



# ACH Templates

Quick Start Guide



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## ACH User Experience Enhancements

We are excited to announce that on Monday, May 5, 2025, we're upgrading your ACH experience in Pinnacle Online Banking by modifying the ACH Payments workflow and introducing ACH Templates. To help you prepare, here is a quick start guide outlining the upcoming changes.

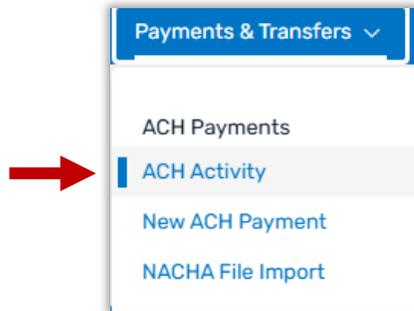
### Summary of Updates

1. ACH Payments workflow screens have been modified to use your entire browser window, and the progression stepper has been moved from the left to the top; both changes will allow for a better view of your recipients with wider columns and less wrapping of text.
2. While in the ACH Payments workflow, the Review and Submit screen will include a 'Review ACH Details' summary panel containing batch details including the total item count and dollar amount of your batch.
3. The Payments & Transfer menu will now include an **ACH Templates** option in the *Templates* section.
4. You can now save and use ACH Templates. There are 2 ways to create an ACH Template:
  - a. You can choose 'Save Payment as Template' from the ACH Activity list or from the Payment Details Page.
  - b. During the creation or modification of an ACH Payment you can choose 'Save as ACH Template'.
5. With the new ACH Template feature, there are 4 new entitlements. The 3 new Template entitlements will be enabled for existing users based on their current ACH roles.
  - a. **ACH Template Editor** users can create and/or edit ACH templates. *This role will be granted to existing users with the ACH Payments Editor role.*
  - b. **ACH Template Viewer** users can view ACH templates. *This role will be granted to existing users with the ACH Payments Viewer role.*
  - c. **ACH Template None** users cannot view ACH templates. *This role will be granted to existing users with ACH Payments None role.*
  - d. **ACH Payment Limited Editor** users can create, modify or delete ACH Payments ONLY from ACH Templates. They cannot create an ACH Payment from scratch or add/modify recipients. *Note: ACH Limited Editors must also have the ACH Templates Viewer or Editor role so that they can at least view the template that they are using to create ACH Payments.*

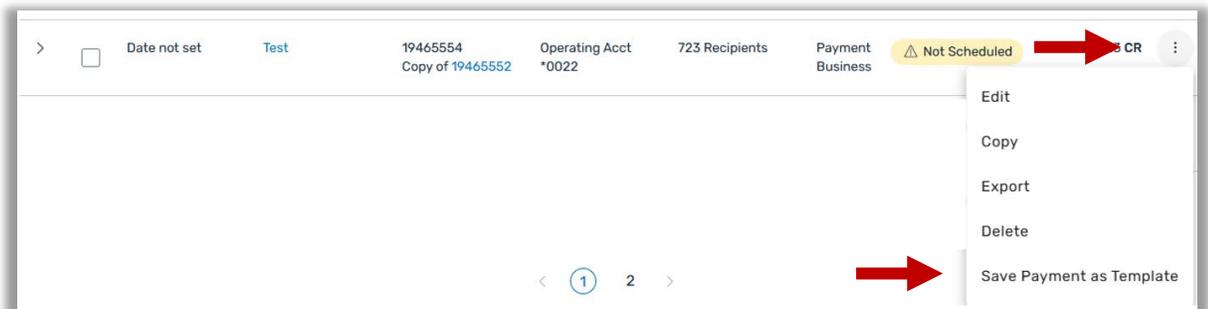
## Create an ACH Template

If you have privileges to create ACH payments, you will also have access to create an ACH Template. You can create an ACH template in 2 ways:

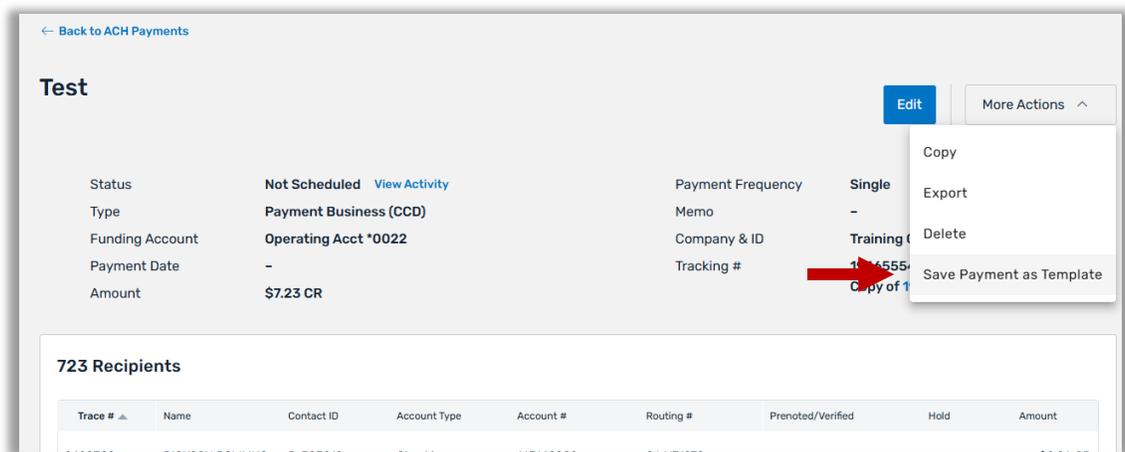
1. From the **Payments & Transfers** menu, you can create a template from batches that you sent previously.
  - a. Click on ACH Activity



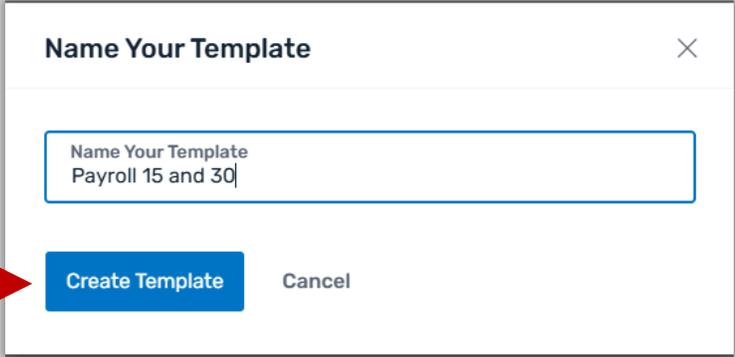
- b. Locate the batch you want to save as a template, select the vertical 3 dots to the right of the batch and select **Save Payment as Template**.



- c. You can also click the Batch Name to open the Payment Details and can select **Save Payment as Template** from the **More Actions** dropdown.



- d. You will be prompted to **Name Your Template**. Type a template name that is meaningful and click **Create Template**.

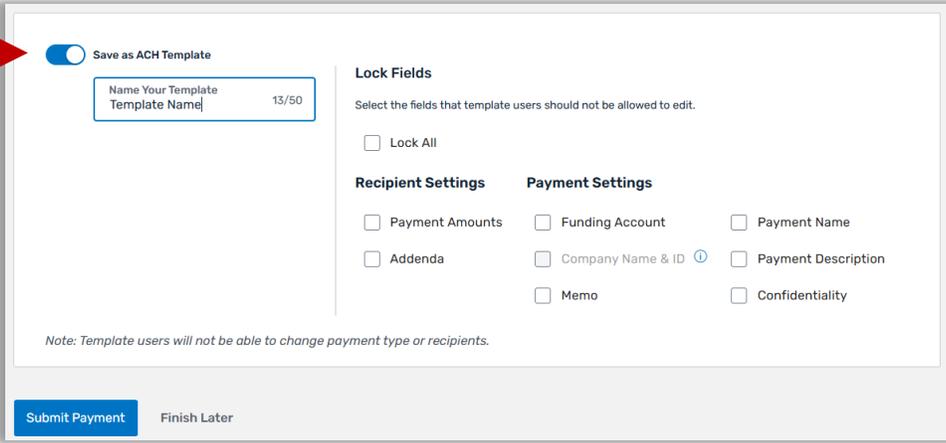


Name Your Template

Name Your Template  
Payroll 15 and 30

Create Template Cancel

- e. You have the option of locking down fields as well as modifying recipients before you review and save your new template. For more information on how to finish your template, [click here](#) for detailed steps.
2. You can also save payments as a template when creating or modifying an ACH Payment. (This option allows you to lock fields while the template is being created versus having to edit the template after it has been created.)
- a. From the **Payments & Transfers** menu, select **New ACH Payment**.
- b. Complete the **Payment, Recipients** and **Processing Details** normally. On the **Review & Submit** step, complete the details and now at the bottom you will see an option to **Save as ACH Template**.
- c. Toggle this option on; you will then be presented with additional options to lock certain fields. Locking a field prevents users from changing the information in that field when using the template. By default, no one can change the payment type or any recipients in a template. You can put a recipient on hold, but you can't add/modify recipients when creating a payment from a template. Once you are satisfied with your selections, click **Submit Payment**.



Save as ACH Template

Name Your Template  
Template Name 13/50

**Lock Fields**  
Select the fields that template users should not be allowed to edit.

Lock All

**Recipient Settings**      **Payment Settings**

Payment Amounts       Funding Account       Payment Name

Addenda       Company Name & ID       Payment Description

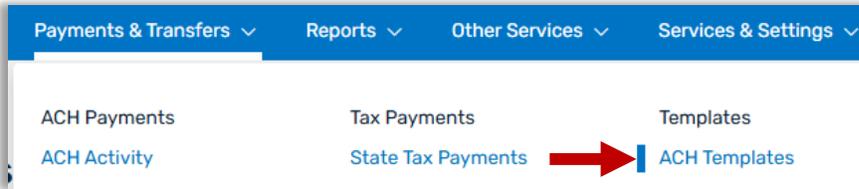
Memo       Confidentiality

*Note: Template users will not be able to change payment type or recipients.*

Submit Payment Finish Later

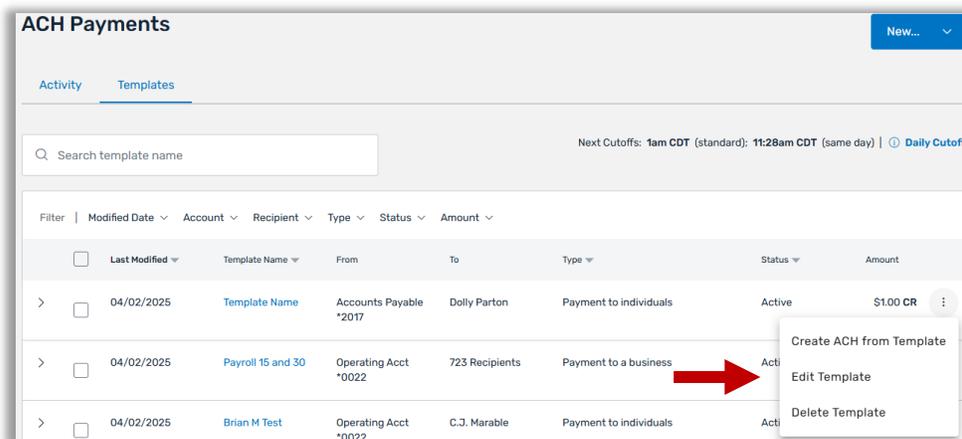
## Edit/Delete an ACH Template

Once an ACH Template has been credited you can edit the template by accessing the **Payments & Transfers** option and selecting **ACH Templates**.

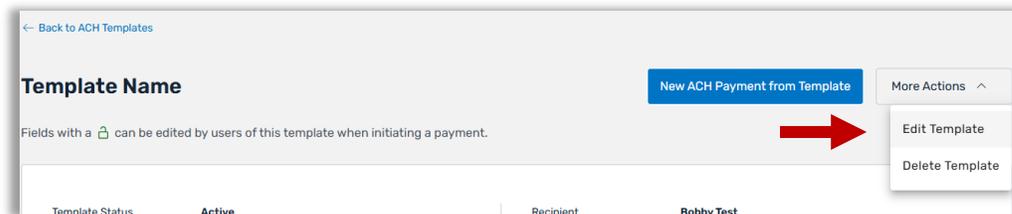


You also access your templates by selecting the **Templates** tab on the **ACH Activity** screen. You must have the proper permission to view and/or edit templates. To edit a template:

1. Locate the template you wish to edit and click the 3 vertical dots to the right of the template details. Choose **Edit Template**. If you no longer want to use this template, you can select **Delete Template**. *Note: Deleted templates cannot be recovered so be sure you are deleting the correct template before acknowledging the 'Are you sure...' prompt.*



You can also click the template name to open the template and then choose **More Actions – Edit Template or Delete Template**.



2. When editing a template, there are a variety of changes you can make in the top section of the template:

- a. You can mark the template Inactive by toggling off the **Template is Active** option. A user cannot use a template that is in 'draft' status so you might make a template inactive if you are adding or modifying recipients.
- b. You can modify the **Template Name** and lock/unlock all or some of the fields in the Template to prevent them from being changed when creating payments.
- c. You can mark the batch as Confidential so only users you specify can view or use this template. Users must have access to Confidential batches in order to be selected.

**Template Name**

Payment Type: Payment to individuals (PPD) Template is Active Delete Template

**Template Details**

Template Name  
Template Name

**Recipient Settings**  
Lock the fields that users of this template should not be allowed to modify when initiating a payment.  Lock All

**Payment Amount**  
Amounts can vary by recipient. Locking this field will lock the Amounts for all recipients.  Unlocked

**Addenda**  
Addendas can vary by recipient. Locking this field will lock the Addendas for all recipients.  Unlocked

Send prenotes for newly added recipients ⓘ

**Payment Settings**  
Lock the fields that users of this template should not be allowed to edit when initiating a payment.  Lock All

Funding Account  
Accounts Payable \*2017   Unlocked  
Available Balance: \$28.40

Company ID  
1011111111 (Test Co)  Unlocked

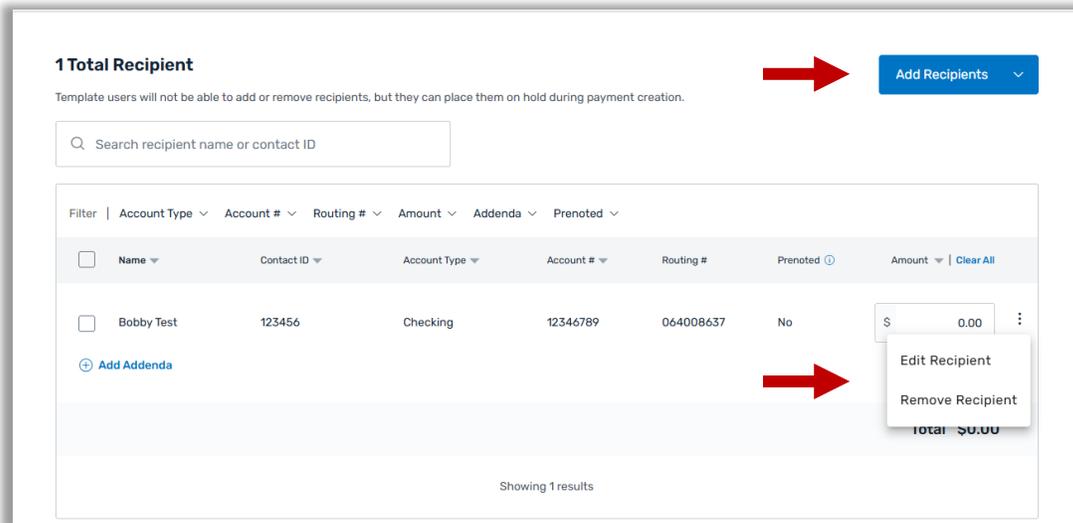
Memo  Unlocked

Payment Name  
Payment  Unlocked

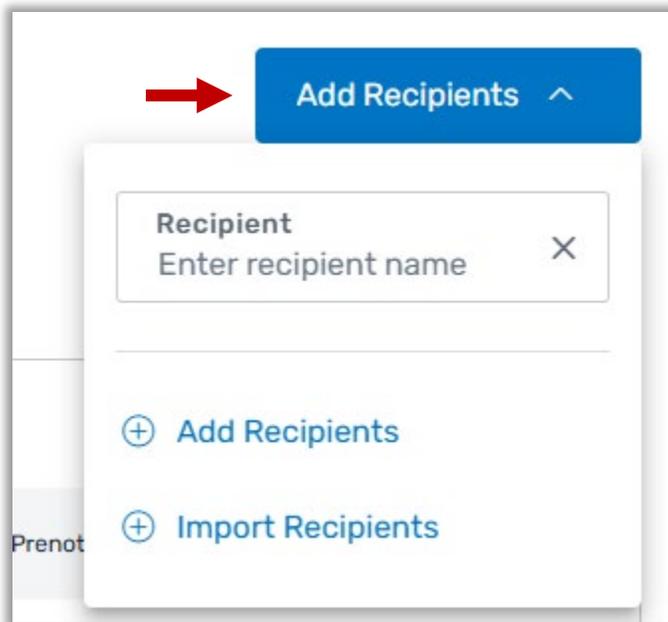
Payment Description  Unlocked

Mark payment as confidential ⓘ

3. If you scroll down further you can **Add Recipients**, **Edit Recipients** or **Remove Recipients**.

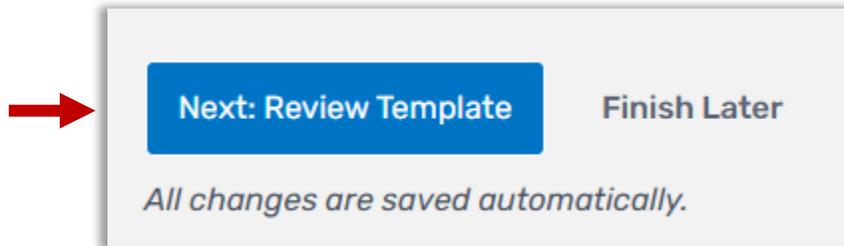


- a. To add a recipient to the template, select the **Add Recipients** box.

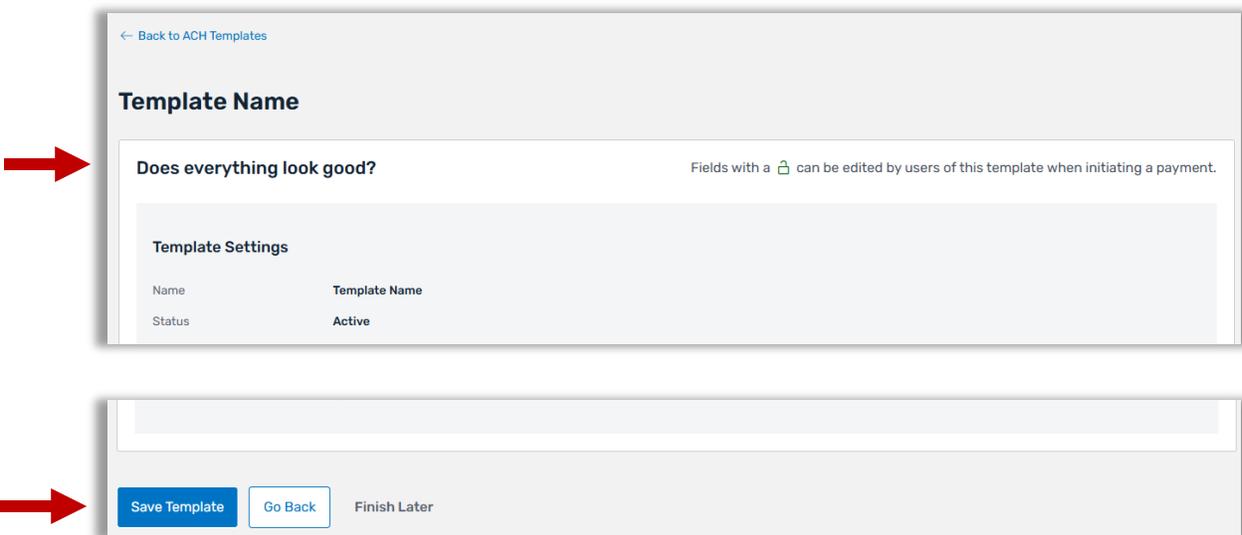


- b. To add a recipient that is already setup as a contact, start typing in the **Recipient** box and select your contact from the list.
- c. To add a new contact as a recipient, click the **+ Add Recipients** option
- d. If you have a file that contains contacts you wish to add for this template, choose **+ Import Recipients**. You will be able to choose whether you wish to add to the existing recipients or replace existing recipients. *Note: replace may be a good option if you have several changes to make to recipients, perhaps in a payroll batch.*

- e. Once you are satisfied with your list of recipients, you can key in an amount for each recipient or leave it at 0.00. *Note: unless you lock the Payment Amount field, the amount can be changed when creating payments from a template.*
- f. When you finish your edits, select **Next: Review Template** at the bottom of the template screen. If you are not finished with your edits, you can select **Finish Later**.



- g. Review the template details when presented with the review screen. Scroll to the bottom and choose **Save Template** or select **Go Back** to continue making edits. You can also select **Finish Later** to save your progress and end the edit session.

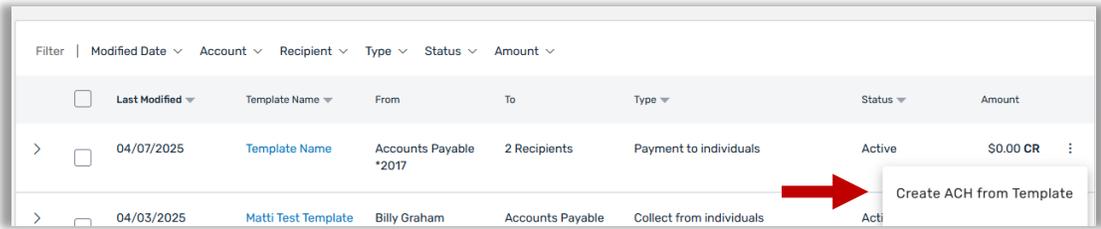


## Creating Payments from a Template

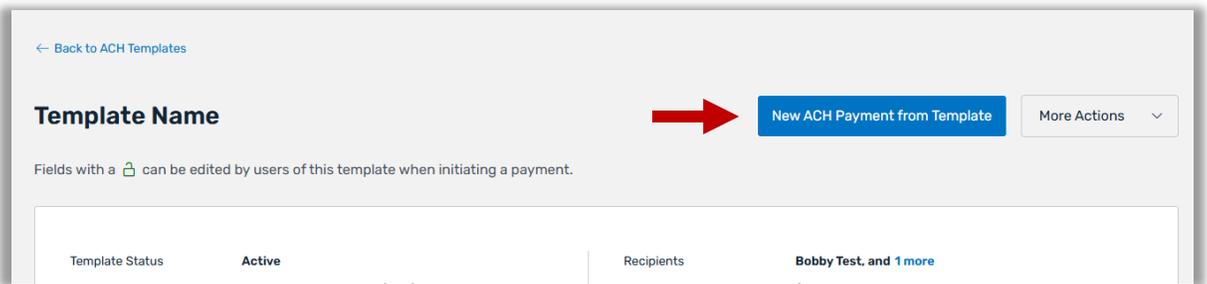
Anyone with the ACH Payments Editor or ACH Payments Limited Editor role, as well as the ACH Templates Viewer or Templates Editor role, can create a payment from a template – unless the template is marked Confidential, and the user doesn't have access to Confidential batches. *Note: You cannot use a template when creating an EFTPS payment or when using the NACHA File Import function.*

1. From the **Payments & Transfers** menu, select **ACH Templates**. You can also select **ACH Activity** and select the **Templates** tab.

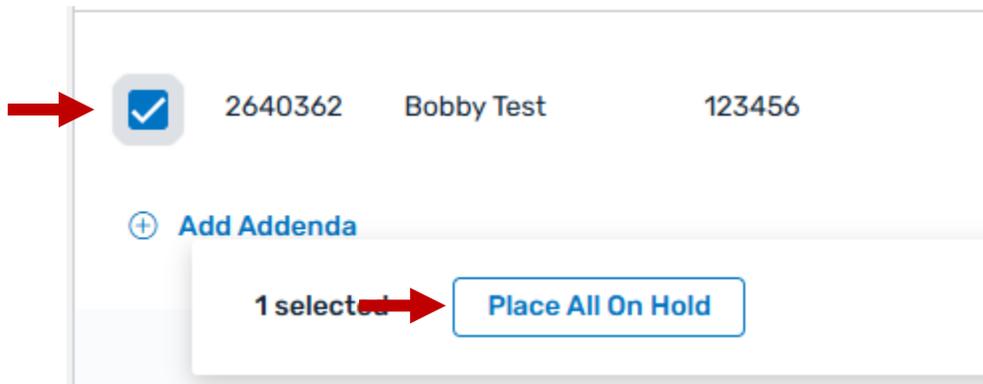
2. Locate the template you wish to use. Click the vertical 3 dots to the right of the template and select **Create ACH from Template**.



You can also click the name of the template to open it and select **New ACH Payment from Template**.



3. You cannot add or modify recipients when creating an ACH Payment from a template, but you can put a recipient on hold or add/modify addenda information. If you have recipients you don't wish to pay at this time, click the checkbox to the left of one or more recipients and choose **Place All on Hold**. The recipient(s) will still be present on your screen, but you'll notice the *Hold* column has a **Yes** indicator.



To remove the hold, click the checkbox to the left of one or more recipients who are on hold and choose **Remove Hold from All**.

4. You can modify the payment amounts for each recipient in the *Amount* column, unless the Payment Amount field was setup in the template and locked.

5. Select **+ Add Addenda** to add additional details that will travel with the payment to the recipient(s). If the Addenda field is locked, you will not have the option to add/modify the addenda records on the payment.
6. When edits are complete select **Next** to proceed to the next step. You can also choose **Finish Later** to save your progress but exit the payment workflow.
7. Next, you'll be presented with the Processing Details screen. You have the option to add a **Memo** for your internal reporting, unless the memo field was locked in your template.
8. Select the **Payment Frequency** and the **Payment Date**. Be sure to select the **Same Day Payment** box if you are sending a Same Day ACH transaction. Select **Next** to proceed.

**Edit Processing Details** Next Cutoffs: 11:28am CDT (standard); 11:28am CDT (same day) | [Daily Cutoffs](#)

● **Payment**      ● **Recipients**      ● **Processing Details**      ● **Review & Submit**

From Template Name: Payment to individuals (PPD)      Recipient: Bobby Test      Amount: \$125.00  
 Processing Details: Single      Payment Date: From Accounts Payable \*2017

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**Funding Account**  
Accounts Payable \*2017 ✕

Payment is withdrawn from this account (Balance: \$28.40)

**Company ID**  
1011111111 (Test Co)

**Memo (optional)**  
Internal memo

**Payment Frequency**  
Single ▾

**Payment Date** ⓘ  
4/11/2025

Same Day Payment

**Next**      Finish Later

- Review the summary details on the **Review & Submit** screen. Update the **Payment Name**, if needed, and add a **Payment Description** - which does travel with the ACH payment(s). You can also mark the payment as confidential, so only users you specify, with access to confidential batches, can view or approve these payments. Select **Submit Payment** to submit the batch for approvals or **Finish Later** to save and exit the payment workflow.

**Review & Submit** Next Cutoffs: 11:28am CDT (standard); 11:28am CDT (same day) | [Daily Cutoffs](#)

**Payment** **Recipients** **Processing Details** **Review & Submit**

From Template Name: Payment to individuals (PPD) | Recipients: Bobby Test | Amount: \$125.00 | Processing Details: Single, Payment Date 04/11/2025, From Accounts Payable \*2017

**Review ACH Details**

From Template	<b>Template Name</b>
Type	<b>Payment to individuals (PPD)</b>
Recipients	<b>Bobby Test</b>
Amount	<b>\$125.00</b>
Funding Account	<b>Accounts Payable *2017</b>
Company Name   ID	<b>Test Co   1011111111</b>
Frequency	<b>Single</b>
Payment Date	<b>04/11/2025</b>

Payment Name: Payment

Payment Description (optional):

Mark payment as confidential ⓘ

**Submit Payment** Finish Later

- Once the batch has been submitted for approval, there are no changes to the payment process. The batch must be approved by someone with the appropriate access.