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Migration Guide for ACH Origination

If your company sends ACH transactions using CapStar Flex Online (“CFO”) today, this guide will walk you through the migration to ONPointe Treasury and important differences between the two online banking platforms.

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Important Transition Information: Action Required

Transaction PINs

All users who are entitled to send ACH payments will need to create a Transaction PIN, which is used during the ACH payment creation process. A step-by-step instructional guide will be provided prior to conversion.

Receiving One-Time Passcodes for ACH Payments

Users who are entitled to send ACH payments will, by default, receive one-time passcodes to their user ID’s email address. If they would prefer to receive a SMS text message instead, they should enroll their mobile phone in SMS alerts. Step-by-step instructions are available in the ONPointe Treasury Getting Started Guide.

Once they have completed enrollment in SMS alerts, they can toggle their method of receiving one-time passcodes by logging into ONPointe Treasury and navigating to My Settings > Subscriptions. In the Out of Band Authorization subscription type, change the radio button to SMS and click the Save button at the bottom of the page.

Returns & Notices of Change

Today, if you have a notice of change or return, you receive an email from CapStar’s Fed Payments Reporter service. In ONPointe Treasury, there are embedded report and alert types available, which will replace the Fed Payments Reporter.

Recurring ACH Batches

If you have any recurring ACH batches set up in CFO, you will need to recreate them in ONPointe Treasury. A step-by-step instructional guide will be provided prior to conversion.

ACH Origination History in CapStar Flex Online

If you use payment history from CFO for any reporting purposes, download that history prior to Friday, July 12th. This history will not be migrated to ONPointe Treasury and may not be available for you to access after this date.

Tax Payments

If you send tax payments using ACH, you will need to re-establish your template information in ONPointe Treasury. Your ONPointe Treasury administrator user completes this task by navigating to Administration > Administration and clicking on the Payments button at the top of the screen. In ACH Payments section on the screen, click Edit for the ACH Company you use to send tax payments. Scroll to the bottom of the pop-up window to the Tax Payments section and click Add a Division. Complete the required fields with your taxpayer information for the entity you choose and click Save and Close. Click Save to

finish creating the tax payment information. Users who are entitled to create ACH payments using that ACH Company ID will have access to Tax Payments in the Payments & Transfers menu and can create tax templates.

File Imports

If you import your ACH files today, you will also be able to do so using ONPointe Treasury. Navigate to Payments & Transfers > ACH Payments > Transaction Import. Before you can upload a NACHA-formatted file, you will need to configure the NACHA Import Preferences section below the list of File Maps. Click the arrow beside each ACH Company ID you use and configure any required settings. Click Save when finished.

Direct Transmission

If you transmit your ACH payments to CapStar using secure file transmission (SFTP), you will need to work with an Old National specialist to establish SFTP connectivity to our counterpart service, ONPointe Delivery. Look for communications from an Old National representative in the weeks leading up to conversion to assist with establishing this connection.

Important Transition Information: For Your Information

Last Date for ACH Payments in CapStar Flex Online

The latest effective entry date you'll be able to choose for ACH payments created in CFO will be July 16th. Starting on Monday, July 15th, you'll use ONPointe Treasury to create batches with effective dates beyond that date.

ACH Templates

Your templates stored in CFO will be migrated to ONPointe Treasury for you. An additional feature in ONPointe Treasury you'll notice is a feature called Payee Maintenance. This is your master roster of available payees for ACH and wire transfer payments. The benefit of this feature is you can edit your payees' information in a single location and have it apply to all templates where that payee exists. You can also control access to Payee Maintenance on a user-by-user basis, giving you an added layer of control.

Approvals

If your company uses dual approvals today, those will be migrated to ONPointe Treasury for you. We encourage your users who are approving users to confirm they are subscribed to receive Payments Approver Notification by logging into ONPointe Treasury and navigating to My Settings > Subscriptions.

Payment Timing

When you create an ACH batch in ONPointe Treasury, your batch will remain in ONPointe Treasury until the business day before its effective date (with the exception of Same-Day ACH, which process on the date they're created). Today, CFO sends payments for processing up to two business days before their effective date.

For example, a batch created on Wednesday with an effective date of Friday will remain in ONPointe Treasury until the first processing batch time on Thursday morning. As such, any receivers of ACH entries you send may get them as early as the business day before the payment's effective date, depending on their financial institution's policy on early access to ACH.

Payments are processed at the following times on business days:

9am ET/8am CT 12pm ET/11am CT 2pm ET/1pm CT 5pm ET/4pm CT 8pm ET/7pm CT

Same-Day ACH batches must be submitted and receive all required approvals by 2pm ET/1pm CT for same-day processing.

Limits

Your CapStar approved limits will be migrated to Old National but may be modified slightly to account for the change in payment timing outlined above. We do not anticipate any impact to your users and their ability to originate payments.

Have Questions? We're Here to Help!

If you need assistance with ACH Payments in ONPointe Treasury, contact our Treasury Management Client Services team between 7am-5pm CT on business days.

Phone: 800-844-1720

Email: tmService@oldnational.com

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