SMALL BUSINESS ONLINE BANKING User Guide

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Business Online Banking

Logging into Business Online Banking

- 1. Access an internet browser (Chrome, Microsoft Edge, Firefox) and navigate to www.nicoletbank.com
- 2. In the upper right corner select 'Login'
- 3. From the drop-down list select 'Business Online (Treasury Management)'
- 4. Input the Username and the Temporary Password (both are case sensitive)
- 5. Select 'Login'
- 6. You will be prompted to update the password
 - a. The password criteria is:
 - Between 9 and 17 characters
 - At least 1 number
 - At least 1 uppercase letter
 - At leader 1 lowercase letter
 - At least 1 special character
- 7. Next you will be prompted to set-up 3 Security Questions with answers

Enabling Real-Time Alerts

- 1. Log into 'Business Online (Treasury Management)'
- 2. From the Home screen select 'Enroll'
 - a. If Existing User, select 'Manage Alerts'
 - b. Follow 'Enrollment' steps
- 3. Select 'Set Up Alerts'
- 4. Select 'Alert Options' the following Alert Options are available to set-up
 - a. Security
 - b. Balance
 - c. Transaction
 - d. Transfers
 - e. ACH
 - f. Wires
 - g. Loans
 - h. Certificates
 - i. Other
 - j. Debit Card
- 5. Select 'Contact Options'
 - a. Time Zone
 - b. Email
 - c. Text Message
- 6. Select 'Sent Alerts' to view previously sent Alerts

Retrieving eStatements and Notifications

- 1. Log into 'Business Online (Treasury Management)'
- 2. From the Home Screen select the appropriate Account
- Select 'Documents'
 - a. From the drop-down list select the Document Type
 - b. Enter the Date Range
 - c. Select 'Submit'



- 4. Available Documents will be listed
 - a. Select hyperlink to view, print, or save

Placing Stop Payments

- 1. Log into 'Business Online (Treasury Management)'
- 2. From the Home screen select 'Checks & Deposits'
- 3. Select 'Stop Payments'
- 4. Complete the fields:
 - a. Select the Account
 - o Single Check:
 - 1. Select 'For one check'
 - 2. Enter Check number
 - 3. Enter Amount
 - 4. Enter the check issued date
 - 5. Enter the payee's name
 - 6. Enter reason for the stop payment request
 - o Range of Checks:
 - 1. Select 'For a range of checks'
 - 2. Enter the range of check numbers (ex: 1001-1006)
 - 3. Enter the check issued date
 - 4. Enter reason for the stop payment request
 - b. Select 'Preview Stop Payment'
 - o Preview the information to ensure accuracy of data
 - c. Select 'Complete Stop Payments'

Deleting Browser History

Over time, your browser can accumulate a lot of data, which might slow down its performance. Clearing your history may sometimes be needed to resolve issues. Clearing history also ensures your online banking activities remain private if you share your device or use a public computer.

- 1. In Microsoft Edge,
 - a. Select on 'Menu' in the upper right corner
 - i. You can recognize the menu by the horizontal ellipsis
 - b. Select 'Settings'
 - c. From the left-hand banner select 'Privacy, search and services'
 - d. Under 'Clear browsing data' banner select 'Choose what to clear'
 - i. A pop-up window will appear
 - e. Select the desired Time range
 - f. Select the 'Cached images and files' option
 - g. Confirm the selection by selecting 'Clear now'
- 2. In Chrome,
 - a. Select on 'Menu' in the upper right-hand corner
 - i. You can recognize the menu by the horizontal ellipsis
 - b. Select 'More Tools'
 - c. Select the specific range of time
 - d. Select 'Clear Browser Data'



- 3. In FireFox,
 - a. Select the 'Alt' key on your keyboard
 - i. The window menu from Firefox will open
 - b. Select 'Privacy'
 - c. Select 'Clear your recent history or remove individual cookies'
 - d. Select 'Time range to clear'
 - e. Select the appropriate box(es) to clear historical data
 - f. Select 'Clear Now'

Logging off Business Online Banking

- 1. In the upper right corner select 'Log out'
 - a. 'You have successfully logged out' will appear confirming you have logged out

Internal Transfers

Deposit to Deposit Transfers

- 1. Log into 'Business Online (Treasury Management)'
- 2. From the Home screen select 'Payments & Transfers'
- 3. Select 'Internal'
- 4. From the drop-down menu, select which account transferring from
- 5. From the drop-down menu, select which account transferring to
- 6. Select the transfer date
 - a. If transfer is reoccurring
 - i. Select 'Repeat'
 - ii. Select 'Frequency'
 - iii. Select applicable 'Repeat the transfer' options
- 7. Enter Transfer amount
- 8. If applicable, complete the description field
- 9. Select 'Preview Transfer'
- 10. Select 'Complete Transfer'

Deposit to Loan Transfers

- 1. Log into 'Business Online (Treasury Management)'
- 2. From the Home screen select 'Payments & Transfers'
- 3. Select 'Internal'
- 4. From the drop-down menu, select which account transferring from
- 5. From the drop-down menu, select which account transferring to
- 6. Select the transfer date
- 7. Select the transfer date
 - a. If transfer is reoccurring
 - i. Select 'Repeat'
 - ii. Select 'Frequency'
 - iii. Select applicable 'Repeat the transfer' options
- 8. Select desired transfer amount
- 9. If applicable, complete the description field
- 10. Select 'Preview Transfer'
- 11. Select 'Complete Transfer'



Bill Pay

Activation

- 1. Log into 'Business Online (Treasury Management)'
- 2. From the Home screen select 'Payments & Transfers'
- 3. Select 'Bill Pay'

Adding a Payee

- 1. Log into 'Business Online (Treasury Management)'
- 2. From the Home screen select 'Payments & Transfers'
- 3. Select 'Bill Pay'
- 4. Select 'Add a Bill '
- 5. Select 'Company' or 'Person'
- 6. Select 'Continue'
 - a. Company
 - o If the company is found, enter the required information as it appears on your statement select 'Add Bill'
 - o If the company is not found, enter the required information and select 'Add Bill'
 - b. Person
 - o Enter Phone Number
 - a. If the Person is found, enter the required information and select 'Add Bill'
 - b. If the Person is not found, then enter the required information and select 'Add Bill'

Mobile Banking

Accessing the Mobile App

- 1. Download the 'Nicolet Bank bankNOW Business' app from the app store
- 2. Login with assigned username and password

Submitting a Mobile Deposit

- 1. Login with assigned username and password
- 2. From Home screen select 'Deposit'
 - a. Select 'New Deposit' to create a new deposit
 - b. Endorse check appropriately
 - ${\tt C.} \quad {\tt Use the \ camera \ on \ the \ mobile \ device \ to \ take \ a \ photo \ of \ front \ and \ back \ of \ check}$
 - d. Select 'Deposit'



Recognized Federal Holidays

Years 2024-2028

Holidays Observed by the Federal Reserve System

For holidays falling on Saturday, Federal Reserve Banks and Branches will be open the preceding Friday; however, the Board of Governors will be closed. For holidays falling on Sunday, all Federal Reserve offices will be closed the following Monday. See the <u>Federal Reserve Banks Financial Services holiday page</u> for additional details on the operations of the Federal Reserve Banks.

	2024	2025	2026	202 7	2028
New Year's Day	January 1	January 1	January 1	January 1	January 1*
Birthday of Martin Luther King, Jr.	January 15	January 20***	January 19	January 18	January 17
Washington's Birthday	February 19	February 17	February 16	February 15	February 21
Memorial Day	May 27	May 26	May 25	May 31	May 29
Juneteenth National Independence Day	June 19	June 19	June 19	June 19*	June 19
Independence Day	July 4	July 4	July 4*	July 4**	July 4
Labor Day	September 2	September 1	September 7	September 6	September 4
Columbus Day	October 14	October 13	October 12	October 11	October 9
Veterans Day	November 11	November 11	November 11	November 11	November 11*
Thanksgiving Day	November 28	November 27	November 26	November 25	November 23
Christmas Day	December 25	December 25	December 25	December 25*	December 25

^{*} Saturday – the Federal Reserve Banks are open, but the Board of Governors is closed on July 3, 2026, June 18, 2027, December 24, 2027, November 10, 2028, and December 31, 2027.

^{**} Sunday – the Federal Reserve Banks and the Board of Governors are closed on July 5, 2027.

^{***} On January 20, 2025, the Federal Reserve Banks are closed in observance of the Birthday of Martin Luther King, Jr. On January 20, 2025, the Board of Governors is closed in observance of Inauguration Day and the Birthday of Martin Luther King, Jr.