

OLD
NATIONAL
BANK

ONPointe Treasury

OVERVIEW GUIDE

VERSION 1.1 | UPDATED SEPTEMBER 25, 2023 | © 2023 OLD NATIONAL BANK

Treasury Management Service | 800-844-1720



Table of Contents

About ONPointe Treasury	3
Dashboard Menu	3
Customize the Dashboard	3
Account Information Menu.....	3
Quick View	4
Balance Reporting.....	4
Account Recon Reports	5
Transaction Search.....	5
Nacha Detail File Report	5
eStatements	6
ACH NOC-NOR Statements.....	6
Repurchase Agreements	7
Report Delivery	7
Alerts	7
Analysis eStatements.....	8
Returned Check Notices	8
Payments & Transfer Menu	8
Payment Activity.....	9
Payee Maintenance	11
ACH Payments	12
Wire Transfer	14
Account Transfer	16
Import Maintenance.....	17
Tax Payments	17
Bill Pay.....	19
Control & Recon Menu	19
Stop Payments	20
ACH Positive Pay.....	21
ACH Positive Pay – Decision Items	22
Check Positive Pay	23
Administration Menu.....	26
My Settings Menu	26
My Profile.....	27
My History.....	29
Subscriptions	29
ONPointe Secure Browser	29
Top Navigation Menu	30
Additional Site Navigation Menu.....	30
Resources	30
Help Link	30
Training	30
Contact Us.....	30

About ONPointe Treasury

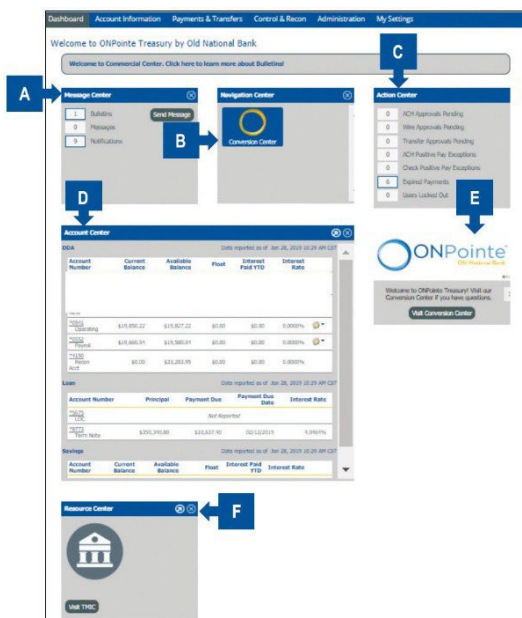
ONPointe Treasury is a corporate online banking service that offers enhanced capabilities including custom reports, ACH and wire payments, and check and ACH positive pay services. This solution is a powerful, highly configurable online banking suite.

Use this guide in conjunction with the Help pages available within the ONPointe Treasury portal.



Dashboard Menu

The Dashboard gives you easy access to information when you first log in to ONPointe Treasury:

- A. **Message Center:** High level view of outstanding messages.
- B. **Navigation Center:** Links to other Old National Resources.
- C. **Action Center:** High level view of outstanding actions.
- D. **Account Center:** Access to Quick View account balance and transfer activities.
- E. **Promotions:** Information about other business services available at Old National Bank.
- F. **Resource Center:** Link to other helpful resources.



Customize the Dashboard

- Rearrange your dashboard by clicking and dragging the different widgets to create your preferred layout.
- To hide a widget, click the  button in the upper-right corner of the widget.
- You can also quickly navigate to other features in ONPointe Treasury by clicking the  button.
- To add widgets to the dashboard, click the **Add Widget** button in the lower-right corner of the page.

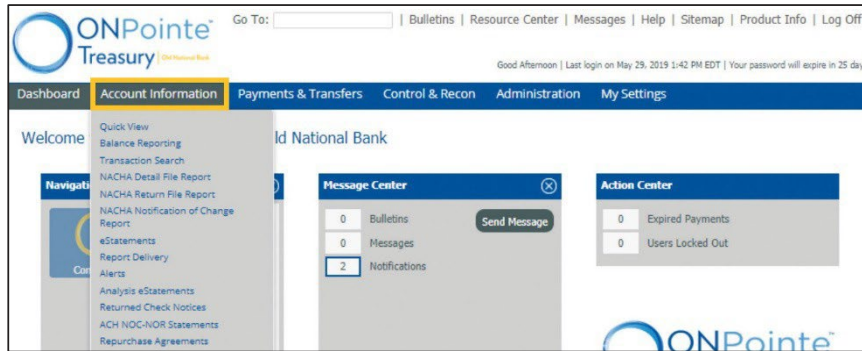
Account Information Menu

When you click on **Account Information** in the blue navigation bar, a drop-down menu appears with the following options to select from:

- **Quick View:** View account information and make account transfers.

- **Balance Reporting:** View and create reports and download all transaction information.
- **Transaction Search:** Search for specific transactions.
- **Nacha Detail File Report:** View and download incoming ACH Payment information.
- **eStatements:** Access electronic bank statements.
- **Report Delivery:** Schedule reports to be delivered to your email inbox.
- **Alerts:** Receive alerts and notifications regarding your account(s) activities.
- **Analysis eStatement:** View, print and download your bank billing statements.
- **Returned Check Notices:** View, print and download notices of checks you've written that were returned for insufficient funds.
- **Account Recon Reports:** View, download and print transaction information used to reconcile deposit accounts.
- **ACH NOC-NOR Statements:** View, download and print ACH Notice of Change and Notice of Return reports.
- **Repurchase Agreements:** View investment sweep transaction notices.

When any page within Account Information is open, links to all the page names within Account Information also appear in the right-navigation.



Quick View

Quick View lets you:

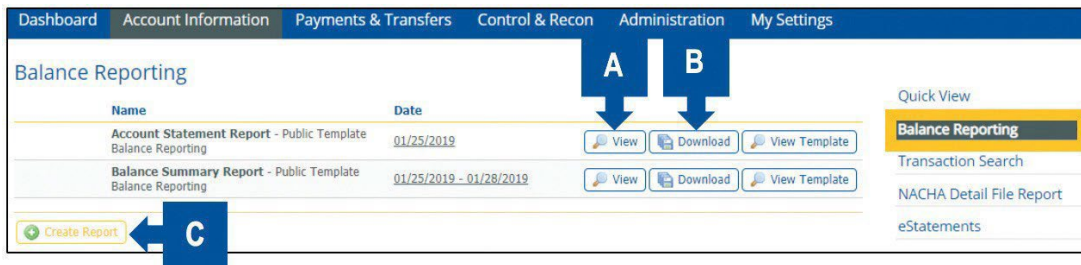
- View the latest information in your accounts at-a-glance.
- Complete a one-time transfer of funds from one account to another.



Balance Reporting

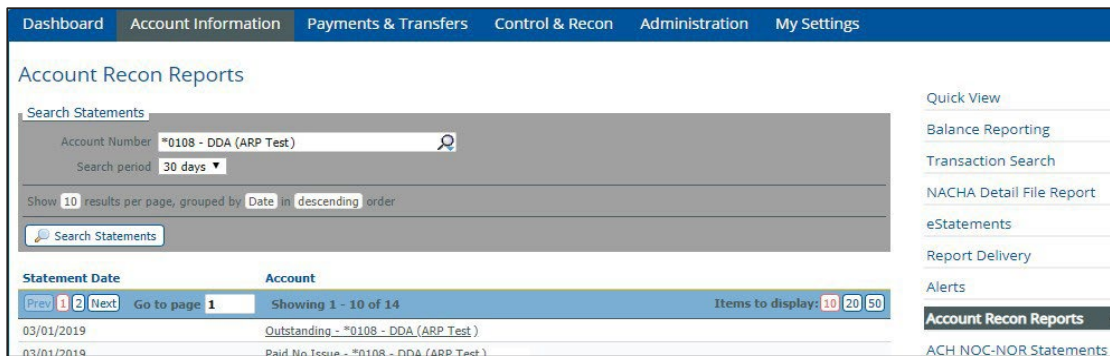
Balance Reporting lets you:

- View reports across multiple accounts.
- Download information to your computer.
- Create report templates that are customized to your needs.



Account Recon Reports

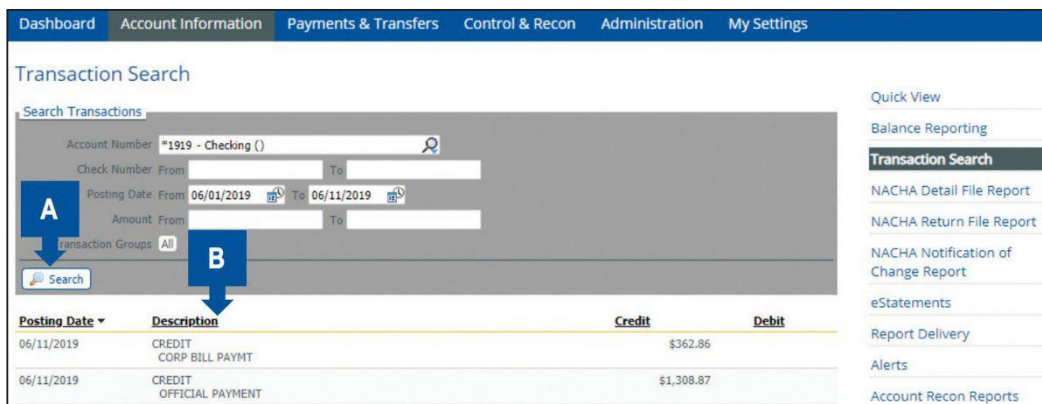
Account Recon Reports lets you access up to 90 days of reports for subscribers to Account Reconciliation Services.



Transaction Search

Transaction Search lets you:

- Search for specific transaction information.
- View check, deposit ticket and deposited item images.

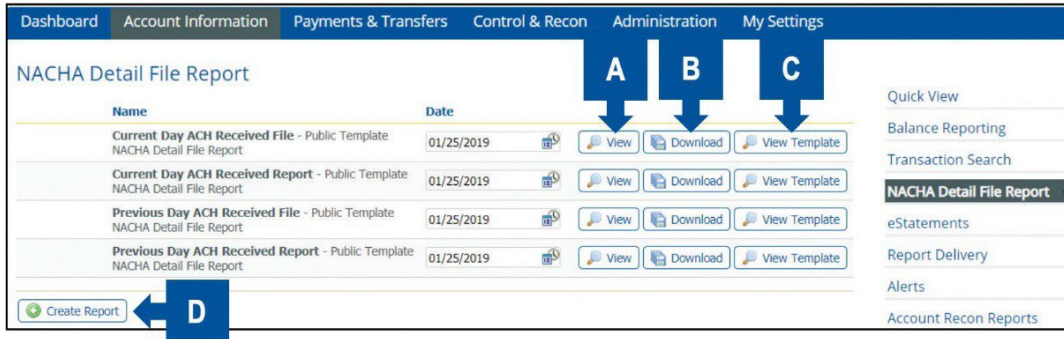


Nacha Detail File Report

A Nacha Detail File Report provides addenda information on ACH Payment transactions that are received and posted to an account. With a Nacha Detail File Report you can:

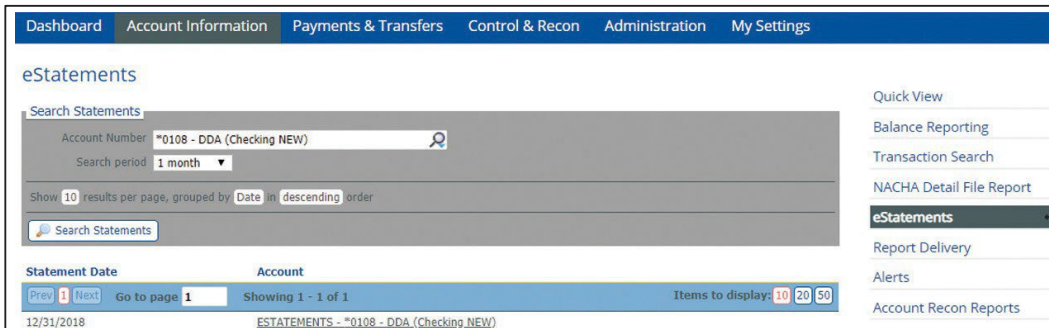
- View reports or files for all enabled accounts.
- Download information to your computer.
- View report template.

- D. Create report templates that are customized to your needs using variable, e.g. account number, date range, report format and delivery method.



eStatements

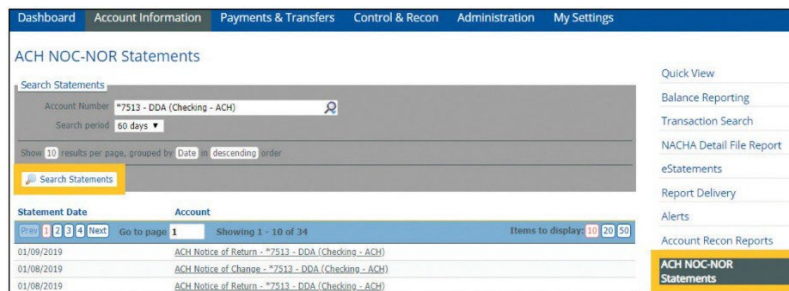
View your bank account statement online. We retain your last 24 statements within ONPointe Treasury for easy access. Simply choose the desired account and statement date to view, download or print your account statement.



If you do not see one of your accounts in the list, it may not be enrolled in eStatements. Contact Old National Treasury Management Service to change your eStatement enrollment options.

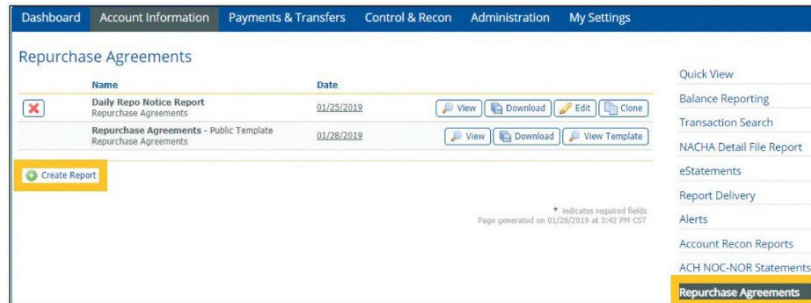
ACH NOC-NOR Statements

A **Notice of Change (NOC)** report provides information about an ACH Payment that has been originated by your company, but the receiving bank is notifying you a change is needed to ensure feature processing, e.g. incorrect account or routing number. A **Notice of Return (NOR)** provides information about an ACH Payment that has been originated by your company, but returned for a specific reason, e.g. payment not authorized, insufficient funds, etc. With ACH NOC-NOR Statements you can view, search or download a statement.



Repurchase Agreements

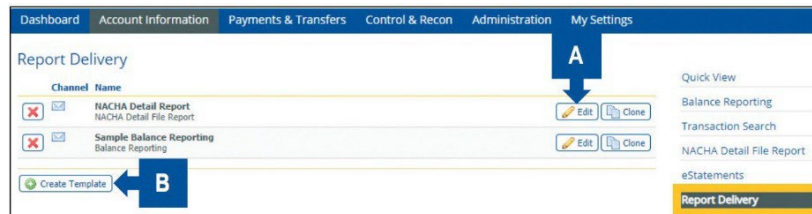
If you utilize a Business Investment Sweep, you can view daily investment notices electronically with this service. Simply choose your business investment holding account number from the drop-down list and choose a date range – up to 90 days – to find notices. Click the notice name to view it.



Report Delivery

Under **Report Delivery** you can:

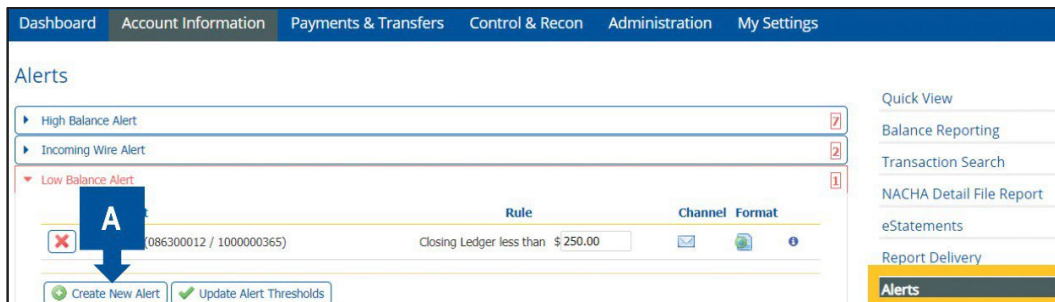
- Define the delivery criteria for your report(s), e.g. timing, method, format, etc.
- Create certain types of ONPointe Treasury reports and files (including those located at Account Information>Balance Reporting) to be delivered to your email.



An encrypted PDF will be delivered needing a password to open. The password is managed at ONPointe Treasury>My Settings>Contact Information.

Alerts

Alerts let you set up notifications for specific events including high balance, low balance and overdrawn balance.



Analysis eStatements

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

Dashboard Account Information Payments & Transfers Control & Recon Administration My Settings

Analysis eStatements

Search Statements

Search period: 1 month

Show 10 results per page, grouped by Date in descending order

Search Statements

No Results

* indicates required fields
Page generated on 04/18/2019 at 3:59 PM CDT

- Quick View
- Balance Reporting
- Transaction Search
- NACHA Detail File Report
- NACHA Return File Report
- NACHA Notification of Change Report
- eStatements
- Report Delivery
- Alerts

Analysis eStatements

Returned Check Notices

View, print and download notices of checks you've written that were returned for insufficient funds.

Returned Check Notices

Search Statements

Search period: 1 month

Show 10 results per page, grouped by Date in descending order

Search Statements

No Results

* indicates required fields
Page generated on 04/18/2019 at 4:19 PM CDT

- Quick View
- Balance Reporting
- Transaction Search
- NACHA Detail File Report
- NACHA Return File Report
- NACHA Notification of Change Report
- eStatements
- Report Delivery
- Alerts

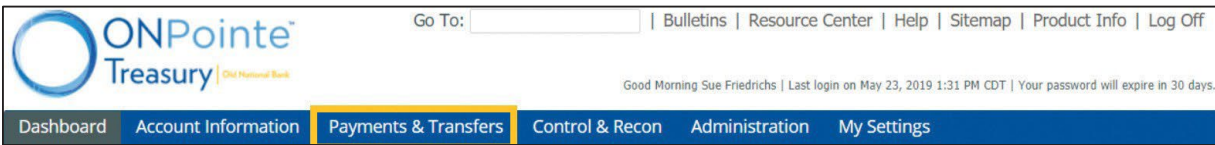
Returned Check Notices

Payments & Transfer Menu

When you click on Payments & Transfers in the blue navigation bar, a drop-down menu appears with the following options:

- **Payment Activity:** View, edit and approve transactions.
- **ACH Payments:** Originate Automated Clearing House (ACH) Payments.
- **Wire Transfer:** Initiate Wire Transfer in U.S. Dollars (USD).
- **Account Transfer:** Make transfers between accounts at Old National Bank.
- **Payee Maintenance:** Create and manage payees for all services and accounts.
- **Import Maintenance:** Upload an entire list of payees all at once.
- **Tax Payments:** Send payments electronically to government entities.

- **Bill Pay:** Send online bill payments to business and individual billers.



Payment Activity

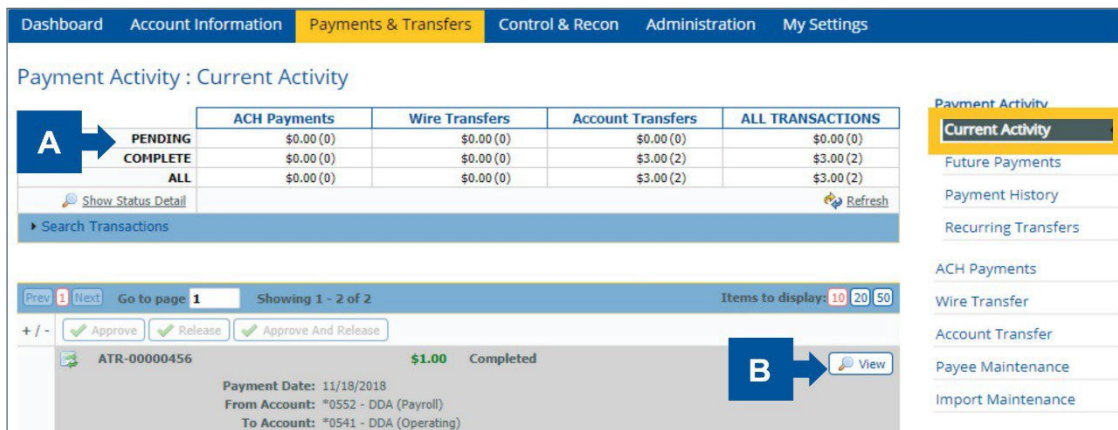
By clicking on **Payments & Transfer** in the blue navigation bar, a drop-down menu appears that allows you to select Payment Activity. When any page within Payment Activity is open, links to all the page names within that section only appear in the right-navigation.



Current Activity

Under **Current Activity** you can:

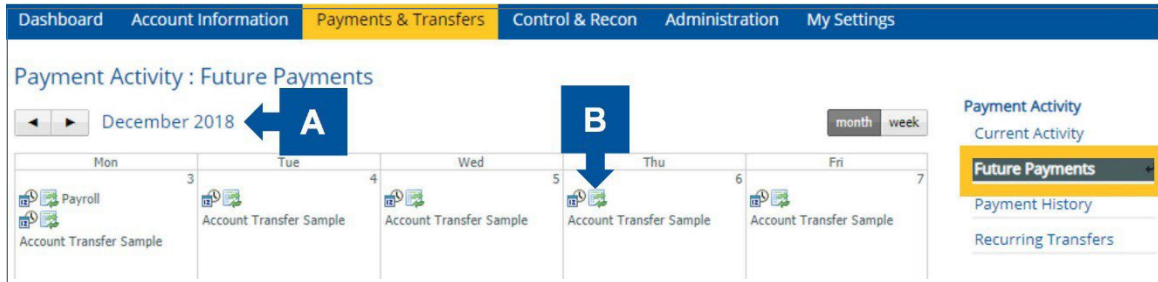
- View current payments that have been initiated by ONPointe users:
 - ACH Payments scheduled to be processed today (within two business days for credits within one business day for debits).
 - Wire Transfers scheduled for the current business day.
 - Account Transfers scheduled for the current business day.
- Review transaction status, edit pending transactions, and approve, release or reject payments.



Future Payments

The **Future Payments** section lets you:

- A. Display all ACH Payments, Wire Transfers and Account Transfers that have been initiated by ONPointe users for processing at a future date.
- B. Review transaction status, edit pending transactions, and approve, release or reject payments.

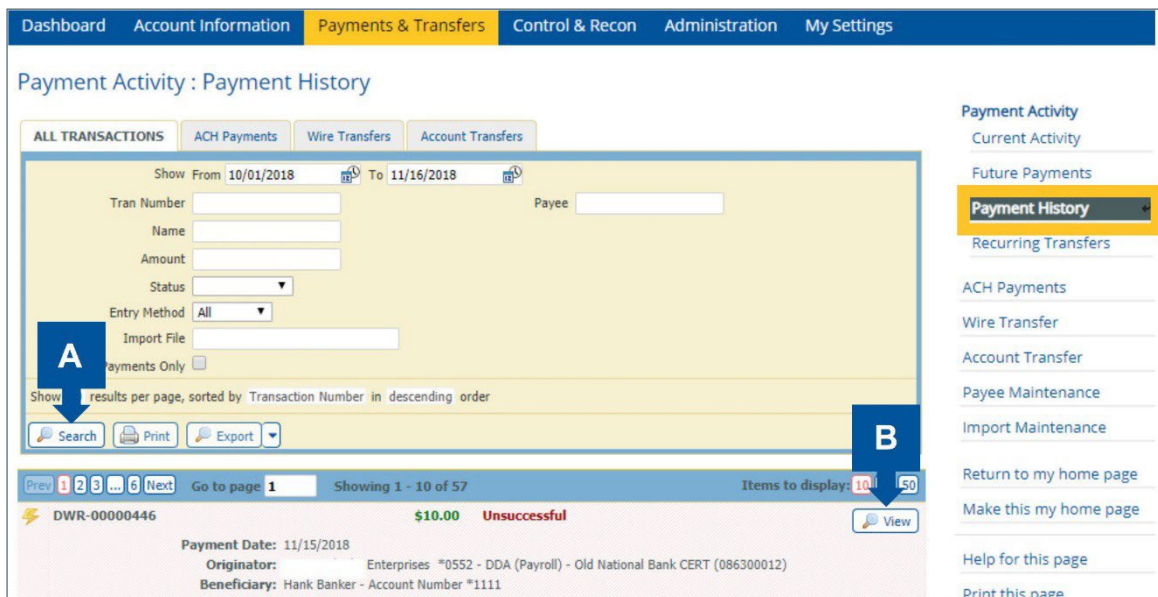


Warehouse processing allows you to schedule an Account Transfer, ACH Payment and/or Wire Transfer up to 180 days in the future.

Payment History

Within **Payment History** you can:

- A. View all ACH Payments, Wire Transfers and Account Transfers that have been initiated by ONPointe users in the past, up to the last business day.
- B. Review transaction status, edit pending transactions, and approve, release or reject payments.



Recurring Transfers

Recurring Transfers allow you to:

- A. View all ACH Payments, Wire Transfers and Account Transfers that have been initiated by ONPointe users in the past, including current recurring transfers initiated on the current day.
- B. Review transaction status, edit pending transactions, and approve, release or reject payments.

Payee Maintenance

Payee Maintenance allow you to:

- A. Search for payees, using various search options.
- B. Create and edit all payees across all services and accounts.

ACH Payments

ACH Payments allow you to pay or collect money from individuals or companies. You might send a payroll file or collect monthly dues from your clients. To get started, you need to create a batch that will serve as a template to utilize on multiple occasions. Once the batch has been created, you will then initiate, which will send the information to Old National Bank. Old National will then originate the file.

Available Standard Entry Class (SEC) codes include:		
Individual Credits (PPD)	Extended Addenda (CTX)	Child Support (CCD+DED)
Payroll (PPD)	Internet Auth (WEB)	Physical Auth (PPD)
Business (CCD)	Telephone Auth (TEL)	80 Character Addenda (CCD)
Business Tax Payment (CCD+TXP)		

The screenshot shows the 'ACH Payments' section of the application. The top navigation bar includes 'Dashboard', 'Account Information', 'Payments & Transfers' (highlighted), 'Control & Recon', 'Administration', and 'My Settings'. Below the navigation bar, there is a progress indicator with four steps: 1 Select, 2 Request, 3 Review, and 4 Complete. Two main buttons are visible: 'Select Template' (with a subtext 'Select existing ACH Batch template.') and 'Free-Form Batch'. On the right side, a 'Payment Activity' menu is open, showing 'ACH Payments' and 'Create Batch' as the active options, along with 'Manage Batch Template' and 'Transaction Import'.

When you click on **Payments & Transfers** in the blue navigation bar, a drop-down menu appears that allows you to select **ACH Payments**. When any page within ACH Payments is open, links to all page names within that section only appear in the right-navigation.

ACH Payments – Manage Batch Templates

Manage Batch Templates lets you create, view and edit permanent batches that can be used to quickly initiate live ACH batches. Groups of payees can be started in a template that can be used to send ACH Payments to that group for the same purpose or the same schedule.

The screenshot displays the 'Manage Batch Templates' page. The top navigation bar is the same as in the previous screenshot. The main heading is 'ACH Payments : Manage Batch Templates'. Below this, there is a search area with fields for 'Template Name', 'Payee Name', 'Batch Type' (set to 'Any'), and 'Payee ID'. Below the search area, it says 'Show 10 results per page, sorted by Last Modified in descending order, including summary'. There are three buttons: 'Search Templates', 'Create Template', and 'Print Report'. The main content is a table with the following columns: 'Template Name', 'Batch Type', 'ACH Company', 'Last Used', and 'Last Modified'. The table contains three rows of data. On the right side, a 'Payment Activity' menu is open, with 'Manage Batch Templates' highlighted. Other options include 'ACH Payments', 'Create Batch', 'Transaction Import', 'Wire Transfer', 'Account Transfer', 'Payee Maintenance', 'Import Maintenance', 'Return to my home page', and 'Make this my home page'.

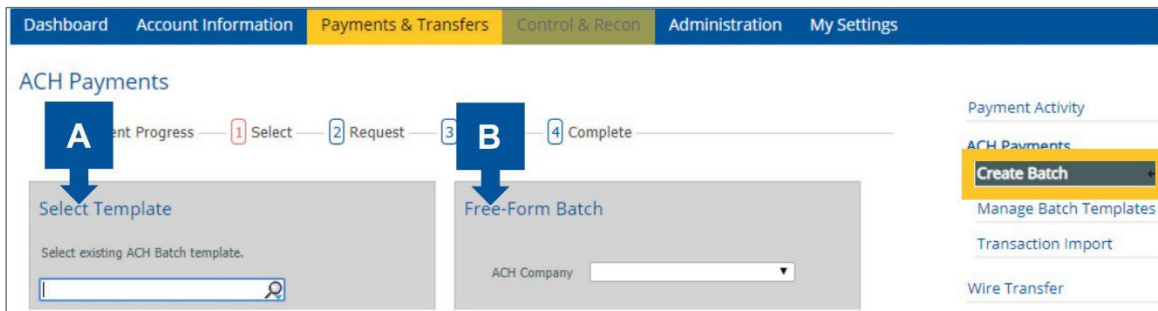
Template Name	Batch Type	ACH Company	Last Used	Last Modified
Second Sample	Payroll (PPD)	Payroll	10/23/2018	Oct 22, 2018 7:20 PM CDT by / sue
Sample Payroll	Payroll (PPD)	Payroll		Oct 22, 2018 5:11 PM CDT by / sue
Sue Sample	Extended Addenda (CTX)	Vendor		Oct 18, 2018 2:05 PM CDT by / sue

ACH Payments are picked up for processing four times a day: 9am ET/8am CT, 12pm ET/11am CT, 2pm ET/1pm CT, 5pm ET/4pm CT and 8pm ET/7pm CT. An ACH Payment may require approval by a second ONPointe user. Addenda information can be added to an ACH Payment. Out of Band Authorizations are required to approve ACH payments. Refer to the ONPointe Treasury Getting Started Guide for instructions.

ACH Payments – Create Batch

Create Batch lets you produce live ACH Payment batches using either:

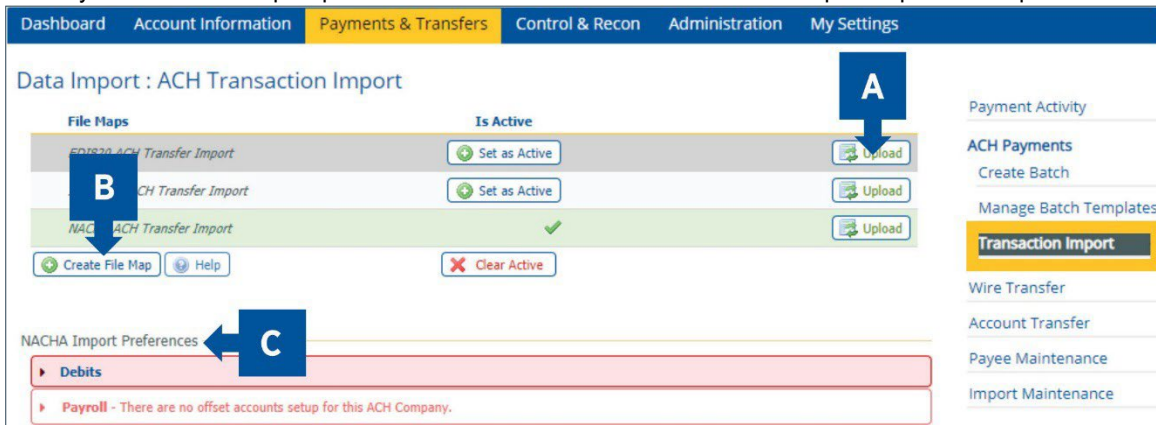
- A. A batch template that may be created one time for either the current processing day or a future processing day; or on a recurring basis according to a defined schedule.
- B. A free-form batch may be created for the current or a future processing day but may not be a recurring series.



ACH Payments – Transaction Import

Under the **Transaction Import** section you can:

- A. Upload an ACH file using one of the available file maps shown.
- B. Create a custom file map in Delimited Text, Fixed Width or XML format.
- C. Set your Nacha file import preferences for use with the Nacha ACH Transport Import file map.

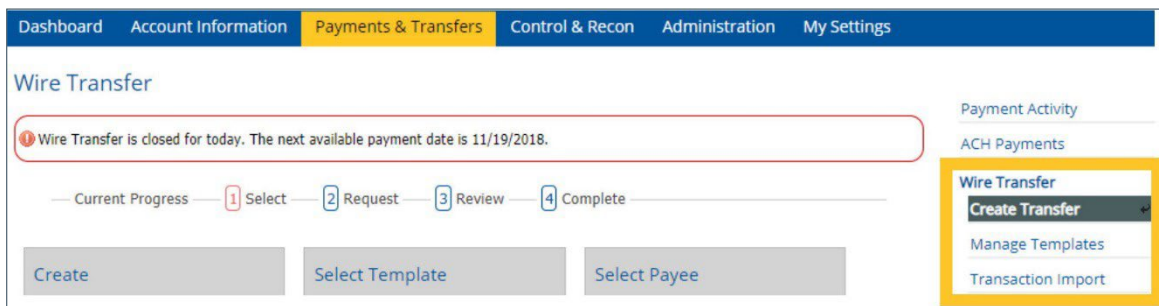


Wire Transfer

A wire transfer allows you to send money to an individual or company with an account in the U.S. or a foreign country. A Wire Transfer is the preferred method for making a high-dollar payment because it is final upon receipt and cannot be recalled like an ACH or disputed like a card payment.

When you click on **Payments & Transfer** in the blue navigation bar, a drop-down menu appears that allows you to select Wire Transfer. When any page within Wire Transfer is open, links to all the page names within that section only appear in the right-navigation. Out of Band Authorizations are required to send wire Payments.

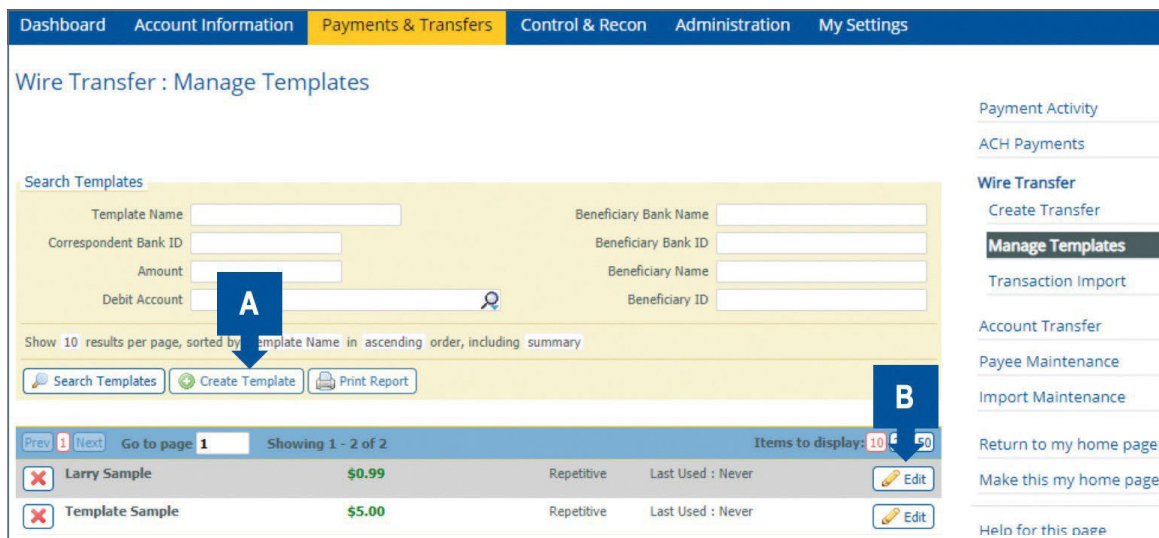
We recommend you start with the Payee Maintenance function referenced earlier in this guide.



Wire Transfer – Manage Templates

The **Manage Templates** section lets you:

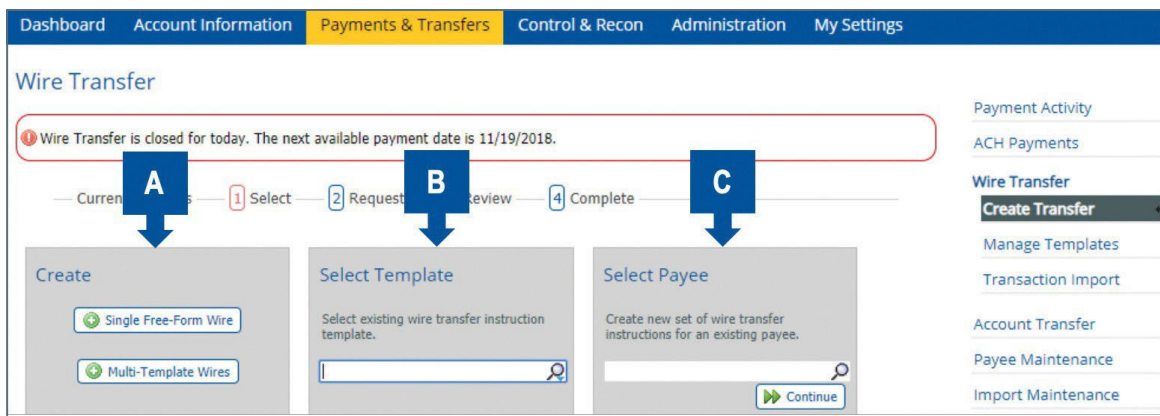
- A. Create and maintain Wire Transfer templates that can be used to quickly initiate active wires.
- B. View existing Wire Transfer templates.



Wire Transfer – Create Transfer

Create Transfer lets you send a Wire Transfer using:

- A. A single free-form or multi-templates.
- B. A template.
- C. A payee.
 - **USA Domestic:** Send US dollar wires to Federal Reserve American Bankers Associate (ABA) financial institutions.
 - **USD International:** Send US dollar wires to Society of World, International, Funds Transfer Bank Identifier Code (SWIFT BIC) financial institutions.
 - **Foreign Exchange International:** Available through FX Online Banking. Contact your Treasury Management Sales Officer for more information.



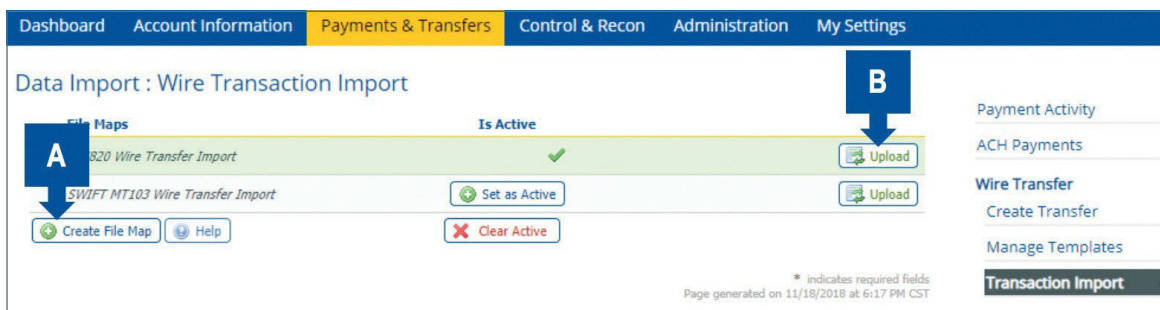
The cutoff time for Wire Transfers is 5:30pm ET/4:30pm CT. If the Wire Transfer cutoff time is approaching, a reminder banner will display. A Wire Transfer may require approval of a second ONPointe user.

Out of Band Authorizations are required to approve Wire Transfers. Refer to the ONPointe Treasury Getting Started Guide for instructions.

Wire Transfer Transaction Import

Under the **Transaction Import** section you can:

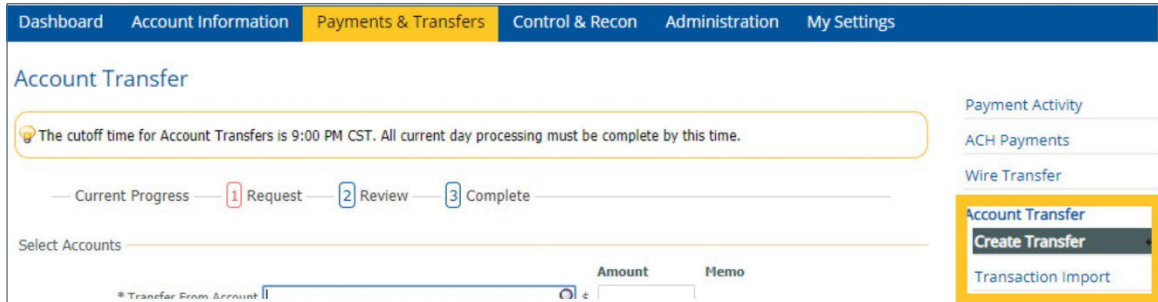
- A. Create your own file map.
- B. Import Wire Transfers utilizing a Delimited Text, Fixed Width, XML, EDI 820 or SWIFT MT103 file formats.



Wire Transfers must be released from the Payment Activity page in order to be processed.

Account Transfer

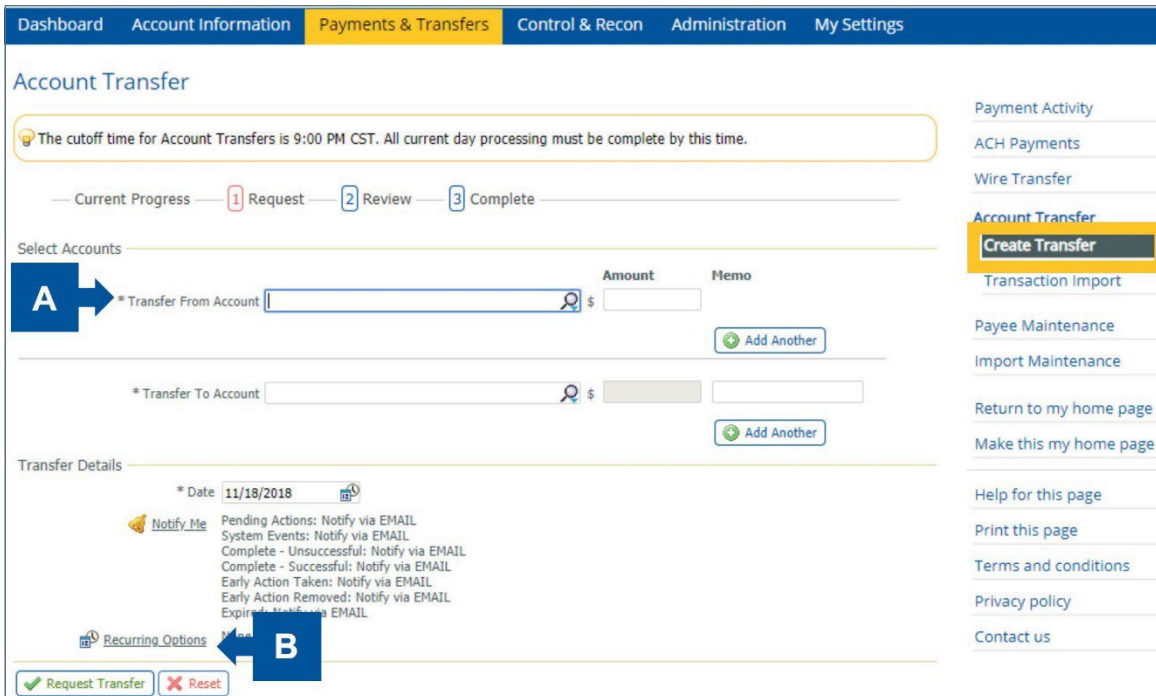
By clicking on the **Payments & Transfer** in the in the blue navigation bar, a drop-down menu appears that allows you to click **Account Transfer**. When any page within Account Transfer is open, links to all the page names within that section only appear in the right-navigation.



Account Transfer – Create Transfer

Create Transfer lets you:

- A. Initiate one-time funds today or in the future from multiple accounts to a single account or from a single account to multiple accounts.
- B. Schedule recurring transfers.

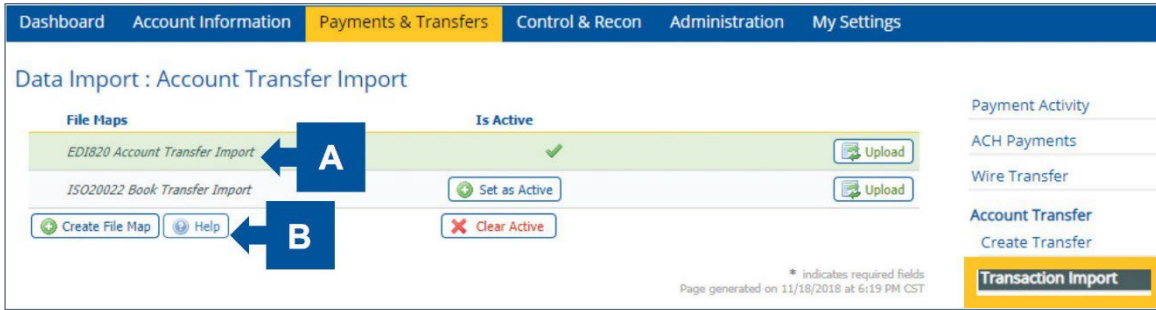


The cutoff time for Account Transfers is 10pm ET/9pm CT. An Account Transfer may require approval by a second ONPointe user.

Account Transfer – Import Transfer

Import Transfer lets you:

- A. Import Account Transfers utilizing the EDI 820 or ISO 20022 file formats.
- B. Create your own file map using either delimited text, fixed width text or XML option.



Import Maintenance

Under **Import Maintenance** you can:

- A. Create file maps to be used to import payee information, and create ACH batch templates and Wire Transfer templates.
- B. Upload data using the file maps to simplify and speed the importing of information into ONPointe Treasury.

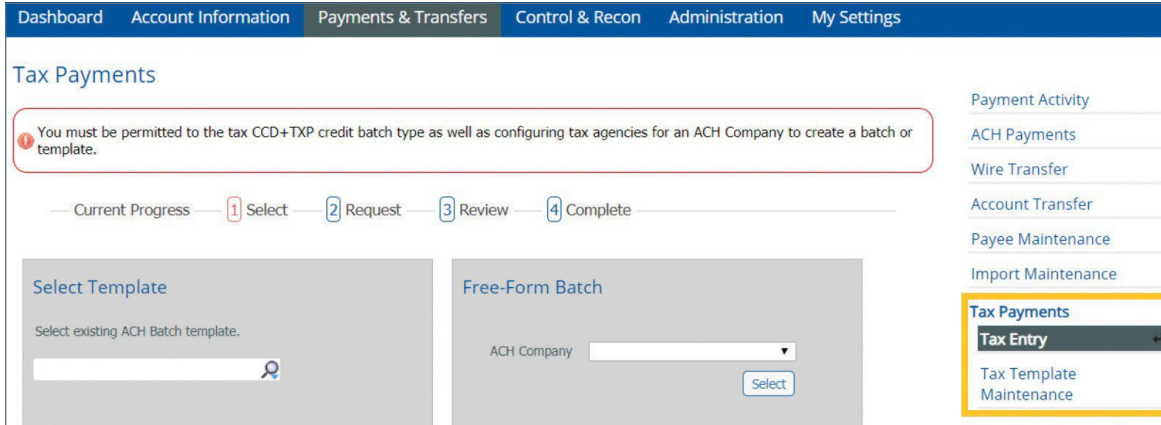


Tax Payments

Tax Payments allows you to electronically send payments to government entities. ACH Tax Payments are ideal for transactions that do not require immediate settlement i.e. Wire Transfer, and are more convenient than using checks. Tax Payments uses the ACH network, which is governed by the National Automated Clearing House Association (Nacha). Old National and its ACH senders must adhere to Nacha rules and regulations.

Before you make a tax payment, you should contact the taxing entity first to complete any required electronic payment enrollment steps that may be required. You must provide Old National with your tax payment information prior to making your first payment.

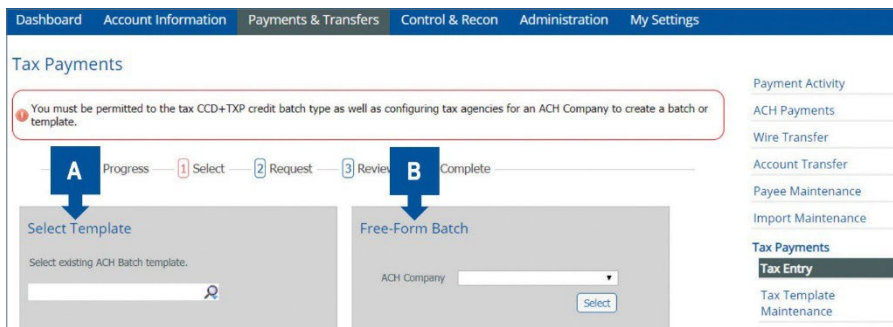
When you click on **Payments & Transfers** in the blue navigation bar, a drop-down menu appears that allows you to click **Tax Payments**. When any page within Tax Payments is open, links to all the page names within that section only appear in the right-navigation.



Tax Entry

Tax Entry lets you produce live Tax Payment batches using either:

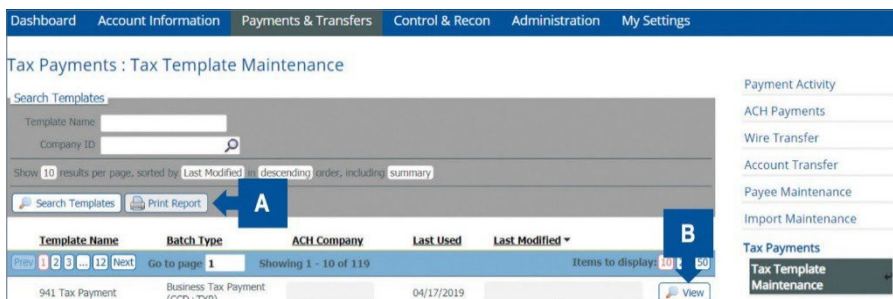
- A. A batch template that may be created one-time for either the current processing day or a future processing day.
- B. A free-form batch may be created for the current or a future processing day.



Tax Template Maintenance

Tax Template Maintenance lets you:

- A. Search for Tax Templates.
- B. Create, view and edit permanent batches that can be used to quickly initiate Tax Payment batches.



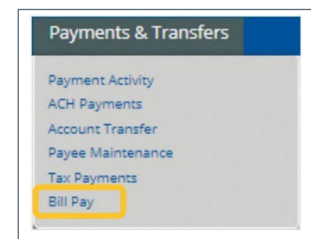
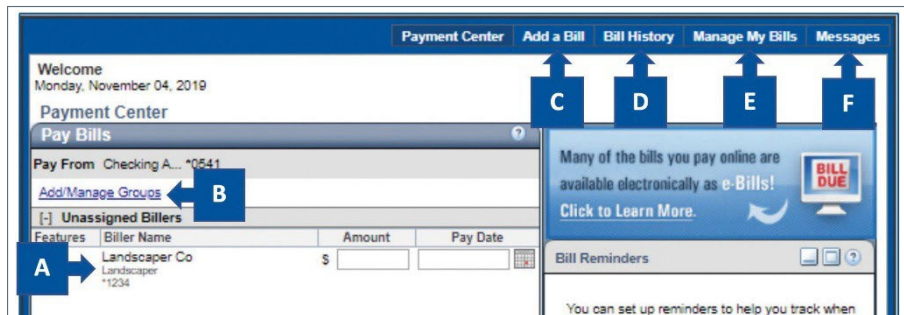
Bill Pay

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

From the Payments & Transfers menu, click **Bill Pay**. Next, click the button labeled **Continue to Bill Pay** to open a new window for the Bill Pay service.

Using **Bill Pay**, you can:

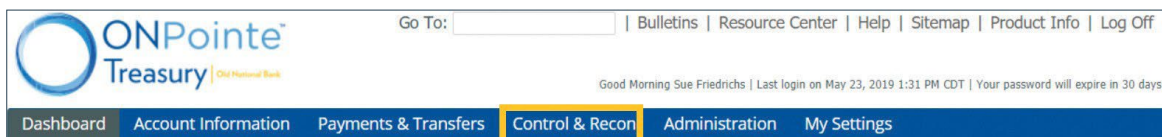
- A. Send payments to existing billers.
- B. Group your billers by category.
- C. Add billers.
- D. View your history.
- E. Manage existing billers.
- F. Send messages to Bill Pay support.



Control & Recon Menu

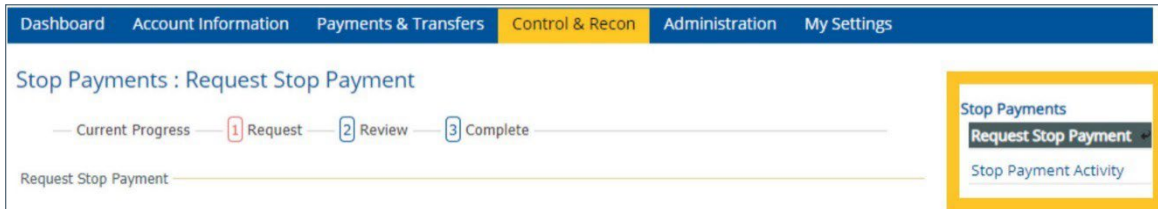
When you click on Control & Recon in the blue navigation bar, a drop-down menu appears with the following options:

- **Stop Payments:** Place a stop online that will be effective the same business day.
- **ACH Positive Pay:** Make payment decision on incoming ACH transactions before they are posted to your account.
- **Check Positive Pay:** Decide if any check exceptions should be paid before they are posted to your account.



Stop Payments

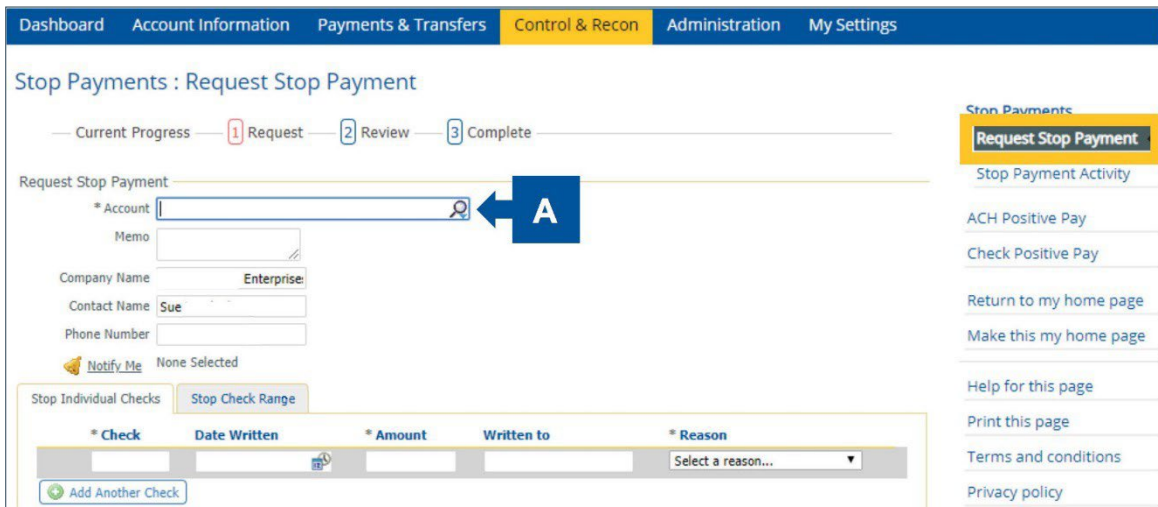
When you click on **Control & Recon** in the blue navigation bar, a drop-down menu appears that allows you to select **Stop Payments**. When any page within Stop Payments is open, links to all the page names within that section only appear in the right-navigation.



Request Stop Payment

Under **Request Stop Payment** you can:

- A. Instruct Old National Bank to activate a Stop Payment instruction for individual checks or ranges of consecutive checks written on an account.



ONPointe checks to see 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.

Stop Payment Activity

A **Stop Payment Activity** lets you:

- View Stop Payment requests that were entered through ONPointe.
- Cancel Stop requests that were entered through ONPointe.

Dashboard Account Information Payments & Transfers **Control & Recon** Administration My Settings

Stop Payments : Stop Payment Activity

Search Stop Payment Activity

Check Number Status **All**

Transaction Number Account

Requested From To

Advanced

Show 10 results per page, sorted by Date Requested in descending order

Search

Account	Check	Requested	Status	Expiration	Action
*0552 - DDA (Payroll)	301 - 305	10/25/2018	Canceled	04/26/2019	
*0552 - DDA (Payroll)	2002 - 2010	10/25/2018	Canceled	04/26/2019	
*0552 - DDA (Payroll)	1001 - 1005	10/24/2018	Stopped	04/25/2019	No Action <input type="text"/>

Stop Payments
Request Stop Payment
Stop Payment Activity
ACH Positive Pay
Check Positive Pay
Historical data is retained for 12 months
Return to my home page
Make this my home page
Help for this page
Print this page
Terms and conditions

ACH Positive Pay

ACH Positive Pay allows you to identify which incoming ACH items will be authorized by selecting Company ID or all debits and/or credits. For example, you may only want ACH credits to post to your account and you want to make decisions on any ACH debit. When an ACH debit that is not on your approved ACH Positive Pay list comes through your account, it creates an exception that you must pay via ONPointe or it will be returned. Use the optional filtering feature to permit future ACH items to post without requiring review.

When you click on **Control & Recon** in the blue navigation bar, a drop-down menu appears that allows you to select **ACH Positive Pay**. When any page within ACH Positive Pay is open, links to all the page names within that section only appear in the right-navigation.

ACH Positive Pay – Decision Items

Decision Items lets you:

- A. Make pay or return decisions on current day incoming ACH exception items.
- B. Create a filter so that specific incoming ACH item(s) are always paid in future processing and do not appear as an exception.

Dashboard Account Information Payments & Transfers Control & Recon My Settings

ACH Positive Pay : Decision Items

Decisions must be applied to Positive Pay exception items before 2:00 PM EDT.

— Current Progress — 1 Decision — 2 Review — 3 Complete —

Search Exception Item

Account

Show Only un-decided items

Show 10 results per page, sorted by Account in ascending order

Account	Amount	Sending Company	SEC	Transaction Type	Effective Entry Date	Pay All	Return All
*3030 (Checking)	\$534.68	FUNDS	CCD	DDA Payment	04/29/2019	<input checked="" type="checkbox"/>	<input type="checkbox"/>
*3030 (Checking)	\$36.94	PAYROLL SER	CCD	DDA Payment	04/29/2019	<input type="checkbox"/>	<input type="checkbox"/>
*3030 (Checking)	\$534.68	AMERICAN IND	CCD	DDA Payment	04/29/2019	<input type="checkbox"/>	<input type="checkbox"/>

Enter Decisions Cancel

The deadline to submit decisions for ACH Positive Pay exception items is 2pm ET/1pm CT.

ACH Positive Pay Activity

ACH Positive Pay Activity lets you view past decisions on ACH Positive Pay exceptions.

Dashboard Account Information Payments & Transfers Control & Recon Administration My Settings

ACH Positive Pay : ACH Positive Pay Activity

Search Decision Activity

User

Account

Date From 01/01/2019 To 06/11/2019

Decision All

Show Only Auto Filtered Items

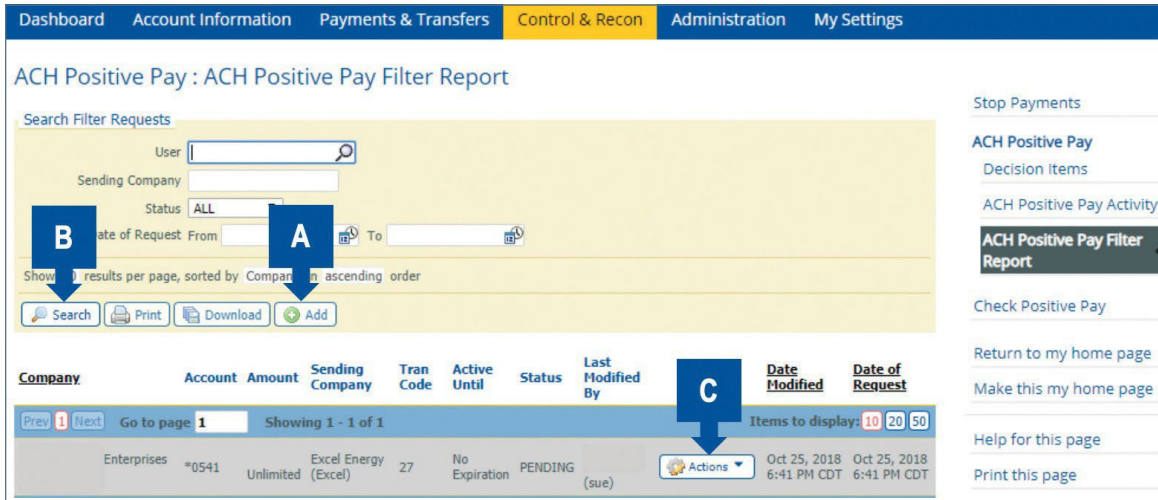
Show 10 results per page, sorted by Account in ascending order

User	Account	Decision Date	Decision	Sending Company	Amount	Status
*6666 (ACH PP S)	Mar 13, 2019 1:00 PM EDT	no-decision	EPAYMENT (0005000005)	\$13,187.51	Expired	
*6666 (ACH PP S)	Mar 15, 2019 1:00 PM EDT	no-decision	SETTLEMENT PLAN (1203212032)	\$108,407.82	Expired	
*6666 (ACH PP S)	Mar 15, 2019 1:00 PM EDT	no-decision	SETTLEMENT PLAN (1203212032)	\$419,460.69	Expired	

ACH Positive Pay Filter Report

ACH Positive Pay Filter Report lets you:

- A. Create a filter to exclude transactions from a sending company from the ACH Positive Pay decision item report.
- B. Search for a filter to determine why an ACH item was or was not paid.
- C. Modify existing filters.

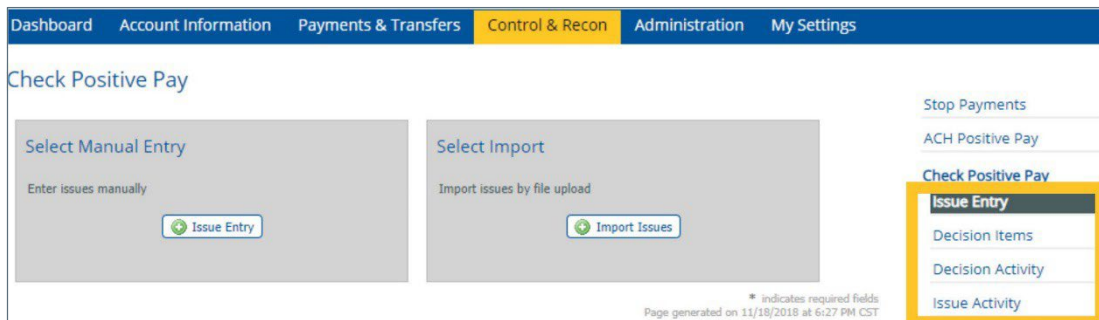


Check Positive Pay

Check Positive Pay is a fraud prevention tool allowing business clients to monitor checks posted to their accounts and make the decision to pay or return any check.

- **Full Check Positive Pay:** You enter or upload a file to Old National Bank that lists all check items you have issued. The file must include the account number, issue date, check number and check amount. (The company may also be enrolled in the Payee Verification option which can also be added to the file.) ONPointe compares each item to your list. Any non-matching item then becomes an exception that requires a decision. If no decision is selected, a default decision provided by the client will be applied to these items.
- **Reverse Check Positive Pay:** You do not provide a check list to Old National Bank. All checks are identified as an exception and require a decision from you or a default decision provided by the client will be applied to these items.

When you click on **Control & Recon** in the blue navigation bar, a drop-down menu appears that allows you to select **Check Positive Pay**. When any page within Check Positive Pay is open, links to all the page names within that section only appear in the right-navigation.



Check Positive Pay – Issue Entry

Issue Entry lets you:

- A. Enter check issue items to Old National Bank with information used to identify any check exceptions that require a decision.
- B. Create your own file map using either delimited text, fixed width text or XML option.

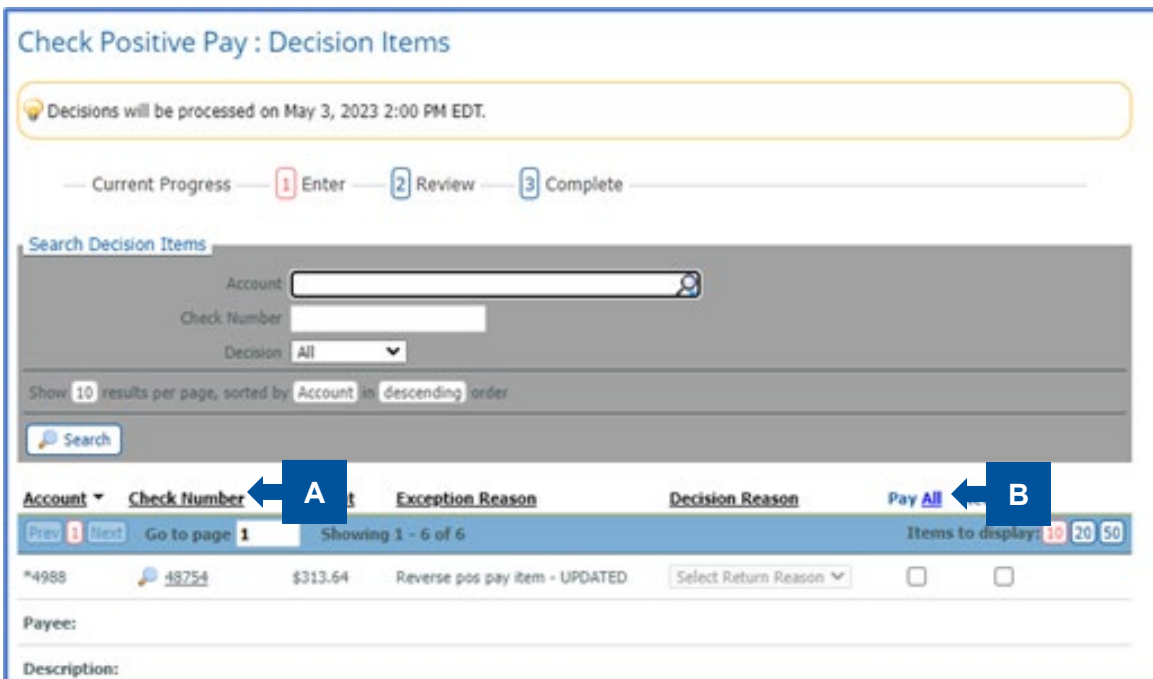


The deadline to upload a Check Positive Pay Issue File for nightly processing is 8pm ET/7pm CT. Issues reported in ONPointe Treasury are processed hourly 8am-8pm ET/7am-7pm CT, Monday-Friday.

Check Positive Pay – Decision Items

Under the **Check Positive Pay Decision Items** section you can:

- A. View any checks that have been flagged as an exception by Old National Bank.
- B. Provide a Pay or 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.



The deadline for Pay/Return decision is 2pm ET/1pm CT.

Check Positive Pay – Decision Activity

Under the **Decision Activity** section you can:

- A. View decisions made to exception items.
- B. Approve or reject decisions if you have been enabled with the approval entitlement.

Check Positive Pay : Decision Activity

Search Decision Activity

User ID: Status: All

Account Number: Decision: All

Posted Date: From 04/02/2019 To 04/09/2019

Show 10 results per page, sorted by Check Number in descending order

Search Print

Prev 1 Next Go to page 1 Showing 1 - 10 of 10 Items to display 10 20 50

***8745 - DDA** Pending Approval View Approve Reject Return

Check Number: 30770677 Posted Date: 04/05/2019 Amount: \$1,500.00

Payee: Decision Reason: Forged Exception Reason: Duplicate paid

Stop Payments

ACH Positive Pay

Check Positive Pay

Issue Entry

Decision Items

Decision Activity

Issue Activity

Return to my home page

Make this my home page

Help for this page

Check Positive Pay – Issue Activity

The **Issue Activity** sections lets you view, modify and delete issues entered manually or imported using a file.

Check Positive Pay : Issue Activity

Search Issue Activity

Account Number:

Issue Date: From 11/11/2018 To 11/18/2018

Status: All

Show 10 results per page, sorted by Issue Date in descending order

Search Print

Prev 1 Next Go to page 1 Showing 1 - 9 of 9 Items to display 10 20 50

***0541 - DDA (Operating)** Delivered View

Issue Date: 11/15/2018 Check Number: 1001 Amount: \$2.00

Payee: Larry

***0541 - DDA (Operating)** Delivered View

Issue Date: 11/15/2018 Check Number: 1002 Amount: \$3.00

Payee: Kindle

Stop Payments

ACH Positive Pay

Check Positive Pay

Issue Entry

Decision Items

Decision Activity

Issue Activity

Return to my home page

Make this my home page

Help for this page

Print this page

Terms and conditions

Administration Menu

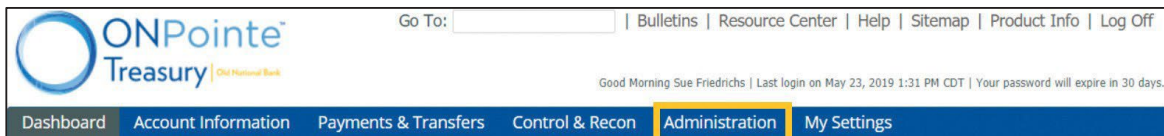
This section will only appear if you are a company administrator. Visit oldnational.com/tmic to access the ONPointe Treasury Administration Guide.

Under the Operations section in Administration, administrators can define entitlements for users including:

- Adding or deleting accounts and services.
- Setting number and dollar limits for transactions.
- Defining approval authority levels.
- Granting Mobile Banking access.
- Assisting with PIN reset.

Within Audit Services, an administrator can:

- Review maintenance, logins, transactions and exceptions that have occurred due to user actions or processing activities.

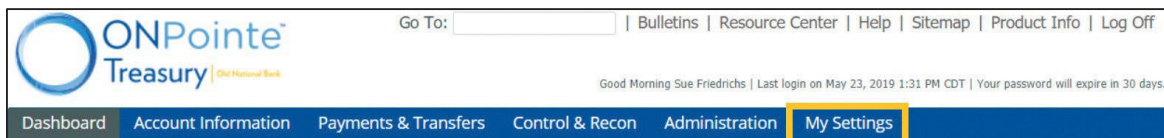


Administrators can only entitle users for access to accounts and services based on their own entitlements.

My Settings Menu

When you click on My Settings in the blue navigation bar a drop-down menu appears with the following options:

- **My Profile:** Edit your profile information and communication preferences.
- **My History:** View the history of all files and notifications sent to and received by you.
- **Subscriptions:** Determine the type and format for notifications to be sent to you.
- **ONPointe Delivery (Coming Soon):** Securely exchange information between your computer and Old National Bank.
- **ONPointe Secure Browser:** The link to install the ONPointe Secure Browser and installation instructions are available on this page.



My Profile

When you click on **My Settings** in the blue navigation bar, a drop-down menu appears that allows you to select **My Profile**. When any page within My Profile is open, links to all the page names within that section only appear in the right-navigation.

The screenshot shows the 'My Profile : Contact Information' page. The navigation bar at the top includes 'Dashboard', 'Account Information', 'Payments & Transfers', 'Control & Recon', 'Administration', and 'My Settings'. The 'My Settings' tab is active. The main content area displays user information: User ID / sue, First Name Sue, Last Name, and Desktop Last Login Nov 15, 2018 9:04 AM CST with a 'Test' button. On the right, a vertical navigation menu is highlighted with a yellow box, showing 'My Profile' with sub-links for 'Contact Information', 'Credentials', and 'Channel Settings'.

My Profile – Contact Information

Contact Information lets you edit your profile information.

This screenshot shows the 'My Profile : Contact Information' page with the 'Contact Information' link in the right navigation menu highlighted. The main content area shows the same user information as the previous screenshot, but with additional fields: Email Address, * Encrypted Report Password (Sue12345), and Phone Number with an 'Enable SMS Messages' checkbox. The 'Test' buttons are present next to the Desktop Last Login and Email Address fields.

You may also access and update security credentials including your Software Activation Key, your Out-of-Band Authorizations transaction PIN and your Encrypted PDF Password from this section.

Certain fields including the User ID, cannot be modified. Please contact your administrator if you need any fields changed or if you need a Software Activation Key to reset your Secure Browser PIN.

My Profile – Credentials

Credentials lets you:

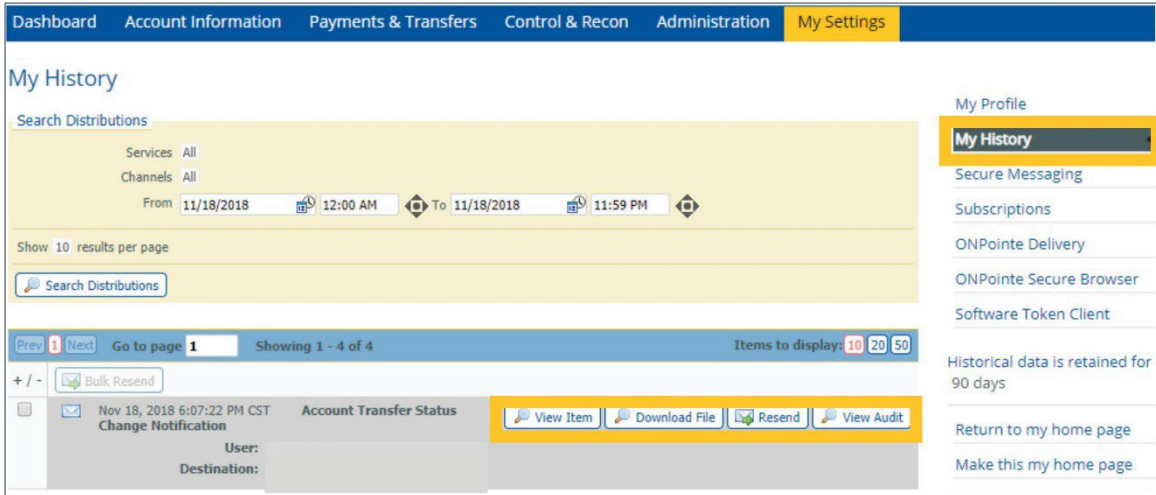
- Choose and answer your secret questions (required for all users but not used within ONPointe Secure Browser).
- Establish your Reverification Preference for ACH Payments and Wire Transfers via Out-of-Band Authentication (OOBA).
- Reset your site verification setting(s) (required for all users but not used within ONPointe Secure Browser).

My Profile – Channel Settings

Channel Settings lets you set up notifications so that you are aware of any new information that has been posted under Bulletins. These are timely announcements from Old National Bank regarding ONPointe services such system maintenance and holiday reminders, etc. (Note: Old National may publish less urgent Bulletins without distributing them by email or SMS.)

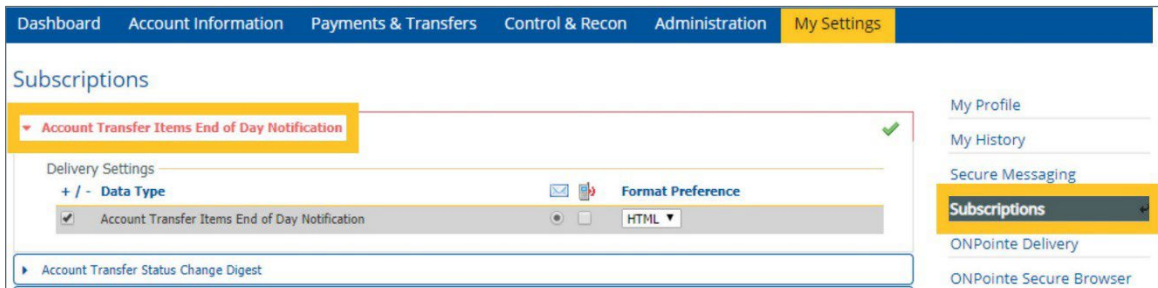
My History

My History lets you view the history of all files and notifications sent to and received by you.



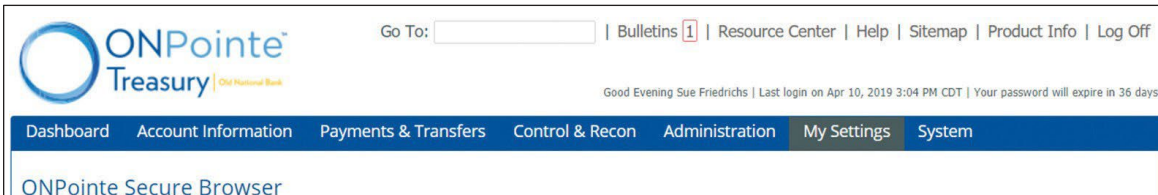
Subscriptions

Subscriptions lets you determine the type and format for notifications that you wish to be sent to you for events that occur with ONPointe Treasury, e.g. ACH batch approval.



ONPointe Secure Browser

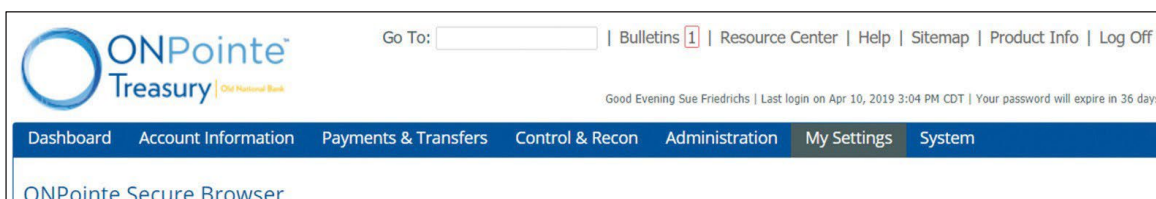
ONPointe Secure Browser lets you guard your online banking session with malware protection including man-in-the-middle and man-in-the-browser attack mitigation and maintain data integrity with keyboard, data and transaction encryption. Access other, select Old National services via single sign-on.



Click **Resource Center** to refer to the ONPointe Treasury Getting Started Guide for information about installing and using ONPointe Secure Browser.

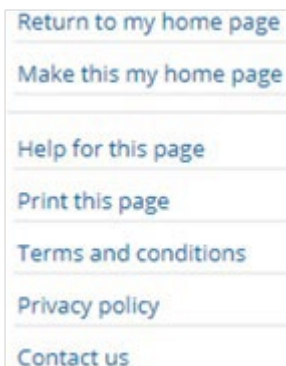
Top Navigation Menu

- **Go To:** Search ONPointe Treasury web pages.
- **Bulletins:** Service notifications from Old National Bank. Bulletins lets you view timely announcements from Old National Bank regarding ONPointe services such as system maintenance and holiday reminders, etc.
- **Resource Center:** Link to Old National Bank Treasury Management Support portal.
- **Messages:** Send a secure message to Old National Bank Treasury Management Service and review responses you've received from Old National Bank Treasury Management Service.
- **Help:** Helpful tips on how to use ONPointe Treasury, which have been customized for each individual page.
- **Sitemap:** Information on how the portal is organized.
- **Product Info:** Link to ONPointe Conversion Center at www.oldnational.com/onpointe.



Additional Site Navigation Menu

- **Return to my home page:** Navigate to your home page.
- **Make this my home page:** Make the current page your home page.
- **Help for this page:** Helpful tips on how to use ONPointe Treasury, which have been customized for individual pages.
- **Print this page:** Print the page on your screen.
- **Terms and conditions:** Agreement between you and Old National Bank if you are using ONPointe.
- **Privacy policy:** Old National Bank Privacy Policy.
- **Contact us:** Phone number and email for Treasury Management Service.



Resources

Help Link

You can find a Help Link on most pages within ONPointe Treasury 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 Treasury Management Service team.

Hours: Monday-Friday 8am-6pm ET / 7am-5pm CT

Phone: 800-844-1720

Email: tmservice@oldnational.com