

## FREQUENTLY ASKED QUESTIONS – BUSINESS

mBank will merge with Nicolet National Bank at the end of the business day on September 3, 2021. All mBank branches will close after normal business hours on that Friday, and re-open on Tuesday, September 7<sup>th</sup> as Nicolet National Bank. mBank branches will not be open Saturday, September 4<sup>th</sup> - Monday, September 6<sup>th</sup>. The following information is intended to help answer frequently asked questions for mBank business customers.

### **BUSINESS ONLINE BANKING**

**Q.** How will I log in to see business accounts and treasury management solutions with Nicolet National Bank on Tuesday, September 7, 2021?

**A.** To login to Nicolet National Bank on Tuesday, September 7, 2021 you will navigate to [www.nicoletbank.com](http://www.nicoletbank.com), Choose “**Login**” from the top right side of the website homepage, Use the dropdown to choose **Business Online (Treasury Management)** and enter the same credentials you have with mBank today. If you use a security token with mBank today, you will continue to use the same process to login to Nicolet’s Business Online (Treasury Management) site.

**Q.** Will navigation within Nicolet National Bank’s business online banking solution be different from mBank’s current online banking solution?

**A.** Navigation within Nicolet’s business online banking solution will be very similar to the current navigation experience within mBank. See screenshot below.

The screenshot displays the Nicolet National Bank Business Online Banking interface. At the top, the user is identified as Jolene Hostak, last logged in on Jul 18, 2021. The navigation menu includes HOME, ACCOUNTS, PAYMENTS & TRANSFERS, CHECKS & DEPOSITS, and ADMINISTRATION. The main content area is divided into several sections:

- Alerts:** A notification stating "You have no unread alerts." with a "Manage Alerts" link.
- Accounts:** A table listing various accounts with their available balances and recent activity.
 

Account Name	Available Balance	Recent Activity
CHOCOLATE FACTORY ****9812	\$2.53	Recent
COMBIL SBA 9002	\$110.00	Recent
HEALTH SAVINGS ACCOUNT ****0904	\$141.86	Recent
HELOC W/FIXED RATE 7777	\$110.00	Recent
IRA SAVINGS TRAINING ACCOUNT ****0002	\$81.35	Recent
- Credit Card:** A table showing credit card details.
 

Card #	Current balance	Available Credit	Payment Amount Due	Payment Due Date
6039	\$0.00	\$100.00	\$0.00	8/02/2021
6303	\$0.00	\$100.00	\$0.00	8/12/2021
- Pay Or Transfer:** A dropdown menu with options: Internal, ACH, ACH Import, and Wire.
- Notifications:** A red alert icon with the text "Vendor/Employee Account Change Fraud Awareness" and a link to "Click here to learn more".

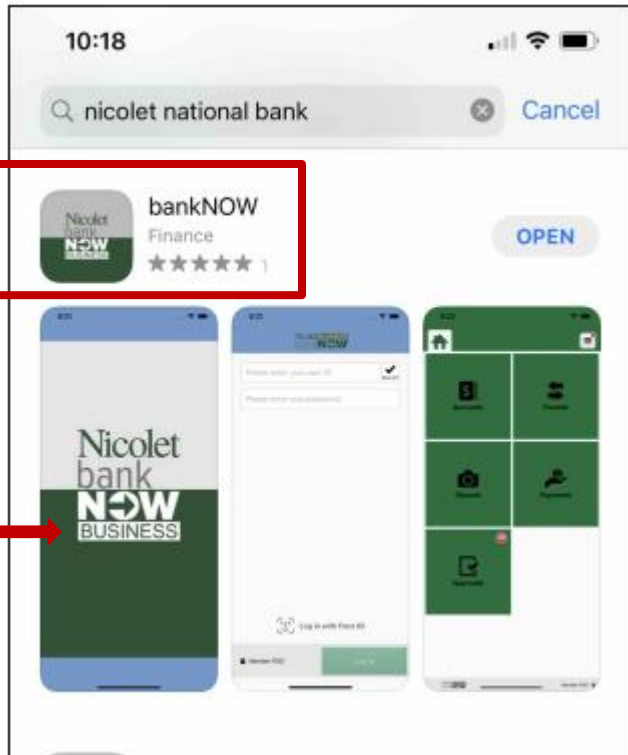
**Have questions or need further clarification?**

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

**MOBILE BANKING**

**Q.** Will mobile banking continue to work with Nicolet National Bank post-merge weekend?

**A.** If you use mobile banking today with mBank, you will need to delete the mBank mobile banking application from your mobile device and download the Nicolet National Bank **BankNOW Business** app from the app store on September 7, 2021 to continue using mobile banking with Nicolet National Bank. Once the application is downloaded, use your existing Business Online credentials to login to the application.



Mobile Deposited Checks must be endorsed as follows:

**FOR MOBILE DEPOSIT ONLY  
[BUSINESS NAME]**

Checks for deposit within the BankNOW Business mobile banking app, must be endorsed as written per the Payee Name on the front of the check, which should match the account titling on the account the check is being deposited to.

**Q.** What is the Nicolet National Bank Mobile Deposit daily cutoff time?

**A.** The daily mobile deposit cutoff time is 6:00pm CST / 7:00pm EST, provided the item does not flag in our system for review.

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

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**ACH ORIGINATION**

**Q.** I import a NACHA formatted ACH file for Payroll/Accounts Payable/Accounts Receivable/HSA Contributions, etc. will that process remain the same with Nicolet National Bank?

**A.** The process to import the file will remain the same, however if you are importing an ACH file (*Payroll, Accounts Payable, Accounts Receivable, HSA Contributions, etc.*) through ACH Manager within Business Online banking, **YOU MUST UPDATE THE ACH BATCH HEADER RECORD** information within your software to the Nicolet National Bank routing number of 075917937 on September 7, 2021. *Please note you cannot change this field until September 7th. If you try to import a file with the old mBank routing number September 7<sup>th</sup> or after, the file will reject.*

The Batch Header Record is Record 5 of ACH file formatting. In some cases, you may need to ask your software provider for assistance in making this change on September 7, 2021. Plan now if assistance is needed to ensure a smooth ACH process post-merge.

**Batch Header Record Required Changes:**

**Immediate Destination:** 075917937

**Immediate Origin:** 075917937

**Originating DFI Identification:** 07591793 (*This is the Nicolet Routing Number minus the last digit*)

**Immediate Destination Name:** Nicolet National Bank

**Special Note:** At this time, it is NOT necessary to change all of the receiver routing numbers within your file and templates (6 Records) from mBank's to Nicolet National Bank's, however the change is strongly encouraged but may be done over time. This change also cannot be done until September 7<sup>th</sup>, 2021.

Customers utilizing 'Templates' within ACH Manager have no change to address.

**Q.** I use ACH Templates within the "Payments and Transfers" option on the "Templates" screen of ACH, will my Templates still be available with Nicolet National Bank come Tuesday, September 7<sup>th</sup>?

**A.** Yes, Nicolet National Bank will be bringing your mBank ACH Templates over to the Nicolet National Bank site during merger weekend.

**Q.** I often use previously processed ACH files to send new payments, will any mBank processed ACH File history be visible within Nicolet National Bank's online banking on September 7, 2021?

**A.** Yes, 90 days of past processed file history will be viewable within Nicolet National Bank's Business Online (Treasury Management).

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

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**Q.** Are the ACH File pick-up times with Nicolet Bank the same as they are today with mBank?

**A.** Nicolet National Bank processes ACH files in batches throughout each business day. In addition, all ACH files are run through *Guardian Analytics*, a fraud detection and mitigation solution. Therefore, the following timeframes exist for ACH file processing with Nicolet National Bank:

<b>Guardian Analytics Timeframes</b>	<b>Nicolet ACH File Retrieval Timeframes</b>
10:00am CST / 11:00am EST	11:00am CST / 12:00pm EST
12:30pm CST / 1:30pm EST	1:30pm CST / 2:30pm EST
3:00pm CST / 4:00pm EST	4:00pm CST / 5:00pm EST
5:00pm CST / 6:00pm EST	6:00pm CST / 7:00pm EST

**IMPORTANT:** The **Daily ACH file cutoff is 5:00pm CST / 6:00pm EST** for next-day processing.  
**Same-day ACH file cutoff is 12:30pm CST / 1:30pm EST.**

**Q.** What is Nicolet National Bank’s process for notifying me of ACH Corrections or ACH Returns for items my Company originates?

**A.** Nicolet National Bank will notify customers of ACH Corrections or ACH Returns in one of two ways: (1) We may send a secure email through Mimecast from [opsach@nicoletbank.com](mailto:opsach@nicoletbank.com) when *Notifications of Change* or *Notifications of Return* are received for ACH entries your Company originated. It may be necessary to notify your Information Technology area to whitelist the Nicolet National Bank domain name of nicoletbank.com to help avoid any delays in receiving emails such as this from us. (2) You may receive a generic email notifying you of an ACH Correction or ACH Return and then you can retrieve the notice from within online banking by navigating to ‘ACH Reporting Files’.

**Q.** How will I know my ACH File has been successfully processed with Nicolet National Bank?

**A.** Once your file has gone through *Guardian Analytics*, and passed all verification steps, you will receive a second email indicating the file has been approved by Nicolet National Bank. The second email provides detailed file information and serves as your confirmation that your ACH File has been received by Nicolet National Bank and will be processed on to the Federal Reserve Bank for final processing. If you do NOT receive the second (File Approval) email, please contact the Treasury Management Team at [treasurymanagement@nicoletbank.com](mailto:treasurymanagement@nicoletbank.com) or 855-451-4793 as there may be an issue with your ACH file.

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**ACH & CHECK POSITIVE PAY**

**Q.** My company utilizes ACH & Check Positive Pay fraud prevention solutions; how will I access these tools with Nicolet National Bank on September 7, 2021?

**A.** ACH & Check Positive Pay with Nicolet National Bank are accessed from the home screen of Business Online (Treasury Management) under the “Accounts” section of the homepage. You will click on your account name to launch into the Positive Pay system. See screenshot below.

The screenshot displays the following information:

- HEALTH SAVINGS ACCOUNT** (\*\*\*\*0004): Available balance \$141.66, Recent
- HELOC W/FIXED RATE** (7777): Available credit \$110.00, Recent
- IRA SAVINGS TRAINING ACCOUNT** (\*\*\*\*0002): Available balance \$81.35, Recent
- Show All Accounts** (dropdown arrow)
- Credit Card SSO** table:
 

Card #	Current Balance	Available Credit	Payment Amount Due	Payment Due Date
6039	\$0.00	\$100.00	\$0.00	8/02/2021
6303	\$0.00	\$100.00	\$0.00	8/12/2021
- Positive Pay, ACH Manager Return/Change Notifications, & EDI Remittance Advices** section:
 

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

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**WIRE MANAGER**

**Q.** My Company submits Domestic and International Wire Transfers through mBank's Business Online banking portal today, will that continue with Nicolet National Bank?

**A.** Yes, Nicolet National Bank has the same system for online Domestic and International wire transfer requests, AND Nicolet also offers the ability to send foreign dollar international wires by creating a foreign contract at point of entry for the outgoing wire transfer request within the online banking portal.

**Q.** My Company has several Wire Transfer Templates for vendors we frequently send funds to within mBank's online banking portal, will those templates be available to us within Nicolet National Bank's online banking portal on September 7, 2021?

**A.** Yes, all existing Wire Transfers Templates (Domestic and International) will be available within the Nicolet National Bank Business Online (Treasury Management) portal on September 7, 2021. Users can access "Wires" by logging in and choosing "PAYMENTS & TRANSFERS" and then "Wire". The screens will be the same as what users are used to today.

**Q.** Sometimes, we use previously sent wires to send another payment versus accessing a template, will previously sent wire transfer data be available within the Nicolet National Bank online portal on September 7, 2021?

**A.** It is strongly encouraged that users create templates NOW for any past wire transfer that you may need to send post merge weekend, as we are not certain how much history will be available within the online wire transfer system. Contact your local Treasury Management Representative for assistance in creating a template or contact the Nicolet National Bank Treasury Management Team prior to merge weekend for assistance.

**Q.** My Company submits Wire Transfers regularly with mBank currently, will we be able to submit wire transfers with Nicolet National Bank without issue on September 7, 2021?

**A.** Yes, however the mBank Treasury Management Team will be reaching out to business customers who send frequent wire transfers through the online portal to obtain a signed Wire Transfer Agreement with Nicolet National Bank prior to September 7, 2021. This is important to avoid any wire transfer processing delays due to paperwork on or after September 7, 2021. The Wire Transfer Agreement specifies for Nicolet National Bank who is authorized by your Company to request a wire transfer and in which methods (6 available), approve a wire transfer (if applicable), and receive confirmation emails for sent wire transfers, as well as it specifies the applicable business accounts a user can wire from.

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**Q.** My Company has recurring wire transfers scheduled within the mBank online wire transfer system, will those continue to process with Nicolet National Bank post-merger?

**A.** We believe it is best practice to review your scheduled wire transfers prior to merge weekend and understand when the next transfer is scheduled to occur and then plan to review the scheduled wire transfers within Nicolet's Business Online (Treasury Management) system on Tuesday, September 7<sup>th</sup> to ensure no processing delays occur.

**Q.** What are the Nicolet National Bank Wire Transfer daily cutoff times?

**A.** Nicolet National Bank daily Wire cutoff times are Domestic 3:00pm CST / 4:00pm EST and International 2:30pm CST / 3:30pm EST.

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## **FRAUD MANAGEMENT**

**Q.** What fraud prevention tools does Nicolet National Bank employ or and/or offer to its business customers?

**A.** Business Online (Treasury Management) is the Nicolet National Bank digital banking platform for business. Due to the complex nature of user setup within Business Online (Treasury Management), Nicolet National Bank maintains Company user setup. This means if you have Administrative permissions for your Company today to establish new users, you will lose this ability September 7, 2021 with Nicolet National Bank.

The Business Online (Treasury Management) system allows superior granularity in separation of roles and responsibilities across Users. Unique user permissions, based on job responsibilities, can be maintained throughout the system. User additions, deletions, and edits are communicated to the Treasury Management Team and paperwork is prepared and sent for signature for the requested changes. Setups are usually completed in 2 business days from signing, but rush requests can be accommodated based on the situation.

Straight through processing or Dual Control is offered on Internal Transfers, ACH Transfers, and Wire Transfers. Dual control is strongly encouraged on high-risk transactions such as ACH Origination and Wire Transfers.

Through agreement and setup documents each user receives a unique User ID, Password, and Security Questions. Security Tokens *may* be required for Users with certain high-risk transaction ability – ACH Origination (*Daily Exposure Limit of \$500K or more*) and online Wire Transfer initiation.

Additional fraud mitigation is offered through our use of *Guardian Analytics*. Guardian Analytics is the pioneer and leading provider of behavioral analytics solutions for preventing online banking fraud.

Guardian Analytics protects account and payment information by analyzing user online activities from login to logout and payment changes related to routing and account number information used. The system works to detect anomalous behavior based on device, geo-location, time, activities, transaction details, and more. These solutions are constantly working in the background of the online banking portal in real-time to detect anomalies within user login and ACH & Wire Transfer file processing.

Nicolet National Bank takes fraud risk very seriously. We know our customers expect our assistance in monitoring and detecting anomalous behaviors within the treasury functions of business online banking. Therefore, we have invested in *Guardian Analytics* technologies and frequently offer educational opportunities for our customers regarding the latest trends in fraud.

Fraud Awareness Bulletins can be found within the Business Online (Treasury Management) portal.

If ever you have a fraud breach or concern, please contact your local Business Banker or the Treasury Management Team.

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

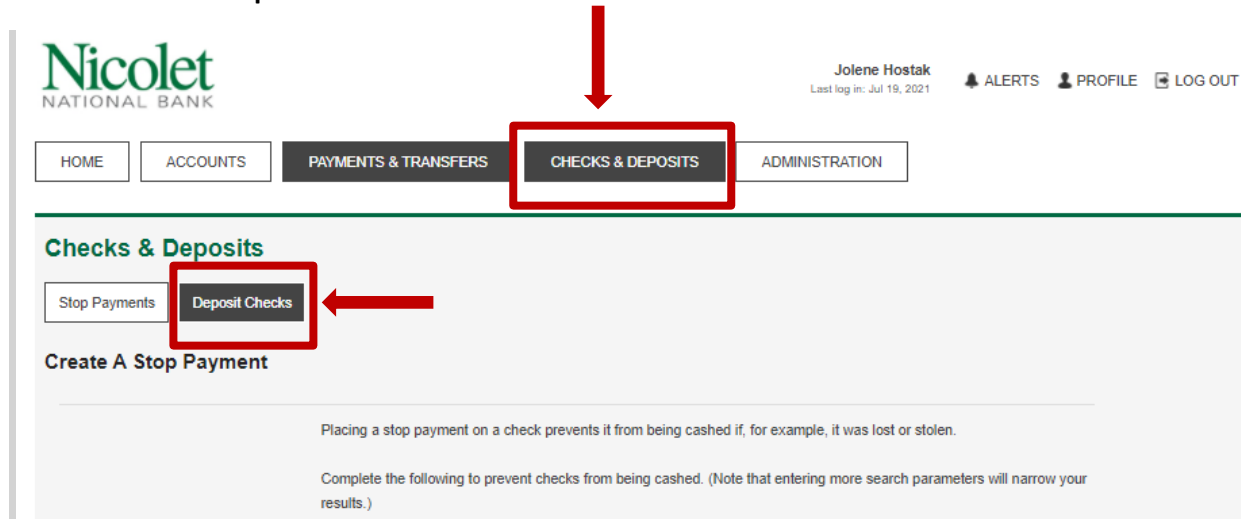
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## **REMOTE DEPOSIT CAPTURE**

**Q.** How will I access Remote Deposit Capture with Nicolet National Bank on or after September 7, 2021?

**A.** Remote Deposit Capture is accessed through Business Online (Treasury Management) by Choosing “**CHECKS & DEPOSITS**” then “**Deposit Checks**”. See below.



**Q.** Will our current check scanner be compatible and continue to work?

**A.** Yes, your current check scanner will be compatible and should continue to work with Nicolet National Bank. Users may need to click on “Help” and “Workstation Status” if the check scanner doesn’t initialize at first login. Users can follow the install prompts or contact the Nicolet Treasury Management Team for assistance.

**Q.** What is the daily deposit cutoff time for remote deposit with Nicolet National Bank?

**A.** The Nicolet National Bank remote deposit capture daily cutoff for same-day credit, next day availability is 8:00pm CST / 9:00pm EST.

**Q.** What is the process with Nicolet National Bank if my remote deposit exceeds our Company established limit on any given business day?

**A.** Users exceeding the daily remote deposit limit can email or call the Nicolet National Bank Treasury Management Support Team for assistance with temporarily (or permanently) raising the limit for larger than normal deposits.

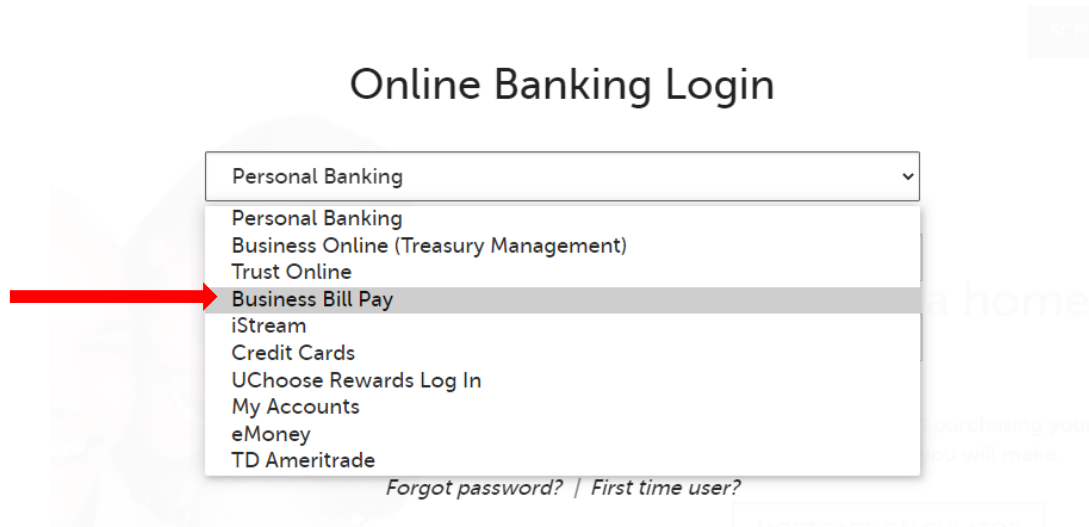
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**BUSINESS BILL PAY**

**Q.** Will Business Bill Pay be accessed the same way it is with mBank today?

**A.** No, Business Bill Pay with Nicolet National Bank will be accessed from the Nicolet Bank website homepage by choosing **Login** and then **Business Bill Pay** from the dropdown menu. See screenshot below.



**Q.** I access Business Bill Pay from within the mBank online Banking portal today so how will I login to Nicolet Business Bill Pay on September 7, 2021?

**A.** Bill Pay Users will receive an email from the Nicolet National Bank Treasury Management Team prior to September 7<sup>th</sup> with User ID and Temporary Password information for first-time login on or after September 7, 2021.

**Q.** Will our existing Payees, and any past processed payment history be available within Nicolet National Bank's Business Bill Pay on September 7, 2021? Will recurring bill payments continue as scheduled?

**A.** Yes, Bill Payment Payees and recurring payments will be available within Nicolet's Business Bill Pay system on September 7, 2021. Recurring payments and eBills will also convert. History may not be available so users may choose to print out the mBank Business Bill Pay on September 3<sup>rd</sup> or sooner for reference.

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**MISCELLANEOUS**

**Q.** Will the existing mBank online banking support phone number and email address continue to work post-merger?

**A.** The existing online banking phone number and email address will continue to work as they will forward to the Nicolet National Bank Treasury Management support team of [treasurymanagement@nicoletbank.com](mailto:treasurymanagement@nicoletbank.com) and **855.451.4793**. The existing treasury management support team members will continue to assist you along with existing support team members of Nicolet National Bank. Support hours are Monday through Friday, 7:00am CST / 8:00am EST through 5:00pm CST / 6:00pm EST.

**Q.** Where will I find monthly bank statements within Nicolet's Business Online system?

**A.** For eStatement customers, monthly statements can be found online within the "Documents" tab of an account. Please be advised that Nicolet National Bank only displays monthly statements online if your Company is truly engaged in eStatements which is different than how mBank displays statements today. If you are not sure whether or not your Company is truly engaged in eStatements, please check with your local mBank Banker. You may choose to engage in eStatements prior to September 7, 2021 so you do not lose the ability to retrieve monthly bank statements online post-merger with Nicolet National Bank.

**Q.** Will previous months' statements from mBank be available within Nicolet's online system September 7, 2021?

**A.** Previous months statements will NOT be immediately available within Nicolet's online banking system come September 7, 2021. Downloading previous month's statements now is strongly encouraged.

**Q.** Will I receive a new Business Credit Card to replace my mBank business credit card account?

**A.** No, your current mBank credit card will remain the same as it is today. More information will be provided at a later date for mBank VISA credit cards being reissued to Nicolet Bank Mastercard credit cards later this year.

**Q.** Will my existing check stock continue to work?

**A.** Yes, you may continue to use your existing check stock. Nicolet Bank will absorb all the existing mBank routing numbers as part of the merger, so your existing checks and deposit tickets will continue to work. We ask when you reorder these supplies post-merger that you update to the Nicolet National Bank Routing Number of 075917937.

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

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