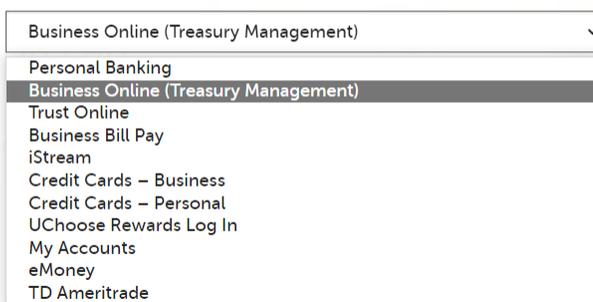


## ACH and Check Positive Pay Exception Resolution Process

When a positive pay exception is flagged in the Positive Pay system, authorized users will receive a generic email from [positivepay@nicoletbank.com](mailto:positivepay@nicoletbank.com) or text notifying the user of an exception that needs resolution. The deadline for exception resolution is 12pm CST. Steps to resolve exceptions include:

1. Log in to Business Online Banking by going to [www.nicoletbank.com](http://www.nicoletbank.com). Click the Login button at the top right corner. Choose the second option in the dropdown, Business Online (Treasury Management).

### Online Banking Login



A screenshot of a dropdown menu for online banking services. The menu is open, showing several options. The second option, "Business Online (Treasury Management)", is highlighted with a dark grey background. The other options are: Personal Banking, Trust Online, Business Bill Pay, iStream, Credit Cards – Business, Credit Cards – Personal, UChoose Rewards Log In, My Accounts, eMoney, and TD Ameritrade.

2. Enter the Business Online Username and Password, then select Login.

### Online Banking Login



A screenshot of the online banking login form. It features a dropdown menu at the top with "Business Online (Treasury Management)" selected. Below the dropdown are two input fields: "Username" and "Password". Each input field has a small icon on the right side. At the bottom of the form is a "LOGIN" button.

[Lost or Damaged Token](#) / [Forgot password or PIN?](#)

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

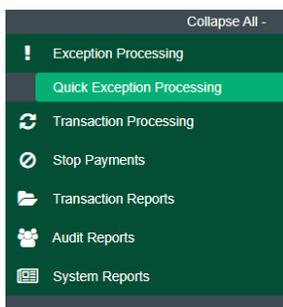
Email [treasurymanagement@nicoletbank.com](mailto:treasurymanagement@nicoletbank.com) or call the Treasury Management team at 855.451.4793

3. On the Home screen, below the 'Accounts' list, you will see the Positive Pay section. Click on any Positive Pay Account Client ID to access the Positive Pay system.

**Positive Pay, ACH Manager Return/Change Notifications, & EDI Remittance Advices**

Positive Pay Account Client ID	Current Day Exceptions
Chocolate Factor	Account has no exceptions today
Small Bus Check	Account has no exceptions today

4. On the left menu in the 'Exception Processing' section, select "Quick Exception Processing".



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

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- Exceptions will be listed in the “Decisions Needed” section. Click on an exception to display the transaction details. The “Quick Exception Processing” screen will appear.

The screenshot displays the 'Quick Exception Processing' interface. On the left, a table titled 'Decisions Needed (34)' shows a total amount of \$1,758,889.47. The table lists various transaction types and their amounts. One 'UNAUTHORIZED ACH TRANSACTION' for \$14.95 is highlighted with a red box. The right pane shows details for this transaction, including 'Default Decision: Return', 'Account Nickname', 'Amount: \$14.95', and 'Paid Date: 02/16/2021'. Three action buttons are visible: 'Add Rule', 'Pay', and 'Return'.

Transaction Type	Amount	Count
UNAUTHORIZED ACH TRANSACTION	\$14.95	3
UNAUTHORIZED ACH TRANSACTION	\$9,051.93	
UNAUTHORIZED ACH TRANSACTION	\$40,198.69	
UNAUTHORIZED ACH TRANSACTION	\$63,280.00	
PAYEE NAME MISMATCH	#41941	
PAID NOT ISSUED		3
DUP PAID ITEM/AMT MISMATCH	#9001010	
PAID NOT ISSUED		23
PAYEE NAME MISMATCH	#373103	
PAYEE NAME MISMATCH	#77382	
<b>Decided</b>	<b>0</b>	<b>\$0.00</b>
<b>Total</b>	<b>34</b>	<b>\$1,758,889.47</b>

- ACH RETURN - The exceptions that need action are listed on the left side of the screen. For ACH or electronic transactions click the “Add Rule”. Complete the rule addition. Once the system returns to the “Decisions Needed” page, click “Save”. If the ACH or electronic withdrawal should be returned, click “Return” then “Save”.
- CHECK RETURN - Click on Pay or Return. If you choose to pay the item, no reason is needed. Click “Save”. If you choose to return the item, select a reason from the dropdown then click “Save”.

**Have questions or need further clarification?**

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