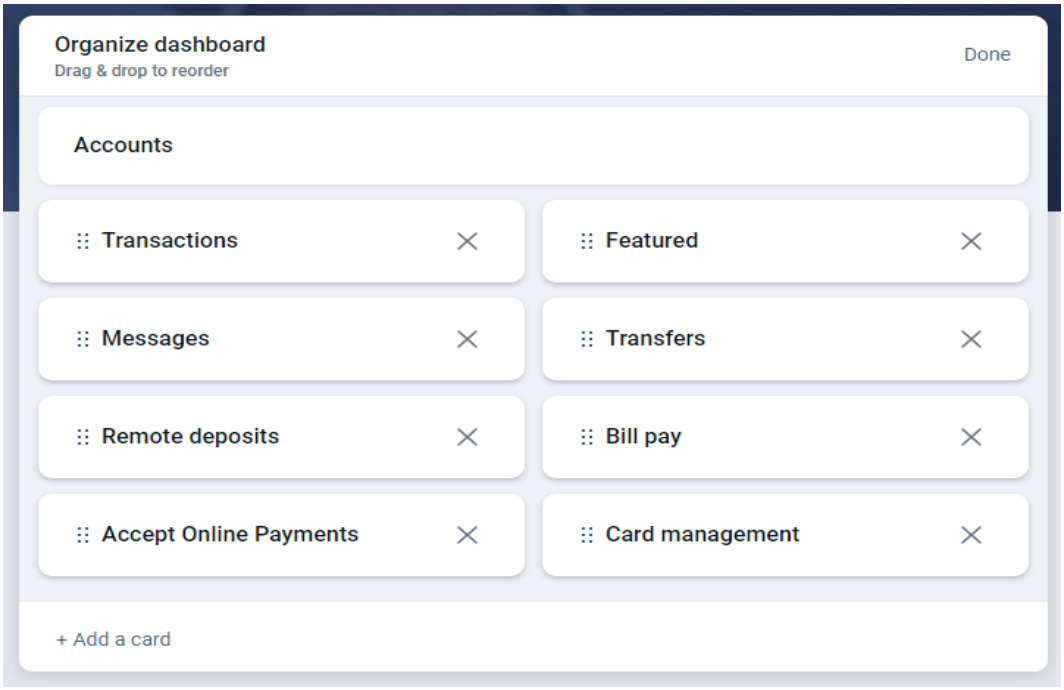
- The Dashboard is the first screen that you will see when you sign into Digital Banking and is easily customized to best the banking needs of your business. The order the information is listed in can be changed, or categories can be removed if they are not relevant to you. You can access the Organize Dashboard feature to take advantage of this.



- Organize Dashboard is available in several locations on the website. Scroll to the bottom of the Dashboard, like the example above, or click on the three dots on the top right hand corner under the circle with initials.



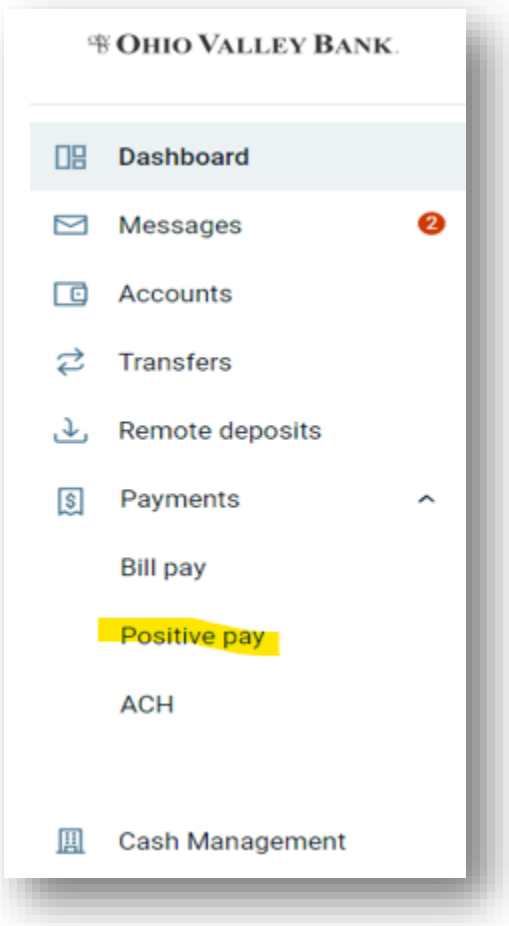
- When Organize Dashboard is selected, the screen below will appear. Simply drag and drop to change the order that the categories appear in. If you no longer want to see a category, hit the X beside it to make it disappear. Need to add a category back that you have deleted? Select add a card at the bottom left screen. (Card = Category)



Positive Pay

Positive Pay is a fraud detection tool that matches the account number, check number, and dollar amount of each check presented for **payment** against a list of checks previously authorized and issued by the company. This prevents a fraudster from counterfeiting checks that look like they came from our business customer. This service is provided for an additional fee. If you are interested in signing up for Positive Pay, please reach out to your local banker for assistance.

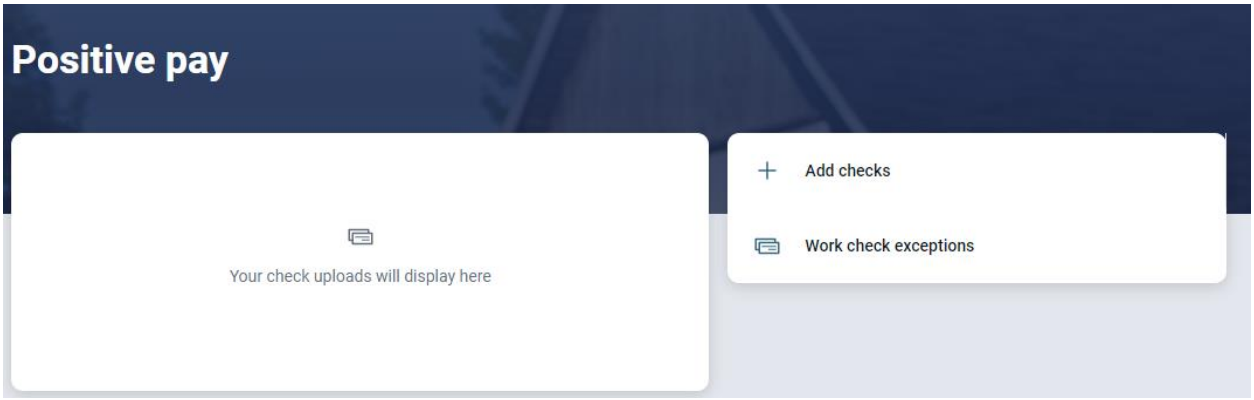
Positive Pay is available with OVB Business Online and is accessed by clicking on Payments in the menu listed on the left of the screen.



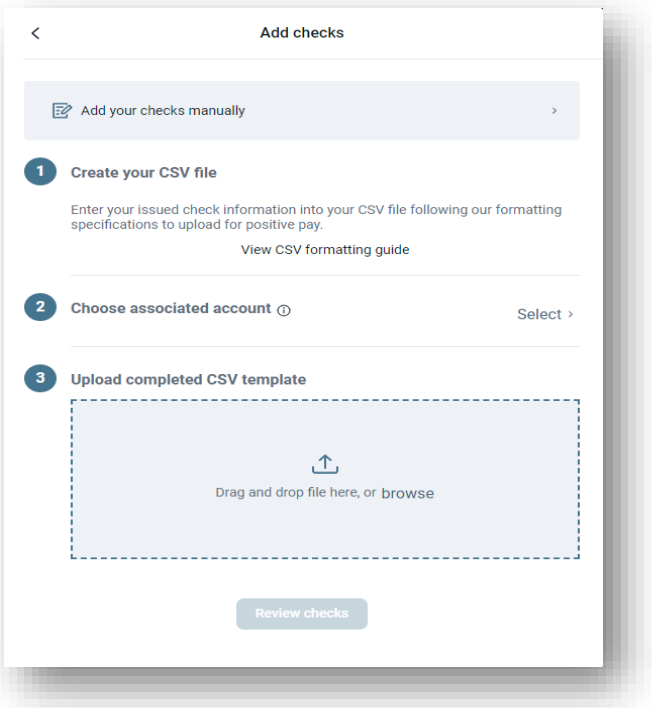
A file of the business's actual checks issued is uploaded within OVB Business Online by the business customer. Items are presented to the business within this system to review if needed. Contact the Operations Department with any issues.

This is an ideal product for large businesses that issue many checks.

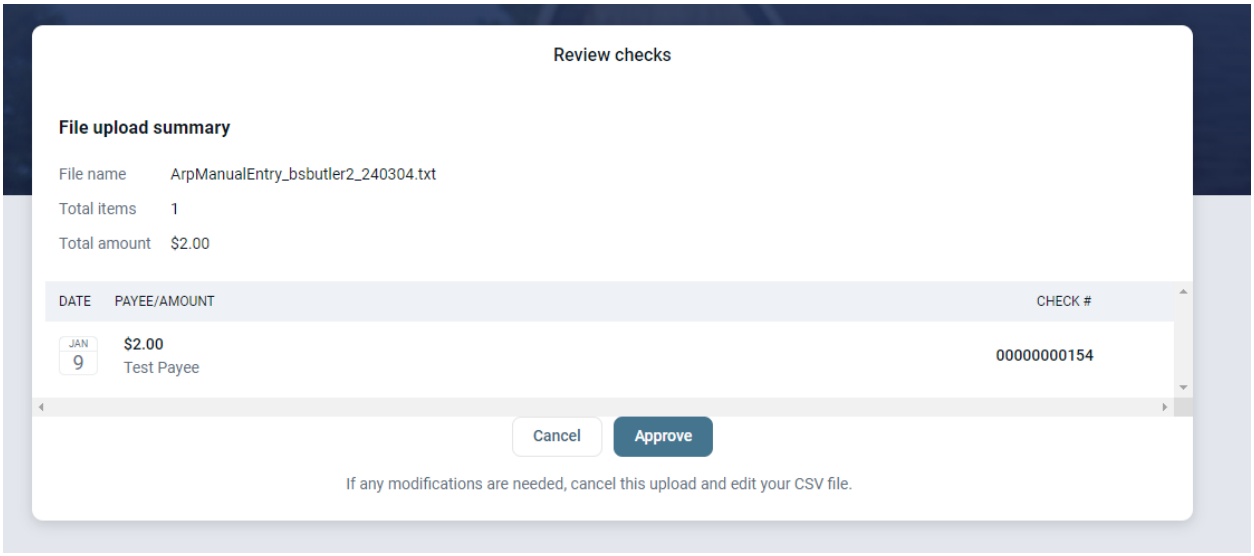
Adding Checks

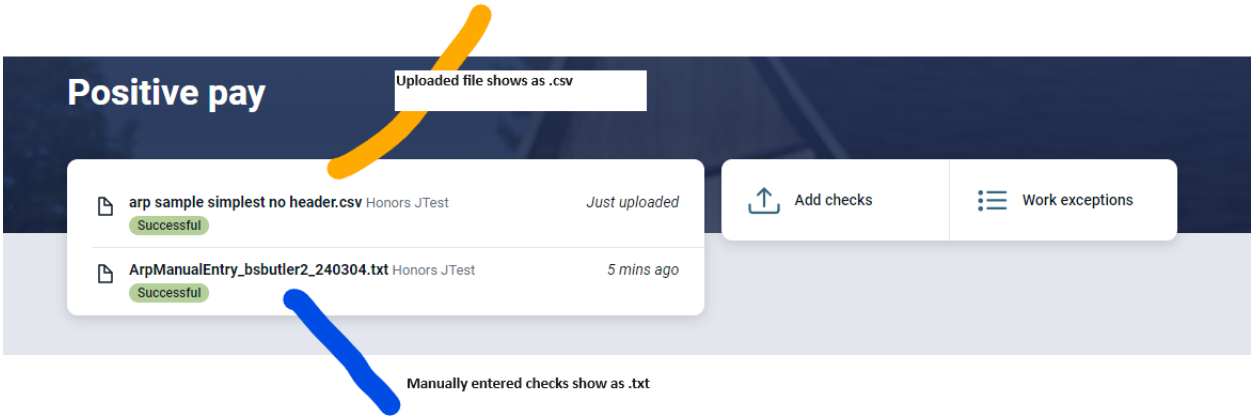


- Customers using Positive Pay can input check information by manually keying in each one or uploading a file of multiple checks.
- Simply click on the plus sign beside the ADD CHECKS feature.
- Click on ADD YOUR CHECKS MANUALLY, above number 1 in the screenshot below, to enter them one by one.
- To upload a file of multiple checks, drag and drop your check file in the outlined box at number 3 in the screenshot below.



- When uploading a check file, you will be presented a list of checks found in the file and asked to review and approve the file. Press the APPROVE button.

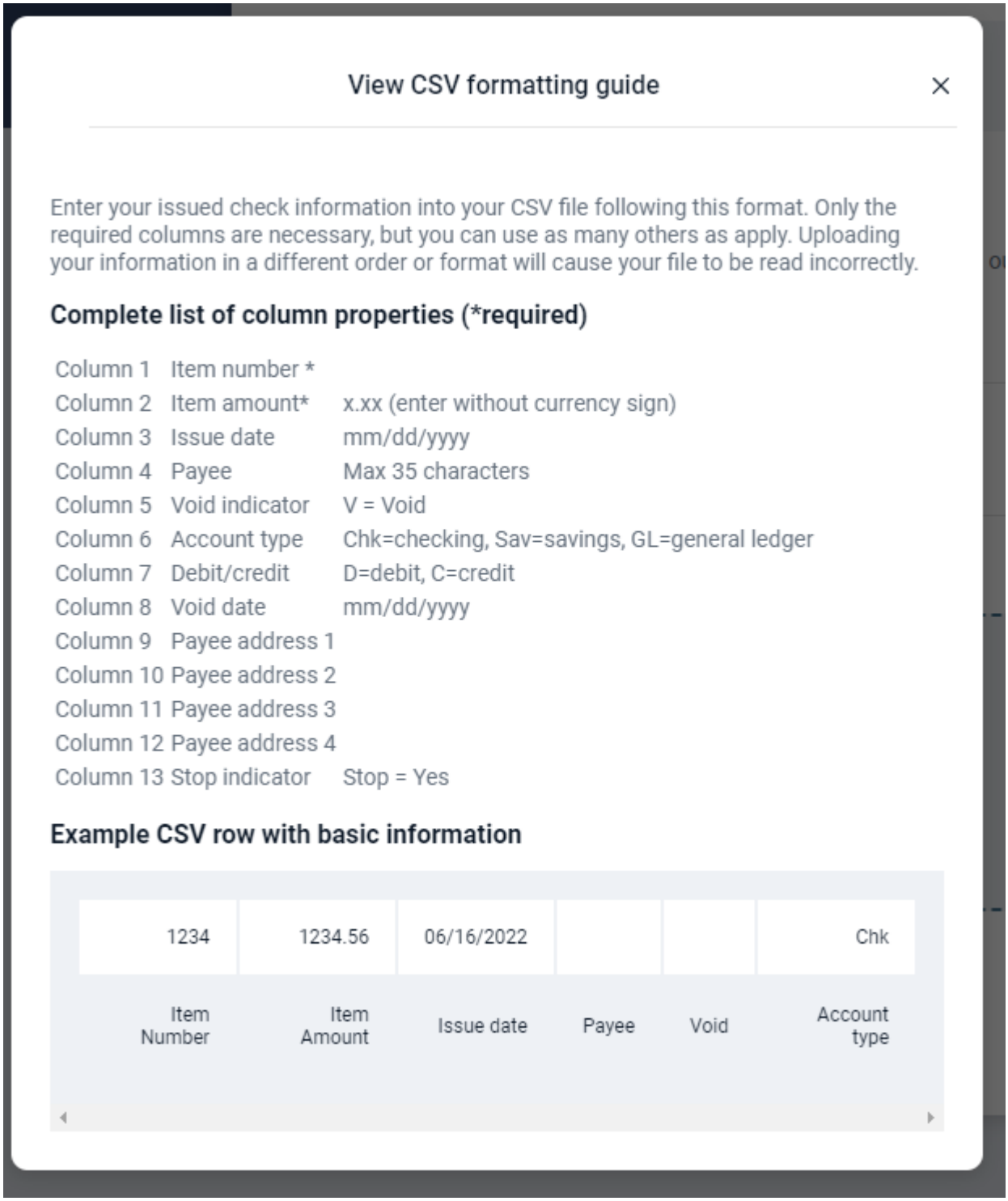




On the listing on the main page:

- Uploaded files show as .csv
- Manually entered checks show as .txt

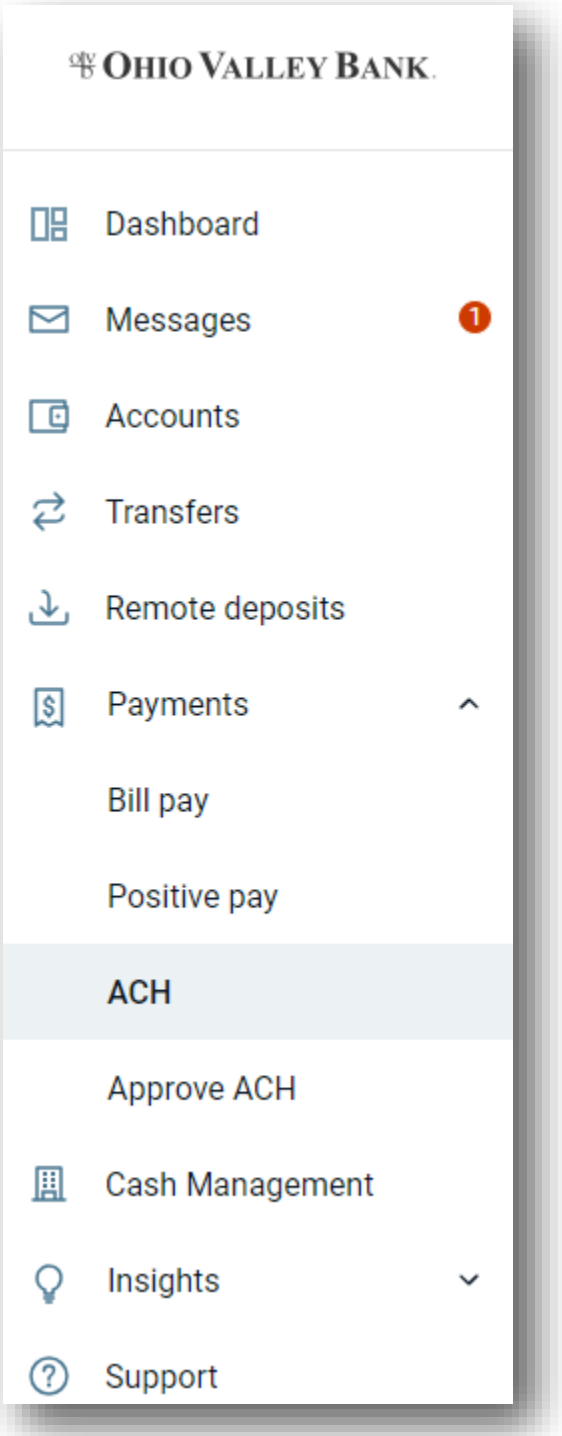
CSV Formatting Guide



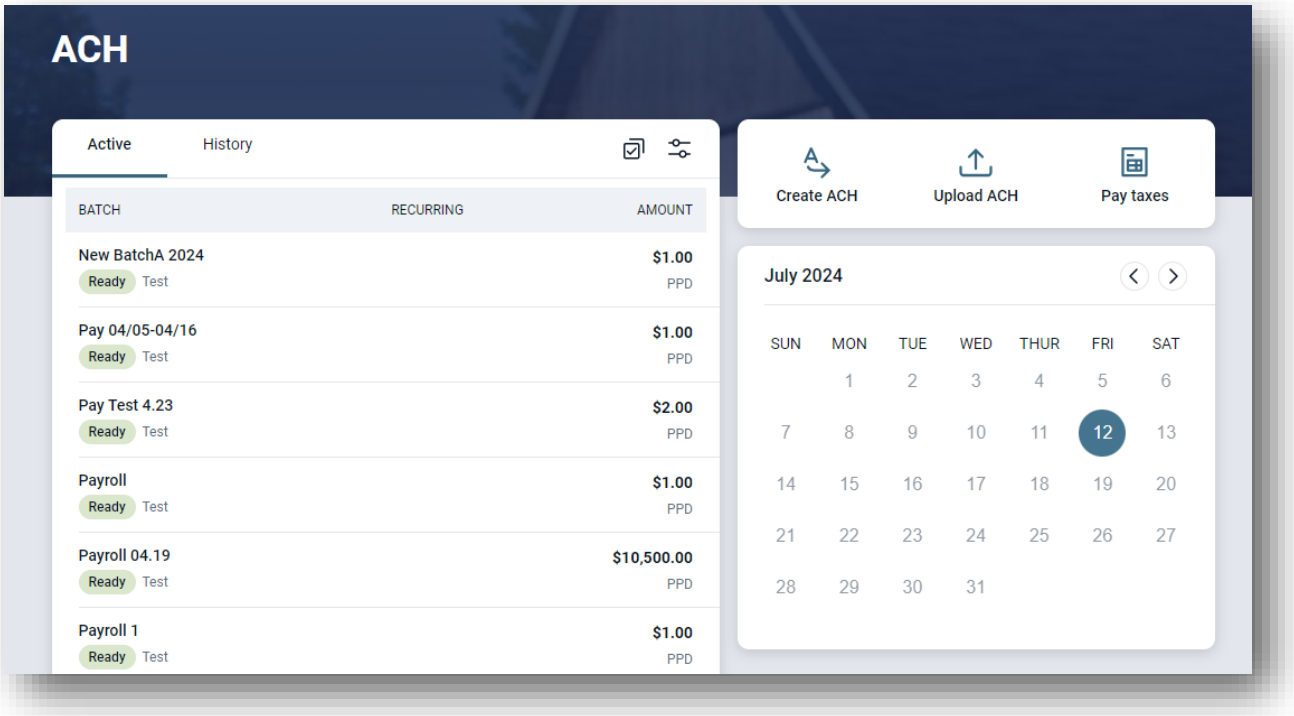
ACH

Create ACH

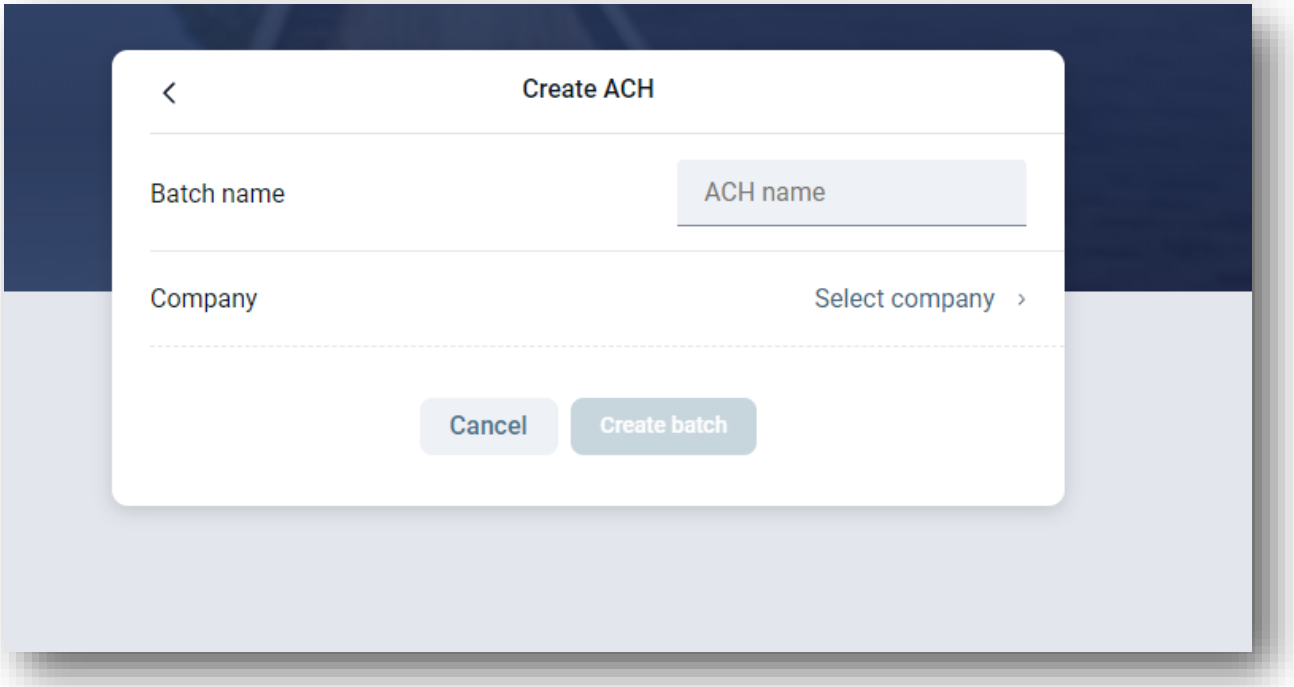
- To create a new ACH, select ACH under Payments from the main menu.



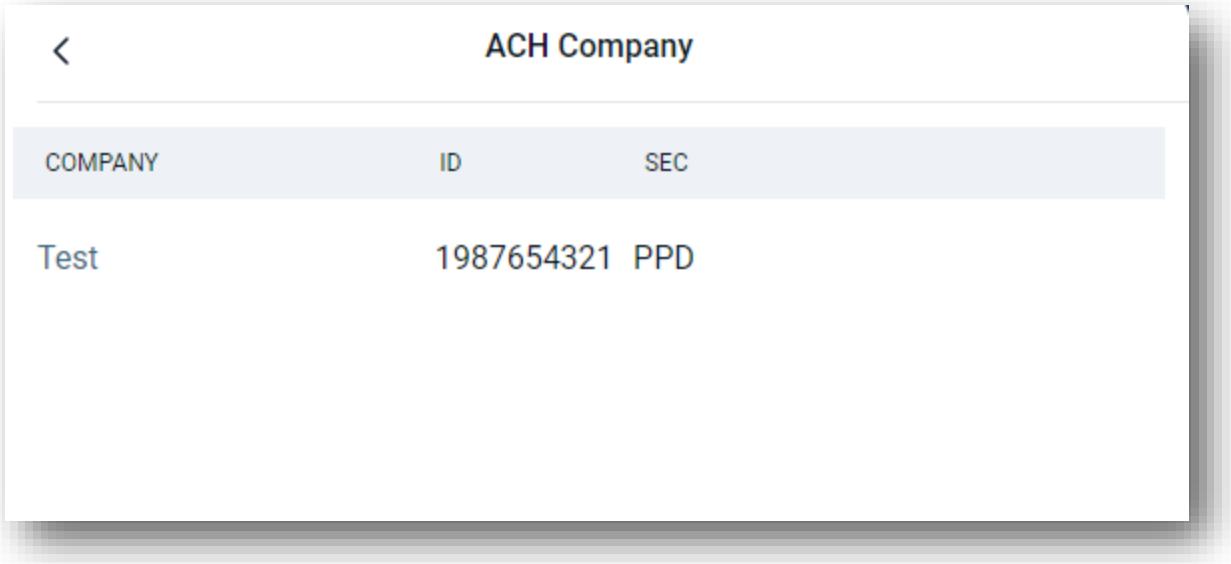
- Select the appropriate option on the top right: Create ACH, Upload ACH or Pay Taxes.



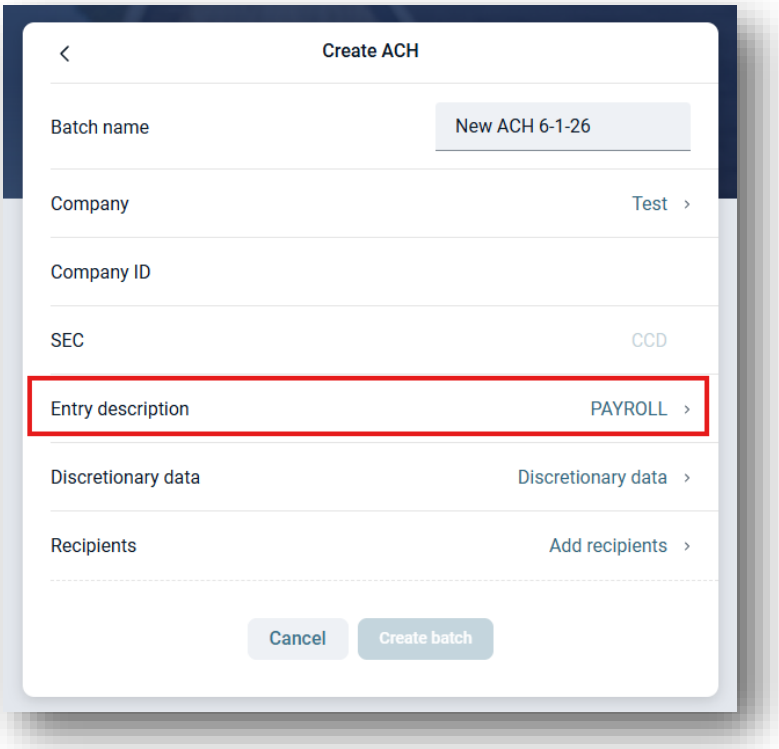
- Create ACH



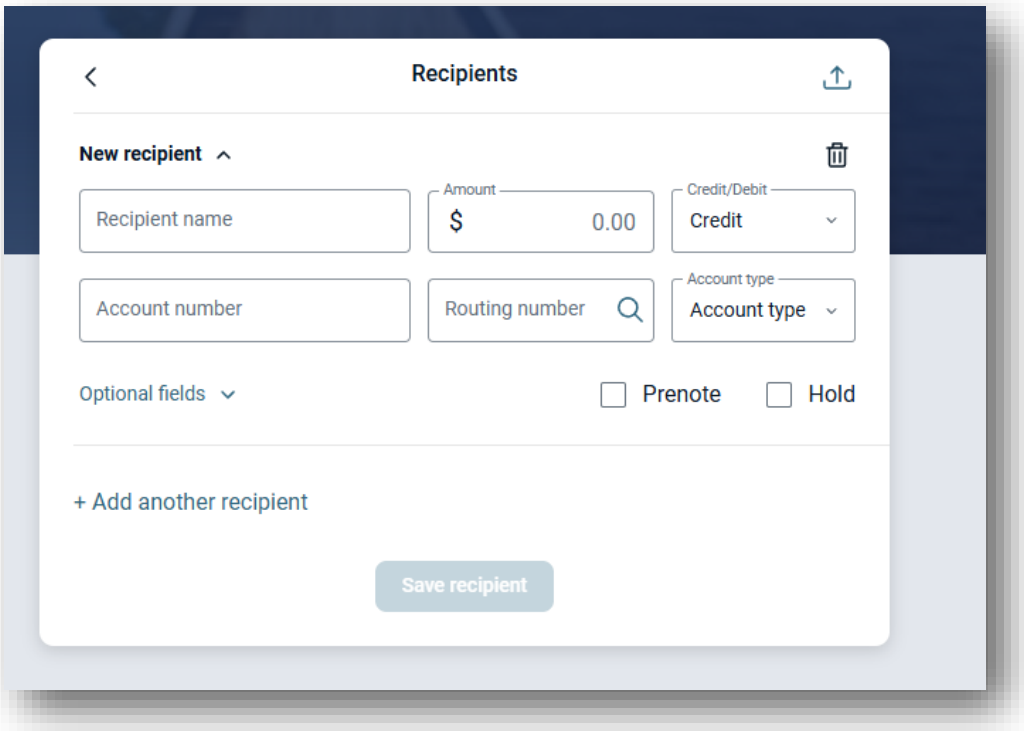
- Type in a name for the batch and select the ACH Company from the drop down (most users will only have one to choose). It is important to note that a business has limit of 10 batches that can be initiated at one time.



- The National Automated Clearing House Association (NACHA) requires standardized descriptions of PAYROLL or PURCHASE for certain entries.
    - When paying employees or contract labor, use the Entry description **PAYROLL**.
    - When taking a payment authorized by a consumer including recurring payments, use the Entry description **PURCHASE**.
- ACH Transactions that do not include the correct description may be delayed. ACH users should be mindful of this when creating new batches, especially when copying past batches.

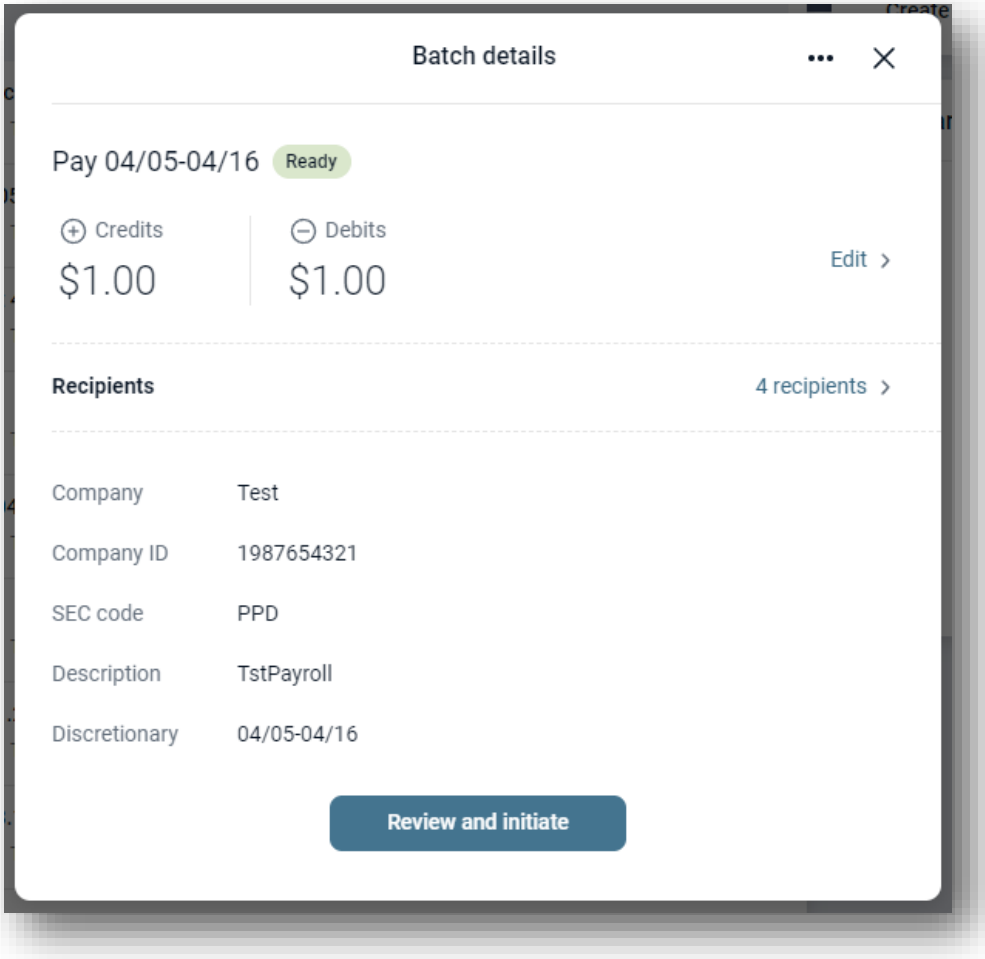


- Press CREATE BATCH. Next add Recipients and Amounts. Those screens are shown in the View/Edit section. Depending on your company's ACH setup, you may be required to enter an offsetting debit.
    - If the setup requires both credit and debit for the ACH transaction, you will be required to input both the recipient for the credit and create the offsetting debit.

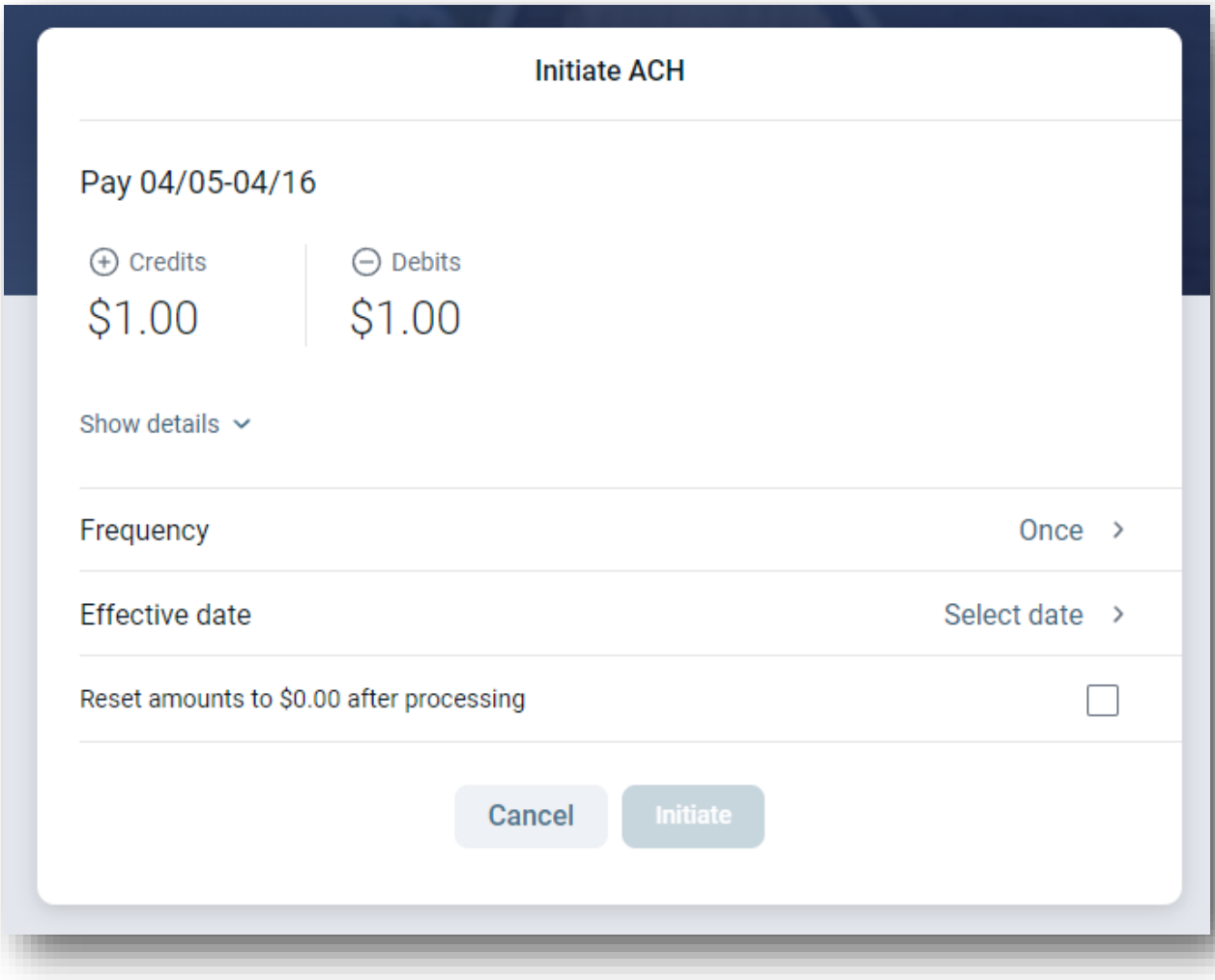


    - To do this, select ADD ANOTHER RECIPIENT. Next type the business name that is being debited for the ACH and input the amount. Select DEBIT. Input the account number the payroll is being debited from and the routing number for the bank the payroll account is at and select the account type. Press SAVE RECIPIENT. Once this is completed the Create Batch button should be available.

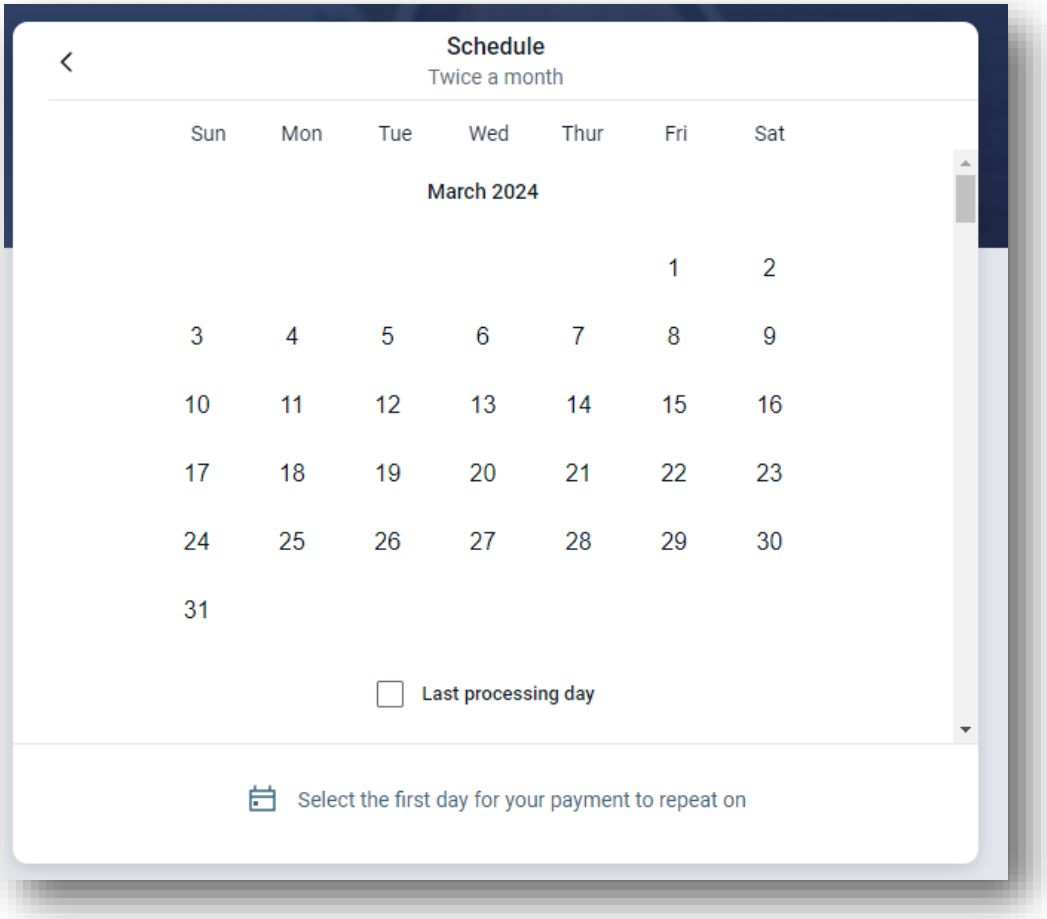
- Once the new batch is saved, it can be found with a status of READY under the ACTIVE ACH screen. Click on it to initiate.



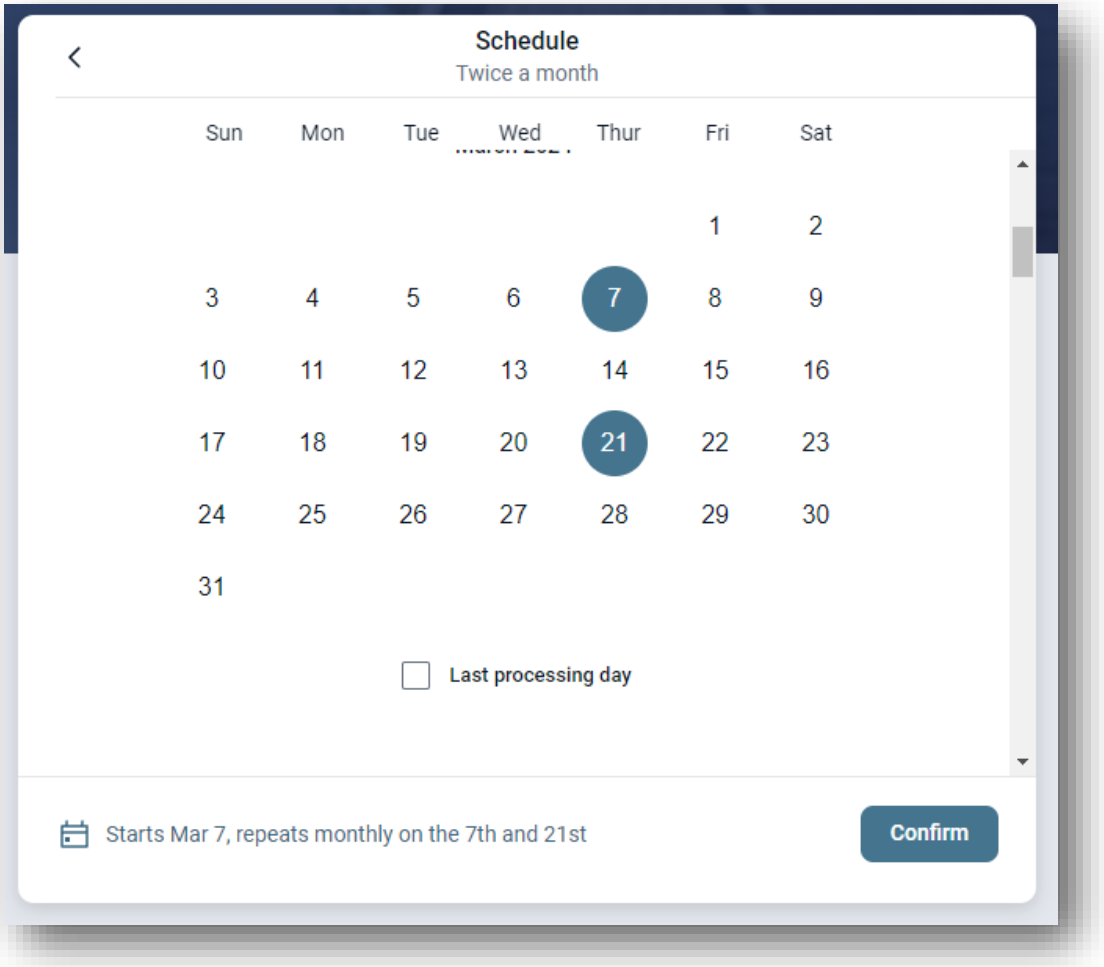
- You can make any edits from this screen. Once ready, press the REVIEW AND INITIATE BUTTON.



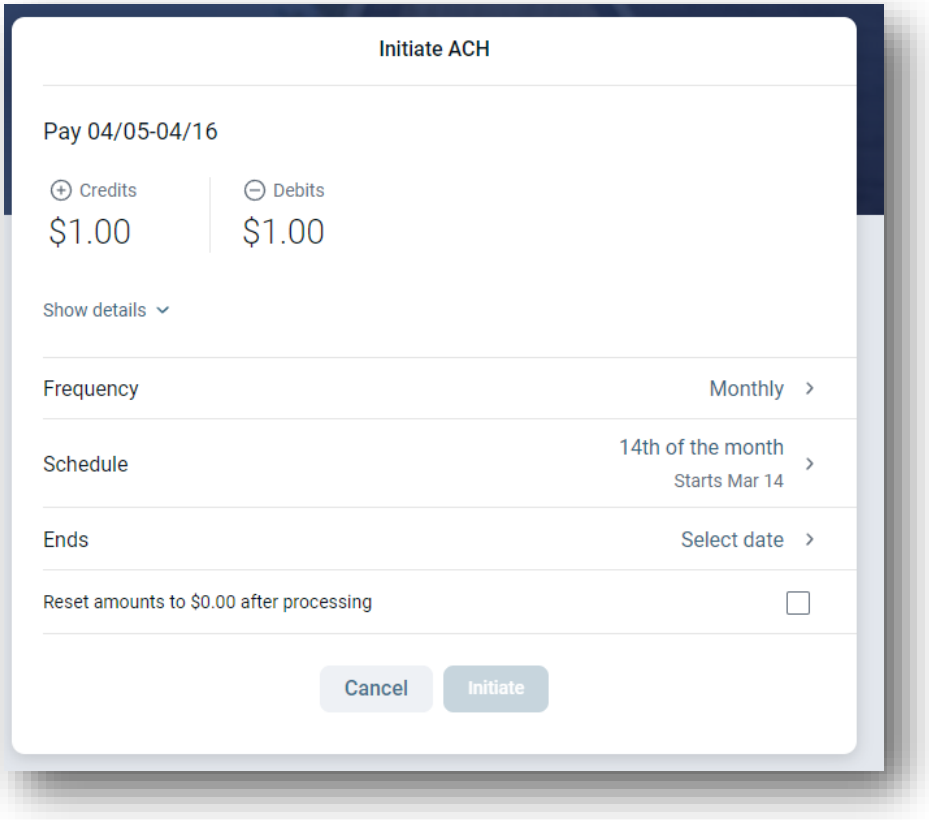
- If a one-time ACH, press INITIATE.
- If the ACH should be recurring, set the Frequency. Once the Frequency is set, the screen will ask you to select the first date.



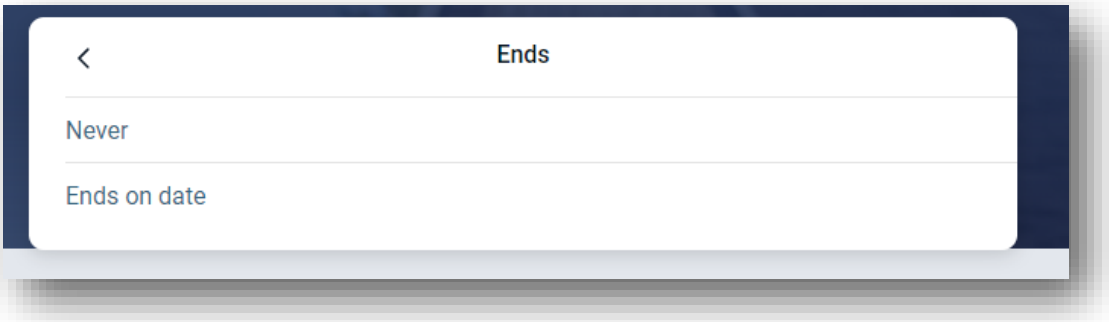
- If you selected TWICE A MONTH, the system will ask you to pick the second date. (This is the only frequency that asks for a second date.)



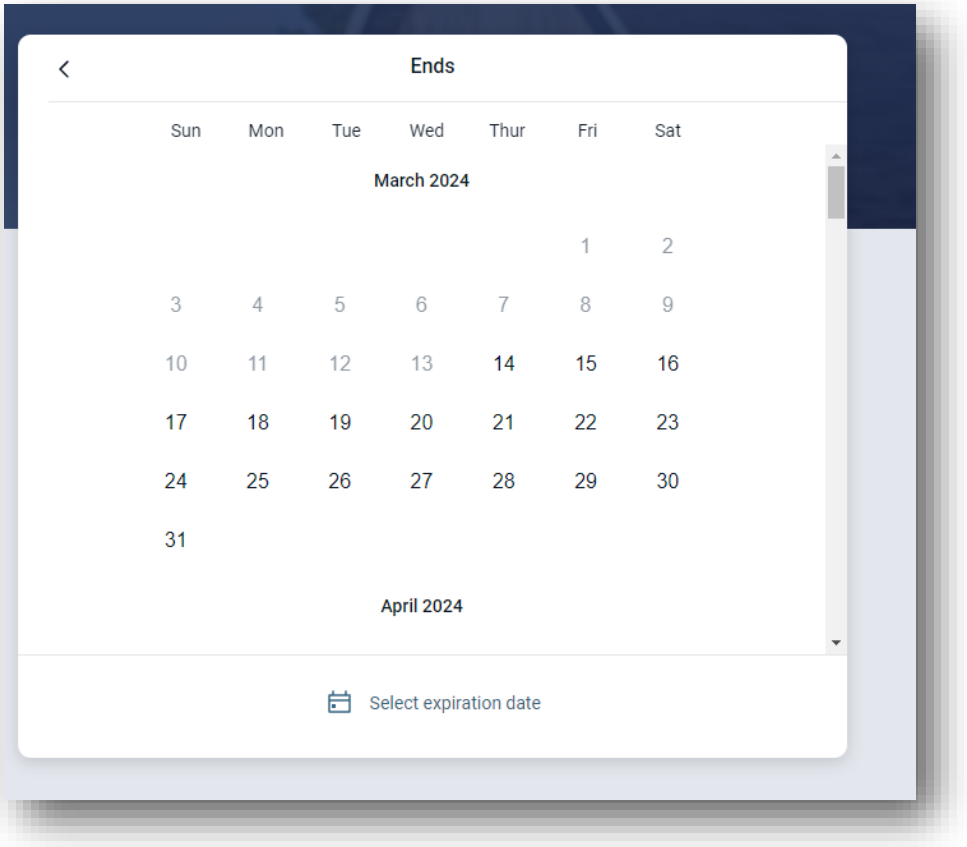
- Once you select your start date, press the CONFIRM button. The system will then take you back to the REVIEW AND INITIATE SCREEN so that you can review the rest of the settings… only now the screen will also include a field for expiration date.



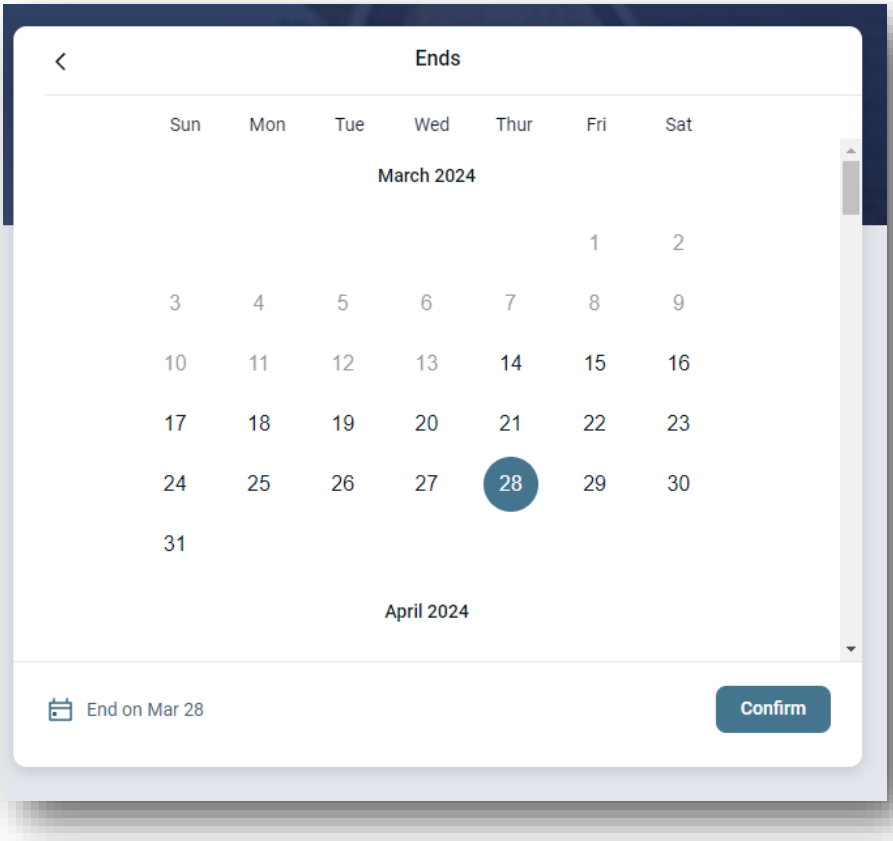
- If you press SELECT DATE, the following shows.

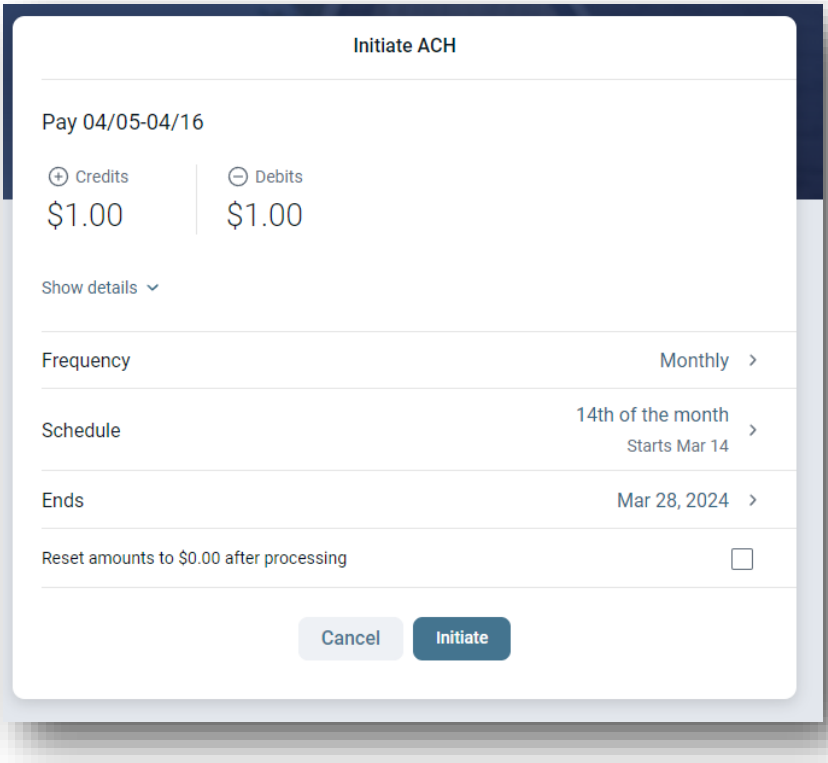


- If you press NEVER, the system takes you back to the REVIEW AND INITIATE SCREEN.
- If you press ENDS ON DATE, you are taken to the ENDS calendar screen to select the date and then back to the REVIEW AND INITIATE SCREEN.



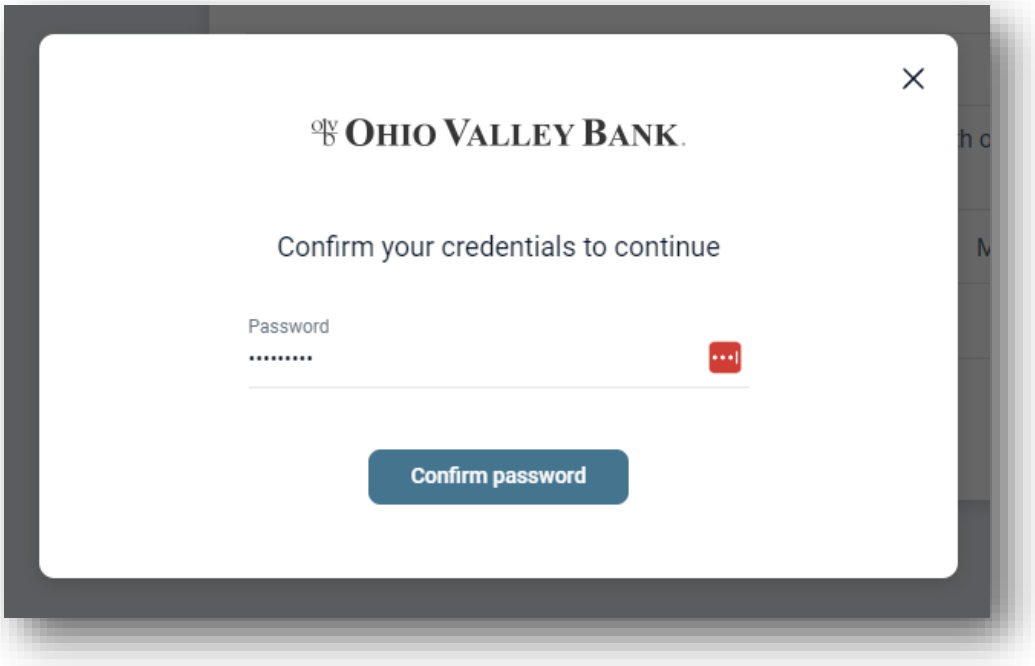
- Once you press on a date, the CONFIRM button will appear at the bottom.


Ends
Sun
Mon
Tue
Wed
Thur
Fri
Sat
March 2024
1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
April 2024
End on Mar 28
Confirm

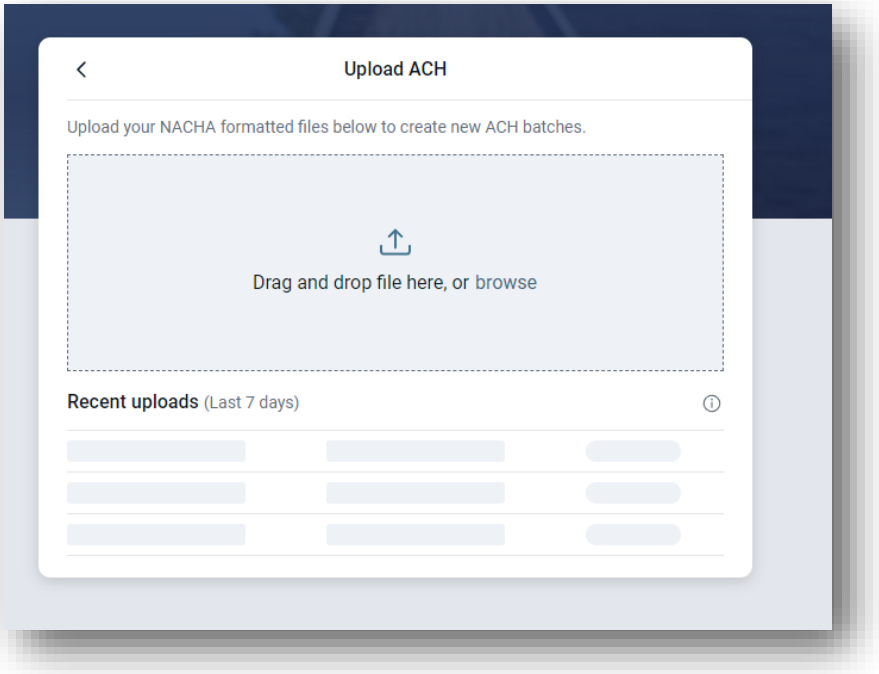

Initiate ACH
Pay 04/05-04/16
Credits
$1.00
Debits
$1.00
Show details
Frequency
Monthly
Schedule
14th of the month
Starts Mar 14
Ends
Mar 28, 2024
Reset amounts to $0.00 after processing
Cancel
Initiate

- If the recurring ACH will have the same recipients but different amounts every time, you should select RESET AMOUNTS TO $0.00 AFTER PROCESSING.

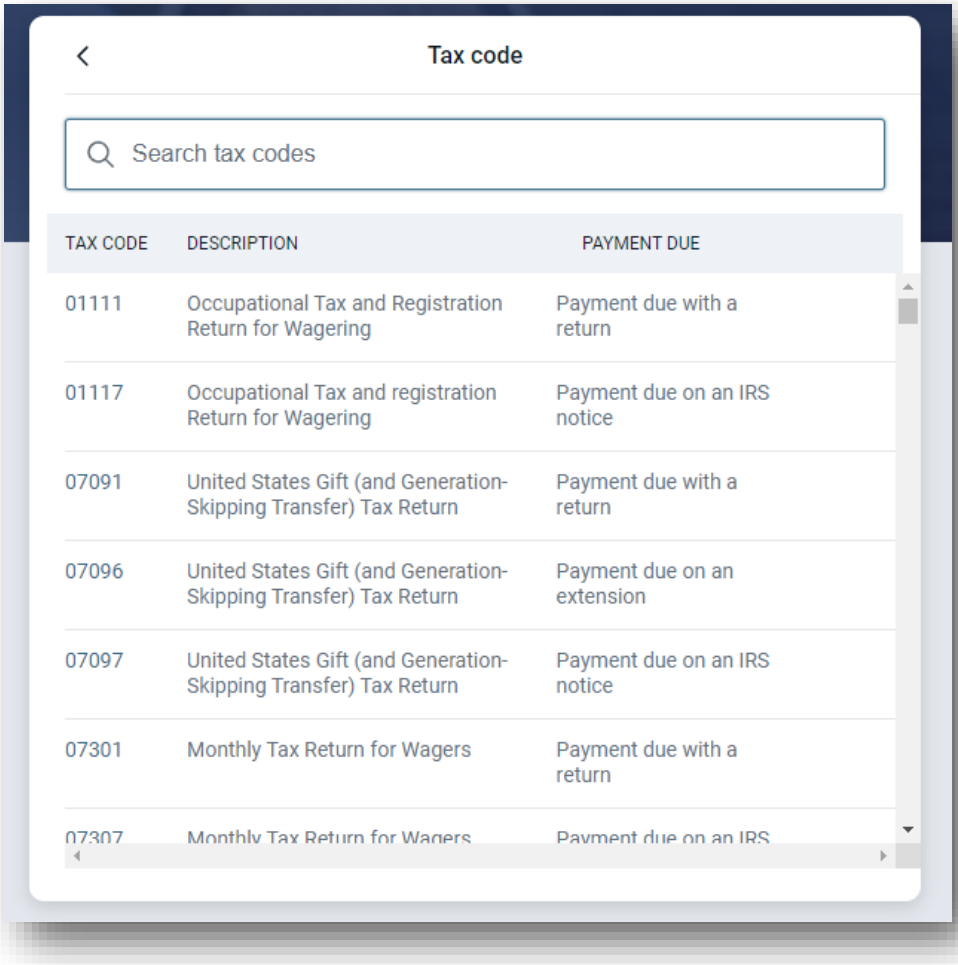
- When you (or your Admin) presses the INITIATE button, they will be prompted for your OVB Business Online password. This is the full password they use for OVB Business Online. The PIN, FaceID, or passkey cannot be used.



Upload ACH



- NACHA-formatted .txt or .ach files are accepted.
- If there is an issue with the file, an error message including the problem found and the line number it was found on is shown to the user. You will need to correct the file using the program you used to create it and upload the file again.
- You will not be able to edit the batch in OVB Business Online until *after* a successful upload.

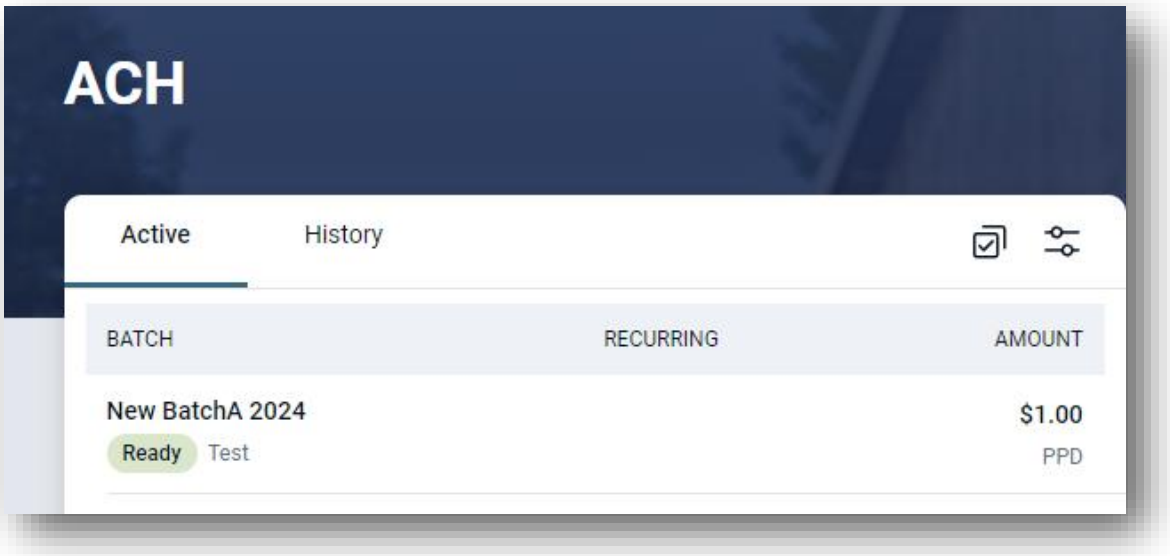

Tax code
Search tax codes
TAX CODE
DESCRIPTION
PAYMENT DUE
01111
Occupational Tax and Registration Return for Wagering
Payment due with a return
01117
Occupational Tax and registration Return for Wagering
Payment due on an IRS notice
07091
United States Gift (and Generation-Skipping Transfer) Tax Return
Payment due with a return
07096
United States Gift (and Generation-Skipping Transfer) Tax Return
Payment due on an extension
07097
United States Gift (and Generation-Skipping Transfer) Tax Return
Payment due on an IRS notice
07301
Monthly Tax Return for Wagers
Payment due with a return
07307
Monthly Tax Return for Wagers
Payment due on an IRS

View/Edit ACH

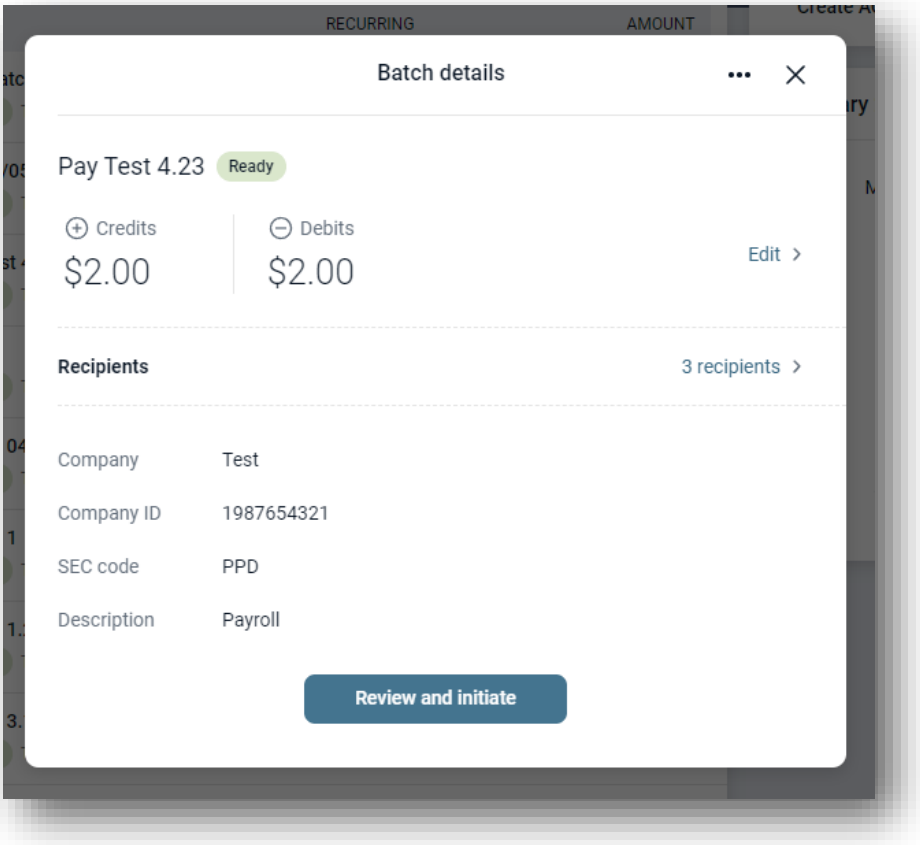
At the top of the ACH screen, you will see ACTIVE and HISTORY.

ACTIVE – ACH batches that have a status of Ready, Initiated, or Pending Approval

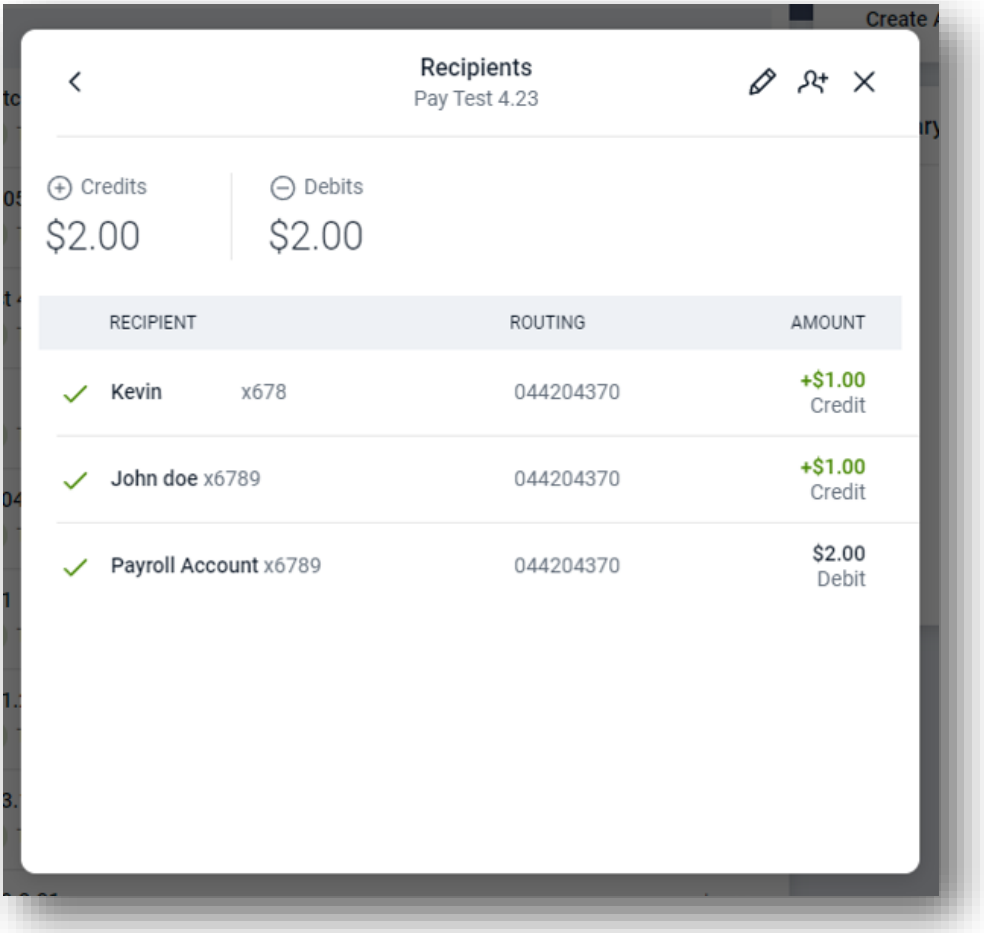
HISTORY – ACH batches that have a status of Processed



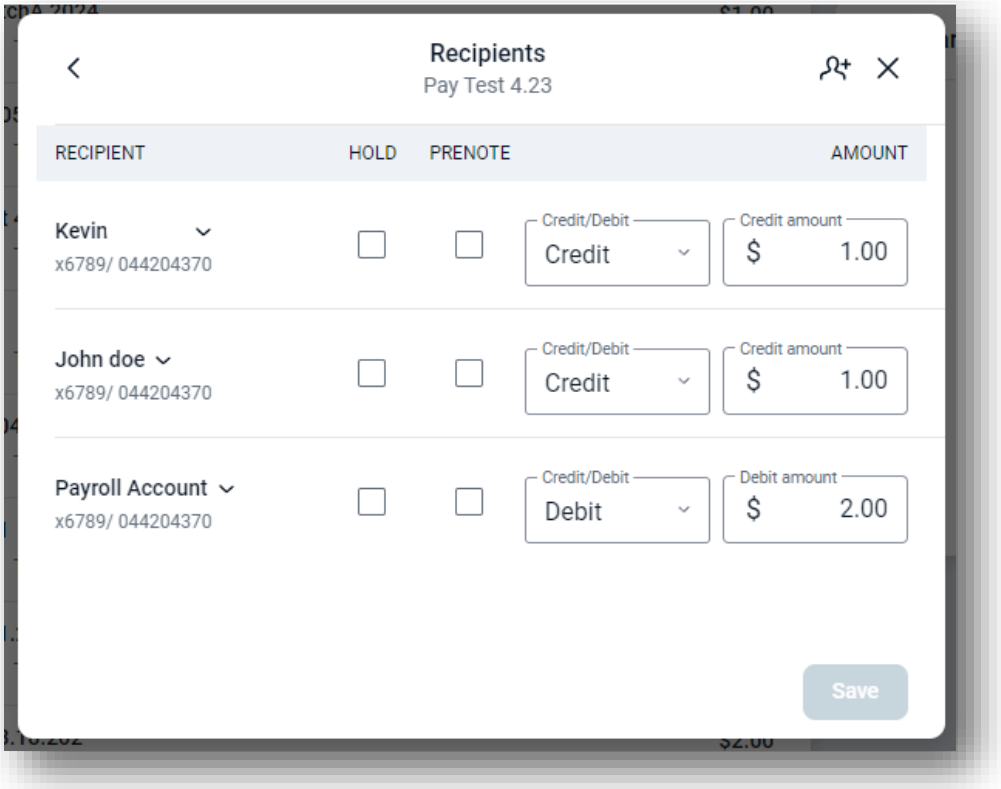
- Click on the Batch to view details. If the batch is in Ready status, this is also where you will go to review and initiate the batch.



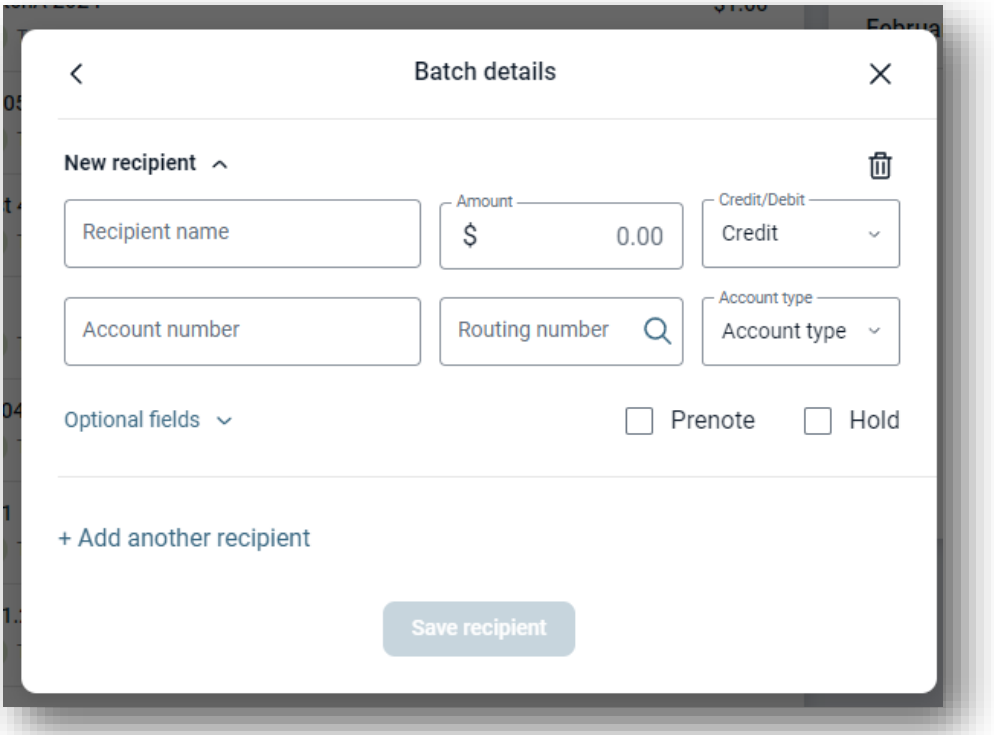
- To see the items that make up the batch, click on the Recipients link. In the example above, that is the blue text that says “3 recipients.”



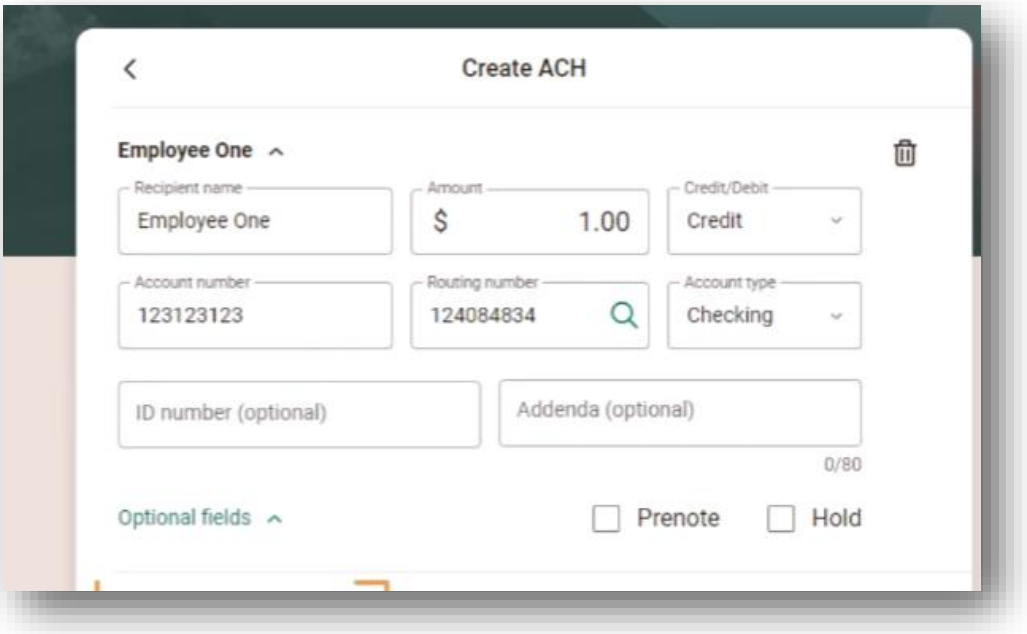
- To edit, the items, click on the PENCIL ICON at the top right of the screen above.



- To add another item to the batch, click on the PERSON+ ICON at the top right of this screen or the screen before it.

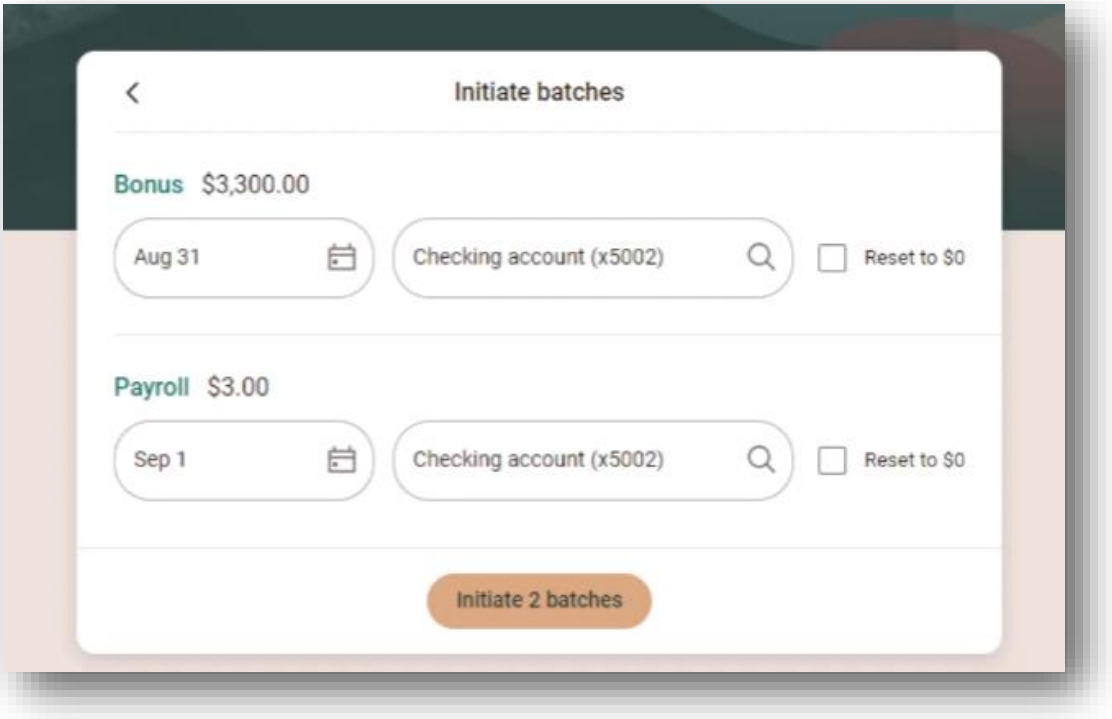


- Click on OPTIONAL FIELDS to add ID number or addenda (shown expanded below)



- Just like before, you'll find the setting to make your ACH recurring on the Initiate screen. Here's a look at the screen when you select to REVIEW AND INITIATE.

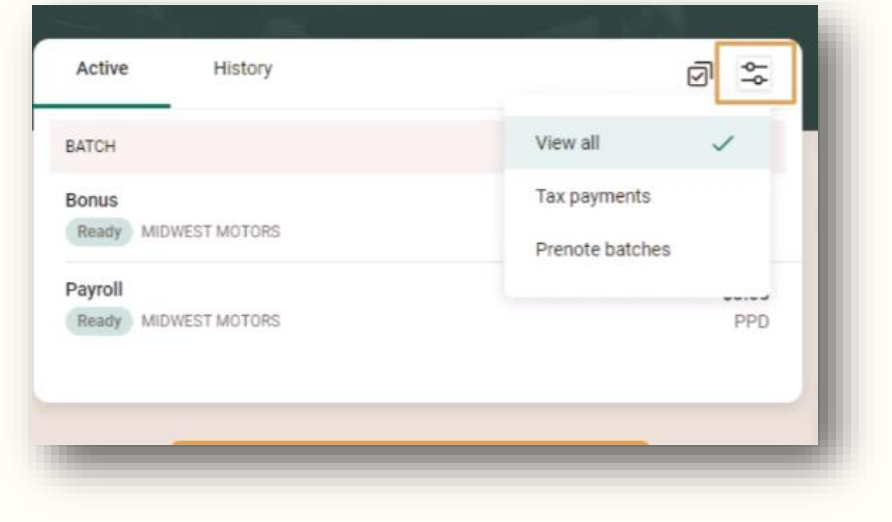
Undo an Initiated Batch



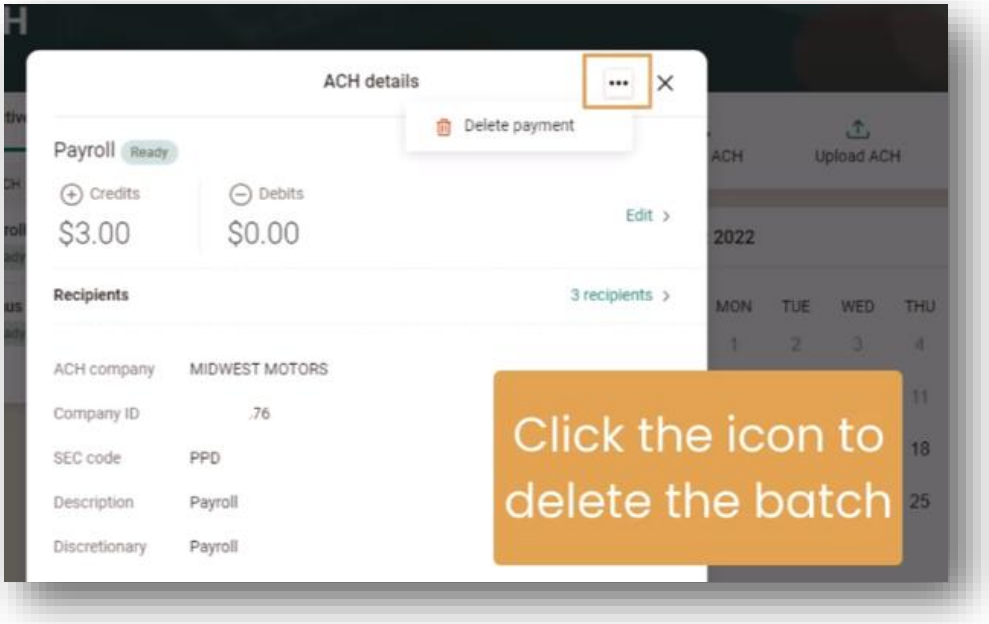
To uninitiate, click on batch in INITIATED STATUS. Click the UNINITIATE BUTTON, on confirmation screen, click UNINITIATE BUTTON AGAIN. Batch will appear with READY status and can be edited and initiated again.

Searching Batches

Click the SLIDERS ICON at top right to filter batches for searching.



Deleting Batches

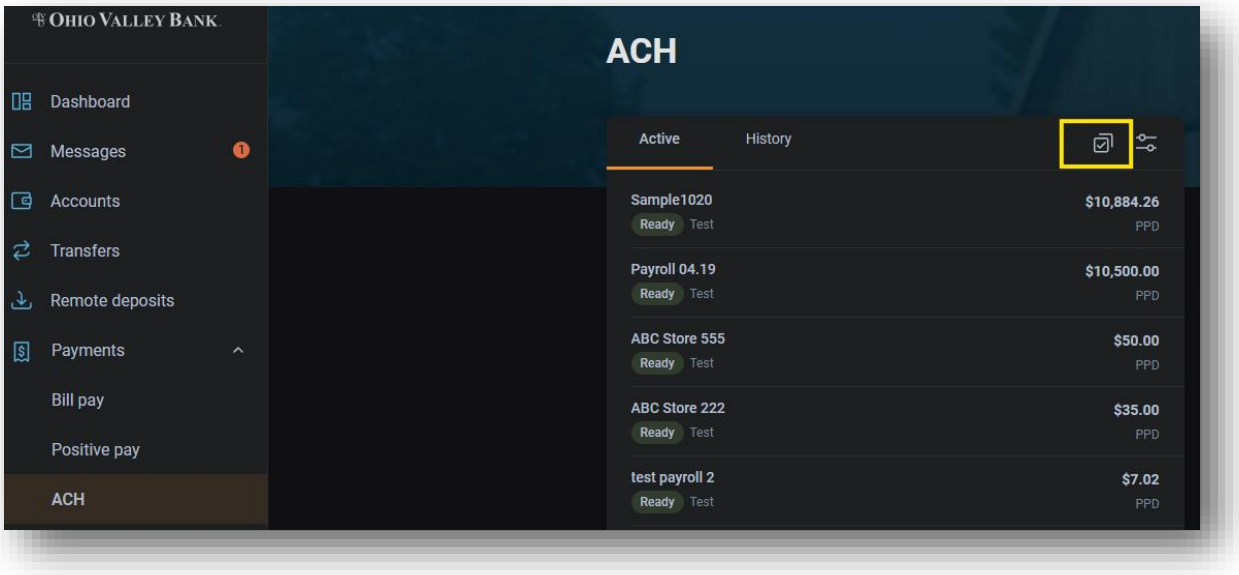


To delete a single Batch:

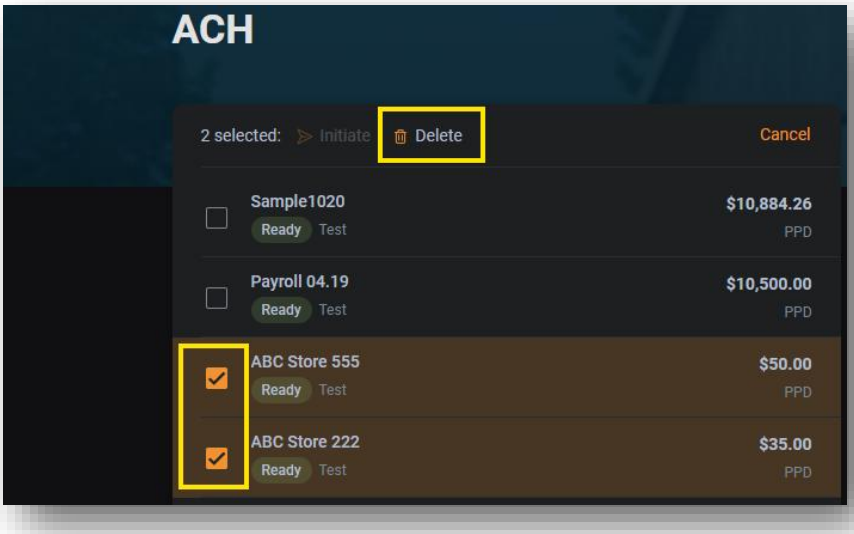
- Select the Batch you wish to work with.
- Click the 3-dot icon at the top right.
- Delete Confirmation screen will appear, select DELETE again.

Bulk Delete for ACH batches is also available on our enhanced experience screens.

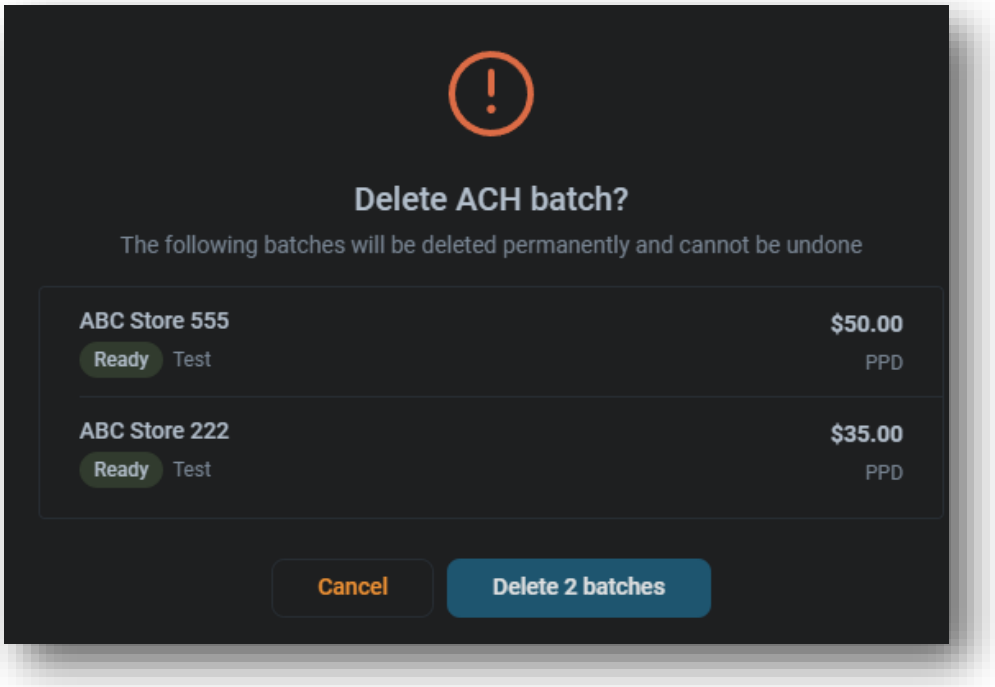
- To use Bulk Delete for ACH, near the top of the ACH screen, select the bulk actions icon, highlighted with a yellow box below.



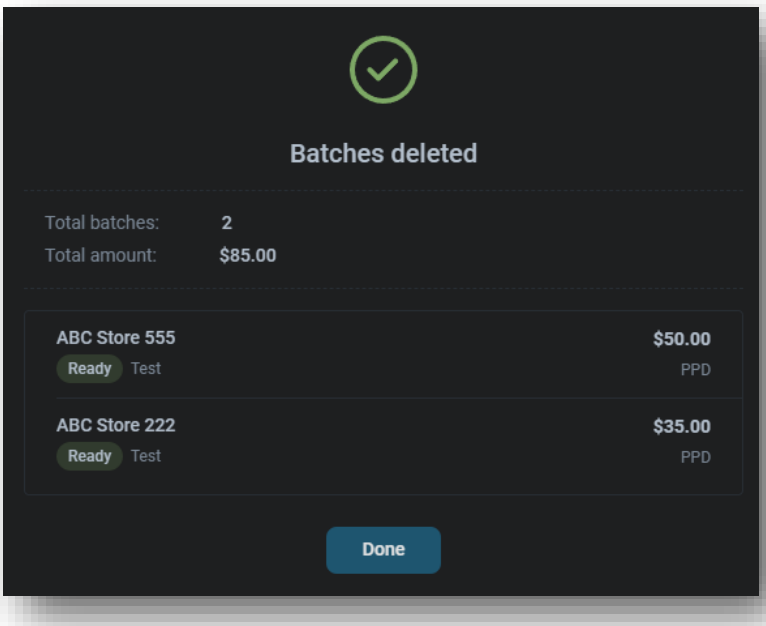
- Checkboxes will appear beside each ACH batch. Check the box beside the ACH batches you wish to delete, and once selected, the DELETE button with trash can icon will appear.
    - (Don't forget that you can Bulk Initiate from here as well.)



- Batches will appear on a confirmation screen, select the DELETE BATCHES button to complete the deletion. Note that batches will be deleted permanently.



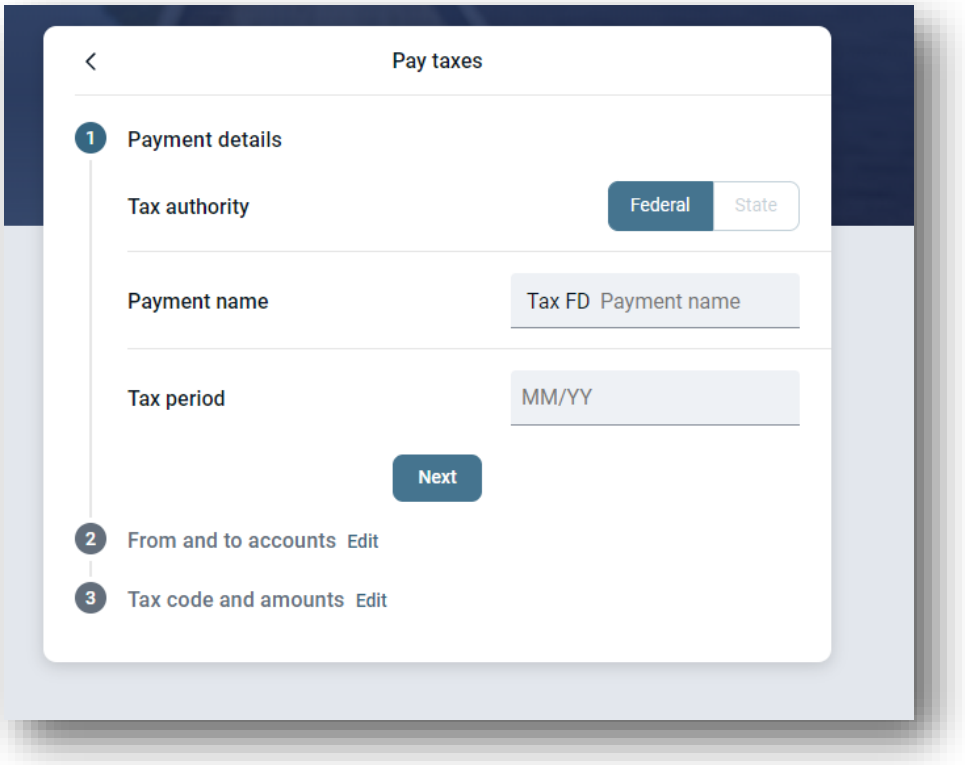
- You will receive a confirmation message once the batches are deleted. It may take several seconds. Do not navigate away from the screen until you see the confirmation message. Select the DONE button to return to the ACH screen.



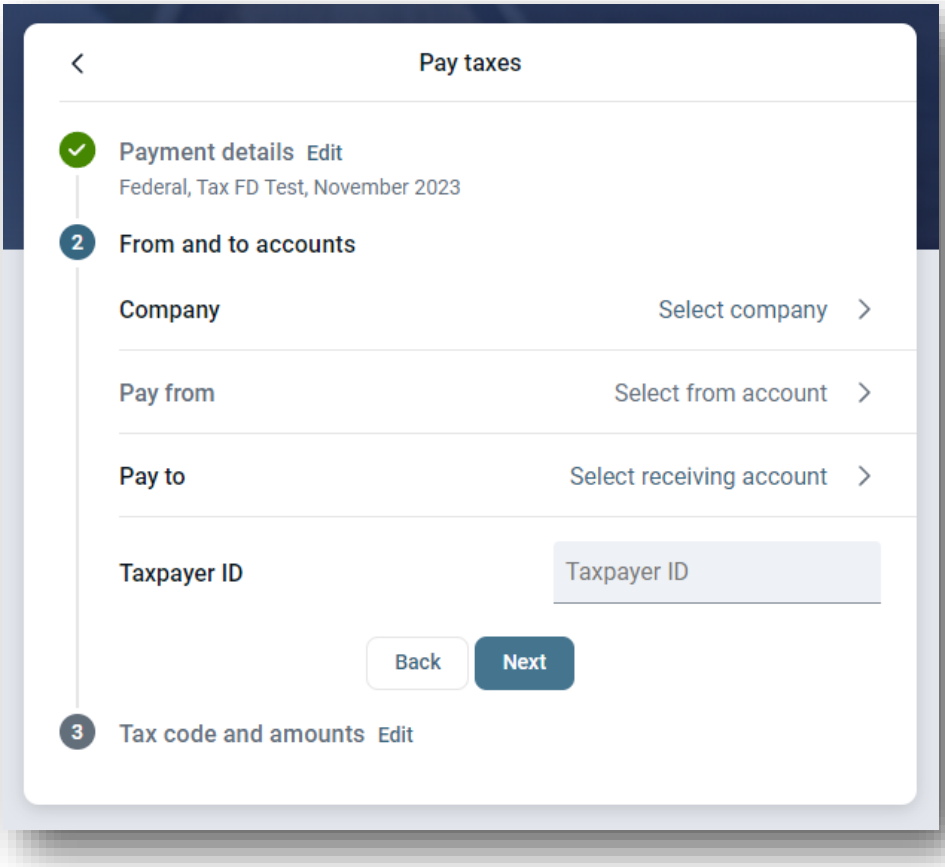
Prenotes

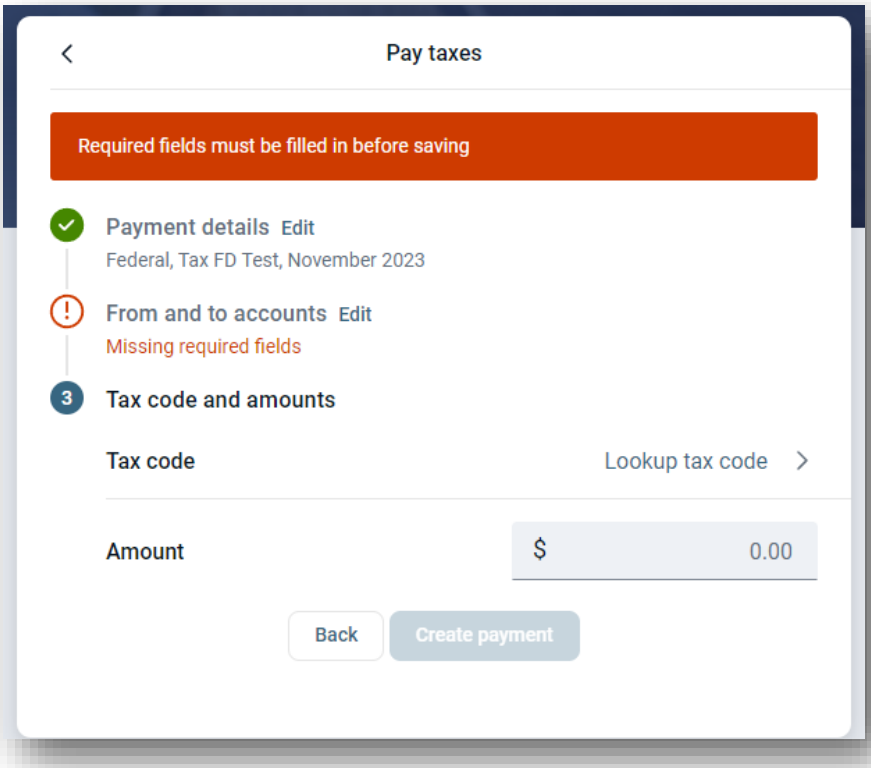
Prenotes are zero dollar test transactions used to validate a recipient's account information. All prenote batches are denoted with the prefix "PNT" in the ACH list.

Pay Taxes



- Only Federal taxes are available at this time.
- Complete the fields for your payment. First the Payment Details, then Company information, then the tax cod and payment amount. The system will notify you if you have incomplete fields.


Pay taxes
Payment details Edit
Federal, Tax FD Test, November 2023
2
From and to accounts
Company
Select company
Pay from
Select from account
Pay to
Select receiving account
Taxpayer ID
Taxpayer ID
Back
Next
3
Tax code and amounts Edit


Pay taxes
Required fields must be filled in before saving
Payment details Edit
Federal, Tax FD Test, November 2023
From and to accounts Edit
Missing required fields
3
Tax code and amounts
Tax code
Lookup tax code
Amount
$
0.00
Back
Create payment

Wires

- To access the Wires feature, select PAYMENTS then WIRES in the menu to the left side of the screen.

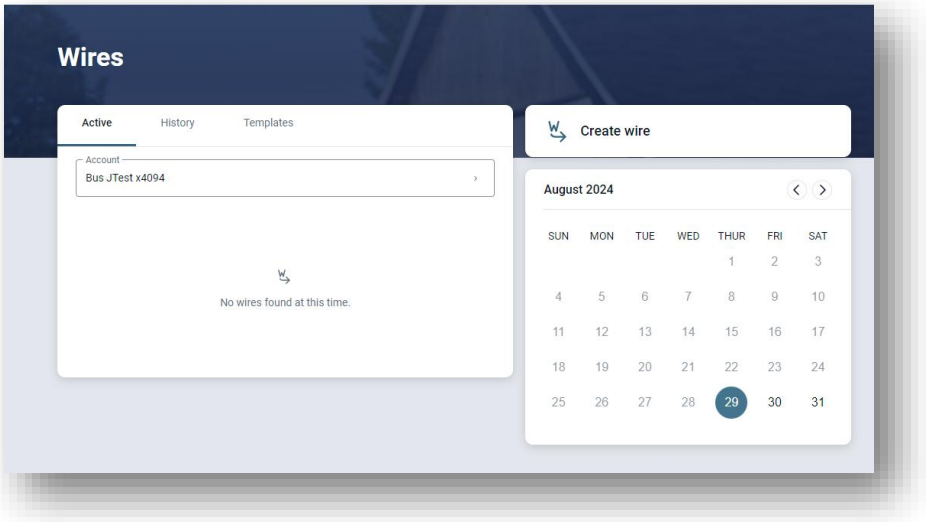
- Wire functionality is available in both OVB Business Online via browser and the OVB Mobile App.

- The first three items on the Wires main screen are Active, History, and Templates.

  ACTIVE: Wires that have been created but are not yet sent.

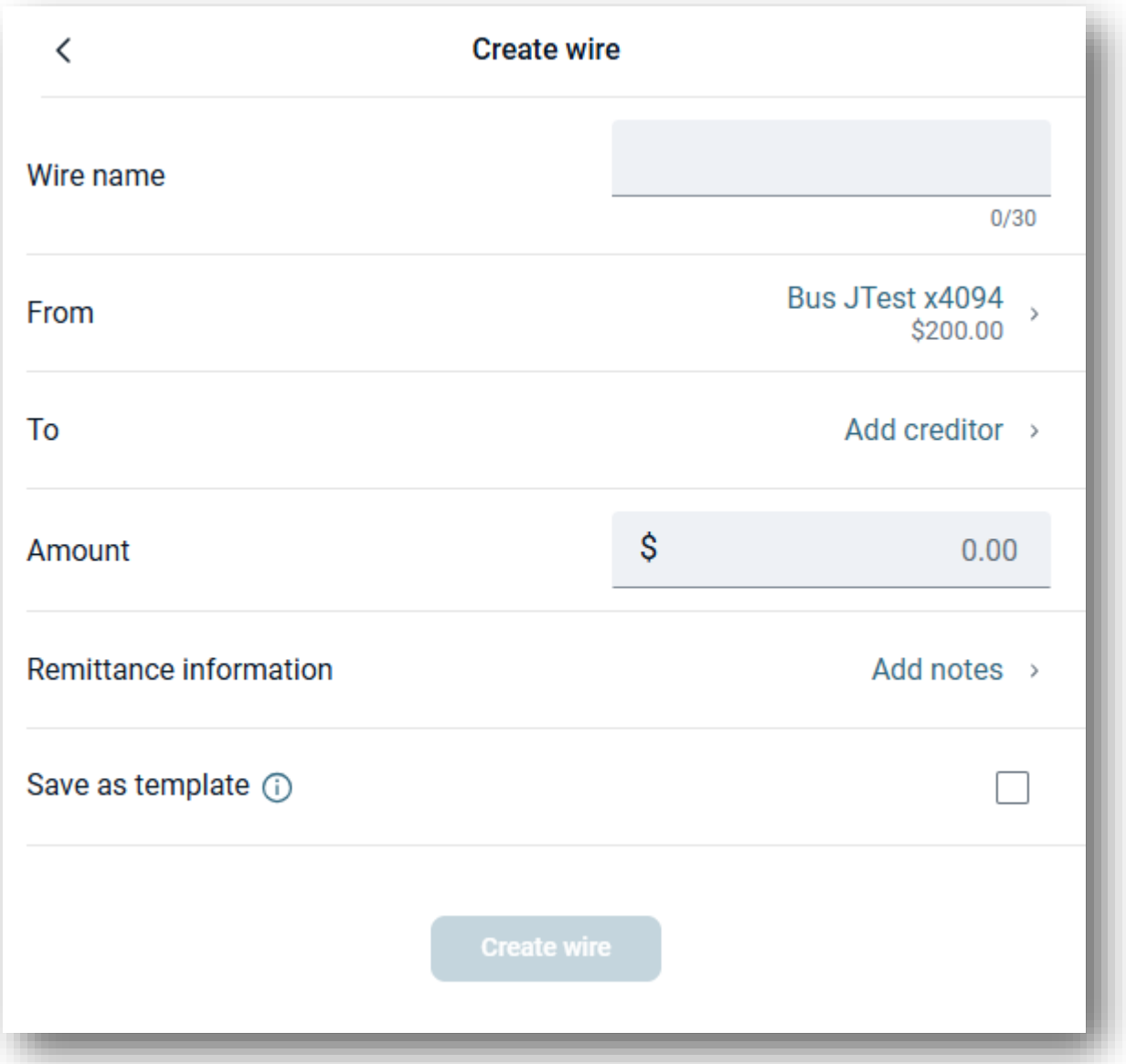
  HISTORY: Wires that have been sent.

  TEMPLATES: Templates for recurring wires.



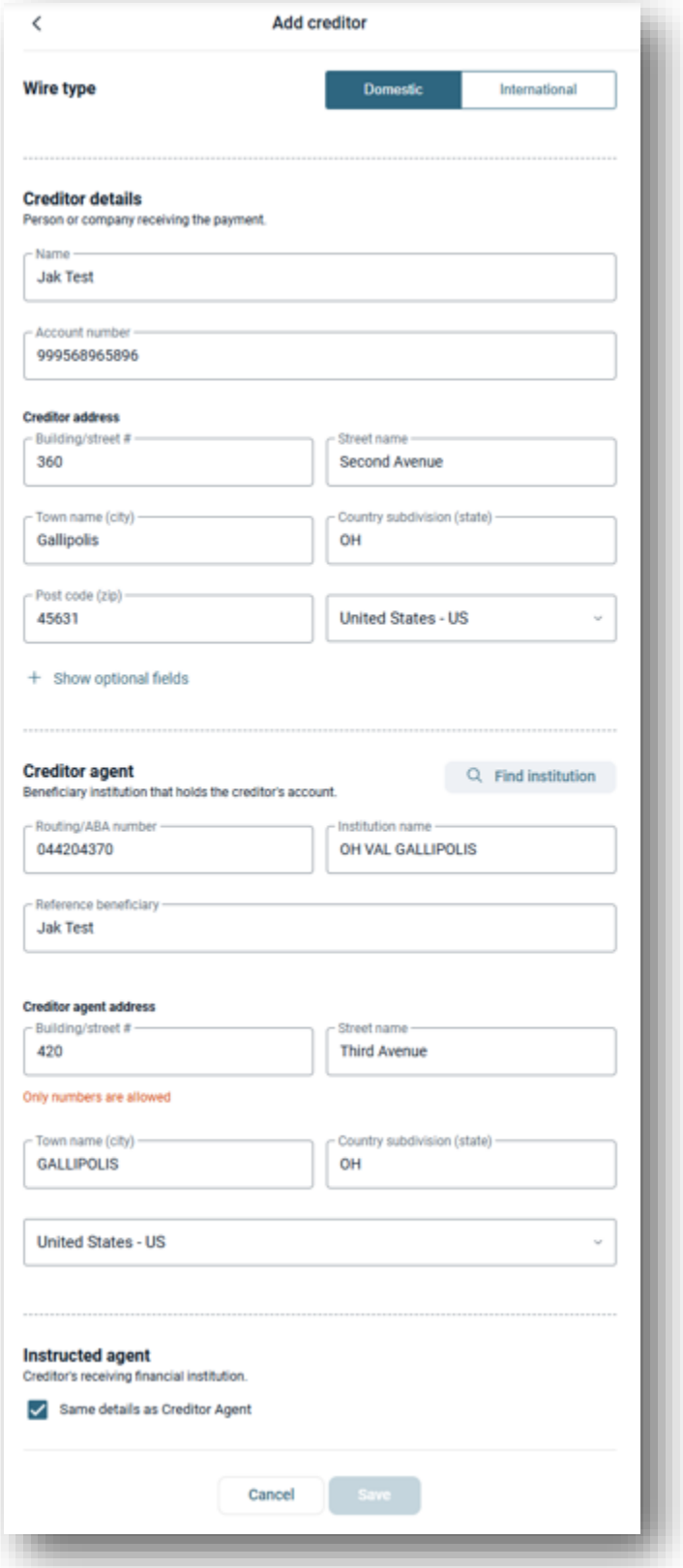
Create a New Wire

- To send a new wire, select the CREATE WIRE button on the right.
- Input the requested information, such as wire name, account and the creditor (recipient) information. The amount is also required. You will also have the option to save it as a template for quick use in the future.



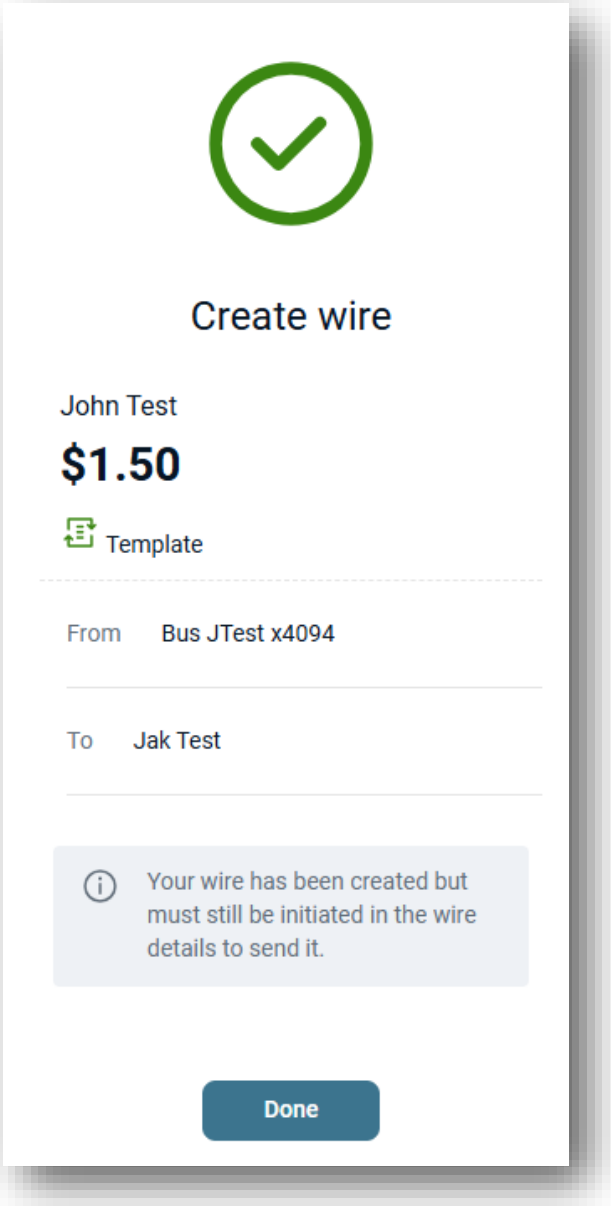
- When you get to the To section, press ADD CREDITOR.

- Input the requested information for the wire creditor and agent and press the SAVE button at the bottom.



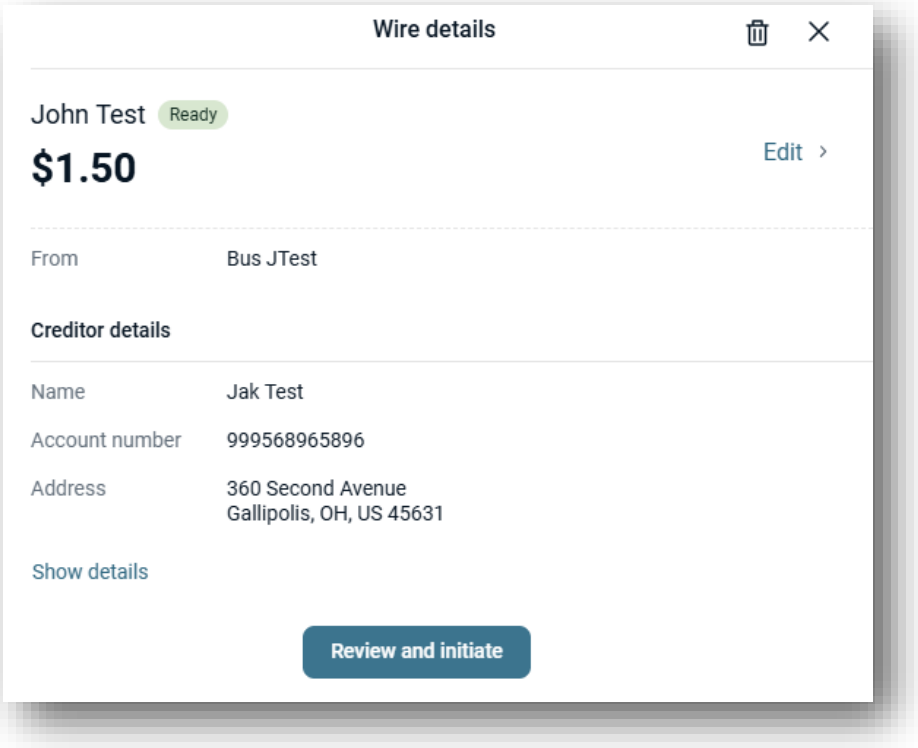
- Once you have input all required information, select the CREATE WIRE button to save. The Create Wire button will only be active once all the required information for the Wire is entered.

- **IMPORTANT**: A created wire will not be sent until it is INITIATED.



Editing and Deleting Wires

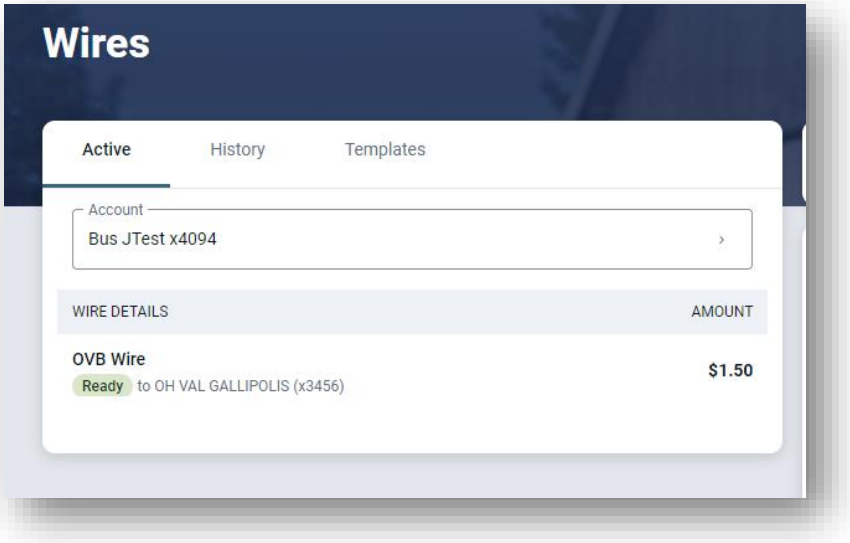
- A wire that has not yet been initiated can be edited or deleted.
- Click on the Wire you wish to work with in the Active wire listing.
- On the Wire detail screen:
    - To EDIT, press the EDIT link to the right of the amount.
    - To DELETE, press the TRASH CAN ICON in the top right corner.



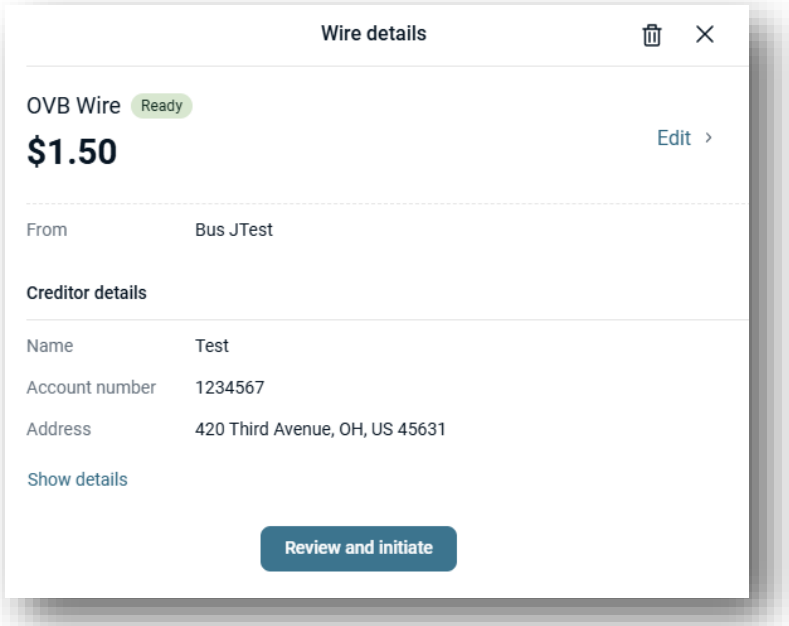
Initiate a Wire

- Only users with permission to initiate a wire can do so. It is common practice to have a user that can create a wire but not initiate it, so that there is dual control in your wire process for added security.

- To initiate a wire, click on the Wire in Ready status under the Active heading.

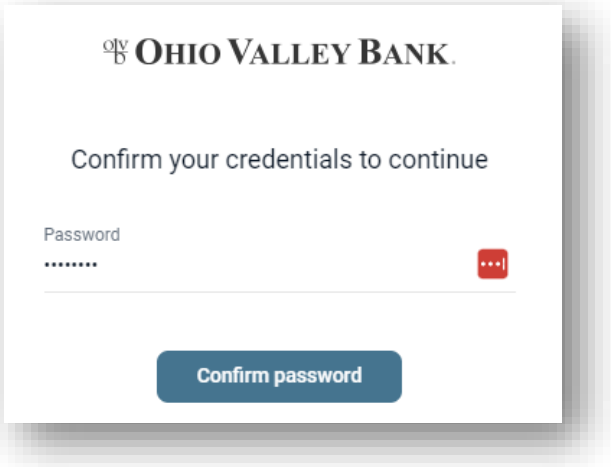


- This will bring up the Wire details screen. Review the details. When ready to send, press the REVIEW AND INITIATE button at the bottom.



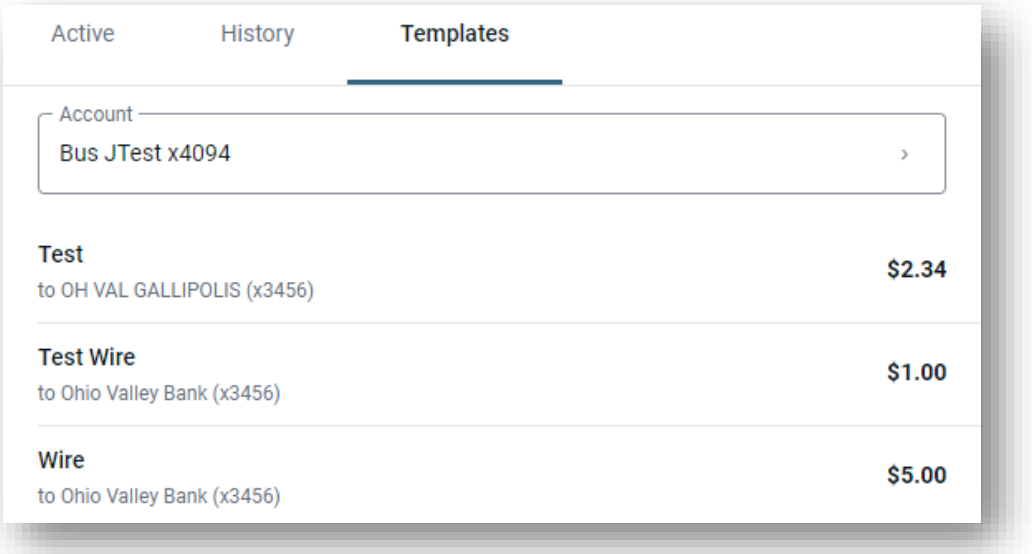
- If you do not have permission to initiate wires, the button will not be active for you. A user with permission initiate will need to initiate it for you.

- Once you press the REVIEW AND INITIATE button, the system will ask you to confirm with your OVB Business Online password. Enter your password and press the CONFIRM PASSWORD button.



Using Wire Templates

- Wire templates are for recurring wires. Once you set the template up you can reuse the same wiring information, saving time. If you had templates set up in our legacy Cash Management service, you will see those same templates listed under TEMPLATES.



- To Create a new wire using a template, Click on the Template you wish to use.

- Review the wire details and when ready, press the REVIEW AND INITIATE button.

- If you do not have permission to initiate wires, the button will not be active for you. A user with permission initiate will need to initiate it for you.

- Once you press the REVIEW AND INITIATE button, the system will ask you to confirm with your OVB Business Online password. Enter your password and press the CONFIRM PASSWORD button.

Overview

Business Bill Pay is a robust but free service offered with OVB Business Online. This service gives you all the functionality of personal Bill Pay with extra features that can help you run your organization more efficiently.

Features include:

- All functionality available with personal Bill Pay, with the exception of Alexa QuickPay
- Higher payment limits with ability to set lower caps per user
- Reporting tailored for managing multiple users
- Ability to manage Sub Users
- Option to require dual “signature” on payments

Support

Expert Bill Pay Support is available by phone at 855-407-6303 or via chat within Bill Pay. Hours of operation are Monday thru Friday 7:30am-8:30pm EST.

Support is also available Monday thru Friday during regular bank hours by contacting the OVB Customer Support Call Center or any OVB office.

Limits

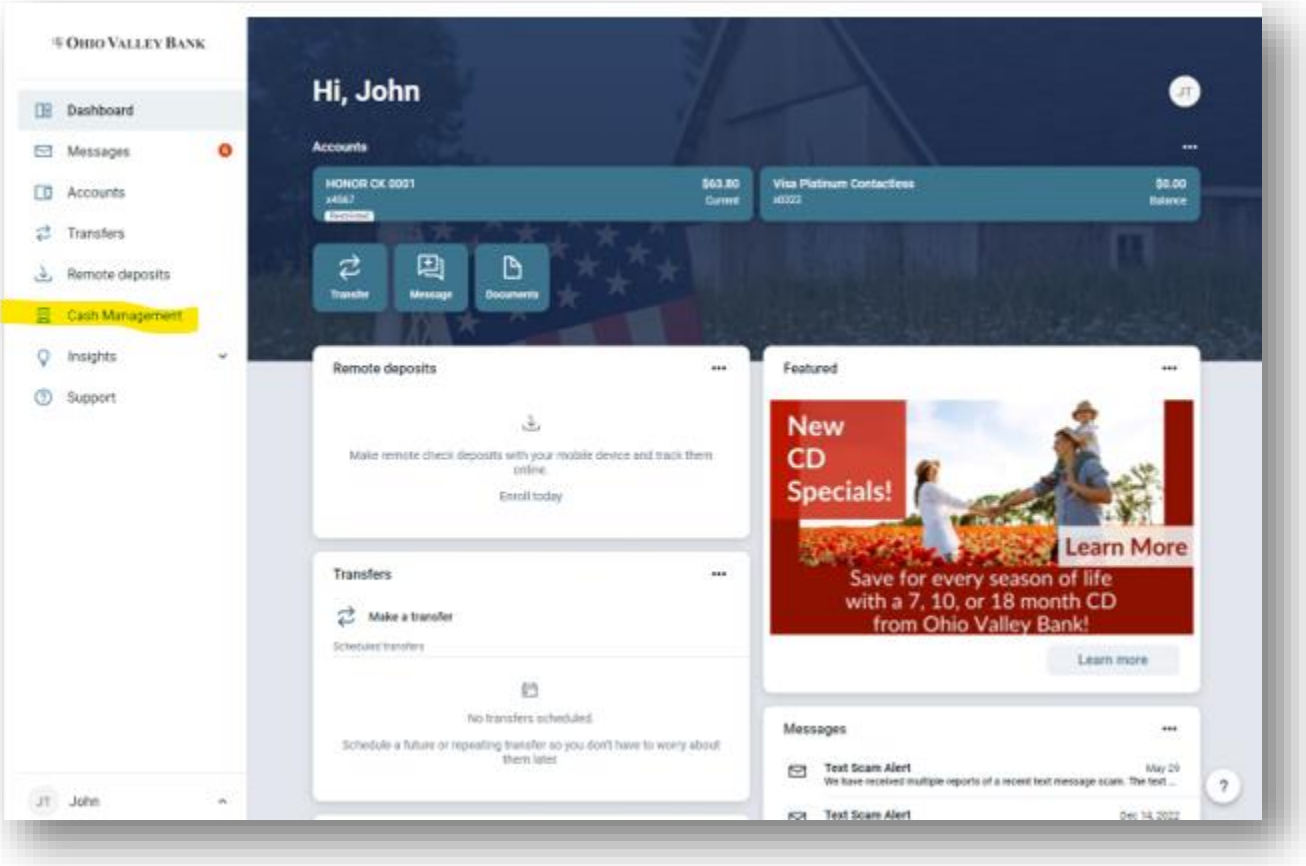
- Pay A Company: $250,000 per day
- Pay and Individual by Text/Email: $2,500* per transaction per day
- Pay an Individual using account and routing numbers: $50,000* per transaction per day
- Combined payments: $250,000 per day

* Contact the bank to request a temporary increase if needed for specific payments.

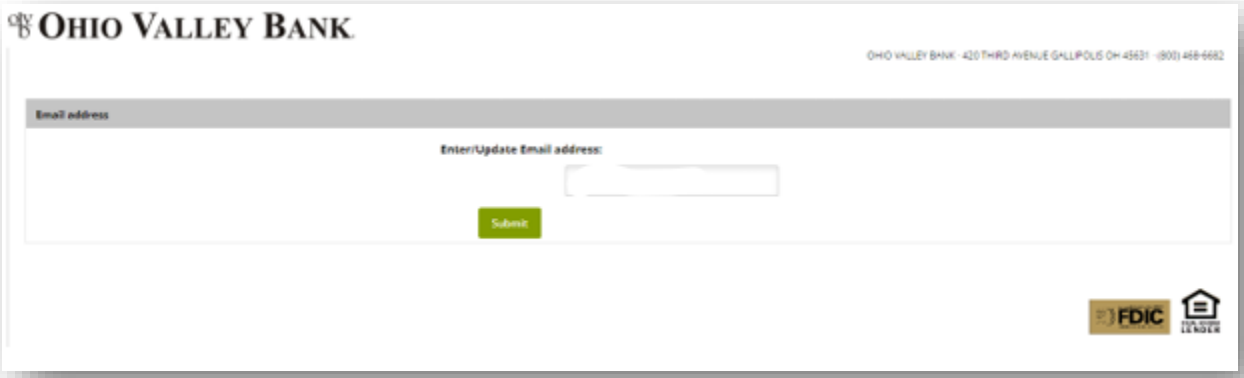
Business Bill Pay

Activate Bill Pay

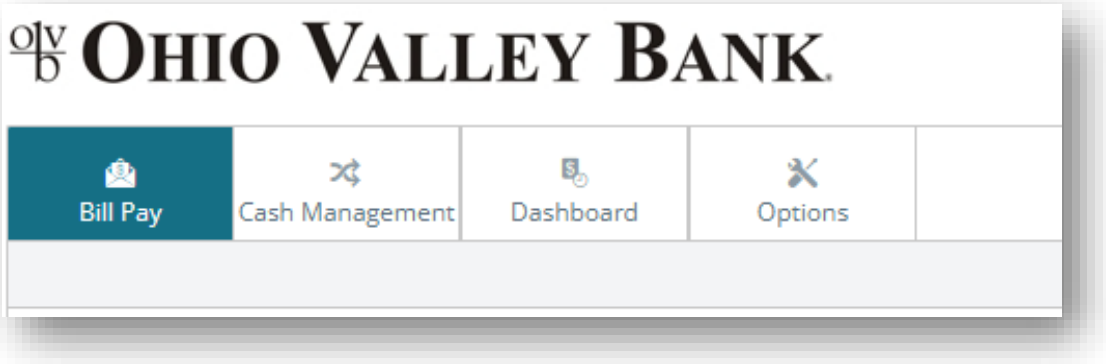
- To request Business Bill Pay, simply select Cash Management from the Dashboard menu options.



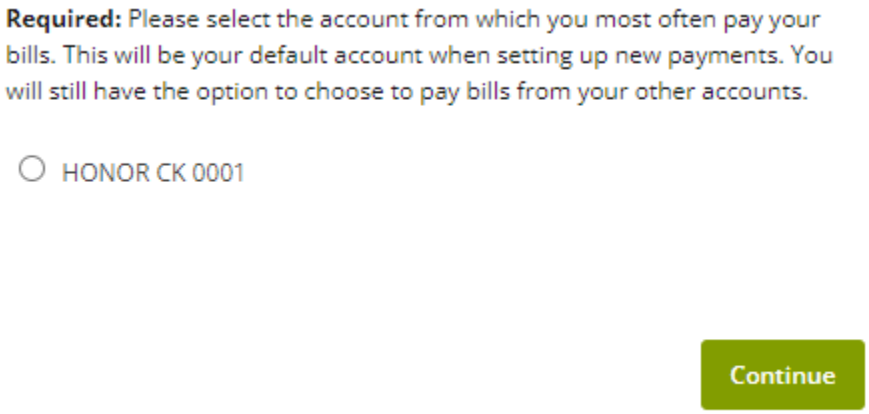
- You will be asked to confirm your email address on file.



- From the Cash Management screen, you will see the Bill Pay tab. Select this.

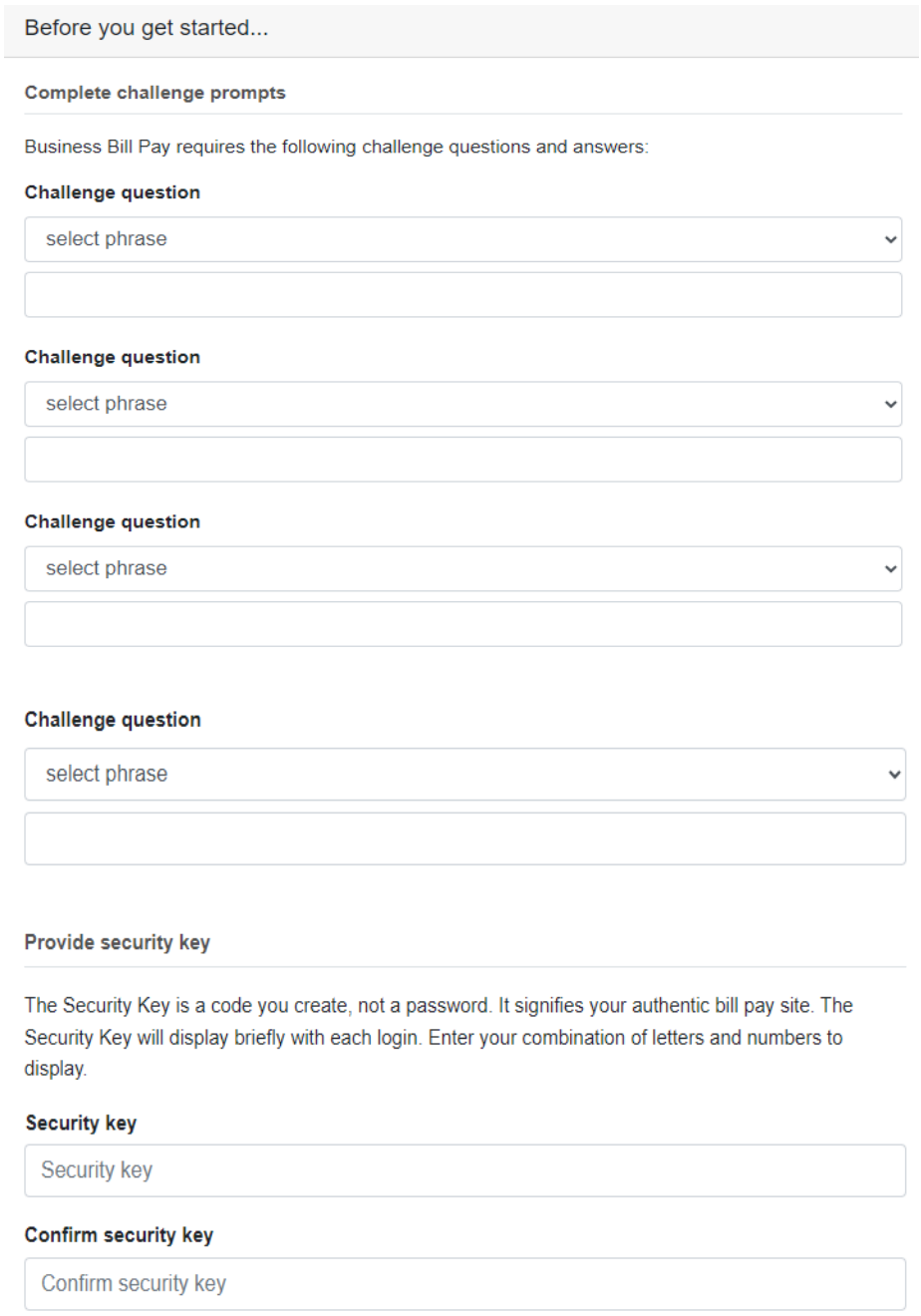


- Once you have selected the Bill Pay tab, you will be asked to select the account you want to pay bills from. You can add more accounts later.

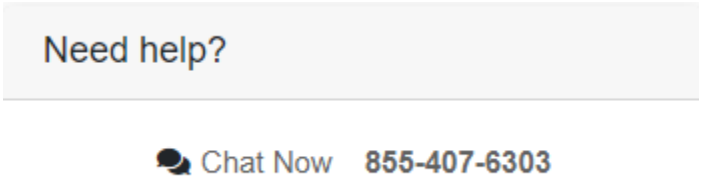


- Click continue to confirm.

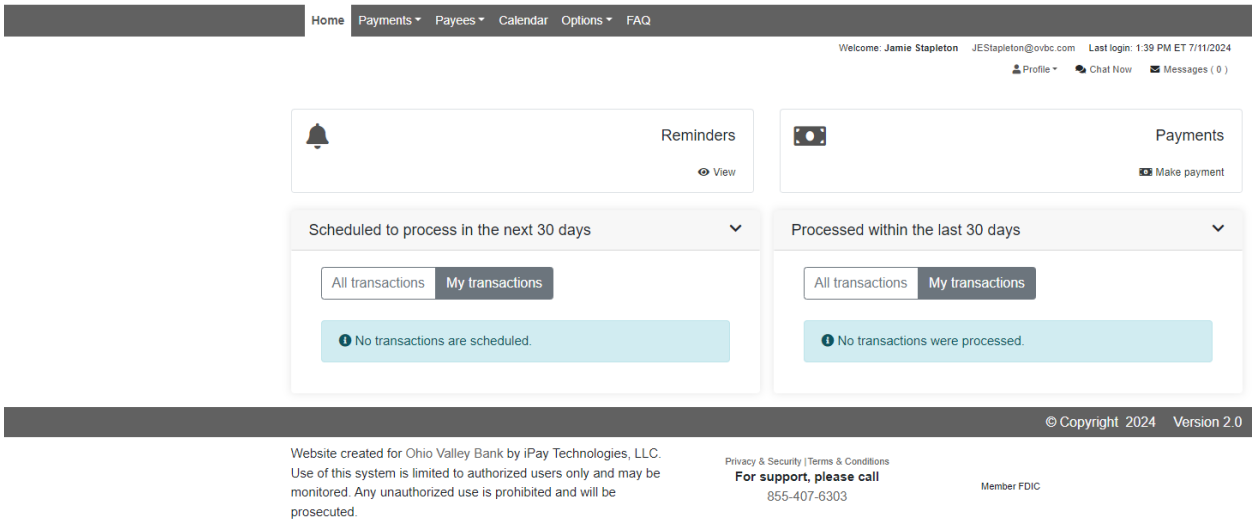
- You may be presented with challenge questions to confirm your identity when the system detects a variation in normal activity. Select which questions you would like to be presented and input the answers. You will also be asked to provide a security key, which is explained below.



- Notice on each pay presented that a help line is provided if you have any questions.



- Now that you have requested Bill Pay, you may begin setting up payee information.



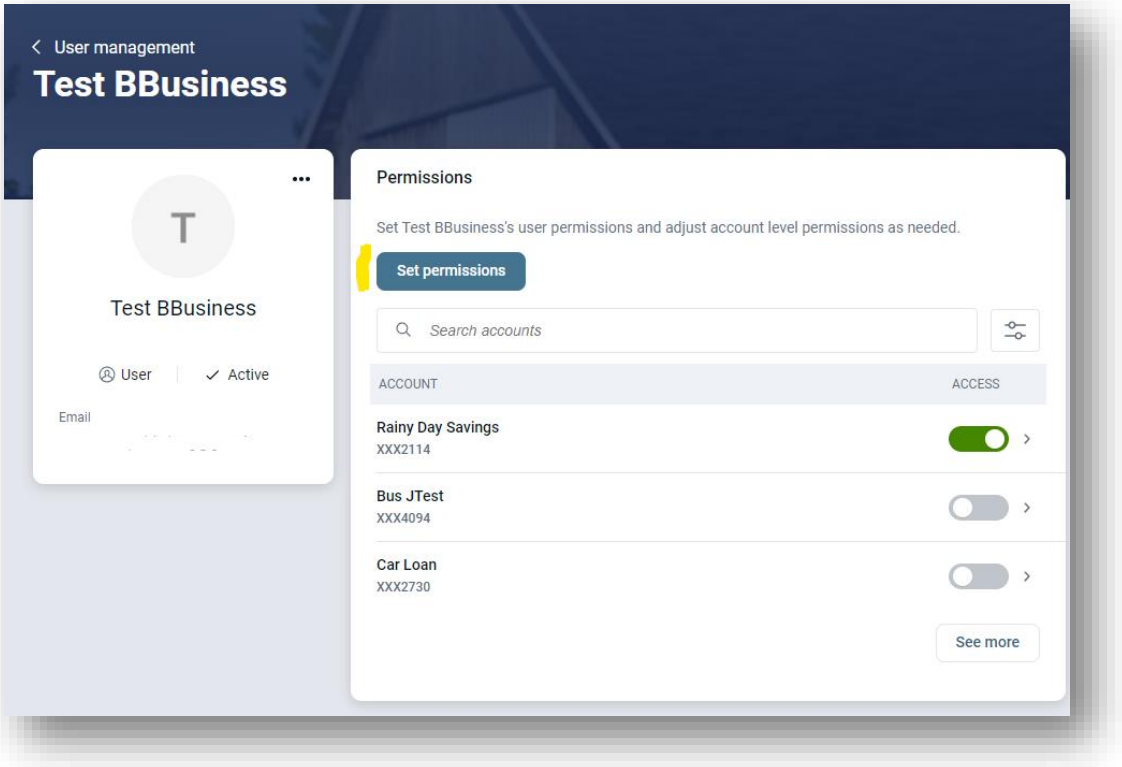
- You will also see a new option for BILL PAY in your left menu when you login to OVB Business Online. You will find the Bill Pay option under PAYMENTS.

User Permissions

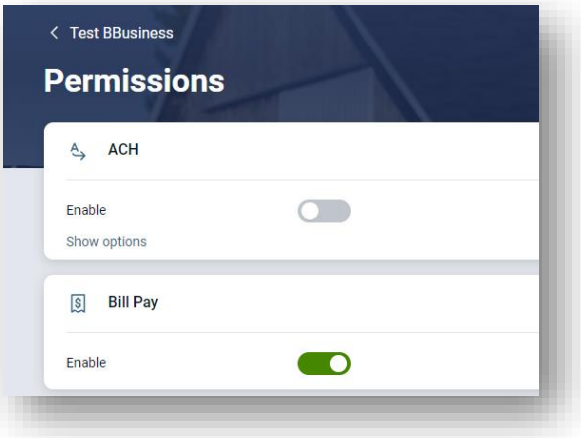
User permissions for Bill Pay are handled at two different levels. Admin users can extend access to Bill Pay to other sub-users of the organization. The main permission for Bill Pay is under USER MANAGEMENT with other permissions.

- From the Dashboard screen, go to MY PROFILE in the bottom left corner (below left menu) and choose BUSINESS MANAGEMENT then USER MANAGEMENT. Select the user you wish to work with.

- Press the SET PERMISSIONS button.

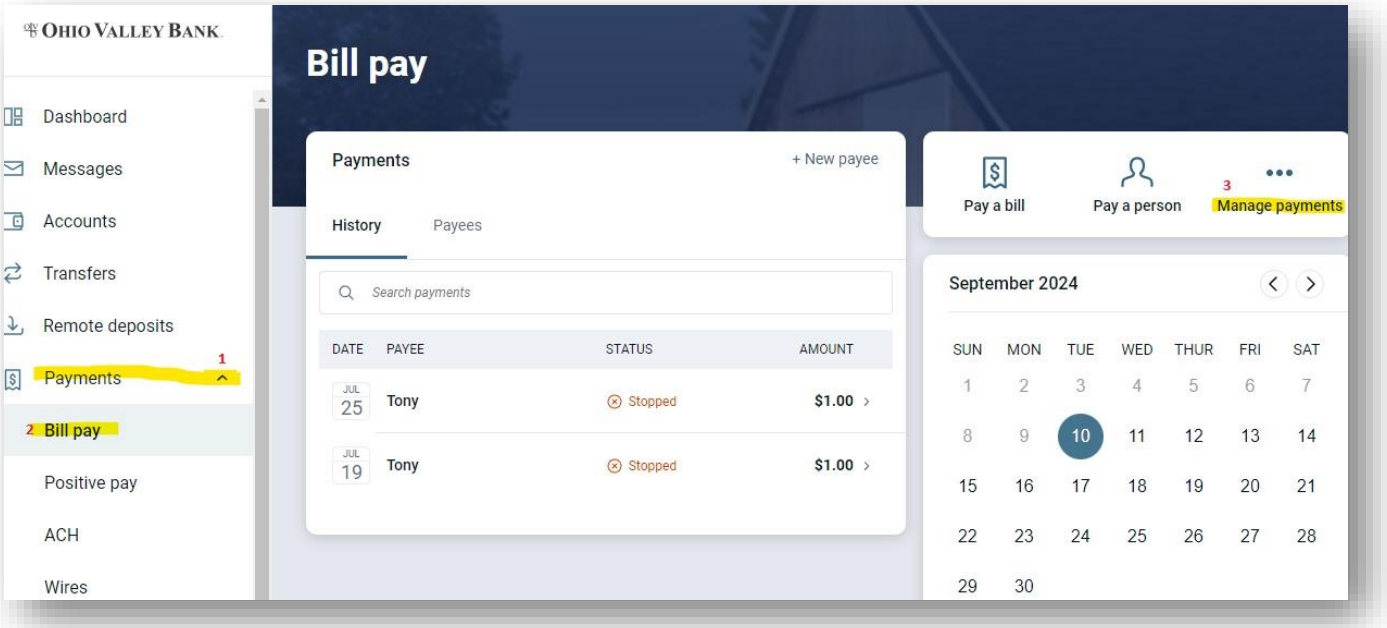


- Click the toggle button in the Bill Pay section so that it is green. Green means active.

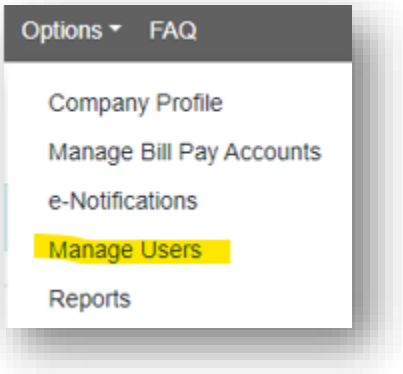


- The Bill Pay toggle gives your user all controls in Bill Pay with the exceptions of a) the ability to designate new pay from accounts and b) the ability to establish payment caps. You can further customize the user's permissions if you head over to Bill Pay.

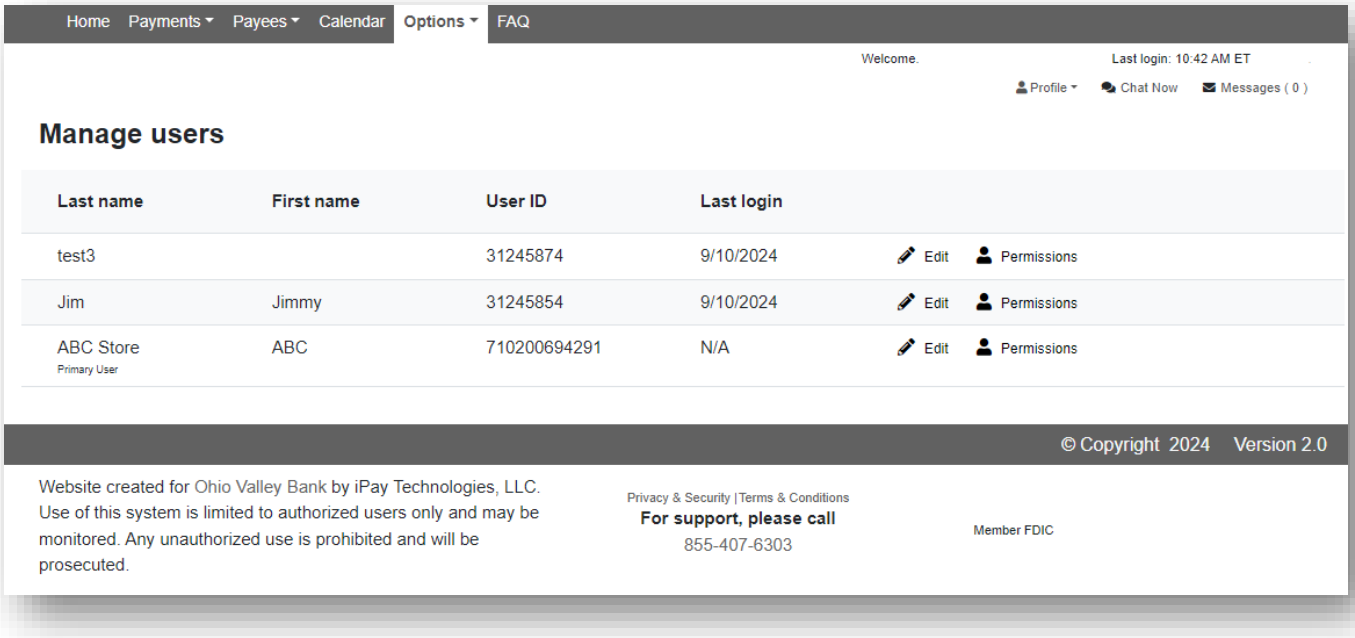
- To access controls for specific Bill Pay functions, in the left side menu, under PAYMENTS (1) select BILL PAY (2). Then, select the MANAGE PAYMENTS (3).



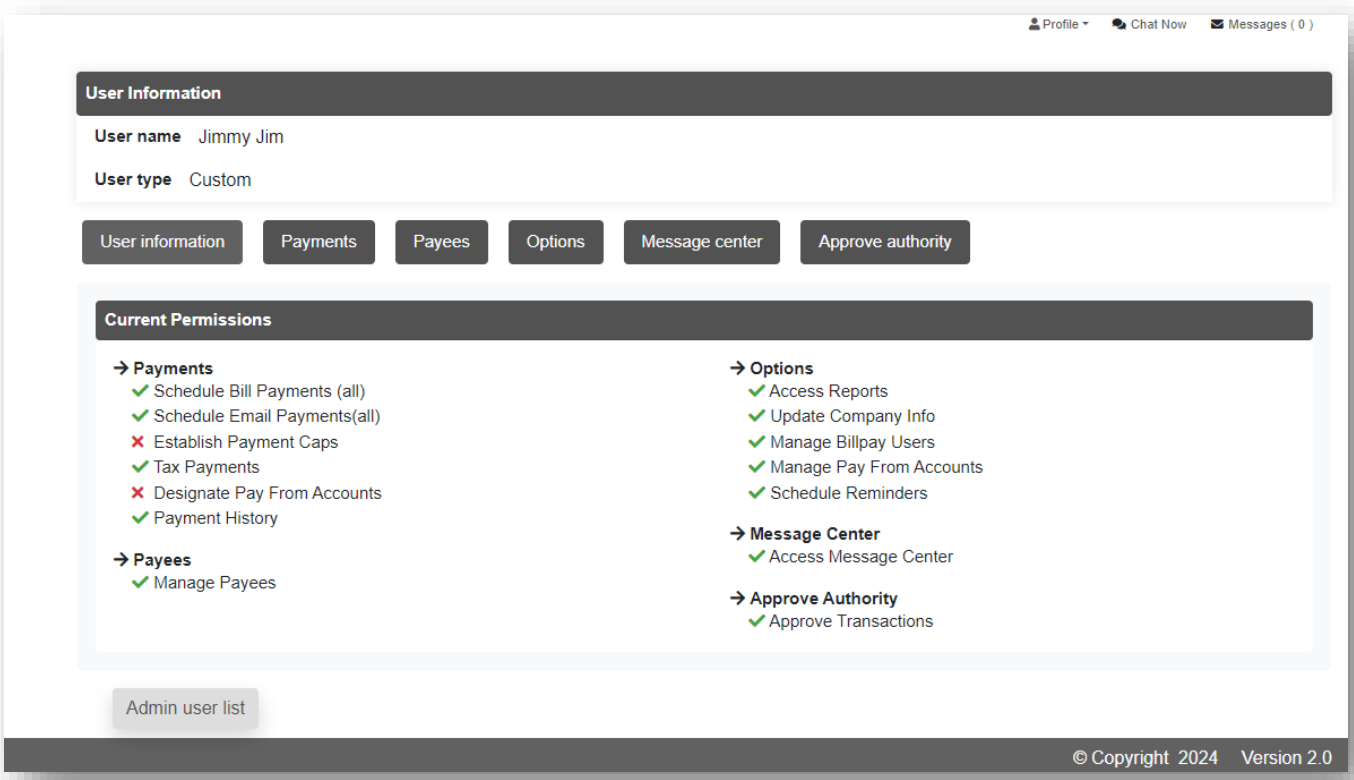
- Go to OPTIONS and then MANAGE USERS.



- Click EDIT beside the user name if you wish to update the person's email or phone in the Bill Pay system. This does NOT change the email or phone for other banking services, only Bill Pay.



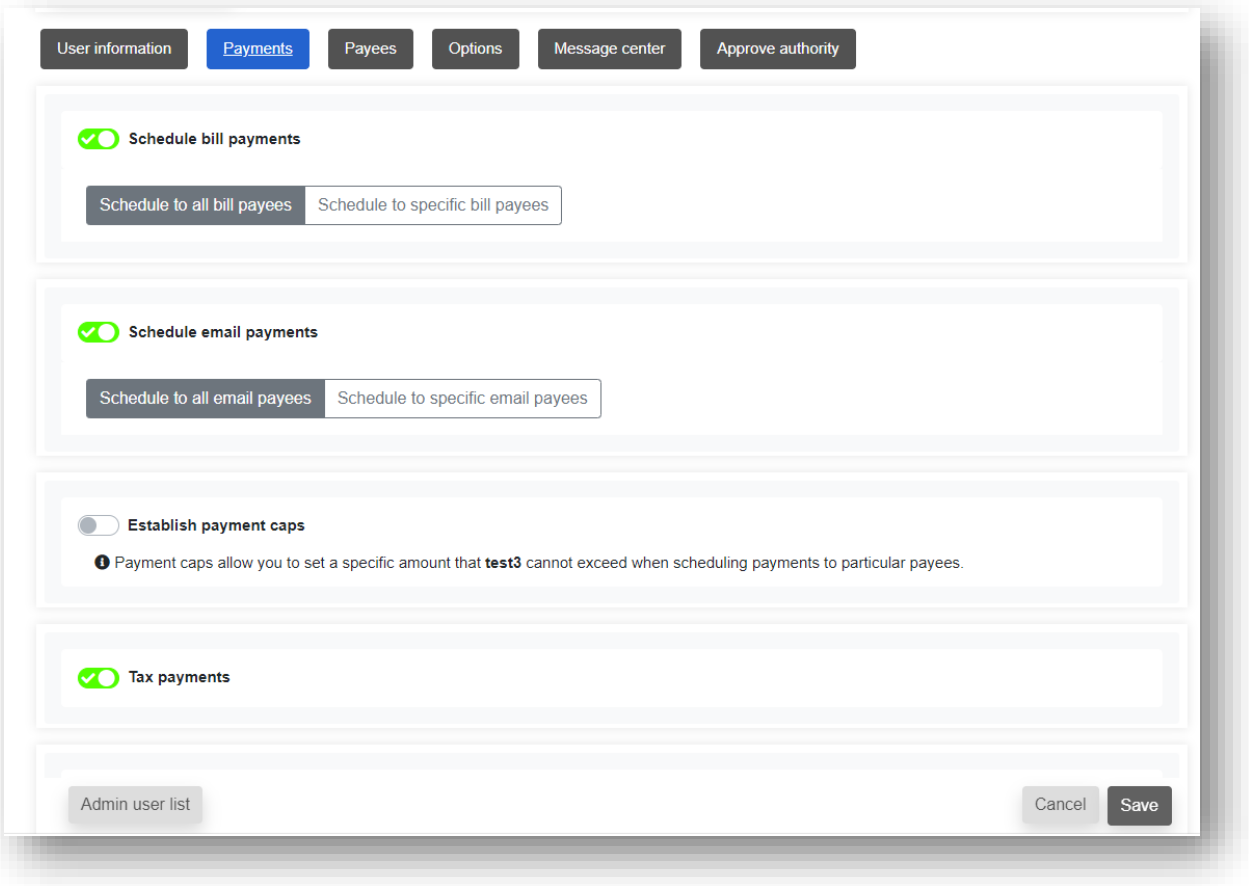
- Click PERMISSIONS to change what functions the user has access to.



- The first screen is informational and shows you all the current permissions and whether they are on (green checkmark) or off (red X) for the user. To change the permissions, click on the button that corresponds to the heading above the permission you wish to change. For example, if you want to change the first permission, Schedule Bill Payments (all) to No, click on the Payments button.

- Below is a look at the Payments Permission screen that appears when you press the Payments button.

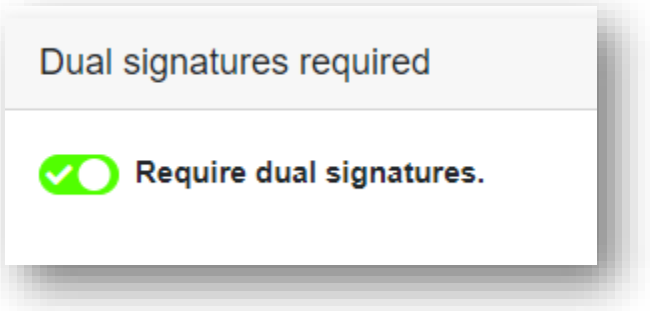
- Use the toggle to turn permissions off that you don't want the user to have. Additionally, some toggles may have additional related settings you can use once the toggle is in the On position. For example, under SCHEDULE BILL PAYMENTS you can see that two new options appear, one is to allow the user to Schedule to all bill payees, the other is to allow them only to schedule payments to specific payees.



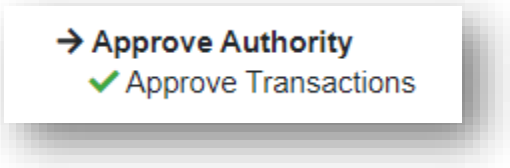
- Be sure to press the SAVE button at the bottom when making a permission change.
- Press ADMIN USER LIST button to return to the Manage Users screen with the listing of all your Bill Pay Users.

Dual Signature Payments

- If your organization requires dual signatures on checks, you can achieve the same effect in Bill Pay. This means that one user would create the payment and a second user would be required to sign in and approve the payment before it is sent.
- In the MANAGE PAYMENTS area, select OPTIONS then COMPANY PROFILE.
- Click on the toggle for REQUIRE DUAL SIGNATURES. Green means active.



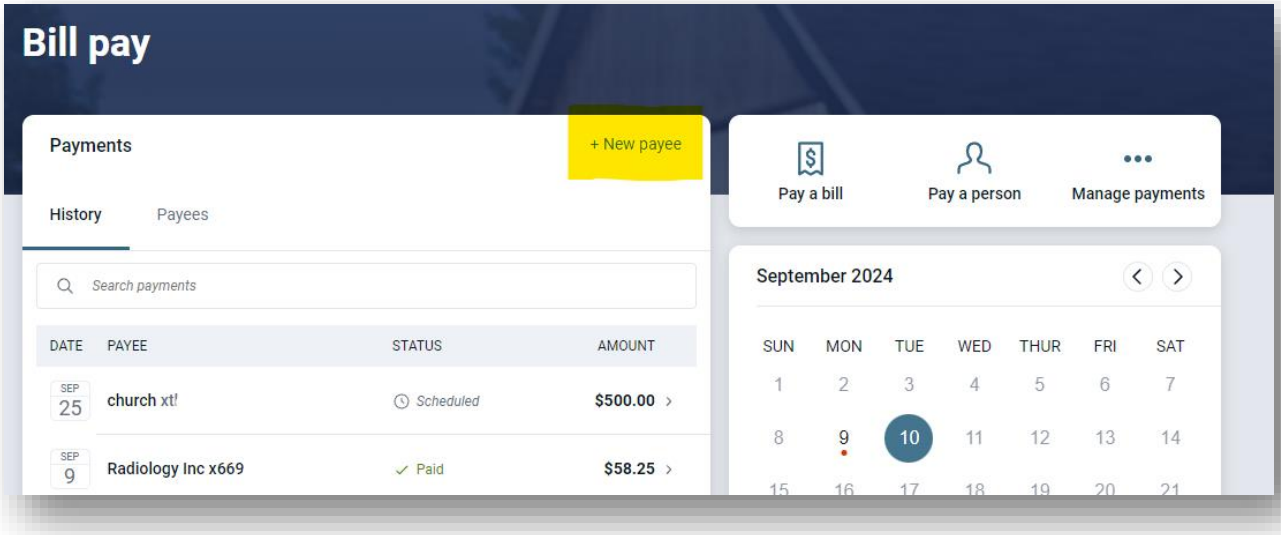
- A warning message will display to let you know that any pending payments will now need to be approved. Press the X in the top right corner to close the warning.
- Press the SUBMIT button on the bottom right corner.
- Make sure that at least one of your users has the Approve Authority permission. Go to OPTIONS then MANAGE USERS. Click on PERMISSIONS beside the users you wish to work with.

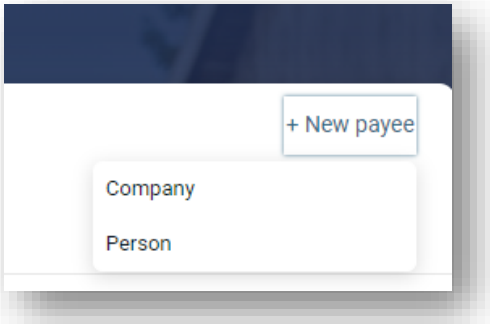


New Payee Setup

- To create a payee, in the left menu, expand PAYMENTS and click on BILL PAY.

- Select +NEW PAYEE (highlighted below) and choose COMPANY or INDIVIDUAL from the drop down.

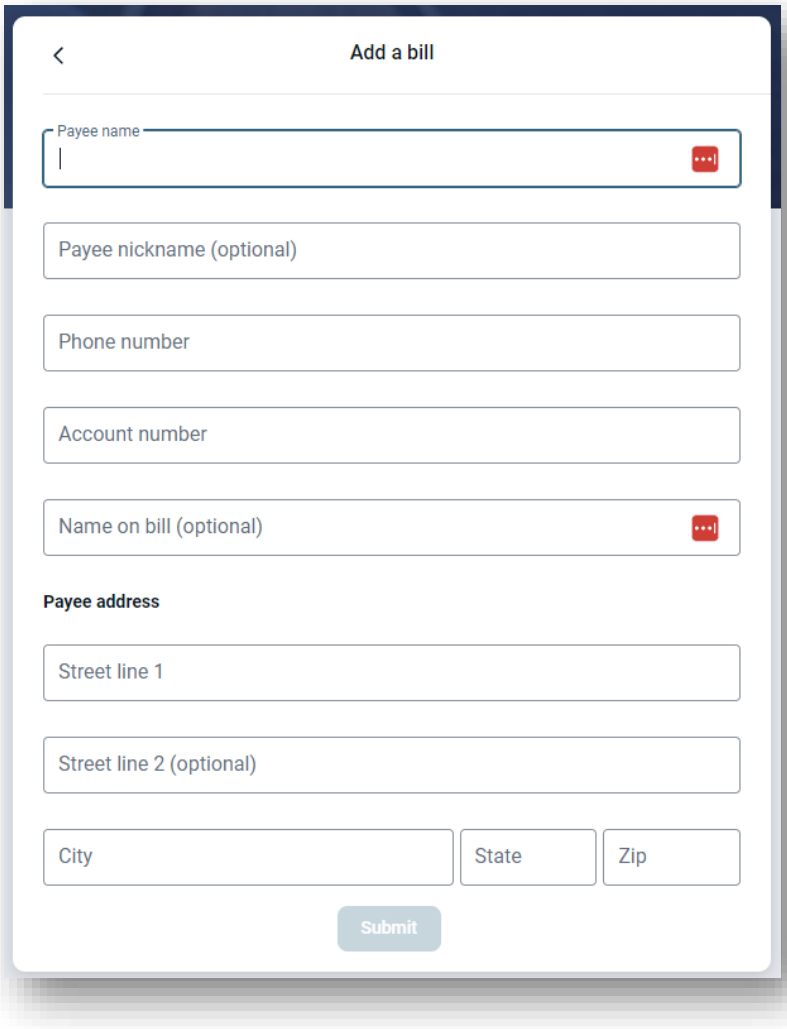




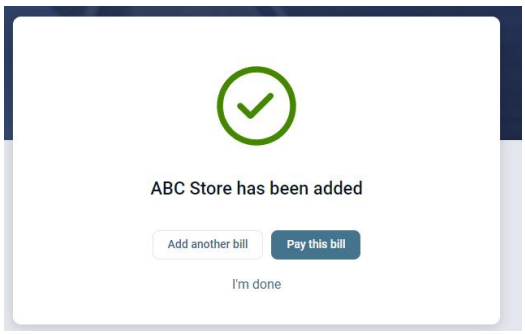
New Payee – Company

- Select COMPANY.

- Enter information about who you are paying (payee). For best results, always use the name, phone, and address exactly how it appears on your bill. Note that the Payee Nickname will be seen by the users in your organization and not by the payee.

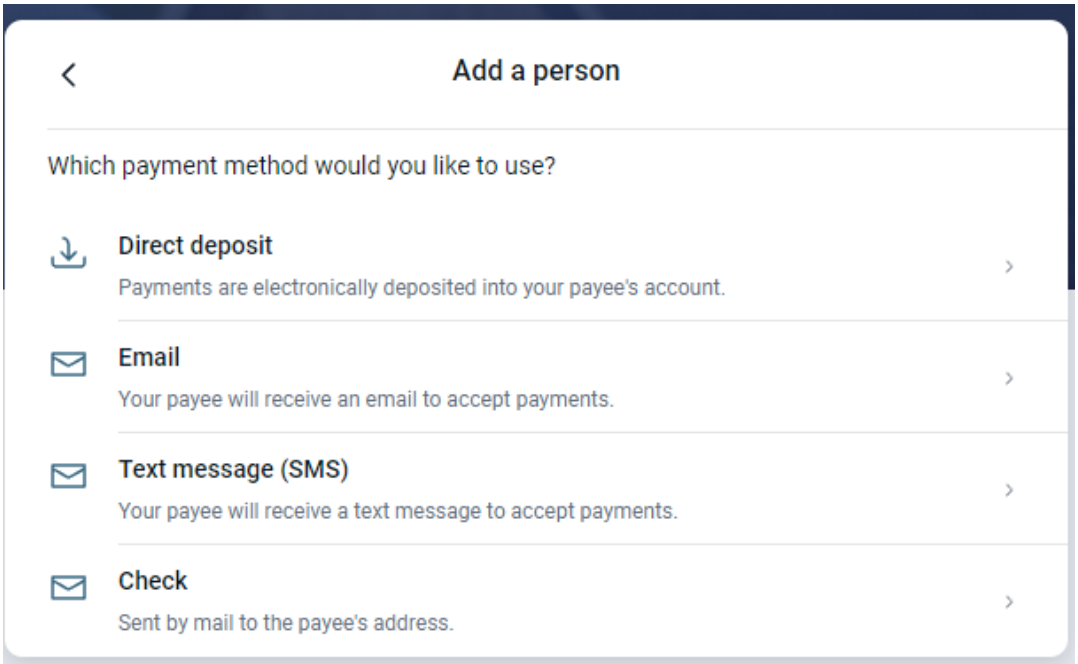


- You will be prompted for your OVB Business Online password. Enter it and press the CONFIRM PASSWORD button.



New Payee – Person

- Select PERSON.



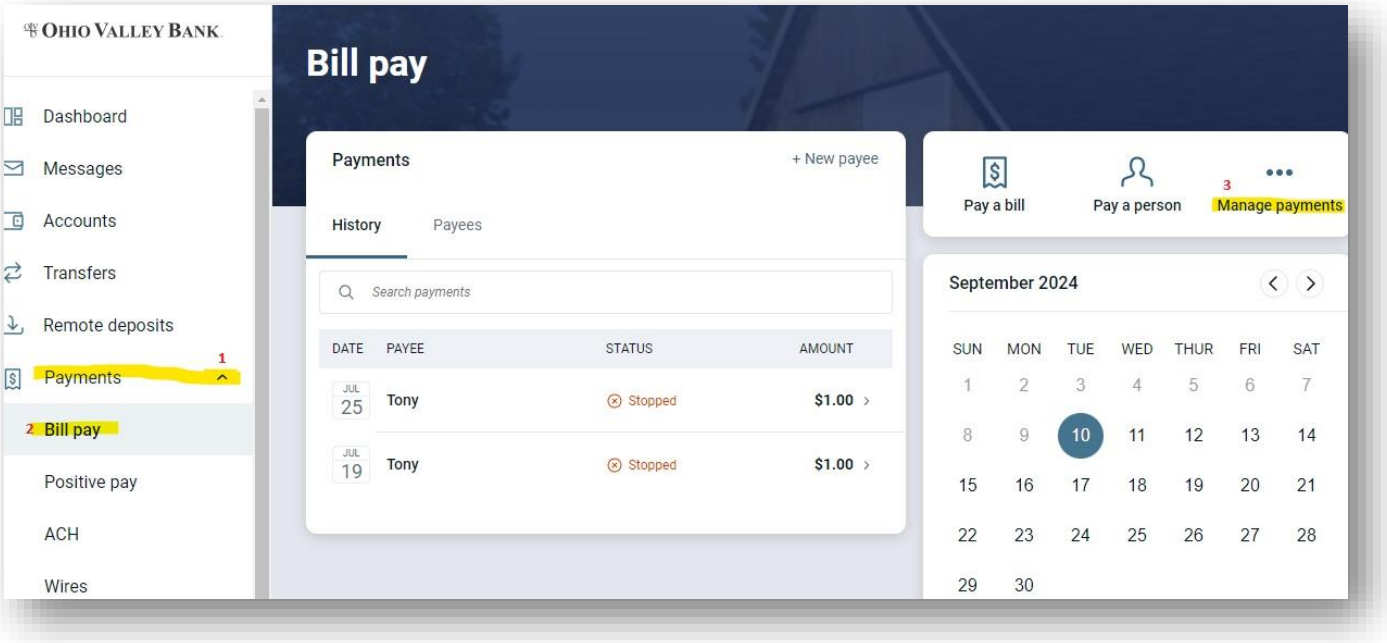
- Choose how you wish to send. All methods are secure.
    - Direct deposit: Often used for sending money to yourself at another financial institution or to a family member. You will need to enter the recipient's bank routing number and account number.
    - Email or Text message: Often used for sending money to a friend or co-worker. When paying someone this way the first time, it involves creating a shared keyword that you give to the recipient so that they can verify they are the intended recipient so that they can direct the bank privately on where to deposit the money. After the first payment is made, future payments you send go directly into their account, no keyword needed.
    - Check: Used for everything else.
- Once you have made your selection, enter the required information. Note that the Payee Nickname will be seen by the users in your organization and not by the payee. When finished, press the SUBMIT button.
- You will be prompted for your OVB Business Online password. Enter it and press the CONFIRM PASSWORD button.

Upload Payees

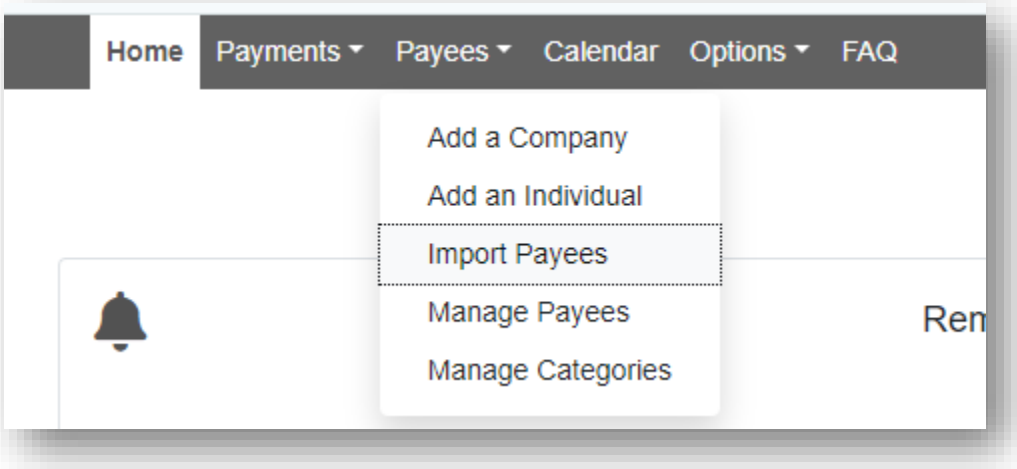
Business Bill Pay users have the added ability to upload multiple payees at once.

- Before you begin, prepare a **.csv file** with your payee information. The file should include the following columns in this order:
  1. Company Name (required)
  2. Address 1
  3. Address 2
  4. City
  5. State
  6. Zip code (formatted 55555 or 555554444)
  7. Phone (no dashes, example: 7404462631)
  8. Account number to be credited at payee (required)
  9. First name (required)
  10. Middle name
  11. Last name (required)

- In the left side menu, under PAYMENTS (1) select BILL PAY (2). Then, select the MANAGE PAYMENTS (3).



- Under the PAYEES menu, select IMPORT PAYEES.



Import payees

Do you have payees already setup in an application?

Payee records can be imported to make adding payees a snap.

Import from:

.CSV file

Previous import(s):

0 unverified payees

Please note:

- Always verify your payee data after you export and after you import to ensure accuracy
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records, and ask you to verify each.

Step 2: Click the "Choose File" button, select your CSV file and click "Upload" button.

Choose File No file chosen

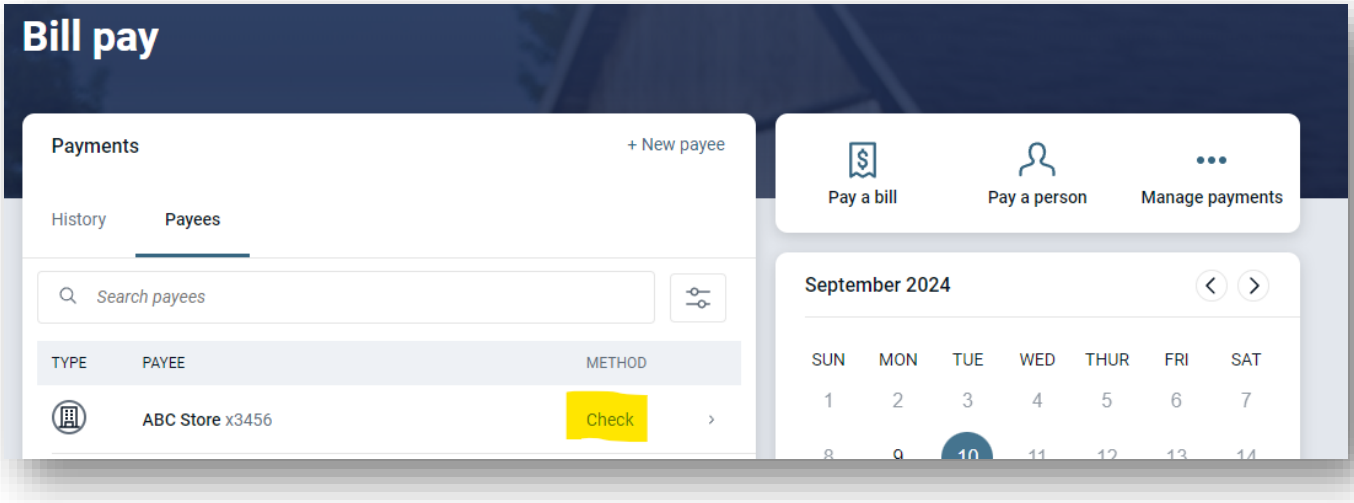
Upload

Step 3: Verify payees

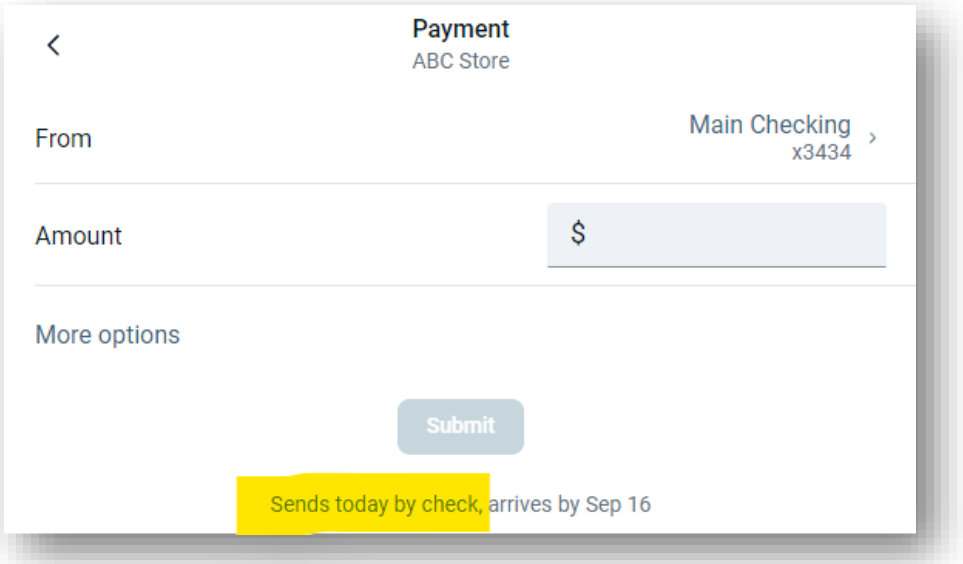
Important information:
Always check your payee records before and after the import process to ensure accuracy.

Viewing Payment Method

- To see if the Payee is set to pay by check or electronic, click on the PAYEES subheading and view the METHOD column to the right of the Payee Name.



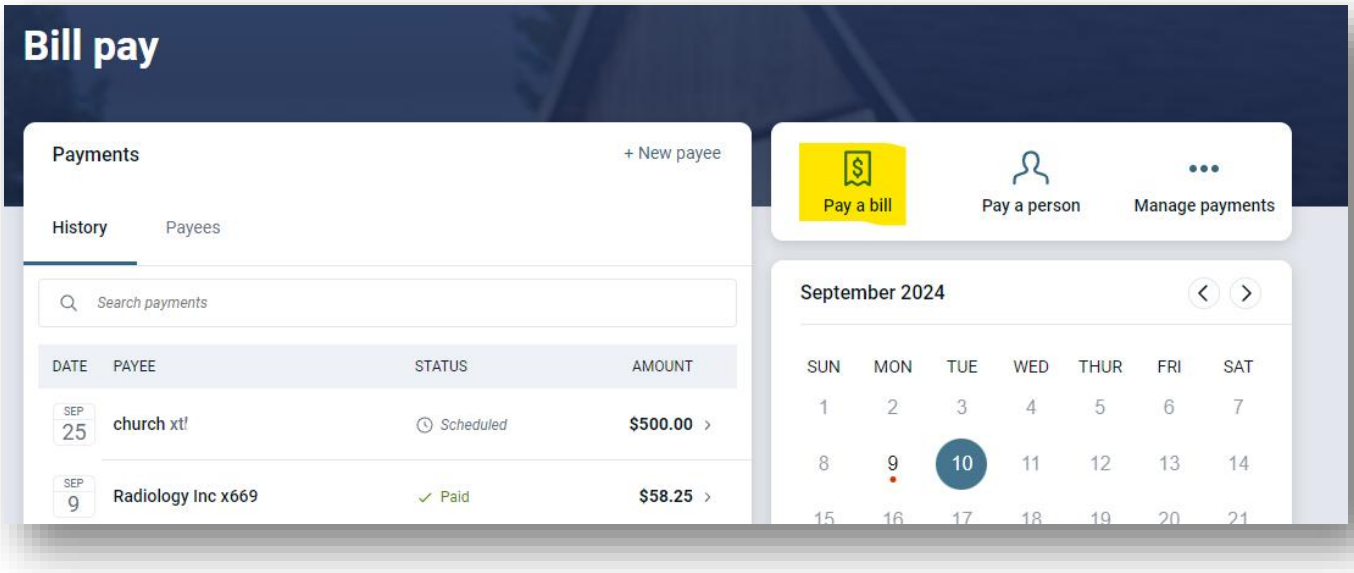
- The method of payment allow appears at the bottom each time you create a payment for the payee in the future (highlighted below).

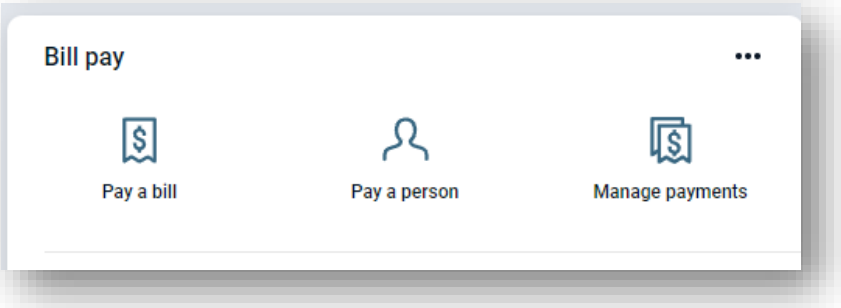


Creating Payments

Single Payment

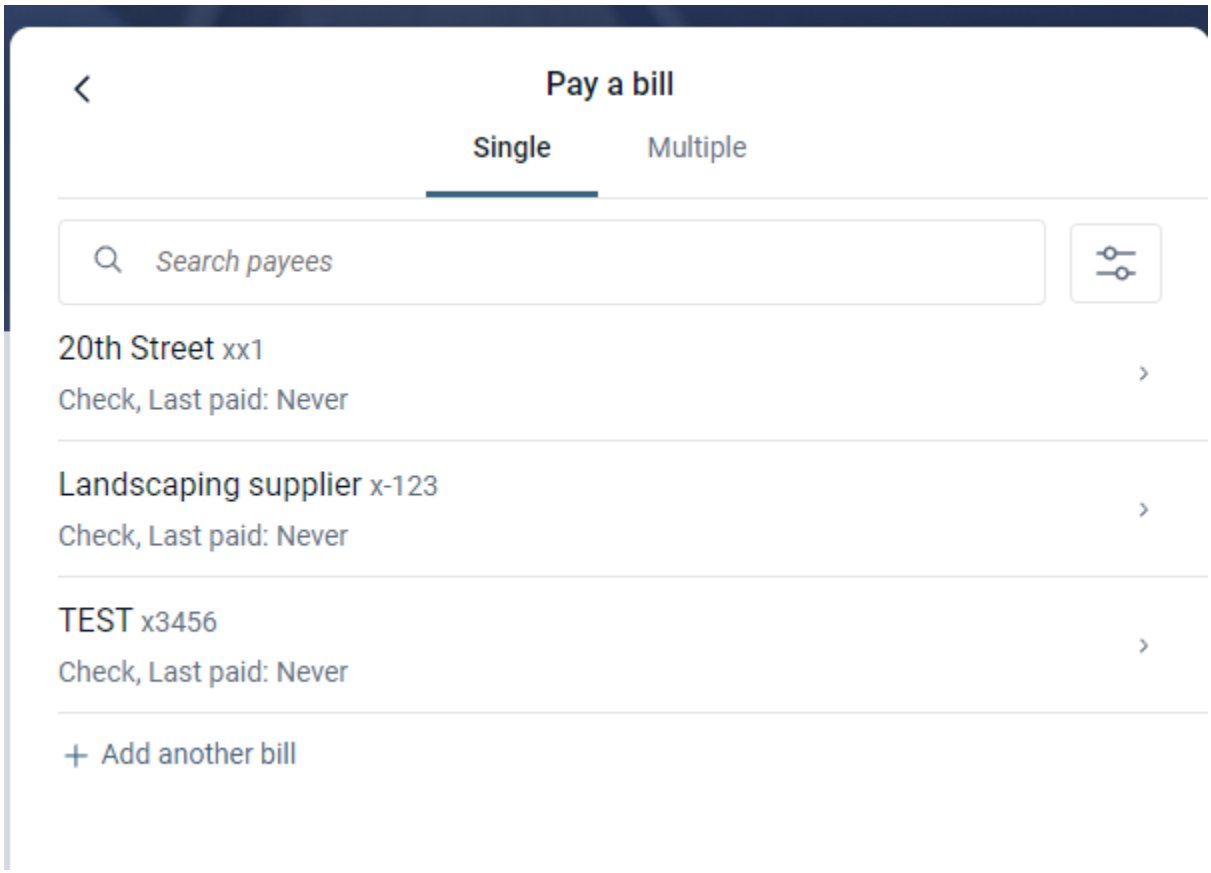
- From the left side menu, expand PAYMENTS and select BILL PAY. Then select PAY A BILL (highlighted below) or PAY A PERSON.
  OR select PAY A BILL or PAY A PERSON from the Bill Pay card on your Dashboard.





IMPORTANT: The following directions are based on logging into OVB Business Online via the bank's website using a browser like Chrome, Safari, or Edge. If you are using the OVB Mobile App, your experience will be a little different. Note that you can login via Chrome or Safari on your mobile device for the same experience as those accessing via a laptop browser.

- Select SINGLE payment. *Only the Single option is available in OVB Mobile App.*

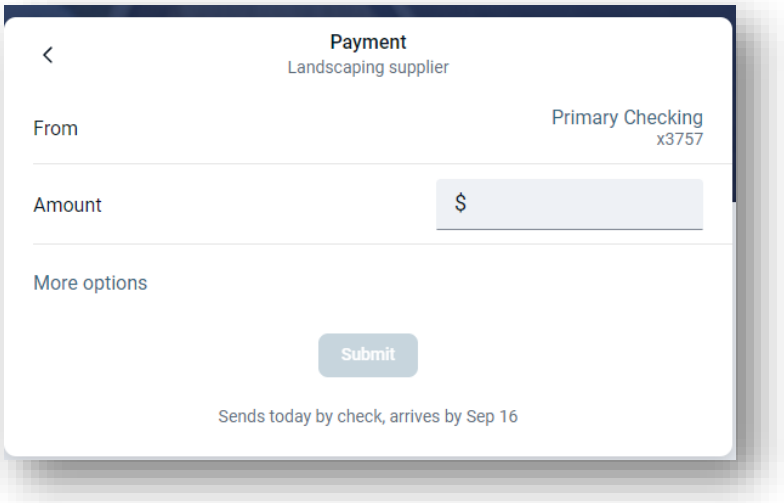


- Select the PAYEE you wish to pay from the list.

If paying an Ohio Valley Bank loan, bill pay is not recommended. The simplest and fastest way to pay is by creating a transfer (if you have an OVB deposit account) or using our Online Payment Portal at www.ovbc.com/payments (if you do not have an OVB account). If paying an OVB credit card, use the Make a Payment link after clicking on your card within OVB Business Online.

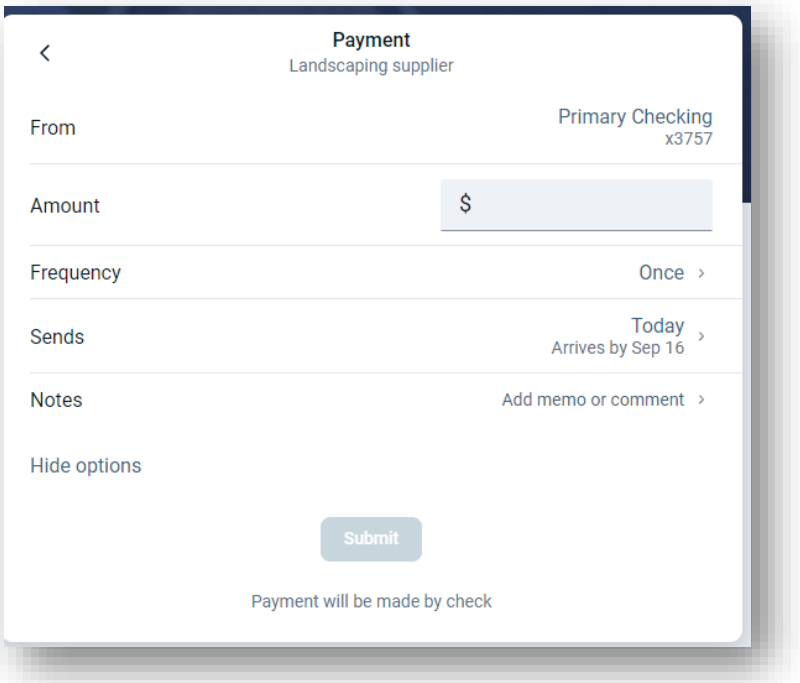
- The default Pay From account for the payee will appear in the FROM field. If you wish to pay from another account, click on the account and select a new one from the list.

  If it is not clickable, there are no other eligible Pay From accounts tied to your OVB Business Online ID.



- Press the Amount field and type in the amount you wish to pay.

- Click on MORE OPTIONS to make it a recurring payment or to add a memo or comment.



- FREQUENCY: Change this setting if you wish for your payment to recur. Your options are to automatically pay Once, Weekly, Every Other Week, Every Four Weeks, Monthly, Every Other Month, Twice Monthly, Every Three Months, Every Six Months, or Annually.

- SENDS: Use this option to schedule the payment to be made on a future date.

- NOTES: Here you can add a short text note to your payment.

    - Memo: Appears on the check.

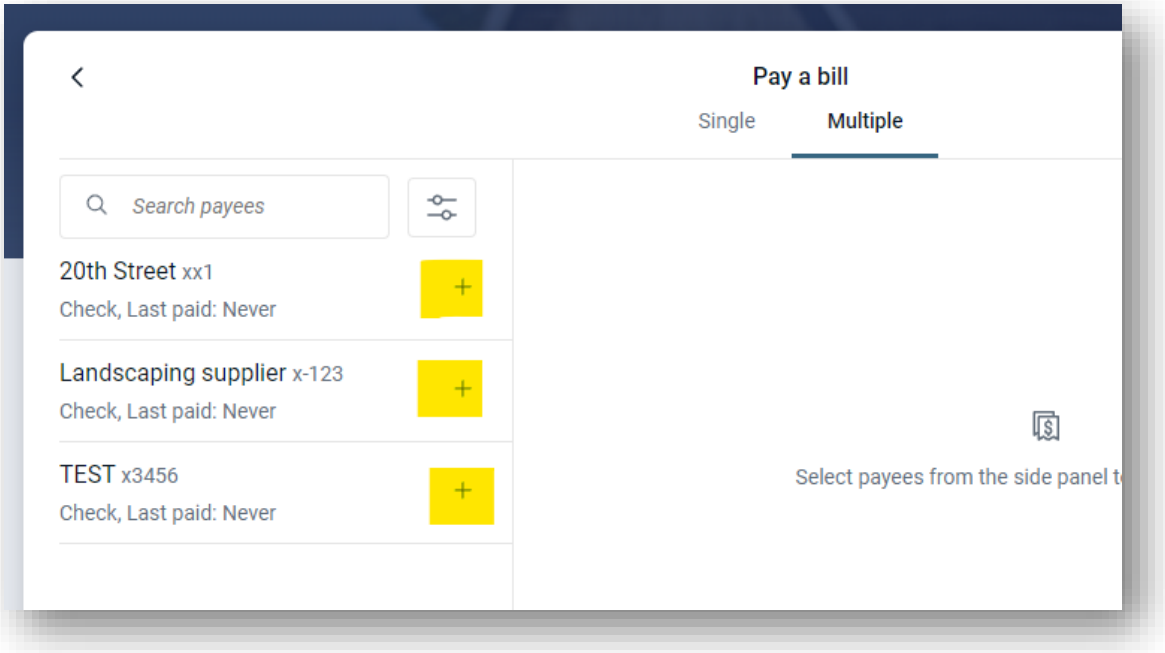
    - Comment: Is visible only inside of Bill Pay.

- After completing all the fields for your payment, press the SUBMIT button at the bottom of the screen.

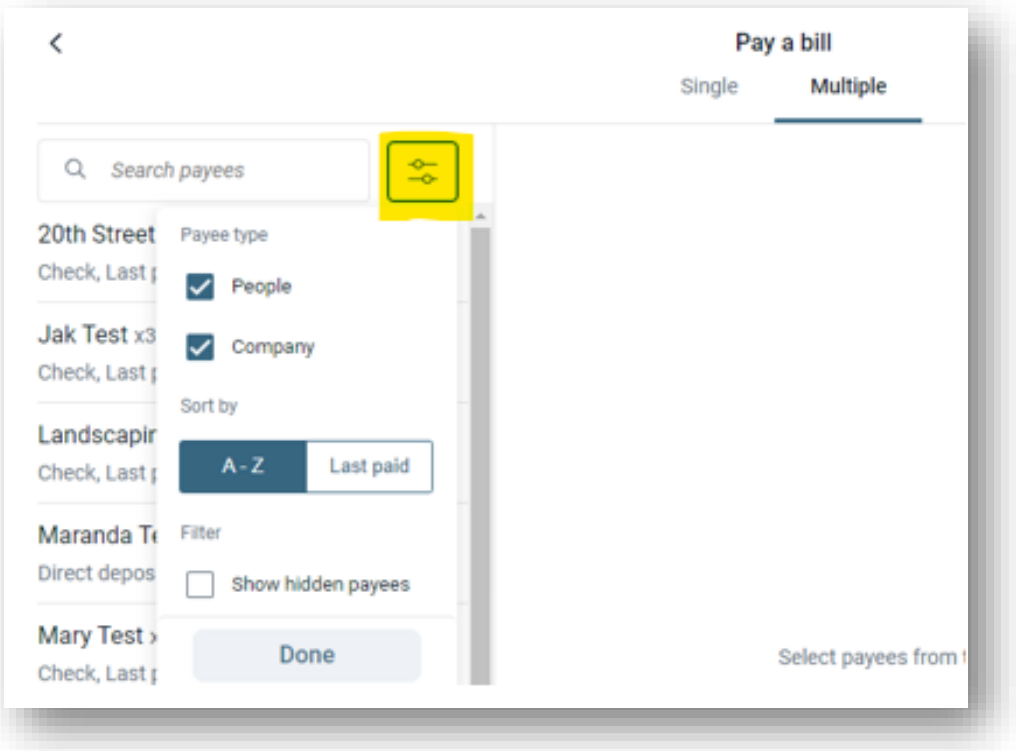
When deciding how far ahead of the deadline to send your payment, keep in mind that while the bank will estimate the arrival of your payment, arrival is often dependent on factors outside of the bank's control such as mail carrier conditions and the length of time it will take the payee to open your payment and apply it to your account. Extreme weather can hinder mail delivery. It is also our experience that some large companies take 2-4 business days to process a mailed payment after it arrives in their offices.

Multiple Payments

- Select MULTIPLE from the Pay a Bill or Pay a Person screen.
- Press the + sign beside every payee you wish to pay.



- If you wish to pay a mix of Pay a Bill and Pay a Person payees, select the FILTER ICON (highlighted below) and checkmark both People and Company. Press the DONE button.



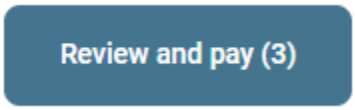
- Once you have made your selections, they will appear on the right side of the screen. From there, you can check the Pay From account for each and adjust the amount.

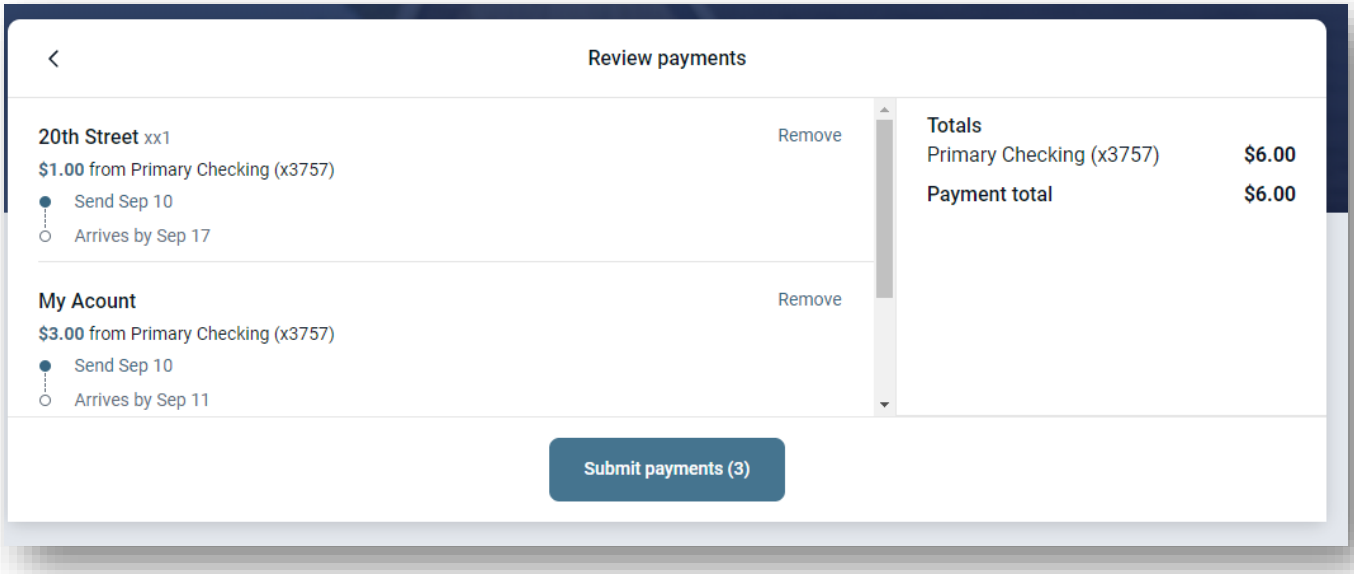
- To remove a payee from the current payments you are making, press the X in the circle to the right of their payment information.

- Recurring options are not available in Multiple Payment mode.

- Once you have entered an amount for each payment, a REVIEW AND PAY button will appear at the bottom with the number payments in parenthesis. Press the button.

Example:

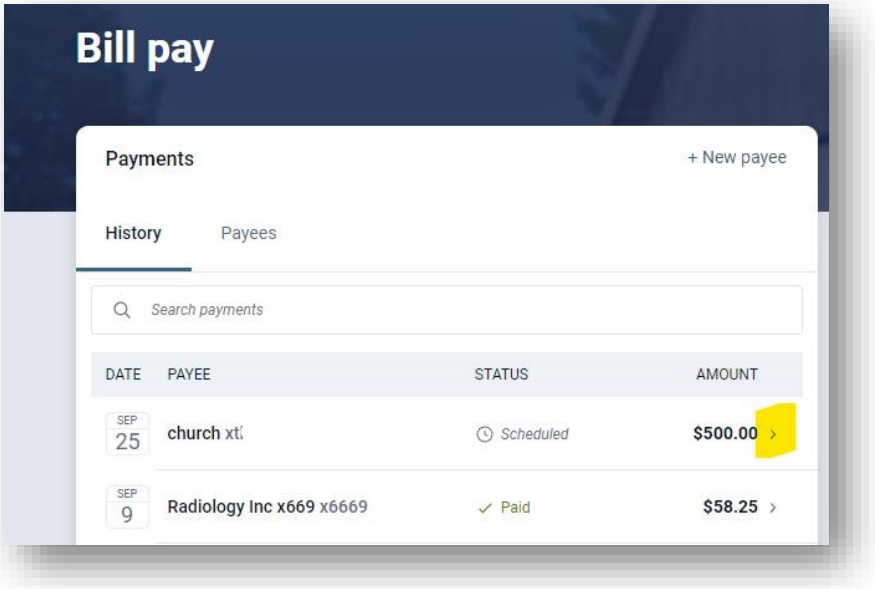




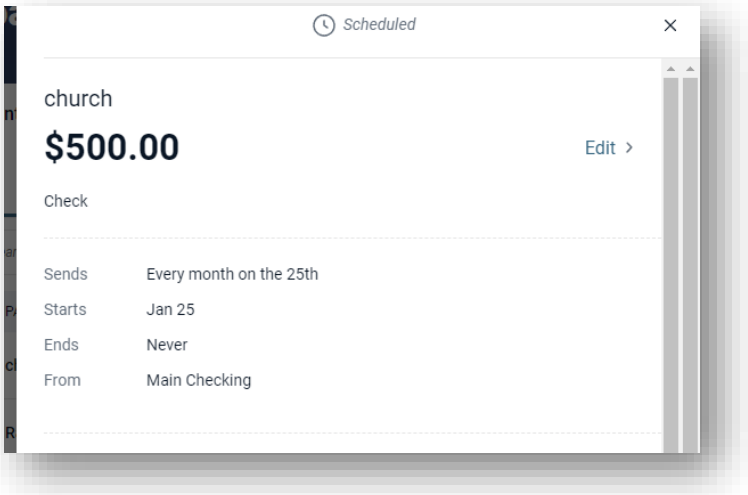
- If all payments appear correct, press the SUBMIT PAYMENTS button. If you need to make a correction, press the < arrow at the top left corner.

Editing and Stopping Payments

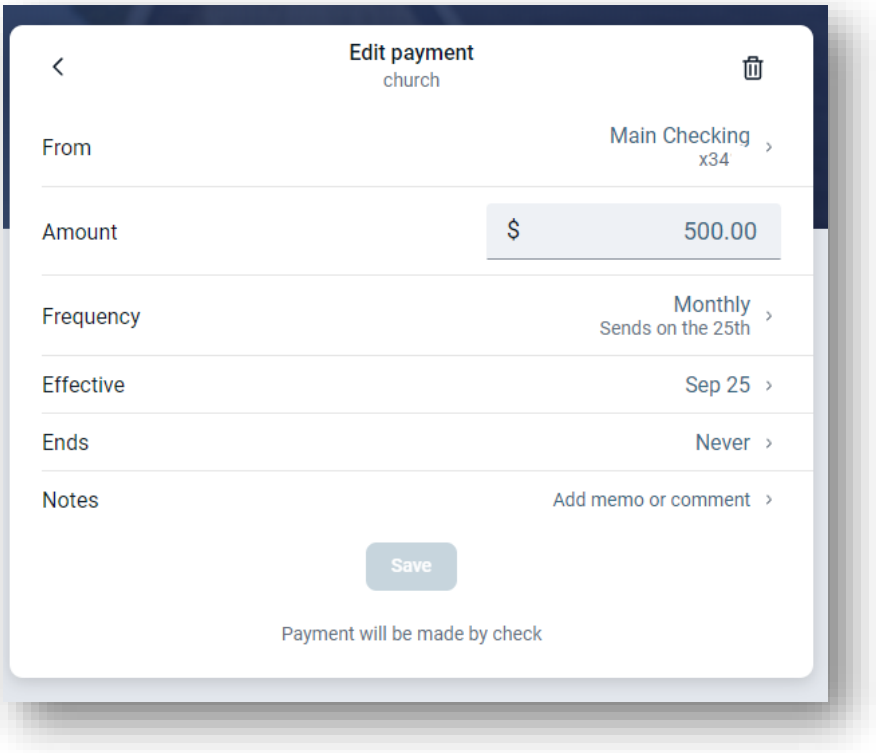
- On the Bill Pay screen, under History, select the Payment in Scheduled status that you wish to work with. Payments with a status of Paid or Stopped have already completed and cannot be edited or deleted. To Stop a payment in Processing status, reach out to Bill Pay Support at 855-407-6303.



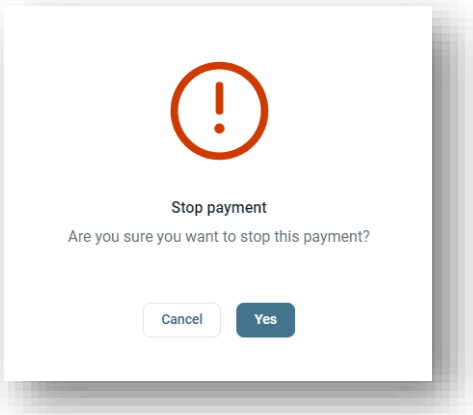
- On the Payment Detail screen (pictured below), press EDIT to the right of the amount to make changes to the payment or to access the Stop function.



- To EDIT the payment, make the needed changes and press the SAVE button.
- To STOP the payment, click on the TRASH CAN ICON in the top right corner.

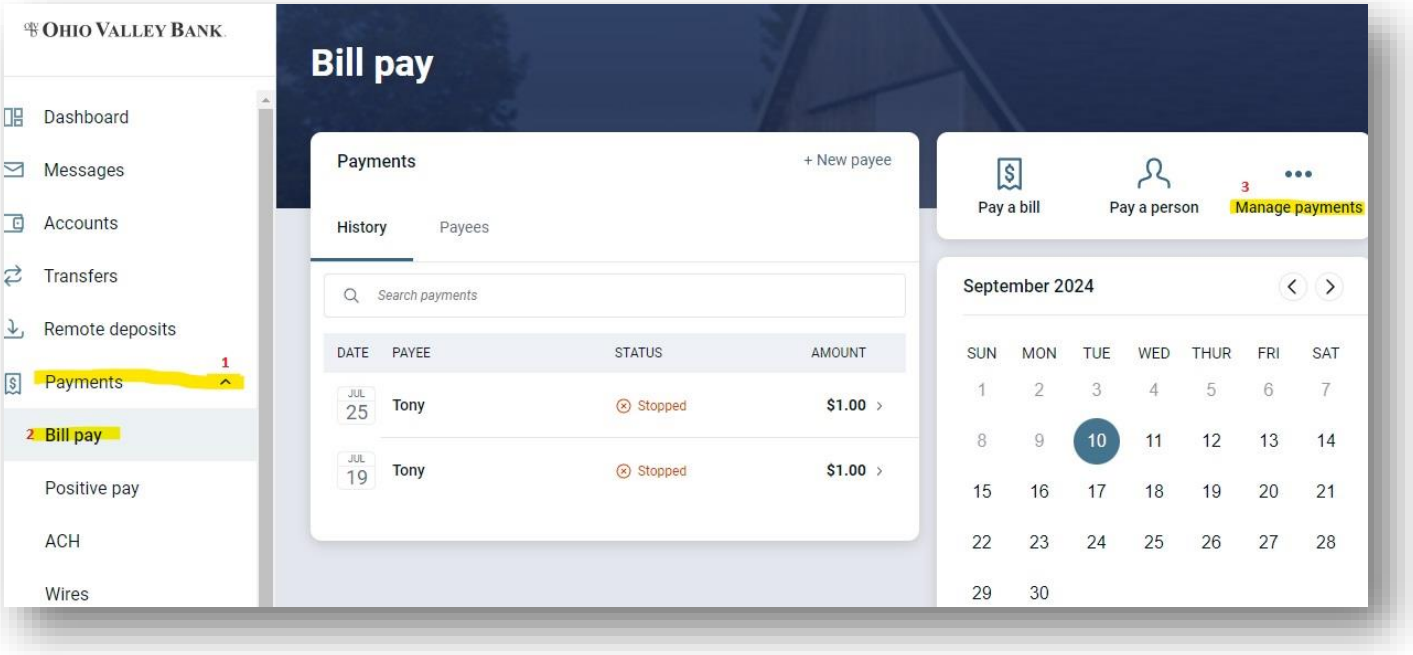


- The system will ask you to confirm your choice and confirm with a Green Checkmark that the payment has been stopped after you press YES. Stopped payments will have a status of STOPPED in red in the History payment listing.

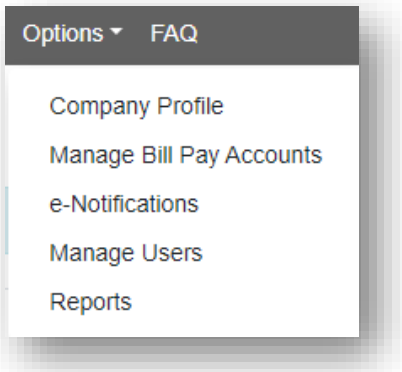


Reports

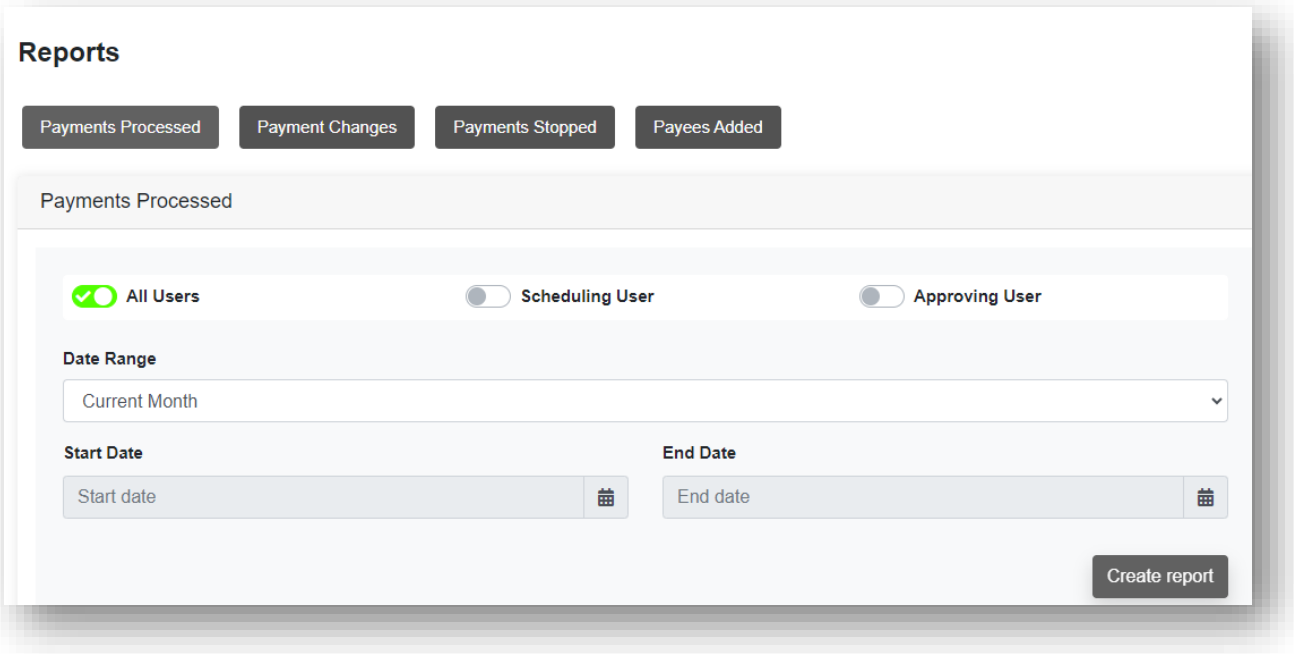
- Business Bill Pay users have access to Bill Pay reports. To access these, in the left side menu, under PAYMENTS (1) select BILL PAY (2). Then, select the MANAGE PAYMENTS (3).



- From the Options tab, select REPORTS.



- Once you have selected reports, input the requested criteria for your report. You have the option to customize the data by date range, start and end date and even user information. Click the CREATE REPORT button.



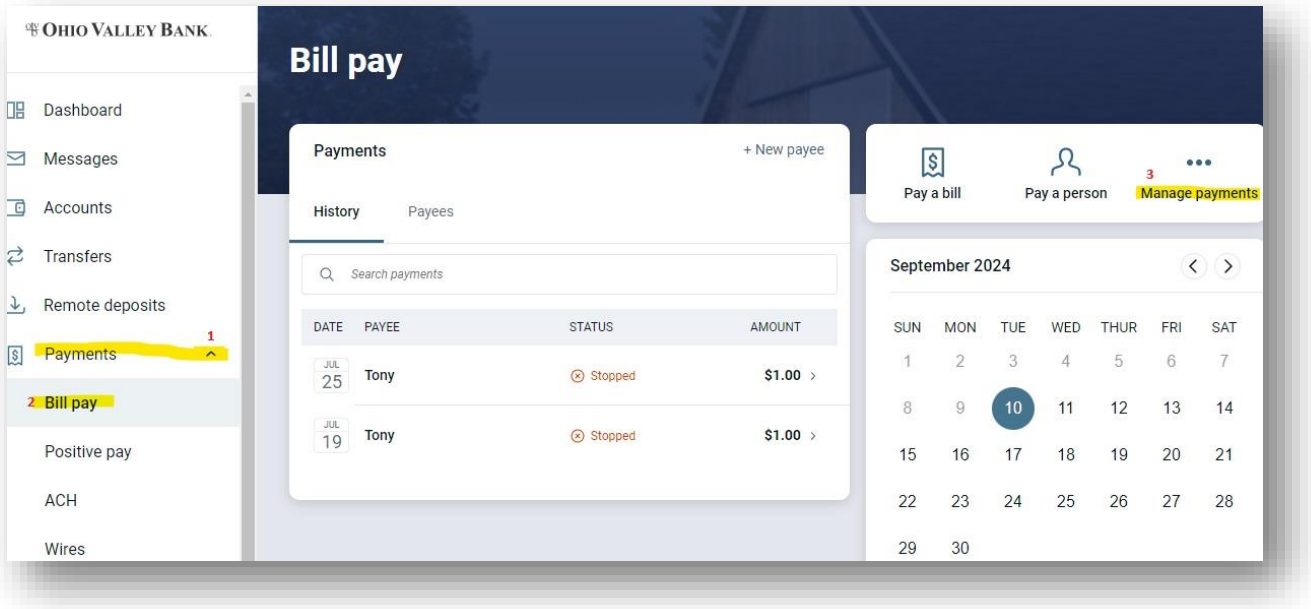
- Reports available include:
  - Payments Processed
  - Payment Changes
  - Payments Stopped
  - Payees Added

Manage Payments

Legacy Screens

Can't find something? When clicking on MANAGE PAYMENTS you are directed to full Business Bill Pay with all the available features using the legacy screens you may be used to. Here you will find tabs for our legacy screens for Payments, Payees, and the Scheduling Calendar.

- To access, in the left side menu, under PAYMENTS (1) select BILL PAY (2). Then, select the MANAGE PAYMENTS (3).



If you have converted from personal to business Bill Pay, know that the Manage Payments screen looks very different. In the business version, your payee list will not display first. Don't worry. Click on the PAYEES menu option to view them.

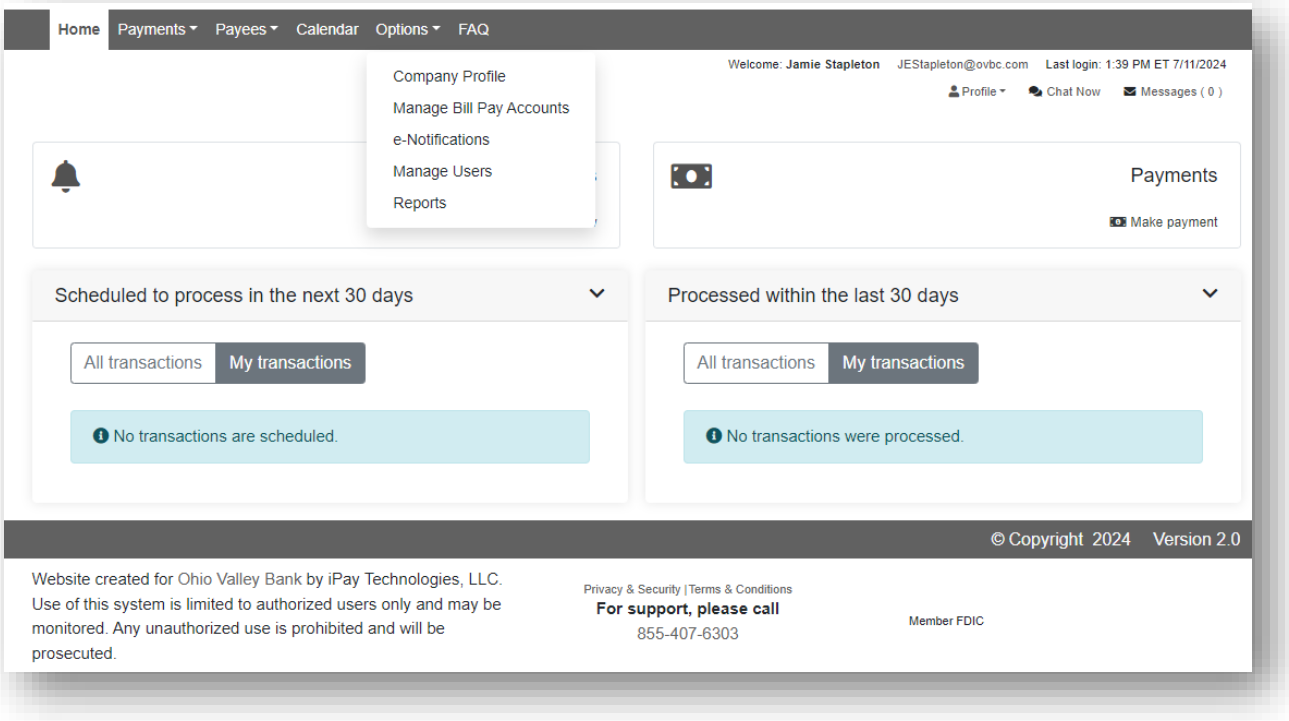
Chat Now and Messages

- The Chat Now and Messages links are where communication regarding your payments and communication directly with Bill Pay Support can be viewed securely. You will find this at the top right of the Manage Payments Home screen.



Options

Controls to manage your Bill Pay experience are found in the Manage Payments area under the OPTIONS menu.



Company Profile: Update your address and phone number. This only updates the Bill Pay system. To update your contact info for other banking services, please contact the bank. This area is also where you will find the toggle to Require Dual Signatures for payments.

Manage Bill Pay Accounts: Add or delete the OVB accounts you have chosen to use to pay your payments. Deleting an account here does NOT close the account, it just removes it from Bill Pay. It can be added back later if you change your mind.

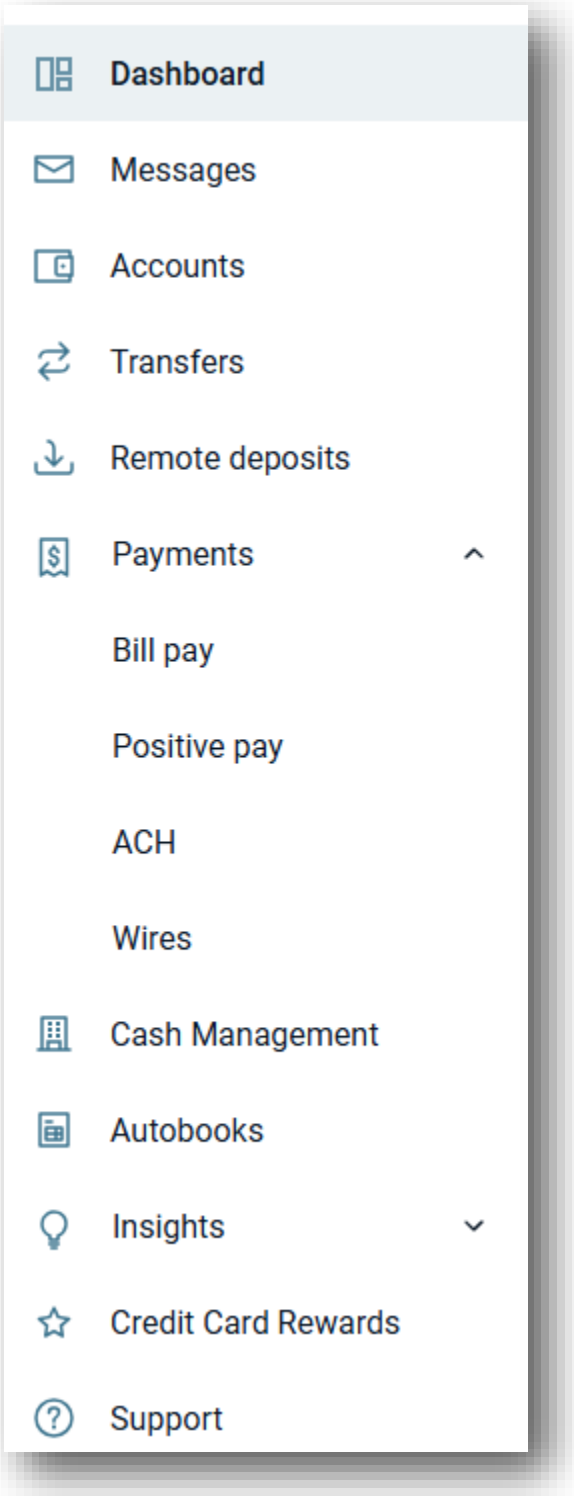
e-Notifications: Manage notifications for bill pay events, recurring payments, and reminders.

Manage Users: Set specific Bill Pay permissions for your users. See the section on User Permissions for more details.

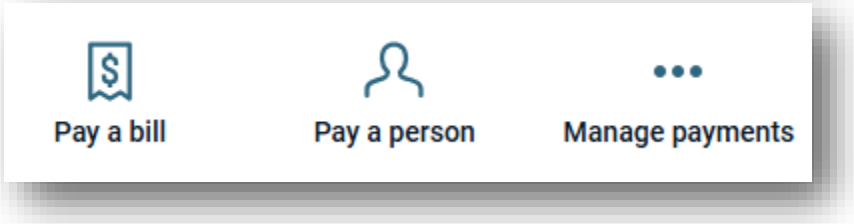
Reports: Various payment reports. See the Reports section for more details.

Business Bill Pay- Adding Additional Accounts

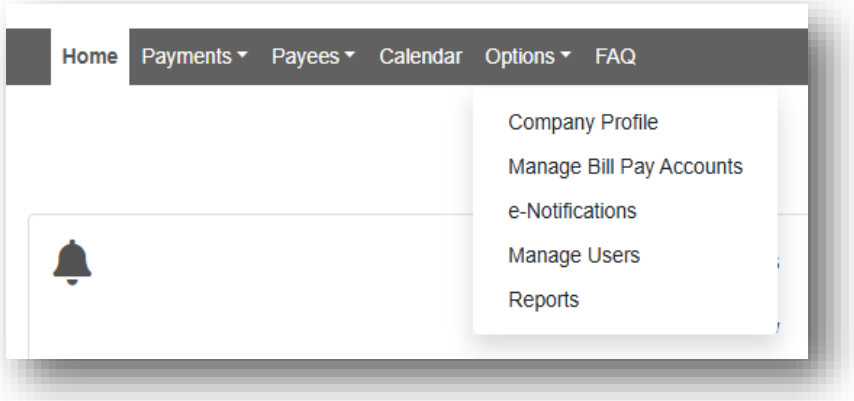
To add an account to Bill Pay, in the left menu, expand PAYMENTS and click on BILL PAY.



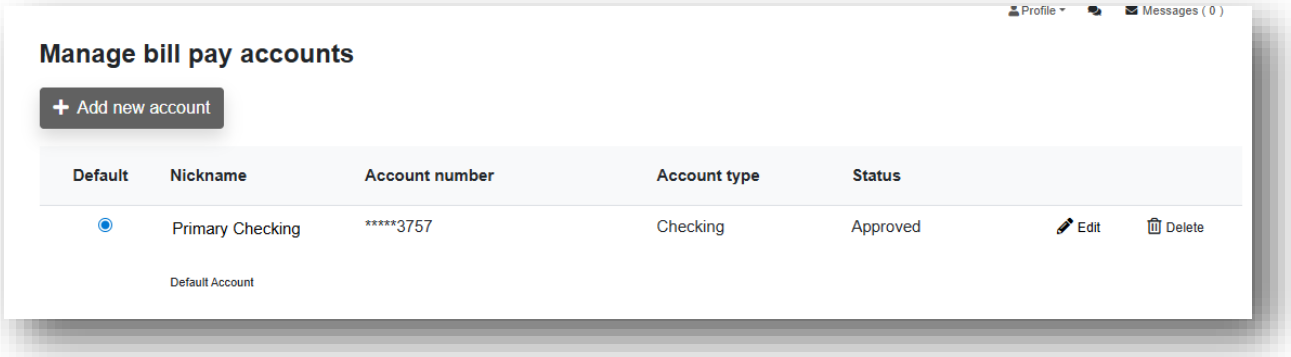
- Select MANAGE PAYMENTS. This is also available as an option from the Dashboard.



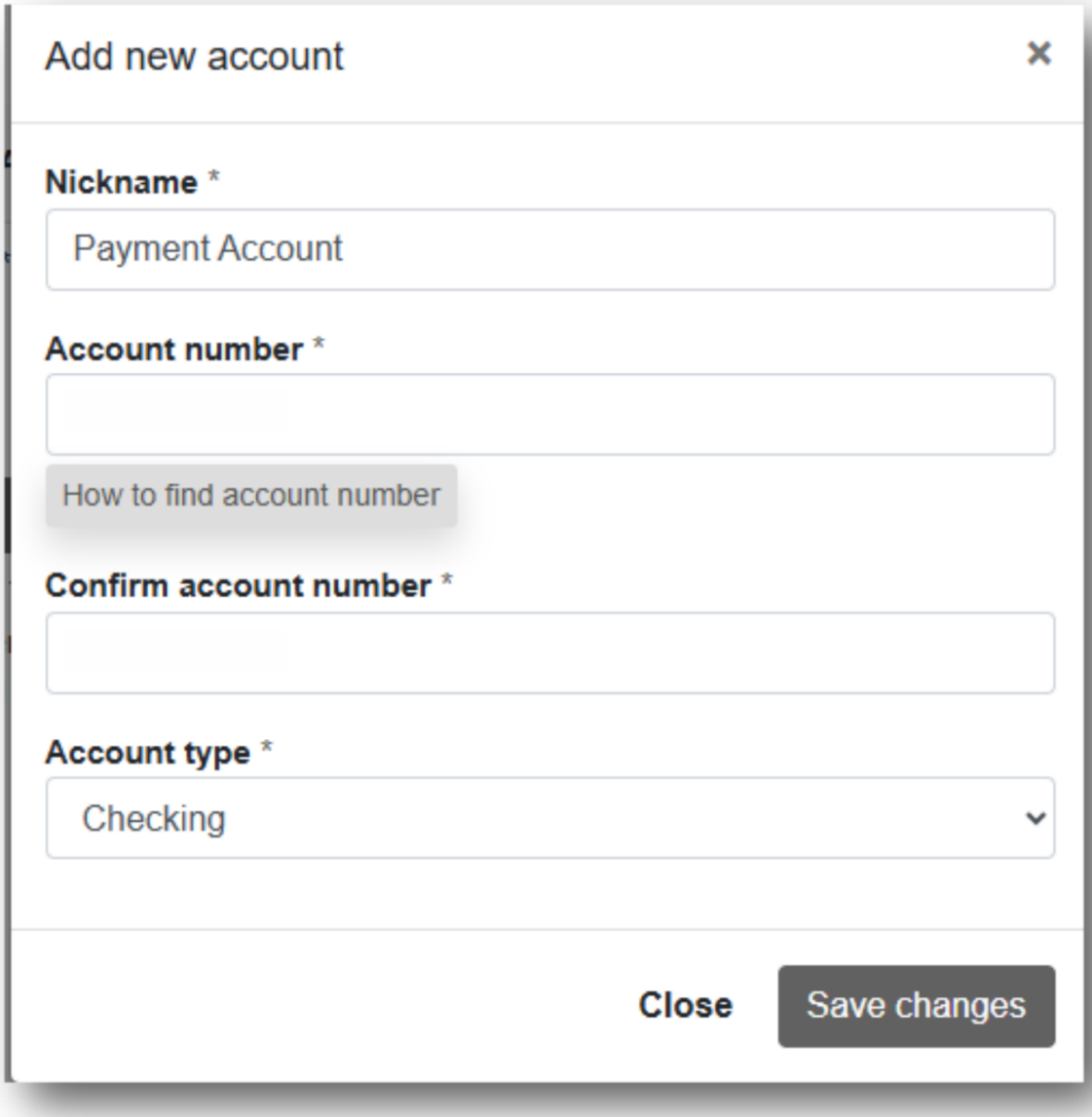
- Select OPTIONS, then MANAGE BILL PAY ACCOUNTS.



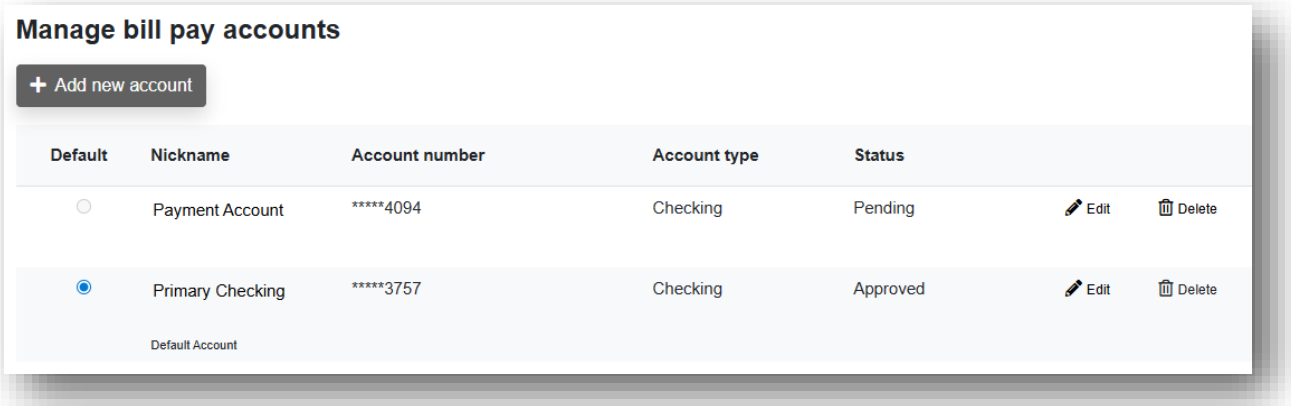
- Click +ADD NEW ACCOUNT.



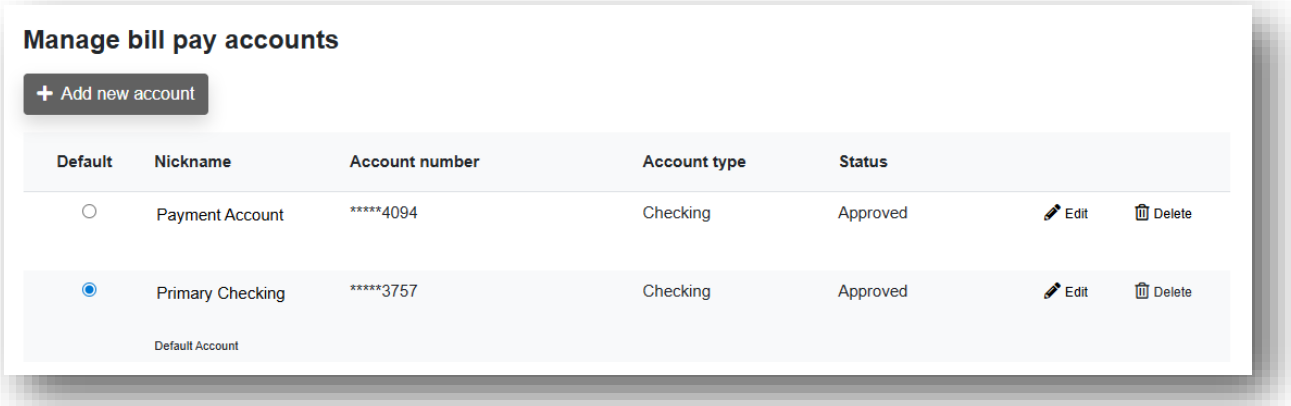
- Input the requested information and click SAVE CHANGES.



- The account will stay in a pending status until reviewed by an Ohio Valley Bank representative. This account may still be used to pay bills.



- Once this has been reviewed, the status will change to Approved. If multiple accounts are listed in Bill Pay, one must be designated during the setup process to be the primary default account; however, you may select a different account by clicking on the pay from account, if needed.



Frequently Asked Questions

Can payments be made on a holiday or weekend?
No. Holidays and weekends are not eligible for payment processing and will affect the dates available to select when scheduling your payments.

Is there a cut-off date for editing or stopping a payment?
Yes. You may edit or stop a payment prior to 3 p.m. ET on the date the payment is scheduled to process. Note that some payments may be locked after 8 a.m. ET on the processing date and will not be available for you to edit/delete yourself online, reach out to Bill Pay support to edit or cancel them before the 3 p.m. cut-off time.

How long are records stored in my transaction history?
Transaction history will allow the customer to report transactions up to 18 months from the current date.

How are payments processed?
Payments may process electronically or by check. Electronic payments will either process through ACH or by virtual cards. The goal is to deliver your payment securely, using the fastest method available.

Will a payment to the same payee always process the same way?
Not necessarily. If the payee establishes a new electronic payment relationship or discontinues a relationship, your payment processing method may change. A check payment may start processing electronically, or vice versa depending on the payee.

Do you offer person-to-person (P2P) payments?
Yes. We made it part of the natural flow so you may not even notice. When you choose to pay an individual, we are facilitating that through a P2P system.

The system says my bill is paid and the money came out of my account but the payee says they haven't received it. What do I do?
OVB can provide you a proof of payment document to provide to your payee. If the payee has still not credited your payment in 5 business days after it was paid, we can file a claim with the payee.

I accidentally sent two payments to the payee (or overpaid), how do I get my money back?
If the payment was by check and has not already cleared the bank, you can place a stop payment on the check. If the payment was electronic or was a check that has already cleared the bank, you must contact the payee for a refund.