

# ACH Origination

## USER GUIDE

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Treasury Management Support | 800-844-1720

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## About ACH Origination

ACH payments (sometimes called Electronic Funds Transfers, or EFTs) are sent through the Automated Clearing House (ACH) network (Network), which is an electronic payments network used by individuals, businesses, financial institutions, and government organizations. The Network functions as an efficient, electronic alternative to paper checks and allows funds to be electronically debited or credited from bank accounts. The Network is governed by Nacha, a non-profit association that develops and governs the operating rules of the network.

As an ACH originator, your company must always abide by Nacha Operating Rules. In the event this guide becomes outdated or contradicts rules outlined in the [Nacha Operating Rules & Guidelines](#) publication, the Nacha rules shall supersede any ACH rule guidance provided in this guide. We recommend all ACH Originators purchase the latest version of the Nacha Operating Rules & Guidelines publication, which is updated annually and is available for purchase at [www.Nacha.org](http://www.Nacha.org).

The purpose of this User Guide is to provide an overview of the various methods in which ACH transactions can be originated using ONPointe Treasury. Please visit the Treasury Management Information Center (TMIC) at [oldnational.com/tmic](http://oldnational.com/tmic) for additional ACH information including an ACH Origination Overview Guide and sample authorization forms.

## ACH Origination in ONPointe Treasury

Subscribers to the ACH Payments service in ONPointe Treasury may use the platform to create electronic items and to transfer funds to or from their Old National deposit account.

Your company administrator may limit some capabilities outlined in this help guide. If you do not see an option described, contact your company's ONPointe Treasury administrator to inquire about your user permissions.

**If you have questions while using ONPointe Treasury, please contact**

**Old National Bank Treasury Management Support:**

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

Phone: 800-844-1720 | Email: [tmsupport@oldnational.com](mailto:tmsupport@oldnational.com)

This guide is organized into the following topic categories:

- **Payees:** How to store ACH payee information in ONPointe Treasury
- **Templates:** How to group payees together for quick payment creation
- **Creating Payments:** How to send ACH payments using various options in ONPointe Treasury
- **Managing Payment Activity:** Viewing and editing scheduled ACH payments
- **Notifications:** How to receive notices about ACH payments
- **Resources:** Additional training and reference tools
- **Appendices:** File map creation, Nacha import configuration settings, ACH tax payments and glossary

# Payees



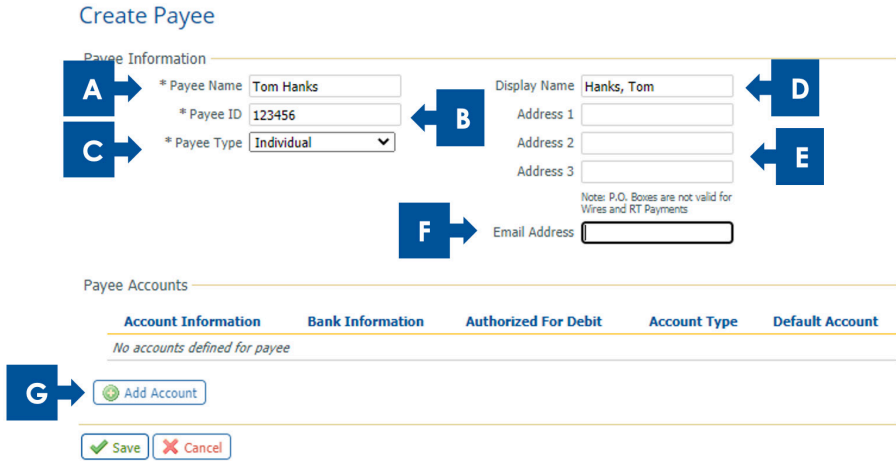
Payees are the primary building block for ACH payment creation in ONPointe Treasury. With the exception of some file import options, all ACH payments require payees to be created first.

There are four ways to add payees in ONPointe Treasury:

- Manual Entry using Payee Maintenance
- Importing Payee Information Files
- Adding from an Imported Template
- Adding during Batch Creation

## Manual Entry Using Payee Maintenance

This method is recommended for creating a small number of payees at once.

<p>1</p>	<p>Navigate to <b>Payments and Transfers &gt; Payee Maintenance</b>.</p>	
<p>2</p>	<p>Click <b>Create Payee</b> to add a new payee.</p>	
<p>3</p>	<p>The <b>Create Payee</b> screen is displayed. Fields with * are required.</p>	 <p>A. <b>Payee Name:</b> Enter the name that will be included in your outbound payment file to the ACH network.</p> <p>B. <b>Payee ID:</b> Enter a payee ID; this is typically a customer ID, vendor ID or employee ID.</p> <p>C. <b>Payee Type:</b> Click the <b>Down Arrow</b> to select the payee type from the drop-down menu. Options include Individual, Business or Government Agency.</p>



- 3** D. **Display Name:** Enter a display name that will appear for this payee when you create a payment batch and if you maintain the template later. Because this field is the only sortable payee field in ONPointe Treasury’s user interface, be mindful about how you index your payees. If you leave this field blank, ON-Pointe Treasury will copy the **Payee Name** field into this section. Common methods include:
- First Name, Last Name
  - Last Name, First Name
  - Payee ID, Payee Name
- Tip: ONPointe Treasury considers capital letters alphabetically sorted before lower-case letters, meaning a capital Z would be alphabetized before a lower-case A, so be consistent in your use of capital letters with this field.*
- E. **Address 1-3:** If you would like to include the Payee’s address information, you can use the address fields to store the information. This information is not used for ACH origination but is useful if you will also send wire transfers to this payee.
- F. **Email Address:** ONPointe Treasury can push an email notification to your payee when you send an ACH payment if you populate this field and check the Remittance box during batch creation.
- G. **Add Account:** Click to add payee account information.

- 4** When adding an account, the following screen will be displayed:

The screenshot shows the 'Add Payee Account' form with the following fields and callouts:

- A:** Points to the \* Account Name field (Tom Hanks).
- B:** Points to the \* Beneficiary ID Type dropdown menu (Account Number).
- C:** Points to the \* Account Number field (100100100).
- D:** Points to the checked checkbox for ACH Information (Account can be used in ACH Templates and Batches).
- E:** Points to the Bank Lookup icon.
- F:** Points to the \* Bank ID field (0863000012).
- G:** Points to the Bank Name field (Old National Bank).
- H:** Points to the Debit Authorization Type dropdown menu (Physical Authorization).
- I:** Points to the Prenote options (No Prenote, Add Prenote).
- J:** Points to the Save Account and Cancel buttons.

- A. **Account Name:** By default, this will be the same as the Payee Name. If your payee has more than one account on file, a simple nickname like “checking” or “savings,” or the name of their bank can help you differentiate between the accounts more easily when managing the payee.
- B. **Beneficiary ID Type:** For ACH transactions this will always be Account Number.
- C. **Account Number:** Enter the account number for the payee.
- D. **ACH Information:** Check the box to indicate this payee is set up to receive ACH payments.
- E. **Bank ID:** Manually enter or click the **Bank Lookup** icon to search by **Bank Name, Bank ID, City, and State Abbreviation**. Only choose a Bank ID that has the green ACH icon next to it. Click Select to choose the Bank ID. A best practice is to use the Routing/Transit number from the payee’s check and enter that value into Bank ID, then click **Search**. Find the financial institution in the search results.
- F. **Bank Name:** This will be defaulted if using the search option or can be manually entered.
- G. **Account Type:** Select the account type from the dropdown. Valid options are **DDA** (checking), **SAV** (Savings), **Loan** or **GL** (general ledger).

<b>4</b>	<p>H. <b>Debit Authorization Type:</b> If you will originate debit entries to this payee (you will pull money from their account and deposit it into yours), complete the <b>Debit Authorization Type</b> field to indicate that you have properly received authorization to debit the payee and how you obtained the authorization. <i>Tip: Refer to the <a href="#">Nacha Operating Rules &amp; Guidelines</a> for more information about proper debit origination.</i></p> <p>I. <b>Prenote:</b> If you would like to send a Prenote entry to this payee prior to including this account in a live batch, click the <b>Add Prenote</b> button then choose which ACH Company to use to create the prenote. To cancel the prenote, click the X to the left of "Add a Prenote with." <i>Tip: New accounts that are added with a prenote cannot be used for a "live" ACH payment using ONPointe Treasury for three business days.</i></p> <p>J. When finished adding the account, click <b>Save Account</b> to add it or <b>Cancel</b> to cancel.</p>
<p><b>Your payee has now been created and can be added to an ACH payment batch, template or payee payment.</b></p>	

## Importing Payee Information Files

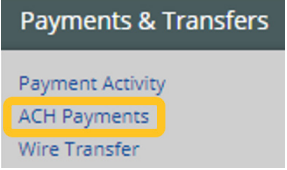
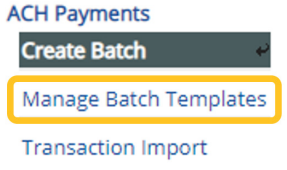
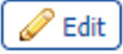

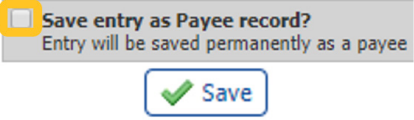
This method is recommended if you need to import a large number of payees at the same time.

**Before you can complete this process, you must first create a Payee File Map. Refer to Appendix A in this guide for instructions.**

<b>1</b>	In <b>Payments &amp; Transfers &gt; Import Maintenance</b> , click the <b>Payee Import</b> tab.	
<b>2</b>	Click <b>Upload</b> for the desired File Map.	
<b>3</b>	Click to browse for the payee file you wish to import and then click <b>Upload File</b> . Click <b>Continue</b> .	
<b>4</b>	<p>The File Validation Report will appear. Review for any errors and validate the payee information migrated correctly by reviewing the Record Data. If the data looks correct, click <b>Complete</b>. If changes are needed, click <b>Cancel</b>.</p> <p><i>IMPORTANT: Clicking <b>Complete</b> will load all payees from the file into ONPointe Treasury. The file load cannot be reversed, so any changes or deletions must be done individually and manually from <b>Payee Maintenance</b>.</i></p>	
<b>5</b>	After importing your payees successfully, click <b>Return</b> to return to Import Maintenance.	
<p><b>Your payees can now be used in an ACH payment batch, template or for payee payments.</b></p>		


## Adding Payees from an Imported Template

If a user imports a batch template but is not required to only use existing payees, you will follow this process to add imported individuals in a template to Payee Maintenance. You are not required to complete this process unless you would like to use the imported individuals outside of the imported template.

1	Navigate to <b>Payments &amp; Transfers &gt; ACH Payments</b> .	
2	Click <b>Manage Batch Templates</b> in the right-hand menu.	
3	Locate the template containing the payee you wish to add and click the <b>Edit</b> button. <i>Tip: Use the Search Templates section at the top of the page to search for Payees by name or ID.</i>	
4	Locate the Payee you wish to add from the list and click the <b>Pencil</b> button to edit.	
5	Check the box next to <b>Save entry as Payee record?</b> Then click the <b>Save</b> button.	
<p><b>Your payee will now be available for use in other templates, batches or for payee payments.</b></p>		

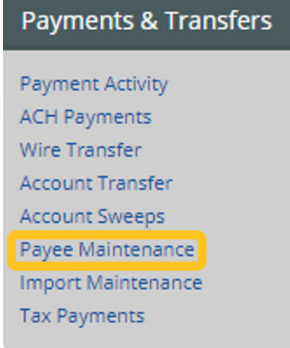

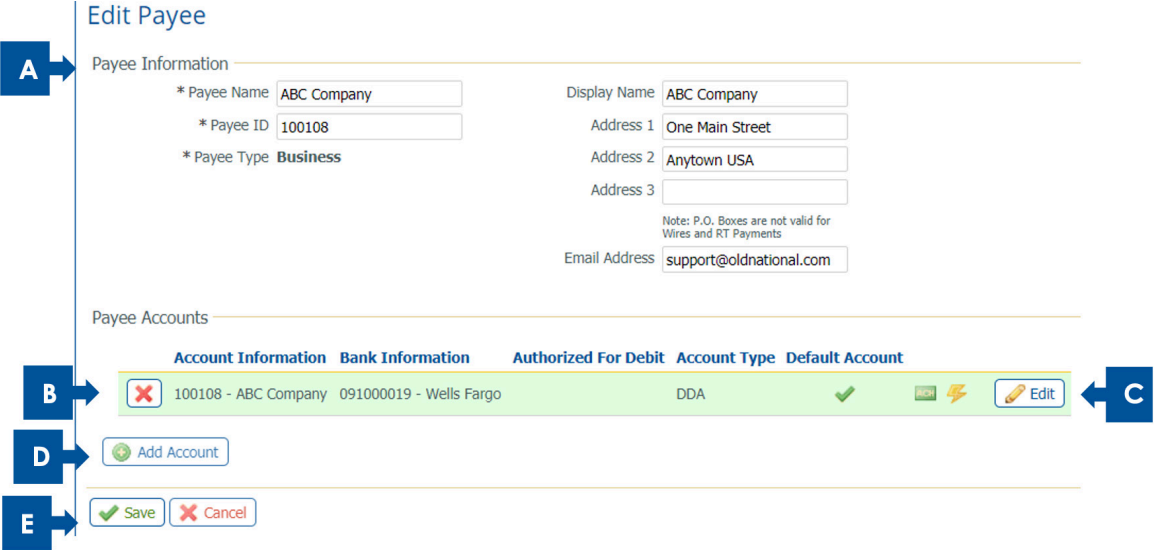
## Adding Payees During Batch Creation

When creating an ACH batch using the free-form or template methods, you can manually add a new payee without canceling your batch creation.

1	Scroll below the list of payees and click the <b>Create New Payee</b> button.	
2	You will complete the same steps shown in the <b>Manual Payee Entry using Payee Maintenance</b> process shown earlier in this guide.	
<p><b>Your payee will be included in the current batch and will be stored in Payee Maintenance for future use.</b></p>		

## Editing & Removing Payees

### Editing Payees

1	Navigate to <b>Payments and Transfers &gt; Payee Maintenance</b> .											
2	Locate the Payee and click <b>Edit</b> . <i>Tip: Use the Search Payees section at the top of the page to search for Payees by name, ID or account number.</i>											
3	The <b>Edit Payee</b> screen will be displayed.	 <p><b>A</b> Payee Information</p> <p>* Payee Name <input type="text" value="ABC Company"/> Display Name <input type="text" value="ABC Company"/></p> <p>* Payee ID <input type="text" value="100108"/> Address 1 <input type="text" value="One Main Street"/></p> <p>* Payee Type <b>Business</b> Address 2 <input type="text" value="Anytown USA"/></p> <p>Address 3 <input type="text"/></p> <p><small>Note: P.O. Boxes are not valid for Wires and RT Payments</small></p> <p>Email Address <input type="text" value="support@oldnational.com"/></p> <p>Payee Accounts</p> <table border="1"> <thead> <tr> <th>Account Information</th> <th>Bank Information</th> <th>Authorized For Debit</th> <th>Account Type</th> <th>Default Account</th> </tr> </thead> <tbody> <tr> <td> 100108 - ABC Company</td> <td>091000019 - Wells Fargo</td> <td></td> <td>DDA</td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table> <p><b>B</b> <b>C</b> </p> <p><b>D</b> <input type="button" value="Add Account"/></p> <p><b>E</b> <input type="button" value="Save"/> <input type="button" value="Cancel"/></p>	Account Information	Bank Information	Authorized For Debit	Account Type	Default Account	100108 - ABC Company	091000019 - Wells Fargo		DDA	<input checked="" type="checkbox"/>
Account Information	Bank Information	Authorized For Debit	Account Type	Default Account								
100108 - ABC Company	091000019 - Wells Fargo		DDA	<input checked="" type="checkbox"/>								

A. **Payee Information:** Update the information in this section as needed.

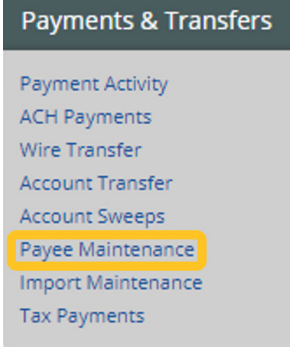


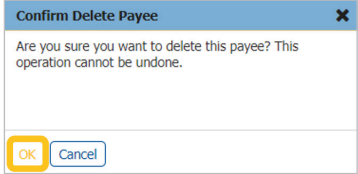
B. **Delete:** Click the delete icon to delete the payee account information tied to the payee.

C. **Edit:** Click the edit icon to edit the account information currently used for the payee. Refer to the steps shown in the **Manual Payee Entry using Payee Maintenance** process shown earlier in this guide.

D. **Add Account:** Click to add an additional account for the payee. You will complete the same steps shown in the **Manual Payee Entry using Payee Maintenance** process shown earlier in this guide.

E. **Save:** When all changes have been made, click **Save**.

## Removing Payees

1	Navigate to Payments and Transfers > Payee Maintenance.	 <p>The screenshot shows a vertical menu titled "Payments &amp; Transfers". The items listed are: Payment Activity, ACH Payments, Wire Transfer, Account Transfer, Account Sweeps, Payee Maintenance (highlighted with a yellow box), Import Maintenance, and Tax Payments.</p>
2	Locate the Payee and click <b>Edit</b> . <i>Tip: Use the Search Payees section at the top of the page to search for Payees by name, ID or account number.</i>	 <p>The screenshot shows a button with a yellow pencil icon and the text "Edit".</p>
3	Click <b>Delete</b> to delete the payee.	 <p>The screenshot shows a button with a red "X" icon.</p>
4	The <b>Confirm Delete Payee</b> screen will be displayed. Click <b>OK</b> to delete the payee or <b>Cancel</b> to cancel.	 <p>The screenshot shows a dialog box titled "Confirm Delete Payee" with a close button (X) in the top right corner. The text inside reads: "Are you sure you want to delete this payee? This operation cannot be undone." At the bottom, there are two buttons: "OK" (highlighted with a yellow box) and "Cancel".</p>
<p style="text-align: center;"><b>Now that you know how to add and manage payees, proceed to the next section of this guide where you will learn how to use Templates.</b></p>		

# Templates

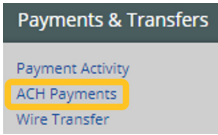
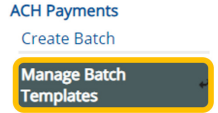

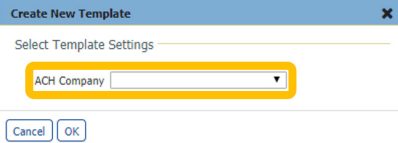
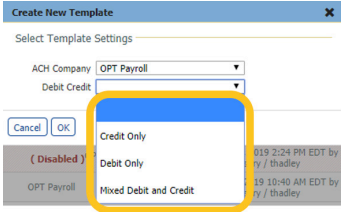
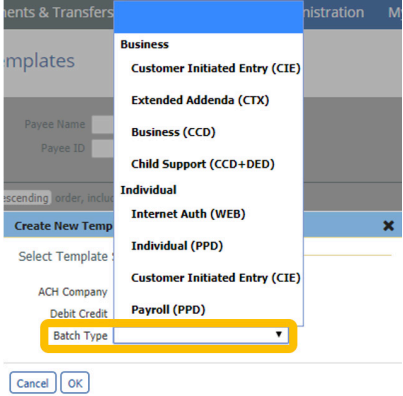
ACH payments are often sent to multiple payees for a common purpose—such as payroll or monthly membership billing. To make the process faster for your ONPointe Treasury users, payees can be stored in Templates, keeping payees who receive ACH entries at the same time and for the same purpose grouped together.

**Templates can be created by two different methods:**

- Manual Creation using Manage Batch Templates
- Importing a Template File

## Manual Creation using Manage Batch Templates


This method is recommended if you do not have a file that can be used to add payees or if you are creating a template with a small number of payees. To quickly add a large number of payees to a single template, refer to the **Importing a Template File** section of this guide.



<p>1</p>	<p>Navigate to <b>Payments &amp; Transfers &gt; ACH Payments.</b></p>	
<p>2</p>	<p>On the right navigation pane select <b>Manage Batch Templates.</b></p>	
<p>3</p>	<p>Select <b>Create Template.</b></p>	
<p>4</p>	<p>The Create New Template section will be displayed. <b>ACH Company:</b> Click the <b>Down Arrow</b> to select the ACH company Name from the drop-down list. (Applicable if you have multiple ACH companies)</p>	
<p>5</p>	<p>Click the <b>Debit Credit</b> drop-down and choose whether this template will be used to send money to payees (Credit Only), to pull money from payees (Debit Only), or if it will be a mixed-use template where some payees are credited and others are debited (Mixed Debit and Credit). This is applicable if your ACH company can send credits and debits.</p>	
<p>6</p>	<p><b>Batch Type:</b> Based on the Standard Entry Class Codes approved for the ACH Company, click the drop-down and choose the purpose of the payment. (Applicable if your ACH company is entitled to multiple batch types.) <b>Available types include:</b> (*Requires additional approval to process) Individual Credits (PPD), Payroll (PPD), Business (CCD), Business Tax Payment (CCD+TXP), Extended Addenda (CTX), Internet Authorization (WEB)*, Customer Initiated Entry (CIE), Child Support (CCD+DED), Physical Authorization (PPD), 80 Character Addenda (CCD), Telephone Authorization (TEL)* Click <b>OK</b> continue or <b>Cancel</b> to cancel.</p>	

- 7 The **Create Template** screen will be displayed. All fields with an \* are required.

The screenshot shows the 'Create Template' form with the following fields and controls:

- A:** \* Template Name: Weekly Payroll
- B:** \* ACH Company: Test0541
- C:** \* Offset Account: \*0541 - Checking (eBusiness DDA2) (USD)
- D:** Company Discretionary Data: Operations Staff
- E:** \* Company Entry Description: Payroll
- F:** Confidential:
- G:** Payees table header
- H:** Account column header
- I:** Debit Credit column header
- J:** Amount column header
- K:** Addenda column header
- L:** Payee End Date column header
- M:** Payee row: Mickey Mouse (\*MM2)
- N:** Add Payees button
- O:** Save Template and Cancel buttons


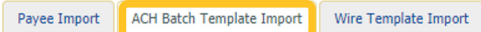
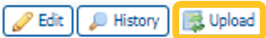

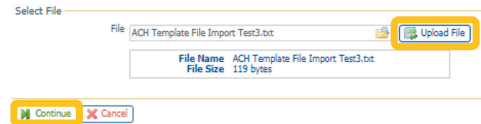
- A. **Template Name:** Enter a nickname for your template.
- B. **ACH Company and Batch Type:** Defaulted from selection made in previous step.
- C. **Offset Account:** Click in this field to select the account that sends or receives the payments.
- D. **Company Discretionary Data:** (Optional) A short description of the batch for an internal use.
- E. **Company Entry Description:** A description of the batch that will be viewable by the receiver of the transaction. (Field length is 10 characters.)
- F. **Confidential:** (Optional) You can make the template confidential, meaning only users who are permitted to view confidential templates can access the template and view detailed reports about payments made using this template. Users without confidential access can see the total dollar amount of the batch payment and which payees were paid but cannot see individual dollar amounts by payee.  
*Tip: Confidential templates are noted in the template list with  next to the template name.*
- G. **Payee:** Select the payees to include in this template. *Tip: Payees must be stored in **Payee Maintenance** to quickly add a payee to the template. If your payee does not appear in the list, you may need to create one first. Refer to the **Payees** section of this guide for more information.*
- H. **Account:** If your payee has a primary account defined, it will populate in the **Account** field. If your payee has more than one account and none is designated as primary, then you will need to click the drop-down and choose an account where the payment will be sent. *Tip: If you want to send ACH payments to more than one account for the same payee, simply add the payee a second time and choose the alternate account.*
- I. **Debit Credit:** Select D for **Debit** (withdrawal) or C for **Credit** (deposit).  
(Applicable if your ACH company can send credits and debits.)
- J. **Amount:** Enter the default amount this payee will be sent when you use this template.  
Note that you can store \$0.00 as the default amount, if desired.
- K. **Addenda:** (Optional) If you would like to include Addenda information to be sent to this specific payee, enter that value in the field. Note: Sending addenda may incur extra bank fees and some banks do not provide addenda information to consumer accounts.
- L. **Payee End Date:** (Optional) If you would only like to allow this payee to be included in batches using this template for a limited time, click the box in the Payee End Date column to choose the last date this payee should be included in batches.

7	<p>M. <b>Delete/Edit:</b> Click the  to delete a payee or the <b>Edit</b> icon  to make changes to the payee information.</p> <p>N. <b>Add Payee:</b> Repeat steps G-L above until you have finished adding your desired payees to the template. If you need to add more rows of payees, click <b>Add Payees</b>.</p> <p>O. When you are finished, click the <b>Save Template</b> button to apply your changes or, to cancel the creation of or edits to your template, click the <b>Cancel</b> button.</p>
<p><b>Your template has been created and can be used to send payments. To send a payment using your ACH template, refer to the Sending ACH Payments using Tempates section of this guide.</b></p>	

## Importing a Template File

This method is recommended if you need to import a template with a large number of payees.

**Before you can complete this process, you must first create a Template File Map. Refer to Appendix B in this guide for instructions.**

1	<p>Navigate to <b>Payments &amp; Transfers &gt; Import Maintenance</b>. There are 3 steps to the ACH Batch Template Import process: <b>Select File</b>; <b>Review</b> and <b>Complete</b>.</p>	
2	<p>Click the <b>ACH Batch Template Import</b> tab. This will begin the three-step import process.</p>	
3	<p>Choose the applicable import map from the <b>Import Transformation</b> list and click <b>Upload</b>.</p>	
4	<p><b>Select File</b> (Step 1 of 3) Click in the <b>File</b> box to locate the file you wish to upload.</p> <p><i>Tip: ONPointe Treasury can only import text file formats, such as .TXT and .CSV. You may need to convert files from other formats (such as .XLS or .XLSX) before importing.</i></p>	
5	<p>Click the <b>Upload File</b> button. A box will display below with the file name and size. Click <b>Continue</b> to proceed.</p>	
6	<p><b>Review:</b> (Step 2 of 3) Your file will be analyzed and validated against your file map.</p>	



6

### ACH Batch Template Import

— Current Progress — 1 Select File — 2 Review — 3 Complete —

Transformation Details

**Import Type** ACH Batch Template Import  
**Transformation** ACH Template Test Delimited  
**Import Mode** With Payees

Validation Log



```
[INFO] Parsed 1 lines from source file
[INFO] Parsed 1 records from source file
[INFO] Source file passed totals validation rules
[INFO] File completed validation
```

File Data



**Record Count** 1  
**Entry Description** Payroll  
**ACH Company** 351729164  
**Template Name** ACH Template Test3  
**Offset Account ABA** 086300012  
**Offset Account Number** 113760541  
**Type** PPD  
**Discretionary Data** July Payroll

Record Data



	Payee Name Or ID	Receiving ABA	Receiving Account Number	Debit or Credit	Amount	Addenda
1	MM2	086300012	113760552	CREDIT	0.13	addenda

- A. **Validation Log:** review for any errors (typically marked as [FATAL]). If you receive any error messages, you should **Cancel** the import process, correct your import map, and try again.
- B. **File Data:** counts how many records are included in your file and will provide other meaningful data about the template you are importing.
- C. If you do not receive any error messages, you should always check the **Record Data** section to confirm the column heading match the data imported from your file. If everything looks correct, click **Complete** to proceed to the final step.

7

Your import is now complete. A confirmation of the imported data will be displayed on this screen.

To view your newly created template, click **Return** then navigate to **Payments & Transfers > ACH Payments** and choose **Manage Batch Templates** in the right-hand menu.

*Tip: If you import your payees as a “Without Payees” import map, new additions to your roster will not appear in Payee Maintenance unless you manually add them. See **Adding Payees from an Imported Template** in this guide.*



ACH Payments

Create Batch

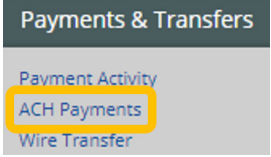
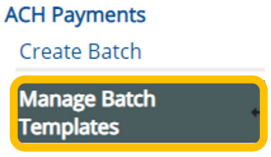
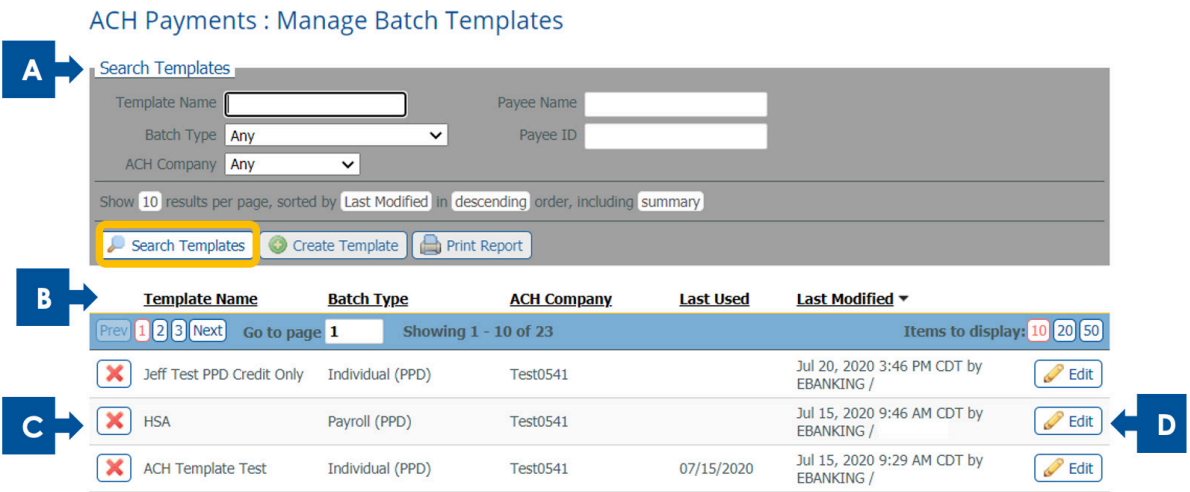

Manage Batch Templates

Transaction Import

Your template can now be used to send an ACH payment batch.

## Editing ACH Templates

Once an ACH template has been created you may need to edit information contained within the template.

1	Navigate to <b>Payments and Transfers &gt; ACH Payments.</b>	
2	On the right navigation pane, select <b>Manage Batch Templates.</b> A list of templates will be displayed.	
3	A list of templates will be displayed.	 <p><b>A. Search Templates:</b> To quickly find a template, complete any of the fields in the Search Template section and click <b>Search Templates</b>. Refer to the <b>Searching ACH Templates</b> section of this guide for more information.</p> <p><b>B. Headings:</b> Click any of the headings (individual name, batch type, etc.) to sort the table either ascending or descending.</p> <p><b>C. Delete:</b> Click the  to delete a template.</p> <p><b>D. Edit:</b> Click to edit a template.</p>

- 4 When you click **Edit**, the Batch Template section will be displayed. The following fields can be maintained:

The screenshot shows a 'Batch Template' form with the following fields and callouts:

- A** points to the **\* Template Name** field, which contains 'Jeff Test PPD Mixed Debi'.
- B** points to the **Company Discretionary Data** field, which is empty.
- C** points to the **\* Offset Account** field, which contains '\*0541 - Checking (eBusiness DDA2) (USD)' and has a magnifying glass icon.
- D** points to the **\* Company Entry Description** field, which contains 'Payroll'.
- E** points to the **Confidential** checkbox, which is currently unchecked.

Other visible fields include **\* ACH Company** (Test0541) and **Batch Type** (Individual (PPD) - Mixed Debit and Credit).

- Template Name:** Edit the name of the template.
- Company Discretionary Data:** (Optional) A short description of the batch for your company's internal use.
- Offset Account:** If your ACH company has multiple offset accounts, click on the magnifying glass to see a list of available accounts.
- Company Entry Description:** Enter a value up to 10 characters in length that will help the payee know the purpose of the ACH entry (for example, "payroll," "dues," "fees," etc.). This value will appear on the payee's bank statement.
- Confidential:** If you are permitted to send confidential batches, click the **Confidential** box if you do not want other ACH Payments users without this entitlement to view the batch. Confidential templates are noted in the template list with next to the template name.

- 5 The Payee Records will be displayed.

Payee	Account	Debit Credit	Amount	Addenda	Payee End Date
<div style="display: flex; align-items: center;"> <span style="margin-right: 5px;"></span> <span style="margin-right: 5px;"></span> <span>Jeff Test (*Jeff)</span> </div>	*2345 (DDA) <span style="font-size: small;">▼</span>	C <span style="font-size: small;">▼</span>	0.01	None	08/28/2020 <span style="font-size: small;">📅</span>
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>

Navigation: Prev | Next | Go to page 1 | Showing 1 - 2 of 2 | Items to display: 10 | 20 | 50

- Click the to delete the payee from the template.
- Click the **Edit** icon to edit the payee information, bank account information or to add an additional account for the payee.
- Account:** Click the drop down arrow to change the account for the payee.
- Debit Credit:** This will be displayed if your ACH company is set up with both debit and credit origination. Click the down arrow to change type of transaction: D (Debit/Withdrawal) to pull money from payees or C (Credit/Deposit) to send money to payees.
- Amount:** Enter the amount of the transaction for the payee.
- Addenda:** (Optional) if you would like to include Addenda information to be sent to this specific payee, enter that value in the field. Note: Sending addenda may incur extra bank fees. Some banks do not provide addenda information to consumer accounts.
- Payee End Date:** (Optional) If you would only like to allow this payee to be included in batches using this template for a limited time, click the box in the **Payee End Date** column. Choose the last date this payee should be included in batches. A blank date in this field indicates there is no end date for the payee.

6 If editing Payee Records, the Payee Records screen will be displayed.

The screenshot shows the 'Payee' editing interface. It is divided into two main sections: 'Payee Information' and 'Payee Accounts'.

**Payee Information:** This section contains several input fields:
 

- A:** \* Payee Name (Test Payee)
- C:** \* Payee ID (Test Payee)
- \* Payee Type (Individual)
- B:** Display Name (Test Payee)
- Address 1, Address 2, and Address 3 fields.
- D:** Address 2 and Address 3 fields.
- E:** Email Address field.

 A note below the address fields states: "Note: P.O. Boxes are not valid for Wires and RT Payments".

**Payee Accounts:** This section displays a table of accounts for the payee.
 

Account Information	Bank Information	Authorized For Debit	Account Type	Default Account
<input checked="" type="checkbox"/> 12345 - Test Payee	091000019 -	<input checked="" type="checkbox"/>	DDA	<a href="#">Make Default</a> <input checked="" type="checkbox"/> <input type="button" value="Edit"/>
<input checked="" type="checkbox"/> 987654 - Test Payee	086300012 - OLD EVANSVILLE IN	<input checked="" type="checkbox"/>	DDA	<input checked="" type="checkbox"/> <input type="button" value="Edit"/>


 Below the table are buttons for 'Add Account', 'Save', and 'Cancel'. Callouts **F**, **G**, **H**, and **I** point to the delete icon, add button, 'Make Default' icon, and 'Edit' icon respectively.

- A. **Payee Name:** Name that will be included in your outbound payment file to the ACH network.
- B. **Display Name:** (Optional) This will appear for this payee when you create a payment batch. Because this field is the only sortable payee field in ONPointe Treasury's user interface, be mindful about how you index your payees. If you leave this field blank, ONPointe Treasury will copy the Payee Name field into this section.
- C. **Payee ID:** This is typically a customer ID, Vendor ID, or employee ID.
- D. **Address:** (Optional) If you would like to include the Payee's Address information, you can use the address fields to store the information. This information is not used for ACH origination but is useful if you will also send wire transfers to this payee.
- E. **Email:** (Optional) ONPointe Treasury can push an email notification to your payee when you send an ACH payment. Populate this field and check the Remittance box during batch creation.
- F. Click the  to delete the account for the payee.
- G. **Add Account:** Click this to add an account for the payee.
- H. **Make Default:** The account with the  is the Default account. To change the default, click **Make Default**.
- I. **Edit:** To edit the account information for the payee, click the **Edit** icon.
- Click **Save** to save the changes or **Cancel** to cancel.

7 If Editing the account information, the following will be displayed:

The screenshot shows the 'Add Payee Account' form. It is divided into two main sections: 'Account Information' and 'ACH Information'. At the bottom, there are 'Save Account' and 'Cancel' buttons.

- Account Information:**
  - \* Account Name: Test Payee (Callout A)
  - \* Beneficiary ID Type: Account Number (Callout B)
  - \* Account Number: 987654 (Callout C)
- ACH Information:**
  - Bank Lookup (Callout D)
  - \* Bank ID: 086300012 (Callout E)
  - Bank Name: Old National Bank
  - Account Type: DDA (Callout E)
  - Debit Authorization Type: Physical Authorization (Callout F)
  - Buttons: Prenote, No Prenote, Add Prenote (Callout G)

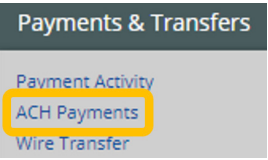
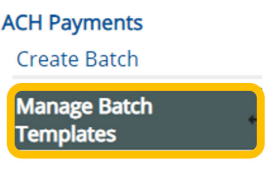
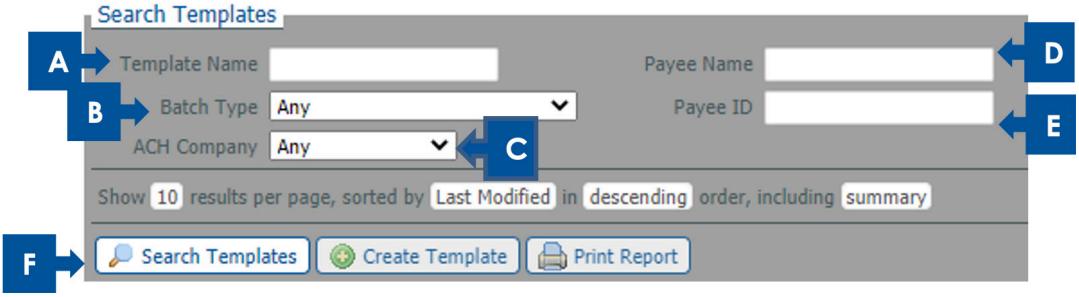
- A. **Account Name:** By default this will be the same as the Payee Name. If your payee has more than one account on file, a simple nickname like “checking” or “savings”, or the name of their bank can help you differentiate between accounts more easily when managing the Payee.
- B. **Beneficiary ID Type:** This will be the Payee’s Account Number, but other options exist (namely for wire transfers). Choose Account Number.
- C. **Account Number:** Enter the account number for the payee at their financial institution.
- D. **Bank ID/Bank Name:** Click **Bank Lookup** to search by Bank Name, Bank ID, City, and State Abbreviation. A best practice is to use the Routing/Transit number from the payee’s check and enter that value into Bank ID. Then, click **Search**. Find the financial institution in the search results. Only choose a Bank ID that has the green ACH icon  next to it. Click **Select** to choose the Bank ID. *Tip: If you do not get a positive search result, contact the Payee to confirm their bank routing information is correct. You should always use the Routing/Transit number from their checks, as deposit tickets often use internal-only numbers that cannot be used for ACH origination.*
- E. **Account Type:** Options include: DDA (checking account); GL (general ledger account); LOAN (loan or credit line); SAV (savings account)
- F. **Debit Authorization Type:** (Individual Payees Only) If you will originate debit entries to this payee (meaning you will pull money from their account and deposit it into yours), complete the **Debit Authorization Type** field to indicate that you have properly received authorization to debit the payee and through what means you obtained the authorization. *Tip: Refer to the [Nacha Operating Rules & Guidelines](#) for more information about proper debit origination.*
- G. **Prenote:** (Optional) If you would like to send a Prenote entry to this payee prior to including this account in a live batch, click the Add Prenote button then choose which ACH Company to use to create the prenote. To cancel the prenote, click the X to the left of “Add a Prenote with.” *Tip: New accounts that are added with a prenote cannot be used for a “live” ACH payment using ONPointe Treasury for three business days.*

Click **Save Account** to save the updated information or **Cancel** to cancel.

## Searching ACH Templates

ONPointe Treasury allows you to search ACH templates for specific transactions, batch types or to quickly find a template.

The more information entered will narrow the search criteria and quicken the search. If a search is performed with no text entered, the search will return all transactions across all services for the default date defined.

1	Navigate to <b>Payments and Transfers &gt; ACH Payments</b> .	
2	On the right navigation pane, select <b>Manage Batch Templates</b> .	
3	The Search Templates screen below will appear.	 <p>A. <b>Template Name</b>: Enter the first few letters, words, or the entire name.</p> <p>B. <b>Batch Type</b>: This will pre-fill if ACH Company has only one SEC code available or have a drop-down menu to click if the ACH company has multiple SEC codes available.</p> <p>C. <b>ACH Company</b>: Click the down arrow to select the <b>ACH Company</b>.</p> <p>D. <b>Payee Name</b>: Enter the first few letters, words, or the entire name in the <b>Payee Name</b>.</p> <p>E. <b>Payee ID</b>: Enter all or a portion of the <b>Payee ID</b>. If the Payee ID is unknown it can be found in <b>Payments &amp; Transfers &gt; Payee Maintenance</b>.</p> <p>F. Click:</p> <ul style="list-style-type: none"> <li>• <b>Search Template</b>: Templates meeting the search criteria will appear. If no information is entered, all existing templates will be displayed.</li> <li>• <b>Create Template</b>: See Manual Creation using Manage Batch Templates section of this guide for more information.</li> <li>• <b>Print Report</b>: Print results of template search results.</li> </ul>
<b>Now that you have created templates, you will learn how to use them to create ACH payments.</b>		

## Creating Payments

To send an ACH Payment, you will use one of the available methods in this section. Available methods include:

- Creating an ACH Free-Form Batch
- Creating an ACH Batch using File Import
- Creating Recurring ACH Payment
- Creating an ACH Batch using a Template
- Sending an ACH Payee Payment

Regardless of the creation method used, a best practice after submitting ACH payments is to go to **Payments & Transfers > Payment Activity** to confirm the transaction creation was successful. On the Current Activity screen, you will see ACH Payments that will be effective either on the current day or the next business day.

ACH payments dated past the next business day will appear in **Future Payments**. Payments with a **Pending Delivery** status were successfully created and have received all approvals.

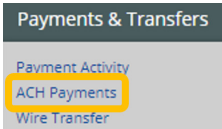
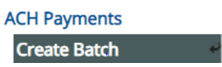
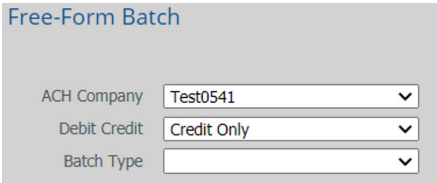
The ACH batch will be processed on the warehouse date for the batch. The warehouse date is 1 business day prior to the effective date of the payment unless the entry is a Same-Day ACH, where the warehouse date is the current date. Batches are processed at 9am, 12pm, 5pm and 8pm ET / 8am, 11am, 4pm and 7pm CT.

ACH payments can be scheduled up to 180 days in advance in ONPointe Treasury, however, only 90 days of future dated ACH payments are viewable in the calendar. If you need assistance with a future dated payment greater than 90 days, please contact Treasury Management Support.

Users of ONPointe Treasury who have the authority to create ACH and Wire Transfers are required to create a **Transaction PIN**. A Transaction PIN is entered at the time ACH transactions are created. Once entered, a one-time passcode is sent using Out of Band Authentication, text or e-mail. This is an added security layer to prevent unauthorized transactions from being initiated. See **Appendix F: Creating a Transaction PIN**.

## Creating an ACH Free-Form Batch

Free-form batches are used for a one-time purpose unless the **Save as Template** option in the instructions is checked. Note that free-form batches leverage ONPointe Treasury’s Payee Maintenance feature, which stores your ACH recipients’ information for future use. If you are sending a free-form batch for the first time, you may wish to create the payees before you begin a free-form batch. Refer to the **Payees** section of this guide to learn more.

1	Navigate to <b>Payments and Transfers &gt; ACH Payments</b> .	
2	On the right navigation pane, select <b>Create Batch</b> .	
3	<p>Under Free-Form Batch:</p> <p><b>ACH Company:</b> Select the ACH company name from the drop-down list.</p> <p><b>Debit Credit:</b> Select <b>Debit Only</b> to pull money from payees, <b>Credit Only</b> to send money to payees or <b>Mixed Debit and Credit</b> where some payees are credited, and others are debited. (Applicable if your ACH company can send credits and debits.)</p>	



**3** **Batch Type:** based on the Standard Entry Class Codes approved for the ACH Company, select from the following:

- Individual Credits (PPD)
- Payroll (PPD)
- Business (CCD)
- Business Tax Payment (CCD+TXP)
- Extended Addenda (CTX)
- Internet Authorization (WEB)\*
- Customer Initiated Entry (CIE)
- Child Support (CCD+DED)
- Physical Authorization (PPD)
- 80 Character Addenda (CCD)
- Telephone Authorization (TEL)\*

Click **OK** to continue or **Cancel** to cancel.

\* Requires additional approval to process.

Free-Form Batch

ACH Company

Debit Credit

Batch Type

Cancel OK

**4** The **Create Batch** screen is displayed. There is a **Current Progress** section at the top, which indicates in red the current step in the process. You are now on step #2: Request. All fields with an \* are required fields.

Create Batch



ACH Batch Details

**A** → Payment Date

**B** → ACH Company

**B** → Batch Type

**C** → \* Offset Account

**D** → Save as Template

**E** → \* Template Name

**F** → Total Credits \$0.00 (0)      Total Debits \$0.00 (0)  
Page Credits \$0.00 (0)      Page Debits \$0.00 (0)

**G** → Company Discretionary Data

**H** → \* Company Entry Description



**I** →  Notify Me

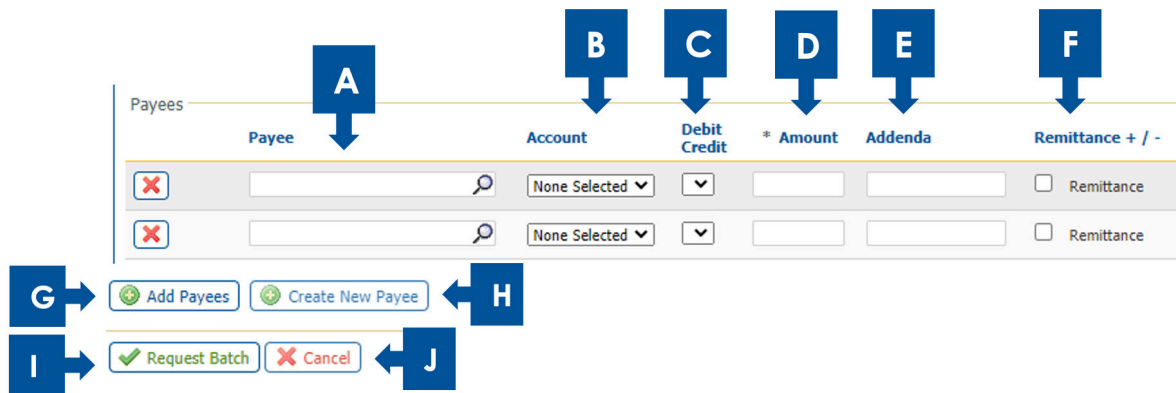
**J** → Exclude \$0.00/empty items during batch submission

**ACH Batch Details:**

- A. **Payment Date:** Enter the date payments in the batch are to be made.
- B. **ACH Company and Batch Type:** Defaulted from selection made in previous step.
- C. **Offset Account:** Click in this field to select the account that sends or receives the payments.
- D. **Save as Template:** Check this box if you want to save this as a template to be used in the future.
- E. **Template Name:** Enter the name of the template.
- F. **Total Credits/Debits and Page Credits/Debits:** As transactions are entered in the payee section, these totals will begin to accumulate.
- G. **Company Discretionary Data:** (Optional) A short description of the batch for your internal use.
- H. **Company Entry Description:** A description of the batch that will be viewable by the receiver of the transaction (maximum 10 characters).




- 4
- I. **Notify Me:** By default, your standard ACH Transfer notifications will apply. If you would like to change the settings for this ACH free-form batch only, click **Notify Me**. E-mail  or SMS  text message is available. Refer to the **Notifications** section of this guide for more details.
- J. **Exclude \$0.00/empty items during batch submission:** Click this if you do not want to send transactions that are blank or contain a \$0.00.



The screenshot shows a table with columns: Payee, Account, Debit Credit, \* Amount, Addenda, and Remittance +/- . Below the table are buttons: Add Payees, Create New Payee, Request Batch, and Cancel. Callouts A through J are placed over the interface to indicate the location of each step described in the text.

#### Payees:

- A. **Payee:** Enter the Payees to be included in this free-form batch. Enter partial text next to the **Magnifying Glass**  icon to select the payee in the drop-down menu. Note: If the payee name does not appear, click the Create New Payee button (H) below the payee list.
- B. **Account:** Click the drop-down arrow to select the payee's account.
- C. **Debit Credit:** Select D - Debit (Withdrawal) or C - Credit (Deposit).
- D. **Amount:** Enter the dollar amount of the payment.
- E. **Addenda:** (Optional) Enter information in the free-form addenda field (field is 80 characters).
- F. **Remittance +/-:** (Optional) Check this box if you wish to include a memo that will be e-mailed to the recipient or add specific invoice information to the ACH transaction. (Checking this will change the description to **Edit Remittance**. Click **Edit Remittance** to add. Up to 15 line items can be delivered via email to the receiver using this function. See instructions below for completing the remittance information screen.)
- G. **Add Payees:** Click the Add Payees if additional payees are needed.
- H. **Create New Payee:** Click this if a new payee needs to be created. Refer to the **Adding Payees During Batch Creation** section of this guide for instructions.
- I. **Request Batch:** Once all payee information has been entered, click this to request the ACH batch be processed.
- J. **Cancel:** Click to cancel the request.

#### 4 Adding Remittance Information (Optional):

Below are the optional steps for adding **Remittance** information to a payment.

The screenshot shows the 'Remittance Info' form. At the top, there is a section for 'Remittance Info' with a blue header. Below this, there are several fields and a table. Callouts A through L are placed around the form to indicate specific steps:

- A**: Points to the '\* Payee Email' field, which contains 'testuser@abc.co,'.
- B**: Points to the 'Memo' field, which contains 'Free format memo'.
- C**: Points to the 'Disable Automatic Calculation' checkbox, which is currently unchecked.
- E**: Points to the 'Invoice Date' column header in the 'Invoices' table.
- F**: Points to the 'Invoice Amount' column header.
- G**: Points to the 'Discount Taken' column header.
- H**: Points to the 'Adjustment' column header.
- I**: Points to the 'Amount Paid' column header.
- J**: Points to the red 'X' icon in the first row of the 'Invoices' table.
- D**: Points to the 'Invoice Number' field in the first row.
- K**: Points to the 'Add Another' button.
- L**: Points to the 'Save' and 'Cancel' buttons.

The 'Invoices' table has the following data:

	Invoice Number	Invoice Date	Invoice Amount	- Discount Taken	+ Adjustment	= Amount Paid
<input type="checkbox"/>	12345	07/01/2020	100.00	5.00	-5.00	\$90.00
<input type="checkbox"/>						\$0.00
<input type="checkbox"/>						\$0.00
<input type="checkbox"/>						\$0.00
<input type="checkbox"/>						\$0.00
<b>Total:</b>						\$90.00

- A. **Payee Email:** Enter payee email (maximum 1 address per payment). The information in this Remittance Info pane will be transmitted via email to this address.
- B. **Memo:** Enter a memo in the free-form field (maximum 250 characters).
- C. **Disable Automatic Calculation:** Check box if you do not want the table to calculate the amount paid. (Vendor Only)
- D. **Invoice Number:** Enter invoice number. (Vendor Only)
- E. **Invoice Date:** Click the Calendar icon to select the Invoice Date.
- F. **Invoice Amount:** Enter the amount of the invoice (Vendor Only).
- G. **Discount Taken:** Enter the amount to be **deducted** from the Invoice Amount.
- H. **Adjustment:** Enter the amount to be **added** or **deducted** to the Invoice Amount. Note: enter a - in front of the number to lower the Amount Paid.
- I. **Amount Paid:** This is the net of the Invoice Amount (-) Discount Taken and (+/-) Adjustment.
- J. Click the  to remove an invoice.
- K. Click **Add Another** to add an additional invoice (maximum 15 per payment).
- L. Click **Save** to save or **Cancel** to cancel.

5 You will now **Review** (Step 3 of 4) the batch details.  
 Click **Confirm** to confirm the processing of the batch, **Edit Batch** to edit batch information, or **Cancel** to cancel the request.

Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete

ACH Batch

**Recurring Frequency** One-Time Payment  
**Batch Type** Business (CCD) - Mixed Debit and Credit  
**ACH Company** Test0541 (351729164)  
**Offset Account** \*0541 - Checking (eBusiness DDA2) - Old National Bank (086300012)  
**Total Credits** \$0.01 (1)  
**Company Discretionary Data** BI Wkly Payroll  
**Company Entry Description** Payroll  
**Payment Date** 08/31/2020  
**Notify Initiator Options** None Selected

Search Payee Records

Payee	Account	ABA	Amount	Addenda
Bussey Jeff (*123)	*7452 (DDA)	091000019	\$0.01 (Credit)	

Results returned in 0.016 seconds

Confirm Edit Batch Cancel

6 You will be prompted to enter your **Transaction PIN** in the **Please Enter Your Pin** box then click **Generate**.

Please enter your PIN

Generate

7 Within a few seconds, you will receive either an email or a SMS message with a one-time use code. Enter the code and click **Submit**.

*Tip: To change from email to SMS (or vice-versa), navigate to **My Settings > Subscriptions** and locate the **Out of Band Authorization** alert. Toggle to email or SMS and click **Save**. To update your email address or SMS enabled mobile number, contact your company's ONPointe Treasury administrator or Treasury Management Support.*

Please enter your PIN

Please enter your passcode

Generate

Submit Cancel

8 Your transfer request is **Complete** and will be assigned a reference number. Click **Return** to proceed or click **Print** to print a copy of the request confirmation.

*Note: Your ACH Payment may require additional approval from a second user. ONPointe Treasury will prompt you to obtain an approval on this screen if one is required.*

Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete

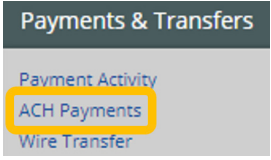

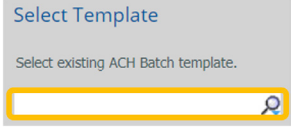
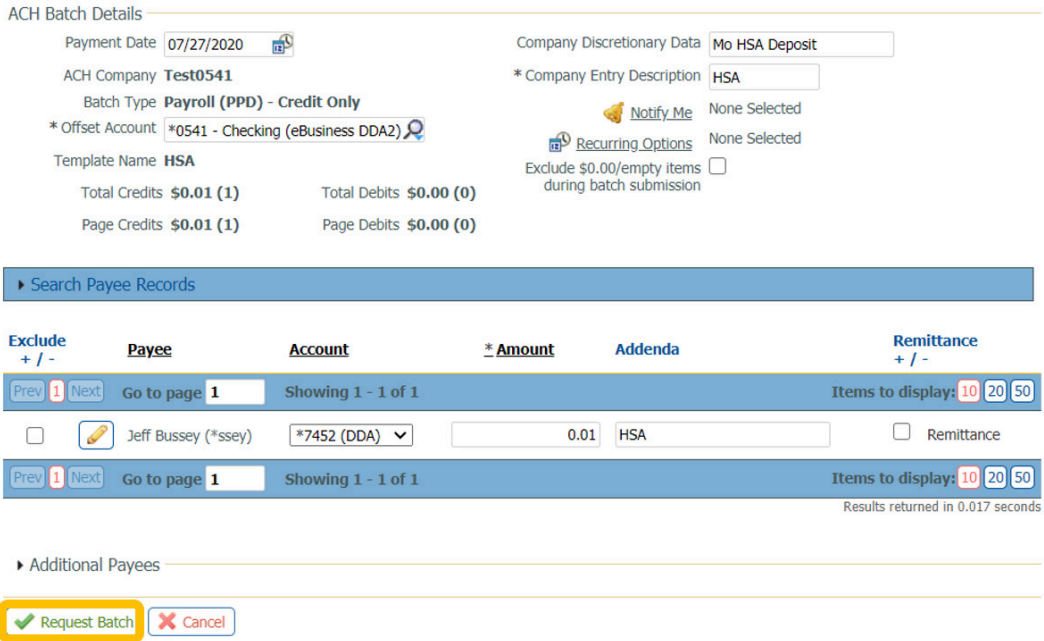

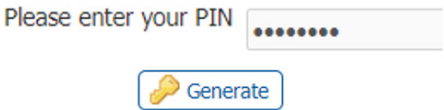
✓ Your transfer request transaction number is ACH-00630110. Request has been accepted as of Jun 30, 2020 1:04 PM CDT.

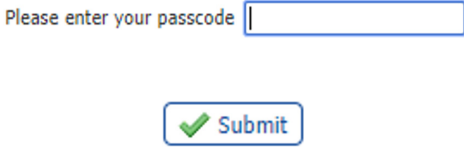
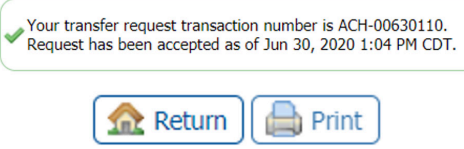
Return Print

**Your payment has been successfully created and will be picked up for processing on its warehouse date.**

## Creating an ACH Batch Using a Template

This section will walk through the steps to send payments using a template stored in ONPointe Treasury.

<p>1</p>	<p>Navigate to <b>Payments and Transfers &gt; ACH Payments.</b></p>	
<p>2</p>	<p>Click the <b>Magnifying Glass</b>  to select from the list of ACH templates. <i>Note: You can type a portion of the template name in the search bar to narrow the list.</i></p>	
<p>3</p>	<p>The template information will be displayed. Review the information, and make changes, as necessary. Refer to the <b>Templates</b> section of this guide for information on editing any of the fields. Once changes are made, click <b>Request Batch</b>.</p>	
<p>4</p>	<p>The batch details will be displayed. Click <b>Confirm</b> to confirm the processing of the batch. Click <b>Edit Batch</b> to edit batch information, or <b>Cancel</b> to cancel the request.</p>	
<p>5</p>	<p>You will be prompted to enter your Transaction PIN in the <b>Please Enter Your Pin</b> box then click <b>Generate</b>. Your Transaction PIN is different from your login PIN and can be created from the <b>My Settings &gt; My Profile &gt; Credentials</b> screen. Enter your Transaction PIN and click <b>Generate</b>.</p>	

<p>6</p>	<p>Within a few seconds, you will receive either an email or a SMS message with a one-time use code. Enter the code and click <b>Submit</b>.</p> <p><i>Tip: To change from email to SMS (or vice-versa), navigate to <b>My Settings &gt; Subscriptions</b> and locate the <b>Out of Band Authorization</b> alert. Toggle to email or SMS and click <b>Save</b>. To update your email address or SMS enabled mobile number, contact your company's ONPointe Treasury administrator or Treasury Management Support.</i></p>	
<p>7</p>	<p>Your transfer request is <b>Complete</b> and will be assigned a reference number. Click <b>Return</b> to proceed or click <b>Print</b> to print a copy of the request confirmation.</p> <p><i>Note: Your ACH Payment may require additional approval from a second user. ONPointe Treasury will prompt you to obtain an approval on this screen if one is required.</i></p>	
<p><b>Your payment has been successfully created and will be picked up for processing on its warehouse date.</b></p>		

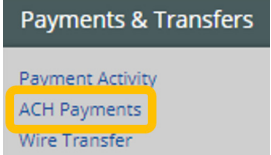
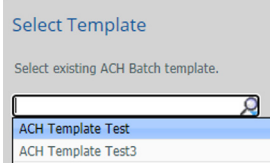
## Creating Recurring ACH Payments

To use recurring ACH payments, you must first create an ACH template. Refer to the **Creating an ACH Batch Using a Template** section of this guide. Recurring ACH payments are used for payments that occur on a regularly scheduled basis and the amount of the payment(s) do not change. Payments can be scheduled on a daily, weekly, bi-weekly, semi-monthly, monthly or annual basis. Payments can also be scheduled indefinitely, through a specific date or for a fixed number of transactions (999 maximum).

Recurring payments must begin on a future date.

The first payment will be created on the system-calculated **First Payment Date** to ensure timely processing based on your specified Start Date and other selections.

If the selected day occurs on a non-business day, the transfer request will occur on the **previous** business day. Go to the **Payments & Transfers > Payment Activity > Future Payments** page to change an ACH payment to a different date.

<p>1</p>	<p>Navigate to <b>Payments and Transfers &gt; ACH Payments</b>.</p>	
<p>2</p>	<p>In Select Template, click the box and type part or all of the name of the template you wish to use. You can also click within the search box which displays a list of templates you can scroll to locate.</p>	

3 Details of the template will be displayed.

ACH Batch Details

Payment Date	10/19/2020	Company Discretionary Data	recurring3
ACH Company	Test0541	* Company Entry Description	recurring3
Batch Type	Business (CCD) - Credit Only	Notify Me	None Selected
* Offset Account	*0541 - Checking (eBusiness DDA2)	Recurring Options	None Selected
Template Name	recurring3	Exclude \$0.00/empty items during batch submission	<input type="checkbox"/>
Total Credits	\$0.02 (1)	Total Debits	\$0.00 (0)
Page Credits	\$0.02 (1)	Page Debits	\$0.00 (0)

A. Click the **Recurring Options** link.

4 The Recurring Options screen will be displayed.

**Recurring Options**

Recurring payments must begin on a future date. The first payment will be created on the system-calculated "First Payment Date" to ensure timely processing based on your specified "Start Date" and other selections. If the selected day occurs on a non-business day, the transfer request will occur on the previous business day.

Start Date: 10/20/2020    First Payment Date: 10/20/2020

Transaction Repeats Indefinitely  
 Transaction Repeats Until End Date  
 Fixed Number of Transactions (Max: 999 Transfers)

Daily     Weekly     Bi-weekly     Semi-monthly     Monthly     Annually

Each business day ( Monday through Friday )  
 Specific days of the week

Save    Cancel

Recurring payments must begin on a future date.

A. Click the calendar icon to select the **Start Date**.

B. Select from one of the following options

- **Transaction Repeats Indefinitely:** The ACH payment(s) do not have a specific end date and will reoccur indefinitely.
- **Transaction Repeats Until End Date:** The ACH payment(s) end on a specific date. When selected a calendar icon will be displayed to enter the date.
- **Fixed Number of Transactions:** (Max of 999) The ACH payment(s) will be processed for a specified number of occurrences. When selected, a box will be displayed to enter the number of occurrences.

C. Select the frequency of the ACH payment(s). Options include: Daily, Weekly, Bi-Weekly, Semi-monthly, Monthly or Annually. See the next section for options for each.

- 5** **Daily:** Options include:
- Each Business Day (Monday-Friday) or
  - Specific Day of the week: Select the days of the week ACH payments should be processed.

**Weekly and Bi-Weekly:** Select the day of the week ACH payments should be processed.

**Semi-monthly:** Options include: Note: dates can be any two dates within a month.

- The (1st-31st) and (1st-31st) day of the month or
- First-Last Monday-Friday and First-Last Monday-Friday of each month. Example: the 1st and 15th of each month.

**Monthly:** Options include:

- The 1st-31st day of each month or
- Select the (First-Last) (Monday-Friday) of each month. Example: The Third Friday of each month.

**Annually:** Select the day of the month (1st-31st ) and the month of the year (January-December) of each year the ACH payment should be processed.

*Note: If the day of the month selected exceeds the number of days in the month, the payment will default to the last business day of the month. For example, if the 31st is selected and there are only 28 days in the month, the payment will be processed.*

The screenshots show the following configurations:

- Daily:** Radio buttons for "Each business day ( Monday through Friday )" (selected) and "Specific days of the week".
- Weekly:** Radio buttons for "Each business day ( Monday through Friday )" and "Specific days of the week". Under "Specific days of the week", checkboxes for Monday, Tuesday, Wednesday, Thursday, and Friday are shown, with Monday, Wednesday, and Friday selected.
- Bi-weekly:** Radio buttons for "Each business day ( Monday through Friday )" and "Specific days of the week". Under "Specific days of the week", radio buttons for Monday, Tuesday, Wednesday, Thursday, and Friday are shown, with Monday selected.
- Semi-monthly:** A warning message: "If the day of the month selected exceeds the number of days in the current month, the Payment Request will default to the last business day of the month." Below are two options: "The 1st and 15th day of each month" (selected) and "The First Monday and Third Monday of each month".
- Monthly:** Similar to semi-monthly, with "The 1st day of each month" selected.
- Annually:** Similar to semi-monthly, with "The 1st of January each year" selected.

- 6** Click **Save** to save or **Cancel** to cancel.

- 7** Enter a **Recurring Series Name** for the ACH Payments. Example: Monthly Rent or H.S.A Contribution.


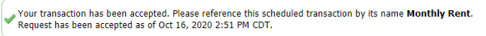


Recurring Options \* Daily on all business days starting on 10/20/2020  
 \* Recurring Series Name  This field is required.

- 8** Click **Request Batch**.

- 9** The batch details will be displayed, click: **Confirm**: to confirm the processing of the batch, **Edit Batch**: to edit batch information, or **Cancel**: to cancel the request.

- 10** You will be prompted to enter your Transaction PIN in the **Please Enter Your Pin** box then click **Generate**. Your Transaction PIN is different from your login PIN and can be created from the **My Settings > My Profile > Credentials** screen. Enter your Transaction PIN and click **Generate**.



<p><b>11</b></p>	<p>Within a few seconds, you will receive either an email or a SMS message with a one-time use code. Enter the code and click <b>Submit</b>.</p> <p><i>Tip: To change from email to SMS (or vice-versa), navigate to <b>My Settings &gt; Subscriptions</b> and locate the <b>Out of Band Authorization</b> alert. Toggle to email or SMS and click <b>Save</b>. To update your email address or SMS enabled mobile number, contact your company's ONPointe Treasury administrator or Treasury Management Support.</i></p>	<p>Please enter your passcode <input type="text"/></p> <p></p>
<p><b>12</b></p>	<p>Your transfer request is <b>Complete</b> and will be assigned a reference number. Click <b>Return</b> to proceed or click <b>Print</b> to print a copy of the request confirmation.</p> <p><i>Note: your ACH Payment may require additional approval from a second user. ONPointe Treasury will prompt you to obtain an approval on this screen if one is required.</i></p>	<p></p> <p> </p>

## Creating an ACH Batch Using File Import

ONPointe Treasury allows you to create a custom file import map and includes access to standard ACH file formats such as Nacha, ISO20022 and EDI820.

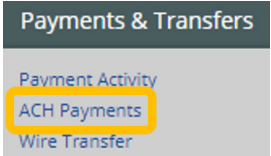
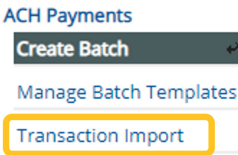
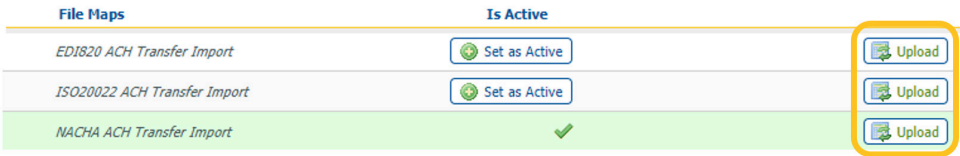

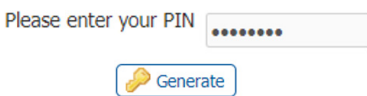
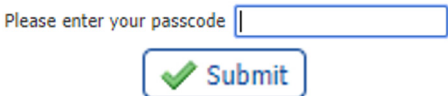
File Formats	Description
Delimited Text	A file that separates values with a comma e.g. comma (CSV), tab, colon, etc.
Fixed Width Text	A file using columns with a specified number of characters determining the maximum amount of data it can contain.
XML	A file using Extensible Markup Language XML, which is a format that uses custom tags to define objects and the data within each object.
Nacha	An ACH file formatted utilizing the National Automated Clearing House Association (Nacha) format. Files can contain remittance information included with the ACH payment(s). Nacha oversees the Automated Clearing House (ACH) system.
EDI 820	A file used when remittance information is accompanying the ACH Payment utilizing either the ANSI X.12 or UN/EDIFACT format. American National Standards Institute is a non-profit organization that oversees the development of voluntary consensus standards. The United Nations Electronic Data Interchange for Administration, Commerce and Transport rules is a set of internationally agreed upon standards.
ISO 20022	A file used when ISO 20022 remittance information is accompanying the ACH Payment utilizing the XML format. ISO 20022 is an International Organization for Standardization standard for electronic data interchange between financial institutions.




## Importing a NACHA, ISO 20022, or EDI 820 File

ONPointe Treasury has pre-built import templates for Nacha, ISO 20022, and EDI 820 files. The file(s) being imported must meet the standard file format set-forth for each or the file will not import correctly. Consult with your software vendor to ensure the file created meets the industry standard format.

**Before you can complete a Nacha file import, you must first define your Nacha file settings. Refer to Appendix C in this guide for instructions.**

1	Navigate to <b>Payments and Transfers &gt; ACH Payments</b> .	
2	In the right-hand menu, click <b>Transaction Import</b> .	
3	<p>The Data Import screen is displayed. Click <b>Upload</b> for the appropriate file type being imported.</p> <p><i>Note: The Set as Active buttons on this screen will be used in a future enhancement to ONPointe Treasury and are currently non-functional.</i></p> <p style="text-align: center;">Data Import : ACH Transaction Import</p> 	
4	Browse for the file and click <b>Upload File</b> .	
5	<p>You will be prompted to enter your Transaction PIN in the <b>Please Enter Your PIN</b> box. Your Transaction PIN is different from your login PIN and can be created from the <b>My Settings &gt; My Profile &gt; Credentials</b> screen. Enter your <b>Transaction PIN</b> and click <b>Generate</b>.</p>	
6	<p>Within a few seconds, you will receive either an email or a SMS message with a one-time use code. Enter the code and click <b>Submit</b>.</p> <p><i>Tip: To change from email to SMS (or vice-versa), navigate to <b>My Settings &gt; Subscriptions</b> and locate the <b>Out of Band Authorization</b> alert. Toggle to email or SMS and click <b>Save</b>. To update your email address or SMS-enabled mobile phone number, contact your company's ONPointe Treasury administrator or Old National Treasury Management Support.</i></p>	

7 You will be taken to the File Load Validation screen, which will indicate if the file was successfully imported or if there was an error in the file. Click **OK**.

File Load **Successful** Validation 

**If you receive “File Load Successful Validation,” your ACH payment batch was successfully loaded. Depending on your company’s ACH controls, a second approver may be required to approve the transmission of the batch from the Payment Activity screen. Otherwise, your process is complete, and your payment will be picked up for processing on its warehouse date.**

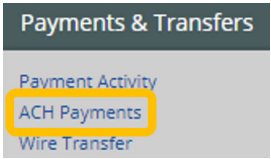
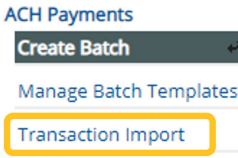
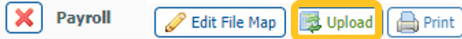
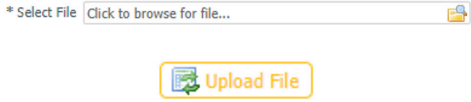
*Tip: If you receive a File Load Failed Validation response, print the report, and contact Old National Treasury Management Support for troubleshooting assistance.*

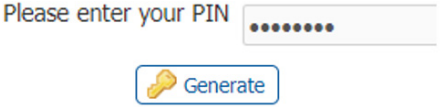
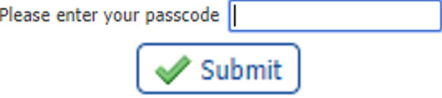

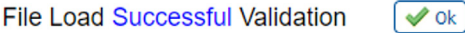
*Note: Your file import is successful at this point, but once your file is ready to be processed, you may run into ACH limit overages or addenda formatting problems that cause your file to be delayed in processing. Old National will notify you of any problems after your ACH payment batch has been sent for processing.*

## Importing ACH Payments Using Custom Formatted Files

If you prefer to use a custom format instead of a standard format, use the following process.


**Before you can complete a custom file import, you must first create a file map. Refer to Appendix D in this guide for instructions.**

1	Navigate to <b>Payments and Transfers &gt; ACH Payments</b> .	
2	In the right-hand menu, click <b>Transaction Import</b> .	
3	In the <b>File Maps</b> list, locate your desired file map and click <b>Upload</b> .	
4	<p>In <b>Select File</b>, click the box and locate the file on your computer. Details about the file will display below the Select File box after you have selected the file to be imported. Click <b>Upload File</b> to proceed.</p> <p><i>Tip: ONPointe Treasury requires text file formats such as CSV and TXT for file import processes. Use of software-specific files (such as XLS and XLSX) are not compatible with ONPointe Treasury and should be converted to CSV or TXT.</i></p>	

<p>5</p>	<p>You will be prompted to enter your Transaction PIN in the <b>Please Enter Your PIN</b> box. Your Transaction PIN is different from your login PIN and can be created from the <b>My Settings &gt; My Profile &gt; Credentials</b> screen. Enter your Transaction PIN and click <b>Generate</b>.</p>	
<p>6</p>	<p>Within a few seconds, you will receive either an email or a SMS message with a one-time use code. Enter the code and click <b>Submit</b>.</p> <p><i>Tip: To change from email to SMS (or vice-versa), navigate to <b>My Settings &gt; Subscriptions</b> and locate the <b>Out of Band Authorization</b> alert. Toggle to email or SMS and click <b>Save</b>. You must consent to receive SMS messages in <b>My Settings &gt; My Profile</b> by clicking <b>Enable SMS Messages</b> and accepting <b>Terms &amp; Conditions</b> to start receiving SMS alerts. To update your email address or SMS-enabled mobile phone number, contact your company's ONPointe Treasury administrator or Old National Treasury Management Support.</i></p>	
<p>7</p>	<p>You will be taken to the File Load Validation screen, which will indicate if the file was successfully imported or if there was an error in the file. Click <b>OK</b>.</p> <p style="text-align: center;">File Load <b>Successful</b> Validation </p> <p><b>If you receive “File Load Successful Validation,” your ACH payment batch was successfully loaded. Depending on your company’s ACH controls, a second approver may be required to approve the transmission of the batch from the Payment Activity screen. Otherwise, your process is complete and your payment will be picked up for processing on its warehouse date.</b></p> <p><i>Tip: If you receive a File Load Failed Validation response, print the report, and contact Old National Treasury Management Support for troubleshooting assistance.</i></p> <p><i>Note: Your file import is successful at this point, but once your file is ready to be processed, you may run into ACH limit overages or addenda formatting problems that cause your file to be delayed in processing. Old National will notify you of any problems after your ACH payment batch has been sent for processing.</i></p>	

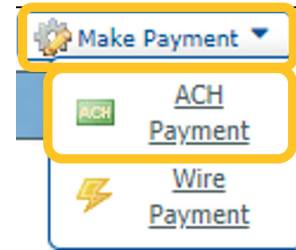
## Sending Payee ACH Payments

The steps below will outline the process to send an ACH payment to an individual payee. To use this option, you must first create a payee. See the Payees in this guide for instructions.

<p>1</p>	<p>Navigate to <b>Payments &amp; Transfers &gt; Payee Maintenance</b>.</p>	
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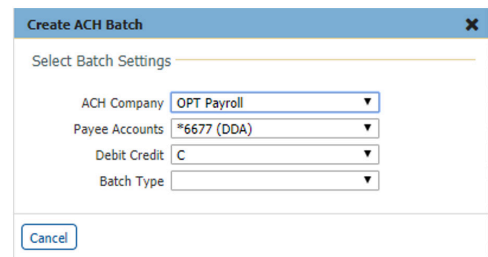
- 2 Locate the desired payee in the Manage Payees list and click **Make Payment**. If the payee has been configured to receive ACH Payments, ACH Payment will appear as an option. Click **ACH Payment**.

*Tip: Use the **Search Payees** tool at the top to find your payee quickly. To add ACH payments as an option for the payee, click **Edit** and then **Add** or **Edit** to enable the desired payee account for ACH payment receipt.*

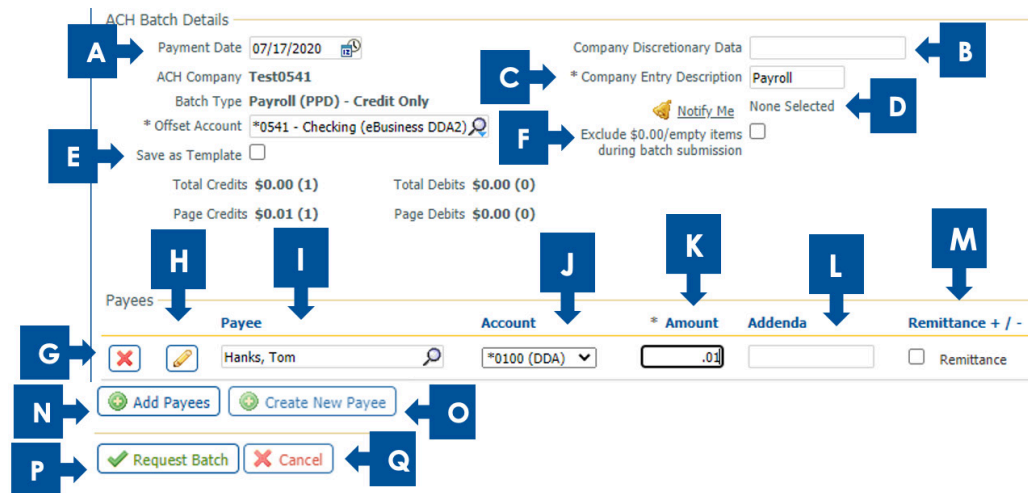


- 3 The **Create ACH Batch** pop-up window will appear. Depending on your company's ACH enrollment settings, the following fields will either be automatically populated for you or you will be required to complete them:


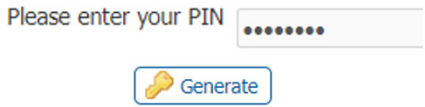
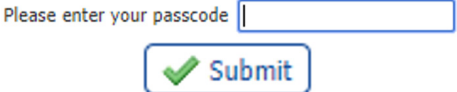
- **ACH Company:** The ACH Company to be used to send this payment
- **Payee Accounts:** The payee's bank account on file in Payee Maintenance
- **Debit Credit:** Choose D to withdraw money from this Payee or C to send money to the payee
- **Batch Type:** Choose the type of ACH entry you wish to send (using a Standard Entry Class code)



- 4 The Create Batch screen will appear. Fields with an \* are required.



- A. **Payment Date:** This is the date when your payee will receive the ACH entry to their bank account.
- If you are a prefunded ACH originator, your offsetting debit for the batch will post one business day before the Payment Date.
  - If you are not a prefunding ACH originator, the offsetting entry for the batch will post on the Payment Date.
- B. **Company Discretionary Data:** (Optional) A short description of the batch for an internal use.
- C. **Company Entry Description:** Enter a value up to 10 characters in length that will help the payee know the purpose of the ACH.

<p>4</p>	<p>D. <b>Notify Me:</b> By default, your standard ACH payment notifications will apply to this transfer. To change the settings for this payment only, click <b>Notify Me</b> and select or deselect any notification options.  <i>Tip: To change your default notification settings after you have completed this payment, navigate to <b>My Settings &gt; Subscriptions</b> and change your <b>ACH Payment Status Change Notification</b> options.</i></p> <p>E. <b>Save as Template:</b> (Optional) Check this box if you want to save as an ACH template.</p> <p>F. <b>Exclude \$0.00/empty items during batch submission:</b> This option is not applicable for single payee payments, so it can be ignored.</p> <p>G. <b>Delete Payee:</b> (Optional) You can change the desired Payee by clicking the <b>X</b> beside the payee and then typing part or all of another Payee’s name in the <b>Payee</b> box, choosing from the search results.</p> <p>H. <b>Edit Payee:</b> (Optional) If you need to add or edit a Payee’s bank account instructions, click the pencil icon and make applicable changes.</p> <p>I. <b>Payee:</b> (Optional) Type a payee name in the payee box to change the payee.</p> <p>J. <b>Account:</b> (Optional) To change the target Payee bank account, click the drop-down in the Account column to toggle to a different account.</p> <p>K. <b>Amount:</b> Enter the amount in US dollars for this payee in the <b>Amount</b> column.</p> <p>L. <b>Addenda:</b> (Optional) Add an addenda field to communicate to the Payee the purpose of the payment (limit 80 characters).</p> <p>M. <b>Remittance +/-:</b> (Optional) to send an email to the Payee to notify them of a payment, check the box next to <b>Remittance</b> and then click the <b>Edit Remittance</b> link. Type a memo to be sent to the Payee. Click <b>Save</b> to save the email details or click <b>Cancel</b> to remove the message. <i>Note: The email will be sent on the processing date of the file (which is typically 1 business day before its effective date).</i></p> <p>N. <b>Add Payees:</b> Add additional payee rows by clicking <b>Add Payees</b>.</p> <p>O. <b>Create New Payee:</b> Create a new payee by clicking <b>Create New Payee</b>.</p> <p>P. <b>Request Batch:</b> When you are ready, click <b>Request Batch</b> to continue to next steps.</p> <p>Q. <b>Cancel:</b> Click <b>Cancel</b> to cancel your request.</p>	
<p>5</p>	<p>Review your payment instructions. If they are correct, click <b>Confirm</b> to proceed. To make changes, click <b>Edit Batch</b>. To cancel, click <b>Cancel</b>.</p>	
<p>6</p>	<p>You will be prompted to enter your Transaction PIN in the <b>Please Enter Your PIN</b> box. Your Transaction PIN is different from your login PIN and can be created from the <b>My Settings &gt; My Profile &gt; Credentials</b> screen. Enter your Transaction PIN and click <b>Generate</b>.</p>	
<p>7</p>	<p>Within a few seconds, you will receive either an email or a SMS message with a one-time use code. Enter the code and click <b>Submit</b>.</p> <p><i>Tip: To change from email to SMS (or vice-versa), navigate to <b>My Settings &gt; Subscriptions</b> and locate the <b>Out of Band Authorization</b> alert. Toggle to email or SMS and click <b>Save</b>. To update your email address or SMS-enabled mobile phone number, contact your company’s ONPointe Treasury administrator or Old National Treasury Management Support.</i></p>	

- 8 You will be taken to the Complete screen. Always review the system message at the top to be made aware of any additional steps (such as secondary approval) that may be required. Print a report from this screen using **Print** or, if finished, click **Return**.

*Tip: View the status of your payment in **Payments & Transfers > Payment Activity**.*

✓ Your transfer request transaction number is ACH-00630110.  
Request has been accepted as of Jun 30, 2020 1:04 PM CDT.



**Your payment has been successfully created and will be picked up for processing on its warehouse date.**

## Importing ACH Payments Using ONPointe Delivery

To automate the process of sending ACH batches, you can use ONPointe Treasury's secure file transmission feature, ONPointe Delivery. This lets you bypass logging into ONPointe Treasury and instead allows you to push files to the ONPointe Delivery FTP server for processing. To send ACH payments using this method, you will need to complete three one-time processes: Configuring Your FTP Pickup Settings, Configuring Your File Map Preferences and Setting Up Acknowledgement Subscriptions.

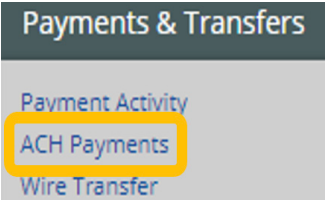
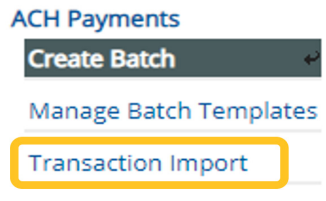

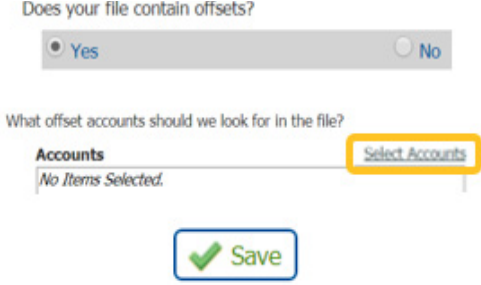
### Configuring Your FTP Pickup Settings

Before you can use ONPointe Delivery to send ACH files, you must first set up FTP Pickup which allows your FTP service to drop off files to ONPointe for processing. Typically, an Administrator user will complete this setup for your ONPointe company ID.

**IMPORTANT:** While you may be able to modify your FTP Pickup settings within ONPointe Treasury on your own, we **strongly** encourage you to work with a Treasury Management Service Specialist when setting up or modifying your file transmission settings. Contact our service team at 800-844-1720 for assistance.

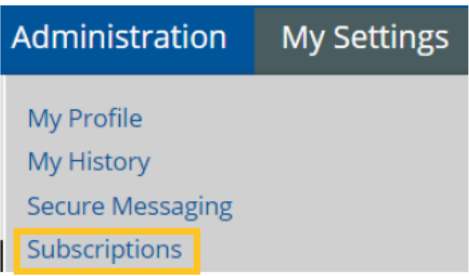
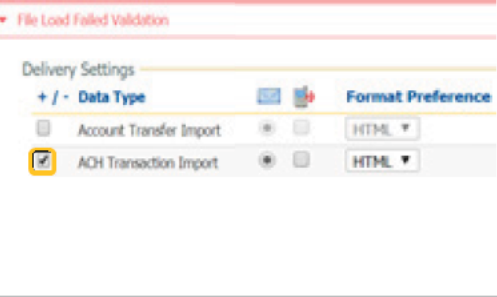

### Configuring Your File Map Preferences

All users who will be transmitting ACH batches using ONPointe Delivery must log into ONPointe Treasury to choose the file map they will use. You should only need to complete this process once upon initial setup, or if you make changes to your ACH files. If you need assistance with File Maps, refer to Appendix D in this guide.

<p><b>1</b></p>	<p>Navigate to <b>Payments &amp; Transfers &gt; ACH Payments</b>.</p>	
<p><b>2</b></p>	<p>In the right-hand menu, click <b>Transaction Import</b>.</p>	
<p><b>3</b></p>	<p>Locate the File Map you will use when importing files using ONPointe Delivery and click the <b>Set as Active</b> button. The active File Map will have a green checkmark if it is the active template for the User ID.</p> <p><i>Note: Only one File Map may be used per user ID. If you choose NACHA ACH Transfer Import, follow step 3a below. Otherwise, this configuration process is complete.</i></p>	
<p><b>3a</b></p>	<p><b>NACHA ACH Transfer Import File Maps Only</b></p> <p>Scroll below the list of File Maps to the NACHA Import Preferences. For each ACH Company ID listed, you may need to tell ONPointe Treasury if there is an offset entry in the file or not. Use the radio button to indicate if you are including an offset in your NACHA file and, if yes, click <b>Select Accounts</b> to choose the offset account(s) that may be included. Click <b>Save</b> when complete.</p> <p><i>If the ACH Company ID states, "There are no offset accounts setup for this ACH Company," no action is required by you.</i></p>	



## Setting Up Acknowledgement Subscriptions

1	Navigate to <b>My Settings &gt; Subscriptions</b> .	
2	<p>Look for two Subscriptions:</p> <ul style="list-style-type: none"> <li>• <b>File Load Failed Validation:</b> will generate an alert if your file is not processed successfully.</li> <li>• <b>File Load Successful Validation:</b> will generate an alert if your file is successfully loaded.</li> </ul> <p>Check the checkbox beside ACH Transaction Import for both alerts.</p>	
3	Scroll to the bottom of the page and click <b>Save</b> .	

## Transmitting Payment Batches

Upon successful setup of your FTP Pickup settings and selecting the File Map to be used, use your FTP service to authenticate to ONPointe Delivery and drop off the file in the folder named **ACHPAYMENTSIMPORT**. Upon transmission, provided you have enrolled in the Acknowledgement Subscriptions outlined earlier in this section, you will receive an email confirming the successful or unsuccessful processing of the file. **If you have received the File Load Failed Validation notification, your file will not be processed unless you correct the file and resubmit it.**

Upon successful receipt of your ACH transmission, your batch will be sent for processing in accordance with other ONPointe-based batches. Same-Day ACH batches will be processed on the current date until the Same-Day cutoff time. Future-dated ACH batches will be sent for processing one business day prior to their effective date. Refer to the ACH Origination Overview Guide for the current schedule of ONPointe processing times.

Your ACH payment history for ONPointe Delivery payments will appear in the ONPointe Treasury user interface by navigating to **Payments & Transfers > Payment Activity**. Batches processed using ONPointe Delivery will be designated with a 🚚 icon.



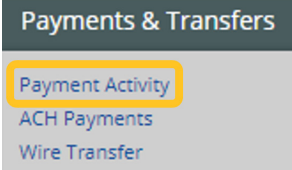
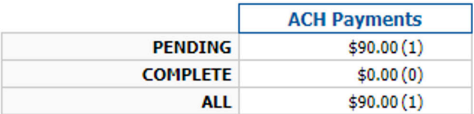
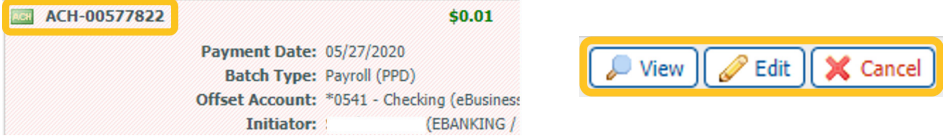
## Managing ACH Payments

This section will walk through how to manage ACH Payments after they have been created in ONPointe Treasury. There are four categories of ACH Payments:

- **Current Activity:** ACH transactions that will be processed today.
- **Future Payments:** ACH transactions that will be processed in the future.
- **Recurring Transfers:** ACH transactions scheduled on a recurring basis.
- **Payment History:** View ACH transaction history. ONPointe retains ACH history for 18 months.

### Current Activity

The steps below will walk through viewing, editing, canceling an ACH batch.

<p>1</p>	<p>Navigate to <b>Payments &amp; Transfers &gt; Payment Activity</b>.</p>									
<p>2</p>	<p>You will be taken to the <b>Current Activity</b> screen. ACH Payments that will be sent for processing today appear on this screen. The summary table at the top of the screen shows a sum and count of current ACH Payments.</p> <p><b>Pending</b> payments can be edited or canceled before the next processing window. <b>Complete</b> payments have been sent for processing and may not be edited or canceled within ONPointe Treasury. If an ACH Payment in Complete status needs reversed, contact Old National Treasury Management Support for assistance.</p>	 <table border="1"> <thead> <tr> <th colspan="2">ACH Payments</th> </tr> </thead> <tbody> <tr> <td>PENDING</td> <td>\$90.00 (1)</td> </tr> <tr> <td>COMPLETE</td> <td>\$0.00 (0)</td> </tr> <tr> <td><b>ALL</b></td> <td><b>\$90.00 (1)</b></td> </tr> </tbody> </table>	ACH Payments		PENDING	\$90.00 (1)	COMPLETE	\$0.00 (0)	<b>ALL</b>	<b>\$90.00 (1)</b>
ACH Payments										
PENDING	\$90.00 (1)									
COMPLETE	\$0.00 (0)									
<b>ALL</b>	<b>\$90.00 (1)</b>									
<p>3</p>	<p>Below the summary table will be a listing of all your activity for ACH Payments, Wire Transfers and Account Transfers. ACH Payments are noted with an <b>ACH</b> icon. To the right will be options to View, Edit or Cancel.</p>									

- 3 View:** Allows you to view ACH batch details, individual transactions, remittance information and status history of the batch. You can also Print or Export the ACH Batch information.

ACH Batch Details

**Transaction Number** ACH-00630412  
**Import File Name**  
**Import Batch ID**  
**Recurring Frequency** One-Time Payment  
**Template Name** Jeff Test PPD Mixed Debit and Credit  
**Total Credits** \$0.01 (1)  
**Total Debits** \$0.00 (0)  
**ACH Company** Test0541 (351729164)  
**Batch Type** Individual (PPD) - Mixed Debit and Credit  
**Offset Account** \*0541 - Checking (eBusiness DDA2) - Old National Bank (086300012)  
**Company Entry Description** Payroll  
**Notify Initiator Options** None Selected  
**Payment Creation Date** Jun 30, 2020 2:19 PM CDT  
**Processing Date** 06/30/2020  
**Payment Date** 07/01/2020  
**Status** Expired

**A** → Search Payee Records

Payee	Account	ABA	Amount	Addenda	Items
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2			
Jeff Test (*Jeff) End 08/28/2020	*2345	086300012	\$0.01 (Credit)	None	<input checked="" type="checkbox"/> View Remittance
Gilbert-Jeffrey (*856)	*2827	273973281	\$302.00 (Credit)		<input type="checkbox"/> Remittance
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2			Items

Results returned

Status History

Timestamp	Status	Initiator	Description
Jun 30, 2020 6:20:18 PM CDT	Expired	SYSTEM	Payment Date is in the past.
Jun 30, 2020 2:19:03 PM CDT	Pending Approval	EBANKING / JBUSSEY (Jeff Bussey)	ACH Batch pending approval.
Jun 30, 2020 2:19:02 PM CDT	Created	EBANKING / JBUSSEY (Jeff Bussey)	Batch Created.

**B** → Print Export ← **C**

- A. Search Payee Records:** Allows you to search for transactions by payee name, amount, account or payee ID.
- B. Print:** Allows you to print details of the ACH batch in pdf format.
- C. Export:** Allows you to export summary and/or detail information in a CSV format.
- Edit:** Allows the ability to edit transaction information within the batch.

3

ACH Batch Details

Payment Date

ACH Company **Test0541 (351729164)**

Batch Type **Individual (PPD) - Mixed Debit and Credit**

Offset Account **\*0541 - Checking (eBusiness DDA2) - Old National Bank (086300012) - \$58.27**

[Notify Me](#) None Selected

**A** ▶ Search Payee Records

Exclude +/-	Payee	Account	Amount	Addenda	
<input type="checkbox"/>	Jeff Test (*Jeff) End 08/28/2020	*2345	<input type="text" value="0.01"/> (Credit)	None	<input checked="" type="checkbox"/> <a href="#">Edit Remittance</a>
<input checked="" type="checkbox"/>	Gilbert-Jeffrey (*856)	*2827	<input type="text" value="302.00"/> (Credit)	<input type="text"/>	<input type="checkbox"/> Remittance

**B**  **C** **D** **E**

▶ Additional Payees

Save Batch  Cancel **F**

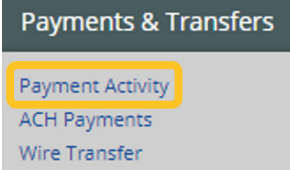
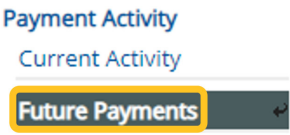

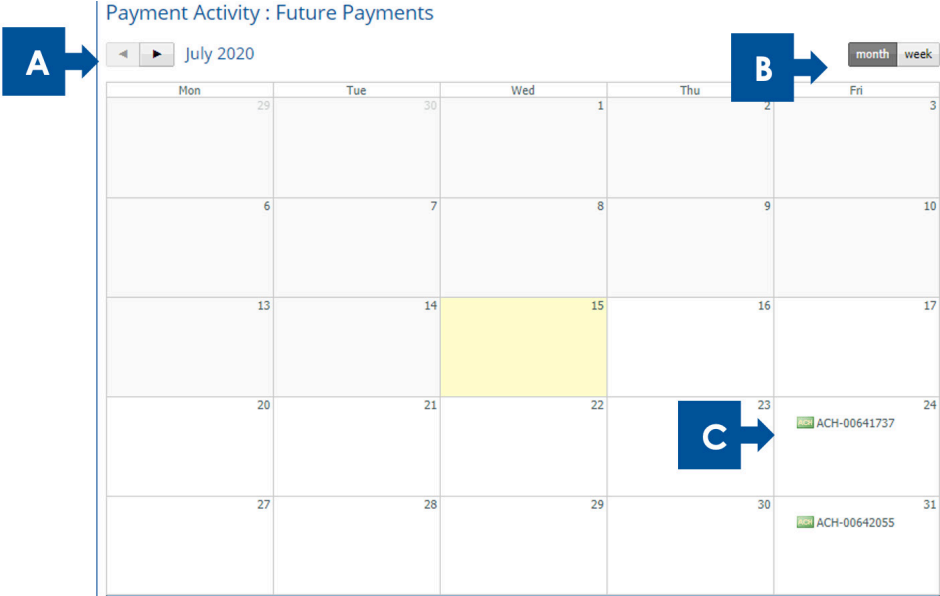

- A. **Search Payee Records:** Allows you to search for transactions by payee name, amount, account or payee ID.
- B. **Exclude +/-:** items excluded from the batch will be indicated with a . You can add or remove items to be included or excluded from the batch.
- C. **Amount:** You have the ability to edit individual transaction amounts.
- D. **Addenda:** You can add/edit or remove addenda information.
- E. **Remittance:** If you included remittance information, click **Edit Remittance** to update the information.

Click **Save Batch** to save the changes or **Cancel** to cancel the request. A pop up window will display asking you to confirm cancelation.

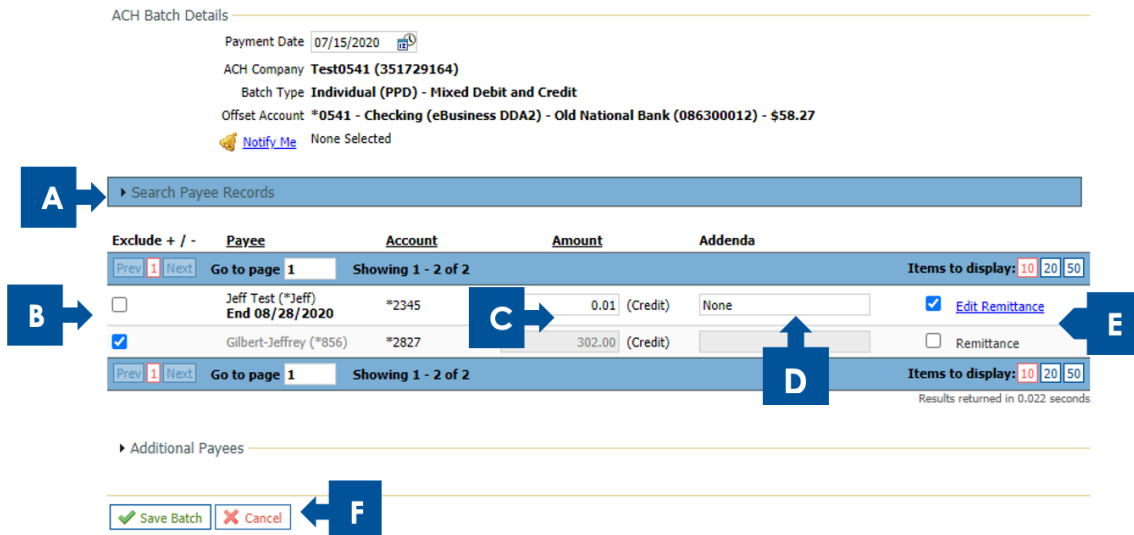
**If your company requires dual approval, edited ACH batches will require approval before they will be processed.**

## Future Payments

The steps below will walk through viewing, editing, and canceling future-dated ACH batches.

<p>1</p>	<p>Navigate to <b>Payments &amp; Transfers &gt; Payment Activity</b>.</p>	
<p>2</p>	<p>On the right navigation, click <b>Future Payments</b>.</p>	
<p>3</p>	<p>You will be taken to the Future Activity screen, which displays a calendar of ACH batches, Wire Transfers or Account Transfers to be processed in the future. ACH Payments are noted with an  icon.</p>	 <p>A. Click the arrow buttons to move between months.</p> <p>B. Click the <b>Month/Week</b> button to change between a weekly or monthly view.</p> <p>C. Click the ACH batch to View, Edit or Cancel.</p>
<p>4</p>	<p>The ACH batch will be displayed with options to View, Edit or Cancel.</p>	 <p><b>View:</b> Allows you to view ACH batch details, individual transactions, remittance information and status history of the batch. You can also Print or Export the ACH Batch information.</p>

4 **Edit:** Allows the ability to edit transaction information within the batch.



- A. **Search Payee Records:** Allows you to search for transactions by payee name, amount, account or payee ID.
- B. **Exclude +/-:** Items excluded from the batch will be indicated with a  , you can add or remove items to be included or excluded from the batch.
- C. **Amount:** You have the ability to edit individual transaction amounts.
- D. **Addenda:** You can add/edit or remove addenda information.
- E. **Remittance:** If you included remittance information, click **Edit Remittance** to update the information.
- F. Click **Save Batch** to save the changes or **Cancel** to cancel the request. A pop up window will display asking you to confirm cancelation.

**If your company requires dual approval, edited ACH batches will require approval before they will be processed.**

## Recurring Payments

The steps below will walk through viewing, editing, canceling and deleting a recurring ACH batch.

1	Navigate to <b>Payments &amp; Transfers &gt; Payment Activity</b> .	<p>Payments &amp; Transfers          Payment Activity          ACH Payments          Wire Transfer</p>
2	On the right navigation, click <b>Recurring Transfers</b> .	<p>Payment Activity          Current Activity          Future Payments          Payment History          Recurring Transfers</p>

3 The Recurring Transfers screen will be displayed. The default view is All Transactions. Click **ACH Payments** to view recurring ACH payments.

Payment Activity : Recurring Transfers

ALL TRANSACTIONS **ACH Payments** Wire Transfers Account Transfers

4 The recurring ACH batches will be displayed with options to View, Edit, Cancel or Delete.

Mo HSA \$0.01 Scheduled View Edit Cancel Delete

Recurring Frequency: Monthly on the 1st Monday of the month starting on 08/03/2020  
 Initiator: EBANKING /

**View:** Allows you to view details about the recurring ACH batch. You can also Cancel.

ACH Batch Details

Recurring Series Name Mo HSA  
 Import File Name  
 Import Batch ID  
 Recurring Frequency Monthly on the 1st Monday of the month starting on 08/03/2020  
 Template Name HSA  
 Total Credits \$0.01 (1)  
 ACH Company Test0541 (351729164)  
 Batch Type Payroll (PPD) - Credit Only  
 Offset Account \*0541 - Checking (eBusiness DDA2) - Old National Bank (086300012)  
 Company Discretionary Data Mo HSA Deposit  
 Company Entry Description HSA  
 Notify Initiator Options None Selected  
 Recurring Series Creation Date Jul 15, 2020 9:48 AM CDT

**A** Search Payee Records

Payee	Account	ABA	Amount	Addenda
Jeff Bussey (*ssey)		*7452 (DDA)	091000019	\$0.01 HSA

0 payment(s) have been made in the past using this recurring series.

Next 10 Payments

08/03/2020 Monday	Cancel
09/04/2020 Friday	Cancel

Status History

Timestamp	Status	Initiator	Description
Jul 15, 2020 9:48:26 AM CDT	Created	EBANKING / JBUSSEY (Jeff Bussey)	Batch Created.

Close Print **C**

- A. **Search Payee Records:** Allows you to search for transactions by payee name, amount, account or payee ID.
- B. **Cancel:** Allows you to cancel one or more recurring payments within the ACH batch.
- C. **Print:** Allows you to print details of the ACH batch in pdf format.

## 4 Edit:

Create Batch

ACH Batch Draft is beginning autosave and Request Batch has been disabled temporarily.

The Same Day ACH processing deadline is 11:05 AM CDT. All payments and approvals must be entered by this time in order to qualify for same day processing.

ACH Batch Details

**A** Payment Date 08/03/2020

ACH Company Test0541

Batch Type Payroll (PPD) - Credit Only

**B** \* Offset Account \*0541 - Checking (eBusiness DDA2)

Template Name HSA

Total Credits \$0.01 (1) Total Debits \$0.00 (0)

Page Credits \$0.01 (1) Page Debits \$0.00 (0)

**C** Company Discretionary Data Mo HSA Deposit

**D** \* Company Entry Description HSA

**E** None Selected

**F** **Recurring Options** \* Monthly on the 1st Monday of the month starting on 08/03/2020

\* Recurring Series Name Mo HSA

Number Of Times Activated 0

Exclude \$0.00/empty items during batch submission  **G**

Search Payee Records

Exclude +/-	Payee	Account	* Amount	Addenda	Remittance +/-
<input type="checkbox"/>	Jeff Bussey (*ssey)	*7452 (DDA)	0.01	HSA	<input type="checkbox"/> Remittance

Items to display: 10 2

Results returned in 0.026

**H**  **I**  **J** **K** **L**

**M**

- A. **Payment Date:** Click the calendar icon to change the date of the recurring ACH batch.
- B. **Offset Account:** If more than one offset account, click the search icon to display a list of available offset accounts.
- C. **Company Discretionary Data:** (Optional) Update the information, which is a short description of the batch for an internal use.
- D. **Company Entry Description:** Update the description, which is viewable to the receiver of the transaction. Field is 10 characters.
- E. **Notify Me:** By default your standard ACH transfer notifications will apply. Click **Notify Me** to view or make changes for this recurring ACH batch.
- F. **Recurring Options:** Click the link to change the recurring frequency. Options include Daily, Weekly, Bi-weekly, Semi-monthly, Monthly and Annually. Transactions can be repeat indefinitely, for a fixed number or and end date can be established.
- G. **Recurring Series Name:** The name of the series when it was created. This can be changed if desired.
- H. **Exclude =/:-** Items excluded from the batch will be indicated with a . You can add or remove items to be included or excluded from the batch.
- I. **Account:** Click the dropdown to change the account for the payee.
- J. **Amount:** You have the ability to edit individual transaction amounts.
- K. **Addenda:** You can add/edit or remove addenda information.
- L. **Remittance:** If you included remittance information, click **Edit Remittance** to update the information.
- M. Click **Save Batch** to save the changes or **Cancel** to cancel the request.



- When you click **Save**, you will be prompted to enter your Transaction PIN and click **Generate**. Within a few seconds, you will receive either an email or a SMS message with a one-time use code. Enter the code and click **Submit**.

The image shows a 'Please Reverify' form. It has a blue header bar with the text 'Please Reverify'. Below the header, there are two input fields: 'Please enter your PIN' followed by a masked field '\*\*\*\*\*' and a 'Generate' button with a key icon; and 'Please enter your passcode' followed by an empty input field. At the bottom of the form, there are three buttons: a green 'Submit' button with a checkmark icon, a red 'Cancel' button with an 'X' icon, and a blue button with a checkmark icon.

**Cancel:** This will cancel the recurring series and all payments associated with the series, change the status to **Canceled**, and leave the series visible in the **Recurring Transfer List**. A pop-up window will display asking to confirm the cancellation request.

**Delete:** This will delete the recurring series, all of its future payments, and remove the series from the **Recurring Transfer List**. A pop-up window will display asking to confirm the deletion request.

## Payment History

The steps below will walk through viewing history of ACH batches.

- Navigate to **Payments & Transfers > Payment Activity**.
- On the right navigation, click **Payment History**.
- The screen below will be displayed. Click **ACH Payments** to search for ACH transactions. Payment history is retained for 18 months. To further refine your search enter transaction details into one or more of the fields provided and click **Search**.
 

A listing of the ACH batches matching your search criteria will be displayed.

4

The screenshot displays a web application interface for ACH origination. At the top, there is a navigation bar with a 'Print' button (labeled 'A') and an 'Export' dropdown menu (labeled 'B'). Below this is a pagination bar showing 'Go to page 1' and 'Showing 1 - 3 of 3'. The main content area contains a table of ACH batches, all of which are 'Canceled'. Each batch entry includes a 'View' button (labeled 'C').

ACH ID	Amount	Status	Action
ACH-00630412	\$0.01	Canceled	View
Payment Date: 07/01/2020 Batch Type: Individual (PPD) Offset Account: *0541 - Checking (eBusiness DDA2) - Old National Bank (086300012) Processing Date: 06/30/2020 Initiator: (EBANKING / )			
ACH-00549694	\$1.00	Canceled	View
Payment Date: 05/06/2020 Batch Type: Business (CCD) Offset Account: *0541 - Checking (eBusiness DDA2) - Old National Bank (086300012) Processing Date: 05/05/2020 Initiator: (EBANKING / )			
ACH-00547424	\$1.00	Canceled	View
Payment Date: 05/05/2020 Batch Type: Business (CCD) Offset Account: *0541 - Checking (eBusiness DDA2) - Old National Bank (086300012) Processing Date: 05/04/2020 Initiator: (EBANKING / )			

- A. **Print:** Click **Print** to generate a pdf report of the ACH batches and transactions.
- B. **Export:** Click the dropdown arrow to select a Summary or Summary and Details file that can be downloaded in a csv format.
- C. **View:** Click **View** to view the ACH Batch, transaction and status history details. Within the individual batch, you can also Print and Export ACH batch and transaction details.

## Notifications

Within ONPointe you can create default notification settings for changes made to ACH Batches and Payments. Navigate to **My Settings > Subscriptions** for a complete listing.

### ACH Payment Status Change Notification

Below are the options for ACH Payment Notifications:

Notification	Description
Pending Actions	The batch requires approval or has been rejected by an approver and needs repair.
System Events	The batch has been delivered to Old National Bank.
Complete – Unsuccessful	The batch delivery attempt failed.
Complete – Successful	The batch delivery attempt was successful.
Early Action Taken	The batch is dated for the future and was approved prior to the day it is scheduled to be sent to Old National Bank.
Early Action Removed	The batch is in a recurring series or is dated for the future but has been deleted or canceled.
Expired	If a transaction is under Pending Repair or Pending Approval, it will expire if no action is taken. The deadline for ACH is 8pm ET / 7pm CT on the warehouse date.

### ACH Payment Items End of Day Notification

Notification	Description
ACH Payment Items End of Day Notification	Provides a warning that there are unapproved ACH payments before the last processing window of the warehouse date.

### ACH Payment Status Change Digest

Notification	Description
Account Transfer Status Change Digest	Provides a list of all ACH Payment Status Change Notifications for the current day.

## Resources

For more ACH training resources, visit the Treasury Management Information Center at [www.oldnational.com/tmic](http://www.oldnational.com/tmic).

If you have questions while using ONPointe Treasury, please contact Old National Bank Treasury Management Support.

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

**Phone:** 800-844-1720

**Email:** [tmsupport@oldnational.com](mailto:tmsupport@oldnational.com)

## Appendix A: Creating Payee Import Maps

Payee Import lets you load payment information for individuals, businesses, and government entities into Payee Maintenance, for the purpose of sending ACH Payments or Wire Transfers.

**IMPORTANT: Payee file imports cannot be reversed once completed, meaning payees must be manually edited or deleted individually. Be careful when creating your map to ensure you have properly mapped all fields.**

Note: Individual payees to whom you wish to send ACH debits MUST have a Debit Authorization Type defined. You will not be able to send ACH debits to payees if this field is undefined.

Review the [Nacha Operating Rules](#) for authorization requirements.

### Required Information for Payee Import File

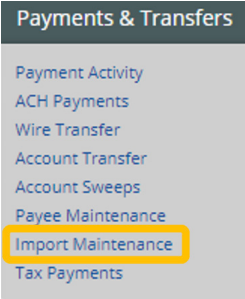
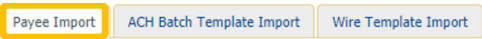



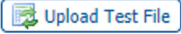
Field Name	Field Definition
Account Currency	Currency in which payee will be paid. This will always be USD.
Account Name	Name/owner of the account.
Account Number	Account number of the payee at their financial institution.
Account Type	Type of account. Options include Checking, Savings, Loan or General Ledger.
Bank ID	The routing number of the payee's financial institution. (9 characters)
Payee Name	Name that will be used in your outbound file to the ACH network. (max of 35 characters)
Payee ID	Internal ID used to identify the payee. This is usually a customer ID, vendor ID or employee ID. (max of 15 characters)
Payee Type	Indicates the type of payee. Options are: Individual, Business or Government Agency.

### Optional Information for Payee Import File

Field Name	Field Definition
ACH Company	ACH company name provided by Old National Bank.
Address	Address of the payee, three lines provided each with a max of 35 characters.
Bank Name	Name of Financial Institution (max of 35 characters).
Debit Authorization Type	Type of authorization received from the payee.
Display Name	The name that will be displayed for this payee when you create a payment.
Email Address	Email address of the payee.
Prenote	A non-monetary transaction that is sent to the payee's financial institution to validate the account information. Live transactions will not be sent for 3 business days after a prenote is sent.

The example used below is for a Delimited file using a comma (,) as the delimiter. The order of the fields is: 1-Account Currency; 2-Account Name; 3-Account Number; 4-Account Type; 5-Bank ID; 6-Payee ID; 7-Payee name; 8-Payee Type; 9-ACH Company; 10, 11, 12-Address; 13-Bank Name; 14-Debit Authorization Type; 15-Display Name; 16-Payee ID; 17-Prenote.

USD,Donald Duck,4665,D,086300012,D8787,D Duck,I,Test0541,1 Main St,Evansville IN,Address 3,Old National Bank,P,Duck Donald,d.duck@gmail.com,Yes  
 USD,Mickey Mouse,9876,S,086300012,M208578,M Mouse,I,Test0541,1375 E Buena Vista Dr,Orlando FL,32830,Old National Bank,P,Mickey Mouse,m.mouse@gmail.com,No

1	Navigate to <b>Payments &amp; Transfers &gt; Import Maintenance</b> .	
2	Click <b>Payee Import</b> tab.	
3	Click <b>Add Import</b> .	
4	Check box for <b>Import Mode</b> : <b>ACH Only</b> : Payees are enabled for ACH Payments only. <b>Wires Only</b> : Payees are enabled for Wire Transfers only. <b>ACH and Wires</b> : Payees are enabled for ACH Payments and Wire Transfers.	<ul style="list-style-type: none"> <li><input type="radio"/> <b>ACH Only</b> Input file will contain payees enabled for only ACH transactions</li> <li><input type="radio"/> <b>Wires Only</b> Input file will contain payees enabled for only Wire transactions</li> <li><input type="radio"/> <b>ACH And Wires</b> Input file will contain payees enabled for both ACH and Wire transactions</li> </ul>
5	Click <b>Confirm</b> to continue with import or <b>Cancel</b> to discontinue with import.	
6	Enter <b>Mapper Name</b> .	* Mapper name <input type="text"/>
7	Click <b>File Folder</b> icon to search for a test file.	Test File <input type="text"/> 
8	Click <b>Upload Test File</b> .	
9	The Create File Map screen is displayed. There are 4 steps to the process that must be completed for a successful import: <b>Structure</b> , <b>Fields</b> , <b>Validation</b> and <b>Review</b> . The step number in red indicates the step in the process.	


## 9 Structure (Step 1 of 4)

**Create File Map**

— Current Progress — **1 Structure** — 2 Fields — 3 Validation — 4 Review —

---

**A** → \* Mapper name

Test File   **C**

---

**B** → File Structure

Delimited Text

\* What is your record's field delimiter?  Value entered: COMMA


If there are blank lines in your file, should they be ignored?  Yes  No

\* Does your file contain headers or footers?  Yes  No

---



**D** →

- A. **Mapper Name:** Enter a name for the file map to be created. Use a name that is easily recognizable as this will appear in the **Payments & Transfers > Import Maintenance** page.
- B. **File Structure:** Select the format of the file to be imported. Options include: **Delimited, Fixed, Width Text**, or **XML**. Complete the specific questions based on the type of file being used and refer to the **ACH Payment File Import Format Types** section of this guide for more information. This example is using a comma as the delimiter, does not have any blank lines, and does not include headers or footers.
- C. **Upload Test File:** Click to browse for a test file that will be used to define the fields to be mapped. Browse for the file and click **Upload Test File**. A message will be displayed at the top of the screen.

 Test file uploaded

- D. Click **Go To Step 2**.


















**10 Fields** (Step 2 of 4)

Next, you will tell ONPointe Treasury where to find the data in your file. Fields marked with a  are required to be defined in your file map and items marked with  are either optional or complete.

Create File Map : Delimited File Import Test

— Current Progress — 1 Structure — 2 Fields — 3 Validation — 4 Review —

**A** →

-  Account Currency
-  Account Name
-  Account Number
-  Account Type
-  Bank ID
-  Payee ID
-  Payee Name
-  Payee Type
-  ACH Company
-  Address 1
-  Address 2
-  Address 3
-  Bank Name
-  Debit Authorization Type
-  Display Name
-  Email Address
-  Prenote

Account Currency | Required | Text


Data is located in the file

\* Field Index:  **C**

1	2	3	4	5	6	7	8	9	10	11	12															
USB	,	Donald	Duck	,	H665	,	D	,	086300012	,	D8787	,	D	Duck	,	I	,	Test0541	,	1	Main	St	,	Evansville	IN	47712

File may not always contain this field, in which case the default value will be used.

**D** → Substitution Rules

Input	Output
 Add Substitution Rule	

Default Value

Data is a constant value, but is not located in the file

**E** ↑

A. **Field** to be mapped will be in white (other fields will be in grey).


B. Click the radio button if this field is included in the file.

- **Located in the File:** Located in a data record in your file with the option to use a default value if data does not exist.
- **Located in the File Header or Footer:** This should only be used for values that are the same for every record in the file being imported.
- **Constant and Not Located in the File:** This should be used for values that will never change from file to file.

C. **Field Index:** Indicate the number where the data is located within the file. In the example above, each field within the file is assigned an Index Number, enter the corresponding **Field Index** number for each field. When a number is entered the field will become highlighted in green. Verify the correct Field Index number is mapped to the corresponding field.

D. **Substitution Rules** may be established if the data that appears in the file differs from the required input values in ONPointe Treasury.

Substitution Rules

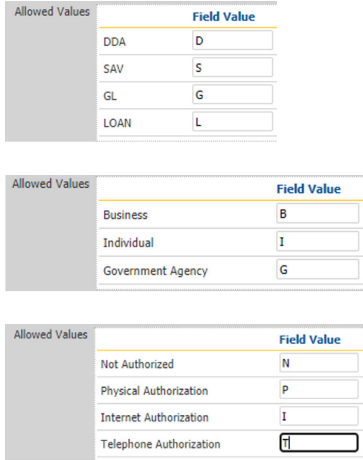

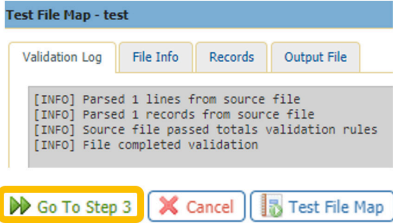

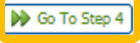

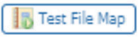
Input	Output
 Incorporated	INC
<input type="button" value="Add Substitution Rule"/>	

E. Click **Next Field** to continue to the next field to be mapped.

Complete steps A-E above until all fields have been mapped.

*Note: Field Values are used to define fields contained within the file being mapped. The table below is for demonstration purposes only. Clients are able to define their own field values.*



<p><b>10</b></p>	<p><b>Account Type:</b> Define the Field Value used for account type.</p> <p><b>Payee Type:</b> Define the Field Value used for payee type.</p> <p><b>Debit Authorization Type:</b> Define the Field Value used for debit authorization type.</p>	
<p><b>11</b></p>	<p>Once all fields have been mapped, click <b>Test File Map</b>.</p> <p><i>Note: At any point in time, if you uploaded a test file, you can validate your current settings by clicking <b>Test File Map</b>.</i></p>	
<p><b>12</b></p>	<p>The File Validation Report will appear. Review for any errors and validate the payee information migrated correctly by reviewing the Record Data. If the data looks correct and does not have any fatal errors. click <b>Go to Step 3</b>.</p>	
<p><b>13</b></p>	<p><b>Validation</b> (Step 3 of 4)</p> <p>Validation is an optional tool that helps you ensure the data imported into ONPointe Treasury matches control totals that exist in either the header or footer of the file. Validation fields include:</p> <ul style="list-style-type: none"> <li>• <b>Amount:</b> Sum of all entries in the file.</li> <li>• <b>Record Count:</b> Number of data line items in the file.</li> <li>• <b>Line Count:</b> Number of total lines (including headers, footers and blank rows) in the file.</li> </ul> <p>Tell ONPointe Treasury if the record is in the header or footer, which row number for the header or footer (if multiple rows exist), and where to find the data. At any point in time, if you uploaded a test file, you can validate your current settings by clicking <b>Test File Map</b>.</p> <p>If Footers or Headers are not included in the file, the message below will be displayed. Click <b>Go to Step 4</b>.</p>	<p><b>Create File Map : Full Transaction Import Delimited File</b></p> <p>— Current Progress — 1 Structure — 2 Fields — 3 Validation — 4 Review —</p> <p> The validation step does not apply to your map, because validation rules may only be defined for files and maps that use a header and / or footer.</p> <p>  </p>

**14** Review (Step 4 of 4)

All fields mapped will be displayed. Review the information for accuracy and click **Save**.

### Create File Map : Delimited File Test Import



Test File

Test File

File Settings

**File Structure** Delimited Text      **Header / footer** None  
**Delimiter** ,      **structure**  
**Ignore blank lines?** true

Record Data

Field	Type	Required	Source	Details	Substitution Rules										
Account Currency	Text	✓	From file	Index: 1	None										
Account Name	Text	✓	From file	Index: 2	None										
Account Number	Text	✓	From file	Index: 3	None										
Account Type	Text	✓	From file	Index: 4	<table border="1"> <thead> <tr> <th colspan="2">Field Value</th> </tr> </thead> <tbody> <tr> <td>DDA</td> <td>D</td> </tr> <tr> <td>SAV</td> <td>S</td> </tr> <tr> <td>GL</td> <td>G</td> </tr> <tr> <td>LOAN</td> <td>L</td> </tr> </tbody> </table>	Field Value		DDA	D	SAV	S	GL	G	LOAN	L
Field Value															
DDA	D														
SAV	S														
GL	G														
LOAN	L														
Bank ID	ABA	✓	From file	Index: 5	None										
Payee ID	Text	✓	From file	Index: 6	None										
Payee Name	Text	✓	From file	Index: 7	None										
Payee Type	Text	✓	From file	Index: 8	<table border="1"> <thead> <tr> <th colspan="2">Field Value</th> </tr> </thead> <tbody> <tr> <td>Business</td> <td>B</td> </tr> <tr> <td>Individual</td> <td>I</td> </tr> <tr> <td>Government Agency</td> <td>G</td> </tr> </tbody> </table>	Field Value		Business	B	Individual	I	Government Agency	G		
Field Value															
Business	B														
Individual	I														
Government Agency	G														
ACH Company	Text		From file	Index: 9	None										
Address 1	Text		From file	Index: 10	None										
Address 2	Text		From file	Index: 11	None										
Address 3	Text		From file	Index: 12	None										
Bank Name	Text		From file	Index: 13	None										
Debit Authorization Type	Text		From file	Index: 14	<table border="1"> <thead> <tr> <th colspan="2">Field Value</th> </tr> </thead> <tbody> <tr> <td>Not Authorized</td> <td>N</td> </tr> <tr> <td>Physical Authorization</td> <td>P</td> </tr> <tr> <td>Internet Authorization</td> <td>I</td> </tr> <tr> <td>Telephone Authorization</td> <td>T</td> </tr> </tbody> </table>	Field Value		Not Authorized	N	Physical Authorization	P	Internet Authorization	I	Telephone Authorization	T
Field Value															
Not Authorized	N														
Physical Authorization	P														
Internet Authorization	I														
Telephone Authorization	T														

## Appendix B: Creating Template File Import Maps

This file import will allow you to create an ACH template, which can then be used to create ACH payment batches.

Note: You are not able to use the name of an existing ACH payment template for your company. Each import must be used to create a unique template.

Depending on your user entitlements, you may be required to use existing payees when importing a template. If you are not required to use existing payees, you will be given the option to import the file with or without payees.

- If you choose to import a file without payees, your template will be created without adding payees to Payee Maintenance.
- If choose to import a file with payees, ONPointe Treasury will validate the Receiver Name, Receiver ID, Receiving ABA, Receiving Account Number and Receiving Account Type against your list of payees stored in Payee Maintenance. Any mismatched information will result in the file import failing.

### Required Information for ACH Batch Template Import

Field Name	Field Definition
ACH Company	10-digit Company ID assigned by Old National Bank.
Type	Standard Entry Class (SEC) code of transactions in the ACH batch.
Amount	Amount of individual transaction.
Payment Date	Effective payment date of the payments in the ACH batch.
Receiving ABA	ABA/Routing number of the beneficiary's bank. (9 characters)
Receiving Account Number	Account number of the beneficiary.
Debit or Credit	Transaction type: Debit (Withdrawal) or Credit (Deposit).
Receiver Name	Name of the beneficiary/receiver of the ACH transaction.
Receiving Account Type	Account type of the beneficiary. Valid Account types are: Checking, Savings, General Ledger or Loan.

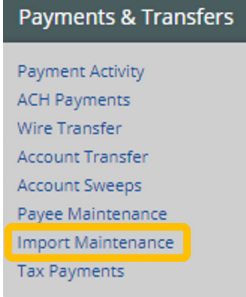
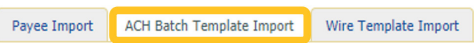

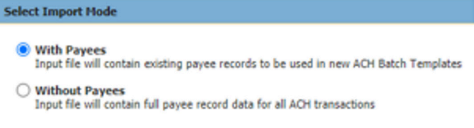

### Optional Information for ACH Batch Template Import

Field Name	Field Definition
Offset Account Number	Account used to balance the ACH batch.
Offset Account ABA	This will always be Old National Banks routing number: 086300012.
Discretionary Data	Additional information about the ACH batch that can be used to help identify the batch in a batch report. (20 character max)
Addenda	Additional information that can accompany the ACH transaction that will assist the receiver to further identify the transaction.

Optional Information for ACH Batch Template Import, continued

Field Name	Field Definition
Payment Type Code	Defines the payment as a one-time or recurring entry.
Entry Description	A value up to 10 characters in length that will help the payee know the purpose of the ACH entry (for example, “payroll,” “dues,” “fees,” etc.). This value will appear on the payee’s bank statement.
Receiver ID	This is how you identify the receiver in your system (e.g. vendor ID, employee ID, etc.)
Debit Authorization Type	Defines the type of authorization obtained from the Receiver of the ACH transaction. Refer to the <a href="#">Nacha Operating Rules</a> for requirements for obtaining the proper authorization.
Transaction Type	Defines whether the entry is a Prenote, Zero Dollar or Monetary transaction.
Trace Number	Allows you to assign a trace ID to the entry for research purposes. Note that this trace ID will differ from the trace ID the receiving financial institution receives.

The example below outlines the steps for importing a Delimited file using a comma (,) as the delimiter.


1	Navigate to <b>Payments and Transfers &gt; Import Maintenance</b> .	
2	Click the <b>ACH Batch Template Import</b> tab. This will begin the five-step import process.	
3	Click <b>Add Import</b> .	
4	Check box: <b>With Payees:</b> If the payees already exist on ONPointe, they are referenced in the template import file so that details are added to ONPointe. <b>Without Payees:</b> Payee information can be included in the template import file, so all details are added to ONPointe.	
5	Click <b>Confirm</b> to create the file map or <b>Cancel</b> to cancel creating the file map.	
6	The Create File Map screen is displayed. There are 5 steps to the process that must be completed for a successful import: <b>Structure; File Data; Fields; Validation</b> and <b>Review</b> . The step number in red indicates the step in the process.	

## 6 Structure (Step 1 of 5)

**Create File Map**

— Current Progress — **1 Structure** — 2 File Data — 3 Fields — 4 Validation — 5 Review —

**A** → \* Mapper name

Test File   **C**

**B** → **File Structure**

Delimited Text  Fixed Width Text  XML


\* What is your record's field delimiter?  Value entered: COMMA

If there are blank lines in your file, should they be ignored?  Yes  No

\* Does your file contain headers or footers?  Yes  No

**D** →

- A. **Mapper Name:** Enter a name for the file map to be created. Use a name that is easily recognizable as this will appear in the **Payments & Transfers > Import Maintenance** page.
- B. **File Structure:** Select the format of the file to be imported. Options are **Delimited**, **Fixed Width Text** or **XML**. Complete the specific questions based on the type of file being used. Refer to the ACH Payment File Import Format Types section of this guide for more information. This example is using a comma as the delimiter, does not have any blank lines, and does not contain headers or footers.
- C. **Upload Test File:** Click to browse for a test file that will be used to define the fields to be mapped. Browse for the file and click **Upload Test File**. A message will be displayed at the top of the screen.

 Test file uploaded

- D. Click **Go To Step 2**.

## 7 File Data (Step 2 of 5)

The steps below will be followed for each of the fields to be mapped that are included in the file. The fields in red are required fields that need to be mapped. These will turn to green after mapping is completed. Optional fields are already green by default.

Create File Map : ACH Template File Import With Payee

— Current Progress — 1 Structure — 2 File Data — 3 Fields — 4 Validation — 5 Review —

**A** → Template Name | Required | Text

**B** → Data is located in each record, value taken from first record

\* Field Index: 1 ← **C**

1	2	3	4	5	6	7	8	9
ACH Template Test	351729164	PPD	113760541	086300012	July Payroll	Payroll	MM1	08

File may not always contain this field, in which case the default value will be used.

**D** → Substitution Rules

Input	Output
<input type="button" value="Add Substitution Rule"/>	

Default Value

Data is a constant value, but is not located in the file

**E** →

A. Field to be mapped will be in white (other fields will be in grey).

B. Click the radio button if this field is included in the file.

- **Located in the File:** This is located in a data record in your file with the option to use a default value if data does not exist.
- **Located in the File Header or Footer:** This should only be used for values that are the same for every record in the file being imported.
- **Constant and Not Located in the File:** This should be used for values that will never change from file to file.

C. **Field Index:** indicates the number where the data is located within the file. In the example above, each field within the file is assigned an Index Number. Enter the corresponding Field Index number for each field. When a number is entered the field will become highlighted in green. Verify the correct Field Index number is mapped to the corresponding field.

D. **Substitution Rules** may be established if the data that appears in the file differs from the required input values in ONPointe Treasury.

Substitution Rules

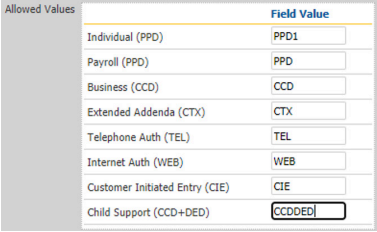

Input	Output
<input type="button" value="X Incorporated"/>	INC
<input type="button" value="Add Substitution Rule"/>	

E. Click **Next Field** to continue to the next field to be mapped.



Complete steps A-E above until all fields have been mapped.

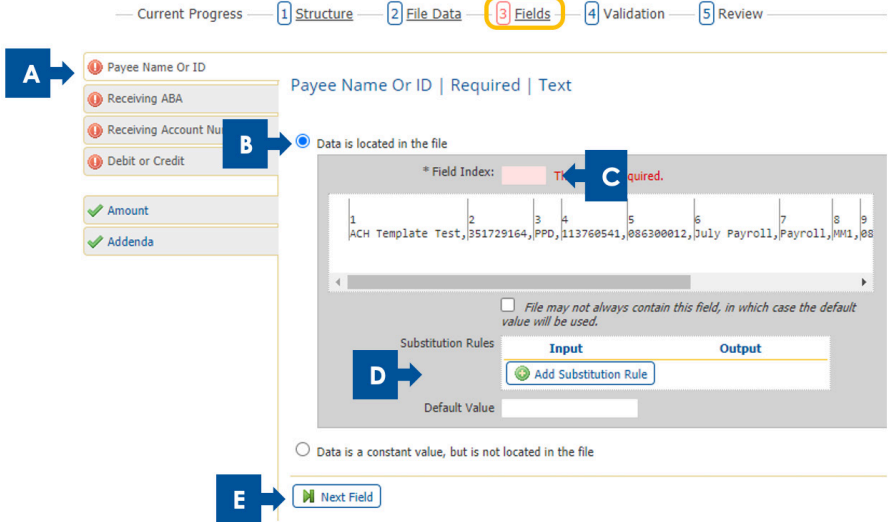
*Note: Field Values are used to define fields contained within the file being mapped.*

*(The below is for demonstration purposes only. Clients are able to define their own field values.)*

7	<p><b>Type:</b> Define the <b>Field Value</b> used for type.</p>	 <table border="1"> <thead> <tr> <th>Allowed Values</th> <th>Field Value</th> </tr> </thead> <tbody> <tr> <td>Individual (PPD)</td> <td>PPD1</td> </tr> <tr> <td>Payroll (PPD)</td> <td>PPD</td> </tr> <tr> <td>Business (CCD)</td> <td>CCD</td> </tr> <tr> <td>Extended Addenda (CTX)</td> <td>CTX</td> </tr> <tr> <td>Telephone Auth (TEL)</td> <td>TEL</td> </tr> <tr> <td>Internet Auth (WEB)</td> <td>WEB</td> </tr> <tr> <td>Customer Initiated Entry (CIE)</td> <td>CIE</td> </tr> <tr> <td>Child Support (CCD+DED)</td> <td>CCDDED</td> </tr> </tbody> </table>	Allowed Values	Field Value	Individual (PPD)	PPD1	Payroll (PPD)	PPD	Business (CCD)	CCD	Extended Addenda (CTX)	CTX	Telephone Auth (TEL)	TEL	Internet Auth (WEB)	WEB	Customer Initiated Entry (CIE)	CIE	Child Support (CCD+DED)	CCDDED
Allowed Values	Field Value																			
Individual (PPD)	PPD1																			
Payroll (PPD)	PPD																			
Business (CCD)	CCD																			
Extended Addenda (CTX)	CTX																			
Telephone Auth (TEL)	TEL																			
Internet Auth (WEB)	WEB																			
Customer Initiated Entry (CIE)	CIE																			
Child Support (CCD+DED)	CCDDED																			
8	<p>Once all field have been mapped, click <b>Go to Step 3</b>.</p>																			

**9 Fields (Step 3 of 5)**

Next, you will tell ONPointe Treasury where to find the data in your file. Fields marked with a  are required to be defined in your file map and items marked with  are either optional or complete. For each field, you will tell ONPointe if the data for that field is:



The screenshot shows a progress bar with steps: 1 Structure, 2 File Data, 3 Fields (highlighted), 4 Validation, 5 Review. On the left, a list of fields is shown: Payee Name Or ID (grey), Receiving ABA (grey), Receiving Account Nu (grey), Debit or Credit (grey), Amount (green), Addenda (green). Callout A points to the list. Callout B points to a radio button 'Data is located in the file'. Callout C points to a 'Field Index' input field containing '1' and a 'Required' label. Below, a text area shows a file header: 'ACH Template Test,351729164,PPD,113760541,086300012,July Payroll,Payroll,MM1,08'. Callout D points to a 'Substitution Rules' table with 'Input' and 'Output' columns and an 'Add Substitution Rule' button. Callout E points to a 'Next Field' button.

A. Field to be mapped will be in white (other fields will be in grey).

B. Click the radio button if this field is included in the file.

- **Located in the File:** Located in a data record in your file with the option to use a default value if data does not exist.
- **Located in the File Header or Footer:** This should only be used for values that are the same for every record in the file being imported.
- **Constant and Not Located in the File:** This should be used for values that will never change from file to file.

C. **Field Index:** Indicate the number where the data is located within the file. In the example above, each field within the file is assigned an **Index Number**. Enter the corresponding **Field Index** number for each field. When a number is entered the field will become highlighted in green. Verify the correct **Field Index** number is mapped to the corresponding field.

D. **Substitution Rules** may be established if the data that appears in the file differs from the required input values in ONPointe Treasury.

E. Click **Next Field** to continue to the next field to be mapped.



9 Complete the above steps until all fields have been mapped.

*Note: Field Values are used to define fields contained within the file being mapped. (The below is for demonstration purposes only. Clients are able to define their own field values.)*

**Debit or Credit:** Define the Field Value used for debit and credit.

Allowed Values	Field Value
Debit	<input type="text" value="Debit"/>
Credit	<input type="text" value="Credit"/>

10 Once all field have been mapped, click **Go to Step 4**.



11 **Validation** (Step 4 of 5)

Validation is an optional tool that helps you ensure the data imported into ONPointe Treasury matches control totals that exist in either the header or footer of the file. Validation files include:

- **Amount:** Sum of all entries in the file.
- **Record Count:** Number of data line items in the file.
- **Line Count:** Number of total lines (including headers, footers and included blank rows) in the file.

Tell ONPointe Treasury if the record is in the header or footer, which row number for the header and footer (if multiple rows exist) and where to find the data. At any point in time, if you upload a test file, you can validate your current settings by clicking **Test File Map**.

If Footers or Headers are not included in the file, the message below will be displayed. Click **Go to Step 5**.



The validation step does not apply to your map, because validation rules may only be defined for files and maps that use a header and / or footer.



12 **Review** (step 5 of 5) Verify all the fields were mapped correctly and click Test File Map.

Create File Map : ACH Template Import Delimited with Payees

Current Progress: 1 Structure 2 File Data 3 Fields 4 Validation 5 **Review**

Test File:

File Settings: File Structure Delimited Text Header / footer None  
 Delimiter , structure  
 Ignore blank lines? true

File Data:

Field	Type	Required	Source	Details	Substitution Rules																		
Template Name	Text	✓	From file	Index: 1	None																		
ACH Company	Text	✓	From file	Index: 2	None																		
Type	Text	✓	From file	Index: 3	<table border="1"> <thead> <tr> <th colspan="2">Field Value</th> </tr> </thead> <tbody> <tr> <td>Individual (PPD)</td> <td>PPD1</td> </tr> <tr> <td>Payroll (PPD)</td> <td>PPD</td> </tr> <tr> <td>Business (CCD)</td> <td>CCD</td> </tr> <tr> <td>Extended Addenda (CTX)</td> <td>CTX</td> </tr> <tr> <td>Telephone Auth (TEL)</td> <td>TEL</td> </tr> <tr> <td>Internet Auth (WEB)</td> <td>WEB</td> </tr> <tr> <td>Customer Initiated Entry (CIE)</td> <td>CIE</td> </tr> <tr> <td>Child Support (CCD+DED)</td> <td>CCDDED</td> </tr> </tbody> </table>	Field Value		Individual (PPD)	PPD1	Payroll (PPD)	PPD	Business (CCD)	CCD	Extended Addenda (CTX)	CTX	Telephone Auth (TEL)	TEL	Internet Auth (WEB)	WEB	Customer Initiated Entry (CIE)	CIE	Child Support (CCD+DED)	CCDDED
Field Value																							
Individual (PPD)	PPD1																						
Payroll (PPD)	PPD																						
Business (CCD)	CCD																						
Extended Addenda (CTX)	CTX																						
Telephone Auth (TEL)	TEL																						
Internet Auth (WEB)	WEB																						
Customer Initiated Entry (CIE)	CIE																						
Child Support (CCD+DED)	CCDDED																						
Offset Account Number	Text		From file	Index: 4	None																		
Offset Account ABA	ABA		From file	Index: 5	None																		
Discretionary Data	Text		From file	Index: 6	None																		
Entry Description	Text		From file	Index: 7	None																		

Record Data:

Field	Type	Required	Source	Details	Substitution Rules						
Payee Name Or ID	Text	✓	From file	Index: 8	None						
Receiving ABA	ABA	✓	From file	Index: 9	None						
Receiving Account Number	Text	✓	From file	Index: 10	None						
Debit or Credit	Text	✓	From file	Index: 11	<table border="1"> <thead> <tr> <th colspan="2">Field Value</th> </tr> </thead> <tbody> <tr> <td>Debit</td> <td>Debit</td> </tr> <tr> <td>Credit</td> <td>Credit</td> </tr> </tbody> </table>	Field Value		Debit	Debit	Credit	Credit
Field Value											
Debit	Debit										
Credit	Credit										
Amount	Currency		From file	Index: 12 Implied two decimal places: false	None						
Addenda	Text		From file	Index: 13	None						

Validation Rules: No validation rules have been defined

13 The File Validation Report will appear. Review for any errors and validate the payee information migrated correctly by reviewing the Records tab. Click **OK**.

Validation Log File Info **Records**

```
[INFO] Parsed 1 lines from source file
[INFO] Parsed 1 records from source file
[INFO] Source file passed totals validation rules
[INFO] File completed validation
```

Record Data

Payee Name Or ID	Receiving ABA	Receiving Account Number	Debit or Credit	Amount	Addenda
1   HMC	06030012	11760252	CREDIT		0,13 addenda

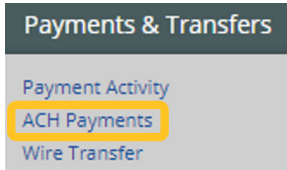
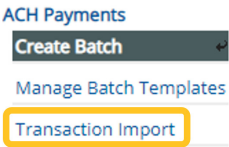

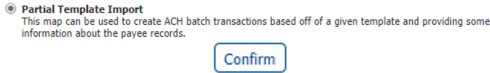
14 Click **OK** once confirmed.



15 Click **Save** to complete the creation of the ACH Batch Template Import.

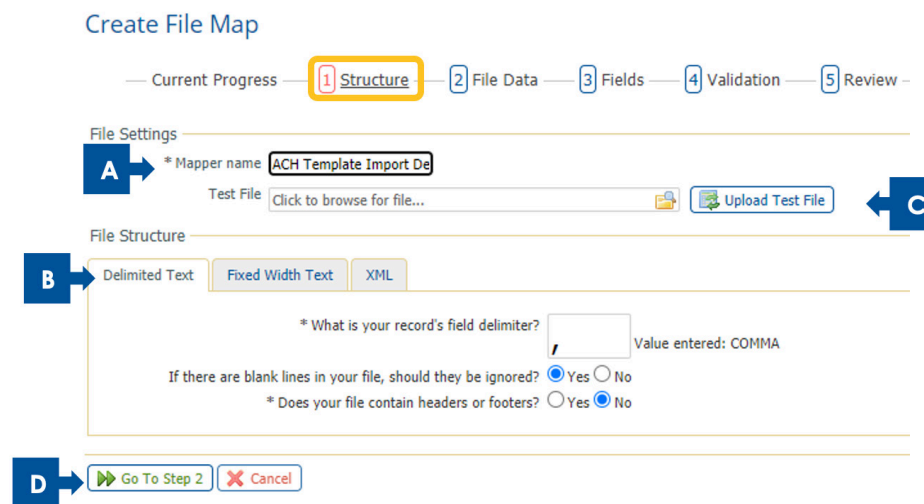
## Partial Template Import File Map

Before you begin, you must have first created an ACH Batch Template in ONPointe Treasury as this is a field that will need to be mapped in the steps outlined below. Refer to the **Templates** section of this guide before proceeding.

1	Navigate to <b>Payments &amp; Transfers &gt; ACH Payments.</b>	
2	In the right-hand menu, click <b>Transaction Import.</b>	
3	Click <b>Create File Map.</b>	
4	Choose <b>Partial Template Import</b> and click <b>Confirm.</b>	

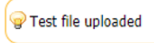
5 The Create File Map screen is displayed. There are 5 steps to the process that must be completed for a successful import: **Structure**; **File Data**; **Fields**; **Validation** and **Review**. The step number in red indicates the step in the process.

### Structure (Step 1 of 5)



- A. **Mapper Name:** Enter a name for the file map to be created. Use a name that is easily recognizable as this will appear in the **Payments & Transfers > Import Maintenance** page.
- B. **File Structure:** Select the format of the file to be imported. Options are Delimited, Fixed Width Text or XML. Complete the specific questions based on the type of file being used, refer to the **ACH Payment File Import Format Types** section of this guide for more information. This example is using a comma as the delimiter, does not have any blank lines, and does not contain headers or footers.

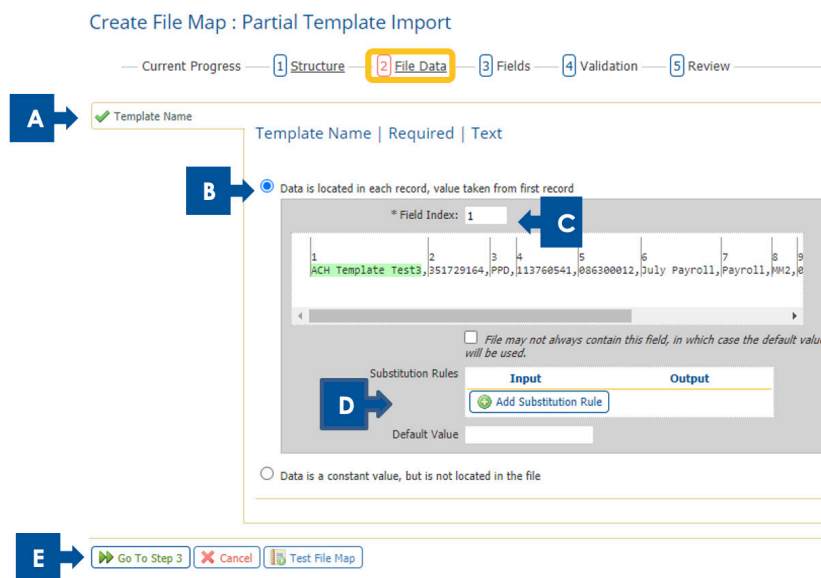
- 5 C. **Upload Test File:** Click to browse for a test file that will be used to define the fields to be mapped. Browse for the file and click Upload Test File. A message will be displayed at the top of the screen.



- D. Click **Go To Step 2.**

6 **File Data** (Step 2 of 5)

The steps below will be followed for each of the fields to be mapped that are included in the file. The fields in red are required fields that need to be mapped. These will turn to green after mapping is completed. Optional fields are already green by default.



A. **Template Name:** Name of the template that was created in the Manage Batch Templates.

B. Click the radio button if this field is included in the file.

- **Located in the File:** Located in a data record in your file with the option to use a default value if data does not exist
- **Located in the File Header or Footer:** This should only be used for values that are the same for every record in the file being imported
- **Constant and Not Located in the File:** This should be used for values that will never change from file to file.

C. **Field Index:** Indicate the number where the data is located within the file. In the example above, each field within the file is assigned an Index Number, enter the corresponding **Field Index** number for each field. When a number is entered the field will become highlighted in green. Verify the correct **Field Index** number is mapped to the corresponding field.

D. **Substitution Rules** may be established if the data that appears in the file differs from the required input values in ONPointe Treasury.





E. Click **Next Field** to continue to the next field to be mapped.

7 Once all fields have been mapped, click **Go to Step 3**.

[Go To Step 3](#) [Cancel](#) [Test File Map](#)







## 8 Fields (Step 3 of 5)

Next, you will tell ONPointe Treasury where to find the data in your file. Fields marked with a  are required to be defined in your file map and items marked with  are either optional or complete.

For each field, you will tell ONPointe if the data for that field is:

Current Progress — 1 Structure — 2 File Data — 3 Fields — 4 Validation — 5 Review

**A** →

-  Payee Name Or ID
-  Receiving ABA
-  Receiving Account Number
-  Debit or Credit
-  Amount
-  Addenda

**B** →  Data is located in the file

**C** → \* Field Index:  **Required.**

1	2	3	4	5	6	7	8	9			
ACH	Template	Test,	351729164,	PPD,	113760541,	086300012,	July	Payroll,	Payroll,	MM1,	08

File may not always contain this field, in which case the default value will be used.

**D** →

Substitution Rules	Input	Output
	<input type="button" value="Add Substitution Rule"/>	

Default Value

Data is a constant value, but is not located in the file

**E** → [Next Field](#)


A. Field to be mapped will be in white (other fields will be in grey).

B. Click the radio button if this field is included in the file.

- **Located in the File:** Located in a data record in your file with the option to use a default value if data does not exist.
- **Located in the File Header or Footer:** This should only be used for values that are the same for every record in the file being imported.
- **Constant and Not Located in the File:** This should be used for values that will never change from file to file.

C. **Field Index:** Indicate the number where the data is located within the file. In the example above, each field within the file is assigned an **Index Number**. Enter the corresponding **Field Index** number for each field. When a number is entered the field will become highlighted in green. Verify the correct **Field Index** number is mapped to the corresponding field.








D. **Substitution Rules** may be established if the data that appears in the file differs from the required input values in ONPointe Treasury.

Substitution Rules	Input	Output
	Incorporated	INC
	<a href="#">Add Substitution Rule</a>	

E. Click **Next Field** to continue to the next field to be mapped.

Complete steps A-E above until all fields have been mapped.

*Note: Field Values are used to define fields contained within the file being mapped. (The below is for demonstration purposes only. Clients are able to define their own field values.)*

9	<p><b>Payment Type Code:</b> Define the Field Value used for payment type code.</p> <table border="1" data-bbox="233 323 789 449"> <thead> <tr> <th>Allowed Values</th> <th>Field Value</th> </tr> </thead> <tbody> <tr> <td>Recurring-Entry Payment</td> <td>R</td> </tr> <tr> <td>Single-Entry Payment</td> <td>S</td> </tr> </tbody> </table>	Allowed Values	Field Value	Recurring-Entry Payment	R	Single-Entry Payment	S	
Allowed Values	Field Value							
Recurring-Entry Payment	R							
Single-Entry Payment	S							
10	Once all fields are mapped Click <b>Go to Step 4.</b>	  						
11	<p><b>Validation</b> (Step 3 of 4)</p> <p>Validation is an optional tool that helps you ensure the data imported into ONPointe Treasury matches control totals that exist in either the header or footer of the file. Validation files include:</p> <ul style="list-style-type: none"> <li>• <b>Amount:</b> Sum of all entries in the file.</li> <li>• <b>Record Count:</b> Numer of data line items in the file.</li> <li>• <b>Line Count:</b> Number of total lines (including headers, footers and included blank rows) in the file.</li> </ul> <p>Tell ONPointe Treasury if the record is in the header or footer, which row number for the header and footer (if multiple rows exist) and where to find the data. <i>Note: At any point in time, if you uploaded a test file, you can validate your current settings by clicking Test File Map.</i></p> <p>If Footers or Headers are not included in the file, the message below will be displayed. Click <b>Go to Step 5.</b></p> <div data-bbox="342 995 1333 1031" style="text-align: center;"> <p>— Current Progress — <span>1 Structure</span> — <span>2 File Data</span> — <span>3 Fields</span> — <span style="border: 2px solid orange; border-radius: 10px; padding: 2px;">4 Validation</span> — <span>5 Review</span> —</p> </div> <div data-bbox="302 1066 1378 1136" style="border: 1px solid orange; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p> The validation step does not apply to your map, because validation rules may only be defined for files and maps that use a header and / or footer.</p> </div> <div data-bbox="302 1163 675 1199" style="text-align: center;"> <p>  </p> </div>							
12	<p><b>Review</b> (Step 5 of 5)</p> <p>Verify all the fields were mapped correctly and click <b>Test File Map.</b></p>							

- 12** **Review** (Step 5 of 5)  
 Verify all the fields were mapped correctly and click **Test File Map**.

Create File Map : Partial Template Import

— Current Progress — 1 Structure — 2 File Data — 3 Fields — 4 Validation — 5 Review

Test File

Test File   

File Settings

**File Structure** Delimited Text      **Header / footer** None  
**Delimiter** ,      **structure**  
**Ignore blank lines?** true

File Data

Field	Type	Required	Source	Details	Substitution Rules
Template Name	Text	✓	From file	Index: 1	None

Record Data

Field	Type	Required	Source	Details	Substitution Rules						
Amount	Currency		From file	Index: 2 Implied two decimal places: false	None						
Addenda	Text		From file	Index: 20	None						
Payment Date	Date		From file	Index: 3 Date format: MMdyyyyy	None						
Receiving ABA	ABA		From file	Index: 4	None						
Receiving Account Number	Text		From file	Index: 5	None						
Payment Type Code	Text		From file	Index: 6	<table border="1"> <thead> <tr> <th colspan="2">Field Value</th> </tr> </thead> <tbody> <tr> <td>Recurring-Entry Payment</td> <td>R</td> </tr> <tr> <td>Single-Entry Payment</td> <td>S</td> </tr> </tbody> </table>	Field Value		Recurring-Entry Payment	R	Single-Entry Payment	S
Field Value											
Recurring-Entry Payment	R										
Single-Entry Payment	S										
Payee Name	Text		From file	Index: 7	None						
Payee ID	Text		From file	Index: 8	None						

Validation Rules

No validation rules have been defined



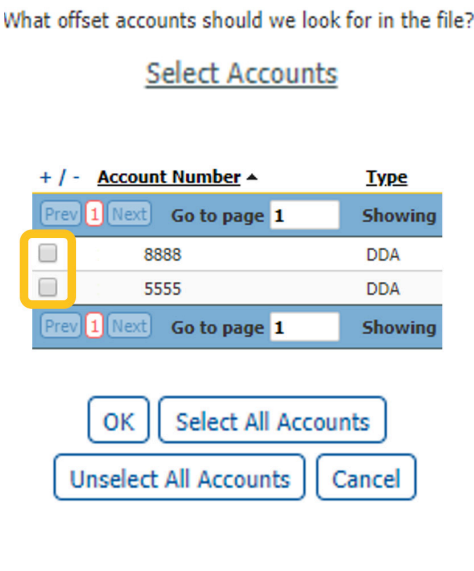
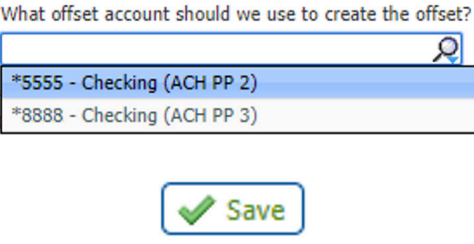


<p><b>13</b></p>	<p>The <b>File Validation Report</b> will appear. Review for any errors and validate the payee information migrated correctly by reviewing the <b>Records</b> tab. Click <b>OK</b>.</p>	
<p><b>14</b></p>	<p>Click <b>OK</b> once confirmed.</p>	
<p><b>15</b></p>	<p>Click <b>Save</b> to complete the creation of the ACH Batch Template Import.</p>	

## Appendix C: Configuring Your Nacha Import Preferences

Prior to importing a Nacha-formatted file, you must tell ONPointe Treasury how you would like the file to be processed by completing the following configuration steps. If each file imported uses the same settings, you will only need to complete this process the first time you use a Nacha-formatted file.

<p><b>1</b></p>	<p>Navigate to <b>Payments &amp; Transfers &gt; ACH Payments</b>.</p>	
<p><b>2</b></p>	<p>In the right-hand menu, click <b>Transaction Import</b>.</p>	
<p><b>3</b></p>	<p>Below the list of File Maps, you will see a section named <b>NACHA Import Preferences</b>. Below the heading, you will see one or more ACH Companies you are permitted to use to import payment files. Click the arrow to the left of the ACH Company Name to display options.</p>	
<p><b>4</b></p>	<p>If your ACH Company does not have an offset account defined in ONPointe Treasury, the screen will display <b>“There are no offset accounts setup for this ACH Company.”</b> This means Old National’s ACH processing system will balance your file using the account you designated for this ACH Company when you enrolled in ACH origination services.</p>	<p><b>There are no offset accounts setup for this ACH Company.</b></p>

<p>4</p>	<p>No action is required to configure your Nacha preferences and you can skip the remaining steps in this Procedure.</p> <p><i>Tip: You will need to be sure to import your Nacha-formatted files for this ACH Company <b>without</b> an offsetting entry to balance the file.</i></p>																
<p>5</p>	<p>If your ACH Company is configured in ONPointe Treasury with one or more offset account options, you will see “<b>Does your file contain offsets?</b>” If the files you import will contain a balancing entry, choose <b>Yes</b>, and follow step 6 below. If the files you import will not contain a balancing entry, follow 7 below.</p>																
<p>6</p>	<p>If you answered “Yes” in step 5, you plan to import files where the dollar amount of the credit entries equals the dollar amount of the debit entries. Note that each ACH batch should only contain a single offsetting entry.</p> <p>You will see a box with the question, “<b>What offset accounts should we look for in the file?</b>” Click the <b>Select Accounts</b> link to display a pop-up box of available offset accounts.</p> <p>Click the checkbox beside the account(s) that may appear in your Nacha files as an offset account. Note that you can choose more than one account, and any accounts designated as an available offset account will be identified as such. To quickly add all accounts, click <b>Select All Accounts</b>. Click <b>OK</b> when you are finished.</p> <p>Your account(s) will now appear in the Accounts box. You can remove an account by clicking the  beside it.</p> <p>When you are finished configuring your Nacha preferences, click the <b>Save</b> button at the bottom of the page.</p>	 <p>What offset accounts should we look for in the file?</p> <p><u>Select Accounts</u></p> <table border="1"> <thead> <tr> <th>+ / -</th> <th>Account Number ^</th> <th>Type</th> </tr> </thead> <tbody> <tr> <td>Prev 1 Next</td> <td>Go to page 1</td> <td>Showing</td> </tr> <tr> <td><input type="checkbox"/></td> <td>8888</td> <td>DDA</td> </tr> <tr> <td><input type="checkbox"/></td> <td>5555</td> <td>DDA</td> </tr> <tr> <td>Prev 1 Next</td> <td>Go to page 1</td> <td>Showing</td> </tr> </tbody> </table> <p>OK Select All Accounts</p> <p>Unselect All Accounts Cancel</p> <p>Does your file contain offsets?</p> <p><input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>What offset accounts should we look for in the file?</p> <p>Accounts <span>Select Accounts</span></p> <p>No Items Selected.</p>	+ / -	Account Number ^	Type	Prev 1 Next	Go to page 1	Showing	<input type="checkbox"/>	8888	DDA	<input type="checkbox"/>	5555	DDA	Prev 1 Next	Go to page 1	Showing
+ / -	Account Number ^	Type															
Prev 1 Next	Go to page 1	Showing															
<input type="checkbox"/>	8888	DDA															
<input type="checkbox"/>	5555	DDA															
Prev 1 Next	Go to page 1	Showing															
<p>7</p>	<p>If you answered “<b>No</b>” in step 5, your ACH company has one or more offset account options enabled in ONPointe Treasury, but the files you will import will not contain balancing entries using one of those accounts.</p> <p>Click in the drop-down box and choose an account to be used as your offset account for Nacha-formatted files you import using this ACH Company. Click <b>Save</b> when you are finished.</p> <p><i>Tip: When you use this method, you can only use one offset account from your available list to be used for your Nacha file import (which can be changed at a later time by following this step of this process).</i></p>	 <p>What offset account should we use to create the offset?</p> <p><input type="text"/></p> <ul style="list-style-type: none"> <li>*5555 - Checking (ACH PP 2)</li> <li>*8888 - Checking (ACH PP 3)</li> </ul> <p> Save</p>															

## Appendix D: ACH Payment File Import Format Types

ONPointe Treasury supports the following file format structures:

- **Delimited File:** File has a delimiter (comma, pipe, space, colon, etc.) that separates each field. Requires a **Field Index**, which is the column number that corresponds with the data in each row.
- **Fixed Width File:** Each row has the same number of characters, with each field identified by its **Start Index** and a **Length** to be defined. The start index is the character number in the row that contains the start of the value and the length defines how many characters the value contains.
- **XML:** (Extensible Markup Language) requires a **Record XPath** expression to tell ONPointe Treasury what value identifies each data type within a file.

### Delimited File Format

File Structure

Delimited Text Fixed Width Text XML

**A** → \*What is your record's field delimiter?

If there are blank lines in your file, should they be ignored?  Yes  No ← **B**

**C** → \*Does your file contain headers or footers?  Yes  No

\*Are the records in your file prefixed?  Yes  No

Header record prefix:

\* Data record prefix:

Footer record prefix:

- Define the Delimiter (comma, space, pipe, colon, etc.).
- Tell ONPointe Treasury if it should ignore blank lines or if it should treat the first blank line as the end of the data set.
- Tell ONPointe Treasury if your file will have headers and/or footers.
  - If yes, tell ONPointe Treasury if your records are prefixed (meaning the first field defines the type of data in that row).
    - If the data is prefixed, define the prefix for, at minimum, the data records with optional definitions of header and footer row prefixes.
    - If the data is not prefixed, tell ONPointe Treasury how many blank rows exist before the header row, how many rows of header data exist, how many rows of footer data exist and how many rows exist after the footer.

### Fixed Width Text

File Structure

Delimited Text Fixed Width Text XML

**A** → \*Are your records fixed length or new line separated?  Fixed Length  Newline separated

If there are blank lines in your file, should they be ignored?  Yes  No ← **B**

**C** → \*Does your file contain headers or footers?  Yes  No

\*Are the records in your file prefixed?  Yes  No

Header record prefix:

\* Data record prefix:

Footer record prefix:

**D** → \*Are the records in your file prefixed?  Yes  No

\* Lines before header:

\* Lines of header:

\* Lines of footer:

\* Lines after footer:

- A. Tell ONPointe Treasury whether a new record starts after a set number of characters (Fixed Length) or if a line break separates records (Newline Separated).
- B. Tell ONPointe Treasury if it should ignore blank lines or if it should treat the first blank line as the end of the data set.
- C. Tell ONPointe Treasury if your file will have headers and/or footers.
- D. If yes, tell ONPointe Treasury if your records are prefixed (meaning the first field defines the type of data in that row).
  - a. If the data is prefixed, define the prefix for, at minimum, the data records with optional definitions of header and footer row prefixes.
  - b. If the data is not prefixed, tell ONPointe Treasury how many blank rows exist before the header row, how many rows of header data exist, how many rows of footer data exist and how many rows exist after the footer.

## XML

File Structure

Delimited Text Fixed Width Text **XML**

**A** → What is the XPATH expression to your header records?

\* What is the XPATH expression to your data records? ← **B**

**C** → What is the XPATH expression to your footer records?

- A. Tell ONPointe Treasury the XPATH expression to your header records.
- B. Tell ONPointe Treasury the XPATH expression to your data records.
- C. Tell ONPointe Treasury the XPATH expression to your footer records.

## Creating an ACH File Map Import

A file map tells ONPointe Treasury how to read the file you are loading into it. Without a correctly structured file map, you could report incorrect payee data in ONPointe Treasury, resulting in errors in sending ACH Payments. File map creation is a somewhat technical process. If you are unfamiliar with how to create a file map, we recommend contacting your IT department or contractor. You can contact Old National Treasury Management Support for assistance. ONPointe Treasury includes the ability to test any file maps you create, and we strongly encourage you use this feature to avoid errors that will impact your ability to correctly send ACH Payments.

File maps can be created for payee information and to create ACH batch templates.

Terms	Definitions
<b>Delimited</b>	Character that separates one field of data from the next.
<b>Header</b>	Information preceding rows of data records, usually used to define the data set.
<b>Footer</b>	Information following rows of data records, usually used to validate a file is complete.
<b>Prefix</b>	First character(s) in a row that defines what type of data is in the row (header, footer, data).
<b>Fixed Length</b>	Defines the number of characters in a string of data before a new record begins.
<b>Newline Separated</b>	The start of a new record begins at the start of each new line.
<b>XPATH Expression</b>	XML code that defines header, data, and footer records.

## Creating ACH Transaction File Maps

There are two types of file maps you can create in ONPointe Treasury:

- **Full Transaction Import:** Your file will include all the necessary information to process an ACH payment batch.
- **Partial Template Import:** Your file will leverage payment information stored in an ACH template to process an imported ACH payment file.

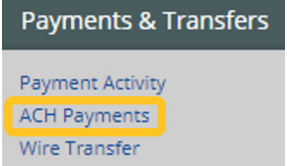
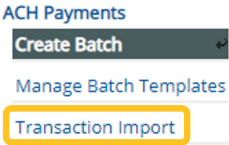

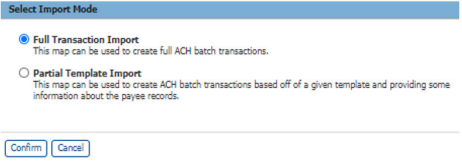
### Required Information for Transaction File Import

Field Name	Field Definition
Amount	Dollar amount to send to the receiver (by default, the format is \$\$\$.cc unless the checkbox for two decimals implied is checked, then it is \$\$\$¢¢).
Payment Date	The date when the receiver will receive the ACH entries to their bank account—multiple date format options are available.
Receiving ABA	Routing and transit number for the receiver's financial institution.
Receiving Account No.	Bank account number for the receiver.
Debit or Credit	Defines the entry as a withdrawal (debit) or deposit (credit) to the receiver's account.
ACH Company	ACH company name established in ONPointe for your company ID.
Type	Defines the purpose of the ACH payment by assigning it a SEC type.
Receiver Name	Name of the ACH receiver.
Receiving Account Type	Checking (DDA), Savings (SAV), General Ledger or Loan.

### Optional Information for Transaction File Import (Full Transaction Import)

Field Name	Field Definition
Addenda	Supplemental information about the payment to send to the receiver. (80 characters max)
Payment Type Code	Defines the payment as a one-time or recurring entry.
Discretionary Data	Helps you quickly determine the purpose of the payment (e.g. "payroll"). (20 characters max)
Company Entry Description	Field that helps the receiver quickly determine the purpose of the payment. (10 characters max)
Offset Account No.	If your file contains an offset account, this defines which account(s) may be used as the offset record. This should only be used if your ACH Company ID is configured to include an offset record.
Offset Account ABA	This will always be the Old National Bank routing number, 086300012.
Receiver ID	This is how you identify the receiver in your system (e.g. vendor ID, employee ID, etc.).
Debit Authorization Type	If you will use this file map to debit your receivers, then you must define how they authorized you to debit their accounts. Note that Internet and Telephone Authorization are only permitted with approval from Old National.
Transaction Type	Defines whether the entry is a Prenote, Zero Dollar or Monetary transaction.
Trace Number	Allows you to assign a trace ID to the entry for research purposes. Note that this trace ID will differ from the trace ID the receiving financial institution receives.

## Full Transaction Import File Map



1	Navigate to <b>Payments &amp; Transfers &gt; ACH Payments</b> .	 <p>The screenshot shows a dark header with the text "Payments &amp; Transfers". Below it, there are three menu items: "Payment Activity", "ACH Payments" (highlighted with a yellow box), and "Wire Transfer".</p>
2	In the right-hand menu, click <b>Transaction Import</b> .	 <p>The screenshot shows the "ACH Payments" dropdown menu. It contains three options: "Create Batch" (with a right arrow), "Manage Batch Templates", and "Transaction Import" (highlighted with a yellow box).</p>
3	Click <b>Create File Map</b> .	 <p>The screenshot shows a button with a green circular icon containing a document symbol and the text "Create File Map".</p>
4	Choose <b>Full Transaction Import</b> and click <b>Confirm</b> .	 <p>The screenshot shows a dialog box titled "Select Import Mode". It has two radio button options:         <ul style="list-style-type: none"> <li><b>Full Transaction Import</b>: This map can be used to create full ACH batch transactions. (This option is selected with a blue dot.)</li> <li><b>Partial Template Import</b>: This map can be used to create ACH batch transactions based off of a given template and providing some information about the payee records.</li> </ul>         At the bottom of the dialog, there are "Confirm" and "Cancel" buttons.       </p>
5	The Create File Map screen will be displayed. There are 4 steps to creating a Full File Import: <b>Structure, Fields, Validation</b> and <b>Review</b> .	

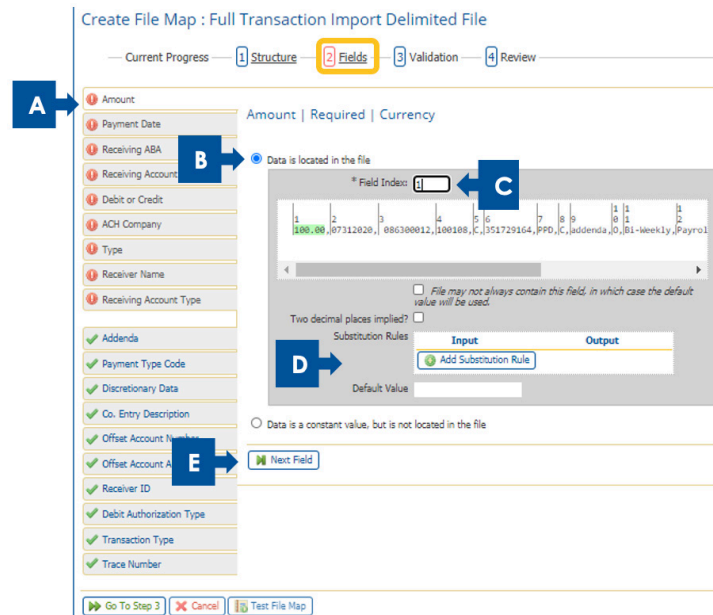
## 5 Structure (Step 1 of 4)

All fields with an \* are required.

- A. **Mapper Name:** Enter a name for the file map to be created. Use a name that is easily recognizable as this will appear in the **Payments & Transfers > Import Maintenance** page.
- B. Click the **File Folder** icon to search for a test file. Click **Upload Test File**. A message “Test file uploaded” will display at the top of the screen.
- C. **File Structure:** Select the format of the file to be imported, options are **Delimited**; **Fixed Width Text** or **XML**. These instructions are for Delimited Text, e.g. CSV, since that is most commonly used. Refer to the **ACH Payment File Import Format Types** section of this guide for more information.
- D. **Delimiter:** Enter delimiter character, e.g. comma, pipe, semi-colon, colon, etc. used in the file.
- E. **Blank Lines:** This will vary from file to file, but typically a blank row indicates the end of the data set so the default is **Yes**.
- F. **Headers/Footers:** Headers and footers are rows of information about the file that are not actual entries themselves. Typically, a file has a single header row at the top that tells the order in which the data is organized. If a footer is included, it has summary data such as the number of records, total dollar amount, or date the file was created.
- G. **Prefixed Records:** Click **Yes** or **No** to indicate if each of the records contain a prefix.
  - **If Yes:** enter the record prefix for the header, data and footer records.
  - **If No:**
    - a. **Lines Before Header:** Typically there are no lines, so enter 0.
    - b. **Lines of Header:** Enter the number of rows you are using for the header, e.g. 1.
    - c. **Lines of Footer:** Enter the number of rows you are using for the footer, e.g. 1.
    - d. **Lines After Footer:** Typically there are no lines after the footer so enter 0.
- H. Click **Go To Step 2**.

## 6 Fields (Step 2 of 4)

Next, you will tell ONPointe Treasury where to find the data in your file. Fields marked with a  are required to be defined in your file map and items marked with  are either optional or complete.



A. The field to be mapped will be in white (other fields will be in grey).

B. Click the radio button if this field is included in the file.

- **Located in the File:** Located in a data record in your file with the option to use a default value if data does not exist.
- **Located in the File Header or Footer:** This should only be used for values that are the same for every record in the file being imported.
- **Constant and Not Located in the File:** This should be used for values that will never change from file to file.

C. **Field Index:** Indicate the number where the data is located within the file. In the example above, each field within the file is assigned an Index Number, enter the corresponding **Field Index** number for each field. When a number is entered the field will become highlighted in green. Verify the correct **Field Index** number is mapped to the corresponding field.

D. **Substitution Rules** may be established if the data that appears in the file differs from the required input values in ONPointe Treasury.



E. Click **Next Field** to continue to the next field to be mapped.

Complete steps A-E above until all fields have been mapped.

*Note: Field Values are used to define fields contained within the file being mapped. The fields below require a field value be defined: (The below is for demonstration purposes only. Clients are able to define their own field values.)*



**6 Debit or Credit:** Define the Field Value used for debit or credit.

**Type:** Define the Field Value used for type.

**Receiving Account Type:** Define the Field Value used for receiving account type.

**Payment Type Code:** Define the Field Value used for payment type code.

**Debit Authorization Type:** Define the Field Value for debit authorization type.

**Transaction Type:** Define the Field Value for transaction type.

Allowed Values	Field Value
Debit	D
Credit	C

Allowed Values	Field Value
Individual (PPD)	PPD1
Payroll (PPD)	PPD
Business (CCD)	CCD
Extended Addenda (CTX)	CTX
Telephone Auth (TEL)	TEL
Internet Auth (WEB)	WEB
Customer Initiated Entry (CIE)	CIE

Allowed Values	Field Value
DDA	D
SAV	S
GL	G
LOAN	L

Allowed Values	Field Value
Recurring-Entry Payment	R
Single-Entry Payment	S

Allowed Values	Field Value
Physical Authorization	P
Internet Authorization	I
Telephone Authorization	T

Allowed Values	Field Value
Prenote Transaction	P
Zero Dollar Transaction	Z
Monetary Transaction	M

**7** Once all fields have been mapped, click **Go To Step 3**.

*Note: At any point in time, if you uploaded a test file, you can validate your current settings by clicking **Test File Map**.*

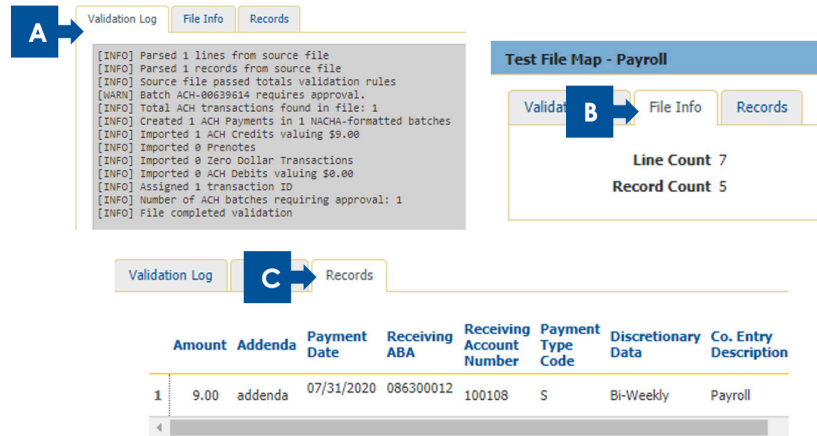


**8 Validation** (Step 3 of 4)

Validation is a tool that helps ensure the data imported into ONPointe Treasury mapped correctly, and validation of data contained in control totals that exist in either the header or footer of the file.



8 Click Test File Map  . A validation window will pop up to give the results of your test file.




Amount	Addenda	Payment Date	Receiving ABA	Receiving Account Number	Payment Type Code	Discretionary Data	Co. Entry Description
1	9.00	addenda	07/31/2020	086300012	100108	S	Bi-Weekly Payroll




- A. **Validation Log:** Displays the results of your test file. Review to make sure there are no Fatal errors. If you are having mapping errors, contact Treasury Management Support for assistance.
- B. **File Info:** Displays the number of Lines and Records in the file.
- C. **Records:** Provides a preview of where the data was mapped.
- D. Click **OK**.

If changes need to be made to the mapping of the fields, click the **Fields** tab at the top of the screen to make edits. Once edits are completed, click the **Test File Map** icon to review the results.



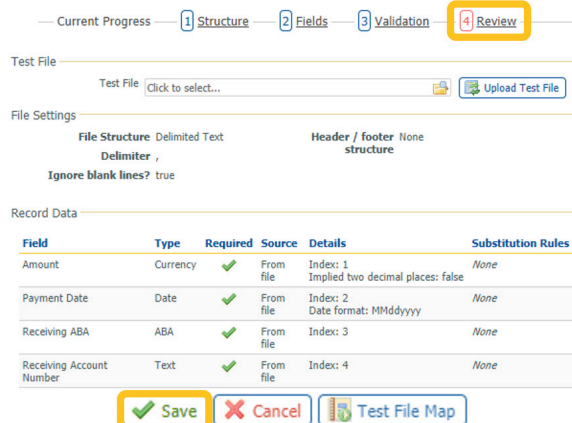
If headers or footers are not included, the message below will be displayed. Click Go to Step 4.

 The validation step does not apply to your map, because validation rules may only be defined for files and maps that use a header and / or footer.

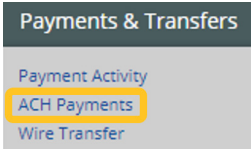
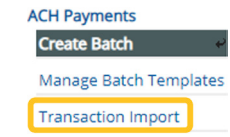
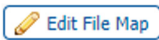
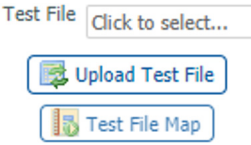

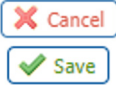
9 **Review** (Step 4 of 4)

All fields mapped will be displayed. Review the information for accuracy and click **Save**.

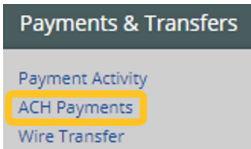
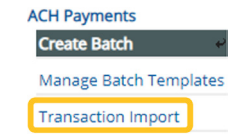




Field	Type	Required	Source	Details	Substitution Rules
Amount	Currency	✓	From file	Index: 1 Implied two decimal places: false	None
Payment Date	Date	✓	From file	Index: 2 Date format: MMdyyyy	None
Receiving ABA	ABA	✓	From file	Index: 3	None
Receiving Account Number	Text	✓	From file	Index: 4	None

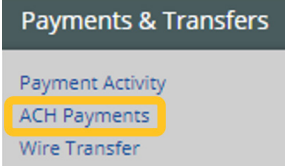
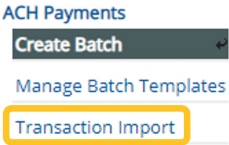

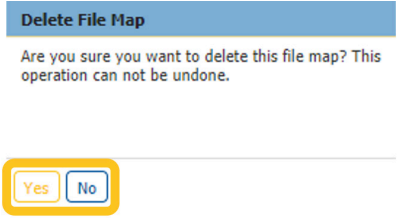
## Editing ACH File Maps

1	Navigate to <b>Payments &amp; Transfers &gt; ACH Payments.</b>	
2	In the right-hand menu, click <b>Transaction Import.</b>	
3	Locate the File Map you wish to modify and click <b>Edit File Map.</b>	
4	You will be taken to the Review screen, which displays the current settings for the file map. From this screen, you can test additional files by clicking the box beside <b>Test File</b> , then clicking <b>Upload Test File</b> and finally <b>Test File Map.</b>	
5	To modify any of the fields in the file map, click the top navigation to reach the appropriate field. Refer to the Creating ACH File Map procedure in this guide for definitions.	
6	As a best practice, always test a file before you apply your changes to the file map. To cancel your changes, click <b>Cancel.</b> To save the changes, click <b>Save.</b>	

## Printing ACH File Maps

1	Navigate to <b>Payments &amp; Transfers &gt; ACH Payments.</b>	
2	In the right-hand menu, click <b>Transaction Import.</b>	
3	Locate the <b>File Map</b> and the settings you wish to print. Click <b>Print.</b>	
4	A pop-up pane will display the print-out of your file map settings. To save, click the download icon or to print, click the printer icon.	

## Deleting ACH File Maps

1	Navigate to <b>Payments &amp; Transfers &gt; ACH Payments.</b>	 <p>The screenshot shows a dark grey header with the text "Payments &amp; Transfers". Below the header, there are three menu items: "Payment Activity", "ACH Payments", and "Wire Transfer". The "ACH Payments" item is highlighted with a yellow rectangular box.</p>
2	In the right-hand menu, click <b>Transaction Import.</b>	 <p>The screenshot shows the "ACH Payments" menu. The "Create Batch" option is highlighted with a dark grey background and a right-pointing arrow. Below it are "Manage Batch Templates" and "Transaction Import". The "Transaction Import" option is highlighted with a yellow rectangular box.</p>
3	Locate the File Map and the settings you wish to delete. Click the delete icon.	 <p>The screenshot shows a red 'X' icon inside a white square with a thin border, representing a delete button.</p>
4	A pop-up pane will display asking to confirm deletion. Click <b>Yes</b> to delete or <b>No</b> to return to the previous screen.	 <p>The screenshot shows a confirmation dialog box. At the top, there is a blue header with the text "Delete File Map". Below the header, the text reads: "Are you sure you want to delete this file map? This operation can not be undone." At the bottom of the dialog, there are two buttons: "Yes" and "No". The "Yes" button is highlighted with a yellow rectangular box.</p>

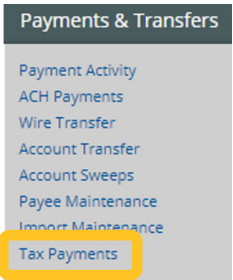
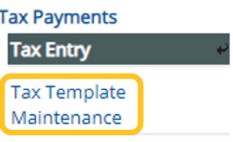

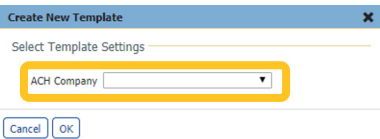
## Appendix E: ACH Tax Payments

Tax Payments allows you to electronically send payments to government entities. ACH Tax Payments are ideal for transactions that do not require immediate settlement (e.g.: Wire Transfer) and are more convenient than using checks. Tax Payments use 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. Tax Entry lets you produce live Tax Payment batches using either:

- **Batch Template:** A batch template that may be created one-time for either the current processing day or a future processing day.
- **Free Form Batch:** A free form batch can be created for the current or a future processing day.

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 these instructions to Old National prior to making your first tax payment. Note that not all taxing entities are available for ACH payment in ONPointe.

### Creating a Tax Payment Template

1	Navigate to <b>Payments &amp; Transfers &gt; Tax Payments</b> .	 <p>The screenshot shows a vertical menu titled "Payments &amp; Transfers" with the following items: Payment Activity, ACH Payments, Wire Transfer, Account Transfer, Account Sweeps, Payee Maintenance, Import Maintenance, and Tax Payments. The "Tax Payments" item is highlighted with a yellow box.</p>
2	Click <b>Tax Template Maintenance</b> in the right-hand menu.	 <p>The screenshot shows a vertical menu titled "Tax Payments" with the following items: Tax Entry and Tax Template Maintenance. The "Tax Template Maintenance" item is highlighted with a yellow box.</p>
3	Click <b>Create Template</b> .	 <p>The screenshot shows a button labeled "Create Template" with a green plus icon.</p>
4	(Applicable if you have multiple ACH companies entitled) Click the <b>ACH Company</b> drop-down and choose which ACH Company you would like to use for this template.	 <p>The screenshot shows a dialog box titled "Create New Template" with a close button (X). Below the title is the text "Select Template Settings". There is a drop-down menu labeled "ACH Company" which is highlighted with a yellow box. At the bottom of the dialog are "Cancel" and "OK" buttons.</p>

5 The **Create Template** screen will be displayed. Fields with an \* are required.

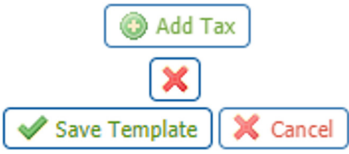
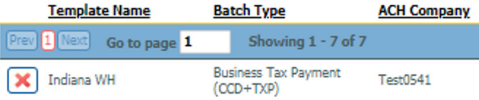
- A. **Template Name:** Enter a nickname for your template. This will appear in your **Tax Template Maintenance** list and can be changed later, if necessary.
- B. **Offset Account:** An offset account is applicable if your ACH company is entitled to more than one offset account. Choose which account you will use to balance your ACH batch. This is one of your Old National Bank accounts.
- C. **Company Discretionary Data:** You can enter additional information about the template for your company's own use.
- D. **Company Entry Description:** Enter a value up to 10 characters in length that will help the payee know the purpose of the ACH entry.
- E. Click **Add Tax**.

6 If you are configured to pay more than one taxing entity, type part or all of a taxing entity's name in the Division box. Choose from the search results by clicking on the desired entity.  
*Note: To add taxing entities to your ONPointe Treasury profile, obtain your ACH Payment instructions from the entity and contact Old National Treasury Management Support for assistance.*

7 Choose from available **Agency** options.

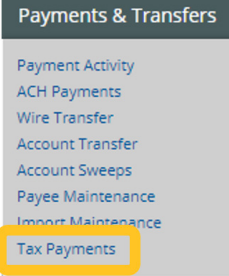
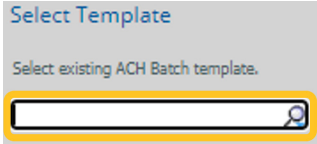
8 Choose the **Tax Type** you would like to pay using this template. Click **OK** to proceed.  
*Note: Some tax types may not be available for ACH Payment via ONPointe Treasury. If you would like to request a tax type be added to ONPointe Treasury, contact the taxing entity, obtain their ACH Payment instructions and provide them to Old National Treasury Management Support. Supported tax types are updated quarterly.*

9 (Optional) Enter a default Amount to pay for the tax if you prefer. This can be changed during payment creation.  
*Note: Some taxing entities may require you to populate additional fields. ONPointe Treasury will display any required fields and will prompt you to complete them.*

<p><b>10</b></p>	<p>To add additional tax types to this template, click <b>Add Tax</b> and repeat steps 6-9 above. To remove a tax type from your template, click the <b>X</b> beside it. Click <b>Cancel</b> to go back to <b>Tax Template Maintenance</b> without saving this template. To save the template, click <b>Save Template</b>.</p>	
<p><b>11</b></p>	<p>Your template will now appear in your Tax Template Maintenance list.</p>	

## Sending a Tax Payment Using a Template

To use this process, you must first create a template in Tax Template Maintenance. Refer to the **Creating a Tax Payment Template** section of this guide.

<p><b>1</b></p>	<p>Navigate to <b>Payments &amp; Transfers &gt; Tax Payments</b>.</p>	
<p><b>2</b></p>	<p>In <b>Select Template</b>, (Step 1 of 4) click the box and type part or all the name of the tax template you wish to use.</p>	

### 3 Request (Step 2 of 4)

The **Create Batch** screen will be displayed. All fields with \* are required.

Create Batch

⚠ The Same Day ACH processing deadline of 11:05 AM CDT has passed. The next available payment date is 07/22/2020.

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —

---

**ACH Tax Payment**

**A** → Payment Date: 07/22/2020

ACH Company: Test0541

Batch Type: Business Tax Payment (CCD+TXP) - Credit Only

**B** → \* Offset Account: \*0541 - Checking (eBusiness DDA2)

Company Discretionary Data: Qtrly Tax Pymt

\* Company Entry Description: Q1 2020

**E** → [Notify Me](#) None Selected

**C** ← **D** ←

---

**Tax Payment Details**

**INDIANA TAX**

Exclude	Tax Type Description	Tax ID	* Tax Period	* Amounts
<input type="checkbox"/>	Indiana - Withholding Tax ID: 011	*9164	Date: [ ]	Tax: 0.01
<b>Totals</b>				<b>\$0.01</b>

**F** → **G** ← **H** →

**I** → [Add Tax](#)

[Request Batch](#) [Cancel](#) ← **J**

- A. **Payment Date:** Choose the date when your payees will receive the ACH entry to their bank account.
- If you are a prefunded ACH originator, your offsetting debit for the batch will post one business day before the Payment Date.
  - If you are not a prefunding ACH originator, the offsetting entry for the batch will post on the Payment Date.
- B. **Offset Account:** (Applicable if your ACH company is entitled to more than one offset account option). Choose which account you will use to balance your ACH batch. This is one of your Old National Bank accounts.
- C. **Company Discretionary Data:** You can enter additional information about the template for your company's own use.
- D. **Company Entry Description:** Enter a value up to 10 characters in length that will help the payee know the purpose of the ACH entry.
- E. **Notify Me:** By default, your standard ACH transfer notifications will apply. Click **Notify Me** to view or make changes for this recurring ACH batch.
- F. **Exclude:** Place a check mark in the Exclude box to not include this tax payment in the ACH batch.
- G. **Tax Period:** Choose the date for the end date for the tax period you are paying.
- H. **Amounts:** Enter the amount of the taxes you are paying.
- I. **Add Tax:** To add an additional tax, click **Add Tax** and complete the Division, Agency and Tax Type.
- J. **Request Batch/Cancel:** Click **Request Batch** to process the tax payment(s) or **Cancel** to cancel request.



**4 Review** (Step 3 of 4)

Review the tax payment information and click **Confirm** to process, **Edit Batch** to make changes or **Cancel** to cancel.

Review Batch

Due to the amount entered, this transaction will require 1 approval(s).

Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete

ACH Batch

Recurring Frequency One-Time Payment  
 Template Name IN Qtrly Tax  
 Batch Type Business Tax Payment (CCD+TXP) - Credit Only  
 ACH Company Test0541 (351729164)  
 Offset Account \*0541 - Checking (eBusiness DDA2) - Old National Bank (086300012)  
 Total Credits \$0.01 (1)  
 Company Discretionary Data Qtrly Tax Pymt  
 Company Entry Description Q1 2020  
 Payment Date 08/31/2020  
 Notify Initiator Options None Selected

INDIANA TAX

Tax Type Description	Tax ID	Tax Period	Amounts
Indiana - Withholding Bank ID: 071921891 Account: *5992 Tax ID: 011	*9164	Jun 30, 2020	Tax \$0.01
<b>Totals</b>			<b>\$0.01</b>

Confirm Edit Batch Cancel

**5** You will be prompted to enter your Transaction PIN in the **Please Enter Your Pin** box then click **Generate**.

Please enter your PIN

**6** Within a few seconds, you will receive either an email or a SMS message with a one-time use code. Enter the code and click **Submit**.

*Tip: To change from email to SMS (or vice-versa), navigate to **My Settings > Subscriptions** and locate the **Out of Band Authorization** alert. Toggle to email or SMS and click **Save**. To update your email address or SMS enabled mobile number, contact your company's ONPointe Treasury administrator or Treasury Management Support.*

Please enter your passcode

**7 Complete** (Step 4 of 4)

Your transfer request will be assigned a reference number. **Your ACH has been created but has not yet been released.** Click **Return** to proceed or click **Print** to print a copy of the request confirmation.

✓ Your transfer request transaction number is ACH-00630110. Request has been accepted as of Jun 30, 2020 1:04 PM CDT.

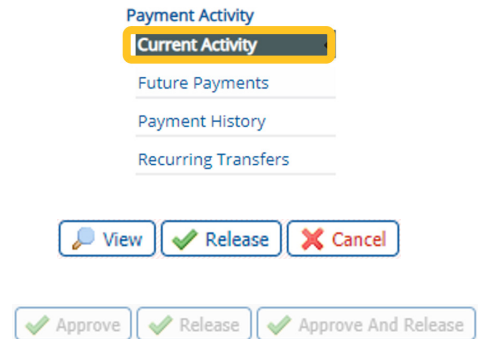
**8** To release your ACH batch, navigate to **Payments & Transfer > Payment Activity**.

Payments & Transfers  
 Payment Activity  
 ACH Payments  
 Wire Transfer

9 If your ACH batch effective date is the current business day, you will see the ACH in **Current Activity** with a status of **Pending Release**. Click **Future Payments** if the payment day is in the future.

Click **View** to view the ACH information, **Release** to send the ACH batch or **Cancel** to cancel the batch.

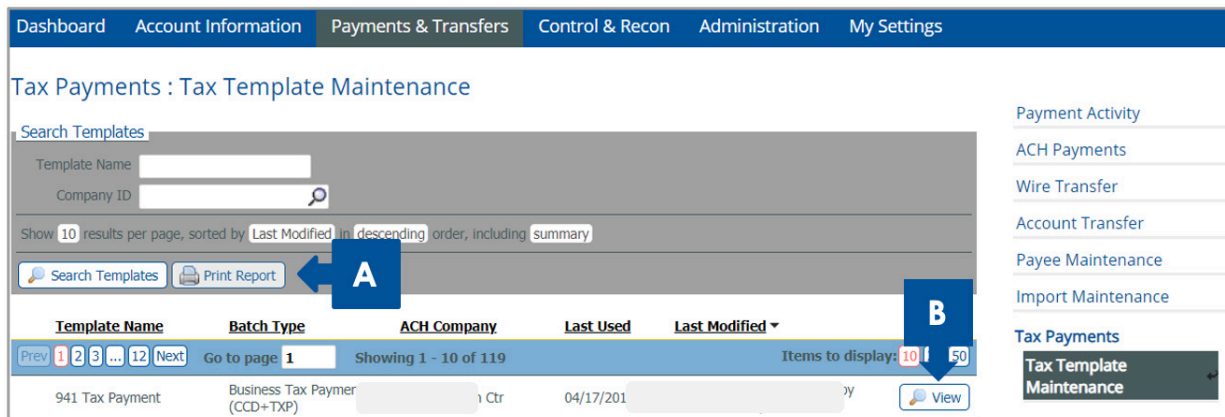
*Note: If your company requires additional user approvals, they will be notified that an ACH requires approval and will approve the transfer from this screen. If using dual control, the Approver can approve and release the ACH at the same time by clicking Approve and Release.*



## Editing Tax Payment Templates

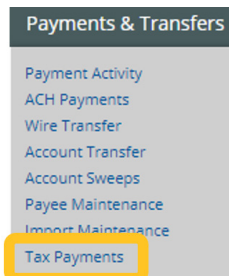
Tax Template Maintenance lets you:

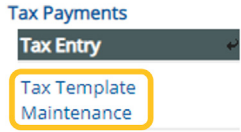

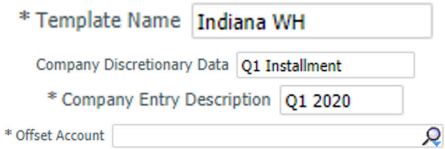
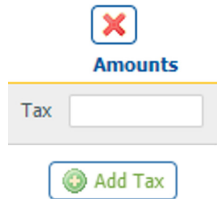

- A. Search for Tax Templates.
- B. Create, view, and edit permanent batches that can be used to quickly initiate live Tax Payment batches.



Any changes made to a template, e.g. tax agency, tax type amounts, notify me options, payment date, etc. while creating a live batch are temporary. Once a template has been saved, modifications are only retained if the user edits the template and saves the changes on the **Edit Template** page.

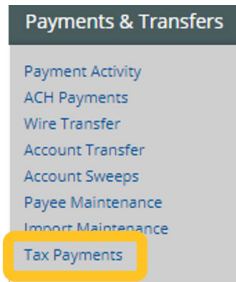
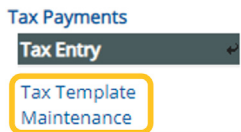
1 Navigate to **Payments & Transfers > Tax Payments**.


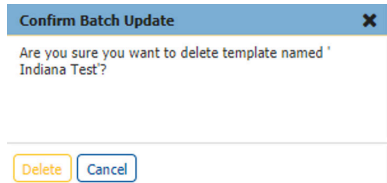


<p>2</p>	<p>Click <b>Tax Template Maintenance</b> in the right-hand menu.</p>	
<p>3</p>	<p>Click <b>Edit</b>.</p> <p><i>Tip: To quickly find a desired template, use the <b>Search Templates</b> box at the top of the screen to search by template name and/or ACH Company.</i></p>	
<p>4</p>	<p>If desired, modify the Template Name, Company Discretionary Data, Company Entry Description or Offset Account in the <b>Batch Template</b> section at the top of the screen.</p> <p><i>Note: You are not able to change the ACH Company associated with the Batch Template. Create a new Tax Template if you would like to use a different ACH Company.</i></p>	
<p>5</p>	<p>If desired, you may make the following changes in the <b>Tax Payment Details</b> section:</p> <ul style="list-style-type: none"> <li>Remove a tax type by clicking <b>X</b></li> <li>Update the default <b>Amount</b> to pay</li> </ul> <p>Add a new tax type by clicking <b>Add Tax</b>.</p>	
<p>6</p>	<p>Click <b>Cancel</b> to go back to Tax Template Maintenance without saving this template. To save the template, click <b>Save Template</b>.</p>	

## Deleting a Tax Payment Template

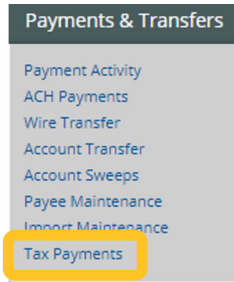
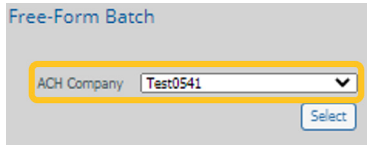
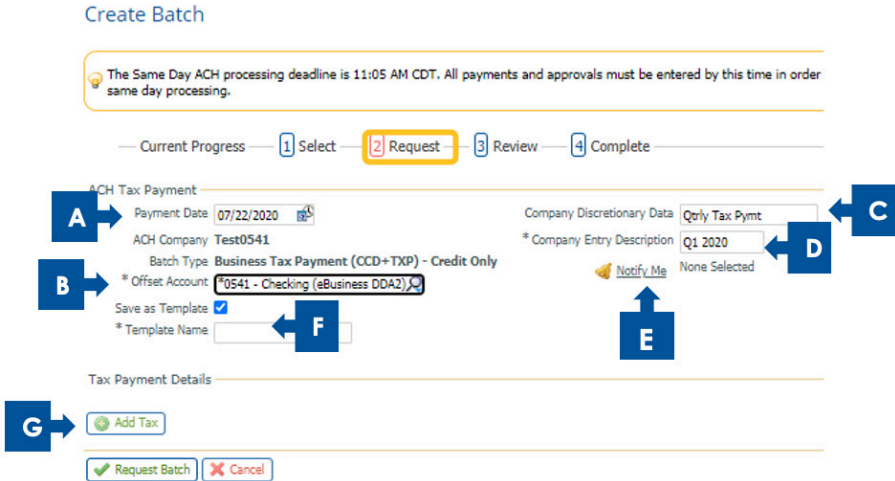
As you delete a template, ONPointe will prompt you to confirm the deletion of outstanding active or scheduled payments created from the template. **Please use caution.**

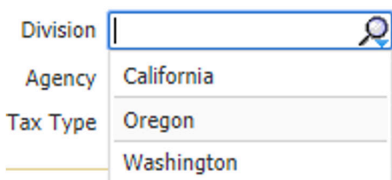

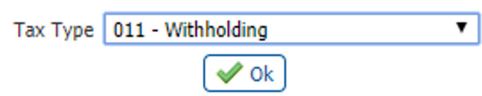
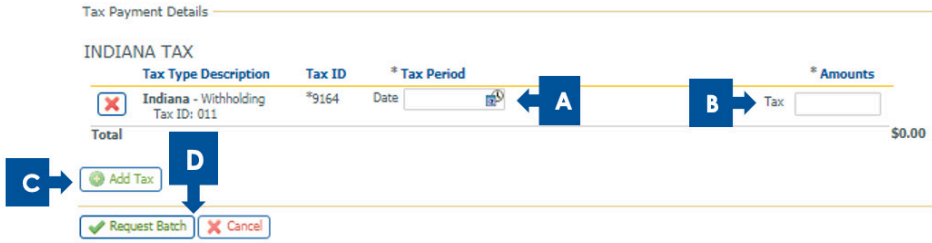
<p>1</p>	<p>Navigate to <b>Payments &amp; Transfers &gt; Tax Payments</b>.</p>	
<p>2</p>	<p>Click <b>Tax Template Maintenance</b> in the right-hand menu.</p>	

<p><b>3</b></p>	<p>Click <b>X</b> beside the template to be deleted.</p> <p><i>Tip: To quickly find a desired template, use the <b>Search Templates</b> box at the top of the screen to search by template name and/or ACH Company.</i></p>	
<p><b>4</b></p>	<p>Click <b>Delete</b> to proceed or <b>Cancel</b> to go back.</p>	

## Creating a Free-Form Tax Payment Batch

ONPointe Treasury allows you to create a one-time Free-Form Tax Payment Batch.

<p><b>1</b></p>	<p>Navigate to <b>Payments &amp; Transfers &gt; Tax Payments</b>.</p>	
<p><b>2</b></p>	<p>This is applicable if you have multiple ACH companies entitled. Click the ACH Company drop-down and choose which ACH Company you would like to use for this <b>Free-Form Batch</b> and click <b>Select</b>.</p>	
<p><b>3</b></p>	<p>The Create Template screen will be displayed. Fields with an * are required. There are four steps to this process:</p> <p><b>Request</b> (Step 2 of 4)</p>	

<p>3</p>	<p>A. <b>Payment Date:</b> Choose the date when your payees will receive the ACH entry to their bank account.</p> <ul style="list-style-type: none"> <li>• If you are a prefunded ACH originator, your offsetting debit for the batch will post one business day before the Payment Date.</li> <li>• If you are not a prefunding ACH originator, the offsetting entry for the batch will post on the Payment Date.</li> </ul> <p>B. <b>Offset Account:</b> This is applicable if your ACH company is entitled to more than one offset account option. Choose which account you will use to balance your ACH batch. This is one of your Old National Bank accounts.</p> <p>C. <b>Company Discretionary Data:</b> You can enter additional information about the template for your company's own use.</p> <p>D. <b>Company Entry Description:</b> Enter a value up to 10 characters in length that will help the payee know the purpose of the ACH entry.</p> <p>E. <b>Notify Me:</b> By default your standard ACH transfer notifications will apply. Click <b>Notify Me</b> to view or make changes for this recurring ACH batch.</p> <p>F. <b>Save as Template/Template Name:</b> Click the box to save as a template, enter a nickname for your template. This will appear in your <b>Tax Template Maintenance</b> list and can be changed later, if necessary.</p> <p>G. Click <b>Add Tax</b>.</p>	
<p>4</p>	<p>If you are configured to pay more than one taxing entity, type part or all a taxing entity's name in the Division box. Choose from the search results by clicking on the desired entity.</p> <p><i>Note: To add taxing entities to your ONPointe Treasury profile, obtain your ACH Payment instructions from the entity and contact Old National Treasury Management Support for assistance.</i></p>	
<p>5</p>	<p>Choose from available <b>Agency</b> options.</p>	
<p>6</p>	<p>Choose the <b>Tax Type</b> you would like to pay using this template. Click <b>OK</b> to proceed.</p> <p><i>Note: Some tax types may not be available for ACH Payment via ONPointe Treasury. If you would like to request a tax type be added to ONPointe Treasury, contact the taxing entity, obtain their ACH Payment instructions and provide them to Old National Treasury Management Support. Supported tax types are updated quarterly.</i></p>	
<p>7</p>	<p>The Tax Payment Details section will appear.</p> <p>A. <b>Tax Period:</b> Choose the date for the end date for the tax period you are paying.</p> <p>B. <b>Amount:</b> Enter the amount of taxes you are paying.</p> <p>C. <b>Add Tax:</b> Click <b>Add Tax</b> to add an additional tax and complete steps 4-6 above.</p> <p>D. <b>Request Batch:</b> Click <b>Request Batch</b> to process the tax payment(s) or <b>Cancel</b> to cancel request.</p>	

**8 Review** (Step 3 of 4)

Review the tax payment information and click **Confirm** to process, **Edit Batch** to make changes or **Cancel** to cancel.

**Review Batch**

Due to the amount entered, this transaction will require 1 approval(s).

Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete

ACH Batch

Recurring Frequency One-Time Payment  
 Template Name IN Qtrly Tax  
 Batch Type Business Tax Payment (CCD+TXP) - Credit Only  
 ACH Company Test0541 (351729164)  
 Offset Account \*0541 - Checking (eBusiness DDA2) - Old National Bank (086300012)  
 Total Credits \$0.01 (1)  
 Company Discretionary Data Qtrly Tax Pymt  
 Company Entry Description Q1 2020  
 Payment Date 08/31/2020  
 Notify Initiator Options None Selected

INDIANA TAX			
Tax Type Description	Tax ID	Tax Period	Amounts
Indiana - Withholding Bank ID: 071921891 Account:*5992 Tax ID: 011	*9164	Jun 30, 2020	Tax \$0.01
<b>Totals</b>			<b>\$0.01</b>

Confirm Edit Batch Cancel

**9** You will be prompted to enter your Transaction PIN in the **Please Enter Your Pin** box then click **Generate**.

Please enter your PIN

Generate

**10** Within a few seconds, you will receive either an email or a SMS message with a one-time use code. Enter the code and click **Submit**.

*Tip: To change from email to SMS (or vice-versa), navigate to **My Settings > Subscriptions** and locate the **Out of Band Authorization** alert. Toggle to email or SMS and click **Save**. To update your email address or SMS enabled mobile number, contact your company's ONPointe Treasury administrator or Treasury Management Support.*

Please enter your passcode

Submit Cancel

**11 Complete** (Step 4 of 4)

Your transfer request will be assigned a reference number. Click **Return** to proceed or click **Print** to print a copy of the request confirmation.

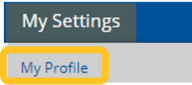
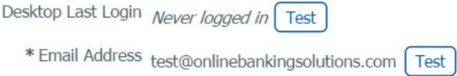
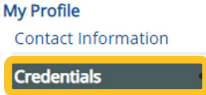
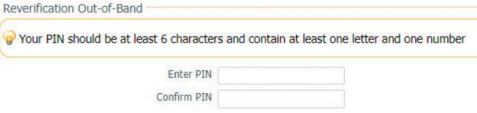

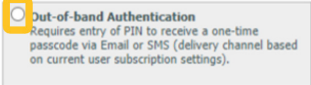

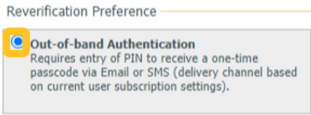
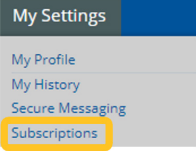



Your transfer request transaction number is ACH-00630110.  
Request has been accepted as of Jun 30, 2020 1:04 PM CDT.

Return Print

## Appendix F: Creating a Transaction PIN

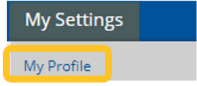
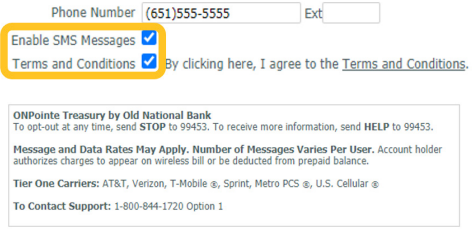
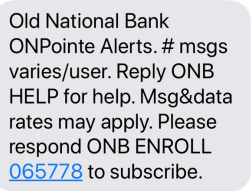
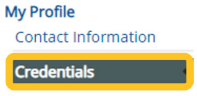


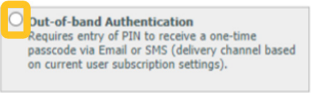
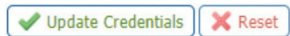
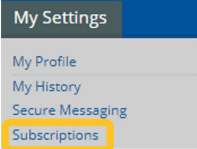


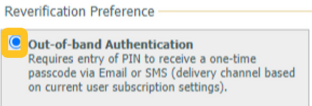
The steps below will walk through creating a Transaction PIN, which is required to receive the one-time pass code to complete the creation of ACH and Wire transactions in ONPointe Treasury. There are two options for receiving one-time passcodes: Email and SMS text message.

### Receive One-Time Passcode via Email

1	Go to <b>My Settings &gt; My Profile</b> .	
2	Verify your email address is correct, click <b>Test</b> to generate a test email to ensure you receive the one-time passcodes and it is not being blocked by your company's firewall.  <i>Note: if your email address needs to be updated, contact your company administrator. Administrators need to contact Treasury Management Support to request updates to e-mail addresses.</i>	
3	On the right-hand navigation click <b>Credentials</b> .	
4	Create a <b>Reverification Out-of-Band PIN</b> using six characters with at least one letter and one number.  <i>Note: You will use this PIN every time you initiate an ACH Payment or Wire Transfer.</i>	
5	Click <b>Update Credentials</b> to save your PIN.	
6	Check the radio button for <b>Out-of-Band Authentication</b> in the Reverification Preference section.	
7	Click <b>Update Credentials</b> .	
8	Verify the radio button for <b>Out-of-Band Authentication</b> in the Reverification Preference section has been enabled.	
9	Go to <b>My Settings &gt; Subscriptions</b> .	
10	Scroll down to locate <b>Out Of Band Authorization</b> , click to expand.  Check box for <b>Out of Band Authorization</b> .  Click the radio button for email delivery  .  Format Preferences include HTML, PDF or Encrypted PDF.	
11	Click <b>Save</b> to apply the change.	



Receive One-Time Passcode via SMS Text

<p>1</p>	<p>Go to <b>My Settings &gt; My Profile.</b></p>	
<p>2</p>	<p>You must have <b>Enable SMS Messages</b> and <b>Terms and Conditions</b> boxes checked. The <b>Message Enabled Cell Phone Number</b> will receive alerts once you complete your enrollment. If your mobile phone number is correct, click <b>Save</b>.</p> <p><i>Note: If your mobile enabled cell phone number needs to be updated, contact your company administrator. Administrators need to contact Treasury Management Support to request updates to cell numbers.</i></p>	
<p>3</p>	<p>Check your mobile phone to view a text message from Old National with instructions to reply with a code. Respond to the instructions. You will receive an automated response to confirm if you have successfully enrolled in mobile messaging.</p> <p><i>Note: You must reply in ALL CAPS, include spaces and the number provided: In this example: ONB ENROLL 065778</i></p>	
<p>4</p>	<p>On the right-hand navigation click <b>Credentials</b>.</p>	
<p>5</p>	<p>Create a <b>Reverification Out-of-Band PIN</b> using six characters with at least one letter and one number.</p> <p><i>Note: You will use this PIN every time you initiate an ACH Payment or Wire Transfer.</i></p>	
<p>6</p>	<p>Click <b>Update Credentials</b> to save your PIN.</p>	
<p>7</p>	<p>Check the radio button for <b>Out-of-Band Authentication</b> in the Reverification Preference section.</p>	
<p>8</p>	<p>Click <b>Update Credentials</b>.</p>	
<p>9</p>	<p>Go to <b>My Settings &gt; Subscriptions.</b></p>	
<p>10</p>	<p>Scroll down to locate <b>Out Of Band Authorization</b>, click to expand. Check box for <b>Out of Band Authorization</b>. Click the radio button for SMS delivery. Format Preferences include HTML, PDF or Encrypted PDF.</p>	
<p>11</p>	<p>Click <b>Save</b> to apply the change.</p>	
<p>12</p>	<p>Verify the radio button for <b>Out-of-Band Authentication</b> in the Reverification Preference section has been enabled.</p>	



## Appendix G: Glossary of Terms

Field Name	Field Definition
ACH Company	This is a 10-character code that is given to your company by Old National Bank and is used to identify the company in the ACH Payment file that you originate. We will establish one or more ACH Company Names for you if needed. You will use the ACH Company Name to determine which offset account you want to use.
ACH Navigation	<ul style="list-style-type: none"> <li>• <b>Payments &amp; Transfers &gt; Payment Activity:</b> 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.</li> <li>• <b>Payments &amp; Transfers &gt; ACH Payments &gt; Create Batch:</b> Produce live ACH batches using either an existing template or build a free-form batch choosing payees manually.</li> <li>• <b>Payments &amp; Transfers &gt; ACH Payments &gt; Manage Batch:</b> List of saved ACH batch templates.</li> <li>• <b>Payments &amp; Transfers &gt; ACH Payments &gt; Transaction Import:</b> Load ACH payment information that was created by another software program.</li> <li>• <b>Payments &amp; Transfers &gt; Payee Maintenance:</b> Create and edit payees that are used for ACH Payments and Wire Transfer. This page can also be used to originate an ACH payment to an individual.</li> <li>• <b>Payments &amp; Transfers &gt; Import Maintenance:</b> Create file maps to import a list of payees or establish templates. This page is not used to create transactions.</li> <li>• <b>Payments &amp; Transfers &gt; Tax Payments:</b> Send an ACH payment to federal or state taxing authorities.</li> </ul>
ACH Notice of Change (NOC) ACH Notice of Return (NOR)	When you send an ACH payment, it is possible that it could be returned by the payee's bank or that something may have changed with the payee's account, and their bank wants to communicate to you as the sender. Go to Account Information>ACH NOC-NOR Statements to view this information.
ACH Recipients	<p>This information can be organized two ways within ONPointe Treasury.</p> <p><b>Payees:</b> These are receivers of your ACH entries. They are stored as individual records in <b>Transfers &amp; Payments &gt; Payee Maintenance</b> and you can send them ACH transactions individually. To create a payee, you will need their name, a unique identifier such as an employee ID number, their bank's routing number or ABA, their bank account number and whether you will be sending ACH debits, credits or both. Note: If you upload a new payee in a batch template upload it will not be saved automatically. The payee will need to be added to <b>Payee Maintenance</b> to be saved for future use.</p> <p><b>Templates:</b> These are groups of payees. A common example of a template is a payroll template, where a group of your employees—or payees—are stored together in a group called a template. Since you typically pay your employees on the same date, it makes sense to store them in a template for easy payment processing. Templates you have created are located at <b>Transfers &amp; Payments &gt; ACH Payments &gt; Management Batch Templates</b>.</p>
Addenda	Supplemental information about the payment to send to the receiver.
Amount	Dollar amount to send to the receiver (by default, the format is \$\$\$¢ unless the checkbox for two decimals implied is checked, then it is \$\$¢¢.)

Field Name	Field Definition
Batch Type	The type of ACH transactions within the batch using Standard Entry Class (SEC) codes. Since this is for Tax Payments it will default to Business Tax Payment (CCD+TXP) – Credit Only.
Company Discretionary Data	A description of the batch for an external viewer. <i>Note: Not all financial institutions provide this information to the receiver.</i>
Company Entry Description	10-character field that helps the receiver quickly determine the purpose of the payment.
Create ACH Payments	You can use multiple options within ONPointe Treasury: <ul style="list-style-type: none"> <li>• <b>Payments &amp; Transfers &gt; Payee Maintenance:</b> A quick way to send an ACH payment to a single receiver while storing the information within ONPointe Treasury for future use.</li> <li>• <b>Payments &amp; Transfers &gt; ACH Payments &gt; Create Batch:</b> Use a previously stored template to send ACH payments to the pre-defined payees. This is ideal for payments such as direct deposit or recurring billing.</li> <li>• <b>Payments &amp; Transfers &gt; ACH Payments &gt; Transaction Import:</b> If you have software that can create a file of ACH payment information you can upload the file to ONPointe Treasury to create your ACH batch.</li> </ul>
Deadlines	Old National uploads batches within ONPointe Treasury to send to the ACH network on the next deadline on the warehouse date. The deadlines are 9am, 12pm, 5pm and 8pm EST / 8am, 11am, 4pm and 7pm CST. You can modify and cancel your batches before these deadlines. If you need to change a batch after the deadline contact Treasury Management Support.
Debit Authorization Type	Defines the type of authorization obtained from the Receiver of the ACH transaction. Refer to the <a href="#">NACHA Operating Rules</a> for requirements for obtaining the proper authorization. <ul style="list-style-type: none"> <li>• <b>Not Authorized:</b> No authorization has been obtained by the receiver.</li> <li>• <b>Physical Authorization:</b> A signed authorization form has been obtained from the receiver.</li> <li>• <b>Internet Authorization:</b> Receiver has authorized ACH transaction via the Internet.</li> <li>• <b>Telephone Authorization:</b> Receiver has provided an authorization via the telephone for ACH transaction.</li> </ul> <p>Note that Internet and Telephone Authorization are only permitted with approval from Old National. Bank.</p>
Debit or Credit	Defines the entry as a withdrawal (debit) or deposit (credit) to the receiver's account.
Delimited Text	A file that separates values with a comma e.g. comma (CSV), tab, colon, etc.
Discretionary Data	20-character field that helps you quickly determine the purpose of the payment (e.g. "payroll").
EDI 820	A file used when remittance information is accompanying the ACH Payment utilizing either the ANSI X.12 or UN/EDIFACT format. American National Standards Institute is a non-profit organization that oversees the development of voluntary consensus standards. The United Nations Electronic Data Interchange for Administration, Commerce and Transport rules is a set of internationally agreed upon standards.
Fixed Width Text	A file using columns with a specified number of characters determining the maximum amount of data it can contain.

Field Name	Field Definition
Funding	<p>Old National will debit your account for an ACH batch based on how your company is set up.</p> <p><b>Pre-funded:</b> On the warehouse date of the batch. ONPointe Treasury will attempt to debit the funding account at every deadline for up to two business days. If you do not have sufficient available funds by the end of the second business day after the warehouse date, Old National will cancel your batch and it will not be processed.</p> <p><b>Limit:</b> This amount is determined through an underwriting process, on the effective date of the ACH batch. The batch will reduce the ACH limit until the funds have been debited from the funding account.</p>
Import Types	<p><b>Batch Template Import:</b> You will use batch template import to create a template for future use. Batch Template File Imports do not include elements like effective dates, because they are not used to create transactions. Rather, they build the foundation to store your payee information in a batch template.</p> <p><b>Transaction Import:</b> These bypass the template creation process altogether and are purely transactional in nature. You upload a file with an effective date, and the payment is processed.</p>
ISO 20022	<p>A file used when ISO 20022 remittance information is accompanying the ACH Payment utilizing the XML format. ISO 20022 is an International Organization for Standardization standard for electronic data interchange between financial institutions.</p>
Limit	<p>Every ACH Company has a daily limit for ACH batch creation and an overall limit for your outstanding payment batches. If the company exceeds either limit, the ACH batch(es) may not process.</p>
NACHA	<p>A file that is typically used when no remittance information is included with the ACH Payment utilizing the National Automated Clearing House Association (Nacha) format. Nacha oversees the Automated Clearing House (ACH) system.</p>
Notify Me	<p>Notifications are sent when the batch changes status:</p> <ul style="list-style-type: none"> <li>• <b>Pending Actions:</b> The batch requires approval or has been rejected by an approver and needs repair.</li> <li>• <b>System Events:</b> The batch has been delivered to Old National Bank.</li> <li>• <b>Complete – Unsuccessful:</b> The batch delivery attempt failed.</li> <li>• <b>Complete – Successful:</b> The batch delivery attempt was successful.</li> <li>• <b>Early Action Taken:</b> The batch is dated for the future and was approved prior to the day it is scheduled to be sent to Old National Bank.</li> <li>• <b>Early Action Removed:</b> The batch is dated for the future but has been deleted or canceled.</li> <li>• <b>Expired:</b> If a transaction is under Pending Repair or Pending Approval it will expire if no action is taken. The deadline for ACH is 8pm EST / 7pm CST.</li> </ul>
Offset Account	<p>The account that funds the Tax Payments originated by the ACH Company. Note: The account appears if the ACH Company is set up to use more than one offset account.</p>
Offset Account ABA	<p>This will always be the Old National Bank routing number, 086300012.</p>
Offset Account Number	<p>If your file contains an offset account, this defines which account(s) may be used as the offset record. This should only be used if your ACH Company ID is configured to include an offset record.</p>

Field Name	Field Definition
Payment Date	The date when the receiver will receive the ACH entries to their bank account—multiple date format options are available. Note: for future dated payments, Old National will send the ACH transaction one business day prior to the payment date.
Payment Type Code	Defines the payment as a one-time or recurring entry.
Receiver Name	Name of the ACH receiver.
Receiving ABA	Routing and transit number for the receiver's financial institution.
Receiving Account Number	Bank account number for the receiver.
Receiving Account Type	Checking (DDA), savings (SAV), (XML) or loan.
Receiver ID	This is how you identify the receiver in your system (e.g. vendor ID, employee ID, etc.)
Security	Administrators may utilize additional security measures by assigning user-level limits and dual approvals. See the ONPointe Treasury Administrator Guide at <a href="http://www.oldnational.com/onpointe">www.oldnational.com/onpointe</a> for instructions.
Subscriptions	<p>ONPointe users can enroll in Subscriptions that are sent via e-mail or SMS text.</p> <ul style="list-style-type: none"> <li>• <b>ACH Payment Items End of Day Notification:</b> Approvers will receive an alert one hour before the ACH Payments end-of-day deadline if an ACH batch needs to be approved.</li> <li>• <b>ACH Payment Status Change Digest:</b> ACH batch status changes for the current day.</li> <li>• <b>ACH Payment Status Change Notification:</b> A set of alerts when an ACH batch status changes e.g. pending, complete, expired, etc.</li> <li>• <b>File Load Failed Validation:</b> An imported file is successfully validated for an Account Transfer, ACH Payments, Check Positive Pay, Payees and/or Wire Transfer File.</li> <li>• <b>Out of Band Authorization:</b> If you create, edit, or import ACH Payments and/or Wire Transfers you can select whether you receive your PIN via email or SMS text.</li> <li>• <b>Payee Created Report:</b> An existing payee has been changed for ACH Payments and/or Wire Transfer.</li> <li>• <b>Payee Modified Report:</b> Sent to approvers if a transaction needs approval for Account Transfer, ACH Payments and/or Wire Transfer.</li> <li>• <b>Payments Approver Notification:</b> An imported file is successfully validated for an Account Transfer, ACH Payments, Check Positive Pay, Payees, and/or Wire Transfer file.</li> </ul>
Timing	Transactions are typically scheduled for one to two business days before their effective date unless you are enrolled in Same-Day ACH Payments. Contact your Treasury Management Sales Officer to sign up for Same-Day ACH service.
Transaction Type	Defines whether the entry is a Prenote, Zero Dollar or Monetary transaction.
Trace Number	Allows you to assign a trace ID to the entry for research purposes. Note that this trace ID will differ from the trace ID the receiving financial institution receives.
Type	Defines the purpose of the ACH payment by assigning it a SEC type.
Warehouse Data	The date when Old National picks up your ACH payment batch for processing. For future-dated batches, this begins one business day before the batch's effective date. Same-day ACH batches' warehouse dates are always the current business day.
XML	A file using Extensible Markup General Ledger which is a format that uses custom tags to define objects and the data within each object.