

BUSINESS ONLINE BANKING

User Guide

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Nicolet
NATIONAL BANK

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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.

IMPORTANT: 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 or tablet 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. **IMPORTANT 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 Payment'

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 recurring
 - 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 recurring
 - 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 set up 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'
 - a. Template group name should correlate to type of payment
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
 - a. Note: if a user is not selected, they will not have access to view or approve ACH's created by a template
12. Enter Company Entry Description
 - a. The description should clearly reflect the purpose of the transaction. (It appears on the Receiver's bank statement and should be easily recognizable)
 - b. MANDATORY NACHA STANDARD DESCRIPTIONS**
 - o **PAYROLL** – PPD credits related to wages, salaries, and similar compensation
 - o **PURCHASE** – For eCommerce purchases authorized by a consumer Receiver
13. In the 'Pay From' section select the funding account from the drop-down menu
 - a. The amount field is required > enter \$0.00
14. In the 'Pay To' section enter the required information
 - a. The amount field is required > enter \$0.00
15. Verify the information
16. 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 update 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 the 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 1:30pm CST
7. Enter amount in the 'From account' amount field
8. Enter '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 account. 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, click '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. Create Digital Signature with Hard Token
 - a. Press the 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 1:30pm CST
11. Select the 'Repeat' box if the transfer will be reoccurring
 - a. Select frequency from drop down
12. Enter Company Entry Description

- a. The Company Entry Description should clearly reflect the purpose of the transaction. (It appears on the Receiver's bank statement and should be easily recognizable)
 - b. MANDATORY NACHA STANDARD DESCRIPTIONS**
 - o **PAYROLL** – PPD credits related to wages, salaries, and similar compensation
 - o **PURCHASE** – For eCommerce purchases authorized by a consumer Receiver
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. Complete Security Challenge using Hard Token
 - e. Press the token button to generate one-time password
 - f. Enter password in 'One-time password' field
 - a. Click 'Complete Challenge'
 19. Email confirmation and/or errors will be received from 'tmach@nicoletbank.com'

Submitting a One-Time ACH Collection

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen > Select Payments & Transfers
3. Select ACH
4. Select Activity
5. Select '+New Collection'
6. Select the appropriate SEC Code > Click Continue
 - a. Prearranged Payment – PPD; Withdrawal from a consumer account
 - b. Company – CCD' Withdrawal from a corporate account
7. Enter Description
8. Select appropriate tax identification number from drop-down list
9. Enter effective date of ACH transfer
 - a. Check 'Same Day' box if deposit needs to be processed same day
 - o Note: Same Day files must be submitted prior to 1:30pm CST
10. Select 'Repeat' if transfer is to be recurring
 - a. Select frequency from drop-down menu
11. Enter Company Description (not required)
12. In the 'Pay from' section enter the required information
13. Complete 'Pay To'
 - a. Select an account by clicking on the drop-down menu
14. Select 'Complete ACH'
15. 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
16. Complete Security Challenge with Hard Token
 - a. Press the token button to generate one-time password
 - b. Enter password in 'One-time password' field
 - c. Click 'Complete Challenge'
17. Email confirmation and/or errors will be received from 'tmach@nicoletbank.com'

Importing an ACH NACHA File

Note: NACHA files must be balanced meaning file contains both credits and debits.

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

Reversing an ACH Transfer

1. Select ACH
2. Select Activity
3. Select 'Reverse' (if 5 banking days or less) found to the right of the file
4. Find recipient needing reversal > click 'No' to the right of the name, change to 'Yes'
5. Scroll to the bottom and select 'Reverse ACH'
6. Select the account the funds are to be returned to
 - a. Enter amount to be reversed (note: amount must be full amount of original transfer)
7. Select 'Reverse ACH'
8. 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'
9. Complete Security Challenge with Hard Token
- a. Press the token button to generate one-time password
 - b. Enter password in 'One-time password' field
 - c. Click 'Complete Challenge'
10. Email confirmation and/or errors will be received from 'tmach@nicoletbank.com'

Dual Control Review Approval

For extra security, your company may be using Dual Control for ACH submission. The steps below will walk you through the process of approving with a web browser or mobile app.

1. Receive ACH file submission email from TMACH@Nicoletbank.com
 - a. Email will read:
 - i. "Payroll received from ABC Company on 1/1/2025 is pending client and financial institution review."
2. Log into 'Business Online (Treasury Management)'
3. From the Home screen > Scroll down to 'Payments & Transfers'
 - a. Click on file name to review file details
 - b. Choose 'Approve' or 'Disapprove'
4. Log into the BankNOW Business mobile app
 - a. Select 'Approvals'
 - b. Select 'ACH'
 - c. Select 'Approve' or 'Disapprove'

Overlimit Exception Process

ACH Originators are assigned a daily ACH limit. This is a 'hard' limit, meaning if your file(s) exceed the limit, the file will fail and not originate. A signer must call TM Support at 855-451-4793 to authorize a temporary increase to proceed with file origination.

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 be redirect to the Positive Pay site
5. Select 'Transaction Processing'
6. Select 'ACH Reporting Files'
 - a. Enter appropriate date range
 - b. Select 'Search'
7. ACH reporting document will populate as a PDF which you can print or save

Wire Origination

Creating a One Time Wire Transfer

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen > Select 'Payments & Transfers'
 - a. Select 'Wire'
3. Select 'New Wire Transfer'
4. Select wire type from drop down menu > Click 'Submit'
5. Enter Template Name
6. Select TIN from drop down menu
7. Select Account from drop down menu
8. Complete all required fields identified with '*'
 - a. Transfer Description = ex: "Wire to Beneficiary's Name"
 - b. Transfer Start Date = Effective Date of Wire
 - c. Amount = Wire amount
 - d. Select pay from account from drop down menu
 - e. Identification Number = Beneficiary's Account Number
 - f. Name/Address = Beneficiary's Name and Address
 - g. Message to Beneficiary = Additional payment information ie reference or invoice number (not required)
 - h. Identification Number = Beneficiary Routing Number
 - o Click on binoculars to have Bank name, address, and routing/transit will prefill
9. Review all entered information for accuracy > Click 'Process'
10. 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'
11. Complete Security Challenge with Hard Token
 - a. Press the token button to generate one-time password
 - b. Enter password in 'One-time password' field
 - c. Click 'Complete Challenge'
12. Print confirmation page for your records

Creating a Wire Template

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen > Select 'Payments & Transfers'
 - a. Select 'Wire'
3. Select 'Wire Transfer Template' > Click 'Submit'
 - a. Click on the green '+' icon found on the right
4. Select wire type from drop down menu > Click 'Submit'
5. Enter Template Name
6. Select TIN from drop down menu
7. Select Account from drop down menu

8. Create Template Group by clicking the green '+' icon
 - a. Group templates by Domestic or International
9. Select names of other users to access template
 - a. Note: if a user is not selected, they will not have access to view or approve Wires created by a template.
10. Complete all required Beneficiary fields identified with '*'
 - a. Identification Number = Beneficiary Account Number
 - b. Name/Address = Beneficiary Name and Address
 - c. Message to Beneficiary = Additional payment information i.e. reference or invoice number
11. Complete all required Beneficiary Institution fields identified with '**'
 - a. Identification Number = Beneficiary Routing Number
 - o Click on binoculars to have Bank name and address prefill
12. Review all entered information for accuracy > Click 'Save'

Sending a Wire Using a Template

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen > Select 'Payments & Transfers'
 - a. Select 'Wire'
3. Select 'Wire Transfer Template' > Click 'Submit'
 - o Note: if beneficiary information needs updating, this is to be done before processing a new transfer. Choose 'Edit Template' to update.
4. Locate Template > Select 'New Transfer'
 - a. Enter Transfer Start Date
 - b. Enter Amount
 - c. Enter Message to Beneficiary if applicable
5. Review all entered information for accuracy > Click 'Process'
6. 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'
7. Complete Security Challenge with Hard Token
 - a. Press the token button to generate one-time password
 - b. Enter password in 'One-time password' field
 - c. Click 'Complete Challenge'

Sending a FX Wire

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen > Select 'Payments & Transfers'
 - a. Select 'Wire'
3. Select 'New Wire Transfer'
4. Select International FX from drop down menu > Click 'Submit'
5. Purchase your Foreign Currency

- a. Foreign Currency Information
 - o Select green '+' to create new contract
6. Complete Required fields of Foreign Exchange Rate Inquiry
 - a. Description
 - b. Tax Identification Number
 - c. Select From Account from drop down menu
 - d. Select currency type the beneficiary is to receive
 - e. Beneficiary Delivery Date
 - o Select two business days
 - f. Conversion
 - o FX to USD = amount of foreign currency into USD
 - o USD to FX = amount of USD to foreign currency
 - g. Enter amount > Click 'Next'
7. Review all entered information for accuracy > Click 'Accept'
 - o Note: You have 50 seconds to accept or decline the FX Contract
8. Select 'Done'
9. Complete Outgoing Wire required fields
 - a. Transfer Description = Description of wire (i.e. Wire to Beneficiary Name)
 - b. Beneficiary Institution Section
 - o SWIFT/BIC = Beneficiary Bank's SWIFT Code (8-11 characters)
 - o Name = Beneficiary Bank Name
 - o Address = Beneficiary Bank Address
 - o Country = Country name auto fills
 - o International Routing Code = Enter if applicable
 - c. Beneficiary Section
 - o Account = Beneficiary's Account Number
 - o Name = Beneficiary's Name (the name of business or person receiving wire funds)
 - o Address = Beneficiary's Address
 - o Country = Select Beneficiary's country from drop-down list
 - o Message to Beneficiary = ex Reference or Invoice number (not required)
10. Review all entered information for accuracy > Click 'Process'
 - o Note: International Wires being sent to certain countries may require additional information to process. This additional information may be included in the 'Message to Beneficiary' section.
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 the token button to generate one-time password
 - b. Enter password in 'One-time password' field
 - c. Click 'Complete Challenge'

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.

Positive Pay – Additional Name Match

Having ‘Additional Name Match’ enabled in Positive Pay allows for an additional layer of security to help prevent check fraud. Positive Pay will read the areas above, below, and behind the payee’s name identifying if the check was altered in any way.

- Printing and Placement
 - Letters must have enough space between them so they are not touching each other.
 - Additional lines of data below the payee’s name should be spaced so the characters do not touch the payee’s name.
 - The number of spaces between words should not be more than two spaces.
 - Do not add characters and names close to the valid payee’s name information. Any special characters included on the same line as the payee’s name should be at least two inches away.
 - Print the payee’s name only once on the check, including in the payee block.
 - The payee’s name may not be located in the top one inch of the check.
 - Leave a minimum of 2 characters between the ‘Pay to the order of’ field and the payee’s name. The payee’s name must not touch the ‘Pay to the order of’ text on the check.
 - The payee’s name must be located no more than one inch from the last word of the ‘Pay to the order of’ text.
 - If more than one payee name is printed on more than one line, make sure there is at least a space between the lines.
 - Recommended font size is 12-14 points.
 - Do not use bold, italics, or underlines.
 - Standard fonts such as Arial or Verdana are preferred.
 - Check stock background must be light in color and plain (no pictures) for easy viewing.

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 be directed 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
 - If mapping a CSV file, select ‘Delimited Text’
 1. Delimiter = Comma
 - 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 the 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 is included check file date format
 1. Select "Dates in file do not include separators"
 2. "* 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'
11. Select '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 be directed 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 Treasury Management Support for assistance at treasurymanagement@nicoletbank.com or 855.451.4793

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 be directed 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 be directed 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 number of day's exceptions. **Deadline for online decision making 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 be 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 'Rule Name' field
 - ii. Change SEC to reflect 'ALL SEC'
 - iii. Complete 'Allowable Amount' field if applicable
 - iv. Complete 'Description' field - *Optional*
 1. **NOTE:** Description must be an exact match of ACH transaction – **if not an exception will occur**
 - v. 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' > 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 Name
 - 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. Add Transaction Description - *Optional*
 1. **NOTE:** Description must be an exact match of ACH transaction – **if not an exception will occur**
 - viii. Click 'Save'
7. Add New ACH Rule from Historical ACH Transaction
 - a. Select 'Transaction Processing'
 - b. Select 'ACH Transaction Search'

- c. Enter 'Date From' and 'Date To' then click 'Search'
- d. Locate ACH Transaction, then click on ellipse found on the right
 - i. Select 'View Record'
 - ii. Locate 'Company ID' and copy data (typically 10 characters)
- e. Select 'System Reports'
- f. Select 'ACH Authorization Rules'
- g. Select blue '+' button found in the upper right corner to add new rule
 - i. Select 'Account Nickname' from drop-down menu
 - ii. Add ACH rule description (Description should include name of who is debiting the account)
 - iii. Paste Company ID
 - 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'
8. 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

Account Reconciliation

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 Transaction Reports
 - a. Select Reconciliation Option
 - i. Account Reconciliation Summary
 - ii. Check Reconciliation Summary
 - iii. Deposit Reconciliation Summary
5. Select appropriate 'Reconcile Through Date' > Click Search
6. Select appropriate results tab
 - a. Issued Checks
 - b. Paid Checks
 - c. Voids
 - d. Current Outstanding Checks
7. Select Download
 - a. Export All to Excel
 - b. Export to PDF

Remote Deposit Capture (RDC)

Check Scanner Install

1. Disconnect scanner from PC
2. Ensure ink cartridge is installed
3. Change Account user settings in Control Panel to 'Never Notify'
4. Log into 'Business Online (Treasury Management)'
5. Select 'Checks and Deposits'
6. Select 'Deposit Checks'
7. Select 'Help' found in upper right corner
8. Select 'Download Page'
9. Select the driver specific to your scanner model
 - a. Click 'Install Now' > Drivers will download from file folder
 - b. Go to Download Folder > Run as Administrator
10. Fiserv Installation window will appear > Select 'Install'
 - a. When driver install is complete a pop up will appear asking if you need to save before restarting
 - o Click 'Yes' or 'No'
11. Plug scanner in while PC is restarting
12. Test connectivity between scanner and PC
 - a. Click Start button found on bottom left of desktop
 - b. Search for Ranger Flex
 - c. Insert check in scanner and click 'Scan'
 - o If scan is successful login to 'Business Online Treasury Management' and create a deposit
 - o If scan is unsuccessful contact Treasury Management Support treasurymanagement@nicoletbank.com or 855.451.4793 for assistance

Creating a Deposit

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen, Select 'Checks and Deposits'
3. Select 'Deposits'
4. Select 'Create Deposit' found on left of screen
5. Enter Deposit Name
6. Enter Deposit Amount
7. Select account from drop-down menu (if applicable)
8. Select 'Continue'
9. Select 'Scan'
10. Verify deposit balances
11. Select 'Submit Deposit'
 - a. Select 'Submit deposit' a second time
12. Select 'Reports'
 - a. Select Deposit you want report run by clicking the box to left of Deposit ID
 - b. Select 'Export as' > 'Deposit Detail Report'
 - o Print or save report

Creating a Canadian Deposit

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen, Select 'Checks and Deposits'
3. Select 'Deposits'
4. Select 'Create Deposit' on left of screen
5. Enter Deposit Name
6. Select 'Merchant Capture – Canadian'
7. Enter Deposit Amount
8. Select account from drop-down menu (if applicable)
9. Select 'Continue'
10. Select 'Scan'
11. Select '+' to the left of the deposit item
 - a. Enter '45' in the 'Check Box' field
 - b. Press 'Enter' on keyboard to save
12. Verify deposit balances
13. Select 'Submit Deposit'
 - a. Select 'Submit deposit' a second time
14. Select 'Reports'
 - a. Select Deposit you want report run by clicking the box to left of Deposit ID
 - b. Select 'Export as' > 'Deposit Detail Report'
 - o Print or save report

Deposit Detail Report – No Images

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen, Select 'Checks and Deposits'
3. Select 'Deposits'
4. On the Home screen select 'Reports'
 - a. Click on the box to the left of the transaction
 - b. Click 'Export As'
 - o Choose 'Deposit Detail Report'
5. Print or Save the PDF report

Deposit Detail Report – With Images

1. Log into 'Business Online (Treasury Management)'
2. From the Home screen, Select 'Checks and Deposits'
3. Select 'Deposits'
4. On the Home screen select 'All Deposits'
 - a. Click on the box to the left of the transaction
 - b. Click 'View Deposit' under 'Actions'
5. Click on 'Export As' > 'PDF with Images'
6. Print or Save the PDF report

Online Banking Processing Times

Service	Processing Deadline
ACH & Check Positive Pay Decisions	12:00pm CST
ACH Manager	1:30pm CST for Processing of Same Day files 5:00pm CST for Processing of Next Day files
Mobile Deposit Capture	5:00pm CST
Remote Deposit Capture	8:00pm CST
Internal Account Transfers	8:00pm CST

Recognized Federal Holidays

Holidays Observed by the Federal Reserve System

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

Holiday	2026	2027	2028	2029	2030
New Year's Day	January 1	January 1	January 1*	January 1	January 1
Martin Luther King Jr. Day	January 19	January 18	January 17	January 15	January 21
Washington's Birthday (Presidents Day)	February 16	February 15	February 21	February 19	February 18
Memorial Day	May 25	May 31	May 29	May 28	May 27
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 7	September 6	September 4	September 3	September 2
Columbus Day	October 12	October 11	October 9	October 8	October 14
Veterans Day	November 11	November 11	November 11*	November 11**	November 11
Thanksgiving Day	November 26	November 25	November 23	November 22	November 28
Christmas Day	December 25	December 25*	December 25	December 25	December 25

*For holidays falling on Saturday, Federal Reserve Banks and Branches will be open the preceding Friday.

**For holidays falling on Sunday, Federal Reserve Banks and Branches will be closed the following Monday.