

## ACH MANAGER – ACH TRANSFER TEMPLATE FILE PROCESSING

1. Navigate to [www.nicoletbank.com](http://www.nicoletbank.com). Click the Login button at the top right.
2. Log in to Business Online (Treasury Management) using your Access ID and Password.
3. Click the Payments & Transfers button, then the ACH button to get into ACH Manager:

HOME ACCOUNTS PAYMENTS & TRANSFERS POSITS ADMINISTRATION

Payments & Transfers

Internal ACH

ACH

+ New payment + New collection Import file Help

Activity Templates File import templates

Date Description Status Withdrawal Deposit Type Report Search activity

There is no ACH activity.

Date All activity

Type All types

Amount

Example: 40 or 10 00-50 00

Tax identification number All

Description

Reference number

Priority All

Status All

***Have questions or need further clarification?***

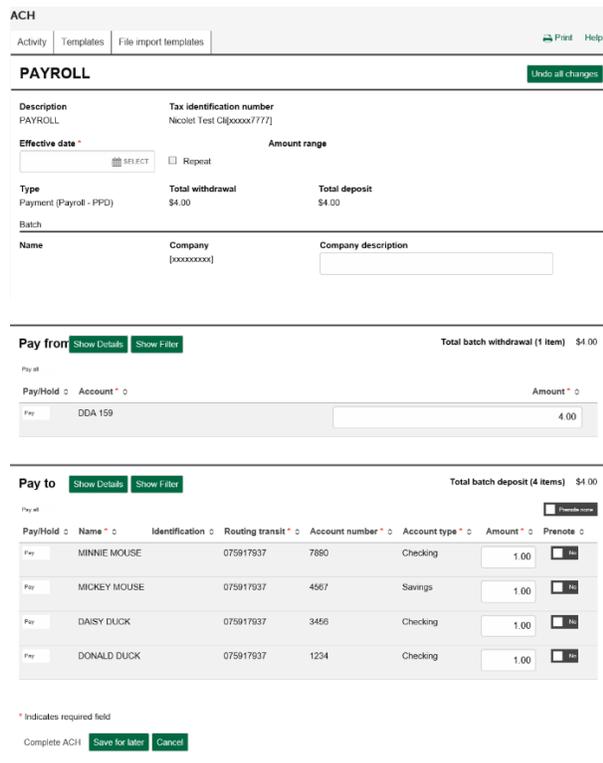
Email [treasurymanagement@nicoletbank.com](mailto:treasurymanagement@nicoletbank.com) or call the Treasury Management team at 855.451.4793



If you (Your Company) have ACH Templates saved in the ACH Manager system your 'Template List' will populate.

If you need to Add/Edit/Delete information contained in a template click Edit for that particular template. Remember to make edits and save changes in the template BEFORE processing a new file.

To process an ACH transfer from a saved template choose 'Send' for the template you want to process.



The screenshot shows the 'PAYROLL' form in the ACH Manager system. It includes fields for Description (PAYROLL), Tax identification number (Nicolet Test Cl[xxxxx7777]), Effective date, Amount range, Type (Payment (Payroll - PPD)), Total withdrawal (\$4.00), and Total deposit (\$4.00). The 'Pay From' section shows a DDA 159 account with a total batch withdrawal of \$4.00. The 'Pay To' section is a table with 4 items, each for \$1.00.

Pay to	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
Pay	MINNIE MOUSE		075917937	7880	Checking	1.00	<input type="checkbox"/>
Pay	MICKEY MOUSE		075917937	4567	Savings	1.00	<input type="checkbox"/>
Pay	DAISY DUCK		075917937	3456	Checking	1.00	<input type="checkbox"/>
Pay	DONALD DUCK		075917937	1234	Checking	1.00	<input type="checkbox"/>

**Effective Date:** Use the dynamic calendar or key enter the file effective date. This should be the date you want the funds to be deposited or debited from the Receiver's account.

Nicolet National Bank requires that ACH files be balanced, meaning the offsetting entry must be contained in the file; or said another way, debits and credits must be in balance.

In the above example, you would key the offsetting debit entry (net total amount of payroll) into the 'Pay From' section. Make sure the correct account is displayed if multiple options exist.

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In the 'Pay To' section, enter the net amount you want deposited to each receiver's account. If you are not paying a person or company, click the box in front of that person/company name to 'Hold'. Even if the template has \$0.00 for the amount you should 'Hold' the entry otherwise the system will automatically send a Prenote for that person or company.

When all amounts are entered, verify that the 'Total Withdrawal' and 'Total Deposit' at the top of the screen are in balance.

Verify the Effective Date is what you want and that the file is in balance. If you are ready to submit the file for processing, click 'Complete ACH'.

6. After selecting 'Complete ACH' a screen will display indicating the file is pending financial institution review.

The screenshot shows the 'Payments & Transfers' section with 'ACH' selected. A green warning banner states: 'The following warning occurred: ACH MANAGER TEST FILE is pending financial institution review.' Below this, the file details for 'ACH MANAGER TEST FILE (2).txt' are displayed in a table format.

Reference number	e09493faab
Effective date	Nov 19, 2019
Total withdrawal	\$1,622.78
Number of withdrawals	1
Total deposit	\$1,622.78
Number of deposits	5

At the bottom, there are two buttons: 'Return to ACH activity' and 'Save as template'.

7. You can choose 'Return to ACH activity'.
8. If you are setup to receive *File Submission* emails you should have received an email from Operations ACH (opsach) stating that an ACH file has been submitted and is *Pending Financial Institution Review*.

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**From:** Operations - Electronic Payments  
**Sent:** Wednesday, April 19, 2017 10:01 AM  
**To:** Jolene Hostak <[jhostak@NicoletBank.com](mailto:jhostak@NicoletBank.com)>; Operations - Electronic Payments <[opsepay@NicoletBank.com](mailto:opsepay@NicoletBank.com)>  
**Subject:** ACH Limit Check - Warning! Pending Financial Institution Review

**Warning!**

ACH File received from Nicolet ACH on 04/19/2017 is pending financial institution review.

Thank you,  
[opsepay@NicoletBank.com](mailto:opsepay@NicoletBank.com)

9. Nicolet National Bank processes ACH files in batches throughout each business day. In addition, all ACH files are run through *Guardian Analytics*, a fraud detection and mitigation solution.

Therefore, the following timeframes exist for ACH file processing:

Guardian Analytics Timeframes	Nicolet File Pickup Timeframes
10:00am CST	11:00am CST
12:30pm CST	1:30pm CST
3:00pm CST	4:00pm CST
5:00pm CST	6:00pm CST

**IMPORTANT:** The **Daily ACH file cutoff is 5:00pm CST** for next day processing.  
**Same-day ACH file cutoff is 10:00am CST and 12:30pm CST**

10. Once your file has gone through *Guardian Analytics*, and passed all verification steps, you will receive a second email indicating the file has been approved by Nicolet National Bank. The second email provides detailed file information and serves as your confirmation that your ACH File has been received by Nicolet National Bank and will be processed on to the Federal Reserve Bank for final processing. If you do NOT receive the second (File Approved) email please contact [treasurymanagement@nicoletbank.com](mailto:treasurymanagement@nicoletbank.com) as there may be an issue with your ACH file.

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**Approval Email Example:**

ACH File.txt received from Nicolet ACH on 5/19/2017 has passed all origination steps without exception.

File Effective Date:	5/22/2017
Debit Totals:	\$17.00
Credit Totals:	\$17.00
Number of Debits:	1
Number of Credits:	2
Client Name:	Nicolet ACH
Reference Number:	1d04f2824
ACH Transfer Type:	Payroll

Thank you,

[opsepav@NicoletBank.com](mailto:opsepav@NicoletBank.com)

**Additional Information:**

- ACH Manager houses the past 90 days of Processed ACH Files.
- Users may check the status of an ACH File at any time by clicking on Activity on the homepage of ACH Manager.
- The ACH Files can be rearranged by clicking on any column header once (Ascending) or twice (Descending).
- To see the details of a particular ACH File, click on the Description name.
- The 'Status' is important and can quickly tell a User where in the processing cycle the file is.

**Statuses:**

**Saved** – The file is saved but has not been processed. It will NOT be processed but will remain in ACH Manager. It can be deleted by the User who submitted it by selecting Delete or it can be Processed by selecting Edit.

**Transfer Exceeds Review: Pending Approval** – The file has been submitted for processing to the bank or for a dual Company Approval and is awaiting release by Bank Operations into *Guardian Analytics*.

**Pending Origination** – The file has passed the *Guardian Analytics* fraud detection solution and is awaiting pickup by the bank. Modifications can be made on the file in this status, but the file must be reprocessed. To make the changes click on Edit. Once re-processed the new/edited file will go through all approval steps and *Guardian Analytics* again.

**Processed** – The file has been picked up and processed onto the Federal Reserve by the bank.

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**File not originated: Duplicate Check Failed** – The file didn't pass the Duplicate Check for whatever reason. The file must be reimported and/or reprocessed.

**File not originated: Memopost Completed with Errors** – The file could not process due to the funds not being available in the funding account. The file must be reimported and/or reprocessed.

**Recurring Entry** – The file is setup as a recurring. When a recurring file is initiated the system creates the first file and the next file in the sequence. We discourage using this option as we have found it to be problematic.

**User Deleted** – The file has been deleted by the User noted.

**Disapproved** – The file was disapproved by the bank per customer request and will not process.

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