



**CAPSTAR**  
BANK  
A DIVISION OF OLD NATIONAL BANK



# Migration Guide for Online Wire Transfers

If your company sends wire transfers 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 wire transfers will need to create a Transaction PIN, which is used during the wire transfer creation process. A step-by-step instructional guide will be provided prior to conversion.

### Receiving One-Time Passcodes for Wire Transfers

Users who are entitled to send wire transfers 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.

### Recurring Wire Transfers

If you have any recurring wire transfers (not to be confused with repetitive templates) 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.

### Wire Transfer History in CapStar Flex Online

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

### Inbound Wire Instructions

The routing number for CapStar will be retired for use with wire transfers 60 days after we convert our systems. You are encouraged to provide your new wire transfer instructions to anyone who sends you wires on or after Monday, July 15<sup>th</sup> to ensure you do not have an interruption in receiving wire transfers. Note that some systems will filter out routing numbers marked for retirement, causing wire senders to no longer be able to send you wires sooner than the 60 day window, so promptly notifying them of your new wire instructions is strongly encouraged. Incoming wire instructions can be found at [www.oldnational.com/tmic](http://www.oldnational.com/tmic) in the Online Wire Transfers section near the bottom of the page.

## Important Transition Information: For Your Information

### Last Date for Wire Transfers in CapStar Flex Online

The latest effective entry date you'll be able to choose for wire transfers created in CFO will be Friday, July 12<sup>th</sup>. Wire transfers created with a later effective date will be canceled and not processed. Starting on Monday, July 15<sup>th</sup>, you'll use ONPointe Treasury to create wires with effective dates beyond that date.

### Repetitive & Semi-Repetitive Wire 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.

### Wire Processing Window

Wire transfers can be created between 8am ET/7am CT and 5:30pm ET/4:30pm CT on banking days.

### User Permissions & Limits

Your existing CapStar wire permissions and limits will be migrated to Old National for you, including dual approval requirements. Note the differences in permissions outlined in the next two topics.

### US Dollar Wire Origination User Permissions

In CFO, you can designate whether your users have access to domestic, US dollar international and/or foreign currency-denominated wire transfers. In ONPointe Treasury, when a user is entitled to US dollar wire transfers, they will have access to both domestic and international wire transfers.

### Foreign Exchange Wire Transfers

If your company sent one or more foreign currency-denominated wire transfer since June 1, 2023, we will enroll you in our FX Trades app, which is accessible via ONPointe Secure Browser. Our FX team will be in contact with you to train you on the FX system, as it is a separate platform from ONPointe Treasury. If you have not performed a FX transaction recently enough to be automatically migrated to FX Trades, contact a Treasury Management representative to be connected with a member of the Old National international banking team.

### Wire Alerts

If you receive email alerts today, your alerts for inbound and/or outbound wire transfers will be migrated to Old National for you. Note that a maximum of two email addresses per account may be enrolled.

### Optional Release Step

An optional setting you can add to your wire service is an additional Release step. When this is enabled, your users who create wires must complete an additional step to release the wire from the Payment Activity screen prior to it being processed. This can help catch any errors by allowing an additional review. To enable this feature, an Authorized Representative from your company can request this from a Treasury Management representative.

### Drawdown Wires

While not originated through CFO or ONPointe Treasury, any on-file authorizations you have in place for drawdown wires (sometimes called "reverse wires") will be migrated to Old National for you.

### Standing Order Wires

Standing order authorizations you have on file with CapStar's wire transfer department will be automatically migrated to Old National. Note that these are different from recurring wire transfers in CFO, which will need to be re-established in ONPointe Treasury by you.

## Have Questions? We're Here to Help!

If you need assistance with wire transfers in ONPointe Treasury, contact our Treasury Management Client Services team between 8am ET/7am CT-6pm ET/5pm CT on business days.

Phone: 800-844-1720

Email: [tmservice@oldnational.com](mailto:tmservice@oldnational.com)