ACH MANAGER – IMPORTING A NACHA FORMATTED ACH FILE

1. Navigate to www.nicoletbank.com.

2. Log in to Business Online (Treasury Management) with the Access ID and Password.

3. Click the Payments & Transfers button, then the ACH button:

4. Click Import file.

5. The following screen will display:

File Location: Browse to the location of the file to import.

Tax Identification Number: When having multiple Companies utilizing ACH, use the dropdown to find the applicable Company for this file. Choose the Company by the last four digits of the tax identification number (TIN) importing the ACH file.

Type: Choose the applicable Type option and then click continue. See key below:

Type – Standard Entry Class (SEC) Code	Description
Payroll – PPD	Payroll deposit to a consumer account
Prearranged Payment – PPD	Withdrawal from a consumer account outside of payroll
Prearranged Deposit – PPD	Deposit to a consumer account outside of payroll
HSA Contribution – PPD	Deposit to a health savings account
Corporate Credit – CCD	Deposit to corporate account
Corporate Debit – CCD	Withdrawal from corporate account
Corporate Trade Exchange - CTX	Deposit or withdrawal to a corporate account

More file transfer types exist. If you don't see the option you need, contact us at
treasurymanagement@nicoletbank.com.

6. Verify all the information displayed is correct for the imported file.

7. Click '**Complete ACH**' to send the file to the bank for processing, or click '**Review ACH**' to review the file details prior to sending the file to the bank.

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

9. Choose **"Return to ACH activity"**.

10. ACH initiators can receive *File Submission* emails. An email from OpsACH@NicoletBank.com stating that an 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

11. Nicolet National Bank processes ACH files in batches throughout each business day and all ACH files are run through *Guardian Analytics*, a fraud detection system.

   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 5:00pm CST** for next day processing.
   Same-day ACH file cutoff is **10:00am CST.**

12. Once the file is sent through *Guardian Analytics*, the fraud detection system, and has passed all verification steps, a second email will be sent 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 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' can quickly tell a User where the file is in the processing cycle

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 processed onto the Federal Reserve by the bank.

File not originated: Duplicate Check Failed – The file didn't pass the Duplicate Check because the system recognized the file as a duplicate from a previous transaction. 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.

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

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