

SMALL BUSINESS PLUS ONLINE BANKING

User Guide

www.nicoletbank.com

Small Business Team

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Nicolet
NATIONAL BANK

Member FDIC | NMLS ID #411069 | Equal Housing Lender 

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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 least 1 lowercase letter
 - At least 1 special character
7. Next you will be prompted to set-up 3 Security Questions with answers

Enabling a Soft Token

Soft tokens generate a one-time password verify your identity at log in and during certain transactions. This convenient two factor authentication uses your mobile device to scan an encrypted image for this strong two factor method to authenticate users.

Note: Soft Token enablement must be first done through a web browser (Chrome, Microsoft Edge, Firefox).

1. Download the 'DIGIPASS for Business Banking' App (Security app by Fiserv & Vasco) on your mobile device
2. Log into 'Business Online (Treasury Management)' using the current Username and Password
3. Select 'Begin Activation'
4. Open the 'DIGIPASS' app on your mobile device
5. Select 'Begin Activation'
6. Using the mobile device within the 'DIGIPASS' app, scan the security image on the computer screen
 - a. Enter the Device Code that appears on the 'DIGIPASS' App
 - b. Enter Device Nickname
 - c. Create PIN
 - d. Create Security question and Security answer
 - e. Select 'Continue'
7. Select 'Scan Next' on the 'DIGIPASS' App to scan second image
8. Enter one-time password
9. Select 'Complete Activation'
 - a. Upon successful activation, Business Online Banking will be directed to the Home screen
10. Log into 'Business Online (Treasury Management)'
 - a. Note: To login to 'Business Online (Treasury Management)' enter the Username, the One-Time Password from the mobile device 'DIGIPASS' app, followed by the four-digit PIN established during soft token enablement. The system will validate the access with a Site Verification Code. The code delivered on the 'DIGIPASS' app must match what is presented on Business Online Banking

Enabling a Hard Token

Note: Soft Token enablement must be first done through a web browser (Chrome, Microsoft Edge, Firefox).

1. Log into 'Business Online (Treasury Management)' using the current Username and Password
2. Select 'Begin Activation'
3. Enter the Token Serial Number
 - a. Serial Number is found on the back of the Token
4. Push the button on the Token
 - a. A one-time Token-generated password will generate
 - b. Create PIN
 - c. Create Security question and Security answer
 - d. Select 'Continue'

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' (then proceed to step 4)
 - 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
3. 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'

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
 - c. Use the camera on the mobile device to take a photo of front and back of check
 - d. Select 'Deposit'

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'

Electronic Payments Cybersecurity

Security Tips

- Be prepared. Implement a cybersecurity policy and review it often.
- Educate yourself and your employees on how email scams work and how to spot them.
- Use secure/encrypted email for correspondence of sensitive account information.
- Implement two-factor authentication for employee email login. (Security Access Tokens and Dual Control)
 - Nicolet Bank strongly encourages the use of dual control for all electronic transaction processing.
 - Company should formulate an audit process to review processed electronic payments, account activity, and bank statements for any unusual activity.
- Know your customers, their reasons for initiating or requesting electronic payments and their habits regarding such payment transfers.
- Always verify the authenticity of each transfer request by implementing a two-step verification process.
 - Verify the request by calling the requestor using a number you have previously called or have on file outside of the current request — not the number from the current invoice/email.
 - Ask for the person to verbally repeat requests to ensure that the information received is legitimate.
- Implement a dual control system with duty segregation for transfer approval. For example, one person is responsible for receiving a request and a second person is responsible for authorizing the release of funds.
- Review your business insurance policy. Does it cover financial losses due to cybersecurity fraud? Are there specific requirements that need to be met for this policy to be available?
- Don't be pressured or rushed.
 - Requests for changes or immediate action, or a lack of availability by phone, should be met with intense scrutiny. Slow down and follow your company process.
- When sending payment instructions, try to use regular mail, fax or do it verbally over the phone. If you must use email, send the instructions through a secure email portal, and have the client call you to verify the information.
- Don't accept transfer requests from public domain email addresses (like @gmail.com) or from such alternative apps as WhatsApp, Snapchat, Facebook Messenger, or Discord. Domains can be falsified on display, hover over the email to identify the true sender of the information.

ACH Origination

Enjoy the convenience of using ACH Origination to process Direct Deposit of Payroll, Employee Reimbursements, or Accounts Payable through the Nicolet National Bank Business Online portal. Payments can be originated as needed or setup as recurring using templates or ACH formatted files.

Creating an ACH Template

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen select 'Payments & Transfers'
3. Select 'ACH'
4. Select 'Templates'
5. Select '+New Payment Template'
6. Select the appropriate SEC Code
 - a. Payroll – PPD; Payroll deposit to a consumer account
 - b. Prearranged Payment – PPD; Withdrawal from a consumer account outside of payroll

- c. Prearranged Deposit – PPD; Deposit to a consumer account outside of payroll
 - d. HSA Contribution – PPD; Deposit to a health savings account
 - e. Corporate Credit – CCD; Deposit to corporate account
 - f. Corporate Trade Exchange – CTX; Deposit or withdrawal to a corporate account
7. Select 'Continue'
8. Enter the 'Template name'
9. Create 'Template group' by selecting '+ New'
10. Select the 'Repeat' box if the transfer will be reoccurring
11. Under 'User Access' select additional users that may need access to the template
12. In the 'Pay From' section select the funding account from the drop-down menu
 - a. The amount field is required
 - o Enter \$0.00
13. In the 'Pay To' section enter the required information
 - a. The amount field is required
 - o Enter \$0.00
14. Verify the information
15. Select 'Save'

Editing an ACH Template

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen select 'Payments & Transfers'
3. Select 'ACH'
4. Select 'Templates'
5. On the template you wish to edit select 'Edit'
 - a. Add another Pay To
 - o Below the last 'Pay To' select '+ Add another pay to'
 - o Enter the required information
 - b. Remove a Pay To
 - o To the right of the 'Pay To' select the 'X' to remove
 - c. Update 'Pay To' Banking Information
 - o Locate the recipient and updated required information
6. Verify the information
7. Select 'Save'

Submitting an ACH Template

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen select 'Payments & Transfers'
3. Select 'ACH'
4. Select 'Templates'
5. Select 'Send' next to template you wish to use
6. Enter effective date of ACH transfer
 - a. Select 'Same Day' if payment needs to be processed as same day
 - o Note: Same Day files must be submitted prior to 12:30pm CST
7. Enter amount in the 'From account' amount field
8. Enter each 'Pay To' amounts for each recipient
 - a. Note: Enter \$0.00 in amount field if sending a prenote transaction (**Prenote transactions do not confirm validity of recipient. Prenotes only confirm account is open/active.**)
 - o Click 'No' to toggle to 'YES' which indicates you are creating a prenote transaction (found right of the amount field) if applicable

9. Place all recipients not receiving funds on 'Hold'
 - a. To the left of the recipient's name, select 'Pay' to change to 'Hold'
10. Select 'Complete ACH'
11. Create Digital Signature with Soft Token
 - a. Open DigiPass app on mobile device > Select 'Digital Signature'
 - b. Scan QR code or select 'SHOW' to display instructions
 - c. Review transaction details
 - d. Type generated code in 'Digital Signature' field
 - e. Click 'Complete Challenge'
12. Complete Security Challenge with Hard Token
 - a. Press token button to generate one-time password
 - b. Enter password in 'One-time password' field
 - c. Click 'Complete Challenge'
13. Email confirmation and/or errors will be received from 'tmach@nicoletbank.com'

Submitting a One-Time ACH Payment

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen select 'Payments & Transfers'
3. Select 'ACH'
4. Select 'Activity'
5. Select '+New Payment'
6. Select the appropriate SEC Code
 - a. Payroll – PPD; Payroll deposit to a consumer account
 - b. Prearranged Payment – PPD; Withdrawal from a consumer account outside of payroll
 - c. Prearranged Deposit – PPD; Deposit to a consumer account outside of payroll
 - d. HSA Contribution – PPD; Deposit to a health savings account
 - e. Corporate Credit – CCD; Deposit to corporate account
 - f. Corporate Trade Exchange – CTX; Deposit or withdrawal to a corporate account
7. Select 'Continue'
8. Enter 'Description'
9. Select appropriate tax identification number from drop-down list
10. Enter effective date of ACH transfer
 - a. Select 'Same Day' if payment needs to be processed as same day
 - o Note: Same Day files must be submitted prior to 12:30pm CST
11. Select the 'Repeat' box if the transfer will be reoccurring
 - a. Select frequency from drop down
12. Enter Company Description (not required)
13. Complete 'Pay from' fields
 - a. Select an account by selecting on the drop down
14. In the 'Pay to' section enter the required information
15. Select 'Show Details' if you wish to include Addenda information
16. Select 'Complete ACH'
17. Create Digital Signature with Soft Token
 - a. Open DigiPass app on mobile device > Select 'Digital Signature'
 - b. Scan QR code or select 'SHOW' to display instructions
 - c. Review transaction details
 - d. Type generated code in 'Digital Signature' field
18. Create Digital Signature using Hard Token

- a. Press token button to generate one-time password
 - b. Enter password in 'One-time password' field
 - c. Click 'Complete Challenge'
19. Email confirmation and/or errors will be received from 'tmach@nicoletbank.com'

Importing an ACH NACHA file

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen, Select 'Payments & Transfers'
3. Select 'ACH'
4. Select 'Activity'
5. Select 'Import file'
6. Select 'NACHA' or 'Non-NACHA'
7. Select Browse
 - a. Select file to import
8. Select import template from drop down (if using 'Non-NACHA')
9. Select Tax identification number from drop-down menu
10. Select SEC type from drop-down > Click continue
11. Select 'Review ACH'
12. Select 'Complete ACH'
13. Create Digital Signature using Soft Token
 - a. Open DigiPass app on mobile device > Select 'Digital Signature'
 - b. Scan QR code or select 'SHOW' to display instructions
 - c. Review transaction details
 - d. Type generated code in 'Digital Signature' field
 - e. Click 'Complete Challenge'
14. Create Digital Signature using Hard Token
 - a. Press token button to generate one-time password
 - b. Enter password in 'One-time password' field
 - c. Click 'Complete Challenge'
15. Click 'Complete Challenge'
16. Email confirmation and/or errors will be received from 'tmach@nicoletbank.com'

Reversing an ACH transfer

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen, select 'Payments & Transfers'
3. Select ACH
4. Select Activity
5. Select 'Reverse' (if 5 banking days or less) found to the right of the file
6. Find recipient needing reversal, select 'No' to the right of the name to change to 'Yes'
7. Scroll to the bottom and select 'Reverse ACH'
8. Select from drop down the account the funds are to be returned to
 - a. Enter amount to be reversed (note: amount must be full amount of original transfer)
9. Select 'Reverse ACH'
10. Create Digital Signature using Soft Token
 - a. Open DigiPass app on mobile device > Select 'Digital Signature'
 - b. Scan QR code or select 'SHOW' to display instructions
 - c. Review transaction details

- d. Type generated code in 'Digital Signature' field
 - e. Click 'Complete Challenge'
11. Complete Security Challenge using Hard Token
 - a. Press token button to generate one-time password
 - b. Enter password in 'One-time password' field
12. Click 'Complete Challenge'
13. Email confirmation and/or errors will be received from 'tmach@nicoletbank.com'

Retrieving ACH Reporting Files

1. Email received from tmach@nicoletbank.com which states:
 - o ALERT FROM THE ACH REPORTING SYSTEM: We have received a Notice of Return (NOR) OR Correction (NOC) for an item originated in ACH Manager, OR an Electronic Data notice about an incoming ACH. Please locate your NOR or NOC and make corrections immediately.
2. Log into 'Business Online (Treasury Management)'
3. Scroll below list of Accounts to 'Positive Pay'
4. Select an account
 - a. You will redirect to the Positive Pay site
5. Select 'Transaction Processing'
6. Select 'ACH Reporting Files'
 - a. Enter appropriate date range
 - b. Select 'Search'
7. Your ACH document will populate as a PDF which you can print or save

Positive Pay

Protect your company from check or ACH fraud. When you issue payments, the details are imported into the Positive Pay system to compare the information to the payments you authorized. If there are any discrepancies, you will review the items before they are paid.

Mapping a Check File

1. Log into 'Business Online (Treasury Management)'
2. Scroll below list of Accounts to 'Positive Pay'
3. Select an Account Nickname
 - a. You will redirect to the Positive Pay site
4. Select 'New Positive pay Client Workflow'
5. Select 'File Mapping'
 - a. Select 'Add New'
6. Complete the File Mapping required fields
 - a. Profile Name = Business Name
 - b. Select from drop-down menu what type of file to be mapped
 - o If mapping a CSV file, select 'Delimited Text'
 1. Delimiter = Comma
 - o If mapping an XLSX file format, select 'Microsoft Excel'
 1. Delimiter does not apply
 - c. Select 'Choose File'
 - d. Select saved check file
 - e. Select 'Open'
7. Check file will pull into File Mapping

- a. 'File Totals Options'
- b. Select 'Do Not Require File Totals'
- c. Select boxes that apply to your check file
 - o Does your file contain an issue date?
 1. If not, select 'File Does Not Contain Issue Date'
 - o Does the first row of your file contain Names?
 1. If yes, select box
 - o Are there blank rows at beginning of check file?
 1. If yes, select "Skip Rows at Beginning"
 - i. Enter number of rows to skip
 - o 'Items in File' and 'Dollar Amount in File' can be left un-completed
8. Select 'Next'
9. Select from drop-down the column number the information can be found for each item:
 - a. Check Number
 - b. Amount
 - o Include 'Insert Decimal Point' if your check file does NOT include a decimal
 - c. Issued Date
 - o If no separator in check file date format
 - o Select "Dates in file do not include separators"
 1. "* Special Date Type:" – Select appropriate issued date format
 - d. Account Number
 - o Include if your check file has multiple accounts (Not all check files have account numbers)
 - e. Issued Payee
10. Select 'Next' > 'Save'

Importing a Check File

1. Log into 'Business Online (Treasury Management)'
2. Scroll below list of Accounts to 'Positive Pay'
3. Select an Account Nickname
 - a. You will redirect to the Positive Pay site
4. Select 'Transaction Processing'
5. Select 'Submit Issued Check File'
 - a. Select File to Process by selecting 'Choose File'
 - b. Select appropriate 'Account Nickname' from drop-down
 - c. Select appropriate 'File Mapping Format' from drop-down
 - d. Select 'Process File'
6. File Import Status will be provided
 - a. "Processed"
 - o File Processed successfully
 - b. "Processed with Exceptions"
 - o File Processed successfully except for items that have been previously issued, paid, or are current day's exceptions
 - c. "Rejected"
 - o File import failed
 - Reach out to Nicolet's Small Business Support for assistance at smallbusiness@nicoletbank.com or 855.451.4792

Manually Adding an Issued Check

1. Log into 'Business Online (Treasury Management)'
2. Scroll below list of Accounts to 'Positive Pay'
3. Select an Account Nickname
 - a. You will redirect to the Positive Pay site
4. Select 'Transaction Processing'
 - a. Select Add New Issued Check
5. Enter Check information in corresponding fields
 - a. Select issuing Account from drop-down
 - b. Enter Check Date
 - c. Enter Check Amount
 - d. Enter Payee name
 - i. Note: Enter payee name exactly as written on check including punctuation
 - e. Select 'Add Check'

Voiding an Issued Check Item

1. Log into 'Business Online (Treasury Management)'
2. Scroll below list of Accounts to 'Positive Pay'
3. Select an Account Nickname
 - a. You will redirect to the Positive Pay site
4. Select 'Transaction Processing'
5. Select 'Void a Check'
 - a. Select 'Account Nickname' from drop-down menu
 - b. Type in Check Number
 - c. Type in Check Amount
 - d. Select Date from populated calendar
 - e. Select 'Find Matching Check'
 - f. Verify check to be voided
6. Select 'Void Check'

Exception Resolution Process

NOTE: Work through each exception until 'Decisions Needed' is 0 and 'Decisioned' has the total # of day's exceptions. **Deadline for online exception processing is 12pm CST. If exception processing is not completed timely the default decision is RETURN.**

1. Log into 'Business Online (Treasury Management)'
2. Scroll below list of Accounts to 'Positive Pay'
3. Select an account
 - a. You will redirect to the Positive Pay site
4. Select 'Exception Processing'
5. Select 'Quick Exception Processing'
 - a. Exceptions will be listed in the 'Decisions Needed' section
 - b. Select exception to view transaction details
 - i. ACH exception will include who is debiting the account and amount
 1. If item is valid:
 - a. Select 'Add Rule' to eliminate future exceptions for this ACH originator
 - i. Complete 'Description' field
 - ii. Complete 'Allowable Amount' field if applicable

- iii. Select 'Save'
 - b. Select 'Pay'
 - c. Select 'Save'
- 2. If item is not valid or fraudulent:
 - a. Select 'Return'
 - b. Select 'Return Reason'
 - c. Select 'Save'
- ii. Check exceptions will include the check image, front and back
 - 1. If item is valid:
 - a. Select 'Pay'
 - b. Select 'Save'
 - 2. If item is not valid or fraudulent:
 - a. Select 'Return'
 - b. Select 'Return Reason'
 - c. Select 'Save'

ACH Authorization Rules – Add New, Update, and Delete Existing

ACH rules (sometimes called debit filters) can be added outside the exception processing. When adding a new rule, you must have the Company ID. Other options are updating or deleting an existing rule.

1. Log into 'Business Online (Treasury Management)'
2. Scroll below list of Accounts to 'Positive Pay'
3. Select an account
 - a. You will be directed to the Positive Pay site
4. Select 'System Reports'
5. Select 'ACH Authorization Rules'
6. Add New ACH Rule
 - a. Select blue '+' button found in upper right corner
 - i. Select 'Account Nickname' from drop-down menu
 - ii. Add ACH rule description (Description should include name of who id debiting the account)
 - iii. Add Company ID (provided by ACH originating company)
 - iv. Select 'All SEC Codes'
 - v. Select 'Debits Only'
 - vi. Enter amount in 'Max Allowable Amount' field to assign a debit limit
 - vii. Click 'Save'
7. Update or Delete ACH Rules
 - a. Select 'System Reports'
 - b. Select 'ACH Authorization Rules'
 - i. Existing ACH rules will populate per account in alphabetical order
 - ii. On the right side select the ellipse
 - iii. Select 'View Record' to review rule
 - iv. Select 'Edit Record' to update any rule field
 - v. Select 'Delete Record' if rule no longer applies

Online Banking Processing Times

Service	Processing Deadline
ACH & Check Positive Pay Decisions	12:00pm CST
ACH Manager	12:30pm CST for Processing of Same Day files 5:00pm CST for Processing of Next Day files
Mobile Deposit Capture	5:00pm CST
Internal Account Transfers	8:00pm CST

Recognized Federal Holidays

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 [Federal Reserve Banks Financial Services holiday page](#) for additional details on the operations of the Federal Reserve Banks.

	2024	2025	2026	2027	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.