

OLD
NATIONAL
BANK

ONPointe Essentials

GETTING STARTED GUIDE

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ONPointe Essentials Support | 800-731-2265



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About ONPointe Essentials

ONPointe Essentials is a powerful online banking toolbox for small to mid-sized businesses. At its core, it offers your business the online banking reporting tools you need, including:

- 13 months of transaction, image and statement history
- Account-to-account transfers
- Stop payment capabilities
- Self-administration capabilities with permissions customized at the user level
- Customizable alerts
- Access via desktop and mobile devices

In addition to these core capabilities, your business can upgrade your online capabilities by adding these modular features:

- Online bill payment service
- Check positive pay service to combat check fraud

**Recommended Web Browsers - For the best online banking experience, we recommend using:
Google Chrome • Microsoft Edge • Mozilla Firefox • Apple Safari**

Logging in to ONPointe Essentials

Logging in to ONPointe Essentials is easy. After receiving your user credentials from your company administrator, open your computer's web browser software and follow the steps below. Note: Chrome, Edge and Firefox are the preferred browsers for using ONPointe Essentials.

| | |
|--|---|
| Visit www.oldnational.com/onpointe . Click the + icon next to Logging in. Click the link for ONPointe Essentials . | |
| <p>Enter your Company ID. Enter your User ID. Click Login.</p> |  <p>Welcome to Business Banking</p> <p>We promise to keep your personal information private and secure. Read our Privacy Policy.</p> <p>■ = Required Field</p> <p>Company ID <input type="text"/></p> <p>User ID <input type="text"/></p> <p>This value is case sensitive.</p> |
| <p>Enter the Password provided by your company administrator. Click Login.</p> | <p>Password <input type="password"/></p> <p>Forgot Password ></p> <p>Login Help ></p> |

Enter the **Password** provided by your company administrator. Enter your **New Password**. Re-enter your **new password** to confirm it. Click **Submit**.

Change Password

■ = Required Field

Old Password

New Password

Password must be between 8 and 999 characters in length and contain uppercase, lowercase, numeric, and special characters.

Confirm Password

Select your **Security Questions** and enter your answers. Click **Submit**.

Security Questions

■ = Required Field

Question #1

Answer to Question #1

Question #2

Answer to Question #2

Question #3

Answer to Question #3

Next, enroll in Multi-factor authentication by entering your **Verification Phrase**. Click the drop-down arrow to select an **Image Category** for an image. Select an **image**. Click **Submit**.

Verification Phrase

Image Categories



Congratulations! You are now ready to use ONPointe Essentials!

What's Next? Learn how to use ONPointe Essentials. You can find the ONPointe Essentials Overview Guide on oldnational.com/onpointe.

ONPointe Mobile

ONPointe Mobile is a software application for your smart phone or tablet that is designed to help protect your online banking session from malicious software and man-in-the-middle attacks. It is a fully self-contained program that does not use any other commercial browser previously installed on the user's device. Each user must authenticate their instance of ONPointe Mobile on their mobile device, authenticating the app to that user on that device only.

Required Use: Old National Bank requires the use of ONPointe Mobile for all ONPointe Essentials users who wish to access ONPointe Essentials using a mobile device. Browser-based access is not available.

Multiple Devices: Users may download ONPointe Mobile on multiple devices but each device must be authenticated to that user.

User Entitlement: Confirm with your company's ONPointe Essentials administrator if you have access to the mobile app before you begin the installation process.

System Requirements

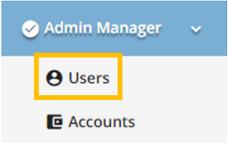
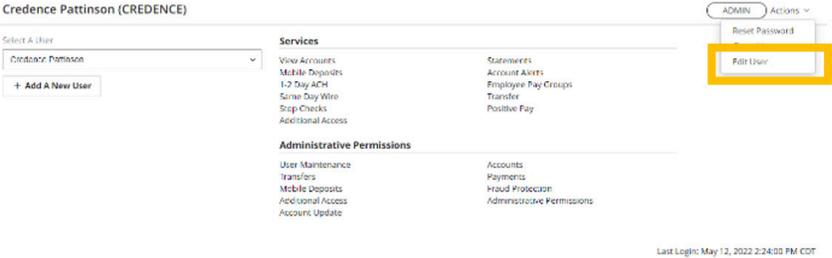
The following minimum system requirements must be met to use ONPointe Mobile:

| | iOS (Apple®) | Android™ (Google) |
|---|---|------------------------------|
| Version(s) Supported | iOS Version 9 or Later | Android Version 4.1 or Later |
| Minimum Available Device Storage | 26.1 MB | 8.2 MB |
| Internet | 3G, 4G, 5G or Wi-Fi | |
| Other Access | Entitled to desktop version of ONPointe Essentials | |
| Administrator Permissions | Required to Install | |
| User Permission | Entitled to Additional Services > Enable Banking App in ONPointe Essentials | |

Installation

Important: You will need your Software Activation Key from your company administrator or by contacting Old National Treasury Management support. Administrator users can find their own software activation keys by clicking their profile (upper-right corner) and choosing **Edit My Profile**.

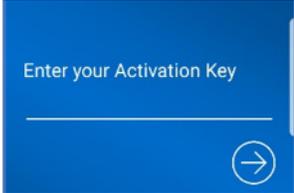
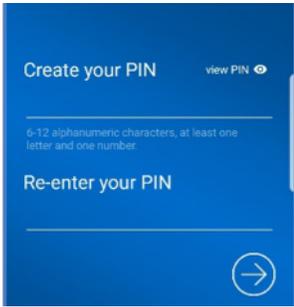
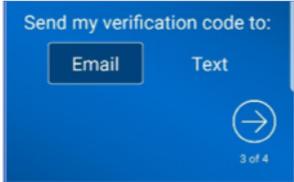
Software Activation Key: The key will expire after a period of time and can only be used three times apiece. Click **Reset** to create a new key if your Software Activation Key has expired or has zero remaining uses.

| | |
|---|---|
| <p>Navigate to Admin Manager and select Users.</p> |  |
| <p>Select the user then select Edit User. A window will open, navigate to the bottom of the window and you will find the Software Activation Key.</p> |  |

| | | |
|---|--|---|
| <p>To install ONPointe Mobile tap either:</p> <ol style="list-style-type: none"> iTunes® App Store Google Play™ Store |  | <p>App Permissions</p> <p>ONPointe Mobile may prompt you to grant permission to certain phone services, such as your camera or location services. If you decline to grant permission to one or more services, some features will not be available for use.</p> |
| <p>Search for ONPointe Mobile and download app.</p> |  | |
| <p>ONPointe Mobile app appears on your device.</p> |  | |

Registration

Now that the ONPointe Mobile is successfully installed, each user will complete the registration process to unlock the browser and assign it to their ONPointe User ID.

| | |
|--|---|
| <p>Tap the ONPointe Mobile icon on your device.</p> |  |
| <p>Enter your Software Activation Key. Tap the right arrow to continue.</p> |  |
| <p>Enter a PIN. Re-enter your PIN to verify that it was keyed correctly. Tap the right arrow to continue.</p> <p>Note PIN requirements:</p> <ol style="list-style-type: none"> Alphanumeric (at least one letter and at least one number) Upper and lower case (at least one upper-case letter and one lower-case letter) Special character (at least one non-alphanumeric character like !, \$, or #) Between 6 and 12 characters in length |  |
| <p>Tap either option to receive your Verification Code:</p> <p>Email: Default and will be sent to email address on file Text: Option available if you have designated a mobile phone number and opt into SMS messages</p> <p>Tap right arrow to continue.</p> <p><i>Note: Go to ONPointe Essentials>(user icon)>Edit My Profile to view your on-file email and mobile phone. To update them, contact your company administrator or Old National Treasury Management Support.</i></p> |  |
| <p>Enter the Verification Code you received via either email or SMS text message. Tap the right arrow to continue.</p> |  |

Congratulations! You are now ready to use ONPointe Mobile!

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.

Phone

If you have questions while using ONPointe Essentials or ONPointe Mobile, please contact the ONPointe Essentials Support Team at 800-731-2265.