

ONPointe Mobile for Tablets

TRAINING GUIDE

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Treasury Management Service | 800-844-1720



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About ONPointe Mobile

ONPointe Mobile is an application that allows ONPointe Treasury and ONPointe Essentials users to access online banking services from a compatible iOS or Android device. Mobile device access to ONPointe requires the use of the ONPointe Mobile app and permission to access the Mobile app from your company's administrator user.

This guide covers use of ONPointe Mobile on **tablet** devices. A complementary guide for **smartphones** use is also available.

Download & Registration

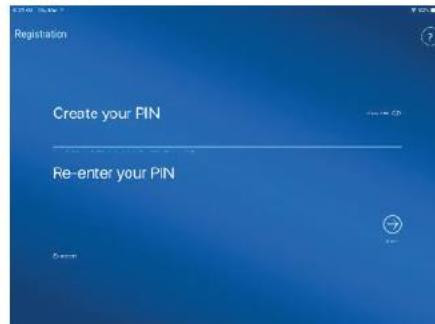
To install ONPointe Mobile, search for "ONPointe Mobile" in your device's app store (iTunes® App Store or Google Play™ Store). After opening the app, you will complete a four-step registration process:

1. **Enter your Software Activation Key:** *ONPointe Essentials users:* You can find this key in your user profile when you log in to ONPointe Essentials on your desktop computer. *ONPointe Treasury users:* You must request this key from your company's administrator.
2. **Create a Mobile PIN:** You will use this to log into your mobile device and, if applicable, to authorize ACH or wire transfer creation. *Note that this PIN is unique to each device and will not change your PIN or password on other devices.*
3. **Request a Verification Code:** You will choose how you would like to receive the one-time verification code to unlock your mobile app – your on-file email address or your mobile phone number. To confirm your email and phone number on file are current, access your profile in the desktop version of ONPointe.
4. **Receive and Enter the Verification Code:** Within seconds of choosing where you want your code to be sent, you will receive a code. Enter this code to unlock the mobile app. *Please note that this code expires after a short amount of time and is only valid for a single use. If you do not receive your code within a few seconds, your email or mobile phone number may need to be updated. Contact your company's ONPointe administrator for assistance.*

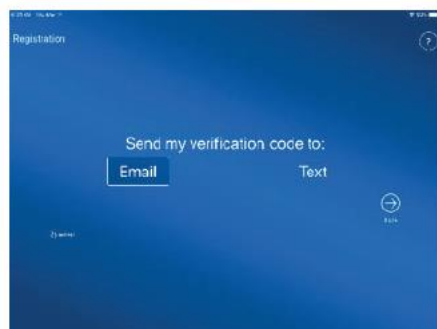
STEP 1



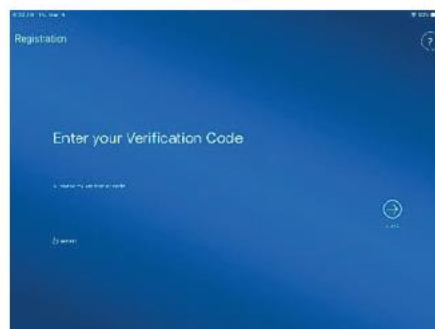
STEP 2



STEP 3



STEP 4



To learn more about downloading and registering for ONPointe Mobile, refer to the Getting Started Guide for your company's version of ONPointe, available at www.oldnational.com/onpointe.

Logging In & Managing Access

To log in to ONPointe Mobile, simply enter the PIN you created during the mobile app registration process and tap the arrow button.

Remember: The PIN for your mobile device may be different from other devices you use to access ONPointe.

To reset your PIN or to change the user account registered to the device, click the **Forgot** button. You will then re-register for the app following the same process you did during the initial registration process.



Tip: Software Activation Keys are valid for a maximum of three devices and expire after a short period of time. If you plan to change the user account associated with your ONPointe Mobile device, confirm that your Software Activation Key is still current. If not, it can be reset by your ONPointe company administrator.

ONPointe Mobile | Essentials

If you use ONPointe Essentials, your capabilities and navigation in ONPointe Mobile will be the same as the desktop computer version of the service. ONPointe Essentials uses responsive design, meaning the same information is displayed on your mobile device as is on your computer, but the layout of the screen will adapt to the size of your device.

To learn more about using ONPointe Essentials, refer to the ONPointe Essentials Overview Guide, available at www.oldnational.com/onpointe.

ONPointe Mobile | Treasury

For users of ONPointe Treasury, ONPointe Mobile provides access to the most popular features in ONPointe Treasury, while providing additional controls related to payment creation. The tablet version of ONPointe Mobile | Treasury features a landscape layout with navigation icons along the left margin of the screen.

Depending on your company's enrollment in ONPointe and your individual user entitlements, you will see as many as four menu buttons along the left margin of the screen:

- **Accounts:** Access your accounts, search for transactions, and view images.
- **Payments:** Send ACH or wire payments to existing payees and templates, or transfer funds between your accounts.
- **Recon:** Place stop payments or review and decision exceptions for Check Positive Pay.
- **Messages:** View bulletins or send secure messages to Old National.

Differences between Desktop and Mobile Device Access

There are some capabilities in the full, desktop version of ONPointe Treasury that are not available for ONPointe Mobile, including:

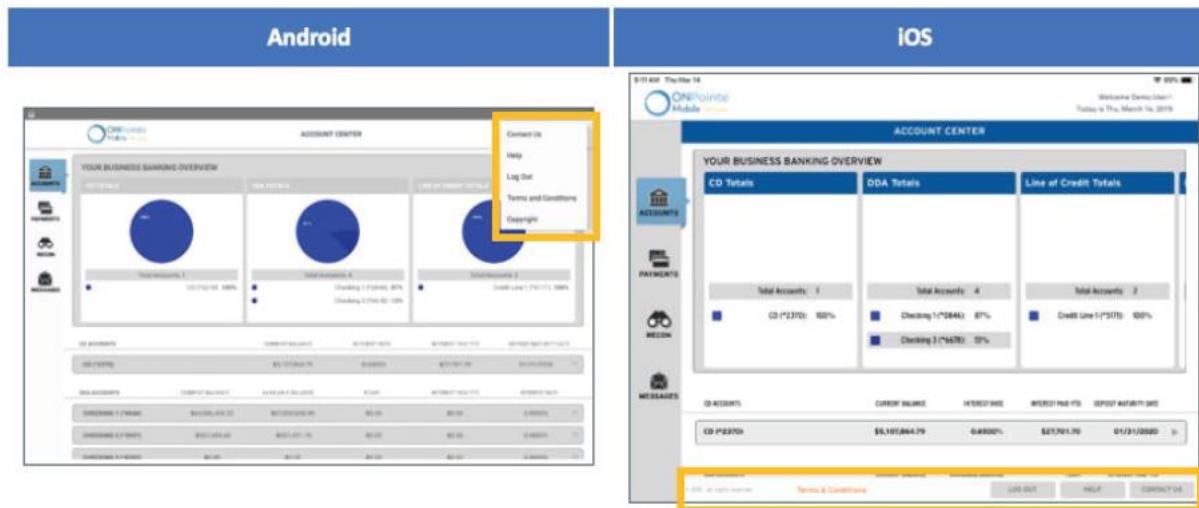
- Ability to add and edit payees in Payee Maintenance.
- Ability to send ACH payments and wire transfers to non-payees.
- Ability to send wire transfer to semi-repetitive templates.
- Many-to-one or one-to-many account transfers.
- Reporting check issues in Check Positive Pay.
- File uploads.
- User administration.
- Multiple user access on a single device.

To access the above list of features, users must use the desktop version of ONPointe Treasury.

Refer to the ONPointe Treasury Overview Guide for more information about ONPointe Treasury's features and capabilities.

Difference between iOS and Android Apps

While your ability to perform functions is the same between the iOS and Android versions of ONPointe Mobile for Tablets, there are a few subtle differences between them. The biggest difference is how you access utility links, such as log out, contact us, help, terms & conditions and copyright information. To access this in Android, click the button in the upper-right corner. In iOS, you can find these tools along the bottom of the page.

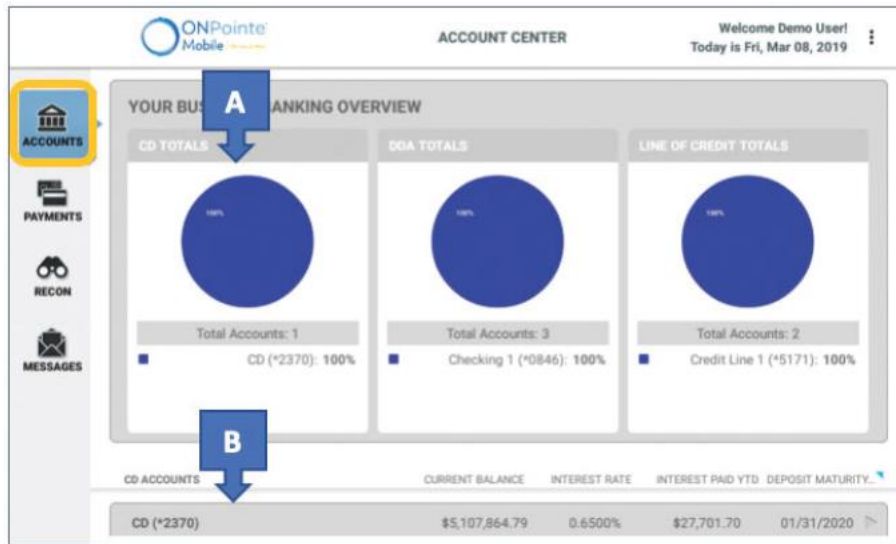


Tips for Android Users: Do not use the back button on your device to navigate, as it will close ONPointe Mobile. Instead, always click within the app to go to a different screen.

Accounts Screen (Home)

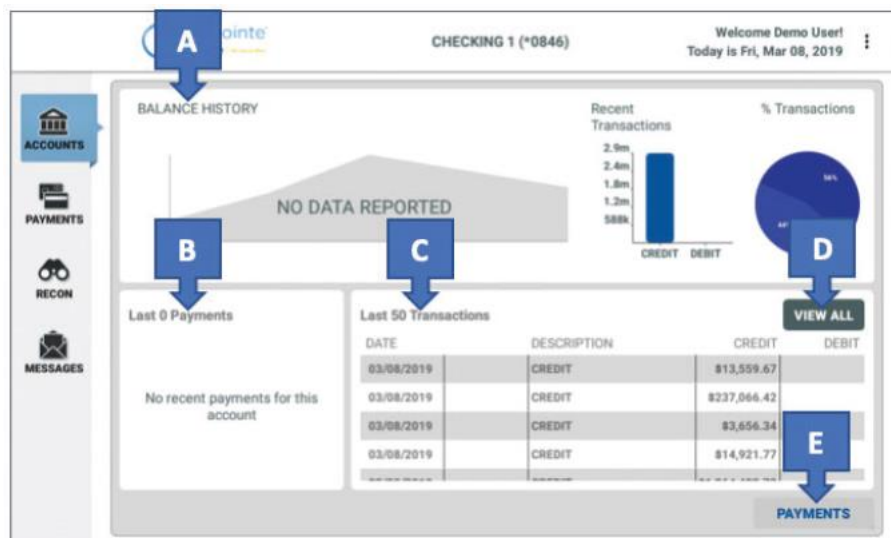
The accounts screen provides easy access to:

- A. **Summary graphs:** Displays percent of total balance by account, grouped by account type.
- B. **Accounts:** View individual account balances and summary information.



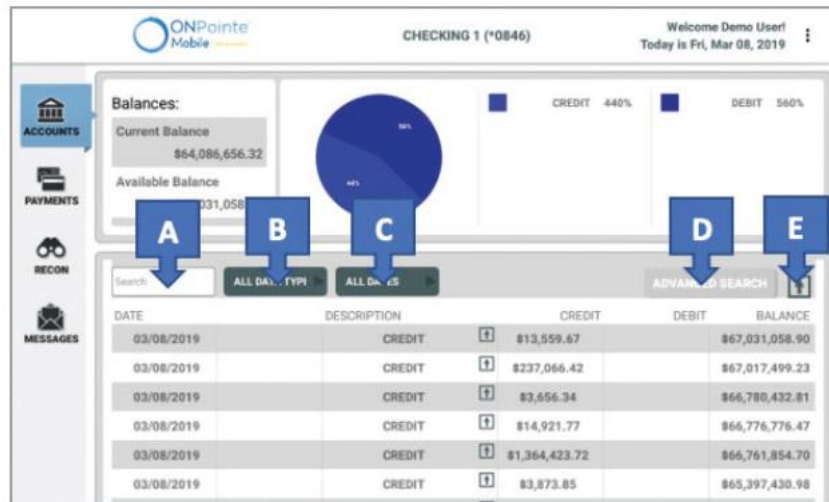
By touching an individual account, you will be taken to its balance history and recent activity:

- A. **Summary Graphs:** View historical balances and a summary of recent transactions by credit and debit.
- B. **Recent Payments:** View payments sent from the selected account.
- C. **Last 50 Transactions:** Displays a list of the most recent transactions for this account.
- D. **View All:** Display additional transactions and with search capability.
- E. **Payments:** Perform an account transfer, ACH payment or wire transfer with this account.



The **View All** screen shows more transactions for the selected account.

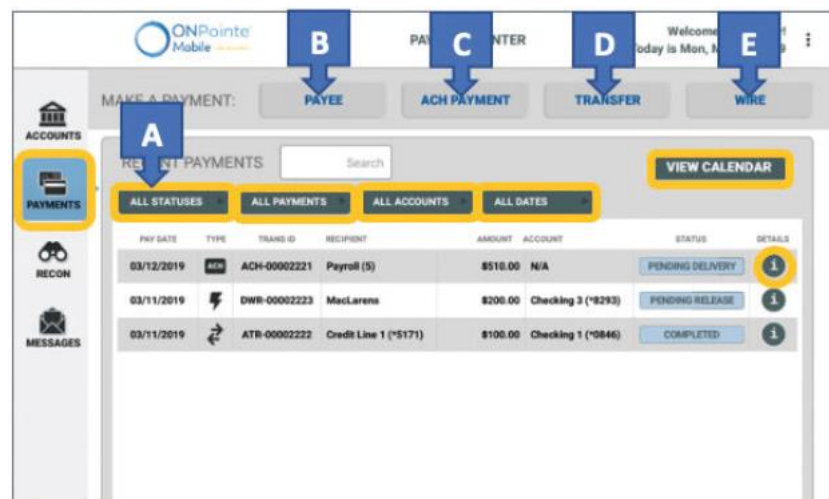
- A. **Search:** Find transactions based on words in their description.
- B. **Data Type Filter:** Choose which types of transactions to display.
- C. **Date Filter:** Narrow your search to specific dates.
- D. **Advanced Search:** Use specific filters and ranges to find transactions.
- E. **Expand:** Display additional information about transactions shown.



Payments

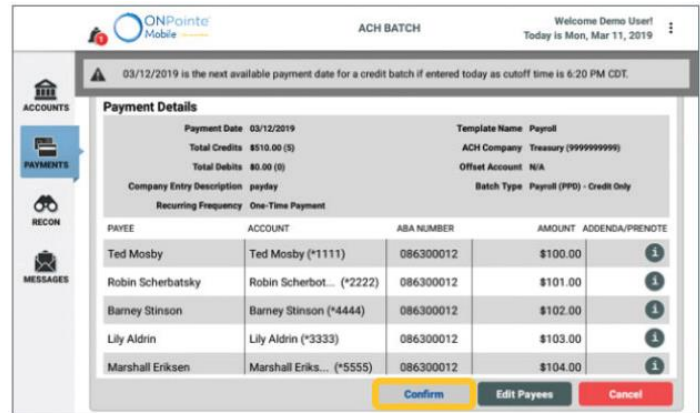
This screen gives you access to:

- A. **Recent Payments:** View and approve recently created account transfers, ACH payments and wire transfers. Use filters to narrow your view or use View Calendar to access future-dated items. Click the **Details** icon to view specific information about the payment or to approve it, if dual approval is required.
- B. **Payee:** Send an ACH Payment or wire transfer to an existing template.
- C. **ACH Payment:** Send an ACH payment to an existing template.
- D. **Transfer:** Move funds between your Old National accounts.
- E. **Wire:** Send a wire transfer to a semi-repetitive or repetitive template.



ACH Payments

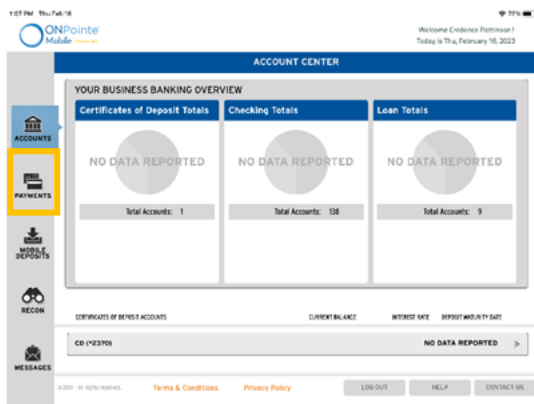
You can send ACH payments to individual Payees by clicking **Payee** from the Payments screen. Or, when you click **ACH Payment** from the Payments screen, you will choose an existing template of payees to whom you can send payments. Set an effective date, modify amounts as needed, enter your **mobile PIN** to authenticate the batch, and your payment will be queued for processing. Secondary user approval, if required, may be performed using ONPointe Treasury on a desktop computer or using another ONPointe Mobile login.



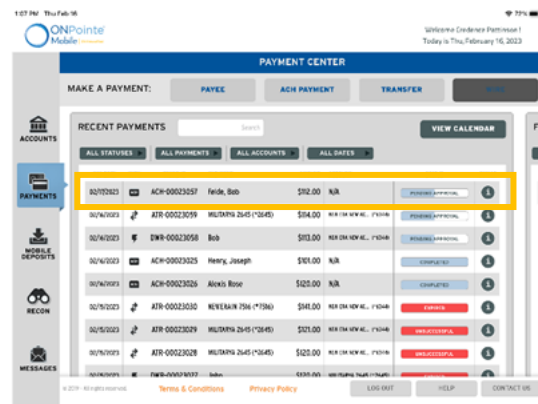
How to Approve ACH Payments

If **Secondary Approval** is required, follow these steps to approve ACH Payments. Navigate to **Payments** in the menu tab, on the **Recent Payments** window find and click on the ACH Payment. Once the **Payment Details** window opens, select **Approve Payment** in the top right corner.

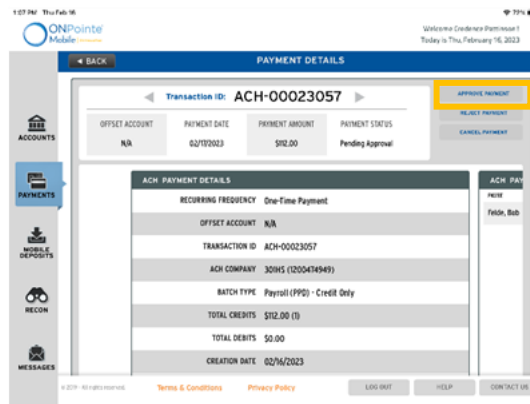
Step 1



Step 2

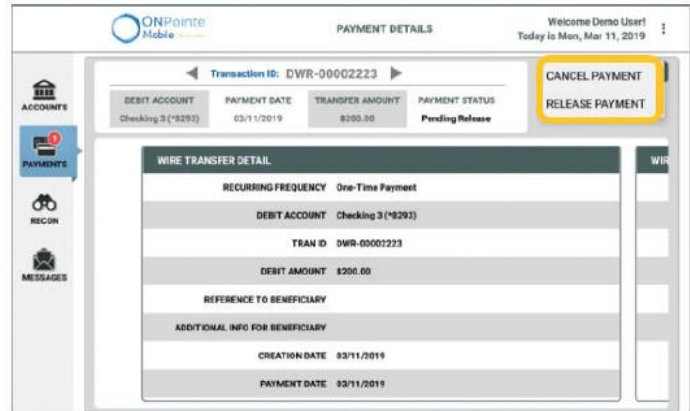


Step 3



Wire Transfer

When you send a wire transfer using ONPointe Mobile, you can send to an individual payee by clicking **Payee** from the Payments screen or use a repetitive template by clicking **Wire Transfer**. Choose your effective date, amount, and additional information (as permitted by the type of template you choose). Enter your Mobile PIN to re-authenticate, and the wire will be sent to the Payments queue for any additional approvals be released.



All wires created in ONPointe Mobile must be released before they will be processed, consistent with ONPointe Treasury's desktop computer version.

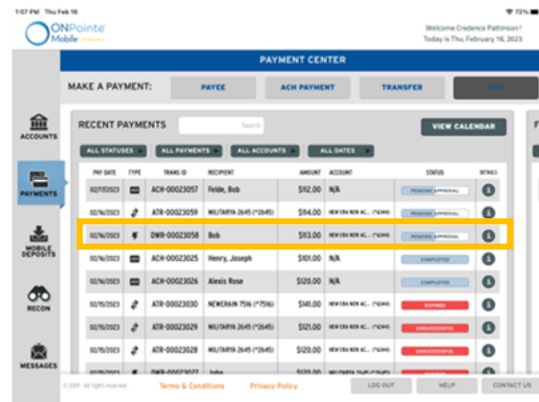
How to Approve Wire Transfers

If **Secondary Approval** is required, follow these steps to approve Wire Transfer. Navigate to **Payments** in the menu tab, on the **Recent Payments** window find and click on the Wire Transfer. Once the **Payment Details** window opens, select **Approve Payment** in the top right corner.

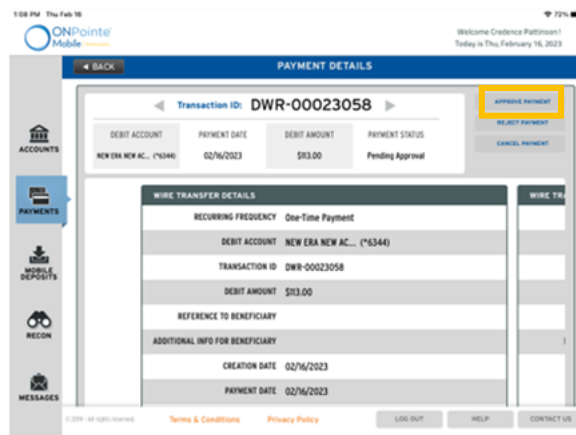
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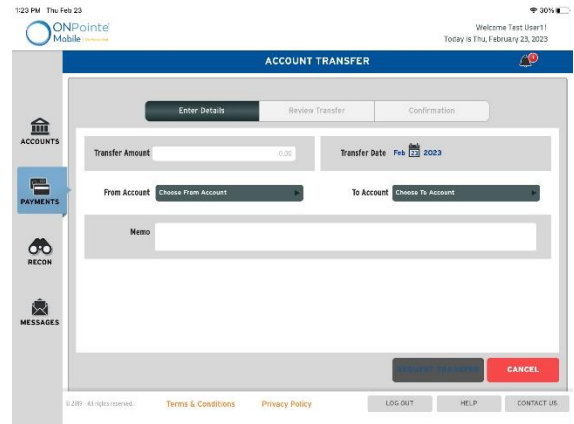


STEP 3



Account Transfer

To transfer funds between your accounts in ONPointe Mobile, choose **Make Transfer Payment** from the menu. If your transfers require a second user to approve them, they may do so in ONPointe Treasury on their desktop computer or they may approve them from their own ONPointe Mobile login.

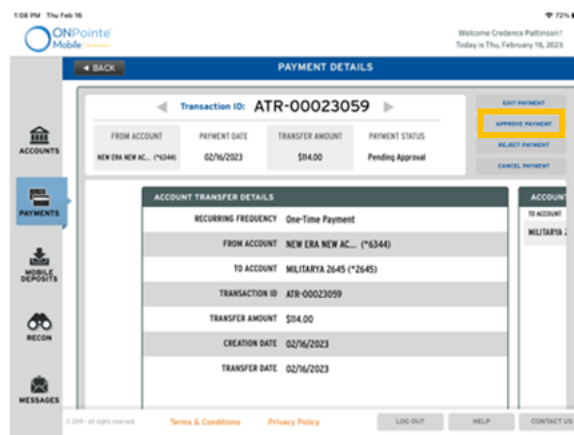


How to Approve Account Transfer

If **Secondary Approval** is required, follow these steps to approve Account Transfers. Navigate to **Payments** in the menu tab, on the **Recent Payments** window find and click on the Account Transfer. Once the **Payment Details** window opens, select **Approve Payment** in the top right corner.



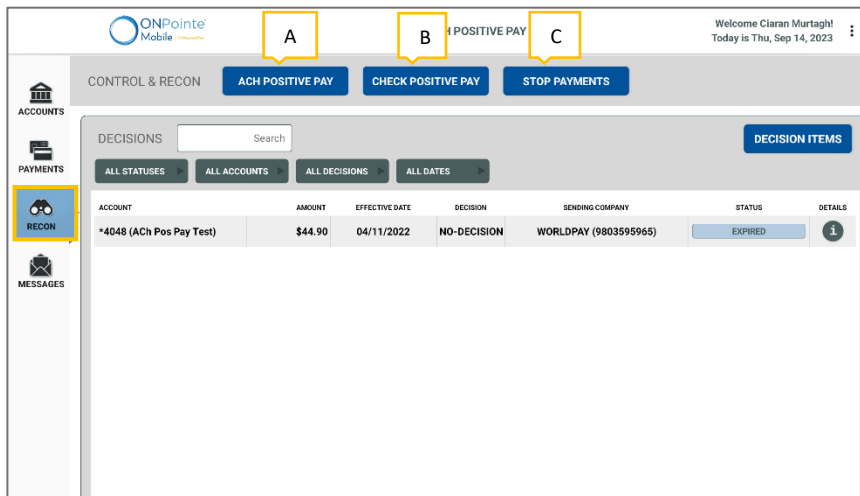
STEP 3



Recon

On this screen, you can access these functions:

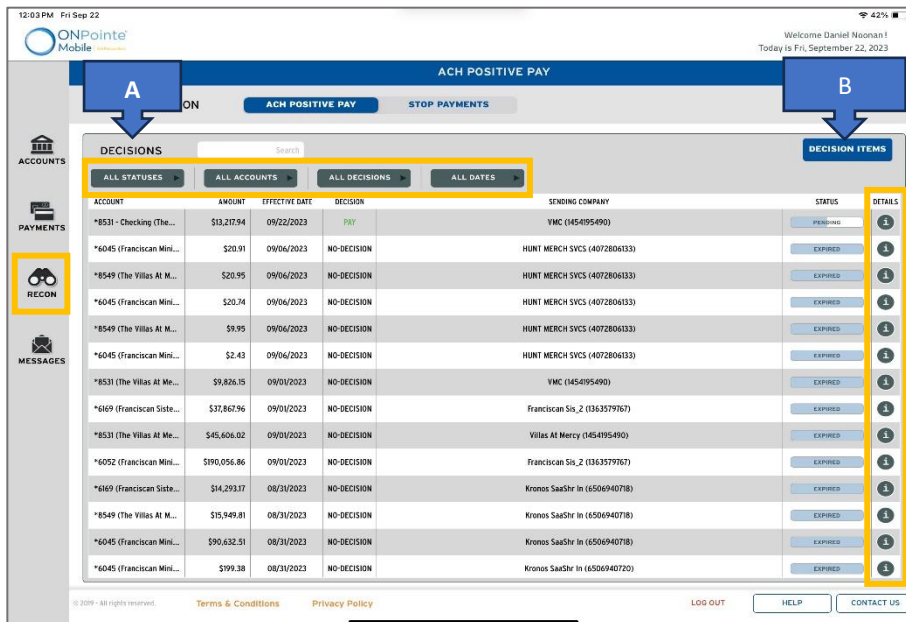
- A. **ACH Positive Pay:** Review current-day exception items and provide a pay or return decision.
- B. **Check Positive Pay:** Review current-day exception items and provide a pay or return decision.
- C. **Stop Payments:** Place a stop payment on a single check or range of checks.



ACH Positive Pay

On this screen, you can access:

- A. **Current Exceptions Decisions:** Items that have been given a decision of pay or return will appear in this list. Items in a Pending Delivery status may be changed by clicking the **Details** button for the items. Use filter buttons to search by status, account, decision, and date range.
- B. **Decision Items:** If you have any pending items to review, a number will appear in this button which takes you to the review screen.



The Decision Items screen is a three-step process where you choose to Pay or Return using the toggle buttons. After entering, click **Review**, then **Submit** to finalize decisions.

ACCOUNT	AMOUNT	SENDING COMPANY	SEC	TRANSACTION TYPE	EFFECTIVE ENTRY DATE	PAY	RETURN
*8531 (The Villas At Me...	\$13,217.94	YMC (145495490)	CCD	DOA Payment	09/22/2023	<input checked="" type="checkbox"/>	<input type="checkbox"/>

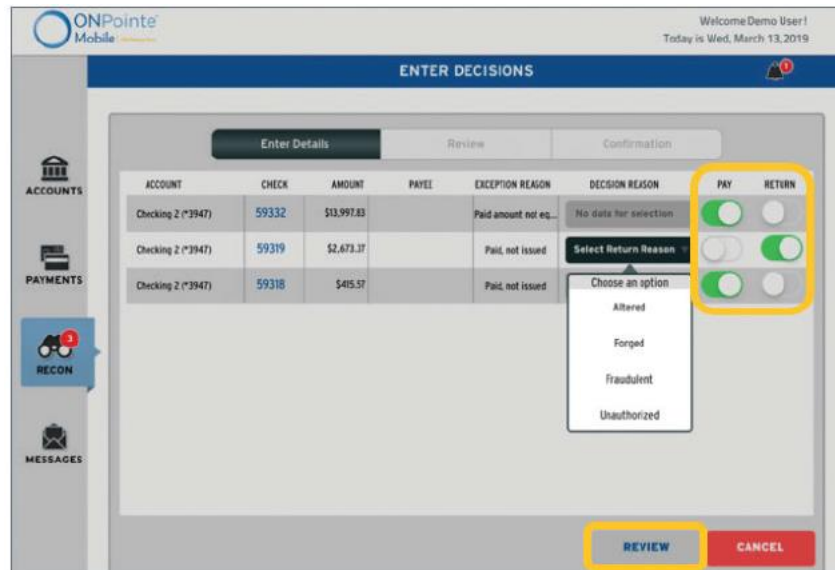
Check Positive Pay

On this screen, you can access:

- C. **Current Exceptions Decisions:** Items that have been given a decision of pay or return will appear in this list. Items in a Pending Delivery status may be changed by clicking the **Details** button for the items. Use filter buttons to search by status, account, decision, and date range.
- D. **Decision Items:** If you have any pending items to review, a number will appear in this button which takes you to the review screen.

ACCOUNT	CHECK	AMOUNT	POSTED DATE	DECISION	PAYEE	STATUS	DETAILS
Checking 2 (*3947)	99352	\$13,997.83	03/12/2019	PAY		PENDING DELIVERY	
Checking 2 (*3947)	99319	\$2,673.37	03/12/2019	RETURN		PENDING DELIVERY	
Checking 2 (*3947)	99318	\$495.57	03/12/2019	PAY		PENDING DELIVERY	

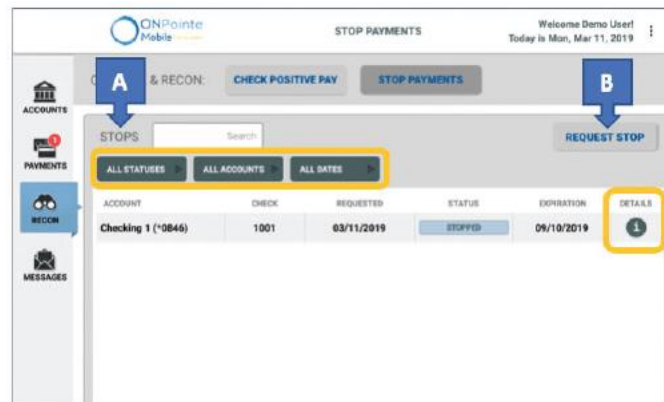
The Decision Items screen is a three-step process where you to choose to Pay or Return using the toggle buttons. Return items require a reason from the drop-down box. After entering, click **Review**, then **Submit** to finalize decisions.



Stop Payments

In this screen, you can:

- View Stop Payments:** All requests entered in ONPointe Treasury will be displayed on this screen. Click **Details** to view information about the stop request. Use filter buttons to narrow by status, account, and date.
- Request Stop Payments:** Click this button to create a new stop request.



The Request Stop screen will guide you through a three-step process, where you will enter the information about the check or check range (up to 25 checks per request). You will then review your request and submit it to finalize the request. Use the **Add Another** button if you are placing multiple stop payments, but not as a range stop. Stop payments submitted before 10pm ET/9pm CT will be eligible for current-day processing.

Messages

From this screen, you can:

- A. **View Bulletins:** This shows notices sent from Old National Bank about your system maintenance, bank holidays or other important news.
- B. **Contact us through the Secure Messaging Center:** View previous secure email messages or securely email Old National Treasury Management Support with questions by clicking **Create New Message**. Allow one business day for responses. For urgent needs, we recommend contacting us by phone.

Resources

Help Link

You can find a Help link on most pages within ONPointe Treasury that provides information on how to use that particular page.

Training

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

Contact Us

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

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

Phone: 800-844-1720

Email: tmservice@oldnational.com