



First Horizon TreasuryConnectSM

ACH Payments



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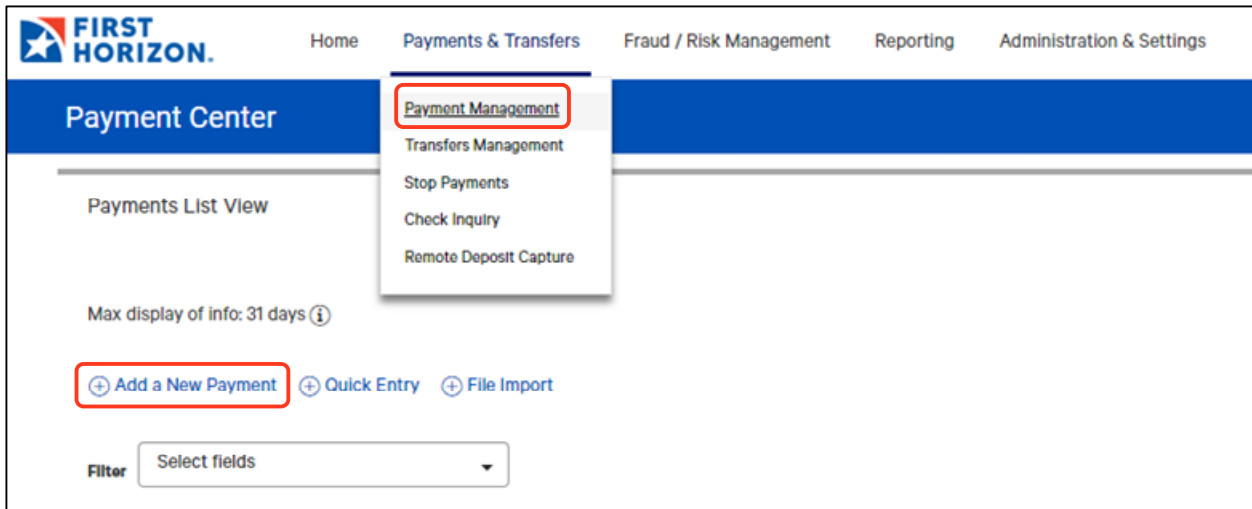


ACH PAYMENTS

ACH payments are U.S. domestic batch 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 Management** from the **Payments & Transfers** menu.
2. The Payments List View Widget will display. Click **Add a New Payment**.



3. Use the **Payment Type drop-down arrow** to select the required ACH Payment type or select the radio button **Select a Payment Template drop-down arrow** to select an **Existing Template** for the payment.

Note:

This guide creates a free form Consumer Collections/Payment as an example. The required fields may be different for other ACH payment types. For example, a Consumer Payment originates a credit to the beneficiary; therefore, you will not need to choose debit or credit and will not see this field when creating the payment. However, a Consumer Collections/Payment will originate a debit or a credit and you will need to indicate one as shown in this guide. For more information on ACH payment types, see the [ACH Payment Type](#) section in this guide.



4. Click **Continue**.
5. Select the **Originator ID** from the drop down list. (Users must be entitled to use the chosen Originator ID.)

Note:

If you select a template, some fields may already be completed.

6. In the **Value Date** field, the date of the next business day will automatically be selected. If needed, you can enter a different value date or select one using the calendar icon. You can enter a date up to approximately 45 days in advance. You may select today's date if it is before the daily cutoff for Same Day ACH, you are entitled to do Same Day ACH, and you complete step 7 below.
7. (Optional) If this is a same day payment, check the box beside **Make this a Same Day Payment**. The payment must be entered and approved by the same day cutoff time for it to process as a same day payment.

Note:

If the payment is made or approved after the last cutoff time for the day, the payment will be made on the next available business day.

8. The application will display a cutoff time by which the payment has to be approved. This will appear below the **Value Date** field. For example, "Payment must be approved by 6:15 PM ET."



Note:

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

9. **Batch Description:** This identifies the contents of the batch and may automatically populate based on information entered. Unless the field is protected, the value can be changed.
10. (Optional) **Company Discretionary Data** is company data in NACHA format. It is usually not required unless requested by the processor of NACHA payments. The **Company Discretionary Data** field may be populated by information taken from the Client ACH Company information entered by an administrator. The field can be edited as necessary.
11. (Optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. For same day payments, this field may be protected.
12. (Optional) Enter any **Internal Comments** that will be stored with the Payment, but not sent to the recipient.
13. Depending on your entitlements and the particular payment, enter the **Beneficiary Name** or use the drop down arrow to search for the name of the beneficiary.
14. If you select an existing beneficiary, the beneficiary address and bank information is automatically filled in. Fields in this section will vary depending on the payment type you selected. All fields with a red asterisk (*) must be completed.
15. If you manually entered the **Beneficiary Name** you will also need to complete the remaining fields with a red asterisk (*) such as **Bank Code (ABA Number), Account Number, and Account Type**.
16. If applicable, select debit or credit in the **Debit/Credit drop down list**.
17. In the Amount field, enter the transaction **Amount**. The currency will be automatically populated.
18. (Optional) Check the **Create Prenote** box if you want to create and send a prenote.
19. (Optional) Check the **Hold** box if you want to place a hold on the transaction.
20. If you are including Addenda, select the **Addenda Code** from the drop-down menu and enter the **Addenda**. (Per NACHA rules there is a maximum of 80 characters.)
21. (Optional) In the **Internal Comment** field, enter the internal comment that you want to store with the transaction. Comments entered here are not forwarded with the transaction.
22. To exclude this beneficiary from the batch before or after certain dates, expand **Beneficiary Exclusion Dates** and include one or more of the dates:
 - Check the **Don't include this Beneficiary before** checkbox and use the calendar icon to select a date before which you don't want this beneficiary to be paid.
 - Check the **Don't include this Beneficiary after** checkbox and use the calendar icon to select a date after which you don't want this beneficiary to be paid.



Beneficiary Information

* Name * Bank Code * Account Number * Account Type * Debit/Credit * Amount USD

First Horizon Bank

ID Discretionary Data Create Prenote Hold

Addenda Code Addenda Internal Comment

Characters Remaining: 80

Don't include this Beneficiary before

Don't include this Beneficiary after

[Add Another Beneficiary](#) [Clear Beneficiary Info](#)

23. To add an additional Beneficiary to the batch, click **Add Another Beneficiary** link. The screen will refresh and provide an area for you to enter beneficiary information or search for one that is saved in the system.
24. (Optional) To clear the beneficiary information and start again, click the **Clear Beneficiary Info** link.
25. After completing all the necessary fields, including the ones marked with a red asterisk (*), click the **Add Additional Beneficiary** link again to include the beneficiary you just entered with this batch.

Beneficiary Information

* Name * Bank Code * Account Number * Account Type * Debit/Credit * Amount USD

ID Discretionary Data Create Prenote Hold

Addenda Code Addenda Internal Comment

Characters Remaining: 80

> Beneficiary Exclusion Dates

[Add Another Beneficiary](#) [Clear Beneficiary Info](#)

Filter

[Edit Hold](#) [Edit Amounts](#) [Filters](#)

<input type="checkbox"/> All	Actions	Name	ID	Bank Code	Account Number	Account Type	Amount	Debit/Credit	CCY	Prenote	Hold	Status	Addenda
<input type="checkbox"/>	View	Test		084000026	123	Checking	10,000.00	Debit	USD	No	No		
<input type="checkbox"/>	View	Bhavna		084000026	A234454	Checking	1,000.00	Credit	USD	No	No		

Viewing 1-2 of 2 records

Display per page < Page of 1 >

Note:

If your payment includes more than one beneficiary, the beneficiaries are displayed in the Beneficiary Information grid. See **A** above for example. For information on how to manage beneficiaries in a list view, i.e., change payment amount, hold payment, etc., see [Beneficiary Information Grid](#) section in this guide.



26. To save this payment as a template, check the **Save this payment as a template for future use** checkbox and enter a **Template code** and **Template Description**.
27. Click **Submit** to submit the payment for approval or **Save for Later** to save a draft of the payment.

0 Credits 0.00 USD 1 Debits 10,000.00 USD

10,000.00 USD to 1 Beneficiary on 14 Jun 2021

Save this payment as a template for future use ⓘ

Template Code Template Description

Restrict

Submit Save for Later Cancel

28. A message displays at the top of the page that the payment was successfully submitted.

Note:

A payment must be approved before it is sent to the beneficiary. Payments are approved in the **Payment List View**. You may also check the status of a payment, e.g., approved, pending approval, confirmed by Bank, etc. in the Payment List View. See the **Payment Center Navigation User Guide>Payment List View** section for Using the Payment List View.



PAYMENT STATUS

Below is a list of **payment statuses** that may be viewed in the Payments List View and apply to ACH Payments. For more information on navigating the Payments List View, please see our **TreasuryConnect Payment Center Navigation User Guide**.

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.
Import In Process	Payments currently being imported are set to this temporary status and cannot be modified, deleted or approved.
Export In Process	Payments currently being extracted are set to this temporary status and cannot be modified, deleted or approved.
Released	Released to the back office. Not available for deletion or modification.



ACH PAYMENT TYPES

The following chart provides a **definition** of each of the ACH Payment Types available in TreasuryConnect. Included is the implied SEC Code and an indication of whether the payment type originates debits or credits.

TreasuryConnect Name	Type	Definition	Originates DR or CR	SEC Code
Cash Concentration	B2B	Used to move funds from one corporate account to another. (Credit to First Horizon Account.)	DR	CCD
Cash Concentration/ Disbursement	B2B	Used to move funds from one corporate account to another. (Option for debit or credit to First Horizon Account.)	DR or CR	CCD
Cash Disbursement	B2B	Used to move funds from one corporate account to another. (Debit to First Horizon Account.)	CR	CCD
Child Support Payments	B2B	This transaction type is used to pay court-ordered child support. (Debit to First Horizon Account.)	CR	CCD
Consumer Collections	B2C	Used to collect consumer debts. (Credit to First Horizon Account.)	DR	PPD
Consumer Collections/Payments	B2C	Used to collect consumer debts OR pay a consumer, e.g., refund. (Option for debit or credit to First Horizon Account.)	DR or CR	PPD
Consumer Payments	B2C	Used to pay a consumer, e.g., refund. (Debit to First Horizon Account.)	CR	PPD
Corporate Collections	B2B	Used for corporate debt collections. (Credit to First Horizon Account.)	DR	CCD
Corporate Trade Exchange	B2B	CTX payments are made either to corporations or individual vendors supplying goods and services. A Corporate Trade Exchange payment allows you to make several addenda entries for each transaction in the batch. (Debit to First Horizon Account.)	CR	CTX
Corporate/Vendor Payments	B2B	Used to pay corporate or vendor payments. (Debit to First Horizon Account.)	CR	CCD
Internet Initiated Collections	B2C	Used to collect consumer payments that have been authorized by the consumer over the Internet. (Credit to First Horizon Account.)	DR	WEB
Payroll	B2C	Used for Payroll payments. (Debit to First Horizon Account.)	CR	PPD
Tax Payments	B2B	Tax payments are used to pay taxes to the appropriate tax authority. (Debits customer's account at First Horizon.)	CR	CCD
Telephone Initiated Collections Payments	B2C	Used to collect consumer payments that have been authorized by the consumer over the telephone. (Credits customers account at First Horizon.)	DR	TEL



BENEFICIARIES

The **Contact Center** allows you to add, modify, view, and delete beneficiaries (payees). Contact Center entries can then be used when creating a payment.

Updates or deletions of existing beneficiaries will not affect transactions that have already been entered into the system or are in flight (any transaction in any status).

CREATE A BENEFICIARY

1. From the menu, select **Administration & Settings**.
2. Click **Contact Center**.
3. Click **Add a New Contact**.
4. At Contact Type, check the appropriate checkbox: **Business, Individual, or Employee**.
5. In the Contact Information section, enter the **Beneficiary Name** and **Contact ID Number**.
6. (Optional) In the Contact Address section, enter the **Contact Address** information.
7. (Optional) In the Contact Person section, **Contact Name**, if different from the beneficiary.
8. (Optional) Enter the Contact Person's **Email Address, Phone Numbers, and Fax Number**.
9. Expand the Add Payment Account Information section to enter the **Beneficiary's Account** information.
10. Click the radio button to choose to add the Beneficiary's **Bank Information** or **IBAN** number.
11. If using the Beneficiary's Account Information, complete the following sections.
 - Use the drop down arrow to choose the **Account Type**.
 - Enter **Account Number**.
 - Enter the **Bank Routing Code** or use the drop down to choose the correct Bank Routing Code.
 - Use the drop down arrow to choose the **Currency**.
12. If using IBAN, complete the following sections.
 - Enter the **IBAN**.
 - Use the drop down arrow to choose the **Currency**.
13. (Optional) **Enter Intermediary Bank Information**, if applicable. (Not applicable for domestic ACH Payments. The Bank does not offer international ACH payments at this time.)
14. (Optional) Click the check mark to the left of **Make this the Primary Account for this Contact**, if applicable.
15. (Optional) In the grey box on the right labeled **Services Available for this Account**, click the services that are applicable.
16. (Optional) Click **Add Another Account** if this Beneficiary needs another account. Complete the fields as indicated above.
17. Click **Save Contact**.



FIRST HORIZON Home Payments & Transfers Reporting **Administration & Settings** Heather Bond SIMULATED

New Contact

Contact Type(s)
 Business Individual Employee

Contact Information
Name (Business, Individual or Employee)
Contact ID Number

Contact Address
Address Line 1
Address Line 2
Country: AFGHANISTAN
City
State: ALASKA
Postal Code

Contact Person
Contact Name
Email
Phone
Mobile
Fax

Payment Information

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

Services Available for this Account
You may assign this Account to each selected service.
 Corporate/Vendor Payments
 Payroll
 Wire - International
 Corporate Trade Exchange
 Cash Disbursement
 Wire - Domestic
 Consumer Payments

Add Another Account

Save Contact Cancel

BENEFICIARIES INFORMATION GRID

When a payment or template includes multiple beneficiaries, they will be displayed in a Beneficiaries Information Grid. The various features in this grid allow you to view, modify, and delete beneficiaries as described below.

1. In the Actions column, click **View** to view the beneficiary details.
2. Click the **Drop Down Arrow** to the right of View.
 - Click **Modify** to view all the beneficiary information and make changes to any field you are entitled to change.
 - Click **Delete** to delete the beneficiary.

The screenshot shows a table with columns: All, Actions, Name, ID, Bank Code, Account Number, Account Type, Amount, Debit/Credit, CCY, Prenote, Hold, Status, Addenda. The first three rows are visible. The first row has a dropdown menu open under the 'Actions' column, showing 'View', 'Modify', and 'Delete' options. The table also includes a 'Filter' dropdown, 'Edit Hold', 'Edit Amounts', and 'All Beneficiaries' buttons. At the bottom, it shows 'Viewing 1-3 of 3 records', 'Display 50 per page', and 'Page 1 of 1'.

3. At the Edit Hold button, click the drop down arrow:
 - Click **Edit** to change the hold status on individual beneficiaries.
 - Click **Hold All**. This will place a hold on all the beneficiaries in the list.
 - Click **Unhold All** to remove the hold on all the beneficiaries in the list.

The screenshot shows the same table as above, but with the 'Edit Hold' button dropdown menu open, showing 'Edit', 'Hold All', and 'Unhold All' options. The 'Hold' column now has checkboxes for each row. The table also includes a 'Filter' dropdown, 'Edit Hold', 'Edit Amounts', and 'All Beneficiaries' buttons. At the bottom, it shows 'Viewing 1-2 of 2 records', 'Display 50 per page', and 'Page 1 of 1'.

4. At the **Edit Amounts** button, click the drop down arrow:
 - Click **Edit** to change the amount on individual beneficiaries.
 - Click **Clear All Amounts** to remove the payment amount in all beneficiaries.
 - Click **Adjust Accounts** to modify the payment amount on all beneficiaries in one of several ways.
 - **Specific amount:** Enter the exact amount of the revised payment for all beneficiaries. (Ex: Original amount for first beneficiary is \$100, specific amount entered is \$50, and the new payment amount is \$50. Original payment for second beneficiary is \$200, specific amount entered is \$50, and the new payment amount is \$50.)
 - **Increase/decrease by percentage:** Enter the percentage to modify the payment for all beneficiaries. (Ex: Original amount for first beneficiary is \$100, increase by 10%, then the new payment is \$110. Original payment for second beneficiary is \$200, increased by 10%, then the new payment is \$220.)
 - **Increase/decrease by amount:** Enter the exact amount to modify the payment for all beneficiaries. (Ex: Original amount for the first beneficiary is \$100, increase by \$10, then the new payment amount is \$110. The original payment amount for the second beneficiary is \$200, increase by \$10, then the new payment is \$210.)



5. Click **Apply** after any changes are made.
6. Click the boxes for the beneficiaries you want to remove and then click **Delete**. To remove all beneficiaries, click the **All** checkbox and then **Delete**.

<input type="checkbox"/>	Actions	Name	ID	Bank Code	Account Number	Account Type	Amount	Debit/Credit	
<input type="checkbox"/>	View	Mary Smith		011000138	12235466	Checking	10.00	Credit	
<input type="checkbox"/>	View	ABC Person		011000028	456789123	Checking	15.00	Credit	USD No

Viewing 1-2 of 2 records

All

Edit Amounts

- Edit
- Clear All Amounts
- Adjust Amounts

Specify Amount

- Specify Amount
- Increase By %
- Decrease By %
- Increase Amount By
- Decrease Amount By



ACH TEMPLATES

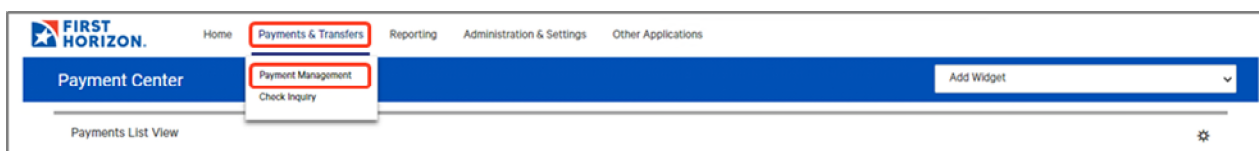
In order to create payments more efficiently, you can create templates that contain commonly used payment information. Payments can then be made from these templates, saving time and improving efficiency. Templates are managed from a consolidated, single view referred to as the Template List View. For more information on navigating the Templates List View, please see the **TreasuryConnect Payment Center Navigation User Guide**.

Depending on the User Entitlements, templates can be created in two different ways:

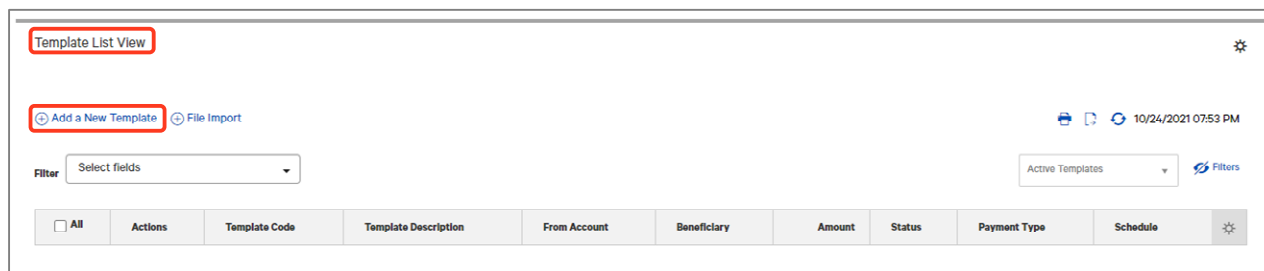
- A payment may be saved as a Template.
- Create a Freeform Template.

CREATE A FREEFORM TEMPLATE

1. Click **Payments & Transfers** in the main menu.
2. Click **Payment Management** under the Payments & Transfers menu.



3. Scroll down to the **Template List View** widget.
4. Click on **Add A New Template**.



5. Use the **Template Type drop-down arrow** to select the required ACH Payment type.

Note:

As an example, this guide creates a free form template for a Consumer Collections. The required fields may be different for other ACH payment types. For example, a Consumer Payment originates a credit to the beneficiary; therefore, you will not need to choose debit or credit and will not see this field when creating the payment. However, a Consumer Collections/Payment will originate a debit or a credit and you will need to indicate one as shown in this guide.

6. Click **Continue**.
7. Enter a **Template Code** of your choosing in the Template Code box.
8. Enter a description of the template in the **Template Description** box.
9. (Optional) Enter the maximum dollar amount in the **Maximum Amount** field. The maximum amount validates against the total of all debit and credit beneficiaries in the template.
10. (Optional) Click the box next to **Restrict** to limit the use of this template to specified users.



11. Select the **Originator ID** from the drop down list. (Users must be entitled to use the chosen Originator ID.)
12. **Batch Description:** This identifies the contents of the batch and may automatically populate based on information entered. Unless the field is protected, the value can be changed.
13. (Optional) **Company Discretionary Data:** In the standard NACHA format, this field is called “Company Data”. It is not a required field. The Company Discretionary Data field may be pre-populated by information taken from the Client ACH Company information entered by an administrator; however, the field can be edited as necessary.
14. (Optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. For same day payments, this field may be protected.
15. (Optional) Enter any **Internal Comments** that will be stored with the Payment but not sent to the recipient.

The screenshot shows the 'New Consumer Collections/Payments Template' form. At the top, there is a navigation bar with 'FIRST HORIZON' logo and menu items: Home, Payments & Transfers, Reporting, Administration & Settings, and Other Applications. The form title is 'New Consumer Collections/Payments Template' and the 'Payment Total' is '0.00 USD'. The form is divided into two main sections: 'Template Information' and 'Originator Information'. In the 'Template Information' section, there are three input fields: '* Template Code', '* Template Description', and 'Maximum Amount'. To the right of these fields are a 'USD' button and a 'Restrict' checkbox. In the 'Originator Information' section, there is a dropdown menu for '* Originator ID'. Below this, there are four input fields: 'Batch Description' (containing 'CONS CP'), 'Company Discretionary Data', 'Descriptive Date', and 'Internal Comments'. Each of these four fields has a lock icon to its right. A note at the bottom of the 'Internal Comments' field states: 'Stored with the transaction, but not forwarded with the payment'.

Note:

If your company is configured to allow the locking of fields during template creation, you will see lock icons (🔒) above and to the right of certain fields on the New Template screen. If you want a field to be locked so that it can't be modified when creating a payment based on the template, click the open lock icon (🔓), and it will turn into the closed lock icon (🔒), indicating the field is locked.

Additional Tips:

- The Originator ID field is locked by default. If you want it to be unlocked in the template, you must click the lock icon to unlock it.
- The Amount field can be locked only if you enter an amount greater than zero in the field. The lock icon will be available only when you enter a non-zero amount in the field.
- The Hold checkbox can be locked only in an unchecked state. If you check the checkbox, the lock icon will be grayed-out and unavailable, and you can't lock the field.

16. Depending on your entitlements and the particular payment, enter the **Beneficiary Name** or use the drop down arrow to search for the name of the beneficiary. If you select an existing beneficiary, the beneficiary address and bank information is automatically filled in. Fields in this section will vary depending on the payment type you selected.



17. If you manually entered the Beneficiary Name you will also need to complete the remaining fields with a red asterisk (*) such as **Bank Code** (ABA Number), **Account Number**, and **Account Type**.
18. If applicable, select debit or credit in the **Debit/Credit** drop down list.
19. In the **Amount** field, enter the transaction amount.
20. The **currency type** will be automatically populated. For example, USD.
21. (Optional) Check the **Create Prenote** box if you want to create and send a prenote.
22. (Optional) Check the **Hold** box if you want to place a hold on the transaction.
23. If you are including Addenda, select **the Addenda Code** from the drop-down menu and enter the **Addenda**. (Per NACHA rules there is a maximum of 80 characters.)
24. (Optional) In the **Internal Comment** field, enter the internal comment that you want to store with the transaction. Comments entered here are not forwarded with the transaction.

Beneficiary Information

* Name: test
* Bank Code: 094000026 (First Horizon Bank)
* Account Number: 123
* Account Type: Checking
* Debit/Credit: Debit
* Amount: 10,000.00 USD

ID: []
Discretionary Data: []
 Create Prenote Hold

Addenda Code: []
Addenda: []
Internal Comment: []
Characters Remaining: 80
Stored with the transaction, but not forwarded with the payment

Beneficiary Exclusion Dates
 Don't include this Beneficiary before []
 Don't include this Beneficiary after []

[Add Another Beneficiary](#) [Clear Beneficiary Info](#)

25. To exclude this beneficiary from the batch before or after certain dates, expand **Beneficiary Exclusion Dates** and include one or more of the dates:
 - Mark the **Don't include this Beneficiary** before checkbox and use the calendar icon to **select a date** before which you don't want this beneficiary to be paid.
 - Mark the **Don't include this Beneficiary** after checkbox and use the calendar icon to **select a date** after which you don't want this beneficiary to be paid.
26. To add an additional Beneficiary to the batch, click **Add Another Beneficiary** link. The screen will refresh and provide an area for you to enter beneficiary information or search for one that is saved in the system.
27. After clicking the **Add Another Beneficiary** link, the screen will refresh and provide an area where you can enter information for the next beneficiary as you did the first one.
28. (Optional) To clear the beneficiary information and start again, click the **Clear Beneficiary Info** link.
29. After completing all the necessary fields, including the ones marked with a red asterisk (*), click the **Add Additional Beneficiary** link again to include the beneficiary you just entered with this batch.

Note:

If your template includes more than one beneficiary, the beneficiaries are displayed in the Beneficiary Information grid. See **A** below for example. For information on how to manage beneficiaries in a list



view, i.e., change payment amount, hold payment, etc., see [Beneficiary Information Grid](#) section in this guide.

Beneficiary Information

* Name * Bank Code * Account Number * Account Type * Debit/Credit * Amount USD

ID Discretionary Data Create Prenote Hold

Addenda Code Addenda Internal Comment

> Beneficiary Exclusion Dates

[Clear Beneficiary Info](#)

Filter A [Edit Hold](#) [Edit Amounts](#) [Filters](#)

<input type="checkbox"/> All	Actions	Name	ID	Bank Code	Account Number	Account Type	Amount	Debit/Credit	CCY	Prenote	Hold	Status	Addenda	
<input type="checkbox"/>	View	Test		084000026	123	Checking	10,000.00	Debit	USD	No	No			
<input type="checkbox"/>	View	Bhavna		084000026	A234454	Checking	1,000.00	Credit	USD	No	No			

Viewing 1-2 of 2 records Display 50 per page < Page 1 of 1 >

Make Recurring

30. (Optional) If this template will be used to create a recurring payment, click **Make a Recurring**. Additional fields will be presented. See [Recurring Payments](#) section of this guide for additional information on creating a recurring payment template.
31. Click **Submit** to submit the template for approval or **Save for Later** to save a draft of the template.
32. A message displays at the top of the page that the template was successfully submitted.

Note:

A template must be approved status before it can be used to initiate a payment. Templates are approved in the Template List View. You may also check the status of a template, e.g., approved, pending approval, etc. in the Template List View. See the **Payment Center Navigation User Guide>Template List View** section for information on Using the Template List View.



CREATE A TEMPLATE FROM PAYMENT

A template can also be created from a payment in two different ways.

- When you create a payment, you have the option to save the payment as a template in addition to creating the payment.
- A template can be copied from an approved payment.

CREATE TEMPLATE DURING PAYMENT CREATION

1. Complete the steps outlined in the [Create a Payment](#) section of this guide.
2. Once you have completed all the required information for the payment, click in the box to the left of **Save this payment as a template for future use.**
3. Enter a **Template Code** of your choosing and **Template Description.**
4. Click **Submit** to submit the payment and template for approval or **Save for Later** to save a draft of the payment and template.

The screenshot shows a payment creation interface with a blue background. At the top, there are two boxes: '0 Credits 0.00 USD' and '1 Debits 10,000.00 USD'. Below this, the text reads '10,000.00 USD to 1 Beneficiary on 14 Jun 2021'. A checkbox labeled 'Save this payment as a template for future use' is checked. Below the checkbox are two input fields: 'Template Code' and 'Template Description'. A 'Restrict' checkbox is also present. At the bottom, there are three buttons: 'Submit', 'Save for Later', and 'Cancel'. A red box highlights the 'Save this payment as a template for future use' checkbox, the 'Template Code' and 'Template Description' input fields, and the 'Submit', 'Save for Later', and 'Cancel' buttons.



CREATE TEMPLATE FROM AN APPROVED PAYMENT

1. Select **Payment Management** from the **Payments & Transfers** menu.
2. Locate the payment that you would like to save as a template.
3. Click on the drop down arrow to the right of **View**.
4. Select the **Copy as Template** option.

The screenshot shows the First Horizon Payment Center interface. The 'Payments & Transfers' menu is highlighted, and the 'Payment Management' sub-menu is selected. Below this, the 'Payments List View' is displayed. A table of payments is shown with columns for 'All', 'Actions', 'From Account', 'Beneficiary', 'Amount', 'Value Date', 'Status', and 'Payment Type'. The second row of the table is selected, and the 'View' dropdown menu is open, showing the 'Copy as Template' option. The table contains the following data:

All	Actions	From Account	Beneficiary	Amount	Value Date	Status	Payment Type
<input type="checkbox"/>	View		John Doe	25.00	07/13/2021	Released	Consumer Collections/Payments
<input type="checkbox"/>	View	100351555	XYZ Company	100.00	07/09/2021	Entered	Wire - Domestic
<input type="checkbox"/>	View	009760377	ABC Company	1.00	04/16/2021	Approval Window Passed	Wire - Domestic

5. Enter a **Template Code** of your choosing in the Template Code box.
6. Enter a description of the template in the **Template Description** box.
7. (Optional) Enter the maximum dollar amount in the **Maximum Amount** field. The maximum amount validates against the total of all debit and credit beneficiaries in the template.
8. (Optional) Click the Box next to **Restrict** to limit the use of this template to specified users.
9. Click **Submit** to submit the template for approval or **Save for Later** to save a draft of the template.
10. A message displays at the top of the page that the template was successfully submitted.

Note

A payment has to be approved for this option to display.

The screenshot shows the 'Template Information' form. The 'Template Code' and 'Template Description' fields are highlighted with a red box. The form includes the following fields and options:

- Template Code**: Text input field.
- Template Description**: Text input field.
- Maximum Amount**: Text input field.
- USD**: Currency selection button.
- Restrict**: Check box.
- Originator Information**:
 - Originator ID**: Dropdown menu.
 - Batch Description**: Text input field.
 - Company Discretionary Data**: Text input field.
 - Descriptive Date**: Text input field.
 - Internal Comments**: Text input field.

Stored with the transaction, but not forwarded with the payment.



RECURRING PAYMENTS

The Recurring Payments feature is an efficient way to create and schedule payments are made on a regular schedule, e.g., loan payments, rent, etc. A recurring payment is created by adding a payment schedule to your payment template.

CREATE A RECURRING PAYMENT

1. Complete the steps outlined in the [Create a Freeform Template](#) section of this guide.
2. Once you have completed all the required information for the template, click the box to the left of **Make Recurring**. Additional fields will be presented.
3. Enter a **Start Date** for the schedule or select one using the Calendar icon. The start date is the date that that the template will create the first payment.
4. Use the drop down arrow in the **Repeat every** box on the left to choose the frequency of the payment:
 - Week(s): continue with Step 5.
 - Month(s): continue with Step 10.

Make Recurring

Start Date

10/29/2021

Repeat every

1

On

Monday

Week(s)

Week(s)

Month(s)

To Create a Weekly Schedule

1. Use the drop down arrow in the **Repeat every** box on the right to choose the number of weeks it should repeat:
 - 1 = every week
 - 2 = every two weeks
 - 3 = every three weeks
 - 4 = every four weeks
2. Click in the box to the left of the weekday your payment will be made (**Monday through Sunday**.)
3. Click the radio button under **Ends** that describes when you want the payment schedule to end.
 - Upon further notice: the payment will continue until someone deletes this template or modifies the end date.
 - After occurrences: enter the number of times this payment will be made.
 - End by selected date: Enter the date this payment will end.
4. Click the radio button that describes when the payment will be made if the scheduled date falls on a non-business day.



-
5. Click **Submit** to submit the recurring payment template for approval or **Save for Later** to save a draft.

Note:

A Recurring Payment template must be approved prior to the start date. Once the template is approved, the payments will begin based on the approved schedule without the need for additional approvals.

To Create a Monthly Schedule

1. Use the drop down arrow in the **Repeat every** box on the right to choose the number of months it should repeat, e.g., every month, every two months, etc.
2. Under **On the**, use the drop down arrows to indicate if the payment will be made on a specific date or a specific day of the week.
 - First, make a choice in the box on the right.
 - Choose **Day** if you want to indicate a specific date each month.
 - Choose one day, **Monday through Friday**, to indicate a specific day of the week.
 - Then, make a choice in the box on the left (available choices depend on what is chosen in the box on the right box).
 - Box on right is **Day**: available choices are 1st through 31st.
 - Box on the right is a weekday, **Monday through Friday**: available choices are 1st through 4th.
3. Click the radio button under **Ends** that describes when you want the payment schedule to end.
 - **Upon further notice**: the payment will continue until someone deletes this template or modifies the end date.
 - **After** **occurrences**: enter the number of times this payment will be made.
 - **End by selected date**: Enter the date this payment will end.
4. Click the radio button that describes when the payment will be made if the scheduled date falls on a non-business day.
5. Click **Submit** to submit the recurring payment template for approval or **Save for Later** to save a draft.

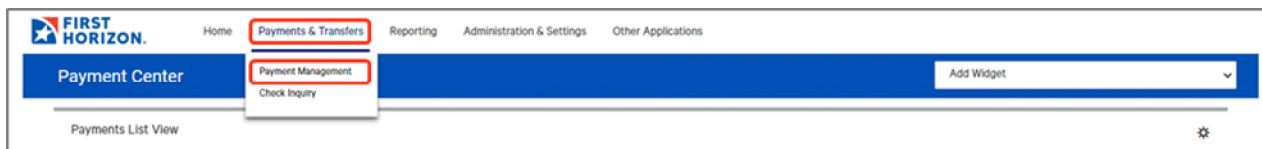
Note:

A Recurring Payment template must be approved prior to the start date. Once the template is approved, the payments will begin based on the approved schedule without the need for additional approvals. The recurring payment will continue until the scheduled end date as long as the approver remains in active status.



CANCEL A RECURRING PAYMENT BASED ON A TEMPLATE

1. From the **Payments & Transfers** menu, select **Payment Management**.



2. In the Payment Center workspace, scroll down to the **Template List View** widget.
3. Select the template containing the recurring payment and use the drop-down in the Actions column to select **Modify**.
4. In the Modify detail screen, uncheck the **Make Recurring** checkbox.



5. Click **Submit**.

Note:

The next recurring payment to be made will be automatically rejected by the application and no future payments will be created automatically. Also, note that if you mark the Make Recurring checkbox again, the previous recurrence pattern is not in force. You will need to create a new recurrence pattern from scratch.



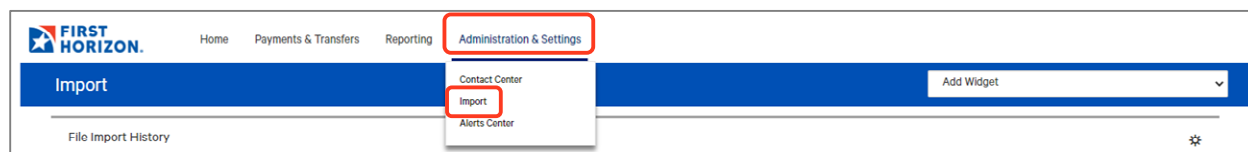
ACH FILE IMPORT

This feature allows you to create custom import maps that can be used to import data from your systems. The tool provides you with the ability to define the file layout, field mapping, and rules for importing files. Data imported with a custom import map can be used to create or modify single beneficiary payments and templates, modify or add data to batch payments and templates, and create check issues and voids. Custom Import Maps can be created if the file is different than what is provided in the Standard Maps.

The Import Map feature lets you add a new import map. In addition, you can view, edit, and delete existing maps.

CREATE FILE IMPORT MAPS

1. Select **Import** from the **Administration & Settings** menu.
2. The system displays the Import workspace. Scroll to the bottom of the screen to view the **Import Map widget**.



3. Click **Add Import Map**.



4. Select the **Map Type** from the drop-down list. The map type represents the file format of the files that you will import.
 - Select **Delimited** if imported files will use a delimiter, such as a comma, semicolon, or other indicator to separate the records.
 - Select **Fixed** if the imported files will be fixed width text files.
 - Select **NACHA** if the imported files are in NACHA format.
5. Select the **Payment Type** that you are creating a map for. Available options are dependent on the user's permissions.
6. If necessary, use the **Import As** drop-down to choose whether files should be imported as payments or templates.
7. If necessary, select a **Clearing Method**.
8. If the payment type requires additional details, an additional section will appear beneath the **Clearing Method** field. For example, the child support payment type requires the selection of a child support agency. Use the drop-down menu to make your selection. Additional fields will appear. Note that the fields are different depending on the payment type and map type you select.
9. In the **Format Name** field, enter a name for the import map.
10. In the **Description** field, enter a description for the import map.



11. In the **Start Import at Row** field, enter the number of the row that you want to commence the import. For example, if your import file contains 3 rows of header data, and the records start at row 4, enter 4 in the field. Note that this field does not appear for a NACHA map type.
12. For batch payment types, the **File Process** field is used to indicate how records will be processed. This field does not appear for single beneficiary payment types. Select the appropriate process.
 - **Append All** – This setting will add all transactions in the file to the batch.
 - **Append New** – This setting will compare the records in the file with the transactions already in the batch. Transaction details that exist in the file that do not already exist in the batch will be added.
 - **Match and Update** – This setting will compare the records in the file with the transactions already entered in the batch. The matching transactions will be updated with the data from matching records in the file.
 - **Replace All** – This setting will replace all the transaction details in the batch with the details in the file.
13. For batch payment types, in the **Match Failure** field, choose how you would like to handle records from the file that cannot be matched to an existing transaction in the batch. This setting is only applicable if you select **Append New** or **Match and Update** in the **File Process** field.
 - **Append to Batch** – Choose this setting to add records to the batch if they cannot be matched to an existing record.
 - **Fail Record** – Choose this setting to fail any records that cannot be matched. The file will continue processing.
 - **Fail File** – Choose this setting if the entire file should fail if any records cannot be matched.
14. In the **String Delimiter** field, select the delimiter used to indicate a string in the file. The default selection is “Double Quote.” Note that this field is not visible for map types of fixed or NACHA.

Note

If you select **Other** as the delimiter, you must enter the corresponding ASCII code for the delimiter (for example, a semicolon [;] = 59).

-
15. In the **Field Delimiter** field, select the delimiter used to indicate the end of a field in the file. The default selection is Comma; however, Semicolon, Space, Tab, Other, Asterisk, Vertical Bar, and Colon are also available choices. If Other is chosen, you will need to add the ASCII code for the delimiter that is being used. Note that this field is not visible for map types of fixed or NACHA.
 16. In the **Record Delimiter** field, select the delimiter used to indicate the end of a record in the file. The default selection is **[CR][LF]**, which corresponds to carriage return or line feed. Note that this field is not visible for single beneficiary or NACHA map types.
 17. For Fixed width files, add **Record Width**, if applicable. Note that this field is not visible for delimited or NACHA Map Types.
 17. In the **Date Format** field, select the date format used in the file. The default selection is **MMDDYY**.
 18. In the **Date Separator** field, if needed, choose how dates are separated.
 19. The **Implied Number of Positions** field is an optional field that can be used to designate the implied number of decimals in a numeric value in the file. For example, you would choose 3 if the number 100000 should be interpreted as 1,000.000. If a decimal separator is defined below, you can leave this field blank.
 20. In the **Decimal Separator** field, enter the character used to indicate a decimal in the file.
 21. The values shown in the **Credit, Checking, Debit, Savings, Yes/True, No/False, General Ledger, Loan Account, Issue, Void, Place Stop, Cancel Stop, Header Indicator, Body Indicator, and Trailer**



Indicator fields are the abbreviations used to represent these values in the file. These fields are case sensitive. If needed, you can change the default values.

22. The table at the bottom of the screen is used to indicate how the fields in your file map to fields in the applicable screen in the application.

An explanation of the fields in the table is included below.

- **Active** – A check mark in this field indicates that a field in the file should either be imported or matched against existing data in the application.
- **Field Name** – The name of the field in the application. The values in this column vary by payment type.
- **Field Number** – For delimited map types, indicates which field in the file maps to a field on the application screen. For example, if the 3rd field in your file maps to account type, enter **3** in the field number field for account type.
- **Start Position** – For fixed map types, indicates the starting point of the field (in characters, measured from the start of the file).
- **End Position** – For fixed map types, indicates the ending point of the field (in characters, measured from the start of the file).
- **Match** – Check the check box if the value in the file should be matched against the value in the application. This column is only used for batch payment types and when the file process is *Match and Update* or *Append New*.
- **Default Value** – Used to indicate the default if a value is not supplied in the file.

23. Complete the screen as appropriate. Once you have finished entering the values for the import map, click **Save**.

Note

If you are importing the payment as a template, the fields in the table will differ slightly. The bottom of the table will offer three fields associated specifically with templates: **Restrict** (meaning only those entitled to access the template will be able to view it), **Template Name**, and **Template Description**.

In addition, if you are importing the payment as template, the **Value Date**, **FX Contract ID**, and **FX Exchange Rate** fields will not appear in the table shown above.

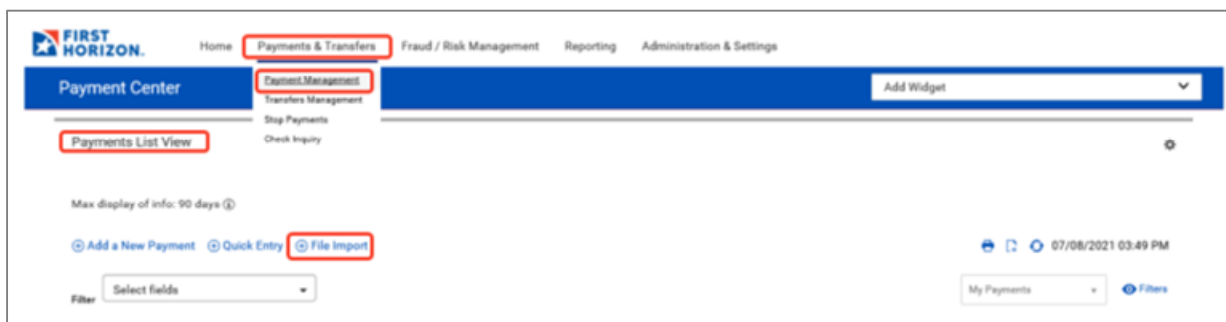


IMPORT ACH FILE

Before beginning to import a file, please check to make sure that you have the correct File Import Map for the file you are using. For more information on File Import Maps, please refer to the [Create File Import Maps](#) section of this User Guide.

To Import File:

1. Click **Payments & Transfers**.
2. Click **Payment Management**. The system displays the Payment Management screen.
3. Scroll to the **Payments List** view and click **File Import**.



4. (Optional) If you have permissions to import confidential payments, the Import as Confidential Payments section appears. Click the appropriate box.
5. (Optional) In the **File Selection** section, check the **Load the file in test mode** box if you want to test load and validate the files before officially loading them.

Note

Test mode segments test files from active, production files. Using the test mode option will let you verify that the data is populated correctly in the system; therefore, it is recommended that at a minimum, test mode be used the first time a new file format is loaded to the system. Once you verify that it has loaded correctly, you can reload the file without test mode.

Using Test mode means:

- Resulting payments will not be completed since it is only a test.
- Totals shown in various application lists (e.g., payments, templates, etc.) and reports will exclude items loaded from test files.
- The status of files imported in test mode will be appended with "test xxx". For example, "test entered", "test approved", etc.
- Records created as "test" are only eligible for the view and delete action.
- Test file imports will not be auto approved regardless of the user's permissions.
- Alerts, fraud requests, MFA checks, limit checks, and balance checks will not be triggered for test file imports.
- Payments, templates, beneficiaries, and check issues/voids and all supporting data created through the test files will be periodically deleted by the bank.

6. Click the **Browse** button to locate and select the file you would like to import.
7. Click **File Import**.
8. A message will appear at the top of the screen indicating that the file has been queued for import.



Home Payments & Transfers Reporting Administration & Settings Jeff Morris SIMULATED

File Import

File Import

Format Section

	Format Name	Description	Payment Type	Agency	Owner	
<input type="radio"/>	MT101	MT101 File Format	MT101		System	
<input type="radio"/>	Multiple Format	Multiple Format Payment CSV	Multiple Payment Types		System	
<input type="radio"/>	NACHA File Import	NACHA Format	NACHA File Import		System	
<input type="radio"/>	Wire - Domestic	Wire - Domestic CSV	Wire - Domestic		System	
<input type="radio"/>	Wire - Domestic	Wire - Domestic XML	Wire - Domestic		System	
<input type="radio"/>	Wire - International	Wire - International CSV	Wire - International		System	
<input type="radio"/>	Wire - International	Wire - International XML	Wire - International		System	

Viewing 1-7 of 7 records Display 10 per page Page 1 of 1

File Section

Load the file in test mode.

* Select Import File

Choose File No file chosen

File Import Refresh Cancel

- You should be redirected to the **File Import History** screen.
- If you have not been redirected to the **File Import History**, Click **Administration & Settings** then click **Import** in the drop down menu.
- Scroll to view the file that was just imported.
- The grid displays the following information:
 - Status:** Entered, Rejected, Needs Repair
 - Processed:** Number of lines processed
 - Created:** Number of Transactions created
 - Rejected:** Number of Transactions rejected
 - Errors:** Number of errors reported
- If the file loaded properly, the **Status** will read:
 - Status** = Entered
 - Errors** = 0
- If the Status is **Rejected** or **Needs Repair**, please see the [Imported Files Needing Repair](#) or [Correcting Rejected Imported Files](#) sections of this guide.
- Click **View** to the left of the file information on the **File Import History** widget to view summary level details including the **Dollar Amount** of the payments created by the file.
- Click **View** under the Actions column on the **File Import Details** widget to view the complete details including the individual beneficiaries.



Import

Add Widget

File Import History



11/22/2021 03:58 PM

Filter Select fields

Set As Default

All Imports

Filters

Actions	Import Date	File Name	Status	Import Type	Processed	Created	Rejected	Errors	Job ID
View	11/22/2021 10:42:12	dirdep112421	Entered	ACH	60	55	0	0	40254
View	11/08/2021 02:35:50	vendor111021	Needs Repair	ACH	20	15	0	0	39490
View	10/26/2021 09:15:35	dirdep102821	Rejected	ACH	0	0	55	55	46981
View	09/28/2021 11:20:40	pymts0+5021	Entered	ACH	10	5	0	0	39421

Viewing 1-4 of 4 records

Display 50 per page Page 1 of 1



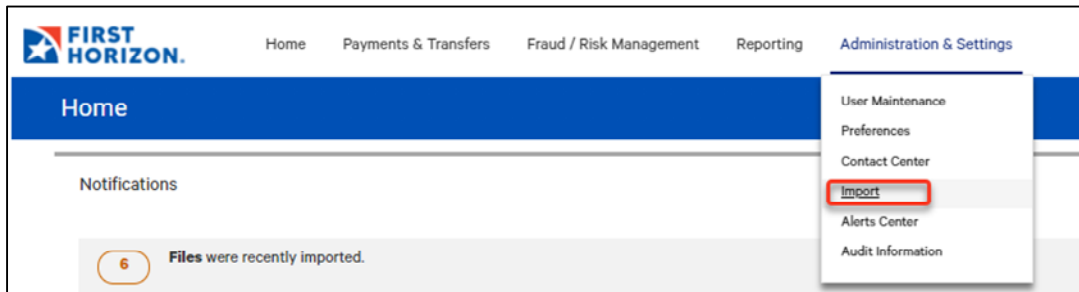
FILE IMPORT HISTORY

The File Import History widget displays a list of imported files, one file to a row. Each file is identified by file name, date of import, import type, and job ID. Users are entitled to File Import History if they have one or more entitlements to import features, such as importing payments.

To view file import history:

1. Select **Import** from the **Administration & Settings** menu.

The system displays the Import workspace with the File Import History widget at the top of the screen. The widget lists all imported files.

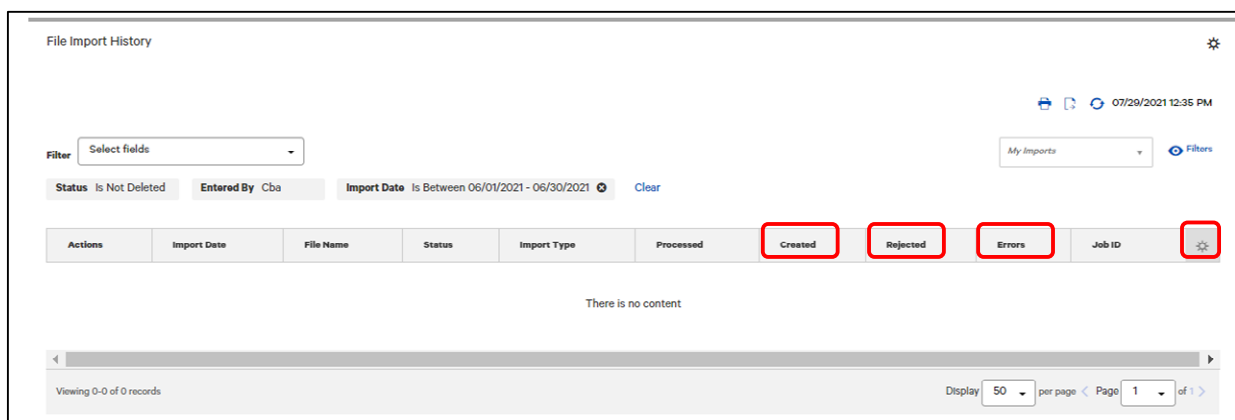


The list displays the following information for each file:

- Import Date
- File Name
- Status
- Import Type
- Processed
- Created
- Rejected
- Errors
- Job ID

In addition to these default columns of information, you can click the gear icon (⚙) and add **Import Map Name** to this display.

2. Scroll to the right to see a listing of the number of items successfully **Created** from the imported file, as well as the number of the number of **Rejected** items and **Errors** associated with the import.

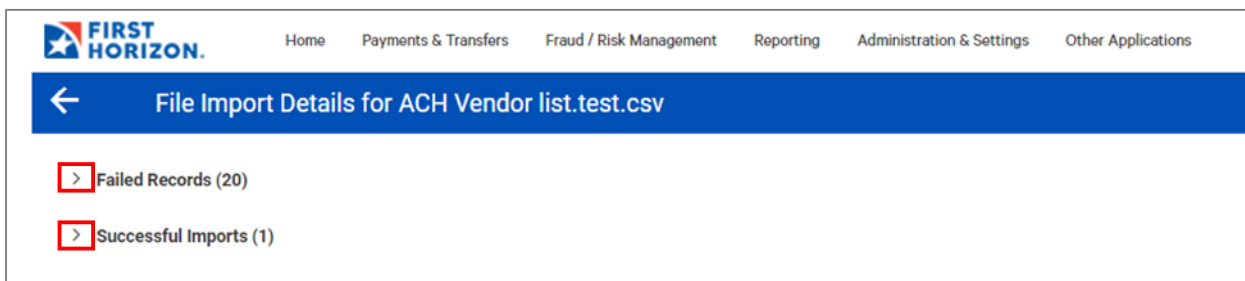




VIEWING IMPORT FILE DETAILS

To see details of a file import, from the **Actions** drop-down list, select **View**. A table with the payment details is displayed. It lists pertinent details about the import, including explanatory comments on any errors that occurred during import. The detail screen will display both failed records and successful imports.

1. Click the right arrow (>) to see details of either of these types.
 - Failed Records with Reasons for Failure
 - Successful Imports



2. Once expanded, the **Failed Records Widget** will display the following information for each of the failed records:
 - Record Number
 - Job ID
 - Import Types
 - Status
 - Reason
3. Once expanded, the **Successful Imports Widget** will display the following information for the successfully imported records:
 - ID
 - Beneficiary (If more than one beneficiary, it will read "Multi.")
 - Amount
 - Currency
 - From Account
 - Value Date
 - Number of Voids
 - Payment Type
 - Status
4. To see the details of any of the successful imports, in the **Actions** column, click **View**. This will display the details of the file including individual Beneficiaries. If this was imported as a Confidential, the details will only be visible if your permissions allow you to see confidential payments.



IMPORTED FILES NEEDING REPAIR

Files that have a status of Needs Repair on the File Import History Widget may be repaired online without the need to reload the file import. Also, payments flagged as a possible duplicate payment will go into a Needs Repair status. Only users entitled to repair payments will be able to modify payments or templates in a Needs Repair status.

Note

Users can be entitled to modify an imported payment or template that is in Needs Repair status. This action allows users to update existing records in the payment; however, users won't be able to add or delete records to a batch. Users will be able only to modify the Value Date and Amount fields using the Repair action.

1. Select **Payment Management** from the **Payments & Transfers** menu.
2. The Payments List View Widget will display.
3. Select a payment from the list.
4. Select the **Repair** option from the **Actions** drop-down list.
5. Make the necessary changes.
6. Optionally, if this is a payment that has been flagged as a possible duplicate, you may continue without making any changes; however, the system will require you to enter a reason that it is not a duplicate payment after submitting the payment.
7. Click **Submit**.
7. If you submitted an item that is flagged as a possible duplicate payments, an error message will appear. Enter the reason that this is not a duplicate payment.
8. Click **OK**.

Note

Repaired payments will still need to be approved in the same way all other payments are approved.



CORRECTING REJECTED IMPORTED FILES

Files that have a status of Rejected on the File Import History Widget may not be repaired online. These files will need to be repaired off-line and then reloaded into the system in the same way you loaded the original file. For more information on importing ACH files, see the [Import ACH File](#) section of this guide.

The system includes an error reason on the Import Files Details Widget that is intended to help you identify the error. It also identifies the record in the file where the error occurred. For more information on viewing the details of an imported file, see the [Viewing Import File Details](#) section of this guide.

File import errors can happen for various reasons. The **most common reasons** that a file is rejected are:

- User does not have the necessary permissions for:
 - Type of file imported
 - Payment type
 - ACH Company ID
 - Account number initiating the payment

- Company does not have the necessary permission for:
 - Type of file imported
 - Payment type
 - ACH Company ID
 - Account number initiating the payment

- The placement of the information in the file does not match the File Map that is being used.

- There is a missing field of information in the file when compared to the File Map being used.

- The length of the field in the file does not match what is defined in the File Map being used.

- If using a NACHA formatted file, in addition to the above:
 - Service Class code is inconsistent with the file details. For example, Service Class Code of 220 (Credits Only) is used in a file initiating debits and credits.
 - Conflicting information when used in multiple records. For example, the Service Class Code or ACH Company ID is different in the 5 Record than in the 8 Record.
 - The file is not properly blocked. There is one or more records in the file that is not the specified width of 94 characters (or spaces).