Migration Guide for Check Positive Pay

If your company subscribes to Check Positive Pay 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.

Shortcuts

Action Required	For Your Information
Exception Decisions on Monday, July 15th	Exception Decision Window
Check Issues, Voids & Stop Payments Starting July 15th	Check Issue File Imports
Maximum Payee Length Differences	Issue and Void Data
Direct Transmission	Modifying Check Issue Information
	Enhanced Teller Line Security
	Check Exception Scrubbing
	User Permissions

Important Transition Information: Action Required

Exception Decisions on Monday, July 15th
On July 15th, you will log into CFO to make decisions on exception checks that posted on the prior Friday.

Check Issues, Voids & Stop Payments Starting July 15th
While you will make exception decisions in CFO on July 15th, all other Check Positive Pay functions will be performed in ONPointe Treasury starting on this date. Your first date to make exception decisions in ONPointe Treasury will be Tuesday, July 16th for items that post to your account on Monday July 15th.

Maximum Payee Length Differences
If you use payee verification with your Check Positive Pay service, note that Old National's system allows for a maximum of 80 characters for a payee name, compared to 96 characters with CapStar. As a best practice, we recommend capping the length of payees on your checks at 80 characters in length, as longer payee names may cause check issue file imports to fail or result in extra exception items.

Direct Transmission
If you transmit your check issue files 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

Exception Decision Window
Your decisions will be presented to you at 10:30am ET/9:30am CT on business days and you will have until 2pm ET/1pm CT to provide your decision to us. Your default decision (pay or return) will be migrated from CapStar for you.

Check Issue File Imports
Your file import map used with CapStar will be created for you in ONPointe Treasury.

Issue and Void Data
Your existing issued and voided checks will be migrated to Old National for you.

Modifying Check Issue Information

Unlike CapStar's version of Check Positive Pay, Old National's service does not give you the option to edit or delete a check once you've issued it. You can void or stop payment on an issued check, but cannot delete or edit it. Voided items will be presented to you as exception items in Check Positive Pay. Stop payments will reject the check back to the depositor.

Enhanced Teller Line Security

At Old National, the checks you report in Check Positive Pay reflect in the systems used in our banking centers. This gives you added security if a check is presented to be cashed in that our team member will be aware of whether you have issued the check being presented during the transaction. Note that our issue and void records update at the start of each hour on business days, between 8am ET/7am CT and 8pm ET/7pm CT, so there may be a slight delay in visibility for our banking center team to see your issued or voided items. In the instance of fraud or urgent check cancellation needs, stop payments should be used in place of voids, as they are reflected in our systems instantly.

Check Exception Scrubbing

Today, CapStar reviews your exception items before reporting them to you, to identify any false-positive exceptions for you. Old National conducts a similar review, with the exception of payee exceptions. If the payee read by our software does not exactly match what you reported to us in your issues file, we will report it to you as an exception item in Check Positive Pay.

User Permissions

User permissions, including dual approval requirements, will be migrated to ONPointe Treasury for you.

Stale Dated Checks

Checks become stale dated once they are 180 days past their reported check issue date in Check Positive Pay. If an item is presented after it has aged 180 days, we will report it to you as an exception item, even if it matches on serial number, amount and (if enrolled) payee.

Have Questions? We're Here to Help!

If you need assistance with Check Positive Pay 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