

Frequently Asked Questions

OHIO VALLEY BANK.

Bill Pay User Guide

Q: Can I postdate a single payment?

A: Yes. Just set the payment date for any date in the future.

Q: Can I get a copy of a Bill Pay check?

A: Yes. Checks sent by Bill Pay are processed by the Bank just like the checks from your checkbook.

Q: Can I postdate recurring payments?

A: If a monthly recurring payment is set up to be paid on the 15th and the current date is November 5th, a payment will be scheduled for the month of November and set up to occur the 15th of every month until the end date is reached. However, if the payment is set up to be paid on the 15th and the current date is November 16th, the first payment will occur on December 15th.

Q: What happens if I don't have enough money in my account to cover the payment that I created?

A: If it is a payment by check, the check will be created and mailed. If you still do not have adequate funds in your account when the check clears the bank, it is treated as a "bounced" check and you will be subject to Insufficient Funds (NSF) fees.

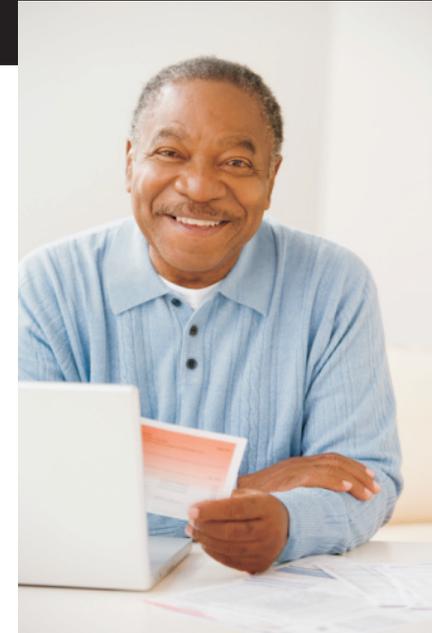
Q: Is my banking information safe?

A: We have extremely high criteria to guarantee the security of your banking information online. A few of these are listed below:

Your banking information never travels the Internet without encryption protection.

PIN guessing is deterred and reported. Multi-factor authentication is used to validate your identity and monitor your bill pay service for atypical usage.

Internet security is not a once and for all task. We are constantly developing and implementing security enhancements to ensure the integrity of our Internet Banking system.



Questions or Comments? Contact us at:

www.ovbc.com

or 1.877.893.2265

Email: callcenter@ovbc.com

OHIO VALLEY BANK.



MEMBER FDIC

Log on to Ohio Valley Bank's NetTeller at www.ovbc.com.

Select the tab that reads **Bill Pay**.

After clicking on Bill Pay, you will see four new options appear below it:
Main, New Payment, Payees, Add Payee

**When using
Bill Pay for
the first time,
go directly to
Add Payee.**

Main

Scheduled Payments

The first screen shows any payments that you have scheduled. From this page, you may view, edit, or delete any scheduled payments.

History

Within the Main screen, you can also click on History. You will find the History link, just below the link for New Payment. The History screen will show your immediate history of bill payments processed. From this screen you can view by set dates such as 15 days or 30 days, or you can select Search, to add your own criteria for viewing history. You may search by date, amount, or payee name.

New Payment

Quick Payment

The screen that appears is called the QuickPay screen. This function allows you to set up and schedule more than one payment simultaneously.

A list of your payees will appear with a check box beside each one. Click the check box beside of each payee you wish to set up payment to at that time. Click Submit.

Fill in the amount, account, and date for each payment you are setting up. You can also optionally fill in the Memo line. Click submit.

You will receive a summary of your payment(s) and must click Confirm. You will receive a confirmation number for your payment(s).

Add Payment

From the New Payment screen you may also choose Add Payment. This link can be found directly below New Payment. Use Add Payment, when creating recurring payments. These payments may be scheduled for weekly, bi-weekly, monthly, semi-monthly, quarterly, annually, or a one-time only payment.

Expedited Payments

From the New Payment screen you may also choose Expedited Payments. This link can be found below and to the right of Add Payment. This feature allows you to send an emergency check payment by Next Day FedEx service. The shipping and handling fee of \$19.95 is charged for each Expedited Payment.

Payees

This function will display a complete listing of payees. You may edit payee information or delete payees. To view a certain payee's address and phone number, click on Edit.

Add Payee

Creating your payee list is the initial step in paying a bill for the first time.

Pay a Company

Type Payee name, your account number at the payee's company, and the payee's address. Click Submit.

The system will then search the national electronic payment database for your payee. If payee is found, your payments to this company will be sent electronically.

If your payee is NOT found; the payment cannot be sent electronically and must be sent via check through the Bill Pay system. Click on Add Check Payee. Fill in the missing information so that your payee can be created and click on Submit.

Pay an Individual

The Pay an Individual option allows you to skip the electronic database search by going directly to check payee setup.

Payment Status

Pending: The payment has been processed, not yet sent.

Processed: The payment has been processed and sent.

Hold: The payment has a research request on it. This usually means the payment is incomplete, but can be processed when the issue is resolved.

Stopped: The consumer has or the Bill Payment service has stopped the payment and the payment cannot be processed again.

Processing

Scheduled payments are processed Monday through Friday at 3:00 a.m. and 1:00 p.m. (EST). Payments are not processed on federal holidays.

Payments scheduled for Saturday, Sunday, or on a federal holiday will process on the last business day before the scheduled date.

Bill Pay items may be sent electronically or by check. If a payment is sent electronically, the amount of the payment will be deducted from your account within two days. If a payment is sent by check, the Bill Pay system will create a check with your account number and mail it to the payee. The amount of the check payment will not be deducted from your account until the payee deposits or cashes it and the check clears your account.

If a payment is set up to pay by check, you should set the payment date to allow for the 10 day lead time that is required. If the payment is electronic please allow 3-4 days lead time.