



First Horizon BusinessConnectSM

ACH Payments



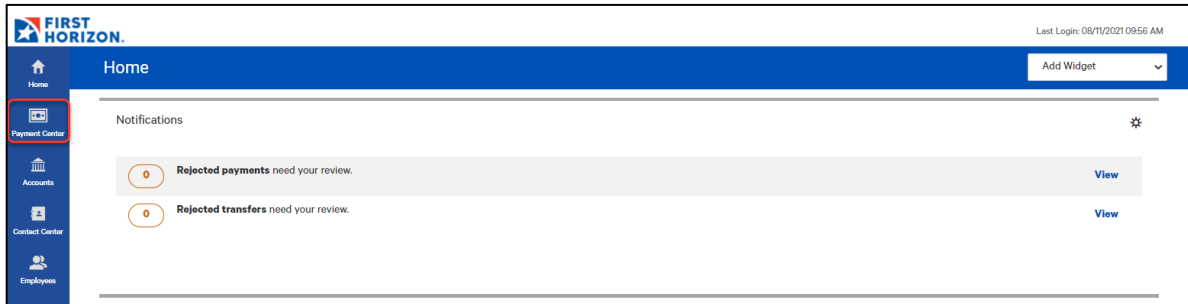


ACH PAYMENTS

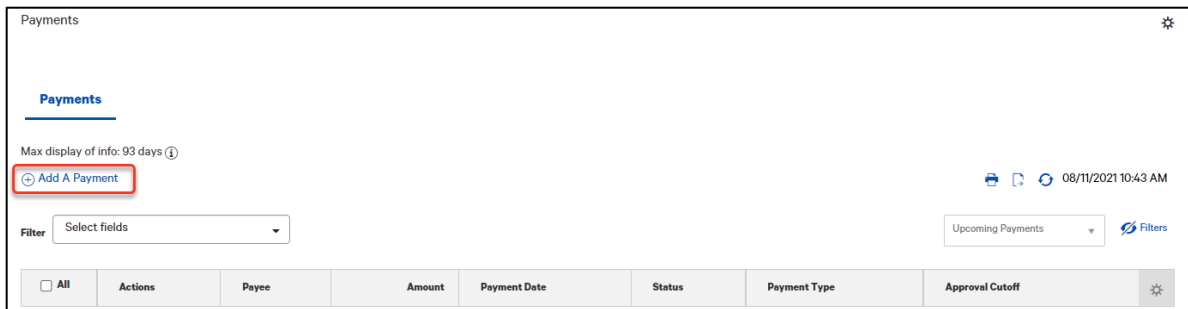
ACH payments are U.S. domestic payments cleared through the Automated Clearing House (ACH) network. This network allows for consumer, business, and government payments through participating financial institutions.

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



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.



Confirm Payment Details

This payment may be a duplicate.

Payee Name
SYNNEX CORP

Payee Account
123995244

Payment Method
Standard Payment (ACH)

From Account
/ ASSET ENTERPRISE

Payment Date
08/23/2021

Payment must be approved by
08/20/2021 18:15 EDT

Payment Total 10.00 USD
The following payment(s) exist in the system:

ID	Beneficiary	Payment Type	Value Date	Last Update Date/Time	Status
4	SYNNEX CORP	Standard Payment (ACH)	08/13/2021	08/16/2021 18:17:04	Approval Window Passed

Enter the reason that this is not a duplicate

Additional payment

OK Cancel

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.

Payments Payment Templates

Max display of info: 31 days ⓘ

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

Filter Select fields

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

Viewing 1-1 of 1 records

Approve Unapprove Reject Delete

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.

✓ **Confirm APPROVE**

Not all items are eligible for approval. Are you sure you want to APPROVE these items?

Yes No

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**.

The screenshot shows a table with columns: Filter, Actions, Payee, Amount, Payment Date, Status, Payment Type, and Approval Cutoff. A single row is displayed for 'Company 1' with an amount of 10,000.00 and a payment date of 08/12/2021. The status is 'Incomplete' and the payment type is 'Standard Payment (ACH)'. A dropdown menu is open under the 'View' button in the Actions column, showing 'Delete' and 'Modify' options. The 'Modify' option is highlighted with a red box. Below the table, there are 'Reject' and 'Delete' buttons. The bottom right of the table shows 'Display 50 per page' and 'Page 1 of 1'.

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

The 'Edit Payment Details' modal form contains the following fields and controls:

- Payee Name:** Company 1
- Payee Account:** 123456
- Payment Method:** Standard Payment (ACH)
- From Account:** A dropdown menu showing '678910'.
- Payment Date:** A date field showing '08/12/2021' with a calendar icon. Below it, a note states: 'Payment must be approved by 08/11/2021 18:15 EDT'.
- Payment Amount:** A text field showing '10,000.00' and a 'USD' currency selector.
- Comments:** A large text area for entering comments.
- Payment Total:** 10,000.00 USD
- Buttons:** 'Submit and Verify' (blue), 'Save for Later' (light blue), and 'Cancel' (light blue).



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

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

Details

✕



DELETE AN ACH PAYMENT

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

Filter Upcoming Payments Filters

<input type="checkbox"/> All	Actions	Payee	Amount	Payment Date	Status	Payment Type	Approval Cutoff
<input type="checkbox"/>	View ▼	Company 1	10,000.00	08/12/2021	Incomplete	Standard Payment (ACH)	

Viewing 1-1 of 1 records

Display per page Page 1 of 1

[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: 93 days ^①

[Add A Payment](#) 08/11/2021 11:56 AM

✓ 1 Payment Deleted Details

ID: 17
To: Company 1
Amount: 10,000.00 USD
Value Date: 08/12/2021
Payment Type: Corporate/Vendor Payments

Filter Upcoming Payments Filters

<input type="checkbox"/> All	Actions	Payee	Amount	Payment Date	Status	Payment Type	Approval Cutoff
<input type="checkbox"/>	View ▼	Company 1	10,000.00	08/12/2021	Deleted	Standard Payment (ACH)	

Viewing 1-1 of 1 records

Display per page Page 1 of 1

[Reject](#) [Delete](#)



REJECT AN ACH PAYMENT

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

Payments

Payments

Max display of info: 31 days ⓘ

+ Add A Payment

Filter: Select fields

Upcoming Payments Filters

<input checked="" type="checkbox"/> All	Actions	Payee	Amount	Payment Date	Status	Payment Type	Approval Cutoff
<input checked="" type="checkbox"/>	View	Company 1	10,000.00	08/04/2021	Incomplete	Standard Payment (ACH)	

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

Max display of info: 31 days ⓘ

+ Add A Payment

08/04/2021 01:54 PM

✓ 1 Payment Rejected Details

Reject Reason: test
ID: 17
To: Company 1
From: ZYX Company
Amount 10,000.00 USD
Value Date: 08/04/2021
Payment Type: Standard Payment (ACH)

Filter: Select fields

Upcoming Payments Filters

<input type="checkbox"/> All	Actions	Payee	Amount	Payment Date	Status	Payment Type	Approval Cutoff
<input type="checkbox"/>	View	Company 1	10,000.00	08/04/2021	Approver Rejected	Standard Payment (Wire)	
<input type="checkbox"/>	View	Vendor4	10,000.00	08/04/2021	Deleted	Expedited Payment (Wire)	



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**.

<input type="checkbox"/> All	Actions	Name	Contact Type	Contact Name
<input type="checkbox"/>	View	123 COMPANY	Business	
<input type="checkbox"/>	View	J & R TEST COMPANY	Business	
<input type="checkbox"/>	View	JOHN SMITH	Individual	

Viewing 1-5 of 5 records

Approve Delete

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.



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

- Click **Enter Bank Information**.
- Click the dropdown arrow by **Account Type** and choose the type account for the Payee.
- Type in the **Payee's Account Number**.
- Type the **Bank Routing Code** for the Payee's Bank.
- 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.
- The **Bank's address** will appear below the Bank Routing Code Box. And the **Currency Field** will automatically fill in.
- 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.
- 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**.

▼ Add Payment Account Information

Account Information

Complete Account Information to enable payments and collections for this Contact.

☒ Enter Bank Information ☐ Use IBAN ⓘ

Account Type ⓘ
Select Type ▼

* Account Number

* Bank Routing Code

* Currency
Select Currency ▼

> Intermediary Bank Information

☒ Make this the Primary Account for this Contact

[ⓘ Add Another Account](#)

Services Available for this Account

All available services will display after you enter the account information.

> Payments and Templates used by this Contact

Save Contact

Cancel

NOTE

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



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**.

The screenshot shows the First Horizon Contact Center interface. On the left is a navigation menu with icons for Home, Payment Center, Accounts, Contact Center (selected), and Employees. The main area is titled 'Contact Center' and contains a 'Payees' section. Below this is a '+Add New Contact' button and a 'Filter' dropdown menu set to 'Select fields'. A table displays a list of contacts. The first row, '123 COMPANY', has its checkbox selected. The second row is 'J & R TEST COMPANY' and the third is 'JOHN SMITH'. Below the table, it says 'Viewing 1-5 of 5 records'. At the bottom, there are 'Approve' and 'Delete' buttons. The 'Approve' button is highlighted with a red box.

<input type="checkbox"/> All	Actions	Name	Contact Type	Contact Name
<input checked="" type="checkbox"/>	View	123 COMPANY	Business	
<input type="checkbox"/>	View	J & R TEST COMPANY	Business	
<input type="checkbox"/>	View	JOHN SMITH	Individual	

Viewing 1-5 of 5 records



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.