

The logo for Old National Bank, featuring the text "OLD NATIONAL BANK" in white, stacked vertically within a blue square, which is itself centered between two horizontal yellow bars.

OLD  
NATIONAL  
BANK

# ONPointe Essentials Mobile Check Deposit

## USER GUIDE

VERSION 1.0 | UPDATED JULY 6, 2022 | © 2022 OLD NATIONAL BANK

ONPointe Essentials Client Care | 800-731-2265



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## About Mobile Check Deposit

Using the ONPointe Mobile app for your iOS or Android device<sup>1</sup>, you can deposit checks to your enrolled bank accounts. Deposits are accepted for same-day credit through 9pm ET / 8pm CT on business days.

### System Requirements

- ONPointe Mobile app (current version)
- Smartphone or tablet with a camera, running a supported version of either the iOS or Android operating system – refer to the ONPointe Essentials Getting Started Guide for currently supported operating systems

### Registration Required

Your company ID in ONPointe Essentials must be enrolled in Mobile Check Deposit to use this service. Usage charges apply for certain accounts. Contact your Treasury Management Consultant for enrollment instructions.

### User Permissions

To use this feature, Administrator users must entitle users to the following permissions in ONPointe Essentials' desktop version:

- **Additional Services > Enable Banking App:** allows user to log into ONPointe Mobile
- **Mobile Deposits:**
  - **Enable Mobile Deposits:** allows user to make deposits using ONPointe Mobile, set daily and single deposit limits, choose eligible accounts and choose a date when the user may begin making mobile deposits. Also allows user to upload JPG formatted images on the desktop version of ONPointe Essentials for deposit.
- **Administrative Permissions:**
  - **Can Enable Mobile Deposits:** allows users who are also administrators to entitle this service to other users.

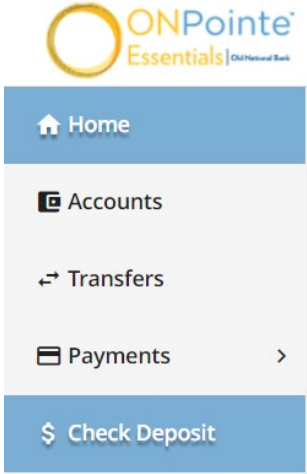
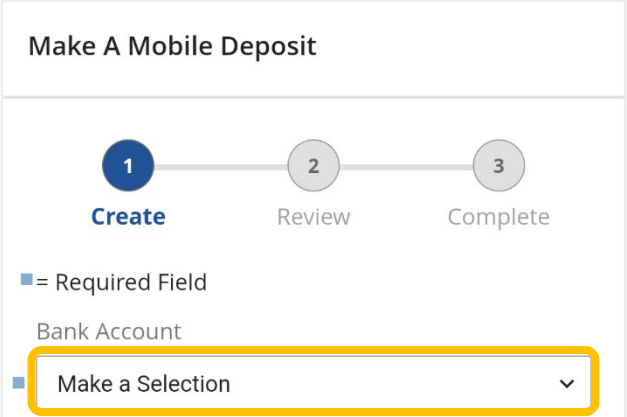
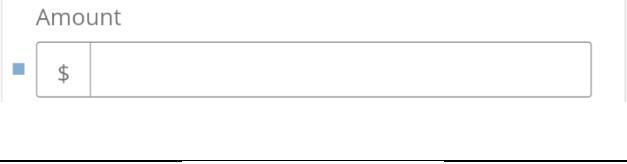


To entitle these permissions, navigate to **Admin Manager > Users** and set the permissions for the desired user in the lower portion of the screen.

## Making Deposits

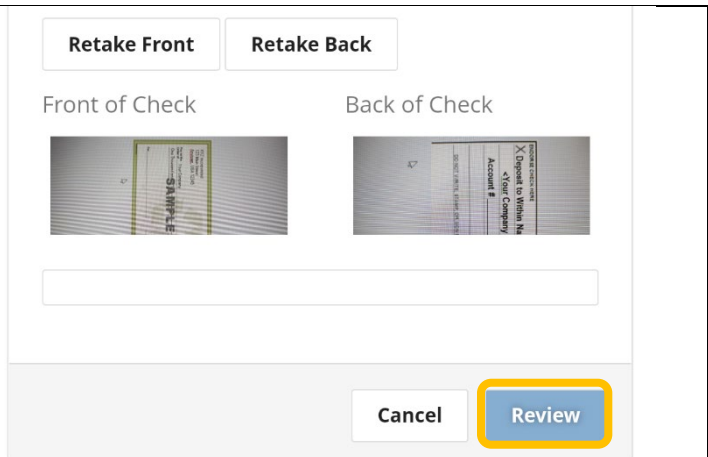
### Using ONPointe Mobile

<p>1. Endorse all checks to be deposited. Endorsement is required to submit checks.</p>		<p>ENDORSE CHECK HERE</p> <p><b>X ONPointe Industries</b></p> <p><b>Account 9999999999</b></p> <p><b>For Mobile Deposit Only</b></p> <p>DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE</p>	
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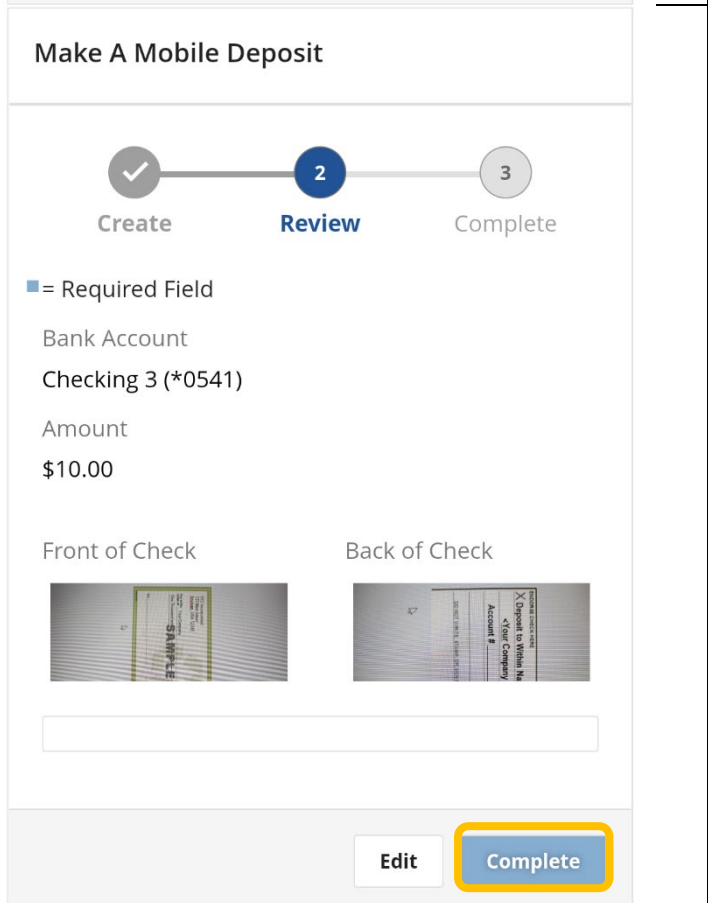
<sup>1</sup> Mobile data charges may apply from your carrier.

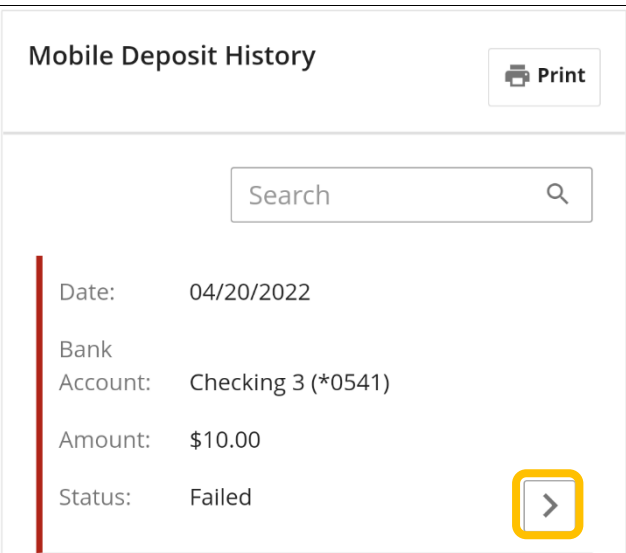
<p>2. Log into ONPointe Mobile and open the menu by clicking the ☰ icon and choosing <b>Check Deposit</b> from the list.</p>	
<p>3. Choose an account in the <b>Bank Account</b> box.</p>	
<p>4. Enter the amount of the check to be deposited.</p> <p>Tip: You have a daily and a per-item limit both for your individual user and for all users in your company.</p>	
<p>5. Touch the <b>Take Check Front</b> icon to take a picture of the front of the check.</p> <p>Your device's camera app will open. If using a smartphone, rotate your device counterclockwise by 90° and take the picture.</p>	
<p>6. Touch the <b>Take Check Back</b> icon to take a picture of the back of the check.</p> <p>Be sure your endorsement is on the lefthand side of the photo.</p>	

7. After capturing the images, click **Review** to proceed.

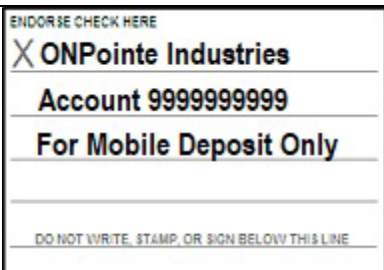
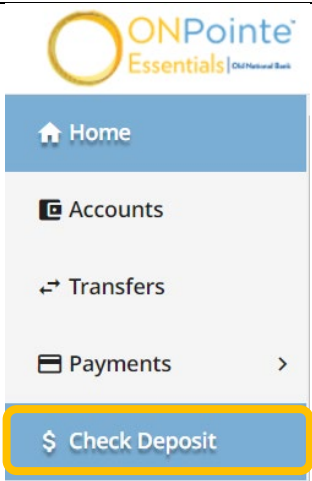


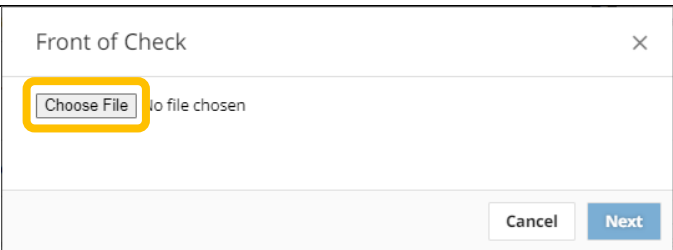
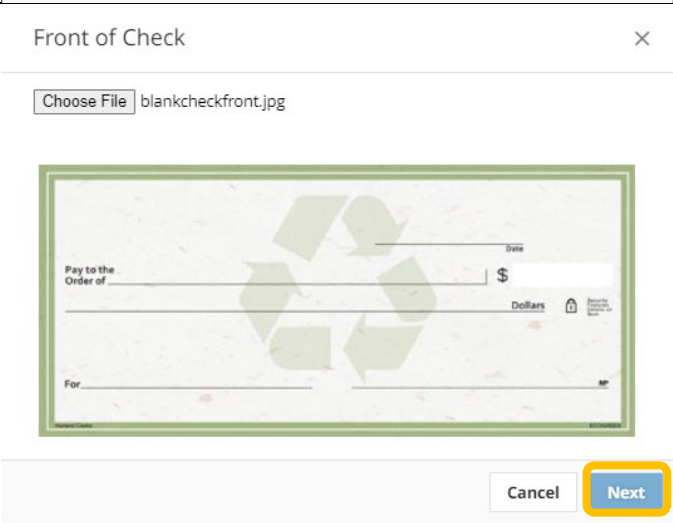
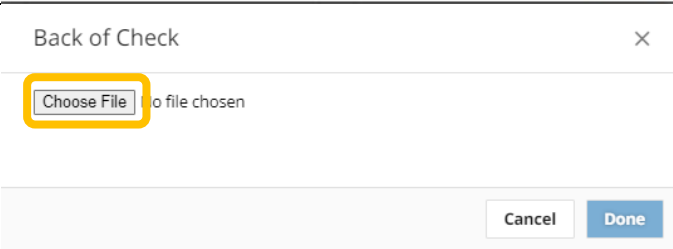
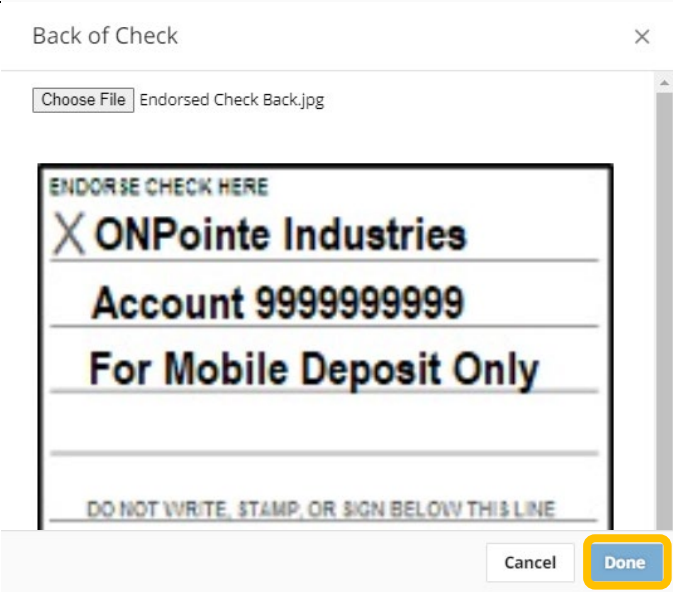

8. Review the deposit for accuracy. To submit the deposit, touch **Complete**. To go back, touch **Edit**.



<p>9. <b>IMPORTANT!</b> You will be taken to the confirmation screen, but you should <b>scroll down</b> to your <b>Mobile Deposit History</b>. Your most recent check will be listed at the top. <b>Delivered</b> status means it will be deposited and <b>Failed</b> status means it was unsuccessful.</p> <p>If your deposit was successful, store the original check in a secure location for at least 14 days before shredding it.</p> <p>If your deposit was unsuccessful, click the arrow icon to view a report indicating why the deposit failed and try again.</p>	 <p>Mobile Deposit History <span>Print</span></p> <p>Search <input type="text"/></p> <p>Date: 04/20/2022</p> <p>Bank Account: Checking 3 (*0541)</p> <p>Amount: \$10.00</p> <p>Status: Failed <span>&gt;</span></p>
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**Using ONPointe Essentials**

<p>1. Endorse the check, including the wording “For Mobile Deposit Only.”</p> <p>Scan the front and back of the check to your computer and save the images as .JPG or .JPEG</p>	
<p>2. Click <b>Check Deposit</b> in the menu.</p>	
<p>3. Choose an account</p>	<p>Bank Account</p> <p>Make a Selection <input type="text"/></p>
<p>4. Enter the amount of the check</p>	<p>Amount</p> <p>\$ <input type="text" value="10.00"/></p>
<p>5. Click <b>Upload Check Images</b></p>	<p><input type="button" value="Upload Check Images"/></p>

<p>6. Click <b>Choose File</b> and locate the front side image for the item.</p>	 <p>Front of Check</p> <p>Choose File no file chosen</p> <p>Cancel Next</p>
<p>7. Click Next.</p>	 <p>Front of Check</p> <p>Choose File blankcheckfront.jpg</p> <p>Cancel Next</p>
<p>8. Click <b>Choose File</b> and locate the back side image of the check.</p>	 <p>Back of Check</p> <p>Choose File no file chosen</p> <p>Cancel Done</p>
<p>9. Click <b>Done</b></p>	 <p>Back of Check</p> <p>Choose File Endorsed Check Back.jpg</p> <p>ENDORSE CHECK HERE</p> <p><b>X ONPointe Industries</b></p> <p><b>Account 9999999999</b></p> <p><b>For Mobile Deposit Only</b></p> <p>DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE</p> <p>Cancel Done</p>
<p>10. Click <b>Review</b></p>	 <p>Cancel Review</p>

11. Review the item and click **Complete** to transmit it for deposit.

12. **IMPORTANT!** Look at the Mobile Deposit History list to see if your deposit was successful or if it failed. **Delivered** status means it will be deposited and **Failed** status means it was unsuccessful.

Date ↓	Bank Account	Amount	Status	
04/20/2022	Checking 3 (*0541)	\$10.00	Failed	>


13. Your deposit is complete. Click **Print** to print or download a PDF confirmation.


You may deposit another item by clicking **Make Another**. Otherwise, your deposit is complete and will be credited to your account on the current business day but will not memo post to your account balance intra-day.



## Deposit History

Deposit History displays the last 50 items deposited through ONPointe Essentials. Using Deposit History, you can:

Click the  icon to choose which fields to display in the list.

Click  **Print** to print or save to PDF a list of the deposit history.

Click the  beside a deposit to view details about it.

## Resources

### Contact Us

If you have questions, please contact our ONPointe Essentials Client Care team.

**Phone:** 800-731-2265