First Horizon BusinessConnect^{SM}
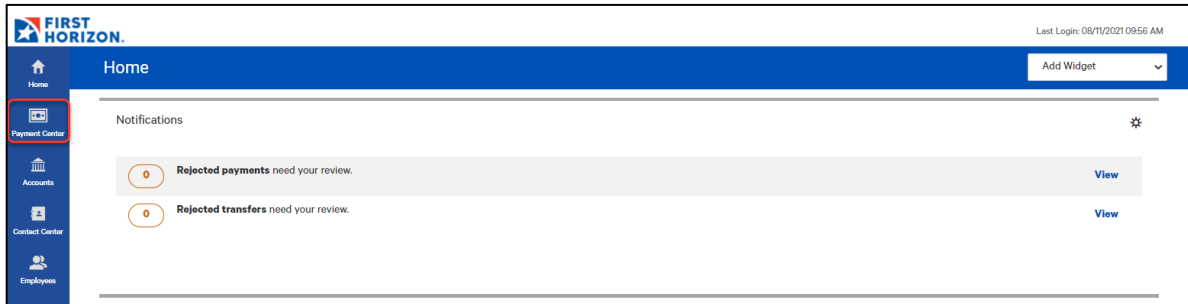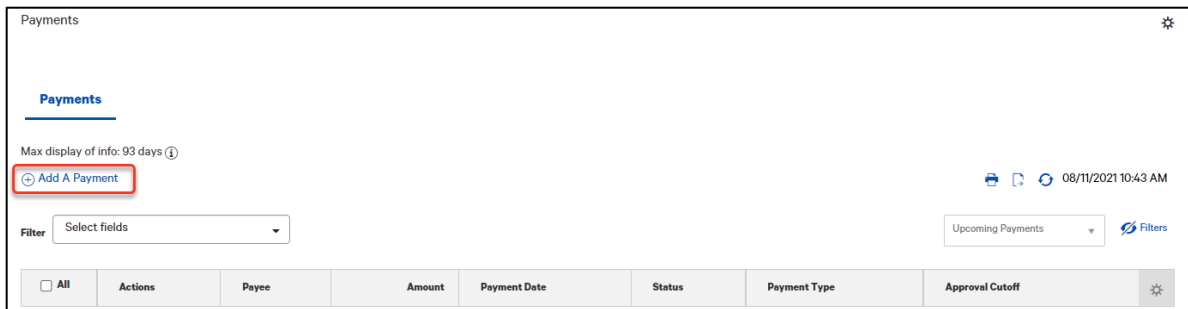
ACH Payments

ACH PAYMENTS

ACH payments are U.S. domestic payments cleared through the Automated Clearing House (ACH) network. This network allows for consumer, business, and government payments through participating financial institutions.

CREATE A PAYMENT

1. Select **Payment Center** from the menu on the left-hand side.

2. Click **Add a Payment**.

NOTE

Payments can only be added for Payees that are saved in the Contact Center. For additional information on adding payees to the Contact Center, please see section on Adding Contacts to the Contact Center later in this User Guide.

3. Click the dropdown arrow in the **Payee Name** field and select a Payee.
4. Click the dropdown arrow in **Payee Account** field and select an Account Number.
5. Click the dropdown arrow in **Payment Method** field and select Standard Payment (ACH).
6. Click the dropdown arrow in **From Account** field and select an Account.
7. Type date or select date from calendar for **Payment Date**.
8. Type dollar amount for **Payment Amount**.

NOTE

The application will display a cutoff time by which the payment has to be approved. This will appear below the **Payment Date** field. For example, "Payment must be approved by 11/08/2021 18:15 EST."

9. (Optional) Type in **Comments** if necessary.
10. Click **Submit and Verify**.

    A payment confirmation screen appears.

New Payment   ✕

Payee Name

| Company 1 | ▾ |

Payee Account

| 123456 | ▾ |

Payment Method

| Standard Payment (ACH) | ▾ |

From Account

| 678910 | ▾ |

Payment Date

| 08/12/2021 | 📅 |

Payment must be approved by 08/11/2021 18:15 EDT

Payment Amount

| 10,000.00 | USD |

Comments

| |

Payment Total 10,000.00 USD

Submit and Verify   Save for Later   Cancel

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11. Review the **Payment Details**.
12. Click **Pay** (Click Edit if the payment should be modified.)

Confirm Payment Details

Payee Name
Company 1

Payee Account
123456

Payment Method
Standard Payment (ACH)

From Account
678910

Payment Date
08/12/2021

Payment must be approved by
08/11/2021 18:15 EDT

Payment Total 10,000.00 USD

[Pay] [Edit]

13. After a payment is submitted, it must be approved before it is sent to the bank for processing.

    Payments are approved by another user.

14. If the system suspects that you have entered a duplicate payment, it will display the confirmation screen again with a message at the top saying, "This payment may be a duplicate."
15. If the duplicate message appears, review the payment information.
    a. If the payment is correct, enter the reason this payment is not a duplicate at the bottom and click OK.
    b. Otherwise, click Cancel and you will be returned to the new payment screen to modify the payment.

APPROVE ACH PAYMENT

A user must have the approval entitlements to approve ACH Payments.

1. To approve an item, **click 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.

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.

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

MODIFY AN ACH PAYMENT

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

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

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

Confirm Payment Details   ✕

Payee Name
Company 1

Payee Account
123456

Payment Method
 Standard Payment (ACH)

From Account
 678910

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

[**Update**]   [Edit]

6. Successful confirmation is displayed.

Payments

Max display of info: 31 days ⓘ

⊕ Add A Payment   🖨 🗗 ↻ 08/04/2021 01:47 PM

✓ Payment Submitted   ⋀ Details   ✕

   ID 17
   Payee Name 'Company 1
   Payee Account 123456
   Payment Method Standard Payment (ACH)
   From Account 678910
   Payment Date 8/12/2021
   Comments test
   Payment Total 10,000.00 USD

DELETE AN ACH PAYMENT

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

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

4. Successful confirmation is displayed.

REJECT AN ACH PAYMENT

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

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

5. Successful confirmation is displayed.

ADD A CONTACT TO THE CONTACT LIST

The Contact Center allows you to add, modify, view, and delete the payees available for payments. Updates or deletions of existing payees in the contact center will not affect transactions that have already been entered into the system or are in flight (any transaction in any status).

ADD NEW CONTACT

1. Click **Contact Center**.
2. Click **Add New Contact**.

3. Check the appropriate checkbox: **Business, Individual, or Employee**.
4. Enter the **Payee Name**.
5.   (Optional) Enter the remaining information about the payee.
    a. **Contact ID Number**.
    b. **Contact Address** information.
    c. **Contact Person** information.
    d. **Business Information** if applicable.

6. Click down arrow to the left of **Add Payment Account Information** to expand the field.

7. Click **Enter Bank Information**.
8. Click the dropdown arrow by **Account Type** and choose the type account for the Payee.
9. Type in the **Payee's Account Number**.
10. Type the **Bank Routing Code** for the Payee's Bank.
11. Alternatively you can search for the **Routing code** by clicking the dropdown arrow in the Bank Routing Code box and type the Payee's Bank name in the search box. Then choose the correct bank routing number.
12. The **Bank's address** will appear below the Bank Routing Code Box. And the **Currency Field** will automatically fill in.
13. The grey box to the right of the Account Information will now populate with the **Services Available for this Account**. Click the box to the left of any payment types that you want to apply to this Payee and Account.
14. If you want to add an additional account for this Payee, click on **Add Another Account** and complete steps 7 through 13.

15. Click **Save Contact**.

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NOTE

Contacts need to be approved by a different User with approver entitlements before they will be available to use for a payment.

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APPROVE NEW CONTACT

To approve a new contact the User must have been given the entitlements to Approve Contacts.

1. Click the **Checkbox** to the left of the contact or contacts you wish to Approve.
2. Click **Approve**.

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.
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.