BUSINESS ONLINE BANKING USER GUIDE

Q2 DIGITAL BANKING

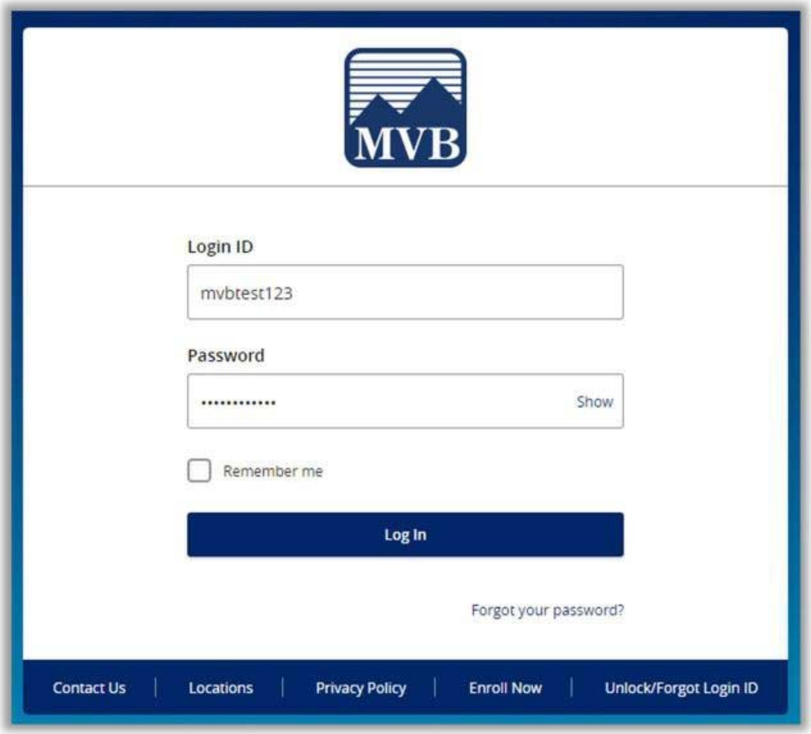
844-MVB-BANK
ClientSupport@MVBBanking.com

Business Online Banking
User Guide

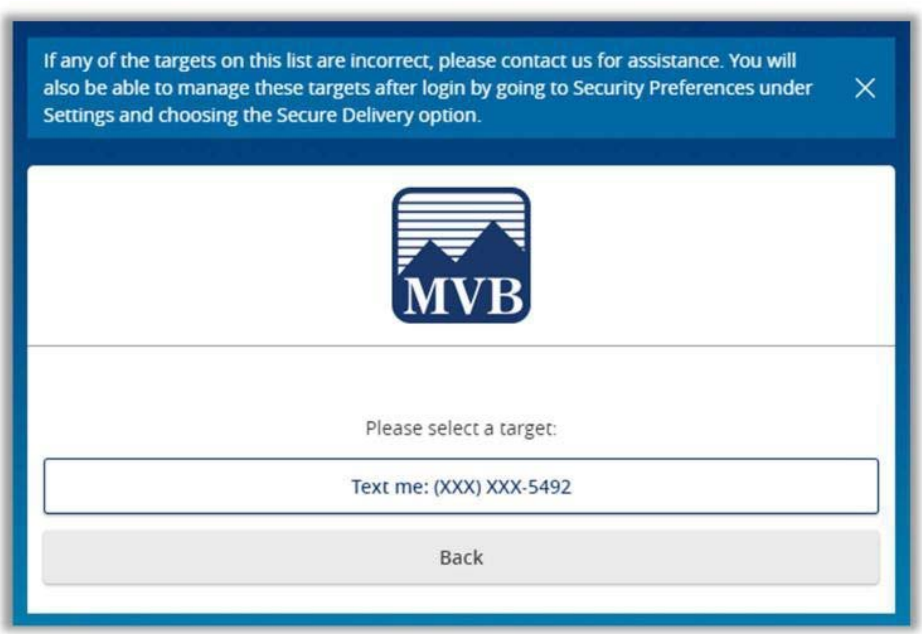
Contents

First Time Login

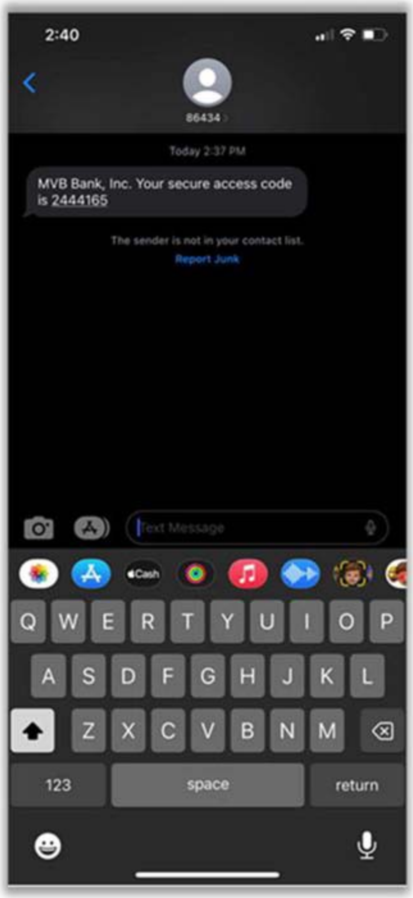
1. Enter your login credentials and click Log In.

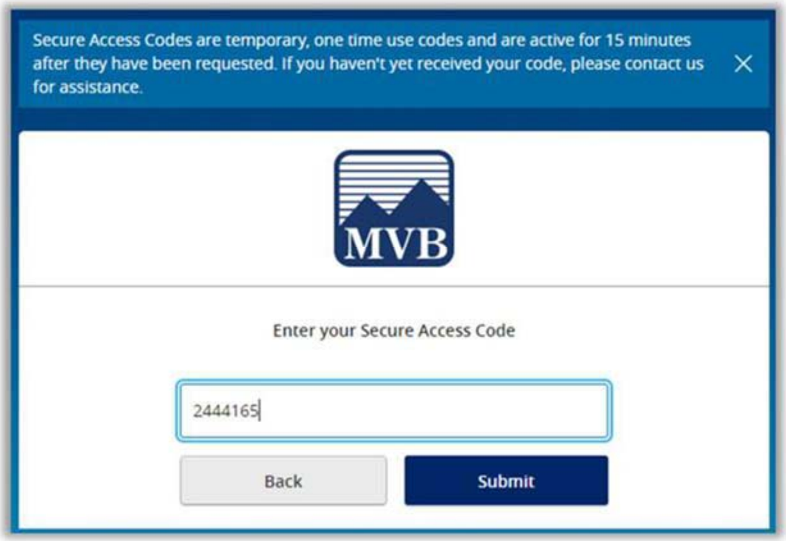


2. After logging in, you will be required to select the method for you to receive a 6-digit secure access code. If you do not see your phone number listed, please call us at 844-682-2265. If your business utilizes Secure Tokens, please skip to Step 4.
    - Note: Secure Access Codes cannot be delivered by email.

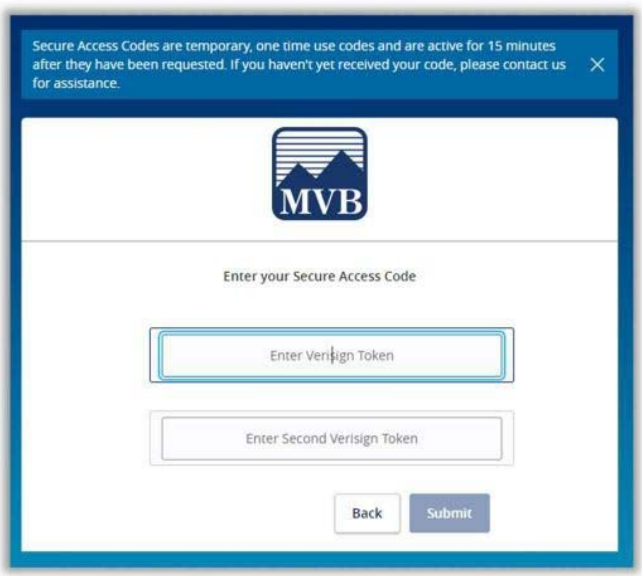


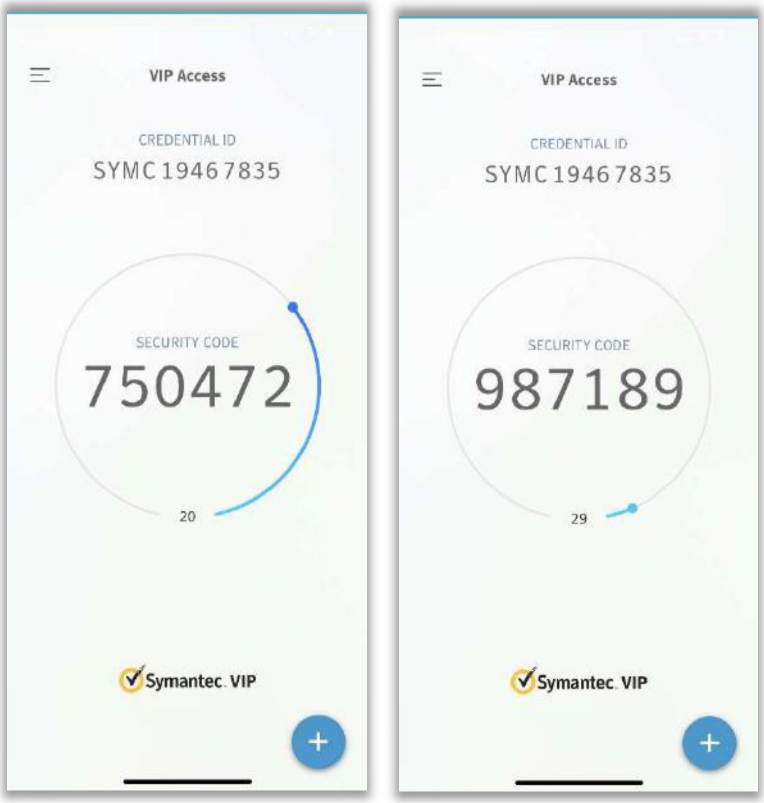
3. Enter the 6-digit code that you have received and click Submit.



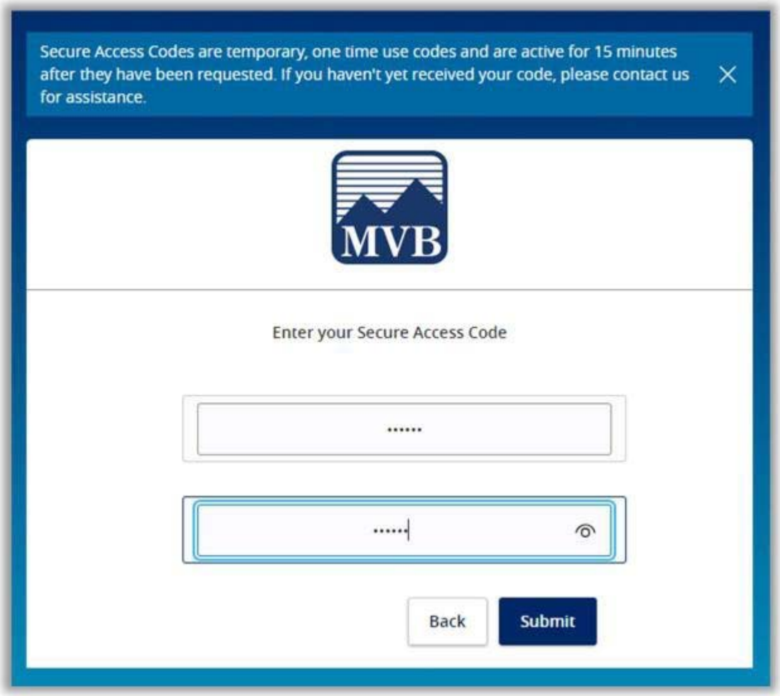


4. If your business utilizes Secure Tokens, you will be prompted to enter 2 Verisign Tokens. This will be 2 different security codes provided by your VIP Access App on your cellular device.



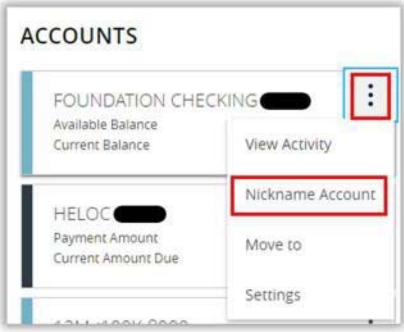


5. Enter both security codes and click Submit.

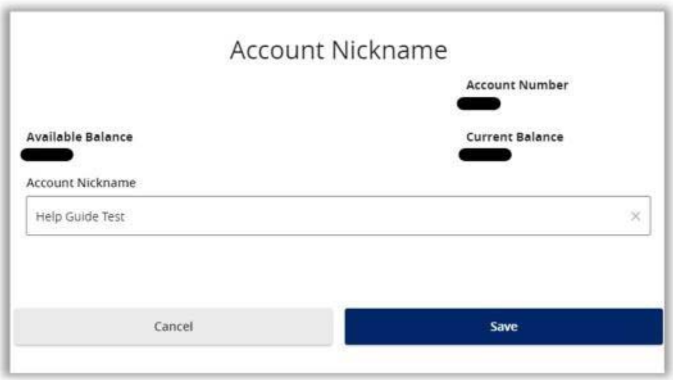


Nicknaming Accounts

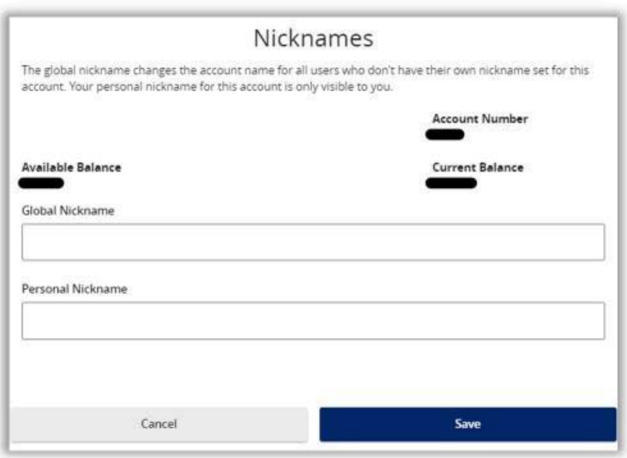
1. To assign a nickname to an account, click the ellipsis to the right of the account and select Nickname Account.



2. Enter the nickname you wish to assign to this account. Click Save.
   - Note: The nickname you assign to the account will only reflect on the login that assigned the nickname. All users will need to nickname their accounts for their own profile.

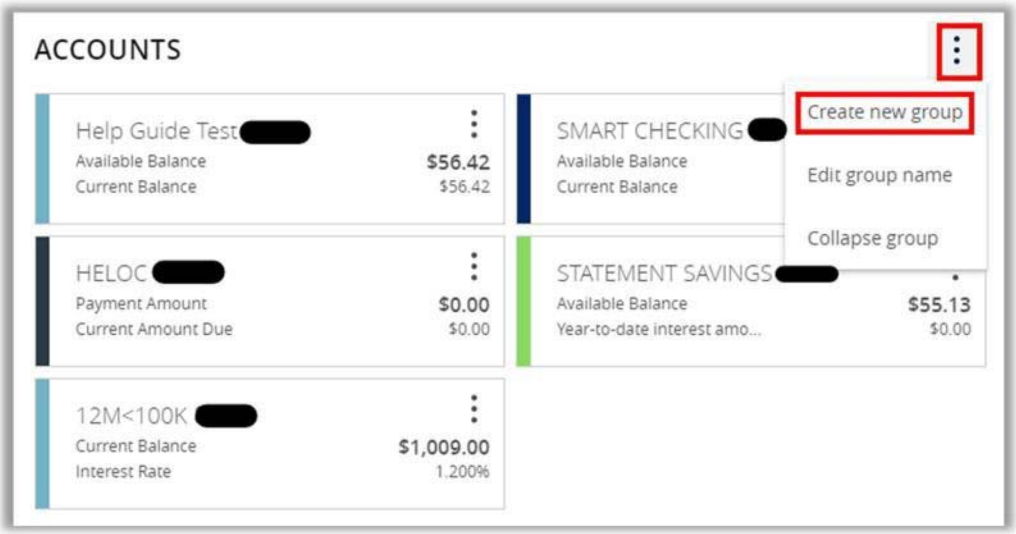


   - Note: Admins can assign a nickname that will reflect across all users by changing the Global Nickname. Non-admins will not have this option.

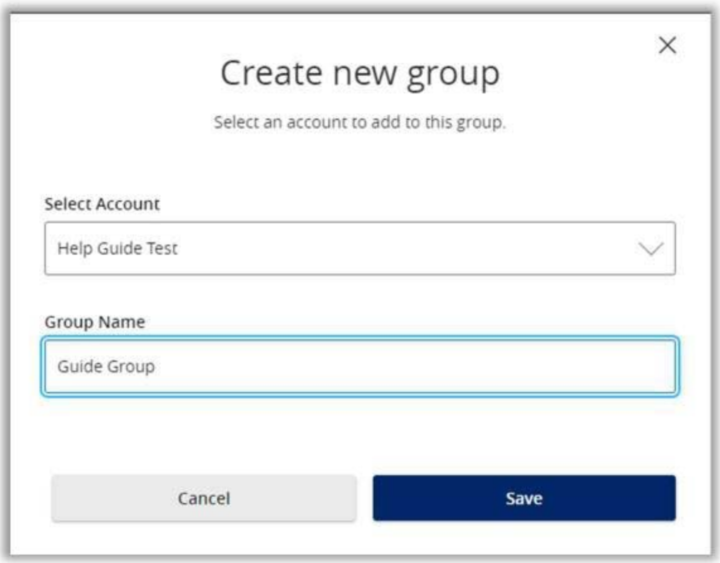


Grouping Accounts

1. To create a Group, click the ellipsis to the right of the group and click Create New Group.

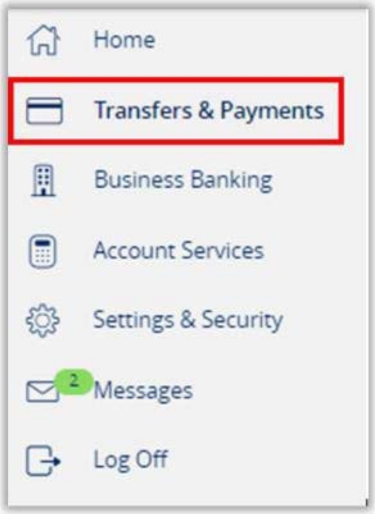


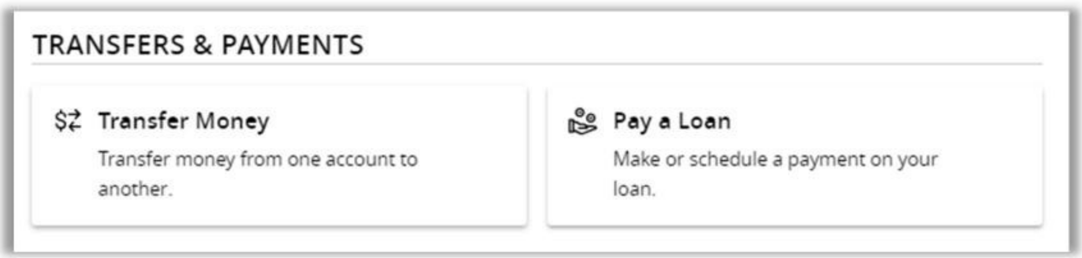
2. Select the accounts you want to add to the group, add a name for the group, and click Save. To add additional accounts to the group, select the account and drag it into your group.



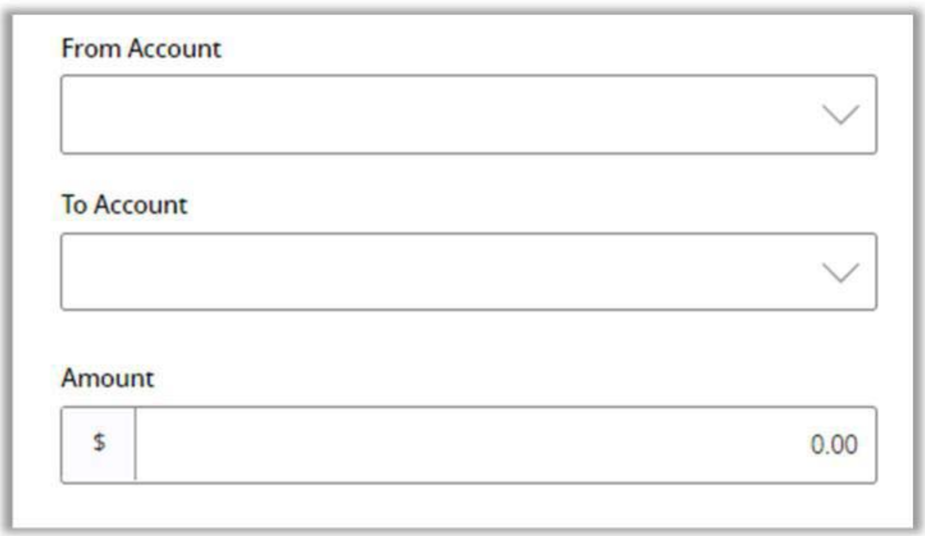
Funds Transfer

1. To initiate a one-time or recurring internal transfer, please locate the Transfers & Payments tab to the left of your screen. Click Transfer Money.

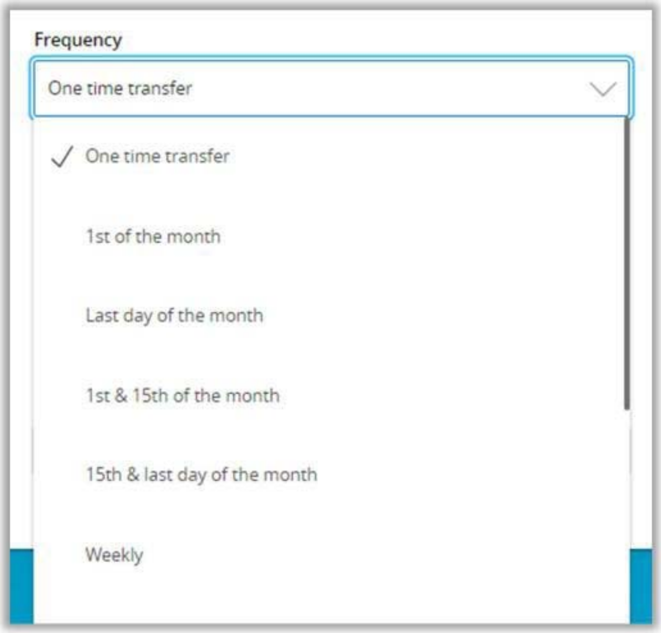




2. Select the 'From' and 'To' account from the drop-down menus. Enter your transfer amount.



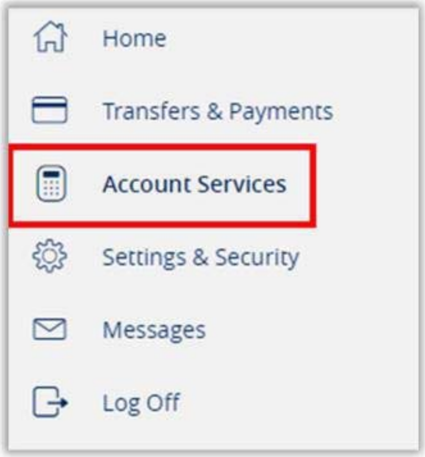
3. For a single transfer, leave the 'Frequency' as One Time Transfer.
   For a recurring transfer, select your desired frequency from the drop-down menu.



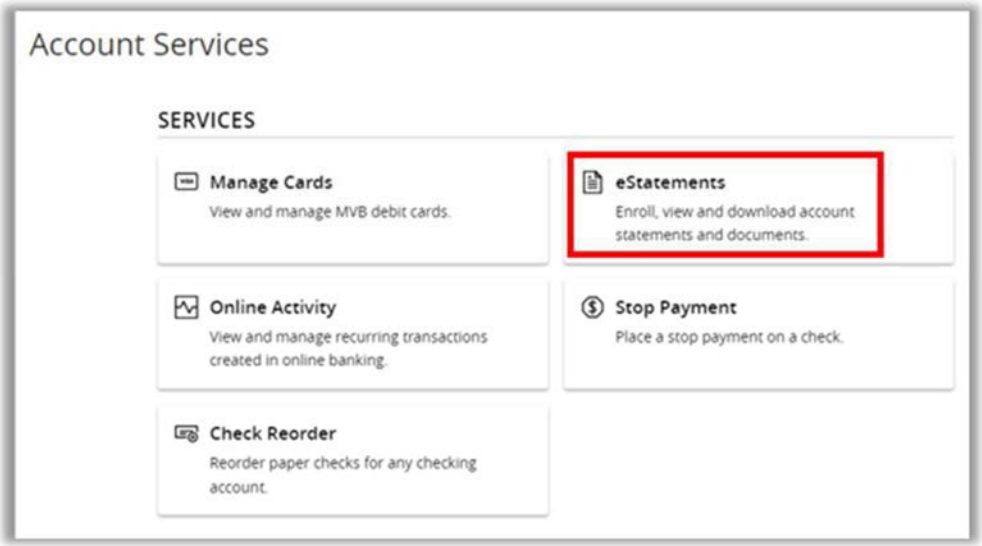
4. Select your desired transfer date and click Transfer Funds.

Enroll/Pull eStatements

1. To locate your e-statements, please click on the Account Services tab to the left of your screen.

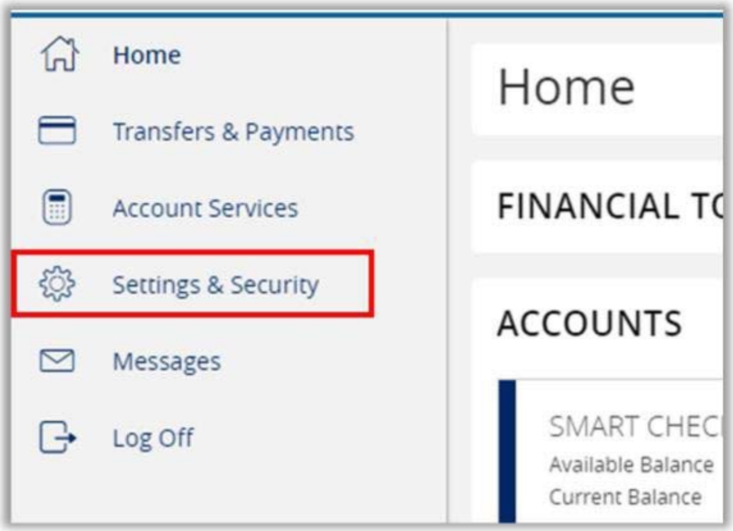


2. Click eStatements under Services.

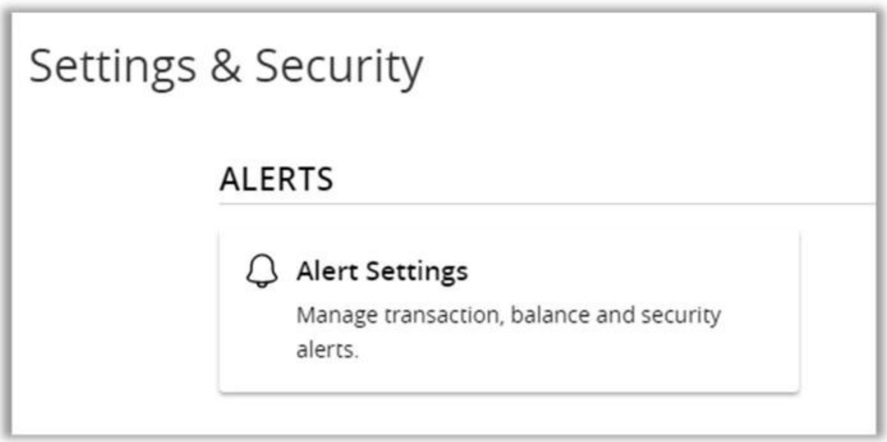


Creating Alerts

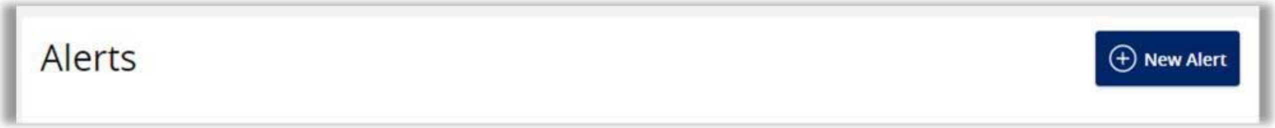
1. To manage existing alerts or to create new alerts, click Setting & Security to the left of your screen.

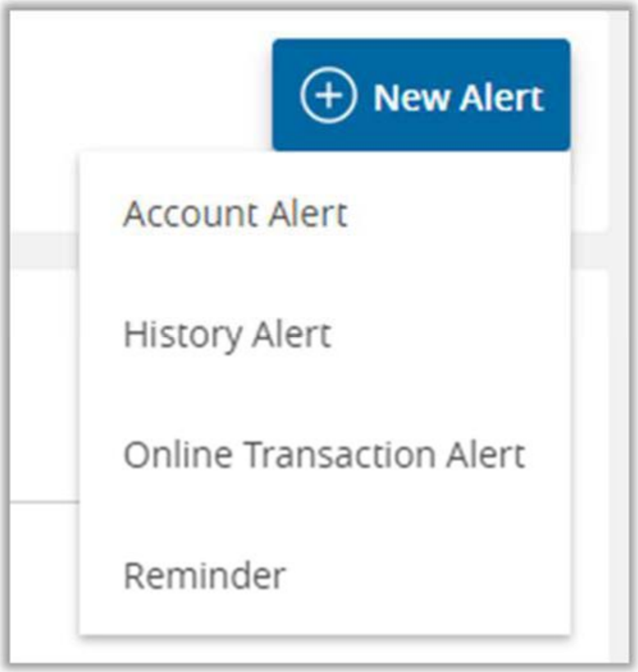


2. Click Alert Settings under Alerts.

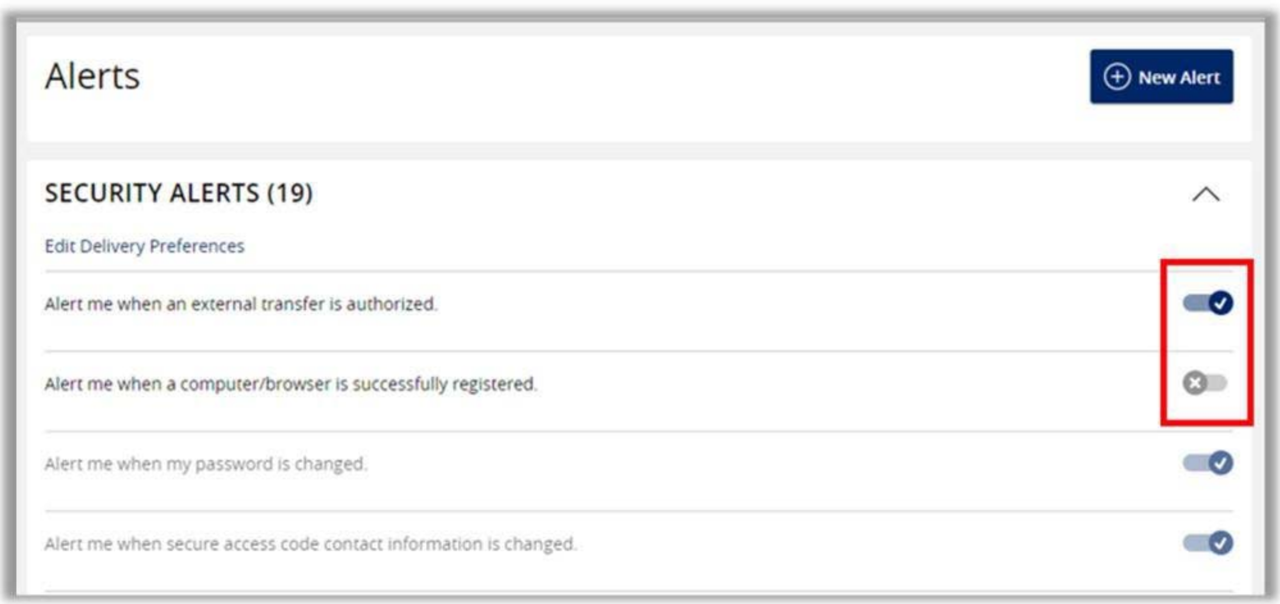


3. To create a new alert, click New Alert.
   Account Alerts: High/low balance alerts, debit card alerts, loan payment alerts, transfer initiation alerts, deposit/withdraw alerts and more. Please see section Account Alerts for more.
   History Alerts: debit/credit transaction alerts, alerts for a specific check number, and more. Please see section History Alerts for more information.
   Online Transaction Alerts: Related to transactions created in Online Banking. Please see section Online Transaction Alerts for more information.
   Reminders: Can be set for birthdays, meetings, appointments, and more.

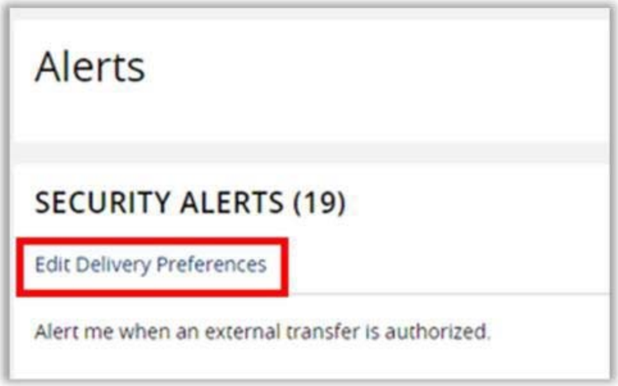




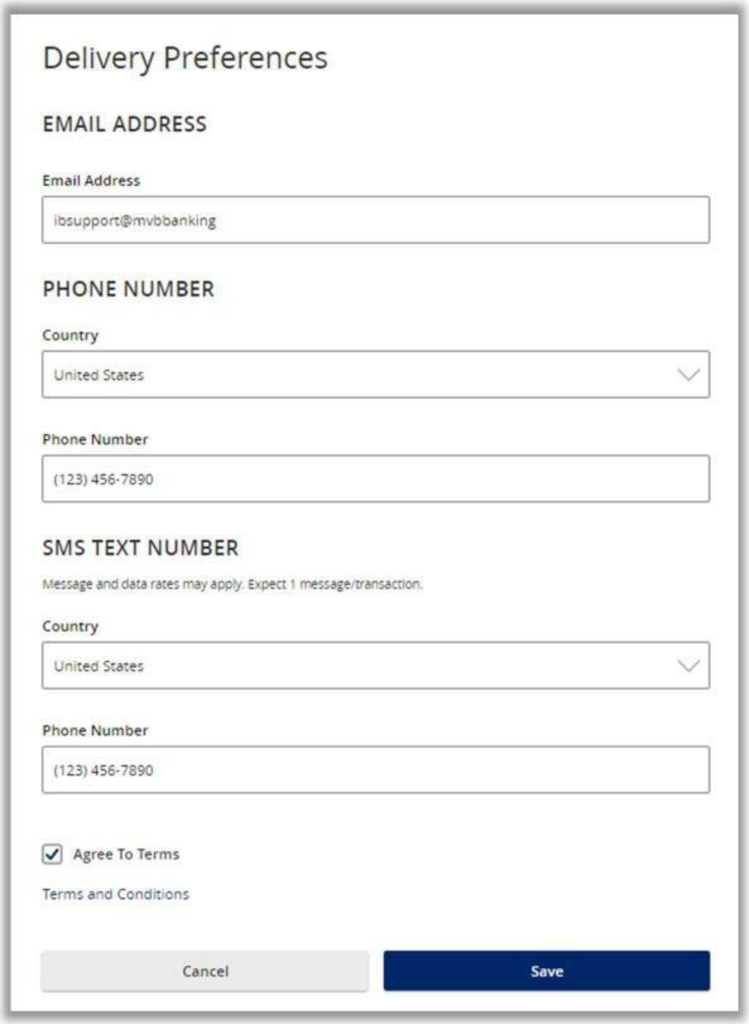
4. On the Alerts Settings screen, you can also modify your Security Alerts. If there is a blue check icon to the right of the alert, it has been enabled. If there is a grey X icon to the right of the alert, it has been turned off. Click on the icon to change the alert to On or Off.



5. You can edit the Delivery Preferences of the Security Alerts, by clicking Edit Delivery Preferences.

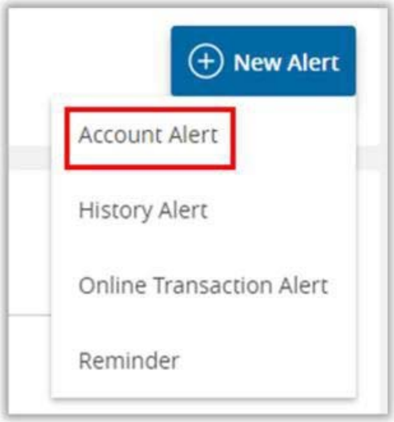


6. You can edit the email address, phone number, and SMS text number for Security Alerts. If you have edited any Delivery Preferences, agree to the Terms and click Save.

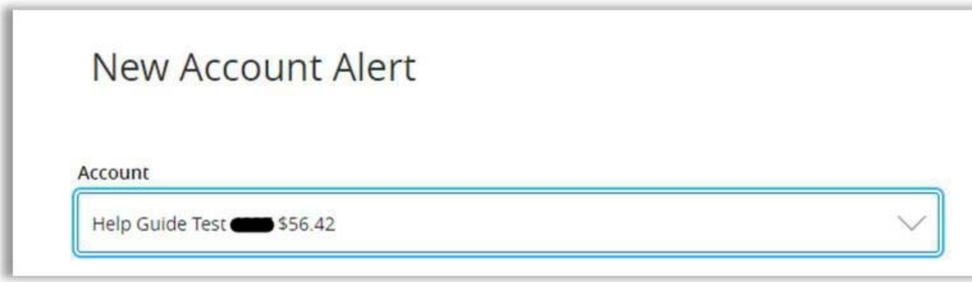


Account Alerts

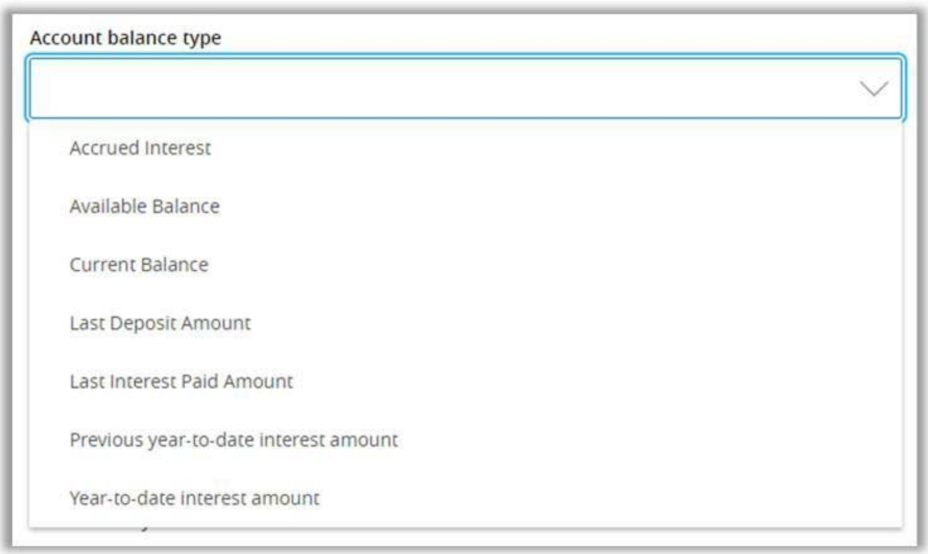
1. To create a New Account Alert, click New Alert on your Alert Setting screen and click Account Alert.

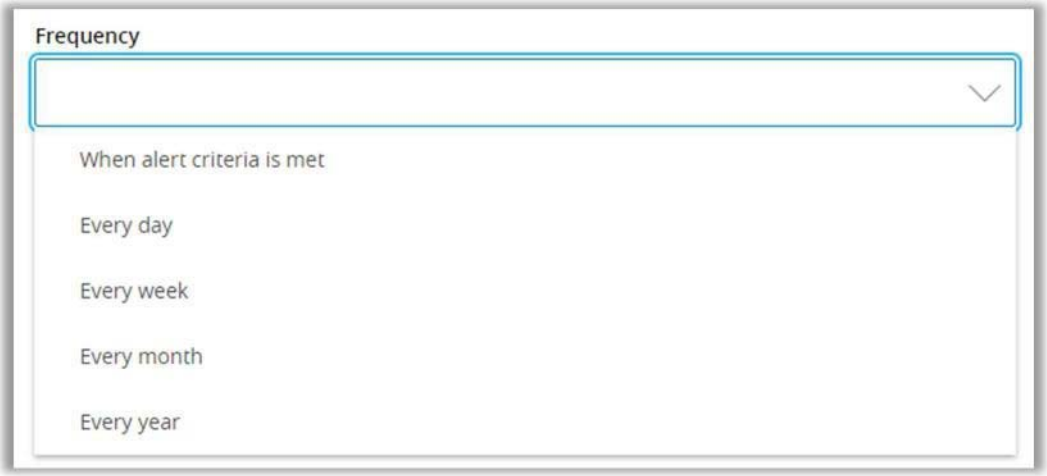


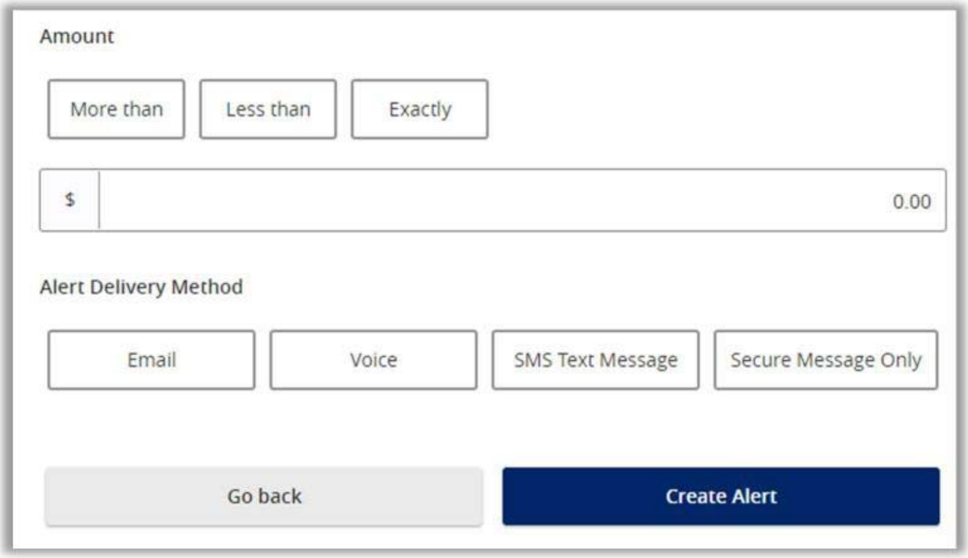
2. Select the account you wish to set up the alert for from the Account dropdown menu.



3. Select the Account Balance Type, Frequency, Amount criteria, and Alert Delivery Method. Click Create Alert.

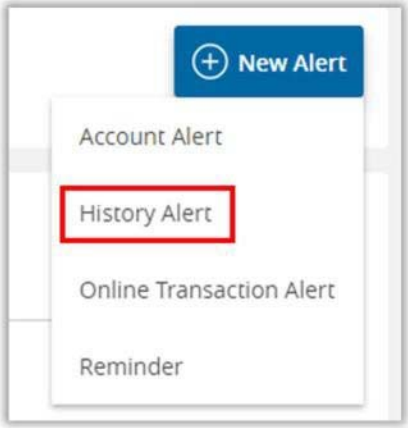



Frequency
When alert criteria is met
Every day
Every week
Every month
Every year

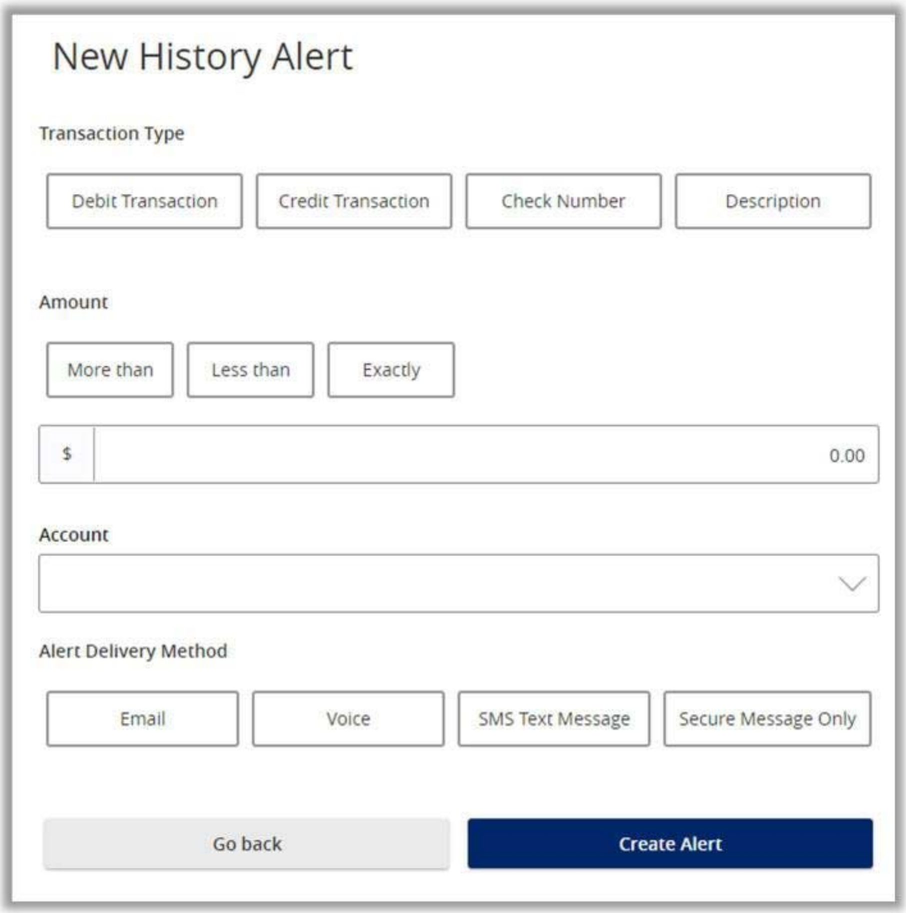

Amount
More than
Less than
Exactly
$
0.00
Alert Delivery Method
Email
Voice
SMS Text Message
Secure Message Only
Go back
Create Alert

History Alerts

1. To create a New Account Alert, click New Alert on your Alert Setting screen and click History Alert.

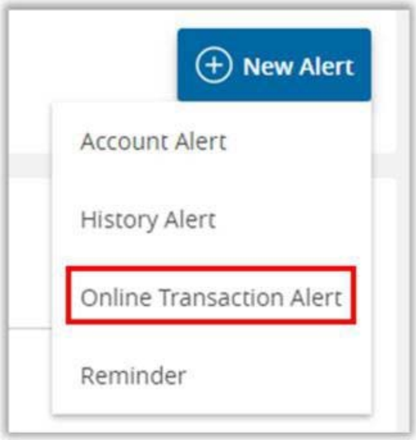


2. Select the transaction type you wish to create the alert for.
   Enter the Amount criteria, select the account number from the dropdown menu, and select the Alert Delivery Method. Click Create Alert once you have finished.

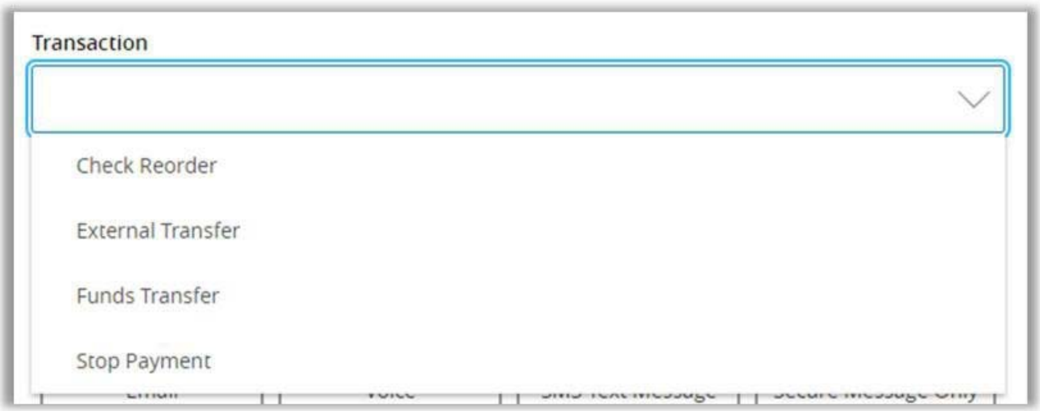


Online Transaction Alerts

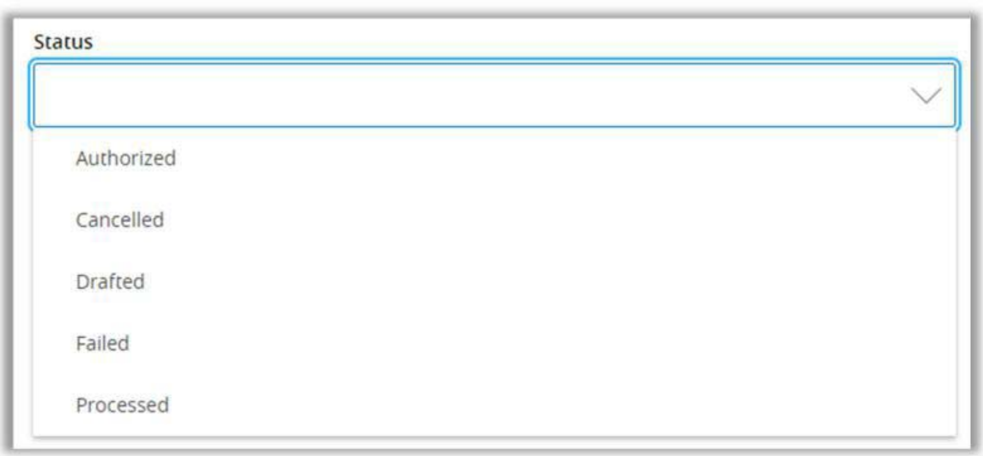
1. To create a New Account Alert, click New Alert on your Alert Setting screen and click Online Transaction Alert.

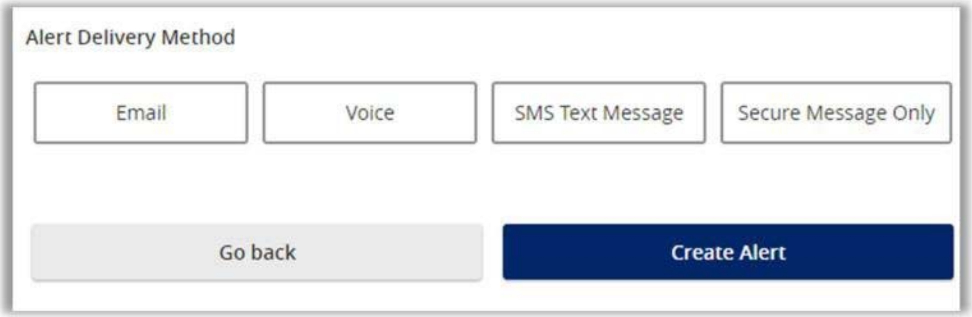


2. Select the transaction type you wish to set the alert for from the drop down menu.



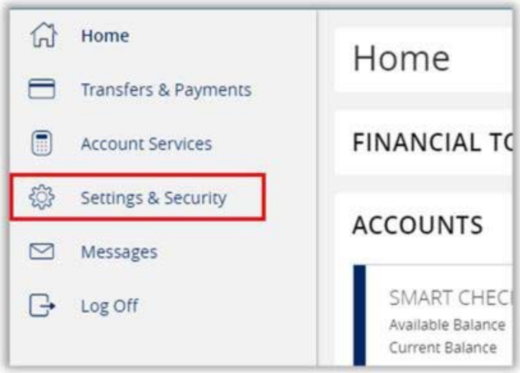
3. Select the Status from the drop-down menu and select your Alert Delivery Method. Click Create Alert once you have finished.

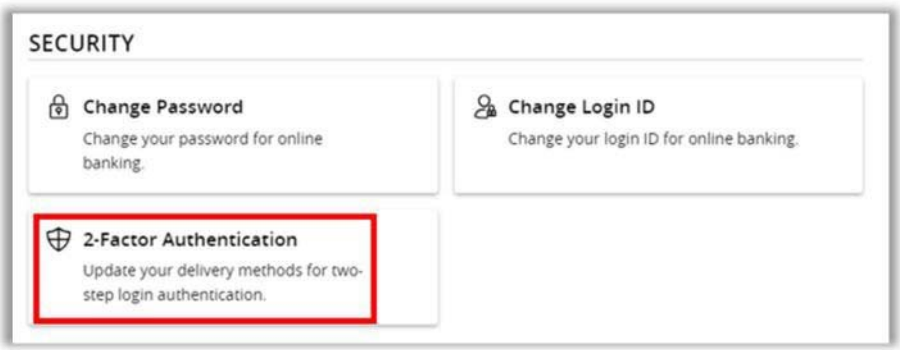



Alert Delivery Method
Email
Voice
SMS Text Message
Secure Message Only
Go back
Create Alert

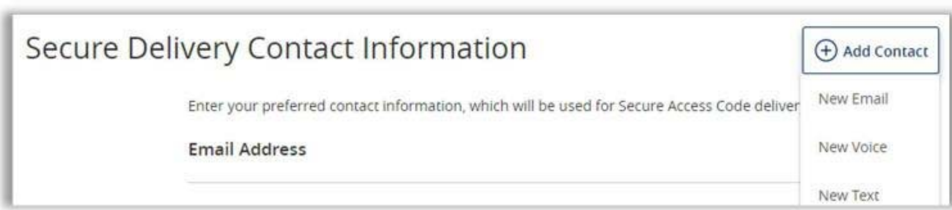
2-Factor Authentication

1. To update or change your 2-Factor Authentication delivery method, locate the Settings & Security tab to the left of your screen and click 2-Factor Authentication under Security.

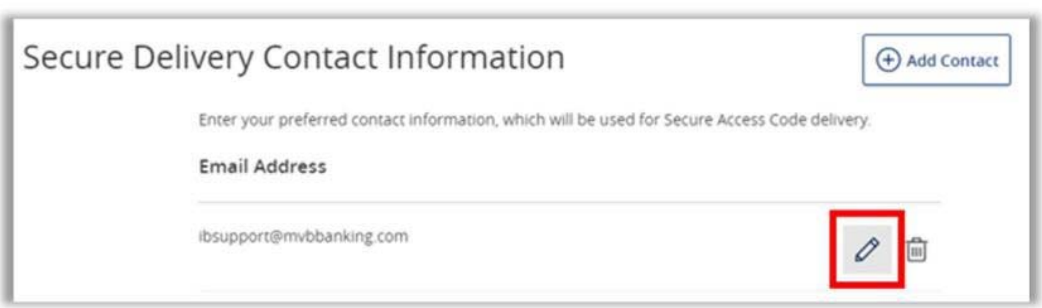




2. Select Add Contact to add an email or phone number to your delivery methods. Please make sure that you have a valid email address and phone number if you do not already.

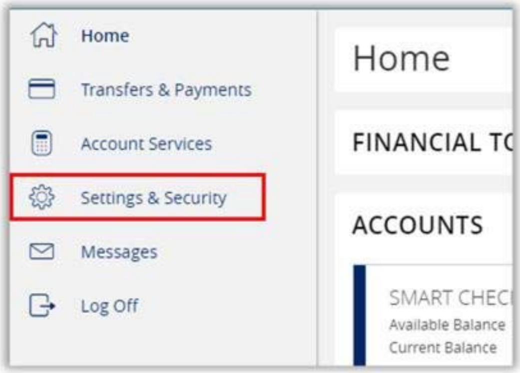


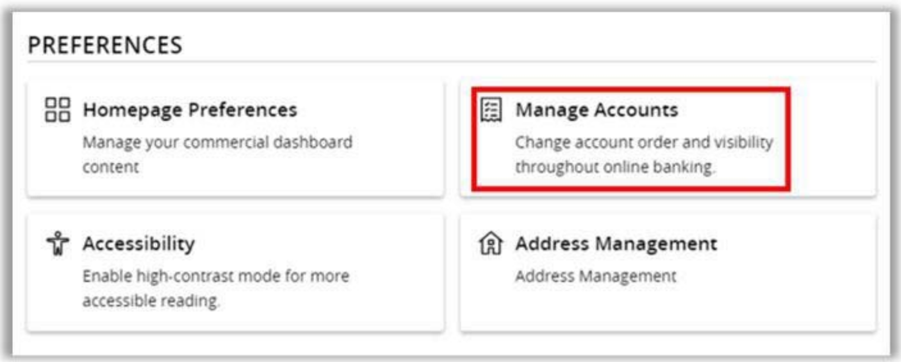
3. Click the pencil icon to the right of any of your existing delivery methods to edit.



Manage Accounts

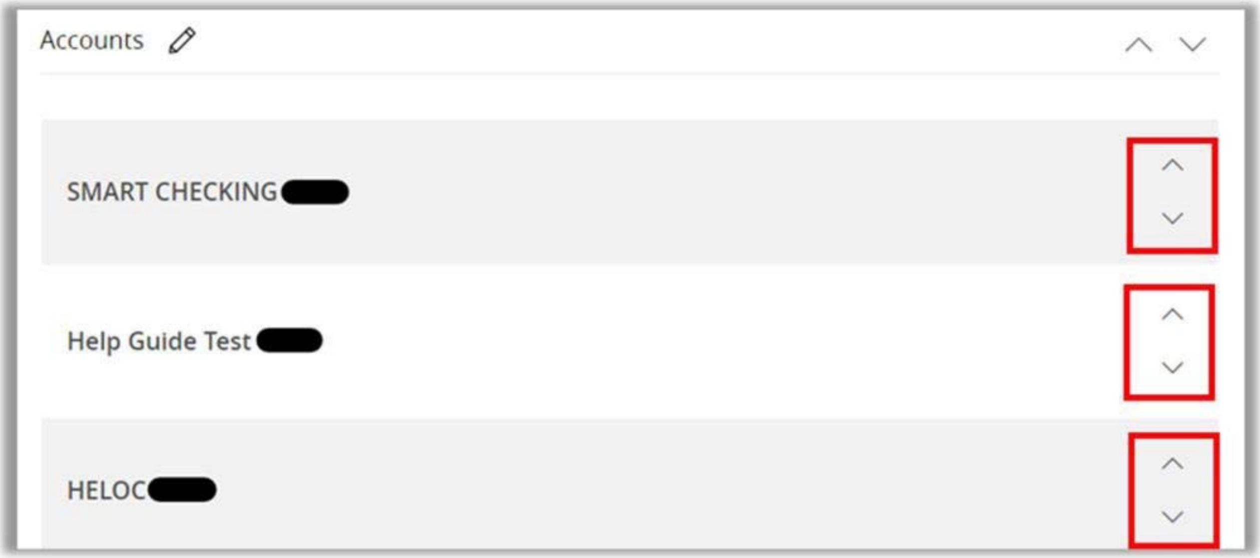
1. To edit the order or visibility of your accounts in your Online Banking, locate the Settings & Security tab to the left of your screen. Then click on the Manage Accounts tab under Preferences.





2. Click on the name of the account to reveal Account Nickname, assigned group, and Account Visibility. To edit, click the toggles to the right of visibility, change the group from the dropdown menu, or click the pencil icon to change the nickname.

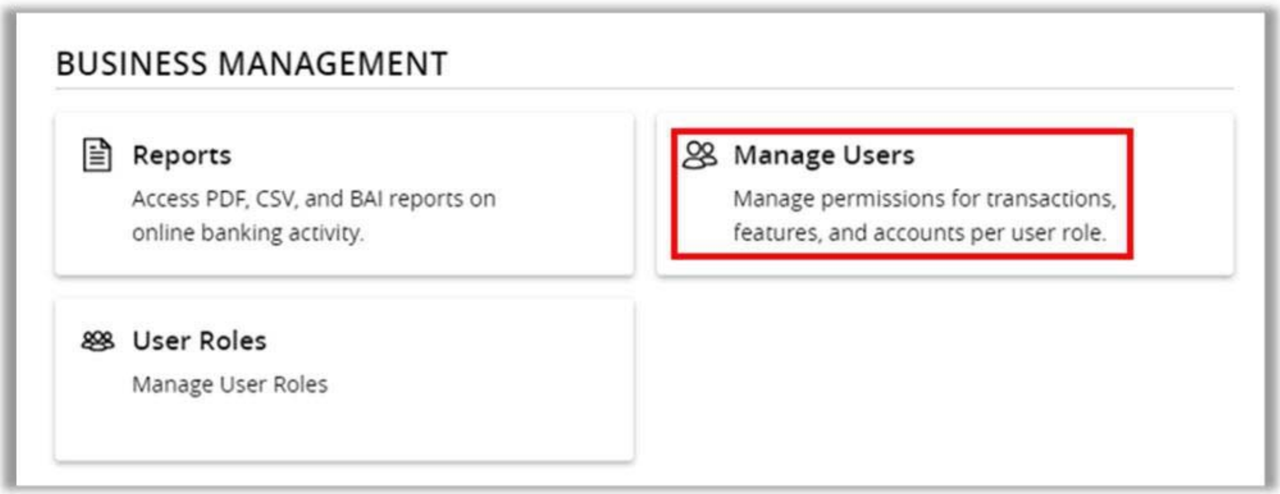
3. Click the up or down arrows to the right of the account to edit the order they are shown on the landing page.



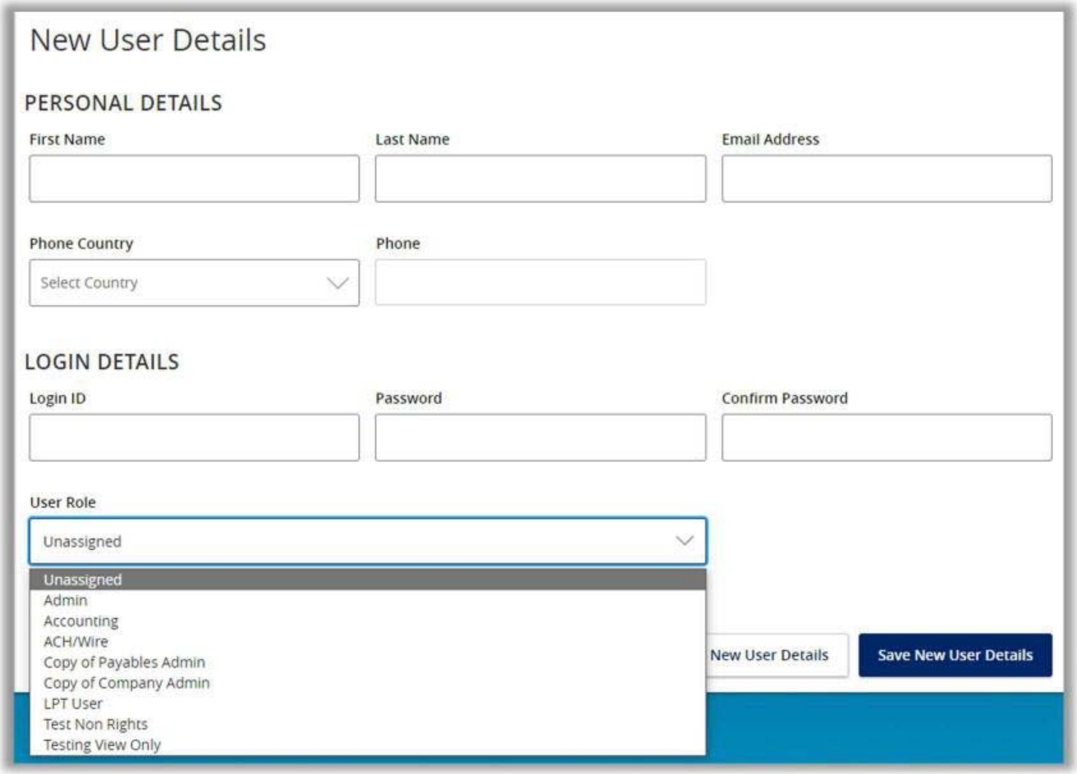
Adding or Managing a User

- Note: To have access to this privilege, the user must be an Admin user.

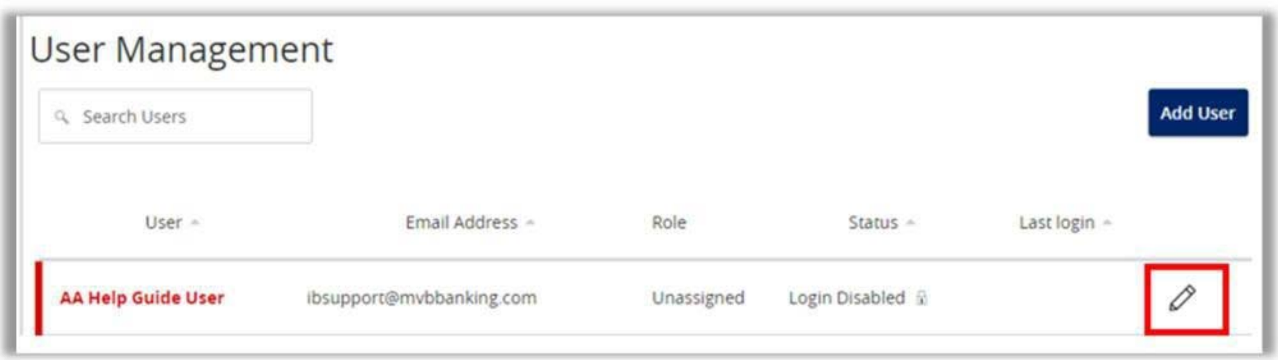
1. To edit or add a new user to your company. Locate the Business Banking tab to the left of your screen. Then click Manage Users under Business Management.



2. To add a new User, click New User.
   Enter all of the user's information and click Save New User Details.

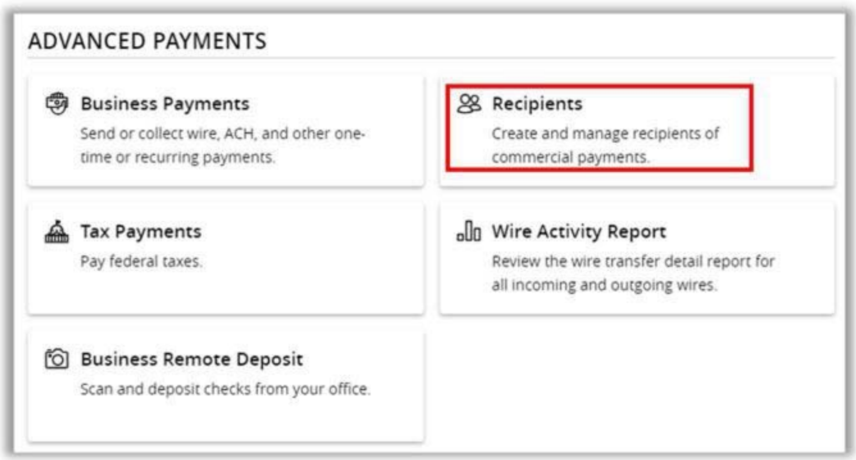


3. To modify an existing user, click the pencil icon to the right of the user.

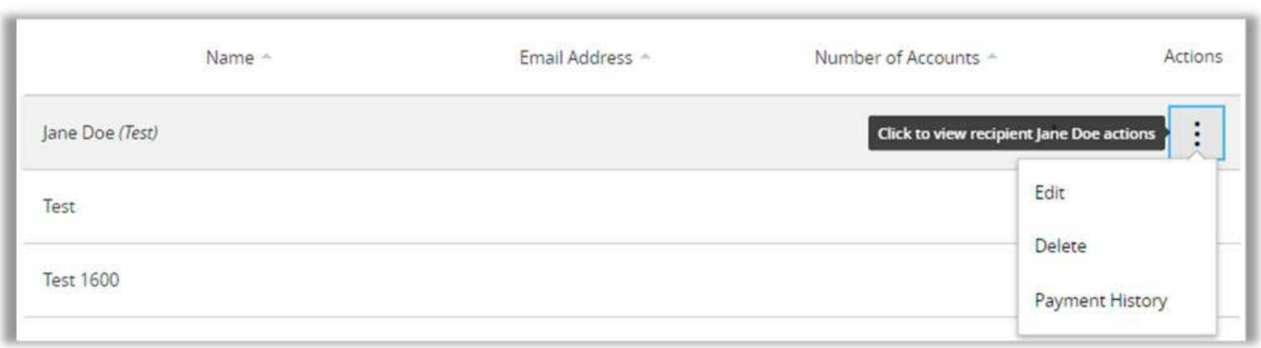


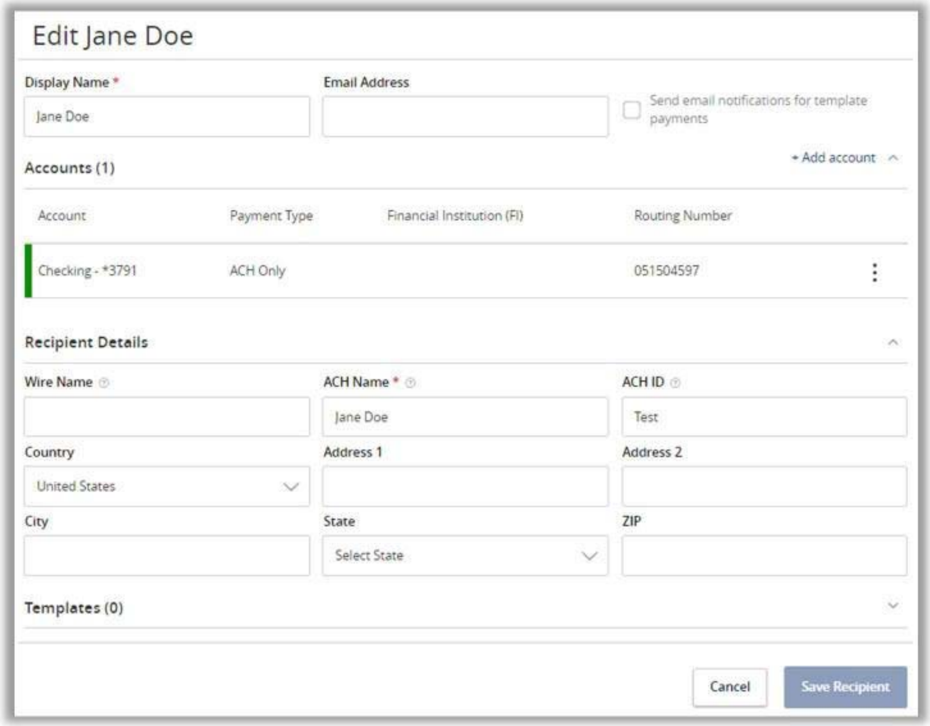
Adding/Managing Recipients

1. To add a new recipient, locate the Business Banking tab to the left of your screen. Click Recipients under Advanced Payments.

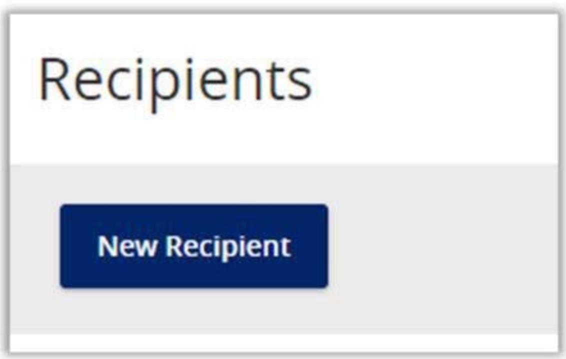


2. To add a new recipient, please skip to Step 4
   To edit an existing recipient, click the ellipsis to the right of the recipient and click Edit.



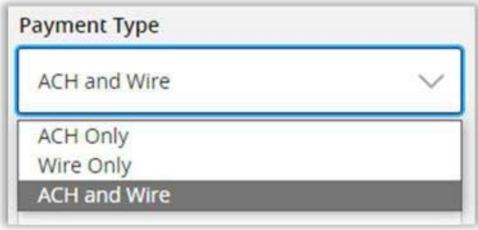


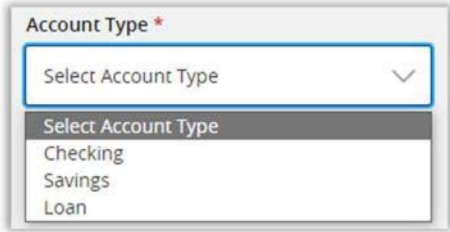
3. Edit any information needed and click Save Recipient.
4. Click New Recipient.

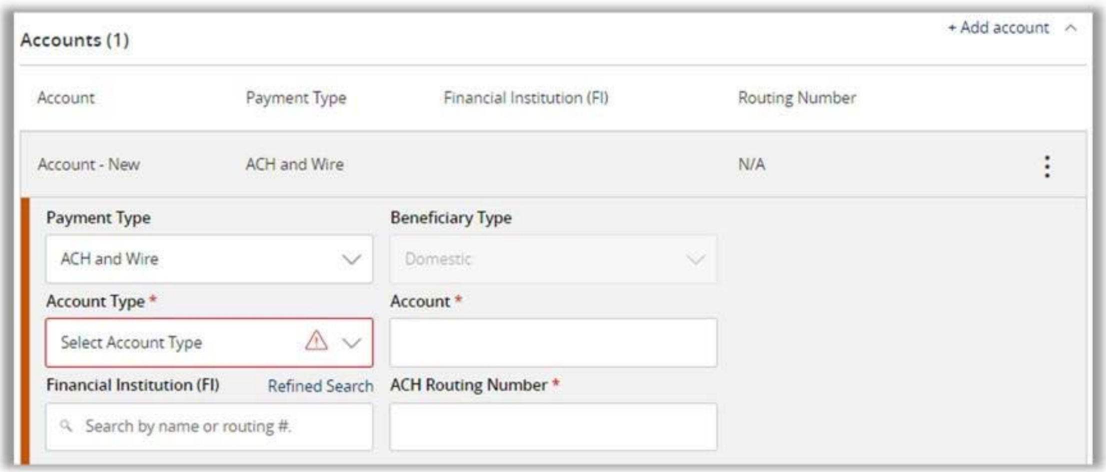


5. Enter the recipient's Display Name.
   - Note: If you would like this recipient to receive email notification that a payment has been completed, click the checkbox, and add their email address. Recipients will not receive notification until the payment has been processed.

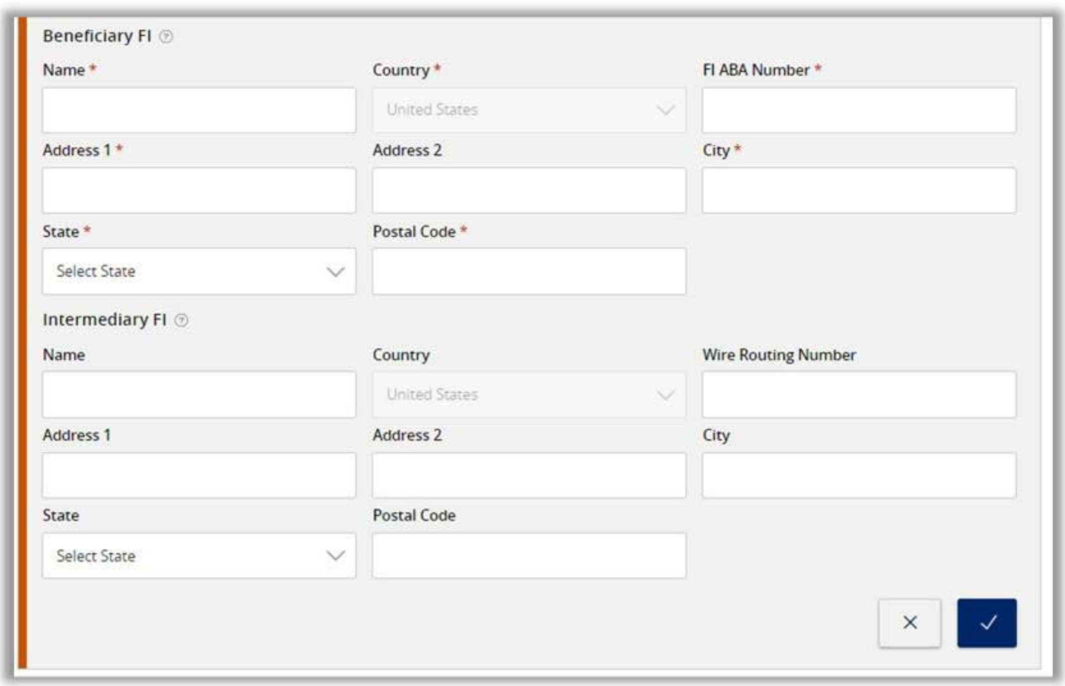
6. Select the recipient's payment type and enter their account information.
    - Note: If the recipient has multiple accounts, click the + Add Account.



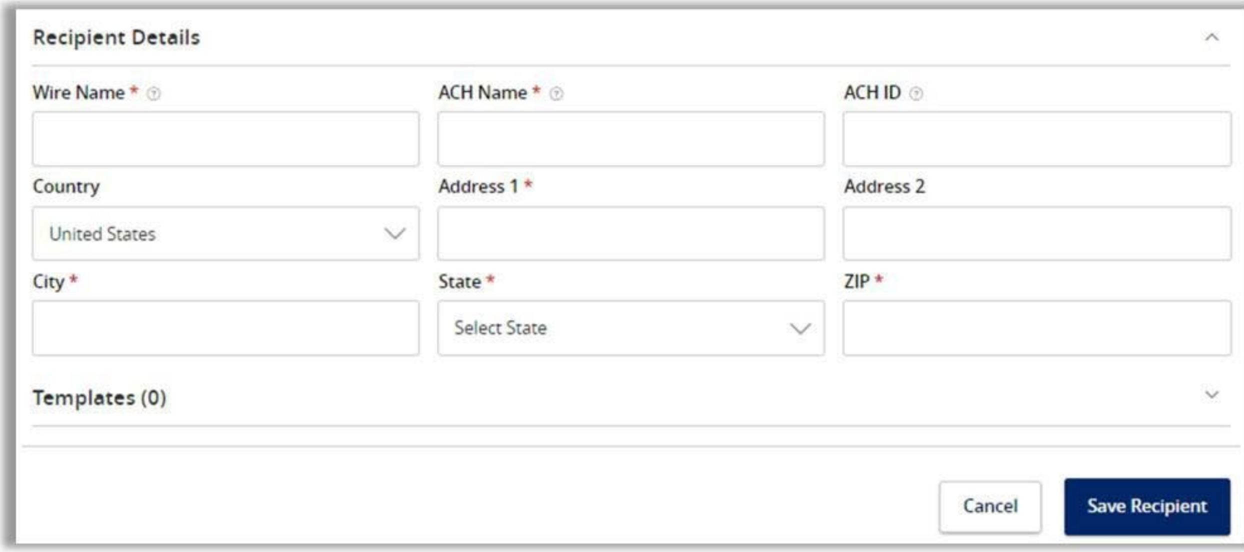




7. Enter the beneficiary financial institution and intermediary financial institution (if applicable) information for Wire payments. Click the Check icon once all information has been entered.



8. Enter recipient details, assign a template (if applicable) and click Save Recipient once all information has been entered.



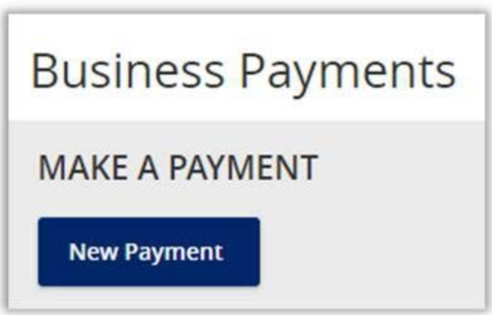
Creating an ACH

- Note: The following steps are to initiate a SINGLE batch. If you are uploading multiple batches in a file, please note that the batches will need to be separated into individual files.

1. To begin creating an ACH batch, click on the Business Banking tab to the left of your screen.

2. Click Business Payments under Advanced Payments.

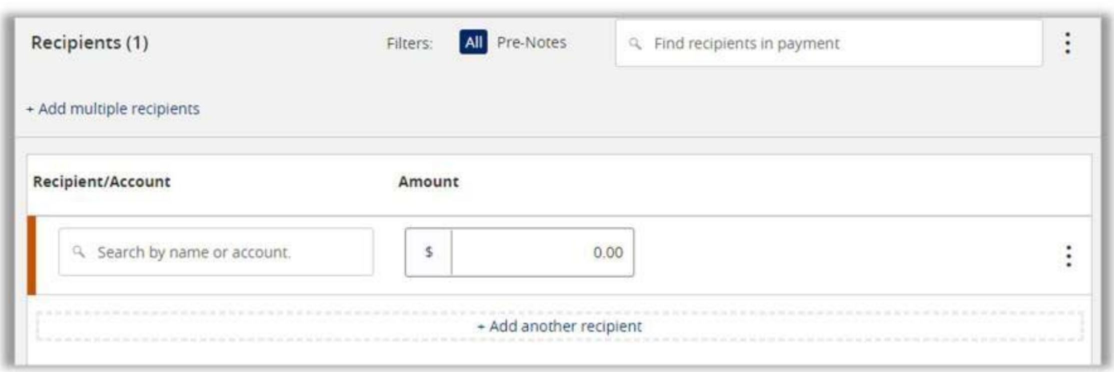
3. Select New Payment and determine what type of ACH payment you are wanting to send.



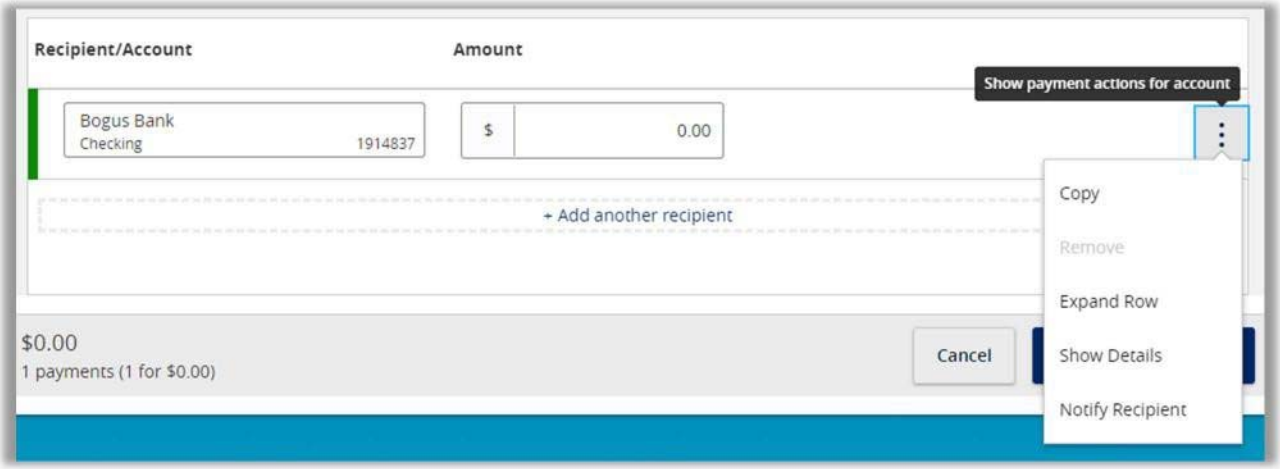
4. To upload your batch from a file, click Upload from File.
   - Note: File must be a .csv file and include the following columns:
     Recipient Name
     Routing Transit Number
     Account Number
     Account Type
     Amount

5. Enter all Origination Details.

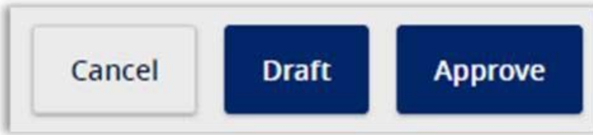
6. Enter your recipient under Recipient/Account or select Add Multiple Recipients and enter the recipient's amount.



7. Click the ellipsis to the right of the recipient to notify the recipient of the payment.



8. Once you have completed entering in all information, click Approve or Draft.



SEC Code Description

An SEC (Standard Entry Class) Code is a 3-letter code that describes how a payment was authorized by the recipient of an ACH transaction.

Type	Name	Standard Entry Class (SEC) Codes Description
CCD	Corporate Credit/Debit Entry	Funds are transferred between unrelated corporate entities or transferred as intra-company cash concentration and disbursement transactions.
PPD	Prearranged Payment and Deposit Entry	Credit-A single or recurring credit transaction for payment of payroll, expense reimbursement, dividends, retirement, interest, etc. Debit-A single or recurring debit transaction for collection of fixed or variable amounts for loan and mortgage payments, utilities, insurance, tuition, contributions, etc.
TEL	Telephone Initiated Entry	A single or recurring debit transaction initiated orally via the telephone.
WEB	Internet-Initiated Entry	Credit-A single or recurring credit transaction from the account of a natural person to the account of a natural person. Cannot be used for business-to-consumer transactions. Debit-A single or recurring debit transaction initiated during a secure internet or mobile session.

Typically, PPD and CCD are the most used. PPD means to a person and CCD means to a company.

For more information regarding SEC Codes, visit https://www.moderntreasury.com/learn/sec-codes

ACH Processing & Cut-Off Times

Approving ACH batches

ACH batches must be fully submitted by 6pm ET to process the following business day. This means all approvals must be completed by this time.

Non-Processing Days

Please note that Non-Processing Days include non-business days such as Saturday and Sunday and all Federal Holidays. Our Online Banking will grey out Non-Processing Days to make this easier for you. If you have a recurring transaction that falls on a Non-Processing Day, it will automatically be processed on the previous business day.

2024 Federal Holidays

January 1	Monday	New Year's Day
January 15	Monday	Martin Luther King Jr. Day
February 19	Monday	Presidents Day
May 27	Monday	Memorial Day
June 19	Wednesday	Juneteenth
July 4	Thursday	Independence Day
September 2	Monday	Labor Day
October 14	Monday	Columbus Day
November 11	Monday	Veterans Day
November 28	Thursday	Thanksgiving
December 25	Wednesday	Christmas Day

MVB Bank Processing Times

ACH processing times for Same Day: 10am, 12 pm, and 3:17pm EST

ACH processing times after End-Of-Day cut-off: 6:30pm and 7:45pm EST

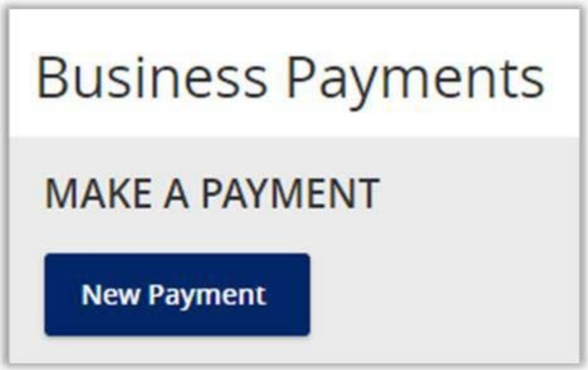
Creating a Wire

- Note: This is to process a SINGLE wire. If you are processing a large number of wires at one time, please contact your relationship banker to discuss additional options that may be available to you.

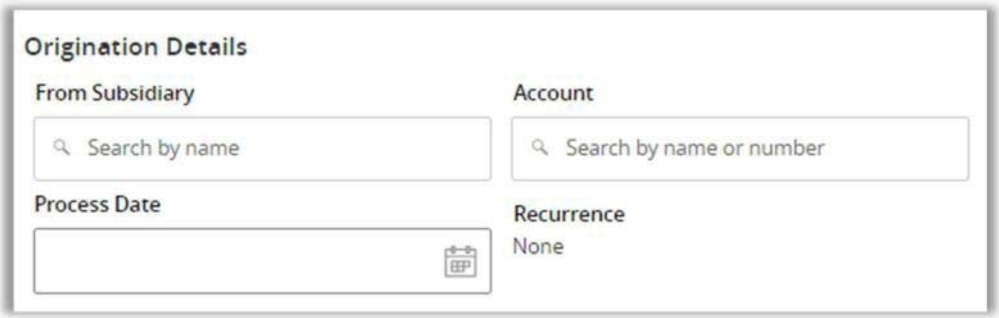
1. To begin creating a Wire, click on the Business Banking tab to the left of your screen.

2. Click Business Payments under Advanced Payments.

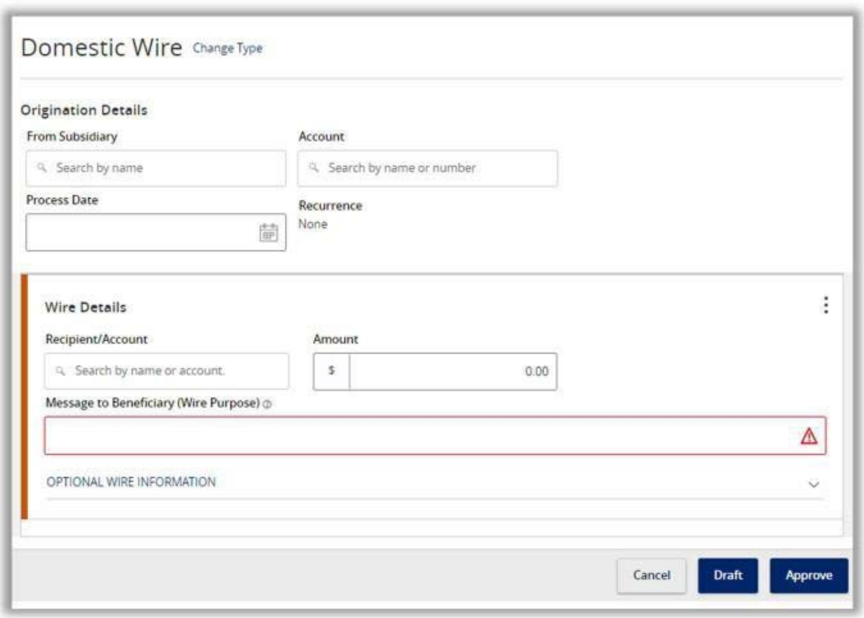
3. Select New Payment and click Domestic Wire.



4. Enter all Origination Details.



5. Enter wire recipient information. Enter amount of wire and the appropriate subsidiary (wire company) from which to initiate the wire. The Message to Beneficiary (or Wire Purpose). Click Approve once completed.

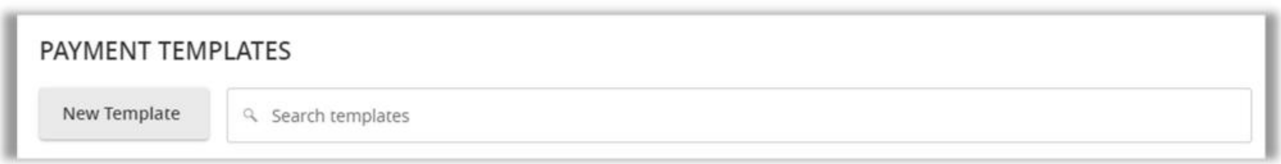


Creating a Template

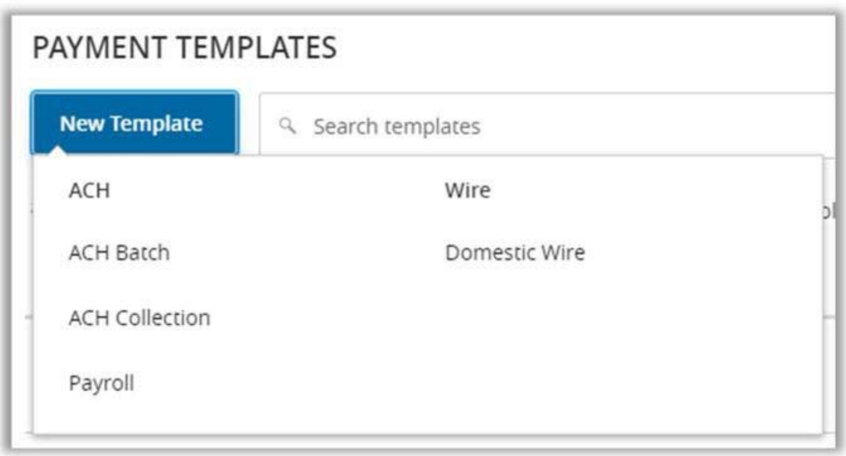
1. To begin creating a template, click on the Business Banking tab to the left of your screen.

2. Click Business Payments under Advanced Payments.

3. Click New Template.



4. Select the type of template being made.

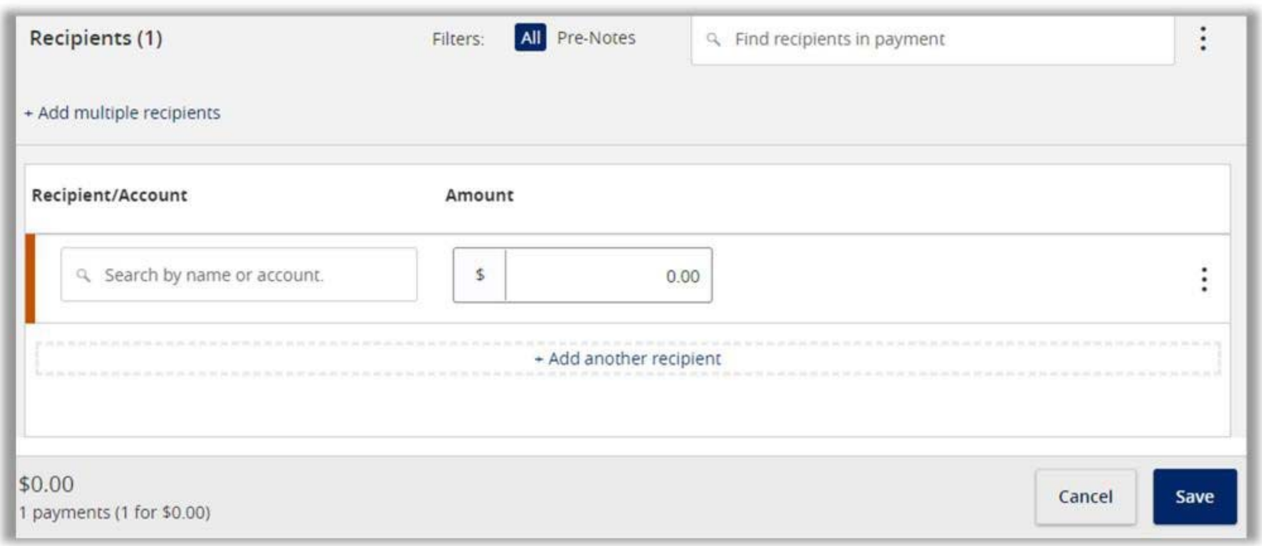


ACH Template

1. Enter the Template Name, this name will be displayed for you in your list of templates.

2. Enter the Origination Details:
   SEC Code: PPD or CCD
   From Subsidiary: The business you select will show on your recipient's account.
   Account: The internal funding accounts.

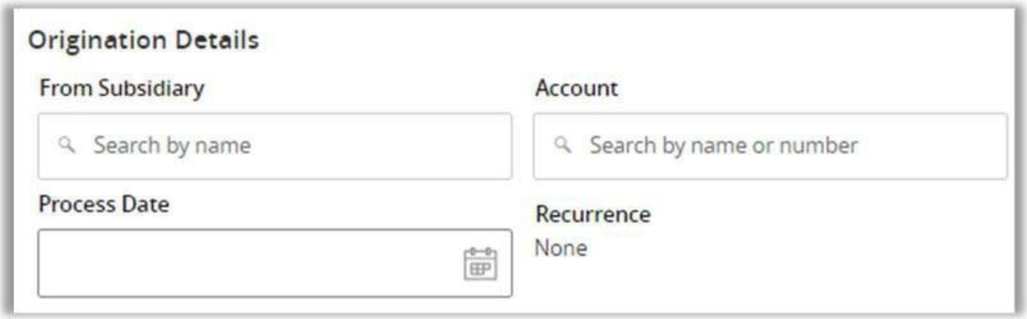
3. Enter the recipient information or click Add Multiple Recipients. Click Save once finished.



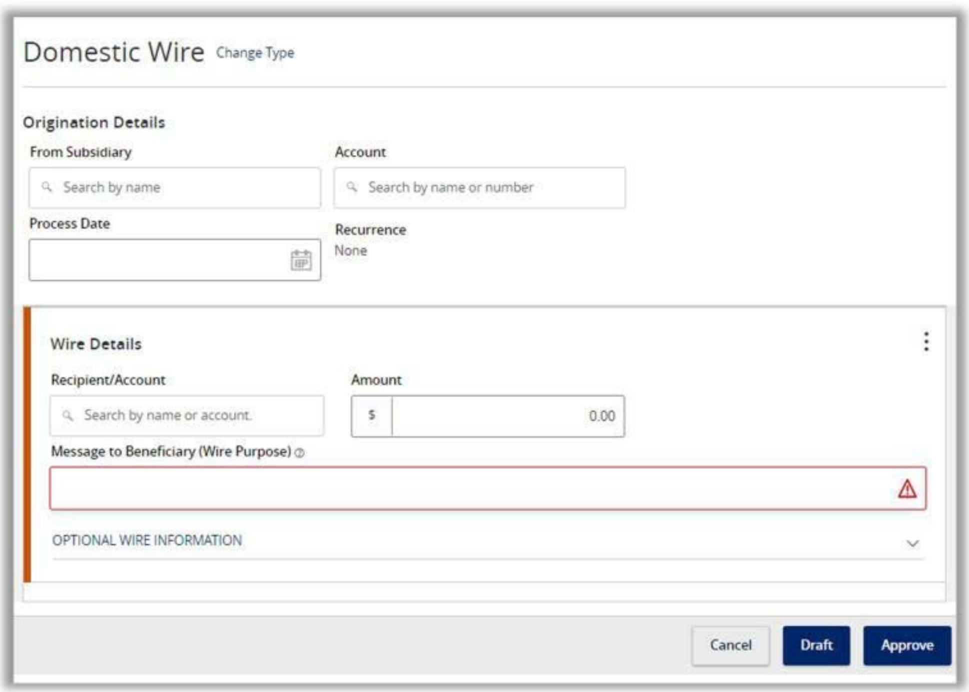
Wire Template

1. Enter the Template Name, this name will be displayed for you in your list of templates.

2. Enter the Origination Details:
   From Subsidiary: The business you select will show on your recipient's account.
   Account: Internal funding account.

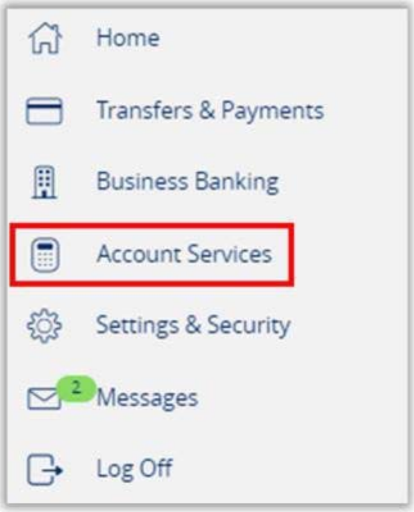


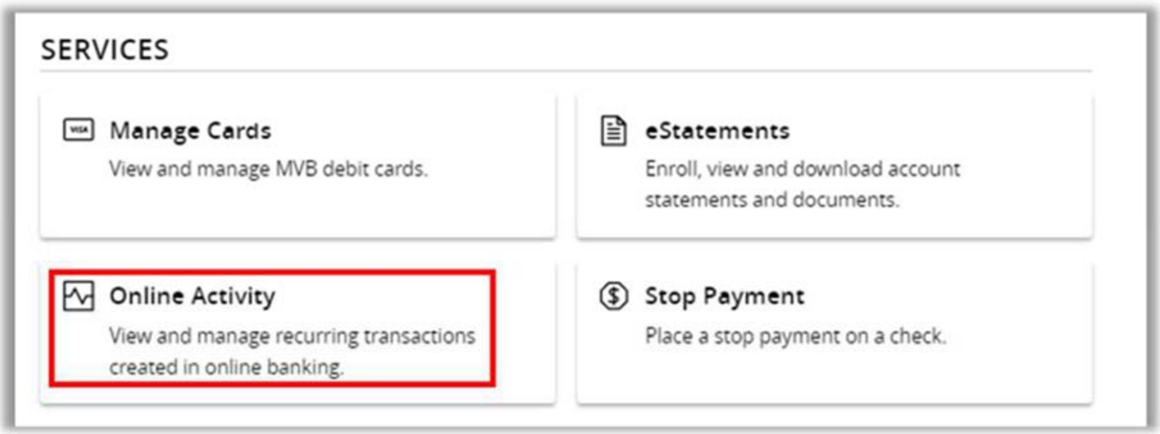
3. Enter the recipient information or click Add Multiple Recipients. Click Save once finished.



Transaction Status

1. To locate specific transactions and their status, locate the Account Services tab to the left of your screen and click Online Activity.





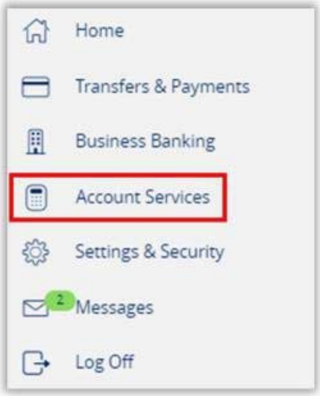
2. From this screen you will be able to see all transactions submitted in Online Banking and their status.

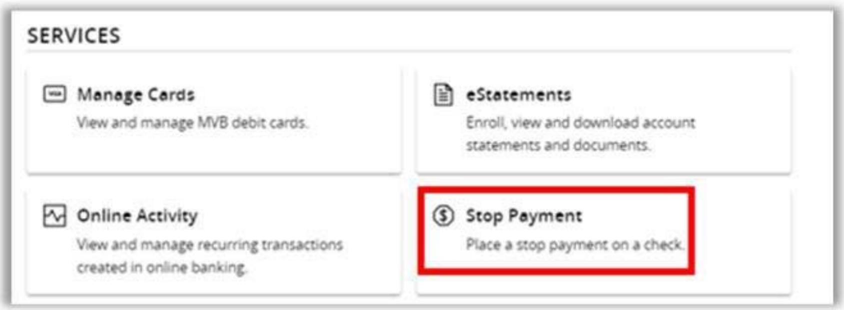
Drafted	Transaction has been created but has NOT been approved. All drafted transactions must be approved by 4 pm on the processing date. After 4 pm on the processing date, the transactions will need to be resubmitted.
Authorized	Transaction has been approved and no additional action is needed.
Processed	Final status of the transaction, after transaction has been authorized and is leaving MVB.
Cancelled	Transaction has been cancelled by a user before ACH batches have been processed by MVB.
Failed	For information about your failed transaction, please contact your relationship banker.
On Hold	To resolve On Hold statuses, please call us at 844-682-2265.

Stop Payment

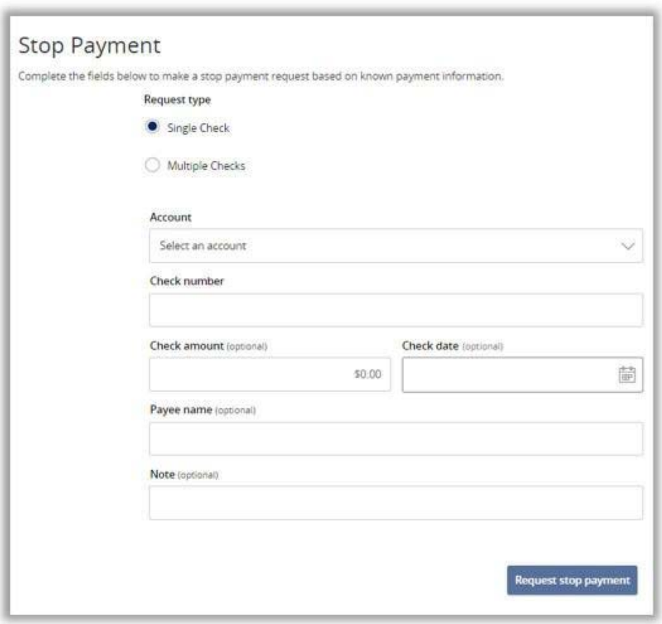
- Note: Any Stop Payments entered are subject to a fee.

1. To add a Stop Payment, please find the Account Services tab to the left of your screen and click Stop Payment.





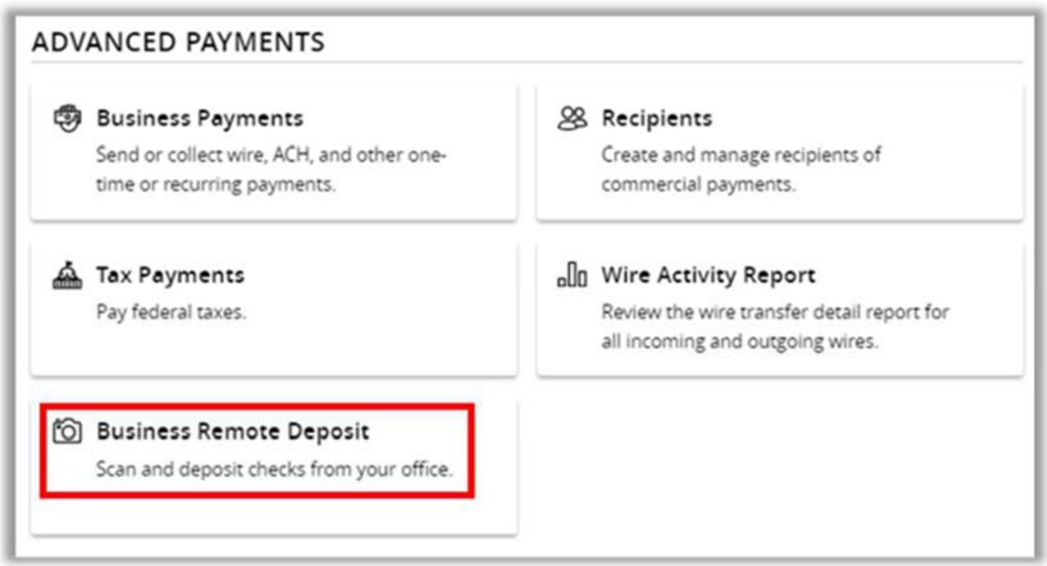
2. Enter all check information and click Request Stop Payment.



Remote Deposit Capture- Scanner

- Note: If you would like to learn more about Mobile Remote Deposit Capture, please reach out to your relationship banker for service enrollment.

1. To begin your Remote Deposit Capture deposit, please locate the Business Banking tab to the left of your screen. Click Business Remote Deposit.



2. You will be directed to our merchant site, from here you will be able to continue with your deposit as normal. If you have any problems with your scanner or deposits, please contact us at 844-682-2265 for assistance.

Positive Pay

For assistance regarding Positive Pay, please refer to the Positive Pay Help Guides on our Client Resource Center.