ONPointe Mobile for Smartphones

TRAINING GUIDE

Treasury Management Service | 800-844-1720

Contents

About ONPointe Mobile

ONPointe Mobile is an application that allows ONPointe Treasury and ONPointe Essentials users to access online banking services from a compatible iOS or Android device. Mobile device access to ONPointe requires the use of the ONPointe Mobile app and permission to access the Mobile app from your company's administrator user.

> This guide covers use of ONPointe Mobile on **smartphones** devices. A complementary guide for **tablet** use is also available.

Download & Registration

To install ONPointe Mobile, search for "ONPointe Mobile" in your device's app store (iTunes® App Store or Google Play ™ Store). After opening the app, you will complete a four-step registration process:

1. **Enter your Software Activation Key:** *ONPointe Essentials users:* You can find this key in your user profile when you log in to ONPointe Essentials on your desktop computer. *ONPointe Treasury users:* You must request this key from your company's administrator.
2. **Create a Mobile PIN:** You will use this to log into your mobile device and, if applicable, to authorize ACH or wire transfer creation. *Note that this PIN is unique to each device and will not change your PIN or password on other devices.*
3. **Request a Verification Code:** You will choose how you would like to receive the one-time verification code to unlock your mobile app – your on-file email address or your mobile phone number. To confirm your email and phone number on file are current, access your profile in the desktop version of ONPointe.
4. **Receive and Enter the Verification Code:** Within seconds of choosing where you want your code to be sent, you will receive a code. Enter this code to unlock the mobile app. *Please note that this code expires after a short amount of time and is only valid for a single use. If you do not receive your code within a few seconds, your email or mobile phone number may need to be updated. Contact your company's ONPointe administrator for assistance.*
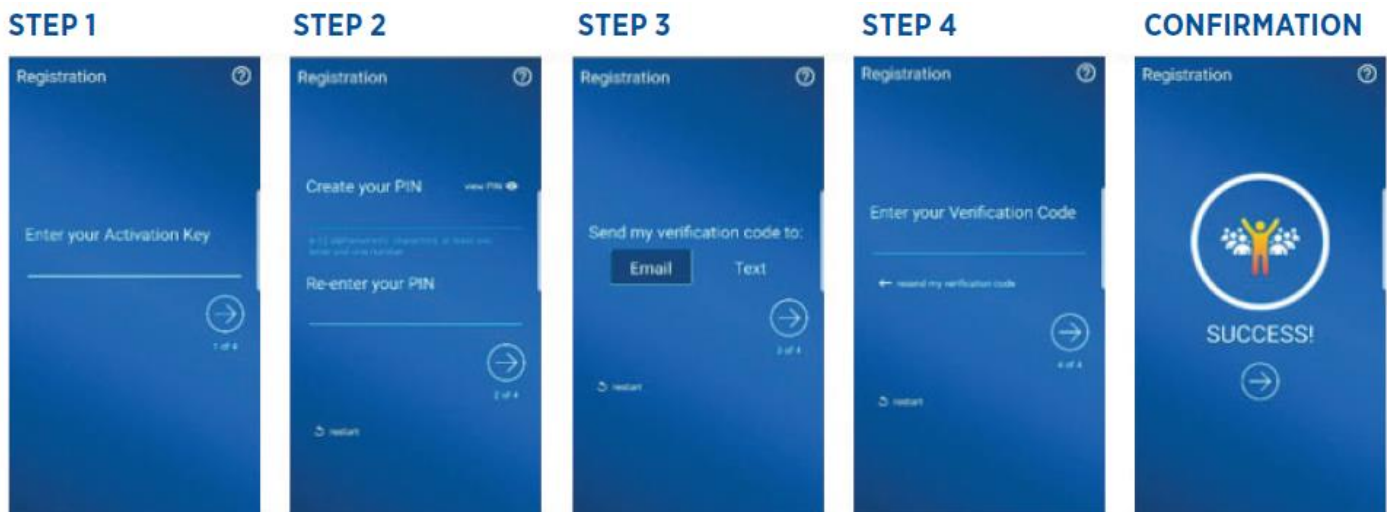
> To learn more about downloading and registering for ONPointe Mobile, refer to the Getting Started Guide for your company's version of ONPointe, available at **www.oldnational.com/onpointe**

Logging In & Managing Access

To log in to ONPointe Mobile, simply enter the PIN you created during the mobile app registration process and tap the arrow button.

To reset your PIN or to change the user account registered to the device, click the **Forgot** button. You will then re-register for the app following the same process you did during the initial registration process.

Remember: The PIN for your mobile device may be different from other devices you use to access ONPointe.

> **Tip:** Software Activation Keys are valid for a maximum of three devices and expire after a short period of time. If you plan to change the user account associated with your ONPointe Mobile device, confirm that your Software Activation Key is still current. If not, it can be reset by your ONPointe company administrator.

ONPointe Mobile | Essentials

If you use ONPointe Essentials, your capabilities in ONPointe Mobile will be the same as in desktop computer version of the service. ONPointe Essentials uses responsive design, meaning the same information is displayed on your mobile device as is on your computer, but the layout of the screen will adapt to the size of your device.

A. **Menu:** Click to display the display menu options.
B. **User Menu:** Click to view messages, edit your profile, manage your profile, manage your alerts, access help, or log out when finished.

Note: The Home screen from the desktop version of ONPointe Essentials is not available in ONPointe Mobile for Smartphones.
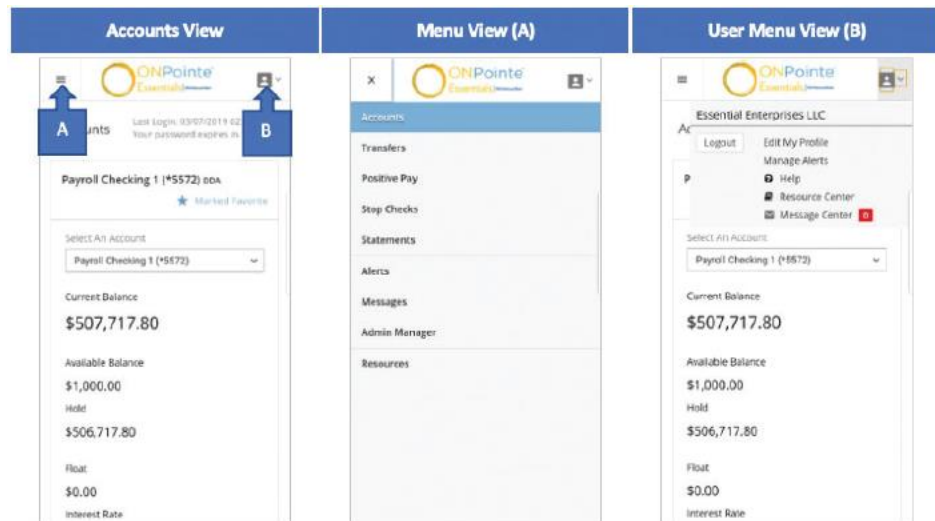
> To learn more about using ONPointe Essentials, refer to the ONPointe Essentials Overview Guide, available at **www.oldnational.com/onpointe**

ONPointe Mobile | Treasury

For users of ONPointe Treasury, ONPointe Mobile provides access to the most popular features in ONPointe Treasury, while providing additional controls related to payment creation. The smartphone version of ONPointe Mobile Treasury features a portrait layout with the navigation menu accessible through the [icon] button.

Differences between Desktop and Mobile Device Access

There are some capabilities in the full, desktop version of ONPointe Treasury that are not available for ONPointe Mobile, including:

- Ability to add and edit payees in Payee Maintenance
- Ability to send ACH payments and wire transfers to non-payees
- Ability to send wire transfers to semi-repetitive templates
- Many-to-one or one-to-many account transfers
- Reporting check issues in Check Positive Pay
- File uploads
- User administration
- Multiple user access on a single device

To access the above list of features, users must use the desktop version of ONPointe Treasury.

> Refer to the ONPointe Treasury Overview Guide for more information about ONPointe Treasury's features and capabilities.

Difference between iOS and Android Apps

While your ability to perform functions is the same between the iOS and Android versions of ONPointe Mobile for Smartphones, there are a few subtle differences between them. The biggest difference is how you access utility links, such as log out, contact us, help, terms & conditions and copyright information. To access this in Android click the [icon] button in the upper right corner. In iOS, you can find these tools in the [icon] menu.


> **Tip for Android Users:** Do not use the back button on your device to navigate, as it will close ONPointe Mobile. Instead, always click within the app to go to a different screen.

Accounts

When you choose **Accounts** from the menu, you will be taken to the Account Center, which displays your accounts by account type grouping. Choose an account to view recent transactions.

In the account view, you can view your recent transactions and running balance. View balance information by clicking **Balances.** Filter activity by clicking **All Data Types** and choosing the desired activity. Use Search or Advanced Search to find specific transactions from the past 13

months. Click the 🔳 button to display detail for all transactions or click the 🔳 button to display detail on an individual transaction.

Account Center	Account View
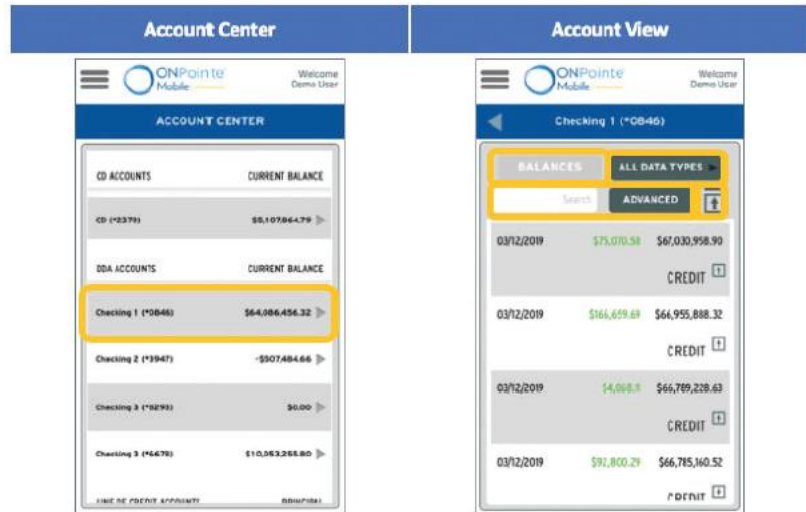
Payments

Choosing **Payments** from the menu directs you to Payments Center. View recent account transfers, wire transfers and ACH payments from this screen.

- To quickly create a payment, click the **Make a Payment** button.
- Click the 🔳 button to view past and upcoming payments in Calendar view.
- Search by keyword in the transaction description or click **All Statuses** to filter on transaction type.
- To view more information about a payment, click 🔳

| Payments Center	Calendar View
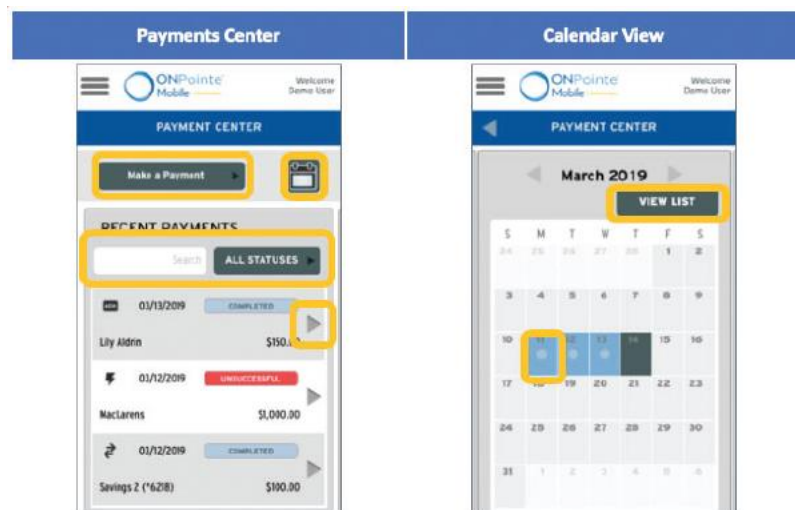
In the Calendar View, you can see past, current, and future payments. Swipe to the left or right to change months and toggle back to the Payments Center by clicking **View List.** In the calendar, dates that are highlighted and have an image in them indicate payments processed or scheduled to be processed. Touch the date to view all items for that date. (The current date is highlighted in dark grey.)

> **Tip:** When creating a Payment in ONPointe Mobile, look for system information related to deadlines and service availability by touching the 🔔 icon.

ACH Payment

When you click **Make ACH Payment** from the menu, you will choose an existing template of payees to whom you can send payments. Set an effective date, modify amounts as needed, enter your mobile PIN to authenticate the batch, and your payment will be queued for processing. Secondary user approval, if required, may be performed using ONPointe Treasury on a desktop computer or using another ONPointe Mobile login.
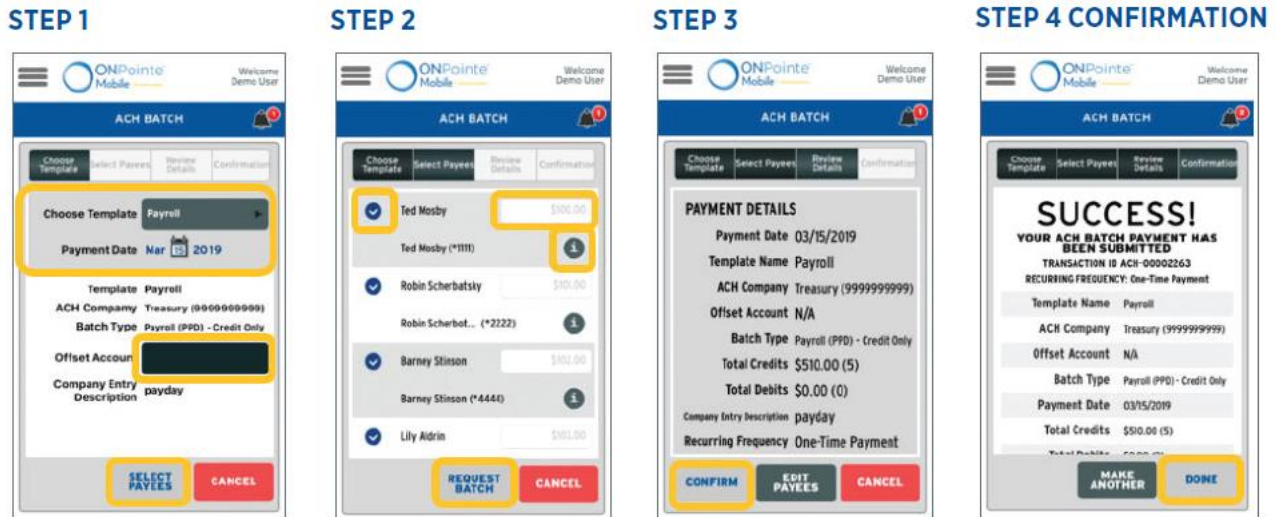
ACH batches are processed multiple times daily. Your ACH batch will be in a **Pending Delivery** status until the next pick-up window. You can cancel your batch from the Payments screen while it is in Pending Delivery status. Refer to the Treasury Management Availability & Retention Quick Reference guide on www.oldnational.com/tmic for current processing times.

How to Approve ACH Payments

If **Secondary Approval** is required, follow these steps to approve ACH Payments. Navigate to **Payments** in the menu tab, on the **Recent Payments** window find and click on the ACH Payment. Once the **Payment Details** window opens, select **Available Actions** then select **Approve Payment.**
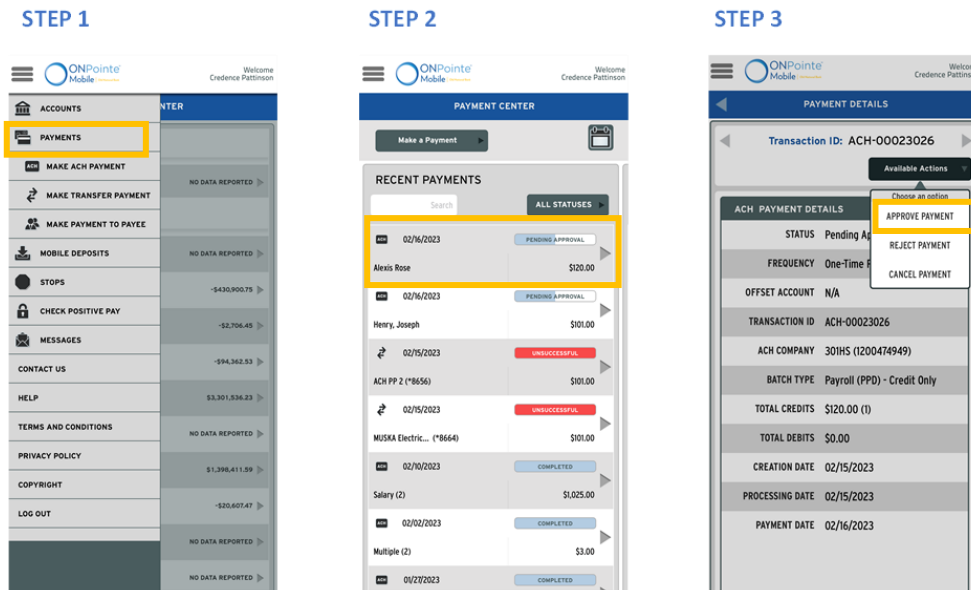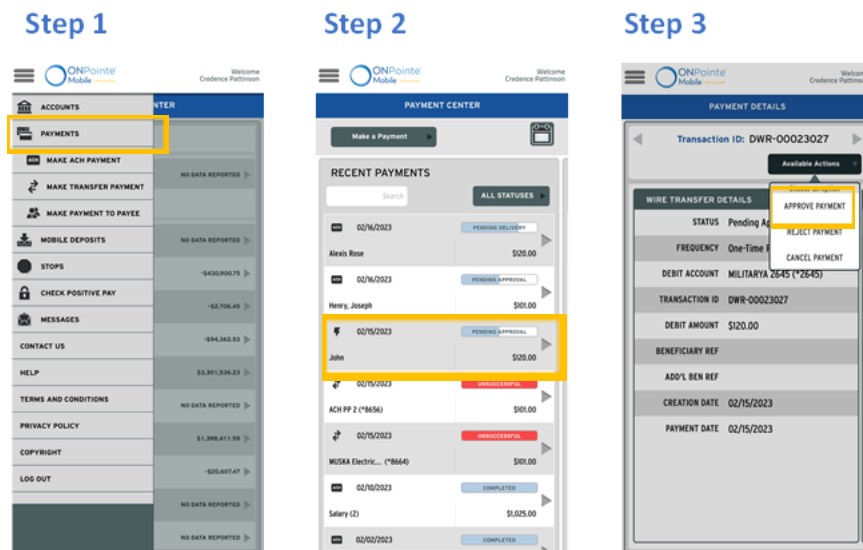
Wire Transfer

When you send a wire transfer using ONPointe Mobile, you can send to an individual payee by clicking **Payee** from the Payments screen or use a repetitive template by clicking **Wire Transfer.** The process is very similar to the "Make ACH Payment" process outlined previously in this guide. You will choose your effective date, amount, and additional information (as permitted by the type of template you choose), enter your Mobile PIN to re-authenticate, and the wire will be sent to the Payments queue for any additional approvals or to be released.

> All wires created in ONPointe Mobile must be released before they will be processed, consistent with ONPointe Treasury's desktop computer version.

How to Approve Wire Transfer

If **Secondary Approval** is required, follow these steps to approve Wire Transfer. Navigate to **Payments** in the menu tab, on the **Recent Payments** window find and click on the Wire Transfer. Once the **Payment Details** window opens, select **Available Actions** then select **Approve Payment.**
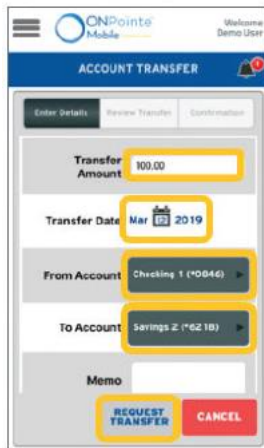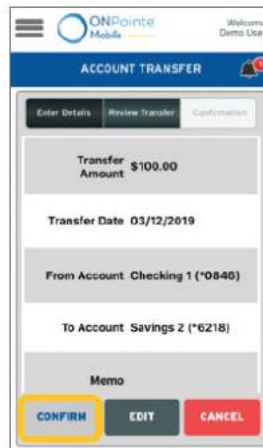
Account Transfer

To transfer funds between your accounts in ONPointe Mobile, choose **Make Transfer Payment** from the menu. If your transfers require a second user to approve them, they may do so in ONPointe Treasury on their desktop computer or they may approve them from their own ONPointe Mobile login.
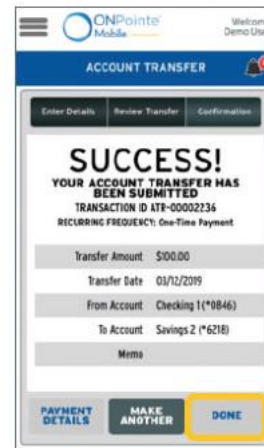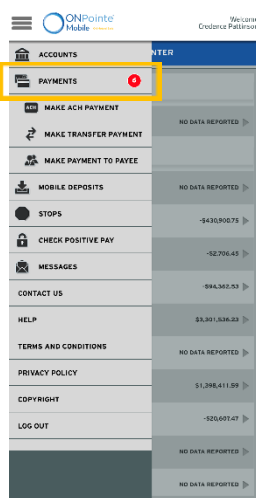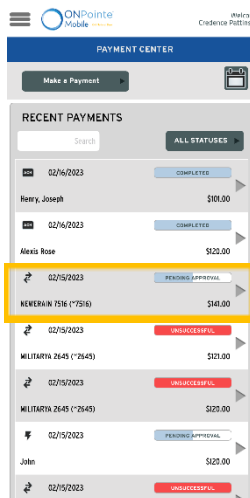

How to Approve Account Transfers

If **Secondary Approval** is required, follow these steps to approve Account Transfers. Navigate to **Payments** in the menu tab, on the **Recent Payments** window find and click on the Account Transfer. Once the **Payment Details** window opens, select **Available Actions** then select **Approve Payment.**
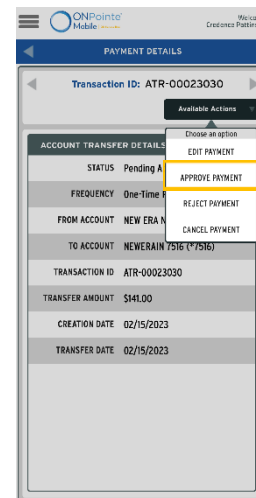
Make Payment to Payee

This screen allows you to send ACH payments or wire transfers to payees saved in ONPointe Treasury's Payee Maintenance section. The process to send the ACH or wire is very similar to the template-based processes covered earlier in this guide.

> **Remember:** Wire transfers must always be released after they've been created. If you create a wire, visit the **Payments** screen to release it.

Stops

This screen allows you to view, create and manage stop payments created in ONPointe Treasury and ONPointe Mobile. Stop payments remain valid for 180 days after they have been requested.

You can search and filter by account using the controls above the listing. To view additional information about or to cancel a stop payment request, click [image] .

To create a new stop, click **Request Stop.**
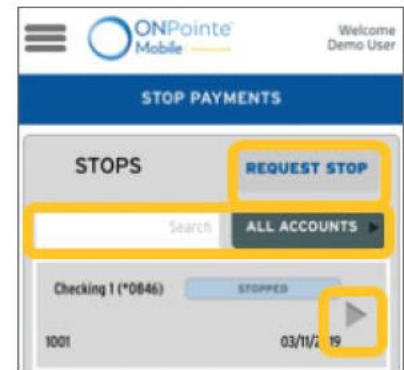
Creating Stop Payments

You can create stop payments on individual checks or a range of 25 checks using ONPointe Mobile. Stop payments submitted by 10pm ET/9pm CT will be added to the current business day's overnight processing. To create a stop payment, enter the account, check number, date written, amount, payee, and reason for stop. You can create additional stops as a part of the same process flow by clicking **Add Another.** For range stops, only an account number, range of serial numbers and reason are required.
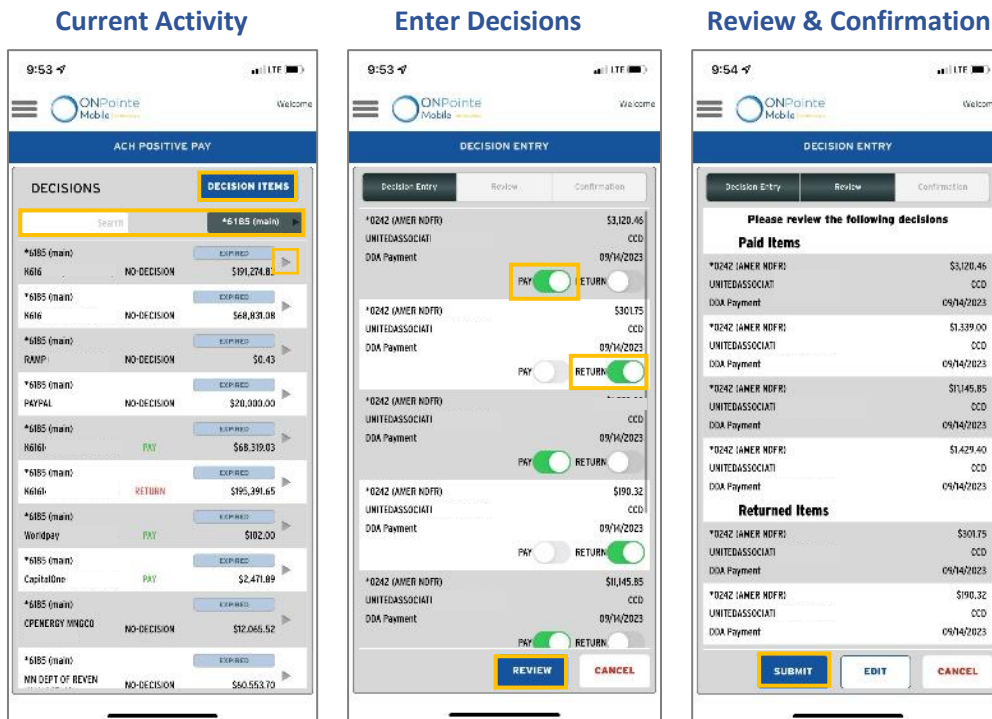
ACH Positive Pay

On this screen, you can access your current exception decisions and provide decision on current-day exceptions. Exception decisions must be provided by 2pm ET/1pm CT or your default decision will be applied. Use the search or **All Accounts** filter button to search for previously entered decisions. Click the [image] to view additional information about the transaction. Tap **Decision Items** to view today's exceptions. To pay the item, toggle **Pay** until it turns green. To return, toggle **Return** until it turns green. Once you've completed your decisions, click **Review.** If you would like to finalize your decisions, click **Submit** from the Review screen to receive confirmation that your decisions have been received.

| Current Activity	Enter Decisions	Review & Confirmation

Check Positive Pay

On this screen, you can access your current exception decisions and provide decision on current-day exceptions. Exception decisions must be provided by 2pm ET/1pm CT or your default decision will be applied. Use the search or **All Accounts** filter button to search for previously entered decisions. Click the ▷ to view additional information about the decision or to change your decision on an item if it still in Pending Delivery status. Tap **Decision Items** to view today's exceptions. The number of exceptions will appear in the red circle on the button. To view an exception, touch the check number. To pay the item, toggle **Pay** until it turns green. To return, toggle **Return** until it turns green then choose a return reason. Once you've completed your decisions, click **Review.** If you would like to finalize your decisions, click **Submit** from the Review screen to receive confirmation that your decisions have been received.
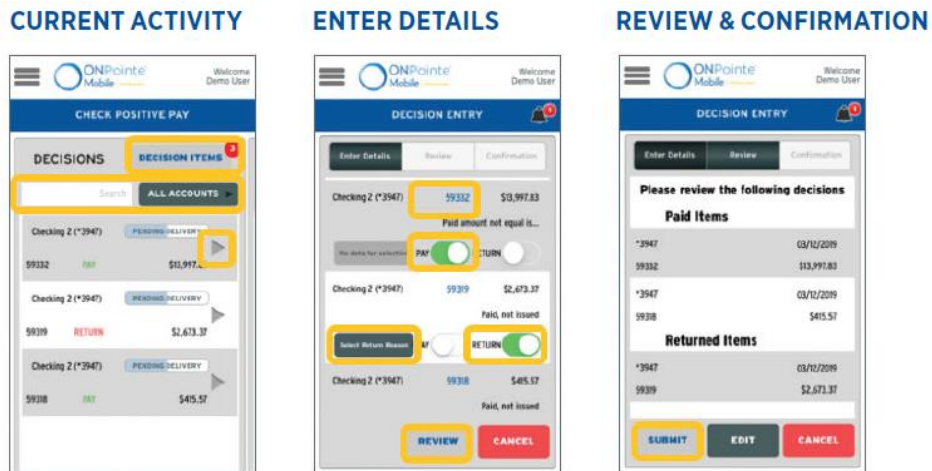
Messages

From this screen, you can:

- **View Bulletins:** This shows notices sent from Old National Bank about system maintenance, bank holidays or other important news.
- **Contact us through the Secure Messaging Center:** View previous secure email messages or securely email Old National Treasury Management Support with questions by clicking **Create New Message.** Allow one business day for responses. For urgent needs, we recommend contacting us by phone instead of using Secure Messaging Center.

Resources

Training

Visit oldnational.com/tmic to utilize on-demand resources.

Contact Us

If you have questions, please contact Treasury Management Client Services.

> **Hours:** Monday-Friday 8am-6pm ET / 7am-5pm CT
> **Phone:** 800-844-1720
> **Email:** tmservice@oldnational.com

Member FDIC