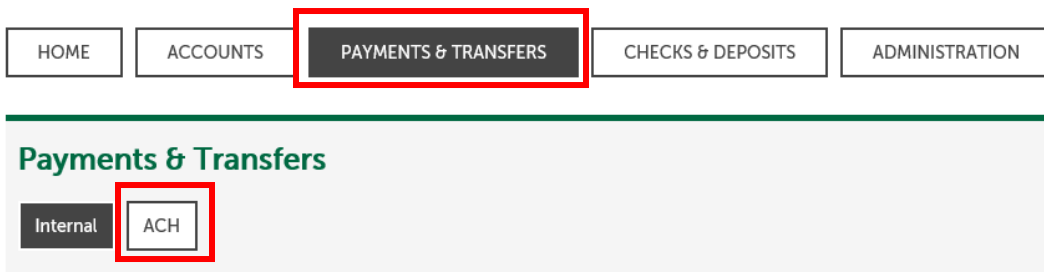
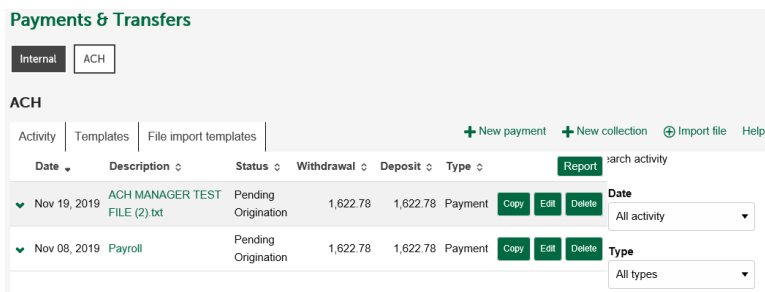


ACH MANAGER – NEW ACH TRANSFER USING EXISTING TRANSFER FILE PROCESSING

1. Navigate to www.nicoletbank.com.
2. Log in to Business Online (Treasury Management) using your Access ID and Password or Token.
3. Click the Payments & Transfers button, then ACH button access ACH Manager:

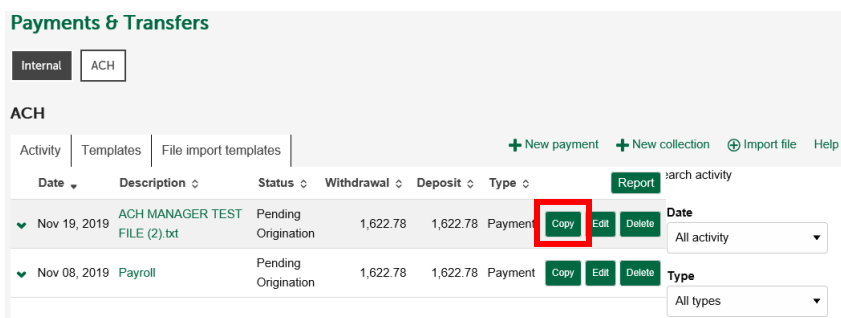


4. The Following screen will display:



- Under the 'Status' column, locate the previously 'Processed' file that you want to reuse for this transfer. You can click on the column header 'Date' to put the files in Ascending order or click on it a second time to put the previously processed files in Descending order.

5. To the right of the file you want to reuse, click 'Copy'.



Have questions or need further clarification?

Email treasurymanagement@nicoletbank.com or call the Treasury Management team at 855.451.4793.

6. The file details will display:

ACH

Activity | Templates | File import templates Print Help

Payroll Undo all changes

Description * **Tax identification number** Nicolet Test Cli[xxxxx7777]

Effective date * Repeat

Type Payment (Payroll - PPD) **Total withdrawal** \$1,622.78 **Total deposit** \$1,622.78

Batch

Pending Origination

Name 1-PPD-DIRDEP **Company** NNB[xxxxx7777] **Company description**

Pay from Show Details Show Filter **Total batch withdrawal (1 item)** \$1,622.78

Pay all

Pay/Hold **Account *** **Amount ***

Pay to Show Details Show Filter **Total batch deposit (5 items)** \$1,622.78

Pay all Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
Pay	DONALD	975	075917937	1234	Checking	135.60	<input type="checkbox"/> No <input type="button" value="X"/>
Pay	MICKEY	520	075917937	3456	Checking	343.43	<input type="checkbox"/> No <input type="button" value="X"/>
Pay	MINNIE I	520	075917937	7890	Savings	100.00	<input type="checkbox"/> No <input type="button" value="X"/>
Pay	DAISY D	8006	075917937	5678	Savings	798.45	<input type="checkbox"/> No <input type="button" value="X"/>
Pay	TINKER I	322	075917937	2486	Savings	245.30	<input type="checkbox"/> No <input type="button" value="X"/>

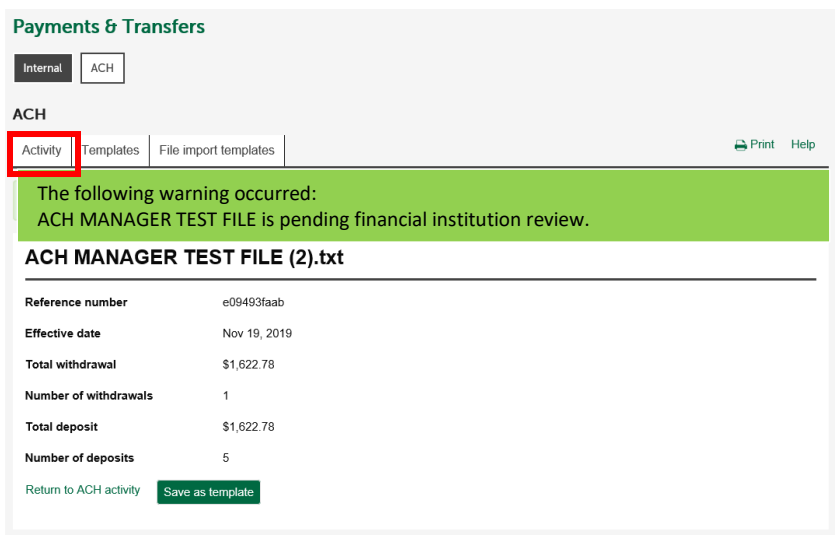
* Indicates required field

- Enter a Description: Payroll, HSA Contributions, etc.
- Effective Date: Use the dynamic calendar or key enter the file effective date. This should be the date the funds will 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.

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- In the above example 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.
 - In the ‘**Pay To**’ section, enter the net amount deposited to each receiver’s account. If an individual or company will not receive a payment, click the box in front of that person/company name to ‘**Hold**’.
 - Verify the Effective Date is accurate and that the file is in balance. To submit the file for processing, click ‘**Complete ACH**’.
7. After selecting ‘**Complete ACH**’ a screen will display indicating the file is pending financial institution review.
 8. Return to the ACH activity tab.



9. *File Submission* emails will be sent from Operations ACH indicating that the ACH file has been submitted and is *Pending Financial Institution Review*.

Subject: ACH Limit Check - Warning! Pending Financial Institution Review

Warning!

test received from * Nicolet ACH MG on 04/05/2022 is pending financial institution review.

Thank you,

tmach@nicoletbank.com

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Email treasurymanagement@nicoletbank.com or call the Treasury Management team at 855.451.4793.

10. 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.

The following timeframes exist for ACH file processing:

Guardian Analytics Timeframes	Nicolet File Pickup Timeframes
10:00am CST	11:00am CST
1:00pm CST	2:00pm CST
3:00pm CST	4:00pm CST
5:00pm CST	6:00pm CST

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

11. Once the file is sent through *Guardian Analytics*, the fraud prevention solution, and passed all verification steps, a second email indicating the file has been approved by the Bank. The second email provides detailed file information and serves as a confirmation that the ACH file has been received by Nicolet National Bank and will be sent to the Federal Reserve Bank for final processing. If you do NOT receive the second (File Approved) email please contact treasurymanagement@nicoletbank.com.

Additional Information:

- ACH Manager maintains 90 days of ‘Processed’ ACH Files.
- Users may check the status of an ACH File 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’ confirms each file’s place in processing. See below for ‘Status’ definitions.

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 submitting the file.

Transfer Exceeds Review: Pending Approval – The file has been submitted for processing to the bank and will be released by Operations ACH into the fraud review system, *Guardian Analytics*.

Pending Origination – The file has passed *Guardian Analytics* fraud review and is ready for processing. The file can be edited in this status, but the file must be reprocessed. To make the changes click on Edit. Once reprocessed the new/edited file will go through approval steps and the *Guardian Analytics* fraud review a second time.

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Processed – The file has been picked up and processed onto the Federal Reserve by the bank. No changes can be made to the file.

File not originated: Duplicate Check Failed – The file didn't pass the Duplicate Check because the ACH Manager system recognized duplicate data and stopped the file for review. The file must be reprocessed.

File not originated: Memopost Completed with Errors – The file could not process due to the funds not being available in the funding account. Collected funds must be deposited to the funding account. The file must be 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. The date and the amount of a recurring ACH file should be the same. The information can be modified, or the transfer can be deleted.

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

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

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