



First Horizon TreasuryConnectSM

ACH Positive Pay





ACH POSITIVE PAY

The Payment Fraud Control widget displays all accounts enabled for ACH positive pay and includes links that let you filter the items that you wish to see. Additional links allow you to view Today's Decisions and ACH Positive Pay Decision History. The amount of information a User will see depends on the entitlements that have been granted by their company.

NOTE

The **Notifications Widget** on the Home page will alert you to suspect items needing approval. When the transactions needing decisions are loaded in TreasuryConnect and decisions are available to review, the number of items needing a decision is displayed. If that value is zero, then "0" is displayed. After the decision deadline, the day's decisions will be extracted from TreasuryConnect by the bank. At this point, instead of a count value, the notification message displayed is "Items have not been loaded yet". The message will remain the same until the decisions are loaded the following business day.

The screenshot shows the TreasuryConnect Home page. The top navigation bar includes the First Horizon logo, a 'Home' button, and a menu with options: Payments & Transfers, Fraud / Risk Management, Reporting, and Administration & Settings. On the right, the user's name and last login time (06/30/21 9:00 AM) are displayed. Below the navigation is a blue header with 'Home' and an 'Add Widget' dropdown. The main content area is titled 'Notifications' and contains a list of notification items. Each item has a count in a circle, a message, and a 'View' link. The last item, 'ACH Positive Pay Items have not been loaded yet', is highlighted with a red border.

Count	Notification Message	Action
6	Files were recently imported.	View
0	Recurring Payments recently failed.	View
0	New users need your review and approval.	View
0	Payment and Template Background being processed.	View
3	Rejected payments need your review.	View
0	Payments await your approval.	View
0	Transfers await your approval.	View
0	Rejected transfers need your review.	View
	Positive Pay Items have not been loaded yet	View
	ACH Positive Pay Items have not been loaded yet	View



VIEW LIST

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu.

The screenshot shows the 'Payment Fraud Control' dashboard. At the top, there is a navigation bar with 'Home', 'Payments & Transfers', 'Fraud / Risk Management', 'Reporting', and 'Administration & Settings'. The 'Fraud / Risk Management' menu item is highlighted with a red box. Below the navigation bar, there is a 'Payment Fraud Control' header with a search bar and an 'Add Widget' button. The main content area features a 'Today's Decisions' widget, which is also highlighted with a red box. This widget includes tabs for 'Today's Decisions', 'Decision History', and 'ACH Positive Pay Decision History'. To the right of the widget, there are links for 'View All: Accounts by Type', 'Positive Pay Items', and 'ACH Positive Pay Items'. Below the widget, there is a table with columns: Actions, Status, Account Number, Account Name, Items, Pay, Return, and Cutoff Time. The table contains several rows of data, each with a 'View' link. At the bottom of the table, there is a 'Filter' dropdown and a 'Filters' button. The footer of the table shows 'Viewing 1-50 of 82 records' and a 'Display 50 per page Page 1 of 2' indicator.

2. The Payment Fraud Control widget appears. There are three views available to choose from, **Today's Decision List** (the default) and **ACH Positive Pay Decision History**.
 - **Today's Decisions** - Lists all accounts that have been set up on ACH Positive Pay.
 - **ACH Positive Pay Decision History** - Lists the history of ACH Positive Pay decisions.
3. On the right-hand side of the screen, there are links to filter the amount of information presented, **Accounts by Type** and **ACH Positive Pay Items**.
 - **Accounts by Type** – List accounts indicating if it is for Check or ACH Positive Pay.
 - **ACH Positive Pay** – List all the accounts that have ACH Positive Pay.
4. The widget displays a line for each entitled account and displays the following information:
 - **Actions**- Click **View** to see the suspect items for the account and indicate your decision.
 - **Status** - the status of decisions for the account
 - **Account Number** - the account number
 - **Account Name** - the name of the account
 - **Items** - the total number of suspect items for the account
 - **Pay** - the total number of paid decisions made for the account
 - **Return** - the total number of return decisions made for the account
 - **Cutoff Time** - The time that decisions must be submitted
 - **Settings Icon** – Click the **Settings Icon** to add or remove columns from this view.



FIRST HORIZON Home Payments & Transfers Fraud / Risk Management Reporting Administration & Settings Other Applications ZYX Corporation Last Login: 08/02/2021 08:19 PM

Payment Fraud Control Add Widget

Payment Fraud Control

Today's Decisions Decision History ACH Positive Pay Decision History

View All: Accounts by Type | Positive Pay Items | ACH Positive Pay Items

Filter: Select fields All Decisions Filters

<input type="checkbox"/> All	Actions	Account Numb...	Account Name	Decision Da...	Originating ACH Company...	Originating ACH Company Name	Decision	Exact Amou...	De...
<input type="checkbox"/>	Pay	123456789	Account 1		9876543210	ZYX Corporation	No Decisi...	61,767.54	

Viewing 1-1 of 1 records Display 50 per page Page 1 of 1

Pay Return Approve Unapprove

ACH Authorization Rules

Add New Rule 08/03/2021 12:08 PM

MAKING DECISIONS ON SUSPECT ITEMS

Decisions on suspect items must be made by the cutoff time. If a decision is not made by this time, the **default decision to return** will be made.



DECISIONING FROM TODAY'S DECISIONS LIST

To make decisions on suspect items from the Today's Decisions List:

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu.
2. The **Payment Fraud Control** widget appears. It lists all of accounts that are entitled with ACH Positive Pay and indicates the number of suspect items for the current day.
3. Click **ACH Positive Pay Items** at the far right to limit the view to only ACH Positive Pay accounts.
4. Select an **Account** for which you want to view suspect items and click the **Pay** drop down arrow.
5. Each line contains the information about one suspect item. Click the dropdown icon next to the word in the Action column to see the available options for each item.
 - **Pay and Create Rule or Pay** – Your wording will depend on your entitlements. If you are entitled to create Authorization Rules you will have the option to Pay an item and create a new authorization rule in one step by clicking **Pay and Create Rule**. (See more information on Pay and Create Rule in **ACH Authorization Rules** section.) Otherwise you can click the **Pay** option to pay this item without creating a new Authorization Rule.
 - Click **Pay** to allow the selected item to post to the account.
 - Click **Return** to return the item to the originator. It will not post to the account.
 - Click **Approve** to approve the decision for this item.
 - Click **View** to see available details on the item. (See image on next page.)
6. Alternatively you can place a checkmark in the box to the left all your items that will have the same actions. Then click the correct action at the bottom of the screen. The buttons at the bottom are the same as in step 5 plus, if you are entitled to Approve Decisions, you will also have the Unapprove button.
7. Click **Unapprove** to cancel the approval of the decision for the item.

The screenshot displays the 'Payment Fraud Control' interface. At the top, there is a navigation bar with 'FIRST HORIZON' logo and various menu items like 'Home', 'Payments & Transfers', 'Fraud / Risk Management', 'Reporting', 'Administration & Settings', and 'Other Applications'. The user is identified as 'ZYX Corporation' with a last login of '08/02/2021 08:19 PM'. The main header shows 'Payment Fraud Control' and an 'Add Widget' button. Below this, there are tabs for 'Today's Decisions', 'Decision History', and 'ACH Positive Pay Decision History'. A 'View All' section includes 'Accounts by Type', 'Positive Pay Items', and 'ACH Positive Pay Items'. A filter section allows selecting fields and viewing all decisions. The main table has columns for 'All', 'Actions', 'Account Num...', 'Account Name', 'Decision Da...', 'Originating ACH Company...', 'Originating ACH Company Name', 'Decision', 'Exact Amou...', and 'De...'. A single row is visible for account '12345678' with a decision of 'No Decisi...' and an amount of '61,767.54'. The 'Actions' column for this row is expanded to show 'Pay and Create Rule', 'Return', and 'View'. Below the table, there are buttons for 'Pay', 'Return', 'Approve', and 'Unapprove'. At the bottom, there is a section for 'ACH Authorization Rules' and a date '08/03/2021 12:08 PM'.



FIRST HORIZON Home Payments & Transfers Fraud / Risk Management Reporting Administration & Settings Other Applications ZYX Corporation Last Login: 08/02/2021 08:19 PM

← Item Detail

Suspect Item Detail

Company Name
ZYX Corporation

Company Id
123456789

Entry Description
PAYROLL

Dollar Amount
61,767.54

Effective Date
08/03/2021

SEC Code
CCD

Credit/Debit
Debit

Decision
No Decision

Pay Pay and Create Rule Return Cancel

8. After clicking one of the actions, the decisions are submitted.

ACH AUTHORIZATION RULES

If you are entitled to the 'create and maintain' ACH Authorization Rules, items in the list will offer an additional decisioning option: **Pay and Create Rule**. Use the **Actions** drop-down menu to select this option for a selected item. This will pay the item and then open the New **ACH Authorization Rule** screen, allowing you to create a new rule associated with the original transaction.

FIRST HORIZON Home Payments & Transfers Fraud / Risk Management Reporting Administration & Settings Other Applications ZYX Corporation Last Login: 08/02/2021 08:19 PM

Payment Fraud Control Add Widget

Payment Fraud Control

Today's Decisions Decision History ACH Positive Pay Decision History

View All: Accounts by Type | Positive Pay Items | ACH Positive Pay Items

Filter Select fields All Decisions Filters

<input type="checkbox"/> All	Actions	Account Numb...	Account Name	Decision Da...	Originating ACH Company...	Originating ACH Company Name	Decision	Exact Amou...	De...
<input type="checkbox"/>	Pay Pay and Create Rule Return View	123456789	Account 1		9876543210	ZYX Corporation	No Decisi...	61,767.54	

Viewing 1-1 of 1 records Display 50 per page Page 1 of 1

Pay Return Approve Unapprove

ACH Authorization Rules

Add New Rule 08/03/2021 12:08 PM



New ACH Authorization Rule

✓ 1 Decision For Payment ← **The item has been decided for payment.** Details ✕

Transaction Information

* Receiving Account: EPP Acct 118 - 5152111118 - BOA - Bank of America

* Originating ACH Company Name: COMPANYNAM12345

* Originating ACH Company ID: Bottomline

* Credit/Debit: Credit

* Amount: 12,345,678.90 USD Exact Maximum

Rule Parameters

* Start Date: 06/23/2020

* Ends: Upon further notice
 After occurrences
 End by selected date

Submit Cancel

Complete the information (Amount and Rule Parameters) to create a new authorization rule.

You may also add the **ACH Authorization Rules widget** to go to these rules quickly, view, modify, or delete.

APPROVE DECISION FOR SUSPECT ITEMS

You may approve a suspect transaction from the Payment Fraud Control Decisions screen.

Decisions for suspect items must be approved before the Bank cutoff time. If a decision is not made and approved by the cutoff time, the suspect item will be assigned the default decision of **Return**.

ACH POSITIVE PAY DECISION HISTORY

In addition to viewing decisions made for the current list of suspect items, you can see past decisions made for each account listed in the **Payment Fraud Control** widget.

VIEW DECISION HISTORY

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu.

The Payment Fraud Control widget appears.



2. Click **ACH Positive Pay Decision History** at the top left of the widget.



3. The system displays the **ACH Positive Pay Decision History** screen. It displays the following information:

- Decision Date
- Account Number
- Account Name
- Decision Submitted
- Bank Code
- Approved By
- Approved Date
- Debit
- Effective Date
- Exact Amount
- Originating ACH Company ID
- Originating ACH Company Name
- SEC Code
- Transaction Code Class