MVB Online Banking (OLB) Portal Guide

A Walkthrough for Implementing Clients

This guide walks through the Online Banking (OLB) portal — the platform provided by MVB Bank, N.A., your PayMitto sponsor bank. You and your team will use OLB to view balances, monitor transactions, and manage account alerts. It follows the same flow we cover during your live OLB walkthrough, so you can revisit any step on your own or share it with new team members as they get set up.

> **Note:** *The screenshots in this guide use a demo test account under an administrative view. Once you are live, you will see only your own institution's account when you log in.*

Version & Change Log

Version	Date	Author	Summary of Changes
v1	09.08.2026	Becky Colcord	Initial draft of the MVB Online Banking (OLB) portal guide for implementing clients.

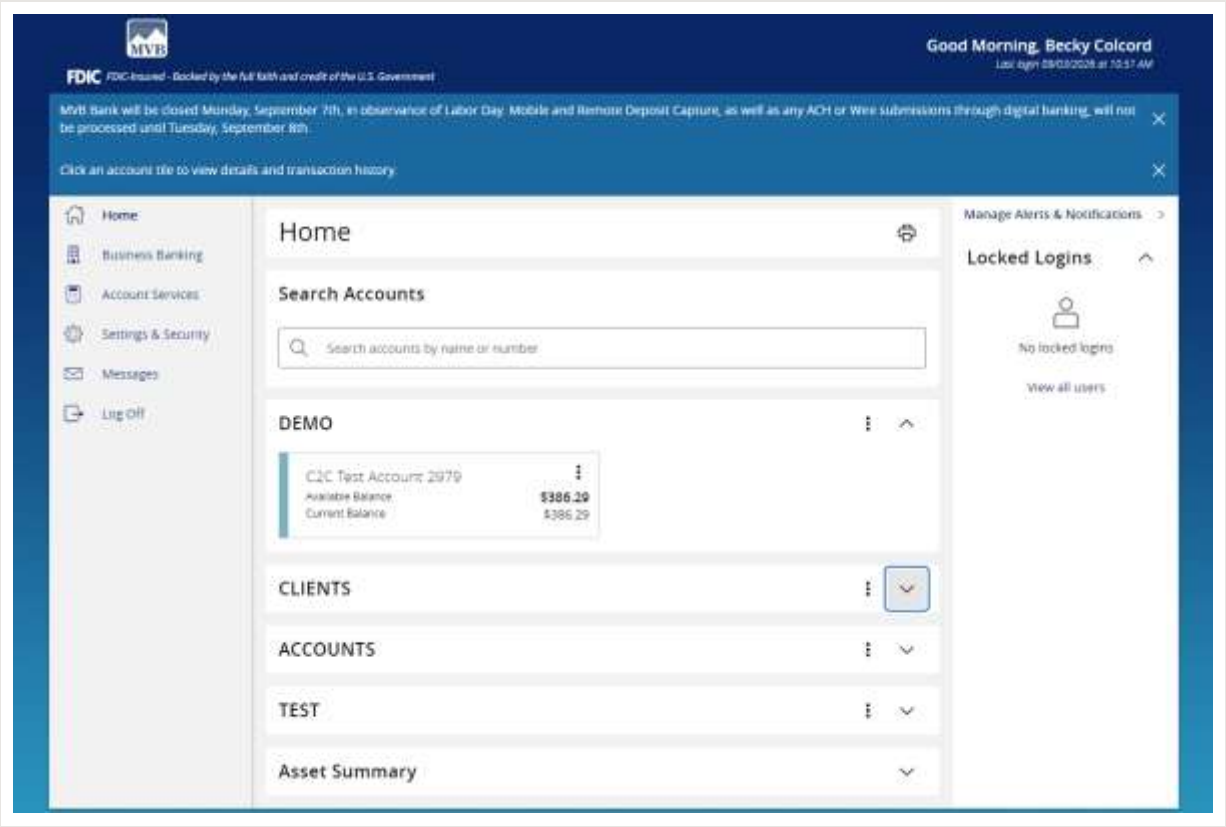
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Step 1: Log In and View Your Account

When you log in to OLB, you will land on the Home page. Here, you will see your account listed with the last four digits of your account number, along with your available and current balance at a glance.

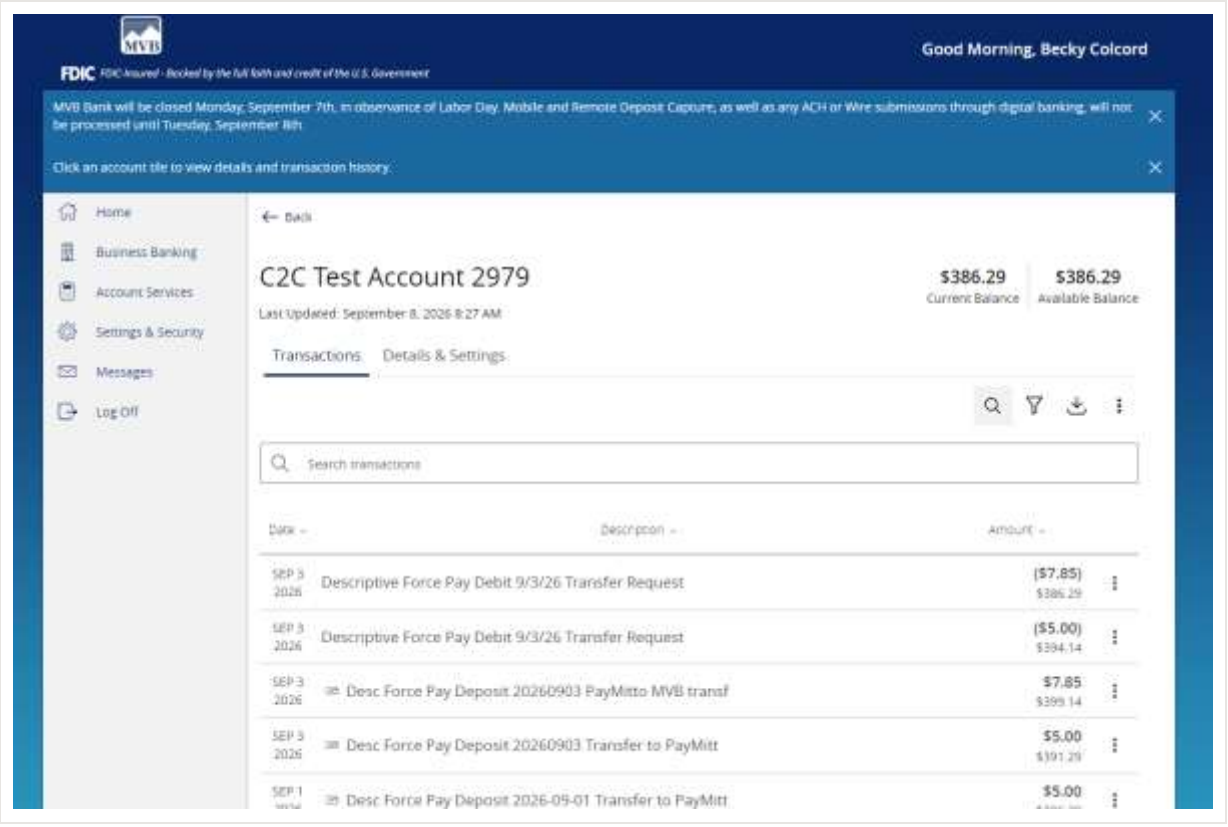


The OLB Home page, showing your account tile and balance.

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Step 2: Review Transactions and Balances

Selecting your account opens the Transactions tab by default, where you can see the day's credits and debits alongside your running balance.



The Transactions tab, listing recent account activity.

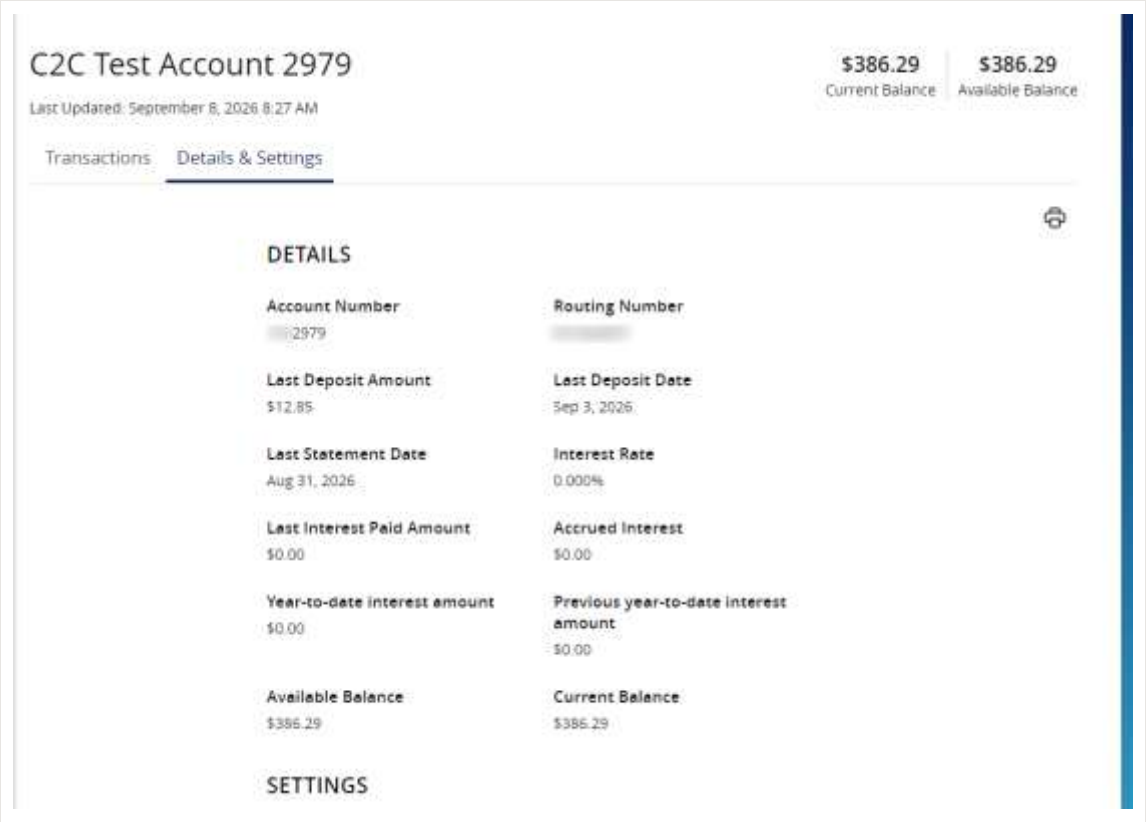
Two balance figures display at the top of the page:

- **Available Balance** is your running balance. It reflects posted activity along with intraday holds and pending items, so it moves throughout the day and shows what is actually usable right now.
- **Current Balance** is your posted, or ledger, balance. It reflects everything that has fully posted through the last posting cycle, so at the start of the day it generally matches your prior end-of-day balance.

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Step 3: View Your Full Account Details

The Details & Settings tab shows your complete account information, including your full account and routing numbers, last deposit, and last statement date. It is a helpful page to bookmark if you ever need your wire instructions on hand.

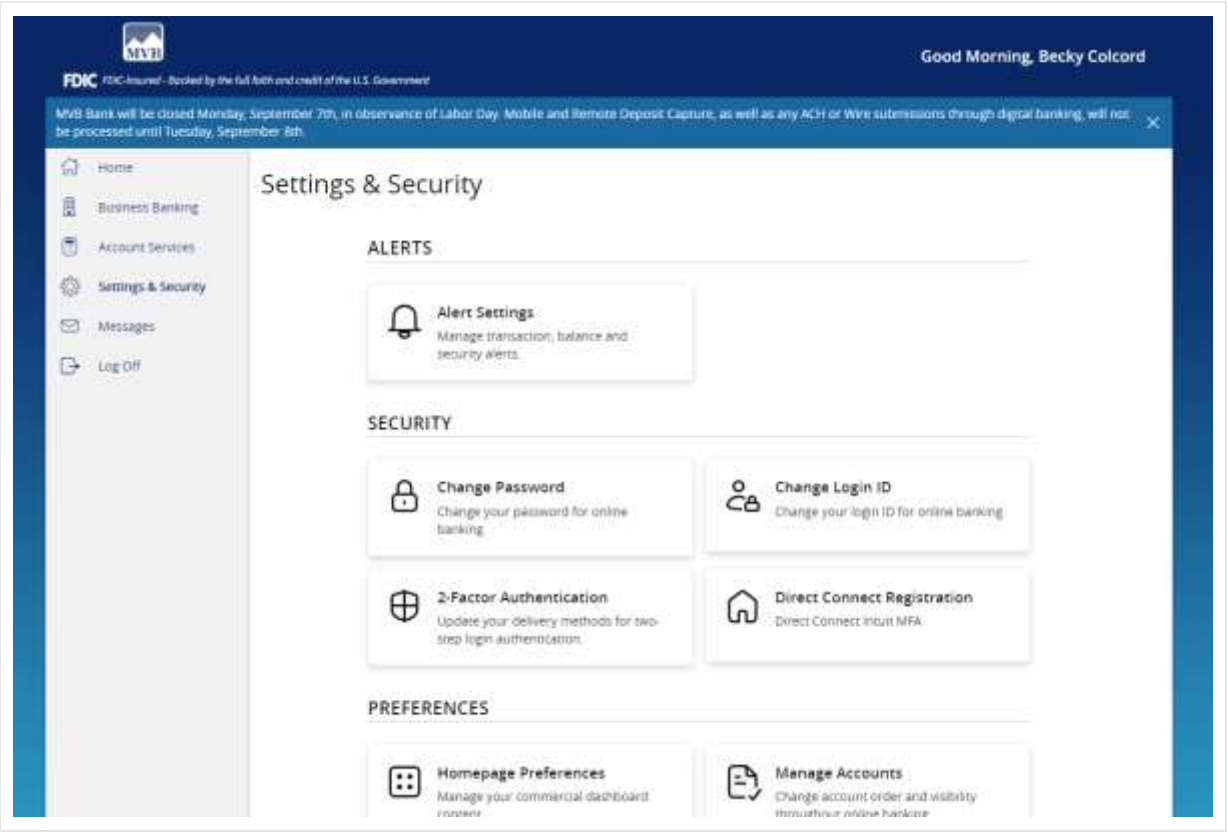


The Details & Settings tab, showing full account information.

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Step 4: Explore Settings & Security

From the left-hand menu, Settings & Security gives you a full list of options for configuring your login and account preferences, including alert settings, password and login management, two-factor authentication, and homepage preferences.

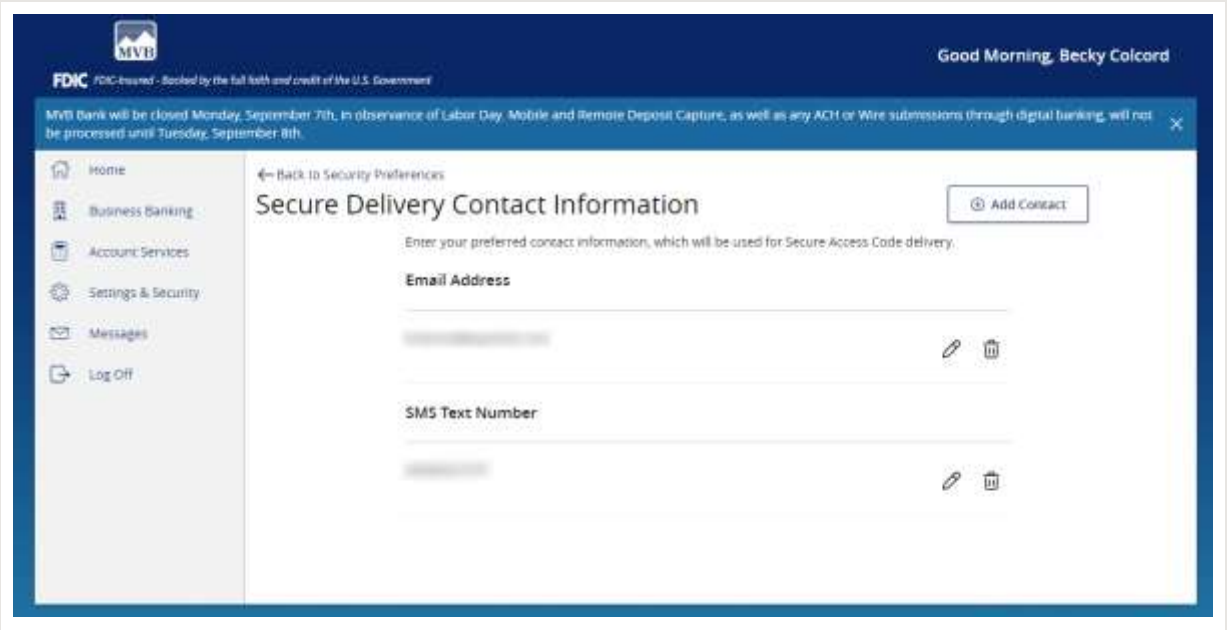


The Settings & Security page, with all configuration options.

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Step 5: Update Your Two-Factor Authentication

Under 2-Factor Authentication, you can update the email address or phone number used to deliver your secure access code at login.

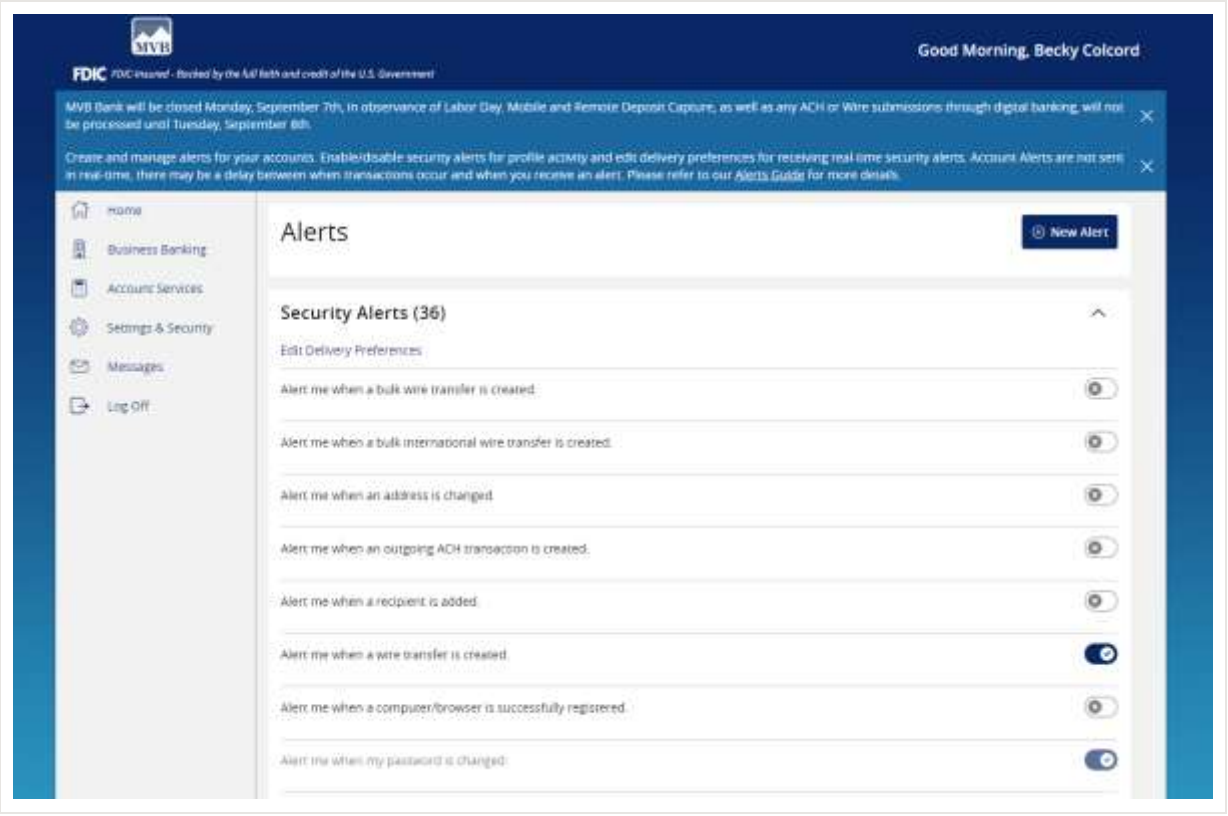


Secure Delivery Contact Information, used for two-factor authentication.

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Step 6: Start a New Account Alert

From Settings & Security, select Alert Settings, then New Alert in the top-right corner. Choose Account Alert to set a threshold-based alert on your balance.



The Alerts page, with existing alerts and the New Alert button.

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Step 7: Complete and Create Your Alert

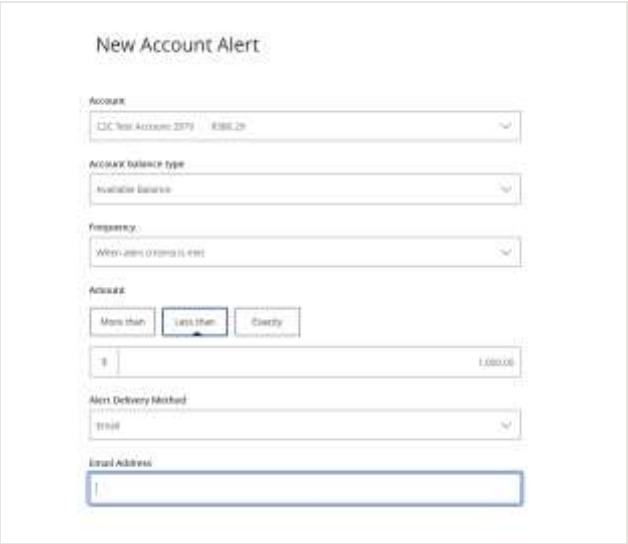
On the alert page, complete the following fields:

- **Account** — select the account you want the alert on.
- **Account balance type** — select either Available Balance or Current Balance, depending on whether you want to watch the running balance or the posted balance. You can set up an alert for both.
- **Frequency** — we recommend leaving this set to "When alert criteria is met."
- **Amount** — select either Less Than or Exactly, and enter the dollar amount that should trigger the alert.
- **Alert delivery method** — select Email, then enter the address where the alert should be sent.

Once you save, the alert is active immediately. Alerts are set per user, so each person on your team will need to complete this step within their own login. You can create multiple alerts against different criteria, so it is worth taking a few minutes to set up what works best for each person.



Before: a new Account Alert.



After: a completed low-balance alert, ready to create.

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Step 8: Adding or Removing Users

OLB users are not added directly within the portal. To add or remove someone from your team, contact your PayMitto Implementations team while you are onboarding. Once you are live, this responsibility transitions to the PayMitto Account Management team.

Just send over each new user's first name, last name, email address, and phone number, and we will take care of the rest.

Questions about anything in this guide? Reach out to your PayMitto Account Manager at any time.

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