Check Positive Pay

USER GUIDE

VERSION 3.0 | Updated November 2023 | © 2023 OLD NATIONAL BANK

ONPointe™
Treasury | Old National Bank

Table of Contents

Introduction

Welcome to Old National Bank's Check Positive Pay service. While the use of checks has declined, they remain the most targeted payment type for fraudulent attacks resulting in the largest dollar amount of financial loss. It is important for businesses to put preventative measures in place to protect their corporate assets. Check Positive Pay allows businesses to reduce the possibility of check fraud, increase control over check payments and streamline account reconciliation.

About Check Positive Pay

Check Positive Pay is an automated fraud detection tool that helps mitigate the risk of fraud by allowing company users to review check exceptions and make decisions to pay or return them. An exception item is a check presented for payment that does not match against the company's issued check register. Users will need to provide a decision by 2pm ET/1pm CT. If no decision is made, the check will be handled based on the account's default decision, chosen at the time you enroll in the service. There are three tiers of service for Check Positive Pay, as follows.

Reverse Check Positive Pay

Reverse Check Positive Pay provides company users with the ability to return checks after they have posted; however, Reverse Check Positive Pay does not have the concept of issues, so every check is considered an "Unfound" exception to be validated. Any exception not given a return decision by the deadline will remain paid by default.

Full Check Positive Pay

Customers may want to use Full Check Positive Pay to:

- Reduce the number of exception items they must review.
- Change the default response to return (a default decision of paid is still allowed).
- Subscribe to the Full Account Reconciliation service.

With Full Check Positive Pay, company users can manually enter check issues or import them in files. The check issues are compared to the items posted to the account. The system compares the check issues provided by the client, against checks presented for payment. In the event of a mismatch, exceptions are provided to the company user to review and decision.

Old National Bank does a "pre-scrub" of exceptions, before they are presented to clients and corrects checks that were received from the Bank of First Deposit with incorrect dollar amounts and serial numbers. The "pre-scrub" process is an added benefit of Full Positive Pay and eliminates unnecessary time spent on reconciling and improves the data integrity of our clients end of month statements.

Payee Positive Pay

Like Full Check Positive Pay, Payee Positive Pay adds security to a client's account with an additional layer of protection to help further enhance risk mitigation and fraud reduction. Similar to Full Check Positive Pay, the system compares the check issues, including the Payee name, provided by the client, against checks presented for payment. In the event of a mismatch, exceptions are provided to the company user to review and make a decision.

Added Protection at the Teller Line: Accounts enrolled in Full or Payee Positive Pay are reported to Old National's banking center software, helping our team members identify potentially fraudulent, altered, or counterfeit checks presented at Old National's branches by comparing them to your check issue file.

How Check Positive Pay Works

Check Positive Pay is a two-day process. On day one, checks post to your account as they would normally. On the following business day, Old National will evaluate the previous day's items and will report checks to you that require a decision to allow the item to remain posted or to be returned.

If you use Full or Payee Positive Pay, checks you have written should be submitted as Issues to the bank. This means you have issued the check to an individual or business. A void should be used if you no longer wish for an issued check to be matched for posting. Note that a void is not a replacement for a stop payment, as voids are not updated in real time.

There are two key processes to Check Positive Pay:

- **Reporting Issued and Voided Checks:** except for Reverse Check Positive Pay, this is a key step to reducing the number of exception items that require your review.
- **Decisioning:** for items that become exceptions, telling Old National whether to return or allow these items to post helps protect your account from unauthorized transactions.

Example

Old National Supply & Distribution wrote check #123456 to XYZ Incorporated for $1204.19. They reported the check issue in ONPointe Treasury. The check was presented for payment, so Payee Positive Pay matched on these five criteria:
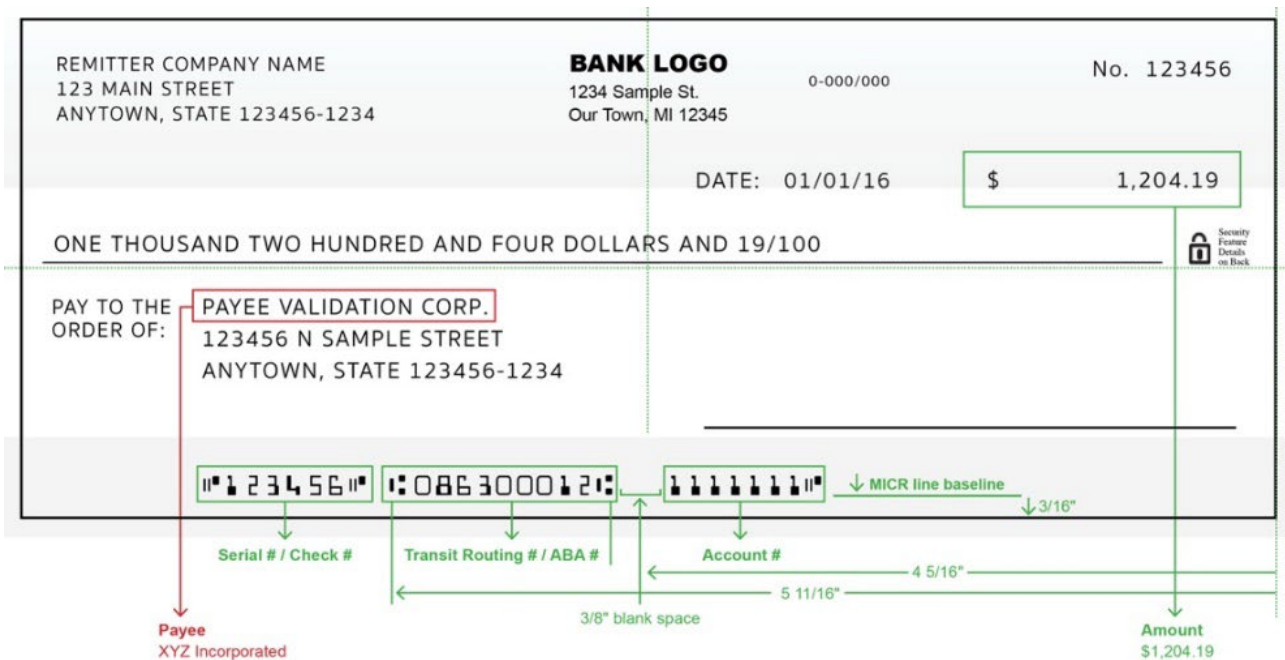
As you can see, the payee's name isn't XYZ Incorporated, so this item would be presented in Check Positive Pay as an exception for Old National Supply & Distribution to pay or return.

Check Stock & Printing Requirements

To optimize results for your use of Full or Payee Positive Pay, it is important that your checks meet the following criteria:

- Check stock should have a light background color, free of images or dark gradients.
- All checks must be laser-printed, **no handwritten** or dot matrix-printed checks are allowed.
- Font sizes may range from 6 to 24 points, with 10 to 14 points as the recommended range.
- Standard 24lb. weight check stock is recommended, to minimize bleed-through from the back of the check.
- Serial numbers should not be reused.

Additional Check Printing Requirements for Payee Verification

- One type of check stock per account is permitted.
- The payee's name should be printed with non-decorative and non-script fonts.
- Fixed pitch fonts are recognized better than variable pitch fonts.
- Text may be uppercase or mixed case and must be in black ink.
- ½" of white space to the left, right, top, and bottom of the payee's name is recommended.

IMPORTANT! If you change your check stock or printing process, you must contact Old National to test your checks, allowing a minimum of two weeks for testing.

Reporting Issued and Voided Checks

When using Full or Payee Positive Pay, an important process to complete when you issue new checks is to report them to the bank. Issues and voids can only be reported on the desktop version of ONPointe Treasury. If you use Reverse Check Positive Pay, skip ahead to the Decisioning section of this guide.

You can report your items through the following means:

- **Manual Entry:** key your issued and voided items into ONPointe Treasury directly.
- **File Upload:** create a file and import it into ONPointe Treasury.
- **Host-to-Host Transmission:** use ONPointe Delivery to transmit your files via secure file transmission.

Timing of Issue and Void Reporting: New issues and voids update in the bank's back-end systems every hour on the hour, between 8am and 8pm ET / 7am and 7pm CT on business days. This timing may impact checks you issue and give directly to a payee on the same day, as our banking center systems won't recognize the issued item until the start of the next hour. Any new items reported outside of those timeframes will be held over until the start of the next day.

Note: If you are subscribed to **Dual Control** for issues and voids**,** refer to **Appendix A** for information on **Approving a Check Issue File.**
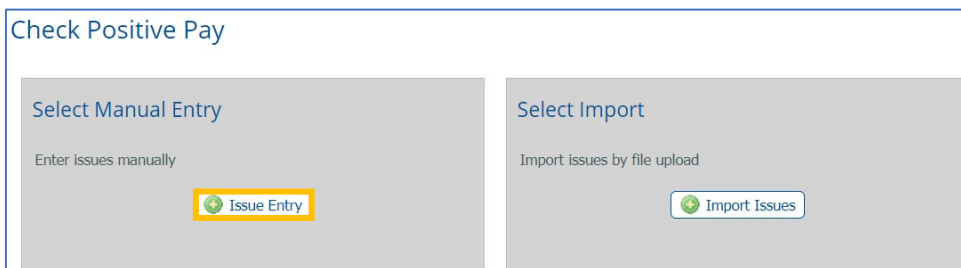
Manual Entry

Manual Entry is best suited for low volume reporting or for as-needed changes to your check issue status.

In ONPointe Treasury, from the **Control & Recon** menu, select **Check Positive Pay**.
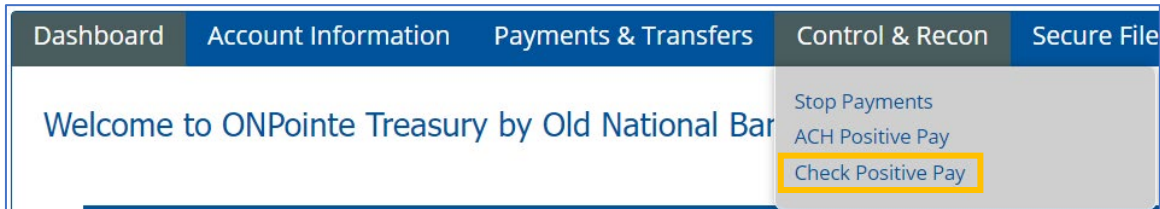
Manual Entry is a three-step process. Select **Issue Entry** to begin.

Step 1: Enter

Choose the **Account Number** used for the item(s). By default, the **Issue Date** will populate today's date. When you enter the first **Check Number**, the subsequent rows will automatically populate the next serial numbers in sequence for you. Enter the dollar amount of the check in the **Amount** column. The **Payee** field may be populated regardless of your subscription to Payee Positive Pay, but **Old National will only match on the payee if you subscribe to that tier of the service**. Use the optional **Description** field to add notes visible within ONPointe Treasury's issue reporting. Last, to void a check, check the **Void Check** box. Select **Submit** to continue.

Check Positive Pay : Issue Entry

Note: Clients subscribed to Payee Positive Pay are required to enter a name in the Payee field. If you do not include the Payee name, then your item will be an exception after it clears.

Step 2: Review

Review the entries you made on the previous screen. To proceed, click **Save**. To go back, click **Edit.**

Check Positive Pay : Manual Entry

Step 3: Complete

The Complete screen confirms your entries have been received. Click **Return** to finish.

File Upload (Import Issues)

Importing an issue file created in a spreadsheet or software program can save you time when reporting your issued items to Old National. Imported files can be in a .CSV, .TXT or .XML format and should only include items you have not already reported to the bank. Create your file and save it to your computer or network drive first, then follow the below steps.

> **Before You Begin:** Importing issue files requires you to create a File Map that can read your file successfully. File maps you create are available to other users in your ONPointe Treasury Company ID who are permitted to import check issue files. Refer to **Appendix C** in this guide for file map creation instructions. You only need to create file maps once.

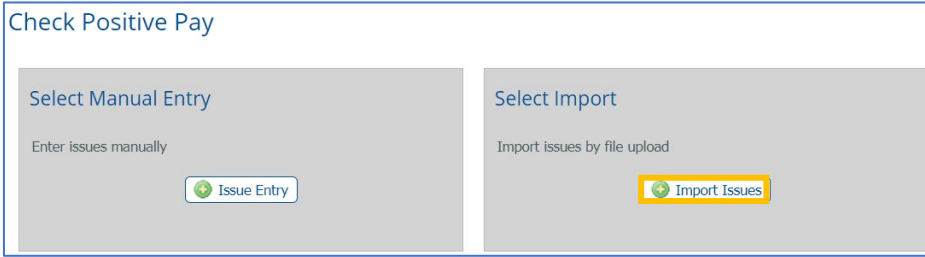In **ONPointe Treasury**, from the **Control & Recon** menu, select **Check Positive Pay**.

Importing check issues via a file upload is a three-step process.

Step 1: Select Import Issues

Check Positive Pay

Select Manual Entry	Select Import
Enter issues manually	Import issues by file upload
⊕ Issue Entry	⊕ Import Issues

Step 2: Select a File Map

Choose the preferred file map and select **Upload** to begin.

Data Import : Check Positive Pay Issue File

File Maps	Is Active		
❌ KH MAPPING 2023	✔	✏ Edit File Map	📤 Upload 🖨 Print
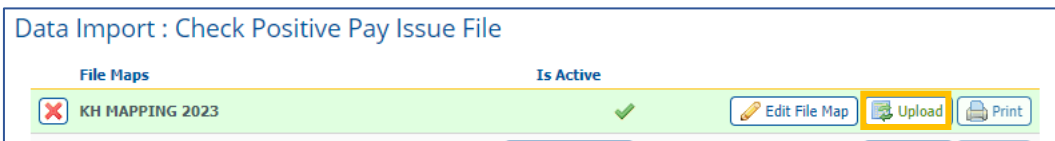
Step 3: Locate / Transmit File

Click the **Select File** icon to locate the check issue file. Select **Upload File**.

Data Import : Check Positive Pay Issue File

* Select File KSH Check Issue File_TEST.csv   📁

📤 Upload File   ❌ Cancel
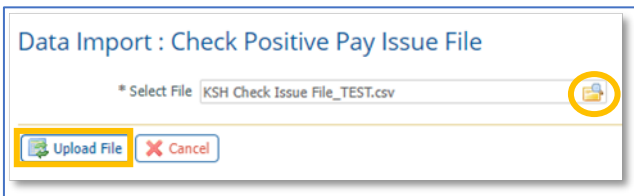
A **File Load Validation** Report will be displayed. **Successful** means **ONPointe Treasury** was able to import the file using the selected file map. As a best practice, confirm the check issue file total and item count match the validation report.

Failed validation indicates a problem with your check issue file or file map and the import failed. Reasons for validation failure will be listed in red font in the report.

If a file **fails** validation, none of the check issues will import into ONPointe Treasury.

File Load Successful Validation

○ONPointe
Old National Bank

Transmission Data

Receiving Bank	Old National Bank CERT
Transmitting Company	OPTreasury
Transmitting User	KHEIDRICH
Received Date/Time	Mar 8, 2023 10:27:11 AM CST
Data Validation and Processing Service ID	CHECKPOSPAYISSUE
Upload Method	Web
Status	Complete

Mar 8, 2023 10:27:11 AM CST	Information	Overridden file mapper specified by user
Mar 8, 2023 10:27:11 AM CST	Information	Using file mapper: KH MAPPING 2023
Mar 8, 2023 10:27:11 AM CST	Information	Last updated: Mar 8, 2023 10:11:51 AM CST
Mar 8, 2023 10:27:11 AM CST	Information	Parsed 14 lines from source file
Mar 8, 2023 10:27:11 AM CST	Information	Parsed 14 records from source file
Mar 8, 2023 10:27:11 AM CST	Information	Source file passed totals validation rules
Mar 8, 2023 10:27:11 AM CST	Information	Total Number of Void records = 2
Mar 8, 2023 10:27:11 AM CST	Information	Total Number of Issue records = 12
Mar 8, 2023 10:27:11 AM CST	Information	Total Value of Issue records = $5,444.66
Mar 8, 2023 10:27:11 AM CST	Information	File completed validation

Confirm the file total and number of check issues/voids, if applicable, is correct.

Select **OK** to finish.

Host-to-Host Transmission

If your company subscribes to **ONPointe Delivery,** our file automation module for ONPointe Treasury, you may choose to transmit your check issue files to us using secure file transmission (FTPS or SFTP).

Note: This section of the guide assumes you have already established a connection with ONPointe Delivery's FTP Pickup feature. Contact your Treasury Management Consultant to learn more about adding ONPointe Delivery to your subscription.

Activating a File Map

Before you transmit your files, you must first activate a file map for the transmitting user. This process is typically a one-time process. Note that all transmission users must be entitled to import check issue files to use this option.

Using Multiple File Maps? If your import files vary in format, note that only one file map may be active for a single user. To use multiple file formats, you must create separate transmission user IDs, with each assigned a distinct file map.

From the **Control & Recon** menu, select **Check Positive Pay**.
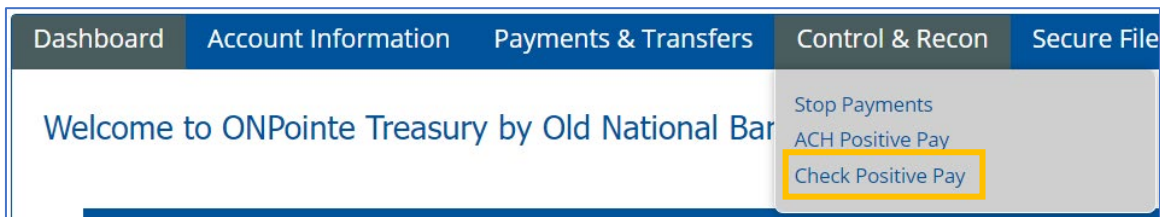
Click the **Import Issues** button.
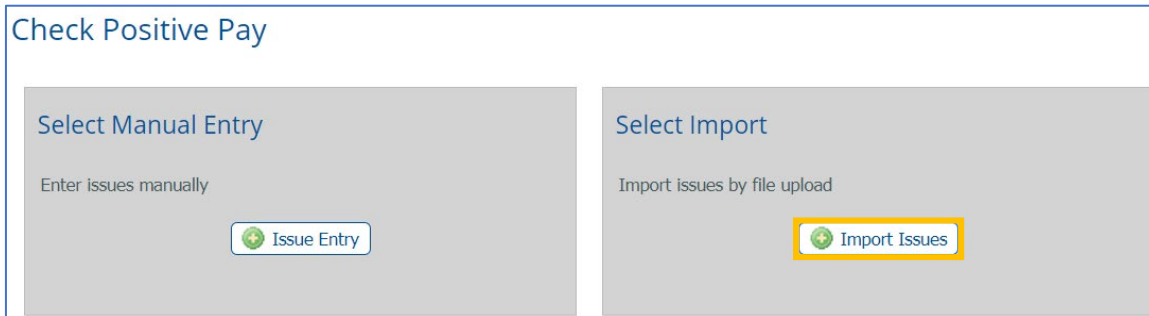
Your available file maps will be displayed. Choose the file map to be used by the transmitting user and click **Set as Active**. If a file map is already in use, it will be noted with a green checkmark. Complete this process for each user ID with transmitting permissions. Once you've activated your file maps, you will be ready to transmit.
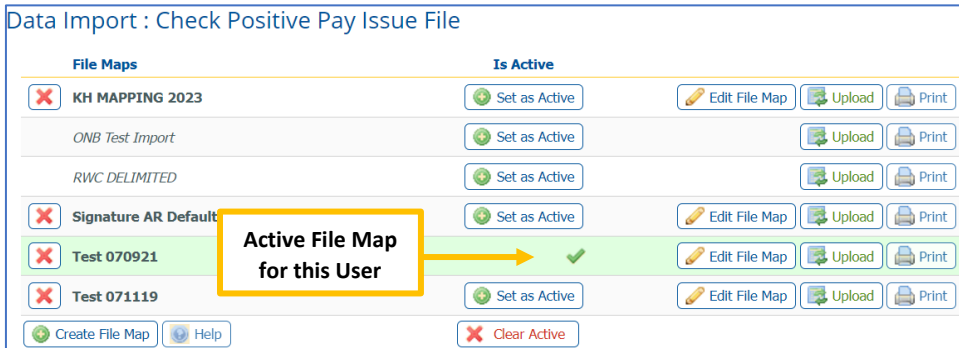
Important: If you fail to activate a file map prior to transmitting your file, your file **will not** be processed and your file cannot be transmitted a second time, as it will be considered a duplicate file. Please contact Treasury Management Client Services for assistance.

Transmitting Files

After you have designated a file map, use your software and file transmission host to send a file to the ONPointe Delivery SFTP service in the CHECKPOSPAYISSUE folder.

File Confirmations

In ONPointe Treasury, you should enable subscriptions to File Load Successful Validation and File Load Failed Validation email alerts. If a file is successfully received and processed, you will receive a File Load Successful Validation email. However, if a file cannot be processed, you will receive a File Load Failed Validation email and none of your check issues or voids in that file will be processed.

Important: If you receive a File Load Failed Validation subscription email, your issues and voids were not processed by the bank. If you do not correct the file and resubmit (or enter the issues and voids through a different option), then issued items in the file will be presented to you as Paid Not Issued exceptions and voids will not be applied to existing issued items, meaning they will not be presented to you for decision.

Managing Your File Validation Subscriptions

To confirm your enrollment in the File Load Validation subscriptions, log into ONPointe Treasury and navigate to **My Settings > Subscriptions.**
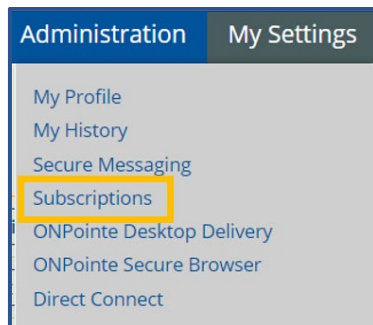
Scroll through the list until you find **File Load Failed Validation** and **File Load Successful Validation**. Click the ▶ beside the subscription to open its settings.
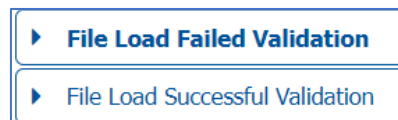
To enable the **subscription**, check the box beside **Check Positive Pay Issue File**. In addition to email alerts, you have the option to receive SMS text message alerts, if you have completed SMS alert enrollment. Refer to the *ONPointe Treasury Getting Started Guide* at www.oldnational.com/tmic for SMS enrollment instructions.

+ / - Data Type	✉	📱	Format Preference
☐ Account Transfer Import	◉	☐	HTML ∨
☐ ACH Transaction Import	◉	☐	HTML ∨
☑ Check Positive Pay Issue File	◉	☐	HTML ∨
☐ Integrated Payables Import	◉	☐	HTML ∨
☐ Wire Transaction Import	◉	☐	HTML ∨

Scroll to the bottom of the page and click **Save**. Once you have opted in, a green checkmark will appear next to each **subscription**.

NOTE: While you can disable these alerts, we strongly encourage all users who are responsible for transmitting issue files to have both subscriptions enabled.

Decisioning

This decisioning process allows you to return unauthorized or altered items back to the depositor. When a check is presented that does not match your company's issued check register, a Positive Pay Exception will be presented to you via an email and or SMS text notification.

Items requiring your review are loaded into ONPointe Treasury each morning by 10:30am ET / 9:30am CT. You must submit your decision by 2pm ET / 1pm CT. Items without a decision will be given the default decision chosen upon enrollment in the Check Positive Pay service.

> **About Cashed Checks at Old National Banking Centers:** Checks cashed at an Old National banking center will not be presented as items to be decisioned. Full and Payee Positive Pay items will be matched to on-file information when an item is presented to be cashed, but Reverse Check Positive Pay items will be cashed and won't be available for exception review.
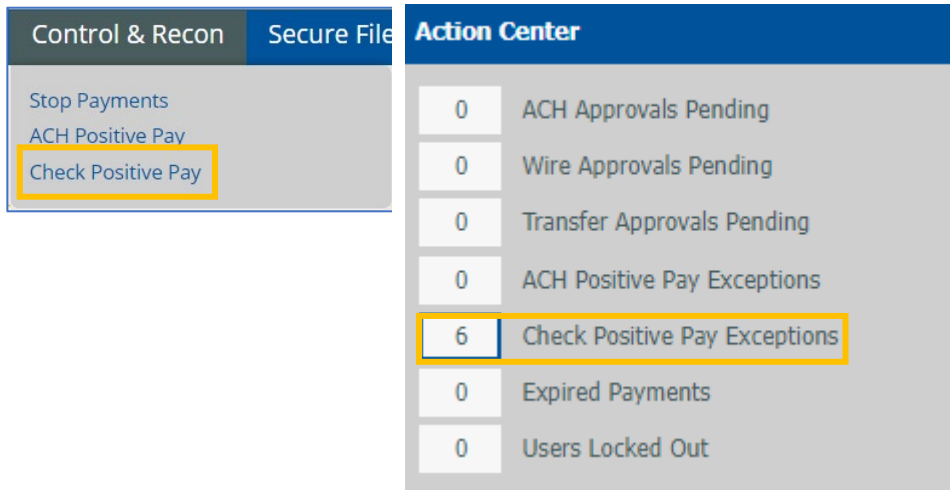
Exception Reasons

Checks that do not match your check issue file will be deemed as an exception and reported to you the business day after they have posted. The available exception reasons for your Positive Pay exceptions will vary based on tier.

| Exception Reason	Description	Reverse	Full	Payee
Duplicate Paid	Two checks paid with the same serial number and amount.		✓	✓
Paid Amount Disagrees w/Issue	The paid check amount and the issued amount are not the same.		✓	✓
Paid, Not Issued	Check presented for payment had not matching issue.		✓	✓
Paid Rejected, Cancel on File	A paid check matched a voided issue.		✓	✓
Paid Rejected, Stop on File	A paid check matched a stopped issue.		✓	✓
Payee Mismatch	The payee's name on the check does not match the issued item. *This exception reason is only applicable to companies that have Payee Positive Pay.			✓
Payee Not Available	Payee verification is enabled but was not provided in the check issue file.			✓
Reverse Positive Pay	Check issues are not presented as a part of the service, so all inclearing checks are presented as exceptions.	✓		
Paid Hit Stale Issue Item	The number of days the check was issued exceed Old National's stale date setting (default = 180 days).		✓	✓
Zero Serial Number	A paid check is missing a serial number.		✓	✓

Reviewing Exceptions

To view your current items, log into **ONPointe Treasury** or **ONPointe Mobile**. In the desktop version, navigate to **Control & Recon > Check Positive Pay** or use the **Action Center** link on the Dashboard. In **ONPointe Mobile**, open the menu and navigate to **Check Positive Pay**.

DESKTOP VERSION

MOBILE VERSION
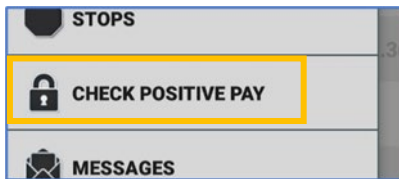
Step 1: Review Exceptions (Decision Items Screen)

To view the check, select the **Check Number** link. The **Exception Reason** notates why the check was flagged as an exception. Exception items will be reported to you the business day after they have been posted to the account.
Once reviewed, select **Pay** or **Return** which will activate the **Enter Decisions** button.
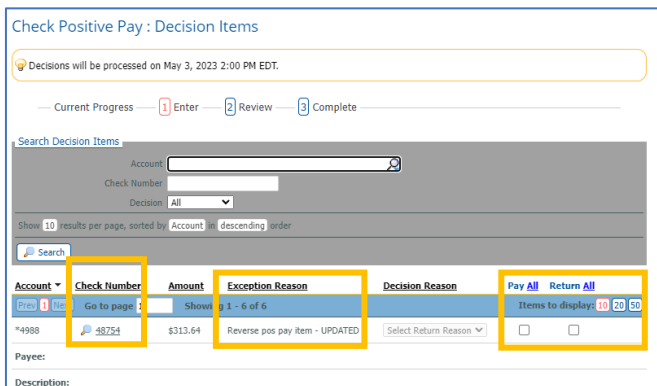
When reviewing Positive Pay exceptions change the number of items displayed on the screen using the **Items to display** tool (default = 10). This can be helpful when selecting the "Pay All" option which applies to every check shown on the current page.
Note: Remember to navigate to any remaining pages when reviewing and submitting exception decisions.

Step 2: Enter Decisions

Once reviewed, select **Pay** or **Return** which will activate the **Enter Decisions** button. Select **Enter Decision** to save your decisions. Select **Reset** to clear current decisions and start the review process over.

Note: If a **Decision Reason** of **Return** is selected, the user is required to select a **Return reason**.

Step 3: Complete

Select **Save** to complete the process. Click **Return** to finish.

Your exception decision will be submitted to our processing systems at 2pm ET / 1pm CT for processing and may be edited until that deadline has passed.

Note: If you are subscribed to **Dual Control** for exception decisions, refer to **Appendix B** for information on **Reviewing Exceptions with Dual Control.**

Editing Exception Decisions

The exception decision of Pay or Return, for current day exceptions, can be changed, if needed, prior to the exception decision review deadline of 2pm ET / 1pm CT.

Step 1: Enter

From the **Decision Items** screen review the check exception and exception decision (denoted by a **green** checkmark).

Step 2: Edit

Select **Edit** (pencil icon) to remove the existing decision and update accordingly. Once complete select **Enter Decisions**.

Step 3: Complete

Review the updated exception decision(s). To proceed, click **Save**. Click Return to **finish**.

Reports

Researching Issues and Voids

To view your issued and voided items, navigate to **Control & Recon > Check Positive Pay**. In the right-hand menu, choose **Issue Activity**. Issue Activity displays all issue and void activity, including items that successfully posted without becoming exceptions.

Check Positive Pay
Issue Entry
Decision Items
Decision Activity
Issue Activity

Use the **Search Issue Activity** box to define your query. Search by Account Number, Check Number, Dollar Amount, Issue Date, Status and Type. Click **Search.**

Check Positive Pay : Issue Activity

Issues will be processed on Apr 4, 2023 2:00 PM EDT.

Search Issue Activity

Account Number	
Check Number	
Amount	From _____ To _____
Issue Date	From 03/28/2021 To 04/04/2023
Status	All
Type	◉ All Types ○ Issues ○ Voids

Show 10 results per page, sorted by Issue Date in descending order

🔍 Search | 🖨 Print | 🔍 Export ▾

Here are functions available for the items in the search results:

- Click the **View** button to view audit trail details about the check issue.
- Navigate between pages using the **Prev**, **Next** and numeric buttons or enter the page number in the **Go to page** box.
- Change the number of items displayed on the screen using the **Items to display** tool.
- Items that were issued but became exceptions due to an information mismtach will have a **SHOW EXCEPTION** link below their View button. Click that link to view the reason why it became an exception.
- Items that were imported in a file will have this icon displayed beside them: 📄. Items without an icon were entered manually.

Prev 1 2 3 ... 6 Next Go to page 1 | Showing 1 - 10 of 58 | Items to display: 10 20 50

*4988 - Checking (CPP Test 6-27-19)		Delivered		🔍 View
Issue Date: 03/09/2023	**Check Number:** 1970	**Amount:**	$19.70	
Payee: KSH				

📄 *4988 - Checking (CPP Test 6-27-19)		Delivered		🔍 View
Issue Date: 03/08/2023	**Check Number:** 1980	**Amount:**	$50.00	SHOW EXCEPTION
Payee: CKW				

The status drop-down menu includes the following:

Positive Pay Status	Description
All	Display all issued checks for the user (Default value).
Pending Approval	(Optional) A second user must approve the check issue or void before it will be delivered to the back-end system.
Pending Approval (Rejected)	(Optional) A second user declined the issue or void entry.
Pending Delivery	The item has not yet been processed and delivered to Old National Bank but will do so at the next hourly interval displayed at the top of the page.
Delivered	The issue or void was successfully delivered to Old National Bank.
Delivery Failed	Failed processing and issues / voids were not delivered to Old National Bank. Contact Treasury Management Client Services for assistance.
Expired	(Optional) The issue or void was sent for secondary approval, but approval was not completed by the end of the 5th business day after it was created.

Printing & Exporting

To print a report of items in your query, click the **Print** button.


To download a comma-separated (.CSV) file of items in your query, the **Export** button and the ▼ button beside it can be used to export your summary data, including Account Number, Account Name, Type (Issue/Void), Check Number, Issue/Void Date, Amount, Status and Payee. When the Download Report window opens, use the **Download** button to save a file or **Print** to print the output.

Outstanding Check Issues Report

An optional premium report in Check Positive Pay is the Outstanding Check Issues report, which removes any paid items from your list of issued checks and voids. This report allows you to determine which checks are still pending presentment to your account. To access this report, navigate to **Control & Recon > Outstanding Check Issues Report**.

Create a report template by clicking **Create Report**.
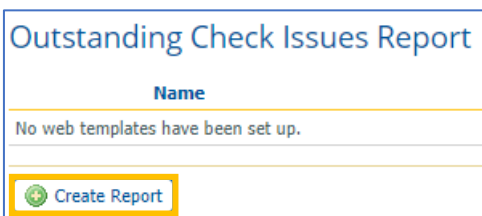
In section 1, name the report template. This will display in the template list on the Outstanding Check Issues Report primary screen.

In section 2, choose which account(s) to include. Use the **Add All** button to quickly include all accounts. Use the **AZ Number** and **AZ Name** buttons to sort ascending by either account name or account number. Manually click and drag accounts to a different order if you prefer. Remove an existing account by clicking the **X** beside it.

In section 3, indicate whether to include issues, voids, or both.

In section 4, choose between a comma-separated value (.CSV) data file or a Web Report.

Name the file when you download it. Click the **Macros Help** link for variables like date, time, and template name

Preview the output using the **Generate** button. Download the data using the **Download** button. To save this as a one-click template for future use, click **Save Template**.

After saving the template, it will appear on the **Outstanding Check Issues Report** screen. To preview your report before downloading, click **View**. To download your current outstanding items, click **Download**. Click **Edit** to modify your template settings. Click **Clone** to create another template using this template's settings. Click the red **X** beside the template to delete it.

Get the Outstanding Check Issues Report Delivered to you: If you subscribe to ONPointe's Information Reporting module, you can schedule the Outstanding Check Issues Report to be automatically sent to you. Navigate to **Account Information > Report Delivery** and choose **Outstanding Check Issues Report** from the list. Configure the report, including delivery method options (Email, FTP Pickup and FTP Delivery), and save the template. Your report will be delivered to you automatically.

Subscriptions (Alerts)

Subscriptions lets you determine the alert type and format for notifications to be sent to you for events that occur within ONPointe Treasury. **Subscriptions** can be accessed from the drop-down list located under the **My Settings** menu.
Your subscriptions will vary depending on which ONPointe Treasury services your company uses, and which services you are permitted to use.

Note: Prior to selecting the SMS (text) notification option go to **My Settings > My Profile > Contact Information**. Check the box for **Enable SMS Messages** and **Terms and Conditions** to agree to the terms. Enter your cellular number in the **Message Enabled Cell Phone Number box**. Click Test to confirm your ability to receive an SMS text. Refer to the *ONPointe Treasury Getting Started Guide*, available at www.oldnational.com/tmic, for SMS enrollment instructions.

Available Subscriptions

Subscription Name	Description
Check Positive Pay After Cutoff Notification	One or more exception items were not given a decision by the deadline and the default decision for your account will be applied to those items.
Check Positive Pay Approaching Cutoff Notification	One or more exception items have not yet been given a decision and you have one hour to provide a decision to meet the daily deadline.
Check Positive Pay Decision Batch Report	Daily digest of the exception item decisions.
Check Positive Pay Decisions Requiring Approval	When dual approval of decisions is used, this is sent to users with decision approval permissions entitled, prompting them to approve the decision.
Check Positive Pay Exceptions Notification Report	One or more items presented to your account do not match your issued items on file and require a decision to pay or return.
Check Positive Pay Issue File Report	Created when new check issues or voids are reported to ONPointe Treasury.
Check Positive Pay Issues Approaching Expiration	When dual approval of issues and voids is used, this is sent to users with issue approval permissions entitled, reminding them that they have an issued item that needs approved before it expires.
Check Positive Pay Issues Requiring Approval	When dual approval of issues and voids is used, this is sent to users with issue approval permissions entitled, prompting them to approve the issued item.
Check Positive Pay No Exceptions Notification Report	Sent when the enrolled account has no exception items requiring a decision, confirming no action is required that day.
File Load Failed Validation	Manually imported or transmitted issue file failed and no issues were loaded.
File Load Successful Validation	Manually imported or transmitted issue file was successfully received and processed.

Step 1: Enable Subscriptions

Expand the applicable subscription to display the **Delivery Settings**. Email is selected by default and cannot be unselected. Select the **Cellphone** icon to enable SMS (text) notifications to be delivered in addition to email. Complete the same steps for all applicable subscriptions.

Note: Saved subscriptions will be notated by a green checkmark.

Step 2: Complete

Click **Save** to complete the process**.** Click **Reset** to start the selection process over.

Note: Subscriptions highlighted in pink with the message "There are no default options configured for this subscription" means there are no options to manage.

Appendix A: Dual Control - Check Issue Files

Dual control of check issues and voids is an optional feature available upon request. Dual control requires the use of two different people to complete the file upload process; one person to upload the file and another to approve the check issues contained within the file. The use of dual control can also be applied when manually reporting check issues and voids. Users must be entitled to approve check issues to complete the steps in this Appendix.

This section of the user guide assumes that the process titled *File Upload (Import Issues)* found earlier in this guide has been completed.

Note: The deadline to upload a check issue file is 8:00pm ET/7:00pm CT in order for the issues to be reconciled during nightly processing. Check issues are processed hourly between 8:00am – 8:00pm ET/7:00am – 7:00pm CT on business days.

Approving a Check Issue File – Secondary User

In **ONPointe Treasury**, from the **Control & Recon** menu, select **Check Positive Pay**.
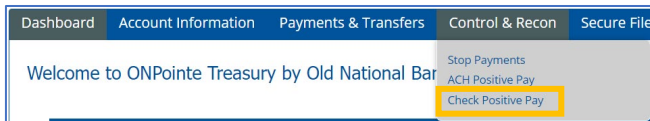
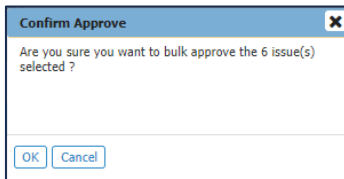Select **Issue Activity** from the right side of the page**.**
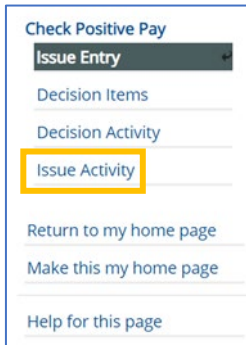
Check Issues requiring approval will appear with a status of **Pending Approval**. Every check issue must be individually reviewed and decided. Once all items have been decisioned they will appear with a status of **Pending Delivery**. The checks will appear with a status of **Delivered** after they are collected by Old National Bank for processing.
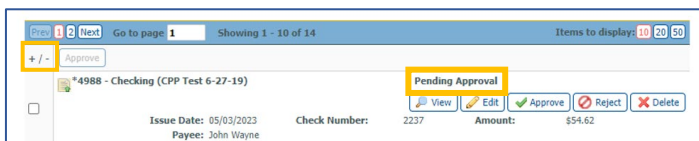
During the review process the user is presented with the following options: **View, Edit, Approve, Reject and Delete.**

Use the **+** icon to **Select All** check issues, select **Approve**, from the lower left corner to **bulk approve** all selected check issues. Select **OK** to confirm**.**
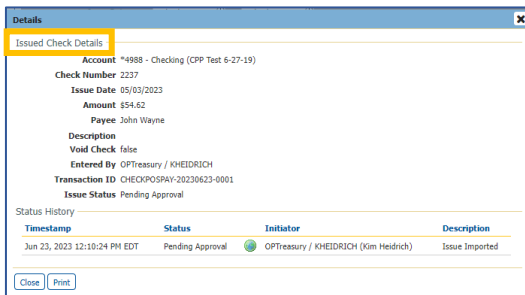

Viewing the Check Issue

Select **View** to display a pop-up of the **Issued Check Details**.
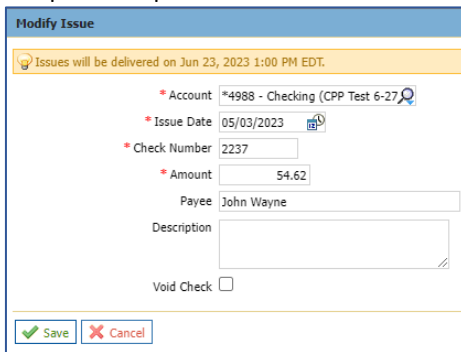
Editing the Check Issue

Select **Edit** to make changes to any of the following fields: **Account Number, Issue Date, Check Number, Amount, Payee and Description.** Select the **Void Check** box to change the status of the check from Issue to Void, if applicable. Click **Save** to complete the process.
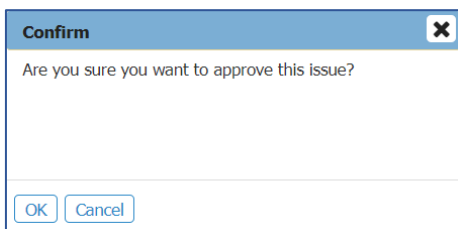
Note: All edits will require the approval of another user prior to releasing the check issue to Old National Bank. Rejected issues requiring approval will appear on the Issue Activity screen with a status of **Pending Approval**.

Approving the Check Issue

Select **Approve** and click **OK** to accept the check issue.
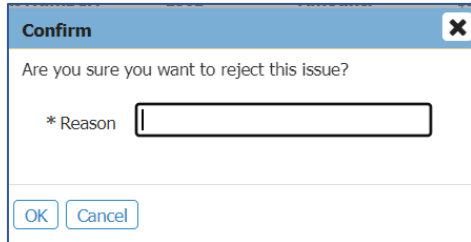
Rejecting the Check Issue

Select **Reject** to return the check to be corrected. Enter a reject **Reason** and select **OK**.
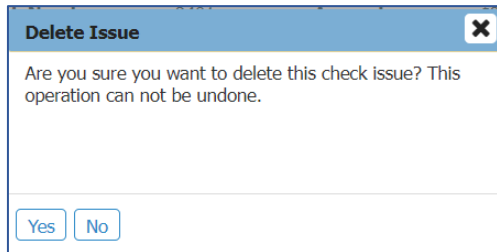
Note: Rejected issues will require the approval of another user prior to releasing the check issue to Old National Bank. Rejected issues requiring approval will appear on the Issue Activity screen with a status of **Pending Repair**.

Deleting the Check Issue

Select **Delete** and click Yes to remove the check issue from being processed.

Note: Check issues deleted in error will need to be resubmitted to ONPointe Treasury manually or via file upload.

Appendix B: Dual Control – Check Exceptions

Dual control of check exception decisions is an optional feature available upon request. Dual control requires the use of two different users to complete the exception decision process. Users must be entitled to approve exception decisions to complete the processes shown in this Appendix.

This section of the user guide assumes that the process titled *Reviewing Exceptions* found earlier in this guide has been completed.

Approving Check Exceptions – Secondary User

To view your current items, log into **ONPointe Treasury** or **ONPointe Mobile**. In the desktop version, navigate to **Control & Recon > Check Positive Pay** or use the **Action Center** link on the Dashboard.
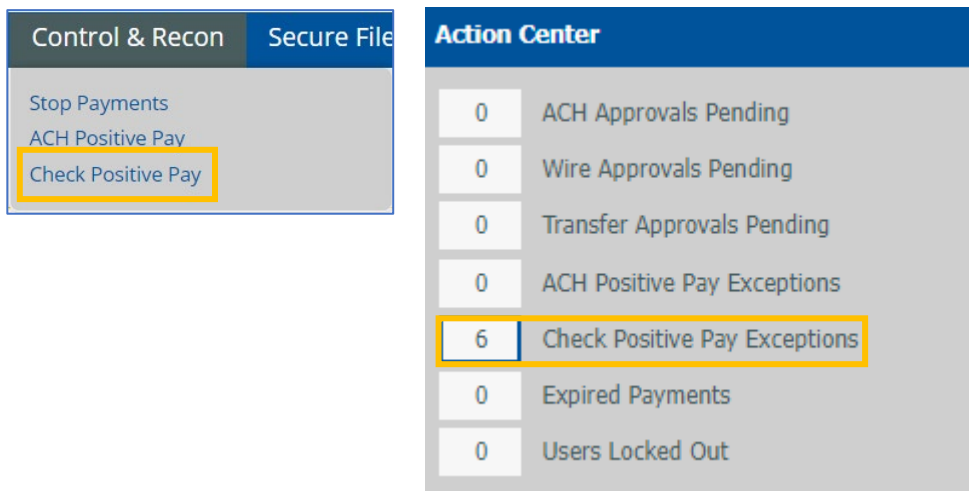
From the **Check Positive Pay** menu, select **Decision Items**.
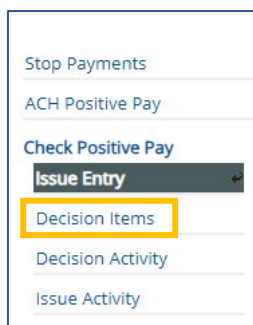
Reviewing Exceptions

Items requiring review will appear with a status of **Pending Approval**. The user is presented with the option to **view, approve, or reject** the exception. Every check exception must be individually reviewed and decided. Once all items have been decisioned they will appear with a status of **Pending Delivery**. The checks will appear with a status of **Delivered** once they are collected by Old National Bank for processing.

Viewing Decision Details

Select **View** to display a pop-up of the **Decision Details**. From the **Decision Details** screen the user has the option to **Approve** or **Reject** the exception.

Approving Exception Decisions

Select **Approve** and click **OK** to accept the check decision.

Rejecting Exception Decision

Select **Reject** to return the check to be corrected. Enter a reject **Reason** and select **OK**.

Note: Rejected decisions will require the approval of another user prior to releasing the check decision to Old National Bank. rejected decisions requiring approval will appear on the Issue Activity screen with a status of **Pending Repair**.

Appendix C: File Map Specifications

When using Full or Payee Positive Pay users can upload their check issues manually or by file import. Prior to importing a check issue file, a file map, which tells ONPointe Treasury how to read the file you are loading into it, must be created. ONPointe Treasury can accept Delimited, Fixed Width and XML file types.

If you would like to import a file to report your check issues and voids, follow these best practices.

DO	Create a file in a .CSV, .TXT or .XML format	**DON'T**	Create a file in other formats (like .XLS or .XLSX)
DO	Include new issues and voids	**DON'T**	Include previously issued checks a second time
DO	Include checks only	**DON'T**	Include electronic transactions, such as ACH items
DO	Enter the amount as a positive number	**DON'T**	Enter the amount as a negative number
DO	Map $0 items as voids	**DON'T**	Issue checks with $0 amounts unless you've mapped them as a void

Payee Positive Pay Issue File Requirements

When using Payee Positive Pay, the payee name field must meet the following criteria in your import file:

- The maximum payee length is 80 characters – including spaces and special characters.
- If prefixes and suffixes are included in the payee's name, they should appear in the file as well as on the check.
- We will ignore spaces and special characters when we match on payee name, but all alphanumeric characters must be reported exactly as they appear on the check.
- The name must appear in the same order and format (First, Last or Last, First) in the file as it appears on the check.
- If your payee wraps onto two lines, use || ("double pipe") to indicate a line break in your issue.

Having trouble with your import map?

For assistance with creating a file map, follow these steps:

1. Click **Messages** near the top of the screen in ONPointe Treasury.
2. Click **Compose** along the right edge of the screen.
3. Choose **File Map Assistance Check Positive Pay** in the subject.
4. Tell us what challenges you're having with the file.
5. Click to browser for the file and click **Add Attachment** to send us the file you're trying to import.
6. Click **Send**.

Delimited Import File Specification

Delimiters: Delimiters can be a comma, semi-colon, or tab (use **\t** to indicate tab delimited).

Blank Lines: You can configure your file map to ignore blank lines. Otherwise, the first instance of a blank line in a file will be considered a "stop" record, with any data after the blank line ignored.

Headers & Footers: You can import files with or without header records and footer records. The header record must precede any data to be imported and the footer record must be the last record in the file. Your header and footers are defined either by using prefixed records or by their position in the file:

Prefixed Records: If the first field in a row defines the type of record in that row (e.g. H = Header Record, E = Entry Record, F = Footer Record), you can define those identifiers on your map. If your file has multiple header/footer pairs, we recommend defining your Entry Records using this method, so long as your entry records' first field values will not also be the first field value in a header or footer record.

Line Positions: Your map can define how many lines exist before your file's header record and how many header rows exist within the file. Similarly, you can define how many lines of footer records exist and how many lines exist after a footer. This import method can only be used when a single header/footer pair exists within the file.

Field Locations: Fields in the file may be defined in one of three ways:

1. **Located in the File:** Data element exists within the entry record.
2. **Located in the File Header or Footer:** Data element is the same for all entries and defined within the header or footer.
3. **Constant Value:** Data element is the same for all entries but is not included in the file.

Field Name	Format	Format Options	Requirements	Required?
ABA	Numeric	None	086300012	Yes, but may be systemically added
Account Number	Numeric	None	Maximum 10 characters	Yes, but may be systemically added
Amount	Numeric	$$$$.cc $$$$cc	Maximum $99,999,999,999.99	Yes
Check Number	Numeric	None	Maximum 13 characters	Yes
Issue Date	Numeric	yyyyMMdd yyyy/MM/dd MMddyyyy MM-dd-yy MMddyy MM-dd-yyyy MM/dd/yy yy-MM-dd MM/dd/yyyy yyyy-MM-dd yy/MM/dd Custom	No alpha characters No Julian dates	Yes
Additional Information	Text	Free-form	None	No
Payee	Text	Free-form	Maximum 80 characters	No unless Payee Verification used
Void Check	Text	Free-form	None	No

Fixed Width Import File Specification

New Record Identifier: New records start either after a fixed number of characters ("Fixed Length") or at each line break ("Newline separated"). If you use Fixed Length, each row must be the same number of characters in length with no variation, including header and footer row lengths.

Blank Lines: You can configure your file map to ignore blank lines. Otherwise, the first instance of a blank line in a file will be considered a "stop" record, with any data after the blank line ignored.

Headers & Footers: You can import files with or without header records and footer records. The header record must precede any data to be imported and the footer record must be the last record in the file. Your header and footers are defined either by using prefixed records or by their position in the file:

Prefixed Records: If the first field in a row defines the type of record in that row (e.g. H = Header Record, E = Entry Record, F = Footer Record), you can define those identifiers in your map. If your file has multiple header/footer pairs, we recommend

defining your Entry Records using this method, so long as your entry records' first field values will not also be the first field value in a header or footer record.

Line Positions: Your map can define how many lines exist before your file's header record and how many header rows exist within the file. Similarly, you can define how many lines of footer records exist and how many lines exist after a footer. This import method can only be used when a single header/footer pair exists within the file.

Field Locations: Fields in the file may be defined in one of three ways:

Located in the File: Data element exists within the entry record.

Located in the File Header or Footer: Data element is the same for all entries and defined within the header or footer.

Constant Value: Data element is the same for all entries but is not included in the file.

Field Name	Format	Format Options	Requirements	Required?
ABA	Numeric	None	086300012	Yes, but may be systemically added
Account Number	Numeric	None	Maximum 10 characters	Yes, but may be systemically added
Amount	Numeric	$$$$cc	Maximum $99,999,999,999.99	Yes
Check Number	Numeric	None	Maximum 13 characters	Yes
Issue Date	Numeric	yyyyMMdd yyyy/MM/dd MMddyyyy MM-dd-yy MMddyy MM-dd-yyyy MM/dd/yy yy-MM-dd MM/dd/yyyy yyyy-MM-dd yy/MM/dd Custom	No alpha characters No Julian dates	Yes
Additional Information	Text	Free-form	None	No
Payee	Text	Free-form	Maximum 80 characters	No unless Payee Verification used
Void Check	Text	Free-form	None	No

XML Import File Specification

Record Identifier: Records are identified by an XPATH expression. Data records are required to be defined, with header and footer XPATH expressions optional.

Field Locations: Fields in the file may be defined in one of three ways:

Located in the File: Data element exists within the entry record.

Located in the File Header or Footer: Data element is the same for all entries and defined within the header or footer.

Constant Value: Data element is the same for all entries but is not included in the file.

Field Name	Format	Format Options	Requirements	Required?
ABA	Numeric	None	086300012	Yes, but may be systemically added
Account Number	Numeric	None	Maximum 10 characters	Yes, but may be systemically added
Amount	Numeric	$$$$.cc $$$$cc	Maximum $99,999,999,999.99	Yes

Check Number	Numeric	None		Maximum 13 characters	Yes
Issue Date	Numeric	yyyyMMdd MMddyyyy MMddyy MM/dd/yy MM/dd/yyyy yy/MM/dd	yyyy/MM/dd MM-dd-yy MM-dd-yyyy yy-MM-dd yyyy-MM-dd Custom	No alpha characters No Julian dates	Yes
Additional Information	Text	Free-form		None	No
Payee	Text	Free-form		Maximum 80 characters	No unless Payee Verification used
Void Check	Text	Free-form		None	No

Frequently Asked Questions (FAQs)

When Do Clients Receive Their Exception Items?

Each morning between 10 and 10:30am ET (9-9:30am CT), the previous day's check exceptions are loaded into ONPointe. Customers receive an email alert if they have exceptions to review.

When Must Decisions Be Made on Exception Items?

Clients have until 2pm ET / 1pm CT to submit their decision to pay or return items.

What is the Default Decision?

For Full & Payee Check Positive Pay, client can set the default on an account-by-account basis.

I Reported Check Issues in ONPointe Treasury - When Will They Appear in the system?

ONPointe sends issued items every hour between 8am and 8pm ET / 7am and 7pm CT (on business days only). From the Issue Activity screen check issues with a status of "Delivered" have been successfully received.

How Does Teller Positive Pay Work?

During a cash-check transaction, the banking center team member will enter information about the check being cashed. If the account is flagged as "Y" for Positive Pay, that will prompt the teller system to search for a check issue.

What is the Maximum Payee Length Allowed?

80 characters (including spaces and special characters).

How Do I Add Payee Validation?

By default, Full Check Positive Pay customers will not have their cleared items matched on Payee (only on serial number and amount). They may enroll in Payee verification through their TM consultant. A sample check issue file along with 5 voided checks will be needed for testing purposes.

Once testing is complete, TM Implementations will work with the ACH Deposit Services group to do the payee setup.

Do I have to decision a Voided Item?

If a voided item gets presented for payment, the voided item will be presented as an exception but will have the reason, "Paid rejected, Cancel on File." No special consideration is given to voided items and the client must review the exception by 2pm ET / 1pm CT and submit their decision to pay or return the item.

Do Stale-Dated Items Get Presented as Exceptions?

No. Clients would need to void any stale-dated items in Check Positive Pay so they could be presented as exceptions.

Is it Possible to have Dual Approval on Check Positive Pay Issues?

Yes, this is a user level permission that can be set up by the Administrator.

Resources

Help Link

You can access the **Help for this page** link, located on the right-hand side of the page, to get helpful information on how to use a specific service within ONPointe Treasury.

Training

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

Contact Us

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

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