



First Horizon BusinessConnectSM

Domestic Wires





WIRE – DOMESTIC PAYMENTS

A domestic wire payment creates an **electronic funds transfer from payer to payee** within the United States. All domestic wires are subject to the approval workflow.

The Payments widget features two tabs: **Payments** and **Payment Templates**. The **Payments** tab displays all current payments.

The list contains the following default columns:

1. **Payee** – Receiver of the payment
2. **Amount** – The amount of the payment.
3. **Payment Account** – The debit (from) account.
4. **Currency** – The currency in which the transaction was made.
5. **Payment Date** – Date on which the payment was made
6. **Status** – The possible statuses are:
 - Entered (submitted for approval)
 - Incomplete (saved but not submitted for approval)
7. **Incomplete Approval** (waiting for second approval)
8. **Approved** (approved by the minimum number of approvers)
9. **Deleted**
10. **Released** (sent to the payee)
11. **Payment Method** – Varies by financial institution, but standard values are:
 - Standard Payment (ACH)
 - Standard Collection (ACH)
 - Expedited Payment (Wire - additional fees apply)



CREATE DOMESTIC WIRE PAYMENT

1. Select **Payment Center** or use the Payment Center widget.

First Horizon BusinessConnect Home page. The **Payment Center** widget is highlighted in the left sidebar. The main content area displays a **Notifications** section with several items, including **New users need your review and approval**, **Rejected payments need your review**, **Payments await your approval**, **Transfers await your approval**, **Rejected transfers need your review**, and **Reverse Positive Pay Item(s) need your review**. Below this is an **Accounts** section showing **Cash on Hand** of **1,959,217.12**. At the bottom, there are three **Checking Accounts** tiles: **Account 1** (0.00), **Account 2** (0.00), and **Lockbox Account** (1,959,217.12 and -443,984.52). Each tile has **Details** and **Transfer** buttons.

2. Click **Add a Payment**.

First Horizon BusinessConnect Payments page. The **Add A Payment** button is highlighted. The page shows a **Payments** section with tabs for **Payments** and **Payment Templates**. Below the tabs, there is a **Max display of info: 31 days** and a list of buttons: **Add A Payment**, **Add a Collection**, and **Add a New Tax Payment**. A **Filter** dropdown is set to **Select fields**. Below this is a table with columns: **All**, **Actions**, **Payee**, **Amount**, **Payment Date**, **Status**, **Payment Type**, and **Approval Cutoff**. The table is currently empty, showing **There is no content**. At the bottom, there is a **Viewing 0-0 of 0 records** message and a **Display 50 per page** dropdown.



3. In the New Payment window, use the **Payee Name** drop-down to select a payee.
4. The **Payee Account** drop-down lists accounts you want to send money to. Select the appropriate account.

NOTE

A payee must first be added and approved within the Contact Center prior to initiating a payment. If your Payee Name is not in the drop-down, navigate to Contact Center to enter Payee Name and Payee Account in order for that data to populate under Add A Payment.

5. Use the **Payment Method** drop-down to select **Expedited Payment (Wire)**.
6. Use the **From Account** drop-down to select a debit account. The system will note the available balance in the chosen account.
7. At **Payment Date**, use the calendar icon to select a date for when you need the payment to arrive.
8. The cutoff time by which the payment has to be approved is displayed. This will appear below the Payment Date field. For example, "Payment must be approved by 08/04/2021 18:00 EDT."

NOTE

If you modify the payment, this cutoff time may change. Be sure the payment is approved before the cutoff time.

9. Enter the **Payment Amount**. This will be reflected in the Payment Total field at the bottom of the window.
10. (Optional) Add any additional **Comments**. The comments are internal; they will not appear on the payment to the customer.

The screenshot shows a 'New Payment' window with the following fields and values:

- Payee Name:** Vendor4
- Payee Account:** 12447828
- Payment Method:** Expedited Payment (Wire - additional fees apply)
- From Account:** Operating A - 10010001 - 170 - First Horizon Bank
- Payment Date:** 08/04/2021 (with a calendar icon)
- Payment Date Note:** Payment must be approved by 08/04/2021 18:00 EDT
- Payment Amount:** 10,000.00 (with a USD button)
- Comments:** (empty text box)



11. (Optional) You may enter as many as four lines of payment details. Note that your version of the application may be configured so that Payment Details Line 1 is mandatory.
12. To submit the payment now, click **Submit and Verify**.
 - A **confirmation screen** appears. Review the payment details and click **Pay** to submit the payment or **Edit** to modify the payment. If any of the information causes an error, a message will appear on the screen, and the payment will not be submitted until the errors are corrected.
 - After a payment is submitted, it must be approved before it is sent to the bank for processing. Typically, payments are **approved by another user**.
13. If you want to save this payment and submit it later, click **Save for Later**. You will be returned to the Payments list. The payment will be displayed on the list in an Incomplete status.

Comments

Payment Details Line 1

Payment Details Line 2

Payment Details Line 3

Payment Details Line 4

Payment Total 10,000.00 USD

Submit and Verify

Save for Later

Cancel



14. Click **Pay** or **Edit**.

Confirm Payment Details

Payee Name

Vendor4

Payee Account

12447828

Payment Method

Expedited Payment (Wire - additional fees apply)

From Account

Operating A - 10010001 - 170 - First Horizon Bank

Payment Date

08/04/2021

Payment must be approved by

08/04/2021 18:00 EDT

Payment Details Line 1

test

Comments

test

Payment Total 10,000.00 USD

Pay

Edit

15. Successful confirmation is displayed.

Payments

Payment Templates

Max display of info: 31 days ⓘ

ⓘ Add A Payment

ⓘ Add a Collection

ⓘ Add a New Tax Payment

08/04/2021 01:39 PM

✓ Payment Submitted

ID 17

Payee Name Vendor4

Payee Account 12447828

Payment Method Expedited Payment (Wire)

From Account 10010001

Payment Date 08/04/2021

Comments test

Payment Total 10,000.00 USD

Details

Filter

Select fields

Upcoming Payments

Filters

<input checked="" type="checkbox"/> All	Actions	Payee	Amount	Payment Date	Status	Payment Type	Approval Cutoff
<input type="checkbox"/>	View	Vendor4	50,000.00	08/04/2021	Entered	Expedited Payment (Wire)	08/04/2021 18:00 EDT
<input type="checkbox"/>	View	Vendor4	10,000.00	08/04/2021	Entered	Expedited Payment (Wire)	

Viewing 1-2 of 2 records

Display 50 per page Page 1 of 1



PAYMENT STATUS

Below is a list of payment statuses.

Status	Definition
Entered	Entered without errors, ready for approval workflow. Can be modified or deleted.
Incomplete	Saved in an incomplete status. Can be modified or deleted.
Needs Repair	Needs repair usually due to an error in a file import validation.
Incomplete Approval	Currently in the approval workflow. Not available for modification or deletion.
High Value	Requires secondary approval for high value payments. Not available for modification or deletion.
Approved	An approved payment is ready for extraction to the back office. An approved payment cannot be modified or approved.
Approver Rejected	Rejected by approver. Can be modified or deleted.
Deleted	Not available for workflow or modification.
Released	Released to the back office. Not available for deletion or modification.
Bank Received	Received by the back office. Not available for deletion or modification.
Bank Confirmed	Confirmed by the back office. Not available for deletion or modification.
Rejected	Rejected by the back office. Not available for workflow, deletion, or modification.



APPROVE/UNAPPROVE

All Domestic Wires require approval when they are entered or modified. Items that need approval will usually have a status of Entered or Modified (shown in the Status column of the list).

A user must have the approval authority to approve.

1. To approve an item, **click in the checkbox** and then click **Approve**. You can also approve multiple items at one time by checking the appropriate checkboxes and clicking the Approve button.

The screenshot shows the 'Payments' tab in a software interface. At the top, there are tabs for 'Payments' and 'Payment Templates'. Below the tabs, there is a filter section with a dropdown menu labeled 'Select fields'. A table is displayed with the following columns: 'All', 'Actions', 'Payee', 'Amount', and 'Payment Date'. The first row of the table has a checked checkbox in the 'All' column, a 'View' dropdown in the 'Actions' column, 'Vendor4' in the 'Payee' column, '10,000.00' in the 'Amount' column, and '08/04/2021' in the 'Payment Date' column. Below the table, it says 'Viewing 1-1 of 1 records'. At the bottom, there are four buttons: 'Approve', 'Unapprove', 'Reject', and 'Delete'.

<input checked="" type="checkbox"/>	Actions	Payee	Amount	Payment Date
<input checked="" type="checkbox"/>	View	Vendor4	10,000.00	08/04/2021

2. In addition, if the **Unapprove** option is available, you can unapprove any items that were approved in error.
3. If you attempt to approve or unapprove an item or items, a confirmation screen may appear telling you that some of the selected items are not eligible.

The screenshot shows a confirmation dialog box titled 'Confirm APPROVE'. It has a green checkmark icon. The text inside says: 'Not all items are eligible for approval. Are you sure you want to APPROVE these items?'. At the bottom, there are two buttons: 'Yes' and 'No'.

4. Click **Yes** to continue; otherwise click **No**.



MODIFY A WIRE PAYMENT

1. Click the **View** drop-down arrow in the Actions column.
2. Click **Modify**.

The screenshot shows the 'Payments' section of the BusinessConnect interface. At the top, there are tabs for 'Payments' and 'Payment Templates'. Below the tabs, there's a filter section with a dropdown menu set to 'Select fields'. A table lists payment records with columns: All, Actions, Payee, Amount, Payment Date, Status, Payment Type, and Approval Cutoff. The first record is selected, and the 'View' dropdown menu is open, showing options: Delete, Modify (highlighted), and Reject. Below the table, there are buttons for 'Approve', 'Unapprove', 'Reject', and 'Delete'.

All	Actions	Payee	Amount	Payment Date	Status	Payment Type	Approval Cutoff
<input checked="" type="checkbox"/>	View	Vendor4	10,000.00	08/04/2021	Incomplete	Expedited Payment (Wire)	

3. You may modify the following:
 - **From Account**
 - **Payment Date**
 - **Payment Amount**
 - **Comments**
 - **Payment Details**
4. After your changes are made, click **Submit and Verify**.

The screenshot shows the 'Edit Payment Details' dialog box. It contains the following fields and information:

- Payee Name:** Vendor4
- Payee Account:** 12447828
- Payment Method:** Expedited Payment (Wire - additional fees apply)
- From Account:** Operating A - 10010001 - 170 - First Horizon Bank
- Payment Date:** 08/04/2021
- Payment Amount:** 50,000.00 USD
- Comments:** test
- Payment Details Line 1:**

At the bottom, there are three buttons: 'Submit and Verify', 'Save for Later', and 'Cancel'.



5. Click **Update** or **Edit** to modify further.

Confirm Payment Details

Payee Name

Vendor4

Payee Account

12447828

Payment Method

Expedited Payment (Wire - additional fees apply)

From Account

Operating A - 10010001 - 170 - First Horizon Bank

Payment Date

08/04/2021

Payment must be approved by

08/04/2021 18:00 EDT

Payment Details Line 1

test

Comments

test

Payment Total 50,000.00 USD

Update

Edit

6. Successful confirmation is displayed.

Payments

Payment Templates

Max display of info: 31 days ⓘ

⊕ Add A Payment

⊕ Add a Collection

⊕ Add a New Tax Payment

🖨️

📄

🔄

08/04/2021 01:47 PM

✓ Payment Submitted

⏶

Details

✕

ID 17

Payee Name Vendor4

Payee Account 12447828

Payment Method Expedited Payment (Wire)

From Account 10010001

Payment Date 08/04/2021

Comments test

Payment Total 50,000.00 USD



DELETE A WIRE PAYMENT

1. Click the **View** drop-down arrow in the Actions column.
2. Click **Delete**.

Payments

Max display of info: 31 days ⓘ

⊕ Add A Payment ⊕ Add a Collection ⊕ Add a New Tax Payment

Filter: Select fields Upcoming Payments Filters

All	Actions	Payee	Amount	Payment Date	Status	Payment Type	Approval Cutoff
<input checked="" type="checkbox"/>	View	Vendor4	10,000.00	08/04/2021	Incomplete	Expedited Payment (Wire)	

Viewing 1-1 of 1 records

Display 50 per page Page 1 of 1

Approve Unapprove Reject Delete

3. Click **Yes** to the question “Are you sure you want to delete this item?”.

Confirm Delete

Are you sure you want to delete this item?

Yes No

4. Successful confirmation is displayed.

Payments

Max display of info: 31 days ⓘ

⊕ Add A Payment ⊕ Add a Collection ⊕ Add a New Tax Payment

08/04/2021 01:32 PM

✓ 1 Payment Deleted Details

ID: 12
To: Vendor4 12447828
From: Operating A 10010001
Amount: 10,000.00 USD
Value Date: 08/04/2021
Payment Type: Wire - Domestic

Filter: Select fields Upcoming Payments Filters

All	Actions	Payee	Amount	Payment Date	Status	Payment Type	Approval Cutoff
<input type="checkbox"/>	View	Vendor4	10,000.00	08/04/2021	Deleted	Expedited Payment (Wire)	

Viewing 1-1 of 1 records

Display 50 per page Page 1 of 1



REJECT A WIRE PAYMENT

1. Click the **View** drop-down arrow in the Actions column.
2. Click **Reject**.

Payments

Payments Payment Templates

Max display of info: 31 days ⓘ

+ Add A Payment + Add a Collection + Add a New Tax Payment

Filter: Select fields Upcoming Payments Filters

All	Actions	Payee	Amount	Payment Date	Status	Payment Type	Approval Cutoff
<input checked="" type="checkbox"/>	View	Vendor4	10,000.00	08/04/2021	Incomplete	Expedited Payment (Wire)	

Viewing 1-1 of 1 records

Display 50 per page Page 1 of 1

Approve Unapprove Reject Delete

3. Enter a **Reject Reason**.
4. Click **Ok**.

Reject Reason

Reject Reason

test

OK Cancel

5. Successful confirmation is displayed.

Payments

Payments Payment Templates

Max display of info: 31 days ⓘ

+ Add A Payment + Add a Collection + Add a New Tax Payment

08/04/2021 01:54 PM

✓ 1 Payment Rejected Details

Reject Reason: test
ID: 17
To: Vendor4 12447828
From: Operating A 10010001
Amount: 50,000.00 USD
Value Date: 08/04/2021
Payment Type: Wire - Domestic

Filter: Select fields Upcoming Payments Filters

All	Actions	Payee	Amount	Payment Date	Status	Payment Type	Approval Cutoff
<input type="checkbox"/>	View	Vendor4	50,000.00	08/04/2021	Approver Rejected	Expedited Payment (Wire)	
<input type="checkbox"/>	View	Vendor4	10,000.00	08/04/2021	Deleted	Expedited Payment (Wire)	