

ONPointe Essentials

OVERVIEW GUIDE

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ONPointe Essentials Support | 800-731-2265



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About ONPointe Essentials

ONPointe Essentials is a business online banking service that offers enhanced capabilities relative to a personal online banking platform. In addition to the standard online banking features you'd expect, you can add optional capabilities, online bill payments and check positive pay.

For further enhancements, Old National Bank offers two versions of ONPointe. ONPointe Treasury provides a robust level of services for mid-size to large companies with complete treasury management needs and ONPointe Essentials is designed for small businesses with online banking needs. Your company has selected ONPointe Essentials and may have subscribed to some or all of the following services.

Service	Essentials	Treasury
Account Transfer	Yes; one-to-one	Yes; one-to-one or one-to-many
Administrator	Yes	Yes
ACH Positive Pay	No	Yes; with filtering
ACH Payments	No	Yes; credit and debit origination for multiple ACH company IDs
Alerts	Yes	Yes
Bill Payment	Integrated with login credentials	Integrated with login credentials
Check Positive Pay	Reverse only	Full or reverse options
FTP Pickup	No	Yes
FTP Delivery	No	Yes
Import Files	No	Yes
ONPointe Mobile	Yes	Yes
Reporting	Standard history and transaction information	Standard history and transaction information plus customizable reports with email delivery option
Security		Secure Browser Out of Band Authorizations
Single Sign-On	Future: <ul style="list-style-type: none"> • ONB Express Deposit • Lockbox • FX Online • Insured Cash Sweep® (ICS®) 	Future: <ul style="list-style-type: none"> • ONB Express Deposit • Lockbox • FX Online • Insured Cash Sweep® (ICS®)
Stop Payments	Yes	Yes
Wire Transfer	No	USD domestic and international

This Overview guide is a summary of ONPointe Essentials services and can be used in conjunction with the Help pages available within the ONPointe Essentials portal.

Click the  icon in the upper right corner within ONPointe Essentials to view helpful tips. A temporary banner message will appear at the top of the page notifying you of a deadline to complete your activity.

Main Navigation

Home Page

The Home page gives you easy access to information when you first log in to ONPointe Essentials:

Account Snapshot

See starting, available/relationship and available tomorrow balance information for up to ten accounts.

Note: Click the right arrow next to the account to view more details.

Account Snapshot				⚙️ ×
DDA ↓	Starting Balance	Available/Relationship Balance	Available Tomorrow Display	
Checking (*0541)	\$0.79	\$0.79	\$0.79	➤
Savings ↓	Current Available			
Savings (*0365)			\$0.00	➤

Balance Summary

View your current balance by account type.

Balance Summary		×
DDA		
Available/Relationship Balance		\$0.79
Savings		
		\$0.00

Bulletins

Read messages from Old National Bank regarding security alerts, cut-off time changes, etc.

Note: Click the X icon to close the bulletin.

Marketing

Learn more about additional services available at Old National Bank.



Payments Calendar

Research scheduled transfers by date.

Note: Click the right arrow next to the payment to view more details.



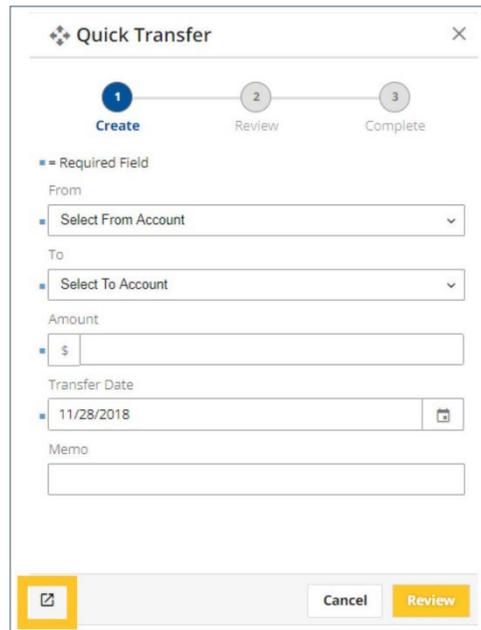
The screenshot shows the "Payments Calendar" interface. On the left, there is a calendar for the month of November. The right side displays "Results for November 29, 2018" with a table of scheduled payments. The table has columns for "Payee" and "Amount". Three payments are listed: two to "Kindle" for \$0.25 and \$0.10, and one to "Larry" for \$0.05. A yellow box highlights the right arrow next to the first payment.

Payee	Amount
Kindle	\$0.25
Kindle	\$0.10
Larry	\$0.05

Quick Transfer

Enter information to make a transfer to another account at Old National Bank.

Note: Click the arrow in the bottom left corner to make a recurring transfer or view transfer history.



The screenshot shows the "Quick Transfer" form. At the top, there is a progress bar with three steps: "1 Create", "2 Review", and "3 Complete". Below the progress bar, there are several input fields, each with a blue square icon indicating a required field. The fields are: "From" (dropdown menu with "Select From Account"), "To" (dropdown menu with "Select To Account"), "Amount" (text input with a dollar sign), "Transfer Date" (text input with "11/28/2018" and a calendar icon), and "Memo" (text input). At the bottom left, there is a yellow box containing a right-pointing arrow icon. At the bottom right, there are "Cancel" and "Review" buttons.

Stop Check

Enter information to initiate a Stop Payment on a check.

Note: Click the arrow in the bottom left corner to stop payment on a range of checks.

Stop Check

1 **Create** 2 Review 3 Complete

■ = Required Field

Account
Select Account

Check Number

Amount
\$

Date Written

Written To

Reason
Select Reason

✓ Cancel Review

Tasks

High level view of outstanding messages and actions.

Note: Click on one of the links to view details on action needed.

Tasks

0 Approvals Pending

0 Positive Pay

0 Secure Messages

0 User Lockout

Accounts

Click on **Accounts** in the left navigation to view the Accounts page and complete the following online banking activities:

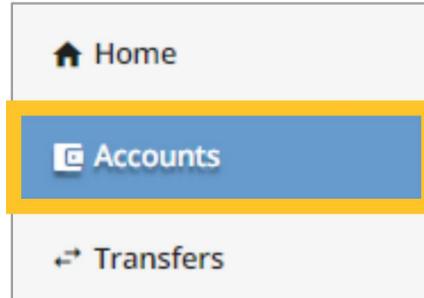
Select an account to view account balance details including holds, float and interest rate.

Search for specific transactions using account number, date, amount, check number and/or transaction type.

View check image.

Quicklinks to place a check stop payment and transfer between accounts at Old National Bank.

Note: Accounts page default is account history.



Accounts Last Login: 11/28/2018 03:49 PM

Checking (*0541) DDA ★ Make Favorite

Select an Account

Starting Balance	Available /Relationship Balance	Available Tomorrow Display	Hold	1-Day Float	Interest Rate	Last Statement Date	Next Statement Date
\$0.79	\$0.79	\$0.79	\$0.00	\$0.00	0.0000 %	11/01/2018	None

Recent Transactions

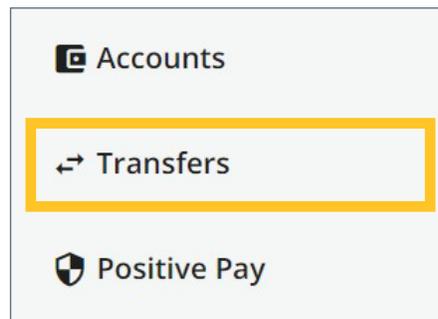
Search

Date	Description	Amount	Balance
12/14/2017	BankConnect Account transfer from *****0552 to *****0541	-\$0.01	\$30.13

Transfers

Click on **Transfers** in the left navigation to view the Transfer page and complete the following online banking activities:

- Initiate a one-time funds transfer today or in the future from one account to another account at Old National Bank.
- Schedule repeat transfers with frequency options including daily, weekly, bi-weekly, semi-monthly, monthly or annual. The duration can be until you cancel the transfer or a specified end date.
- View recent and upcoming transfers.
- Edit, cancel, approve or reject a specific Account Transfer.
- Print or download information to your computer in a .CSV format.



Transfer Funds Between Accounts

1 Create 2 Review 3 Complete

== Required Field

From Account

To Account

Amount

Transfer Date

Memo

This is a one-time transfer.

Recent Transfers	Upcoming Transfers	Print	Export
Transfer Date	Transfer From	Amount ↑	
11/30/2018	Checking (#0541)	\$1.00	
12/03/2018	Checking (#0541)	\$1.00	
12/04/2018	Checking (#0541)	\$1.00	
12/05/2018	Checking (#0541)	\$1.00	
12/06/2018	Checking (#0541)	\$1.00	

Showing 1 - 5 of 5 results

The cutoff time for Account Transfers is 10pm ET / 9pm CT. An Account Transfer may require approval by a second ONPointe Essentials user.

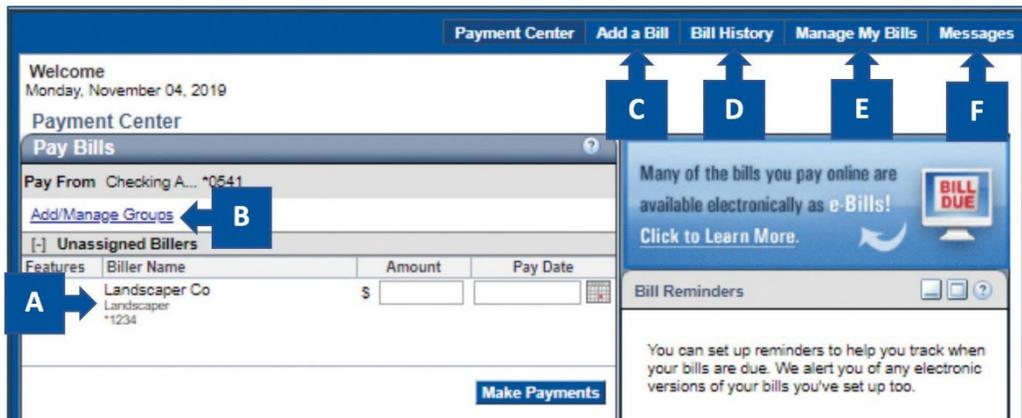
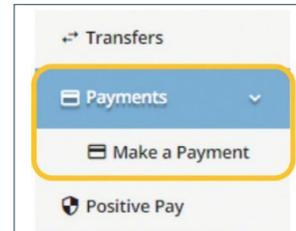
Bill Pay

Bill Pay lets you request that a payment be sent to businesses or individuals (collectively called “billers”) using ONPointe Essentials. Payments using Bill Pay are typically received by the biller within 3 to 5 business days.

From the Make a Payment screen, click the button labeled 3-5 Business Days Standard Bill Pay. A new window will open for the Bill Pay service.

Using Bill Pay, you can:

- A. Send payments to existing billers
- B. Group your billers by category
- C. Add billers
- D. View your history
- E. Manage existing billers
- F. Send message to Bill Pay support



Positive Pay

Check Positive Pay is a fraud prevention tool allowing business clients to monitor checks posted to their account(s) and make the decision to return any check. If no decision is selected, the check will be paid.

Check Positive Pay Decision items let you:

- A. View any checks that have been posted to your account by Old National Bank.
- B. Provide a Return decision. If a Return decision is selected, a reason for the return can be provided, and Old National Bank will not process the check.

Make Decisions History

1 Return Decisions 2 Review 3 Complete

All Accounts Search

Return ↑ Posted Date Account Check Amount

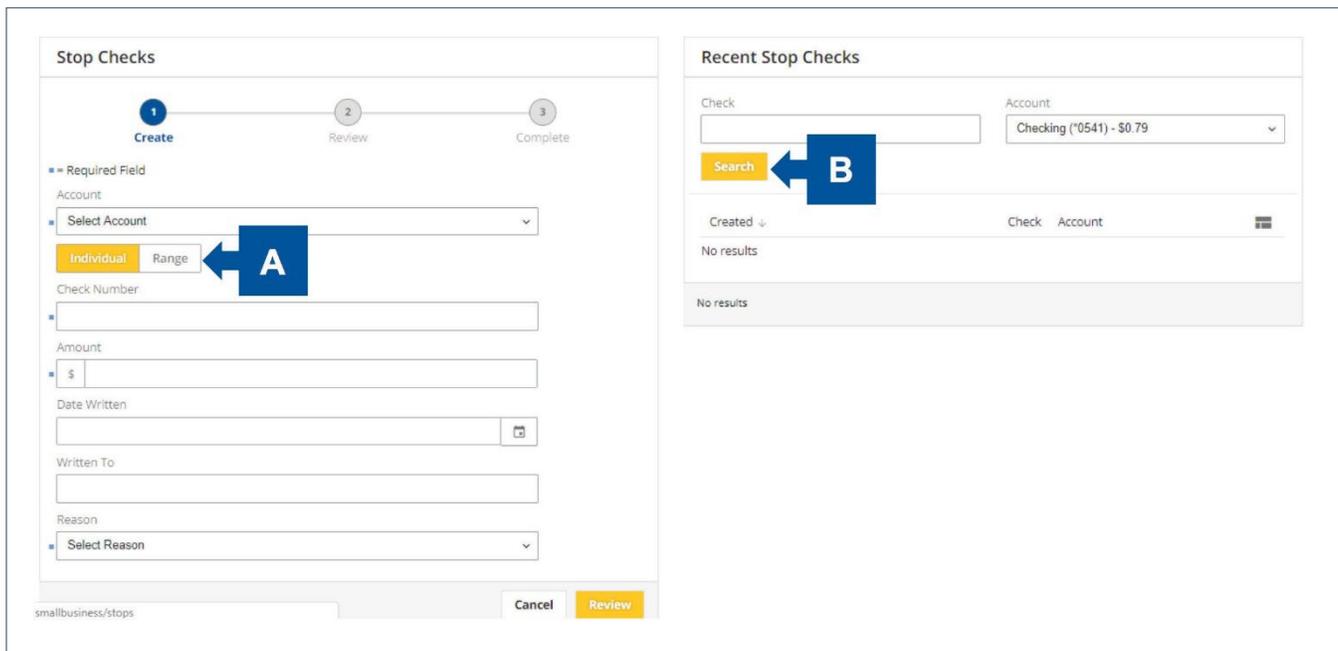
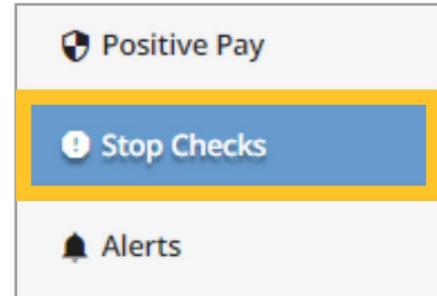
No results

The deadline to upload Check Positive Pay Issue File for nightly processing is 8pm ET / 7pm CT. Issues reported in ONPointe Essentials are processed hourly 8am-8pm ET / 7am-7pm CT, Monday-Friday.

Stop Checks

Place a stop payment on a check that is lost or stolen.

- A. Create a stop payment on one check or a range of checks.
- B. View a history of stop payments.

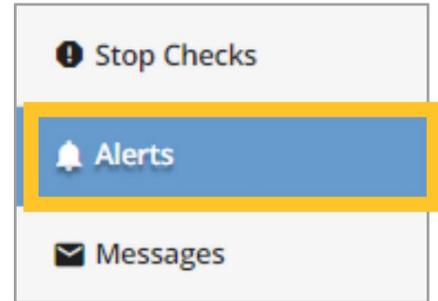
A screenshot of the "Stop Checks" web application interface. The interface is divided into two main sections. The left section, titled "Stop Checks", shows a three-step process: "1 Create", "2 Review", and "3 Complete". Below this is a form with several fields: "Account" (a dropdown menu with "Select Account" and "Individual" and "Range" buttons), "Check Number", "Amount" (with a "\$" symbol), "Date Written", "Written To", and "Reason" (a dropdown menu with "Select Reason"). A blue arrow labeled "A" points to the "Individual" and "Range" buttons. The right section, titled "Recent Stop Checks", has a search bar with a "Search" button and a dropdown menu for "Account" (set to "Checking (*0541) - \$0.79"). A blue arrow labeled "B" points to the "Search" button. Below the search bar is a table with columns for "Created", "Check", and "Account", and a "No results" message. At the bottom of the form are "Cancel" and "Review" buttons.

ONPointe Essentials determines whether the check has already been paid or if it already has a Stop Payment instruction in place and if so, does not accept the request.

Alerts

Manage notifications for specific services, activities or transactions.

- A. Select notification to be received by email and/or SMS text message.
- B. View recent alerts.



Account Alerts

when my account is overdrawn.

Payment and Transaction Alerts

Alert me when:

- A transaction fails
- A transaction is successful
- A transaction was missed.
- A transaction requires my approval

Security and Fraud Alerts

Alert me when:

- My password changes
- A user in my company has been locked out
- A new user is created
- A user is modified
- A user's password changes
- A deadline for reviewing items in Positive Pay is nearing.

Additional Alerts

When a new bulletin is available

Recent Alerts

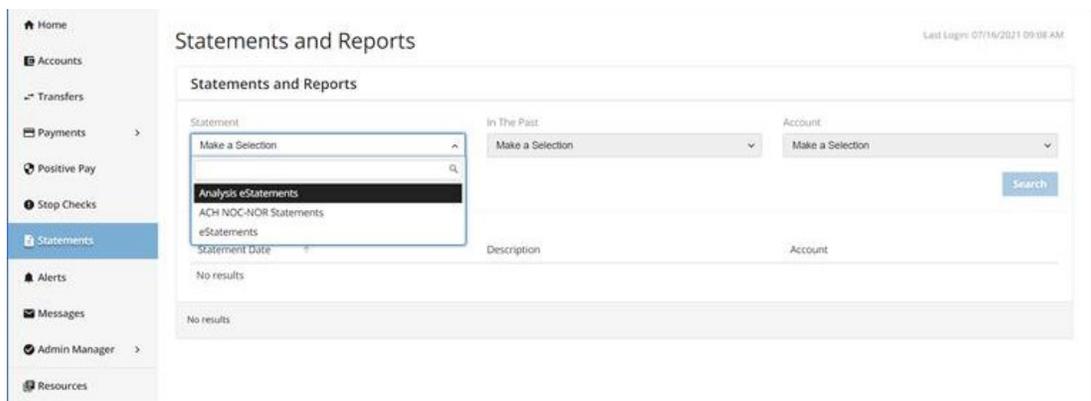
Search

Date	Subject	
Jan 29, 2019 11:11 AM EST	User Verification Request	>
Jan 29, 2019 11:11 AM EST	Check Positive Pay Exceptions Notification Report	>
Jan 29, 2019 11:10 AM EST	User Verification Request	>
Jan 29, 2019 9:46 AM EST	User Verification Request	>
Jan 29, 2019 9:26 AM EST	SMS Administration	>
Jan 29, 2019 9:26 AM EST	Check Positive Pay Exceptions Notification Report	>
Jan 29, 2019 9:20 AM EST	SMS Administration	>
Jan 29, 2019 9:19 AM EST	User Profile Change Report	>
Jan 29, 2019 9:19 AM EST	SMS Administration	>
Jan 25, 2019 12:30 PM EST	Check Positive Pay Exceptions Notification Report	>

Showing 1 - 10 of 31 results

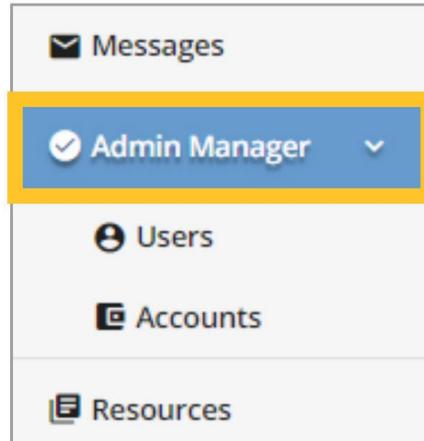
Analysis eStatements

View, print and download the account billing statement(s) for your business checking account(s).



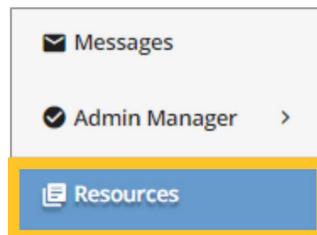
Admin Manager

The Admin Manager will only appear if you are a company administrator. Please refer to the ONPointe Essentials Administrator Guide located under Resources for more information.



Resources

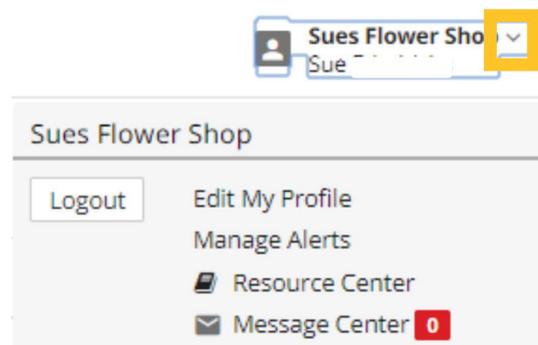
Access helpful information and user guides about ONPointe Essentials.



Top Navigation Menu

Click on the down arrow in the top navigation to view additional navigation options:

- A. **Logout:** Log out of ONPointe Essentials
- B. **Edit My Profile:** Manage your user profile
- C. **Manage Alerts:** Link to the Alerts page
- D. **Resource Center:** Link to the Resources page
- E. **Message Center:** Link to the Messages page



Edit My Profile

Manage your user profile:

- A. Update your user information.
- B. Define your communication preferences.

The screenshot displays a user profile editing interface. It is divided into two main sections: 'User Information' and 'Contact Information'. The 'User Information' section includes fields for Company ID (suesflowers), User ID (sue), First Name (Sue), Last Name (I), Email (t), Time Zone (US/Central (CST)), and Business Phone Number. A blue arrow labeled 'A' points to the 'User Information' section. The 'Contact Information' section includes fields for Street Address, City, State, Zip Code, and Country (United States). It also features checkboxes for 'Receive email notifications' and 'Enable text message notifications', and a field for Mobile Phone Number. A blue arrow labeled 'B' points to the 'Contact Information' section.

Certain fields, such as the User ID, cannot be modified. Contact your Administrator if you need assistance with these fields.

Resources

Help Link

You can find a Help link on most pages within ONPointe Essentials that provides information on how to use that particular page.

Training

Visit www.oldnational.com/onpointe to utilize on-demand training resources.

Contact Us

If you have questions, please contact our ONPointe Essentials Support Team at 800-731-2265.