

Here's what YOU can do with

OVF Online Payments

- **Pay Invoices** by E-check or Credit Card
- See your true Balance Due, with **Real-Time Terms** and **Automatic Discounts**
- **Manually Adjust** the amount paid on each invoice
- **Apply Credits** to reduce your amount due
- Get **Email Confirmations** of each payment
- **Save Your Payment Account** in the Heartland Secure Payment Portal

Questions? Call us at

800-955-7224

or Email

online@ovf.com

OVF Online now offers convenient, simple, & secure Payments

Pay OVF invoices*
using your choice of

**ELECTRONIC
CHECK**

No transaction fee!

— or —

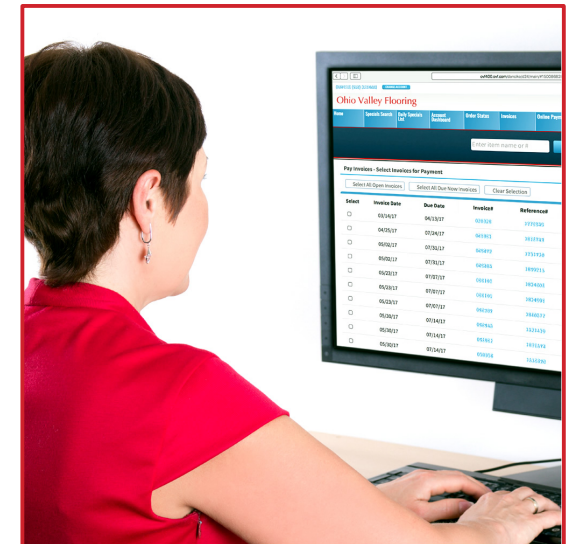
**VISA
MASTERCARD
DISCOVER
AMERICAN EXPRESS**

*Credit card payments subject
to a convenience fee.*

* Currently, online payments can only be made on OPEN INVOICES. Support for payments of COD orders, deposits, and "on account" is expected in Q4 2017. Rev.72717

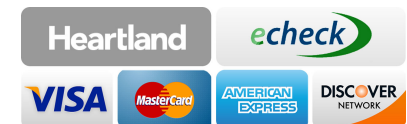
Ohio valley Flooring

www.ovf.com



OVF Online Payments

powered by




OVF Online Payments

The **ONLINE PAYMENTS** link is visible to ALL current OVF Online users. No special enrollment is required. Simply follow these steps to make your first payment:

Log in at www.ovf.com


Click [Online Payments](#)

Select one or more **Open Invoices** to pay

Click [Enter Payment Details](#) 

Select a **Method of Payment**.

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

Click [Review and Authorize Payment](#) 

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

Review and click [Authorize Payment](#) 

You'll be re-directed to the **Heartland Secure Payment Portal**, where you:

- Set up a **Payment Account**
- **Authorize** the transaction

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.*

To view your **Online Payment History**:

Click [Invoices](#) then [Payment History](#)

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.

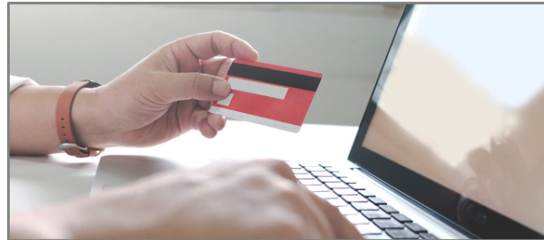


Do I have to use a checking account?

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 the funds 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.

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

or Email online@ovf.com