

## **PAYMENTS & TRANSFERS>BILL PAY**

### **Bill Pay**

Bill Pay allows you to request a check or electronic payment be delivered to Billers from your Old National account. Billers may be a company or a person. When you add a new Biller, ONPointe Bill Pay will determine if that Biller has enrolled in electronic payment receipt. If they have, they will receive your payment as an ACH electronic funds transfer, with your memo information sent as an addendum to that payment. If they have not enrolled for electronic payment receipt, we will issue a check using your Old National account and mail it to the Biller. Please allow 3-5 business days for delivery of a payment to a Biller.

- **Timing** Transactions should be created 5 business days or more before their due date. The Bill Pay service will only make available to you dates that are within its Scheduled Payment Date window. Your account will be debited for the payment once the Biller has deposited the item and the check clears your Old National account.
- Check Positive Pay If you subscribe to our Check Positive Pay service and report your issued checks to Old National, note that any checks issued from this service must also be reported as issued items or they will be presented to you as exception items.

### **Overview: Payments, e-Bills and Reminders**

From the Payment Center, you can access the following payment functions:

- A. Pay Bills: Quickly schedule bill payments for existing Billers.
- B. e-Bill Enrollment Instructions: Learn how to replace paper bills with electronic bills.
- C. Bill Reminders: Set a reminder for recurring bills so get reminded to pay on time.
- D. **Pending & Unapproved Payments:** View scheduled bill payments that haven't yet been sent and any payments scheduled by another user that are pending approval by a second user.
- E. Recent Payments: Recently completed Bill Pay transactions.





Your company administrator may limit some capabilities outlined in this help guide. If you do not see an option described, contact your company's ONPointe Treasury administrator to inquire about your user permissions.

## Sending a Bill Payment

Once you've added one or more Billers, the Payment Center will become your primary dashboard for Bill Pay. From the Payment Center screen, you can view a list of your Billers, choose from which account to send a payment, and create bill groups for easy organization. Send a payment to your existing billers using this screen. To add billers, refer to "Add a Bill" later in this help guide.

ís enro	se an account to pay from. If more than one option olled, your default account will be displayed with a down box to toggle to a different account.	Pay Bills Pay From eBusiness, *0541 V Preferred Account
, ,	e the biller(s) to be paid. Enter the Amount and a an available Pay Date by clicking the calendar	Pay Bills     ②       Pay From eBusiness *0541 ▼ Preferred Account     ●       Add/Manage Groups     ●       [-] Loans     ●       Features Biller Name     ●       Old National Bank     \$ 100.00       Loar x1224     *1234       *1234     Add Invoices
inform biller. the inv then c have o	onal Step) If you would like to add invoice nation to this payment, click Add Invoices for the On the Manage Invoice Information screen, enter voice number, amount, discount, and description, slick Add Invoice. Repeat this process until you entered information for all invoices being paid and slick Save.	Manage Invoice Information     Q       Biller Name: Landscaper Co     Total Amount: \$0.00 The total is automatically calculated by adding the amount of each invoice. Invoice Number     Amount       Invoice Number     Amount     Description       Action     You have not added any invoices to this bill.
4) Click I	Make Payments when you're ready to proceed.	Make Payments
check your p Paym To sta If you check numb Positiv	w your payments. For Billers that will be paid by , you can add a memo and a check number. If payments are ready for processing, click Submit ents. To edit your payment, click Make Changes. art over, click Cancel. subscribe to Check Positive Pay and report your issues to Old National, be sure to enter the check er you choose during this process into your Check ve Pay issues in ONPointe Treasury. If you fail to , your Bill Pay check will become an exception	Review Payments         O           You're making payments for the following bills, Please review the information and click Submit Payments.         Unassigned Billers           Biller Name         Account         Amount         Pay Date           Landscaper Co         Checking Account 1*0541         \$290.00         92/02/019           Vice         Total:         \$290.00         Check Number:



6) You will be taken to the Payment Confirmation screen. Click Print to get a copy of your confirmation. Click Finished to return to the Payment Center.

You've paid the following bills. If you wa	ant to keep any additional information on file v	with the bill, o	click the Note	link.	
Unassigned Billers					
Biller Name	Account	Amount	Pay Date	Confirmation	
Landscaper Co Landscaper 1234	Checking Account 1 *0541	\$290.00	09/20/2019	PJDYQ-Z3VM3	Note
	Check Number:				
	Total:	\$290.00			

## **Canceling or Changing a Pending Bill Payment**

This function may also be accessed by clicking **Bill History** in the Navigation Bar.

		Pending Unapproved
		Biller Amount Pay Date
1)	From the Payment Center, locate the Pending   Unapproved widget and click Pending.	Landscaper \$290.00 09/20
		*1234 Change Cancel Total: \$290.00
2)	You can change your payment's pay date, amount, memo or invoices by clicking Change. Make the corrections needed and click Save Changes to apply them or discard your changes by clicking Do Not Save Changes. Any changes will be confirmed on the Change Payment confirmation screen.	Change Payment       0         You can change the pay date, the amount, and the account this bill is paid from.       Biller Name         Lindscaper Co       PJDYO-Z3VK3         Cancel This Payment       Pay Torin Checking A '0541         Pay Date (99/20/2019       Pay Date (99/20/2019         Amount \$ 250.00       Memo         Check Number       Check Number 100         Invoice Information       Total Amount: \$220.00         Memo       Discount         1000       \$100.00         Billion Name       Manage Invoices         Invoice Number       Amount Description         1001       \$200.00         Audit Information       Total: \$80.00         1001       \$200.00         Audit Information       Initiated Date [Modified By         Initiated By       Initiated Date [Modified By         obsuccooxthadleycoox 22203       \$9/17/2019         obsuccooxthadleycoox 22203       \$9/17/2019
3)	To cancel a payment you've created, click Cancel from the Payment Center screen. Review the payment and, if you would like to proceed with canceling it, click Cancel Payment. To keep the payment as-is, click Do Not Cancel Payment. To change the payment, click Change this payment in the upper-right corner. Upon canceling a payment, your cancelation will be confirmed on the Cancel Payment screen and it will be removed from your Pending list on the Payments Center.	Cancel Payment       O         To stop this payment from processing, click Cancel Payment.       Change this payment         Billier Name       Account       Amount       Pay Date       Confirmation         Landscaper Co       Checking Account 1 '0541       \$300.00       09/20/2019       PJDYO-23VM3         Landscaper Co       Checking Account 1 '0541       \$300.00       09/20/2019       PJDYO-23VM3         Landscaper Co       Checking Account 1 '0541       \$300.00       09/20/2019       PJDYO-23VM3         Landscaper Co       Check Number:       100       Note:       Cancel Payment         Invoice Information       Total Amount:       5300.00       Description         1000       Discount 310.00       Entry payment       Total:         1001       \$200.00       Audit Information       S100.00         1001       \$200.00       Audit Information       Approved By         Initiated Date       Initiated Date       Modified By       Modified Date       Approved By         obsuccoschade/pxxxx 22203       9/17/2019       obsuccoschade/pxxxx 22203       9/17/2019       obsuccoschade/pxxxx 22203       9/17/2019



## **Bill Reminders**

You can set up email Bill Reminders to help make sure you don't miss a payment. This function may also be accessed by clicking **Manage My Bills** from the Navigation Bar.

1)	In the Bill Reminders widget, click Set Up Reminders.	Bill Reminders       Image: Comparison         You can set up reminders to help you track when your bills are due. We alert you of any electronic versions of your bills you've set up too.         Set Up Reminders
2)	Choose a Biller from the drop-down list.	Add and Change Bill Options     0       Select a bill, and then select what you'd like to do. Options include updating biler information, setting up bil reminders or automatio payments, receiving our bill online, and eldering the biler.     0       Available options vary based on the features that the biller offers and the information you've already set up for your bill.     0       Biller Name     Select From List     •
3)	Choose Set up reminders for this bill.	What would you like to do? Add an automatic payment Set up reminders for this bill Update biller information Delete this biller
4)	Enter your typical due date.	*Typical due date 11/01/2019
5)	Choose how often you pay this bill. Options include: • Every 2 weeks • Every 4 weeks • Twice a month • Monthly • Every 2 months • Every 3 months • Every 6 months • Annually	*Bill Received Monthly
6)	Enter the typical amount due.	Typical Amount Due \$
7)	Choose how far in advance you would like to be reminded. Options include: <ul> <li>10 days</li> <li>14 days</li> <li>21 days</li> <li>28 days</li> </ul>	*How far in advance of the due date you want to be reminded of 10 days
8)	Choose which type(s) of reminder to receive by checking the box beside the desired option(s).	<ul> <li>Email me to remind me my bill is due.</li> <li>Email me if not paid by the due date.</li> <li>Email me when the payment has been sent.</li> </ul>



9)	Click Save Changes when finished.	Save Changes

You can change your reminders by choosing a Biller from the Manage My Bills screen and selecting Change reminders for this bill. To turn off reminders, choose a Biller from the Manage My Bills screen and select Stop reminders for this bill.

#### e-Bills

Some billers give their customers the option to receive an electronic version of their bill through Bill Pay. If this option is available, your biller will have a button labeled "Get Bill" in the Features column.

#### **Setting Up e-Bills**

1)	Click the Get Bill button next to the biller.	GET BILL
2)	Enter your Account Number.	*Account Number *7898
3)	Choose whether to enable email notifications when a new bill arrives.	<ul> <li>Notify me by email when the first bill arrives.</li> <li>Don't notify me by email when the first bill arrives.</li> <li>*Email Address @oldnational.com</li> </ul>
4)	Enter your information as it appears on the bill to validate your account information with the Biller. Some required information may vary from one Biller to the next.	* First Name/Middle Initial     * Last Name     * Address 1     Address 2     * City     * State/ZIP Code     ✓
5)	Click Add Feature to complete enrollment. You can expect to receive your first e-Bill during your next billing cycle.	Add Feature

#### Viewing e-Bills

Once you have enrolled for an e-Bill, you will see the Bill icon next to that Biller's name in the Payment Center.

1)	To view previous bills, click the Bill button.				BILL			
		Due	Payee	Bill To Mi	nimum Due eBill	Status	Amount Paid Deliver By	
		11/24/2018	Cell Phone	\$174.42	\$174.42 <u>View</u>	PAID	\$174.42 11/09/2018	₽
		12/25/2018	Cell Phone	\$148.15	\$148.15 <u>View</u>	PAID	\$148.15 12/07/2018	Ð
2)	<ol> <li>Your e-Bill history will be displayed. To view an e-Bill that is less than six months old, click View for that bill. To view older e-Bills, you will need to contact the Biller or directly log into their website to retrieve the bill.</li> </ol>	03/25/2019	Cell Phone	\$164.72	\$164.72 <u>View</u>	PAID	\$164.72 03/06/2019	Ð
Z)		02/22/2019	Cell Phone	\$164.70	\$164.70 <u>View</u>	PAID	\$164.70 02/06/2019	æ
		01/25/2019	Cell Phone	\$164.70	\$164.70 <u>View</u>	PAID	\$164.70 01/08/2019	₽
		05/25/2019	Cell Phone	\$164.64	\$164.64 <u>View</u>	PAID	\$164.64 05/07/2019	₽
		04/24/2019	Cell Phone	\$197.16	\$197.16 <u>View</u>	PAID	\$197.16 04/09/2019	₽
		06/24/2019	Cell Phone	\$164.66	\$164.66 <u>View</u>	PAID	\$164.66 06/06/2019	₽
		08/25/2019	Cell Phone	\$169.10	\$169.10 <u>View</u>	PAID	\$169.10 08/06/2019	₽
		07/25/2019	Cell Phone	\$169.10	\$169.10 <u>View</u>	PAID	\$169.10 07/09/2019	₽
		09/24/2019	Cell Phone	\$170.38	\$170.38 View	Filed		
		10/25/2019	Cell Phone	\$170.38	\$170. 8 <u>View</u>	PAID	\$170.38 10/08/2019	₽



#### Paying an e-Bill

When you have a new e-Bill due, you can pay your bill quickly using Bill Pay.

1)	Locate the Bill Due icon for the Biller and click it.		BILL DUE
2)	The Biller will display various options for payment	PayBills	
	amount.		The following list shows you date that is either in the futur
	To pay the bill, choose your desired option by clicking the radio button beside it, then click Pay Bill.	*99060	days. You can pay the bills i details for your bill. If you se you've paid by some other n bill and indicate how it was p
	To view the bill, click View Bill. Depending on the Biller,	Due Date	Amount
	you may need to log into their website after clicking this link. Most Billers allow you to download your statement from this link.	11/15/2006	\$10.00     - Minimum Due       \$52.00     - Amount Due       \$52.00     - Account Balanc
	If you have already paid this bill through another means, click File Bill to indicate that it has already been paid.	Pay Bill View E	Sill File Bill
3)	Review the payment. Depending on the Biller type, the earliest available payment date will be automatically assigned. Click Submit Payments to complete the payment.	I	Submit Payments

You can change your reminders by choosing a Biller from the Manage My Bills screen and selecting Change reminders for this bill. To turn off reminders, choose a Biller from the Manage My Bills screen and select Stop reminders for this bill.

### **Bill History**

You can view the past 18 months of Bill Pay activity.

1)	Click Bill History in the Navigation Bar.	Bill History
2)	By default, all payments will be displayed. To view only those payments that are unapproved, click Unapproved Payments.	All Payments   Unapproved Payments
3)	Choose your desired timeframe to be displayed. Options include: Past 30 days and future Past 60 days and future Past 90 days and future Past 180 days and future Past 12 months and future Past 18 months and future Specific date range	Current View Past 30 days and future ▼



<ul> <li>4) To filter on certain criteria, use the Additional Options box, choose your filters and click Go. You can choose to filter on: <ul> <li>All (selected)</li> <li>Biller Name</li> <li>Category (Biller Group)</li> <li>Account</li> <li>Initiated By</li> <li>Status</li> </ul> </li> </ul>	Additional Options Show Biller Name V For Old National Bank *1234 V Go
<ul> <li>5) In your results, use the links in the Action column to:</li> <li>View detail about the payment</li> <li>Change the payment (future payments only)</li> <li>Cancel the payment (future payments only)</li> </ul>	Payments 1-2 of 2.         er< First + Pray 1 Hext > Last >>           Balance         Account         Amount         Pay Date         Manual Y         Manual Y           Laws Davidson         *53039         55.00         09/02/2011         Pending         Xiew Detail           Laws Davidson         *53039         55.00         09/02/2011         Pending         Xiew Detail           Laws Davidson         *53039         55.00         08/02/2011         Paid         Xiew Detail
Click Download File to export your payment history.	Payments 1 - 2 of 2 <

#### **Approving a Payment**

When a Level 3 user requests a payment in Bill Pay, it will be queued as an Unapproved Payment until a Level 2 user logs in to approve the payment:

1)	Click Unapproved in the Pending   Unapproved Widget to view Unapproved payments.	Pending     Unapproved     Image: Concentration       Biller     Amount     Pay Date       Test Bill     \$0.01     11/12       *3456     Approve     Change       Total:     \$0.01       View All Unapproved Payments
2)	Click Approve to release the payment. Click Change to modify the amount, pay date, pay from account, or memo. Click Cancel to decline the payment.	Approve Change Canoel
3)	View All Unapproved Payments by clicking View All Unapproved Payments. Change or cancel payments from this screen or you can approve multiple payments at once using the checkbox in the Approve column and clicking Continue to process the payment.	Unapproved Payments         O           All Parments         All Payments         O           To separate to builts for a different date range, select an option in Current View. Use Additional Options to search for specific payments.         To separate to builts for a different date range, select an option in Current View. Use Additional Options to search for specific payments.           Current View (Pasi 30 days and future V)         Image: Show All selected) V Go           Select the payments you want to approve and click Continue.         Amount Pay Date Initiated By         Action By: Gate Bill Be Name           Account         Amount Pay Date Initiated By         Action By: Gate Bill Be Name         Check Number: 100           Select All   Star: All         Continue         Continue         Continue



### **Auto-Pay**

You can schedule your payments to be sent automatically, on a schedule you determine. This feature should be used for payments that are the same amount each month, but is not recommended for varying amounts.

1)	Click Manage My Bills from the Navigaton Bar.	
2)	Choose a Biller from the drop-down list.	Add and Change Bill Options  Seeta bill, and her seet what you'll let to do. Options include updating biller information, setting up bill reminders or automation payments, neaving you'll bill include. and deleting the biller.  Available options vary based on the features that the biller offers and the information you've already set up for your bill.  Biller Name Select From List
3)	Choose Add an automatic payment.	What would you like to do? Add an automatic payment Set up reminders for this bill Update biller information Delete this biller
4)	Enter your typical due date.	*Typical due date 11/01/2019
5)	Choose how often you pay this bill. Options include: Every 2 weeks Every 4 weeks Twice a month Monthly Every 2 months Every 3 months Every 6 months Annually	*Bill Received Monthly
6) 7)	Enter the typical amount due. Choose how far in advance you would like to be reminded. Options include: • 10 days • 14 days • 21 days • 28 days	*How far in advance of the due date you want to be reminded of this bill
8)	Choose which type(s) of reminder to receive by checking the box beside the desired option(s).	<ul> <li>Email me to remind me my bill is due.</li> <li>Email me if not paid by the due date.</li> <li>Email me when the payment has been sent.</li> </ul>
9)	Click Save Changes when finished.	Save Changes

### Messages

For questions about your Bill Pay transactions, use the Messages feature within the Bill Pay application. Note that these messages are answered by a separate team than your other ONPointe-related questions, so you should only use this feature



for non-urgent questions specific to Bill Pay. For urgent Bill Pay matters, contact Business Bill Pay Support. For all other, non-Bill Payment questions, contact Old National Treasury Management through Messages in ONPointe Treasury or by phone.

1)	Click Messages in the Navigation Bar.	Messages
2)	Your inbox will be displayed. From here, you can click Sent Messages to view messages you've previously created or you can create a new message by clicking Create Message.	Hibox         Exert Messages         O           This page lists the Business Bill Pay messages you have received. Click View to read a message. Click Sent Messages at the top of this page to view the messages and inquiries you have sent.         Create Messages           Your inbox is empty.         Status         Sender         Date         Subject         Action
3)	<ul> <li>To send a message, click Create Message. You will choose a reason from the Specific Reason drop-down box. Options include: <ul> <li>Service Fee – Question about service fee (do not use this; instead, contact your Old National Treasury Management representative)</li> <li>Electronic Bills – General electronic bill question, comment or suggestion</li> <li>Electronic Bills – Inquiry about status of electronic bill service</li> <li>Electronic Bills – Electronic bill late or not received</li> <li>Messages – Response to message from customer service</li> <li>Export – Question about PFM Export</li> <li>Product – Unexpected behavior in the product</li> <li>Other – Other question, comment or suggestion</li> </ul> </li> </ul>	Specific Reason
4)	Enter a custom subject line and compose your message. Click Send when complete. A representative from Bill Pay Support will reply within 1-2 business days.	Subject Message Send



## Questions

For Business Bill Pay support, we have a dedicated support line that can assist with Business Bill Pay questions:

Hours: 7am – 1am ET / 6am – Midnight CT 7 Days a Week Phone: 844-699-1613

For all other questions regarding ONPointe Treasury, please contact Old National Bank Treasury Management Support.

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

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