



# User Guide

**NOTE: To use HVBmobile, you must first be an hvbonline customer.**

## Getting Started

To log into *hvbonline* go to the Hocking Valley Bank home page at [www.hvbonline.com](http://www.hvbonline.com). Enter your ID and click **begin banking**.

This will take you to a login page where you need to enter your PIN and click **Submit**. The Account Listing page will be displayed.

## Enrolling for HVBmobile

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

Check the box next to **Enable web access for your mobile device**.

Enter your mobile phone number in the boxes provided.

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

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

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

A text message with enrollment confirmation will be sent to your cell phone following the completion of the Mobile Web Settings tab.

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

## Connection Problems?

*Data Server Unavailable. Network Connection Lost. Network Not Available.*

These and other similar messages indicate a dropped call on the part of your cell phone service provider. The most common cause of dropped calls is low cell phone signal strength.

## HVBmobile How-to Instructions

Log in to HVBmobile at: [www.hvbmobil.com](http://www.hvbmobil.com)

Enter your ID and PIN.

Choose one of the following options from the Main Menu:

### Viewing Alerts

Select **View Alerts** from the Main Menu. (Note: Alerts only display on the menu if you have some to view.)

### Viewing Transactions

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

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

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

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

### Transfers

Select **Transfers** from the Main Menu. A list of your accounts will display. If you are enrolled for FI Transfers, our service that allows you to transfer funds from/to other financial institutions, those accounts will also display.

Choose the account to transfer funds *from*.

Choose the account to transfer funds *to*.

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

A progress bar indicator will display that shows the transaction is sending. A confirmation message and number will display after the transfer is complete and a text message will be sent to confirm the transfer.

Transfers made up to 5:30 p.m. on a business day will be processed the same day.

**NOTE: Only one-time transfers can be processed through HVBmobile; recurring transfers must be set up through hvbonline.**

### Pay Bills

Before you can begin paying bills in HVBmobile, you must access *hvbonline* on your computer and set up your Payees. All Payees must be set up via hvbonline.

Pay bills via mobile banking using the following steps:

Select **Pay Bills** from the Main Menu.

- Select the Payee you wish to pay.
- Select the pay-from account and continue to the next screen.
- Enter amounts in the dollars and cents fields and select **Submit**.
- An indicator displays that shows the bill payment is sending.

**NOTE: Only one-time payments can be processed through HVBmobile; recurring payments must be set up through hvbonline.**

Just as in *hvbonline*, payments are processed Monday through Friday at 3:00 a.m. and 1:00 p.m., Eastern Time. Payments made during the weekend or on a federal holiday are processed on the next business day. For example, a payment made on Saturday would be processed at 3:00 a.m. Monday.

Payments made by check should be sent in at least five business days before the due date. Payments sent electronically should be sent at least two business days before the due date.

A confirmation message and number will display after the bill payment is complete. A text message will be sent to confirm the scheduled payment.



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