ONPointe Essentials

REVERSE CHECK POSITIVE PAY USER GUIDE

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ONPointe™
Treasury | Old National Bank

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About Check Positive Pay in ONPointe Essentials

Check Positive Pay helps mitigate the risk of fraud by allowing your company's ONPointe Essentials users to review checks that posted to your account on the previous business day, with the option to instruct the bank to return unauthorized items. Users will need to provide a decision by 2pm ET/1pm CT, otherwise the item will remain posted to your account. Returned checks will be returned to the presenter with the reason "Refer to Maker".


Upgrade Your Check Positive Pay Service. Old National offers enhanced versions of Check Positive Pay through our upgraded version of ONPointe called **ONPointe Treasury**. Available features include check issue reporting, where you report which checks you have issued, and Old National will automatically remove items from your list of items to review if they match your on-file issue information. Consult with a Treasury Management representative to learn more.


Reviewing Items

Each business day, if a check posted to your account on the prior day, you will be notified via email or SMS text message that you have items to review.

To view your current items, log into ONPointe Essentials or ONPointe Mobile. In the menu, click **Positive Pay** to navigate to your items. On desktop devices, you may also use the **Tasks** widget on the home screen to access the Positive Pay service.

DESKTOP VERSION
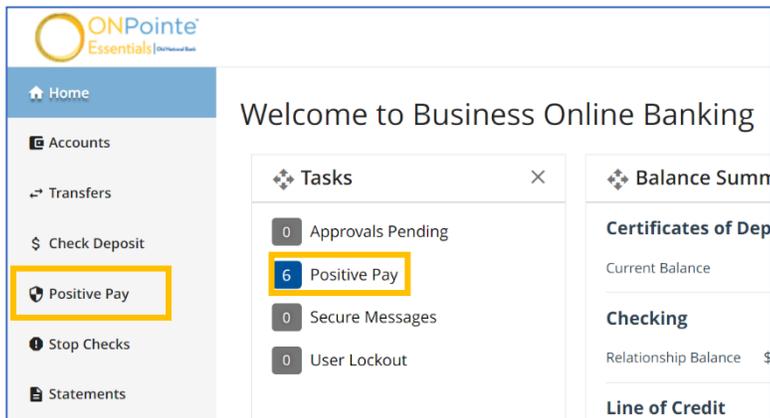
MOBILE VERSION
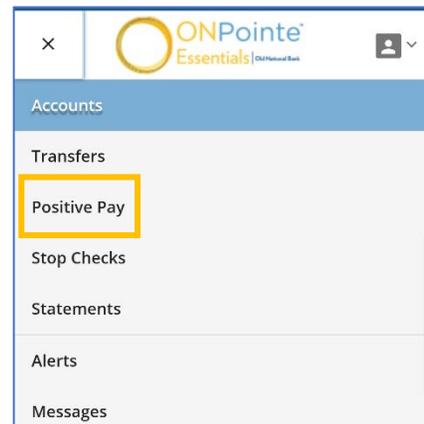
Step 1: Return Decisions Screen

A list of the checks that posted to your account on the previous day will be displayed. To view a check, click the 🔍 icon. To return an item, click the checkbox in the **Return** column for that item. Once you have finished reviewing your items, select **Review** to proceed with the items to be returned.

Note: No action is required for checks not being returned since they have already posted to the account.

Positive Pay

Make Decisions

History

① —————————————— ② —————————————— ③
Return Decisions   Review   Complete

All Accounts ⌄   Search 🔍

Return ↑	Posted Date	Account	Check	Amount
☑	03/15/2023	Checking C (*7965)	🔍 48789	$823.57
☑	03/15/2023	Checking C (*7965)	🔍 48774	$4,857.31
☑	03/15/2023	Checking C (*7965)	🔍 48773	$757.35
☑	03/15/2023	Checking C (*7965)	🔍 48772	$623.94
☐	03/15/2023	Checking C (*7965)	🔍 48767	$326.50
☐	03/15/2023	Checking C (*7965)	🔍 48754	$313.64

Showing 1 - 6 of 6 results

Cancel   Review

Step 2: Review Screen

Review the list of items you have marked to return. To submit your decision, click **Complete** to submit the reversal for the check(s) being returned. To go back and modify your selections, click **Edit.**

Make Decisions

✓ —————————————— ② —————————————— ③
Return Decisions   **Review**   Complete

Posted Date ↑	Account	Check	Amount
03/15/2023	Checking C (*7965)	🔍 48789	$823.57
03/15/2023	Checking C (*7965)	🔍 48774	$4,857.31
03/15/2023	Checking C (*7965)	🔍 48773	$757.35
03/15/2023	Checking C (*7965)	🔍 48772	$623.94

Showing 1 - 4 of 4 results

Edit   Complete

Step 3: Complete Screen

This page displays confirmation that the checks have been successfully reversed.

Click **Done** to return to the **Make Decisions** page.

Positive Pay   Last Login: 03/21/2023 11:54 AM

Make Decisions

Return Decisions ——— Review ——— ③ **Complete**

Posted Date ↑	Account	Check	Amount
03/15/2023	Checking C (*7965)	🔍 48789	$823.57
03/15/2023	Checking C (*7965)	🔍 48774	$4,857.31
03/15/2023	Checking C (*7965)	🔍 48773	$757.35
03/15/2023	Checking C (*7965)	🔍 48772	$623.94

Showing 1 - 4 of 4 results

✅ Successfully reversed the check   **Done**

Changing a Decision

You can change your decision on items until 2pm ET / 1pm CT on the same day as the item was presented to you for review in Check Positive Pay.

Changing an Item from Return to Pay

If you would like to cancel your instruction to return an item, navigate to the **Positive Pay** screen using the menu link. Click the **History** button in the upper right corner of the screen.

Positive Pay   Last Login: 03/21/2023 11:54 AM

Make Decisions   **History**

① **Return Decisions** ——— ② Review ——— ③ Complete

All Accounts ▾   Search 🔍

Return ↑	Posted Date	Account	Check	Amount	▤
☐	03/15/2023	Checking C (*7965)	🔍 48767	$326.50	
☐	03/15/2023	Checking C (*7965)	🔍 48754	$313.64	

Showing 1 - 2 of 2 results

Locate the item and click the ➢ button.

If the Status is Pending Delivery, you will see the Cancel Decision button on the screen. Click the button to allow the item to post.

Changing an Item from Pay to Return

If you did not instruct the bank to return an item during your initial review but wish to change that decision, simply repeat the steps in the process found in the *Reviewing Items* section of this guide.

Decision Item History

To view the last 90 days of activity in Positive Pay, return to the **Make Decisions** page by clicking **Positive Pay** in the menu. Click the **History** button in the upper-right corner of the screen to view check return history.

Select the button to view the **Decision Item Details** for a specific check. View the image by clicking the button.

Positive Pay

Last Login: 03/21/2023 11:54 AM

Decision Item History

🖶 Print · **Make Decisions**

Search 🔍

Posted Date ↓	Return Date	Account	Amount	Check	
03/15/2023	Pending	Checking C (*7965)	$823.57	🔍 48789	❯
03/15/2023	Pending	Checking C (*7965)	$4,857.31	🔍 48774	❯
03/15/2023	Pending	Checking C (*7965)	$757.35	🔍 48773	❯
03/15/2023	Pending	Checking C (*7965)	$623.94	🔍 48772	❯

Showing 1 - 4 of 4 results

If the status reflects **Completed** the decision has been processed and provided to Old National Bank. Select **OK** to return to the **Decision Item History** page.

Note: Once **Completed**, the decision is final and cannot be canceled.

Decision Item Details ✕

Account	Status	🖶 Print
Checking C (*7965)	**COMPLETED** ✅	
Amount	Posted Date	
$623.94	**03/15/2023**	
Check Number	Decision	
48772	**Return**	

Status History

Date/Time	Status	Initiator	Description
03/21/2023 01:00 PM CDT	Completed	SYSTEM	Delivered
03/21/2023 12:20 PM CDT	Pending Delivery	KHEIDRICH	Decision Chosen
03/21/2023 12:00 PM CDT	Awaiting Decision	SYSTEM	Created Exception Item

OK

Alerts

By default, if you are permitted to make decisions in Check Positive Pay, you will receive an email alert when you have items to review. There is an optional alert to remind you one hour before the decision deadline. To turn this optional notification on or off, click your username in the upper-right hand corner of the screen and choose **Manage Alerts**.

👤 **ONB - Essential Enterprises LLC** ⌄
Tim

ONB - Essential Enterprises LLC

Logout	Edit My Profile
	Manage Direct Connect
	Manage Alerts
	📖 Resource Center
	✉ Message Center **0**

In the **Security and Fraud Alerts** section of the screen, look for "A deadline for reviewing items in Positive Pay is nearing." This will remind you one hour before the 2pm ET / 1pm CT deadline to review your items. Unless you choose to return all items on a given day, you will receive this reminder. Click the **Submit** button at the bottom of the alerts pane to apply your setting.

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

Adding Text Message (SMS) Alerts

By default, you will receive alerts via email. To enable text message alerts, click your username and choose **Edit My Profile.**

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Logout | Edit My Profile
Manage Direct Connect
Manage Alerts
📖 Resource Center
✉ Message Center 0

Scroll down and check the box for **Enable text message notifications**.

☑ Enable text message notifications

Confirm your mobile number is stored in your profile. If it is not, contact an Administrator user or Treasury Management Client Services to update it.
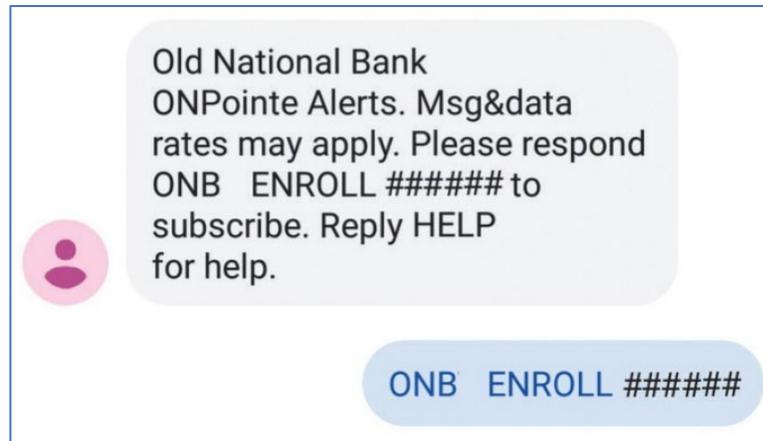
Next, check the box for **Receive alerts via text message**.

☑ Receive alerts via text message

Check the box to agree to the Text Terms & Conditions. Click **Submit** at the bottom of the page.

☑ I agree to the Text Terms & Conditions >

Within a few seconds, you will receive a text message to your device. Reply with **ONB ENROLL** followed by the numeric code provided in the message.

You will receive an automated response if successful.

Resources

Help Link

For help using ONPointe Essentials, click the ⊘ icon at the top of the page.

Training

Visit oldnational.com/tmic to utilize on-demand resources.

Contact Us

If you have questions, please contact our Treasury Management Client Services team.

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