

OVF Online Payments

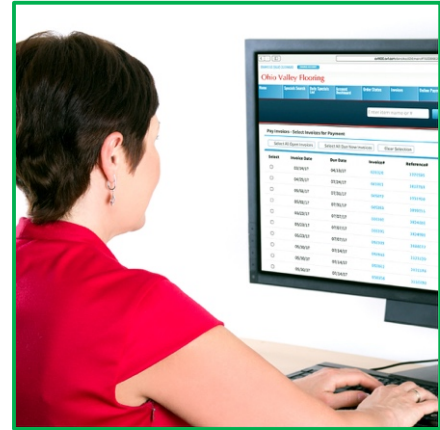
QUICK START GUIDE

The new **Online Payments** link is visible to ALL current OVF Online users—no special enrollment is needed.

Follow these steps to make your first payment:

1. Log in at www.ovf.com and click

Online Payments



2. Select one or more **Open Invoices** to pay and click

Enter Payment Details →

3. Select a **Method of Payment** and click

Review and Authorize Payment →

*For **E-Checks**: you may add a Memo or Check# (optional)*

4. Review and click

Authorize Payment →

*For **Credit Cards**: check the box to acknowledge the Fee Notice*

5. You'll be re-directed to the **Heartland Secure Payment Portal**, where you set up a **Payment Account** and **Authorize** the transaction


6. When finished, you'll be re-directed back to **OVF Online**.

*Note: you may safely disregard any **Security Warning** messages caused by the change between security zones.*

7. For your **Online Payment History**, click

Invoices

then

 Payment History

For help, call **800-955-7224**

or Email **online@ovf.com**

OVF Online Payments

FREQUENTLY ASKED QUESTIONS

What can I do with Online Payments?

Pay Invoices by E-Check (fee-free) or **Credit Card** (convenience fee applies)

See your true Balance Due, with **Real-Time Terms** and **Automatic Discounts**

Manually Adjust amounts paid per invoice

Apply Credits to reduce your amount due

Get **Email Confirmations** of each payment

Save Your Payment Account in the Heartland Secure Payment Portal

How do I sign up?

The new **Online Payments** link is visible to ALL current OVF Online users—no special enrollment is needed.

Can I pay for COD Orders online?

Currently, online payments can only be made on OPEN INVOICES. This is due to a limitation of our software. However, development is underway to support payments of **COD orders**, **deposits**, and “**on account**.” We expect these new features to become available in Q4 2017.



What do you mean by an ‘E-Check’?

An ‘E-Check’ refers to an **Electronic Funds Transfer (EFT)** made using the US Treasury’s **Automated Clearing House (ACH)** system.

Do I have to use a checking account?

In spite of the name, you can make E-Check payments using a **checking OR savings** account—either **business OR personal**.

Is there a fee for E-Check Payments?

NO! OVF pays for ACH processing so we can offer you a **FEE-FREE Online Payment** option.



What about Credit Card Payments?

Payments made using **Visa, Mastercard, Discover, and American Express** credit cards are subject to a **2.95% Convenience Fee**, which is added at the time of processing and collected directly by Heartland (who keeps 100% of it). Convenience fees are NOT included in the amounts paid to OVF, and are NOT shown on OVF Invoices, Statements, or Online Payment History. However, they ARE itemized on Payment Portal screens, Heartland receipts, Email confirmations, and credit card statements.



Who is Heartland?

Heartland is our Payment Processing Partner. They provide the **Secure Payment Portal** where you enter your payment account details and authorize each transaction. Funds are first transferred from your account to Heartland, then OVF receives them after that transaction clears.

Is the Online Payment System secure?

The Payment Portal creates a **direct connection between your computer and Heartland** using military-grade encryption and security protocols. After the initial setup, no one—not even YOU—can view the full bank account or card number stored by Heartland. This protects your financial accounts if an unauthorized person tries to access the Payment Portal with your User ID. Also, a saved payment account can be used **ONLY** by the OVF Online user ID that initially set it up—and it can be used **ONLY** to make payments to OVF.

How do I get help?

For help, call our customer service department at **800-955-7224** or Email **online@ovf.com**