



# First Horizon TreasuryConnect<sup>SM</sup>

Loans





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# LOANS

First Horizon’s online banking system allows clients to review their loan information such as (principal and available amounts, credits/debits, maturity date, etc.), make a payment toward an existing loan (Loan Payment) or draw funds from a line of credit (Loan Drawdown). Payments and draws can be viewed, modified, approved, and deleted.

The following account types are supported:

- Facility Account
- Commercial Loan
- Commercial Line of Credit
- Commercial Letter of Credit
- Installment Loan
- Line of Credit

## VIEW LOAN INFORMATION

1. On the application’s Home page, go to the **Account Summary** widget.
2. In the **Loan Accounts** section, view list of loans. You may view the account number, account type, principal and available amounts, interest rate, maturity date and more.
3. Click the **Account Number** to open the Balance & Transaction Summary for the particular loan.

Account Summary

[All Accounts](#) [Current Day Cash](#) [Account Groups](#) [Custom Reporting](#) [Transaction Search](#)

[Refresh Balances](#) 02/15/2024 09:29 AM

\* The totals shown reflect the subset of items displayed in the current view.

> Deposit Accounts USD Current Ledger 8,429,678.32 Current Available 7,922,272.26 (7)

▼ Loan Accounts USD Principal Amount 2,085.41 (0)

Filter: Select fields All Accounts [Filters](#)

Account Number	Account Name	Account Type	Facility Number	Commitment Amount	Principal Amount	Available Amount	Interest Rate	Maturity Date	Scheduled Payment
00900100000001	LOAN 0001	Commercial Loan			2,085.41	0.00	0.01200	12/31/2099	62

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



4. View **Principal Amount, Available Amount, Total Credits, Total Debits, Transactions,** and more.

Principal Amount	Available Amount	Total Credits (0)	Total Debits (0)
2,085.41 USD	0.00 USD	0.00 USD	0.00 USD

### MAKE A LOAN PAYMENT

1. To initiate a loan payment, click **Payments & Transfers** from the menu.
2. Click **Payment Management**.

3. Click **Add a New Payment**.

All	Actions	From Account	Beneficiary
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- Click the **Select a Payment Type** drop down.  
NOTE: The selections in the drop down are tied to the user's entitlements. If a user does not have the Loan Draw entitlement, it will not show as an option in the dropdown.
- Click **Loan Payment**.

The screenshot shows the 'Add Payment' dialog box. On the left, there are two radio buttons: 'Select a Payment Type' (which is selected) and 'Select a Payment Template'. Below these are 'Continue' and 'Cancel' buttons. The 'Continue' button is highlighted with a red box. On the right, a dropdown menu is open, displaying a list of payment types. The 'Loan Payment' option is highlighted with a red box. The dropdown list includes: Corporate Collections, Corporate Trade Exchange, Corporate/Vendor Payments, Destroyed Check, Internet Initiated Collections, Loan Draw, Loan Payment, and Payroll. At the bottom of the dialog, there are two columns: 'Beneficiary' and 'Status', each with a 'Payment Type' sub-column.

- Click **Continue**.

The screenshot shows the 'Add Payment' dialog box after the 'Loan Payment' option has been selected. The 'Select a Payment Type' dropdown menu is now closed, and 'Loan Payment' is displayed in the dropdown box. The 'Continue' button is highlighted with a red box. The 'Select a Payment Template' radio button is still unselected.

- In the **From Account** dropdown, select the deposit account to be debited.
- In the **Loan Account** dropdown, select the loan to pay.
- The **Estimated Payoff, Remaining Balance**, the **Due Date** of the payment, and the **Amount Due** are shown if the system is configured to display this information.
- Select the **Value Date** (or date of the payment) from the calendar.
- Enter the amount of the payment in **Next Payment Amount**.  
NOTE: Your version of the application may be configured so that, based on the chosen account type, this field defaults to a non-editable amount due that is defined in the application database.
- [Optional] Enter **Customer Reference**.



13. [Optional] Enter **Comments**.

← **New Loan Payment**

**Transaction Information**

**From Account** 🔍

Main Account 0001 - 1001000001 - 170 - First Horizon Bank ✕ ▼

**Loan Account** 🔍

LOAN 0001 - 00900100000001 - 170 - First Horizon Bank ✕ ▼

**Estimated Payoff**  
\$2,085.41 USD

**Value Date (due 02/21/2019)**

02/15/2024 📅

Payment must be approved by 02/15/2024 20:00 EST

**Next Payment Amount(62.74 due) USD**

62.74 **USD**

**Customer Reference**

**Comments**

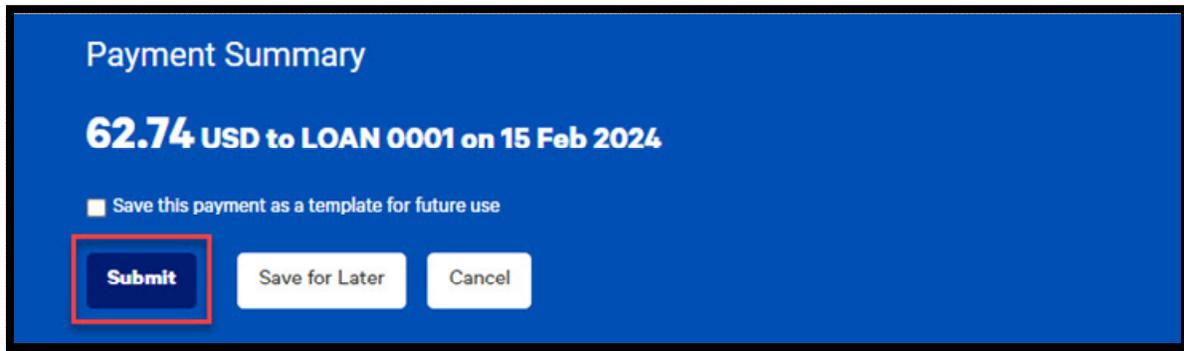
14. Review the **Payment Summary**.

15. Click the checkbox next to **Save this payment as a template for future use** if you want to save the payment as a template. Then, enter a **Template Code** (a descriptive name for the template) and **Template Description**. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox. The template will need to be approved before it can be used.

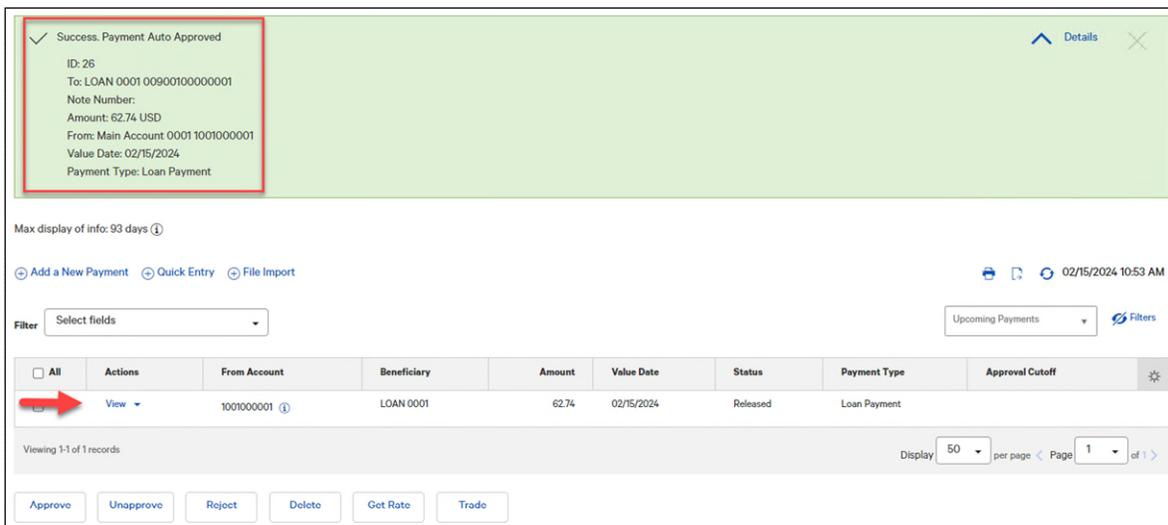


16. Click **Submit**.

NOTE: Click **Save for Later** to come back at a later time to submit.



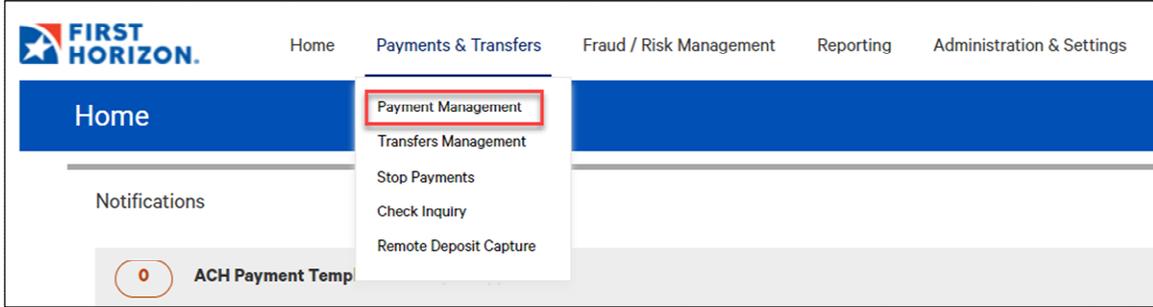
17. After the payment is submitted or saved, a message will appear at the top of the screen. It will indicate whether the payment was submitted, saved successfully, if the payment has any errors, or if it requires secondary approval.



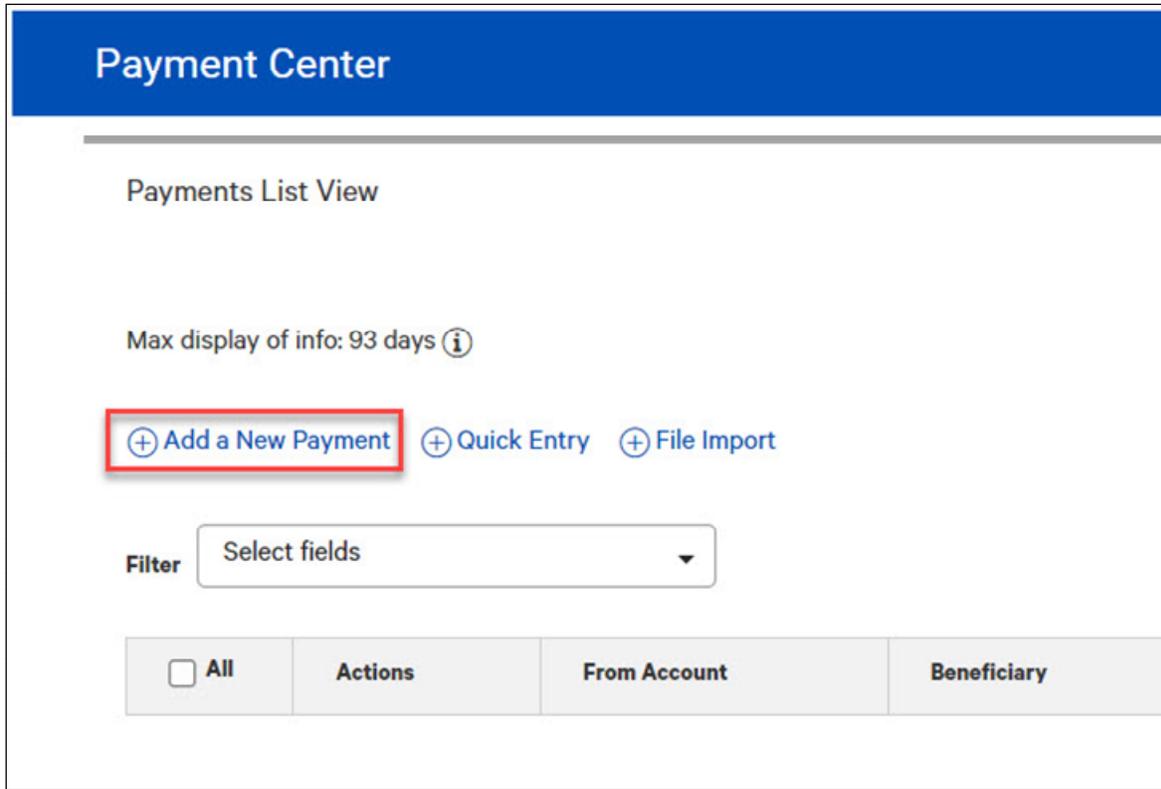


## MAKE A LOAN DRAW

1. To initiate a loan draw, click **Payments & Transfers** from the menu.
2. Click **Payment Management**.



3. Click **Add a New Payment**.



4. Click the **Select a Payment Type** drop down.  
NOTE: The selections in the drop down are tied to the user's entitlements. If a user does not have the Loan Draw entitlement, it will not show as an option in the dropdown.



5. Click **Loan Draw**.

The screenshot shows the 'Add Payment' dialog box. On the left, there are two radio buttons: 'Select a Payment Type' (which is selected) and 'Select a Payment Template'. Below these are 'Continue' and 'Cancel' buttons. The 'Continue' button is highlighted with a red box. A dropdown menu is open, showing a search bar and a list of payment types: Corporate Collections, Corporate Trade Exchange, Corporate/Vendor Payments, Destroyed Check, Internet Initiated Collections, Loan Draw (highlighted with a red box), Loan Payment, and Payroll. At the bottom of the dialog, there are sections for 'Beneficiary' and 'Status' with a 'Payment Type' dropdown.

6. Click **Continue**.

The screenshot shows the 'Add Payment' dialog box after the selection. The 'Select a Payment Type' dropdown menu is now closed, and 'Loan Draw' is selected. The 'Continue' button is highlighted with a red box. The 'Select a Payment Template' radio button is unselected.

7. In the **From Account** dropdown, select the loan account.  
NOTE: Only the accounts that have the loan draw entitlement will populate in the drop down menu.
8. The **Available Balance** on the loan is shown if the system is configured to display this information.
9. Select the **Value Date** (or date of the loan draw) from the calendar.
10. In the **To Account** dropdown list, select the transfer account.
11. Enter the amount of the loan draw in **Amount**.
12. [Optional] Enter **Customer Reference**.



13. [Optional] Enter **Comments**.

← New Loan Drawdown Payment Total  
**1.00 USD**

Transaction Information

Loan Account

Available Balance  
\$0.00 USD

Value Date

Payment must be approved by 02/16/2024 19:00 EST

To Account

Amount

Customer Reference

Comments

Information in the Comments Field is stored with the transaction, but not forwarded with the payment

14. Review the **Payment Summary**.

15. Click the checkbox next to **Save this payment as a template for future use** if you want to save the loan draw as a template. Then, enter a **Template Code** (a descriptive name for the template) and **Template Description**. If you want the template to be visible only to users who are explicitly entitled to it, check the Restrict checkbox. The template will need to be approved before it can be used.

16. Click **Submit**.

NOTE: Click **Save for Later** to come back at a later time to submit.

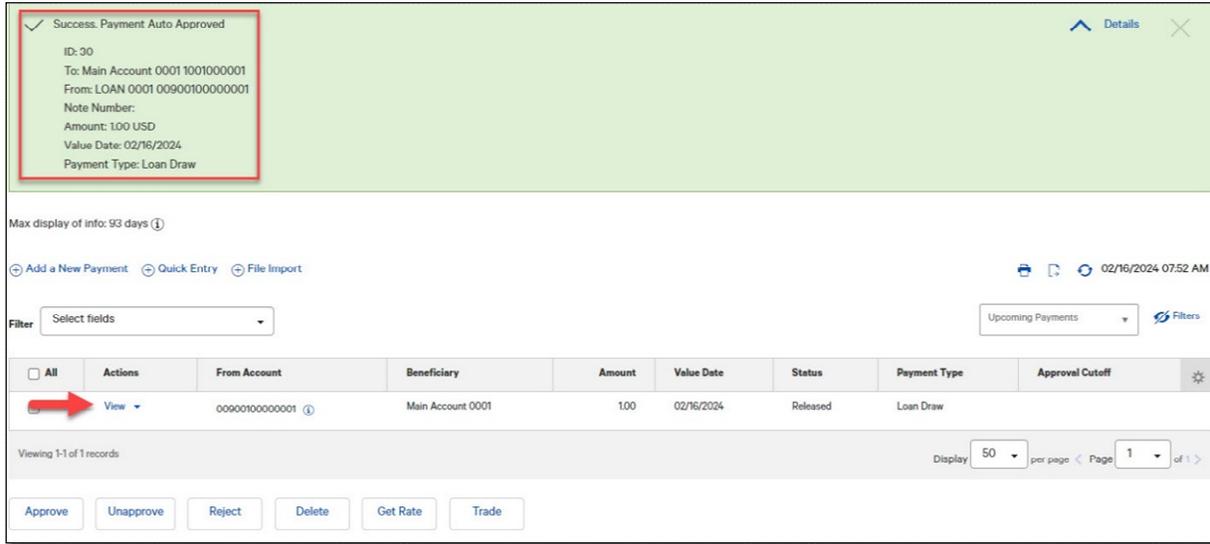
Payment Summary

**1.00 USD to Main Account 0001 on 16 Feb 2024**

Save this payment as a template for future use



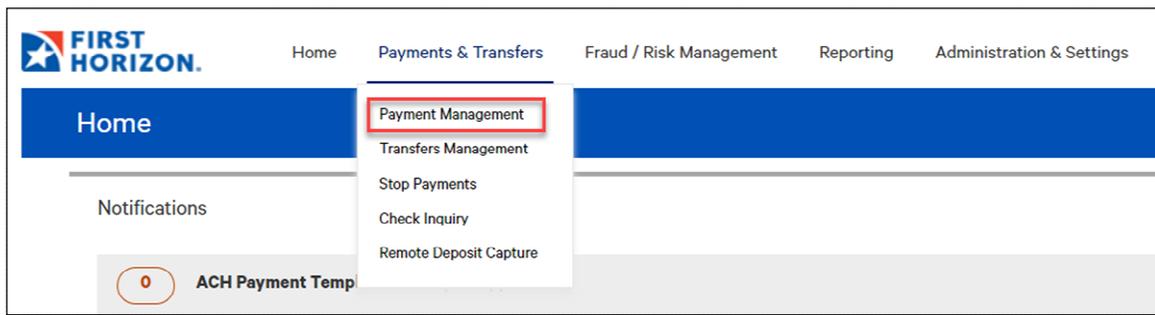
17. After the loan draw is submitted or saved, a message will appear at the top of the screen. It will indicate whether the loan draw was submitted, saved successfully, if the draw has any errors, or if it requires secondary approval.



### APPROVE OR UNAPPROVE A LOAN

Many items require approval when they are entered or modified. Items that need approval will usually have a status of Entered or Modified (shown in the Status column of the list). The Unapproved function would be used if a transaction needs to be stopped that was previously approved and is still in the Entered or Modified status.

1. To review a payment/draw for approval, click **Payments & Transfers** from the menu.
2. Click **Payment Management**.



3. There are two ways to approve/unapproved a loan payment or draw.
  - a. In the Actions column,
    - i. Click the **View** dropdown arrow to review the transaction.
    - ii. To approve or unapproved, click either **Approve** or **Unapprove**.
  - b. By the checkbox,
    - i. Click in the **checkbox** on the transaction you wish to review.
    - ii. Then, click the **Approve** or Unapprove buttons below the transaction list.



## REJECT LOAN

A loan payment or draw still in the Entered or Modified status may be rejected / not submitted.

1. Click **Reject** in the Actions column to reject an item.
2. Enter the Reject Reason.
3. Click **OK**.
4. Click **Yes** to proceed.

## DELETE LOAN

The Delete function removes an item from the system. You will need to confirm that you would like to delete the item before it is removed. You can also delete multiple items at one time by checking the appropriate check boxes and selecting Delete.

1. Click **Delete** in the Actions column to delete an item.
2. Click **Yes** to proceed.