ONPointe Treasury Mobile Check Deposit

USER GUIDE

VERSION 1.0 | UPDATED JULY 6, 2022 | © 2022 OLD NATIONAL BANK

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About Mobile Check Deposit

Using the ONPointe Mobile app for your iOS or Android device[1], you can deposit checks to your enrolled bank accounts. Deposits are accepted for same-day credit through 9pm ET / 8pm CT on business days.

System Requirements

- ONPointe Mobile app (current version)
- Smartphone or tablet with a camera, running a supported version of either the iOS or Android operating system – refer to the ONPointe Treasury Getting Started Guide for currently supported operating systems

Registration Required

Your company ID in ONPointe Treasury must be enrolled in Mobile Check Deposit to use this service. Usage charges apply for certain accounts. Contact your Treasury Management Consultant for enrollment instructions.

User Permissions

To use this feature, Administrator users must entitle users to the following permissions in ONPointe Treasury's desktop version:
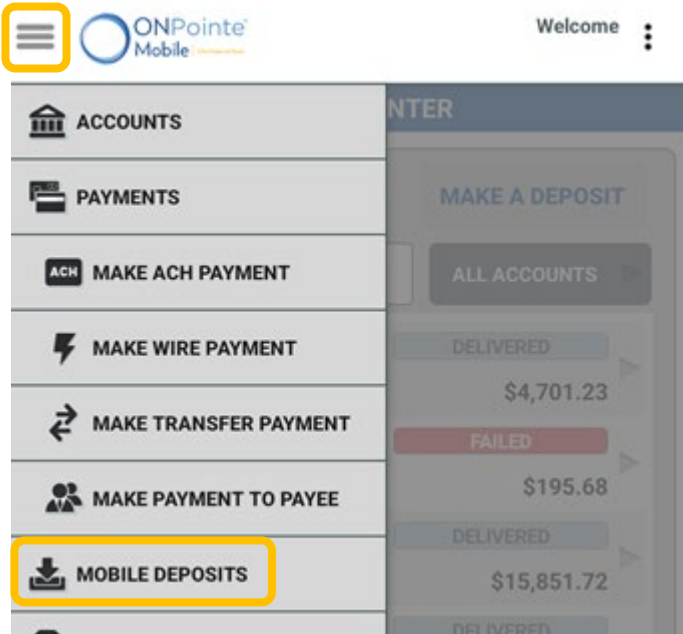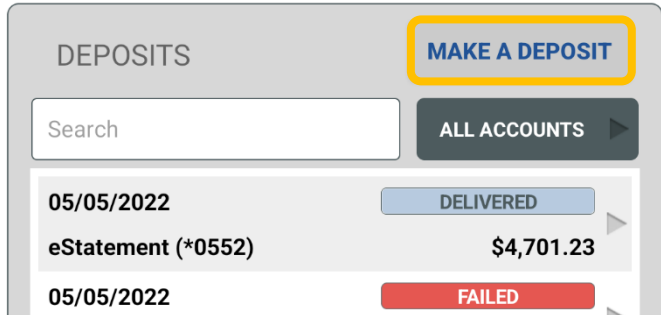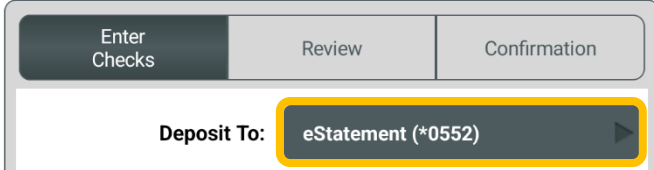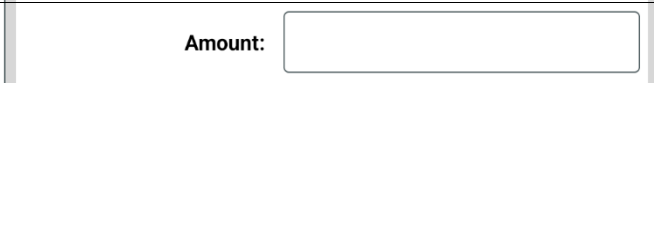
- **Services > Native Apps:** allows user to log into ONPointe Mobile
- **Payments > Remote Deposit Capture:**
  - **Allow Remote Deposit Capture:** allows user to make deposits using ONPointe Mobile, set daily and single deposit limits, choose eligible accounts and choose a date when the user may begin making mobile deposits.
  - **Allow Remote Deposit Capture administration:** allows users who are also administrators to entitle this service to other users.
  - **Allow Remote Deposit Capture activity audit:** allows users to view checks deposited by other users in the company ID.
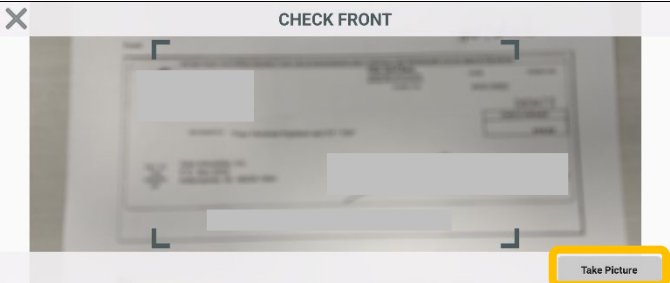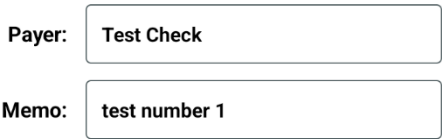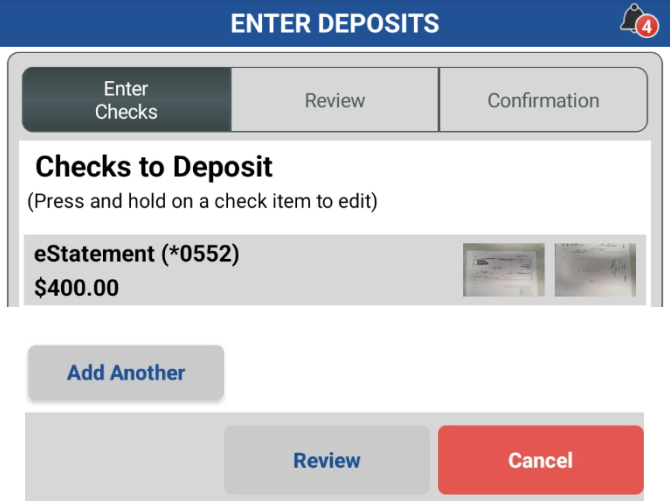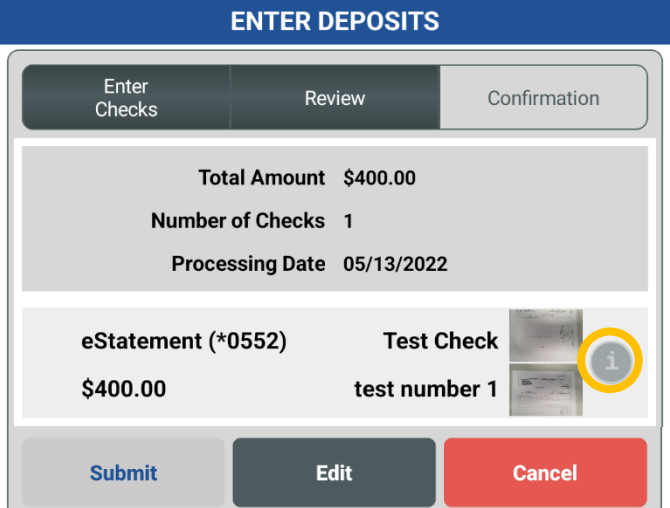
To entitle these permissions, navigate to **Administration > Administration** and click the **Actions** button for the desired user to manage these permissions.

Making Mobile Deposits

1. Endorse all checks to be deposited. Endorsement is required to submit checks.		ENDORSE CHECK HERE X ONPointe Industries Account 9999999999 For Mobile Deposit Only DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE

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[1] Mobile data charges may apply from your carrier.

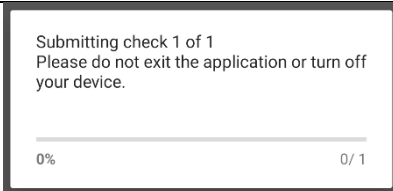|	
2. Log into ONPointe Mobile and open the menu by clicking the ☰ icon and choosing **Mobile Deposits** from the list.	☰ ONPointe Mobile · Welcome ⋮ 🏛 ACCOUNTS · NTER 💳 PAYMENTS · MAKE A DEPOSIT ACH MAKE ACH PAYMENT · ALL ACCOUNTS ▸ ⚡ MAKE WIRE PAYMENT · DELIVERED $4,701.23 ⇄ MAKE TRANSFER PAYMENT · FAILED $195.68 👥 MAKE PAYMENT TO PAYEE · DELIVERED ⬇ MOBILE DEPOSITS · $15,851.72 DELIVERED
3. Click **Make A Deposit**.	**DEPOSIT CENTER** DEPOSITS · **MAKE A DEPOSIT** Search · ALL ACCOUNTS ▸ 05/05/2022 · DELIVERED eStatement (*0552) · $4,701.23 05/05/2022 · FAILED
4. Choose an account in the **Deposit To** box.	**ENTER DEPOSITS** 🔔② Enter Checks · Review · Confirmation Deposit To: eStatement (*0552) ▸
5. Enter the amount of the check to be deposited. Tip: You have a daily and a per-item limit both for your individual user and for all users in your company. Touch the bell icon in the upper-right corner of the screen to display limit information.	Amount: [ ]
6. Touch the **Check Front** icon to take a picture of the front of the check.	**Check Front** 📷

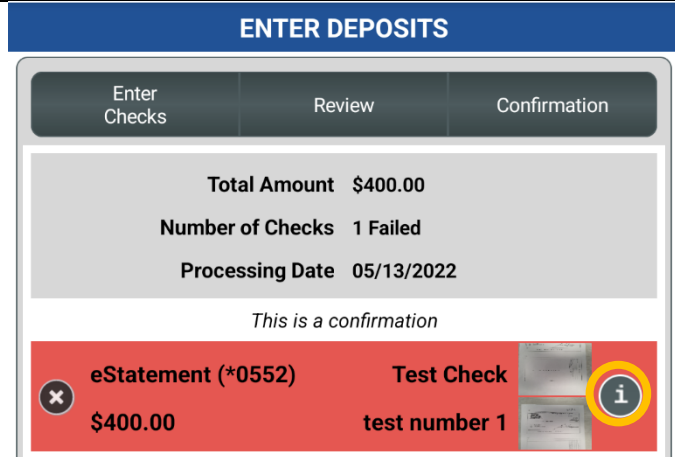|	
7. Rotate your device to align the corner guides roughly with the corners of the check (some checks may be larger than the guides). Touch **Take Picture** to capture the image of the front of the check.	
8. Confirm the image was captured correctly. If so, click **Next** then repeat the capture process with the back of the check. If not, click **Retake** and repeat step 7.	
9. Optional payer and memo fields are available. They will display in deposit history for the mobile deposit service if you choose to use them.	Payer: Test Check Memo: test number 1
10. Touch **Add Check** button to add the check to your deposit. To remove the item, touch **Clear Check.**	Add Check　Clear Check
11. As you add checks, a list will be compiled. You may need to scroll on the image to view additional checks that have been captured. You can continue to capture checks to be submitted as *individual* deposits to your account by repeating steps 5 through 10, if desired. Touch **Add Another** from this screen to capture additional checks. To edit an existing check touch and hold on the check to be taken back to the capture screen. When you have completed capturing your checks, touch **Review** to proceed. To cancel the deposit completely, touch **Cancel.**	**ENTER DEPOSITS** Enter Checks　Review　Confirmation **Checks to Deposit** (Press and hold on a check item to edit) eStatement (*0552) $400.00 Add Another Review　Cancel
12. On the review screen, a total of checks you've captured and their total dollar amount will be displayed. To view more information about the item, touch the **i** icon. To submit the deposit for processing, touch **Submit**. To go back to Enter Checks, touch **Edit**. To cancel the deposit, touch **Cancel**.	**ENTER DEPOSITS** Enter Checks　Review　Confirmation Total Amount　$400.00 Number of Checks　1 Processing Date　05/13/2022 eStatement (*0552)　Test Check $400.00　test number 1 Submit　Edit　Cancel

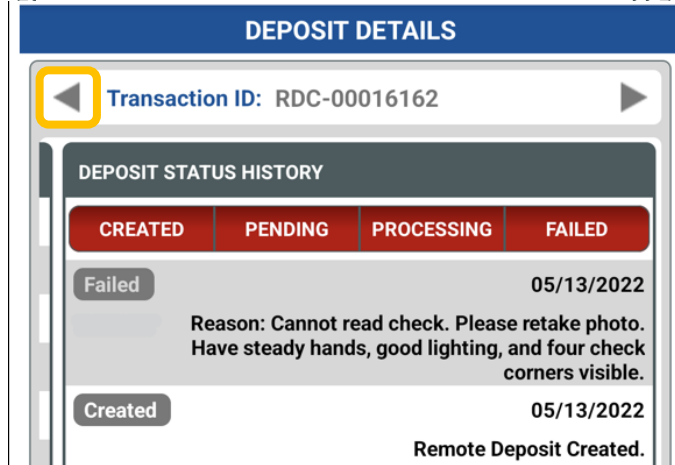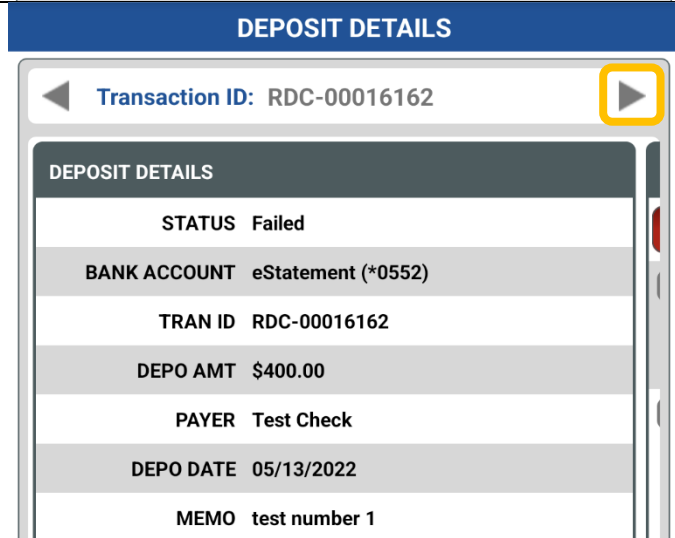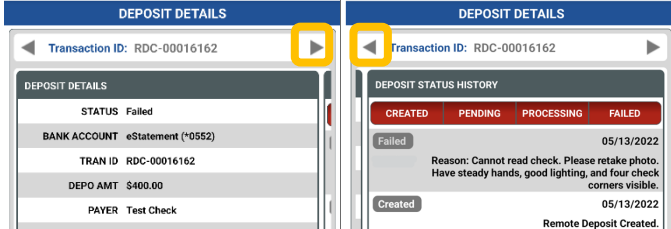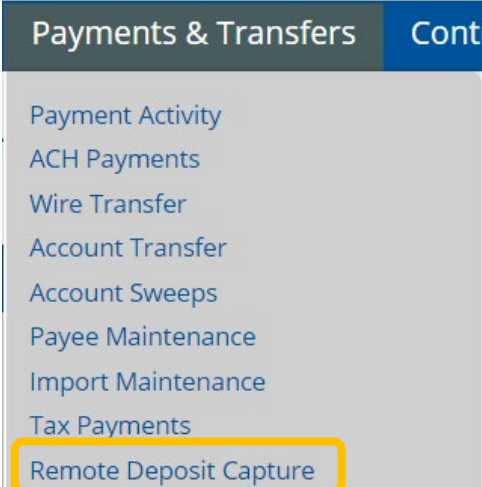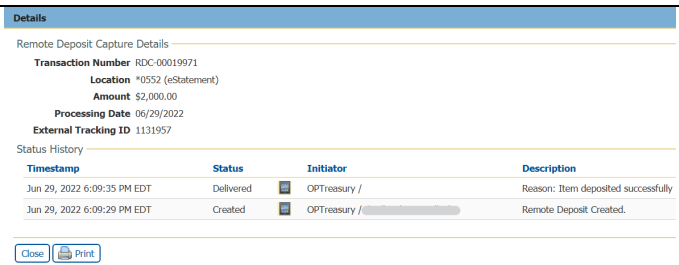|	
13. After touching Submit, a progress indicator will appear on the screen.	Submitting check 1 of 1 Please do not exit the application or turn off your device. 0% 0/ 1
14. On the confirmation screen, you will see the results in the box at the top. Any failed items will be shaded red. From this screen, you can view details about any check by touching the **i** beside it. If you have any failed items, you can touch **Edit Failures** to try again. You should touch the **i** beside the failed items first so you know why the item failed to be deposited.	**ENTER DEPOSITS** Enter Checks / Review / Confirmation Total Amount $400.00 Number of Checks 1 Failed Processing Date 05/13/2022 *This is a confirmation* ⊗ eStatement (*0552) Test Check $400.00 test number 1 ⓘ
Viewing Item Detail from the Confirmation Screen 15. After touching the I beside an item, the Deposit Details screen will display. Use the left and right arrows to view more information. Successfully deposited items will display a status of **Delivered**. Failed items will display as **Failed**.	**DEPOSIT DETAILS** ◀ **Transaction ID:** RDC-00016162 ▶ **DEPOSIT DETAILS** STATUS **Failed** BANK ACCOUNT **eStatement (*0552)** TRAN ID **RDC-00016162** DEPO AMT **$400.00** PAYER **Test Check** DEPO DATE **05/13/2022** MEMO **test number 1** **DEPOSIT DETAILS** ◀ **Transaction ID:** RDC-00016162 ▶ **DEPOSIT STATUS HISTORY** CREATED / PENDING / PROCESSING / FAILED Failed 05/13/2022 **Reason: Cannot read check. Please retake photo. Have steady hands, good lighting, and four check corners visible.** Created 05/13/2022 **Remote Deposit Created.**
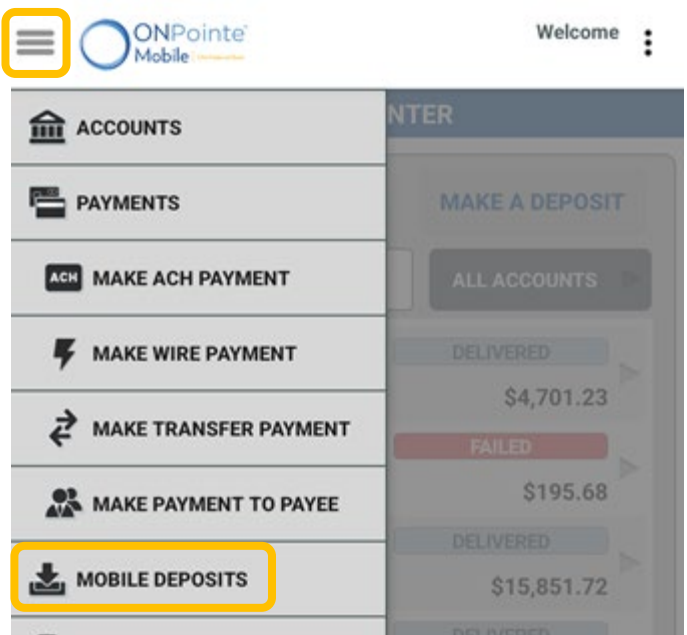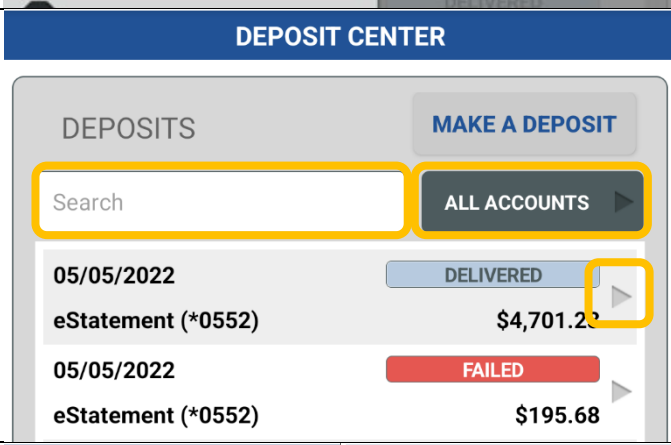
Deposit History

History of successful and failed items is available both on the ONPointe Mobile application and in the desktop version of ONPointe Treasury.

ONPointe Mobile

1. Open the menu by clicking the ☰ icon and choosing **Mobile Deposits** from the list.	
2. The last 50 items submitted will be displayed. To view details about an item, touch the ▶ beside it. Use the **Search** box to search by amount, account number, payer or memo. Use the **All Accounts** option to filter by deposit account.	
3. The Deposit Details screen will display. Use the left and right arrows to view more information.	

ONPointe Treasury

1.	Navigate to **Payments & Transfers > Remote Deposit Capture**.	
2.	By default, all items from the current day will be displayed. To view details about an item, click the magnifying glass icon beside it. Use the **Search Remote Deposits** box to search by transaction number, location (account) number, deposit date, status or user. Use the **Print** button to create a PDF report of the displayed item details.	
3.	The Details screen will display. View deposit history and print a report from this screen.	

Resources

Contact Us

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

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

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