



VERIFICATION METHOD

Deskside User Guide





OVERVIEW

First Horizon considers the security of your financial information a top priority. We employ extensive security measures designed to provide a safe and reliable online and mobile banking experience for all of our customers.

Deploying strong authentication at login has become necessary to protect your information. However, fraudsters have developed malicious software that can bypass login authentication. As a result, a transaction authentication protection that challenges high-risk transactions after login is an essential part of First Horizon's layered security strategy.

Verification Method is classified as a layered security technique due to the process being completed outside the potentially compromised communication channel. Verification Method leverages out-of-band phone or text message to send a communication to verify high risk transactions. A secure one-time code will be used to authenticate the transaction once verified by Verification Method. In addition to a one-time code, Verification Method will include specific transaction details as to what has occurred thus increasing your confidence in the item being initiated.

Benefits

- Verification Method meets the needs of clients for a solution that is easy to understand.
- Verification Method does not require hardware or software to download.
- Verification Method uses established communication channels such as phones and mobile device networks.

VERIFICATION PROCESS

The Verification Method process begins when a high risk transaction is initiated. When a client creates an ACH, Child Support, or Tax batch, creates a Bill Payee or creates a Wire Beneficiary, Verification Method challenges the client to reconfirm the transaction information. The user who initiated the transaction will verify the contents of the transaction displayed on the webpage and request a Verification Code to be delivered using text message or a voice message to an established contact number. The user will enter the Verification Code received to continue with the process through the online system.

How to setup Verification Method and the transactions types where Verification Method is required are listed in the contents of this document:

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PREFERENCES SETUP

At first login, the user is directed to the Preferences page to add or modify phone numbers and select a default phone number for all high-risk transactions.

- Add a phone number
 - User **Selects** the Add Phone Number link.
 - The user will enter the Phone Number **and select Text, Voice or both.**
 - The user can select which default number that will display first on the Verification Method page each time a transaction is challenged.
 - You have a limit of 4 phone numbers that can be save to the system for Verification Method.
- Delete a phone number
 - To delete a phone number, click the delete icon located on the left of the listed phone number.

PAYMENTS & TRANSFERS

CREATING AN ACH BATCH – TEMPLATE (ACH, CHILD SUPPORT AND TAX PAYMENTS)

Create ACH, Child Support and Tax Payment

1. Click **Payments & Transfers** and select ACH, Child Support or Tax.
2. Select **Templates** from the sub menu.
3. From the Template Listing screen, **Check box next to the appropriate Template Name** to create an ACH batch.
4. Click on **Create Batch**. The Create ACH Batch screen appears.
5. **Enter the date** you want transactions to settle in the **Effective Date** text box. The effective date is the Date transactions settle at the Federal Reserve.

Note: Effective Date: ACH transactions are not processed on bank holidays or weekends. You can create and release transactions on these dates but they will not be processed until the next business day.

Note: Entries Hold All – You can click the Hold Entries check box to make all entries inactive or click an individual Hold check box to make any single entry inactive. Any zero amount payment must be put on hold/inactive.

6. Click **Submit for Payment**. The *Create ACH Batch Verify* screen will appear.
7. Click **Confirm/Send Batch**. The *ACH Template Confirmation* screen will appear.
8. Verify the contents on the screen and select a phone number and click **Send Code**. Once you receive the Verification Code, please enter the code including the dash in the Submit Code field and click **Submit Code** to complete the transaction.
9. The ACH Payments screen will appear and the batch will be listed under the ACH Payments Submitted for Approval if the user has dual approval activated or Pending ACH Payments.

The **Batch Status** will be **Scheduled** and will be picked up for processing at the Bank's next window pickup time (7:30am – 11:45am – 2:00pm – 4:00pm – 5:15pm CST). After the Scheduled pick up the batch will appear under Completed ACH Payments.

10. **Batch Report** (option to print) – Check the box next to the effective date and click the orange 'Batch Report' button at the bottom left.



CREATING AN ACH – ONE TIME BATCH (ACH, CHILD SUPPORT AND TAX PAYMENTS)

Create an ACH Batch for a one-time basis without creating a Template.

1. Go to *Payments & Transfers*. Click on **One-Time Batch** from the sub-menu. Create ACH Batch screen appears.
2. Select an **ACH Company Name** from the drop-down box.
3. Select a **Template Type** from the drop-down box (Application for SEC type).
4. Enter a **Template Name**.
5. Enter an **Entry Description** (this description will appear on the customer's statement).
6. **Discretionary Data** (optional) - add extra data to display on statements and/or reporting (Ex: Invoice#, Employee Id).
7. **Enter the date** you want transactions to settle in the **Effective Date** text box. The effective date is the Date transactions settle at the Federal Reserve.

Note: Effective Date: ACH transactions are not processed on bank holidays or weekends. You can create and release transactions on these dates but they will not be processed until the next business day.

8. Click **Add Entry**. Add ACH Entry screen appears.
9. Add a **Nickname** (optional).
10. Add a **Participant Name** (payee) or click Managed Participants to automatically insert an existing participant's information.

Note: Entry Detail - Indicates a Prenote Transaction (practice file-optional), a zero-dollar transaction sent in advance to certify that banking routing and account number is correct.

11. Enter the dollar **Amount** and check whether it is a **Debit or Credit**.
12. **Addenda** (optional) field displays the addenda information that will be used for this entry.
13. Enter the **Bank name**.
14. Enter the **Bank Identifier** (Routing number of receiving bank). If you are unsure, perform a bank lookup by clicking **Search**.
15. Enter the **Account number**.
16. Select the **Account Type**: Checking, Savings, General Ledger.
17. Click **Save**. Create ACH Batch screen appears.
18. Click **Submit for Payment**. The *Create ACH Batch Verify* screen will appear.
19. Click **Confirm/Send Batch** (Or you can Save as Template). The *ACH Template Confirmation* screen appears.
20. Verify the contents on the screen and select a phone number and click **Send Code**. Once you receive the Verification Code, please enter the code including the dash in the Submit Code field and click **Submit Code** to complete the transaction.
21. The ACH Payments screen will appear and the batch will be listed under the ACH Payments Submitted for Approval if the user has dual approval activated or Pending ACH Payments.

Batch Status will be **Scheduled** and ready to be picked up for processing at the Bank's next window pickup time (7:30am – 11:45am – 2:00pm – 4:00pm – 5:15pm CST). After the Scheduled pick up the batch will appear under Completed ACH Payments.

22. Batch Report (option to print) – Check the box next to the effective date and click the orange 'Batch Report' button at the bottom left.



ACH – FILE UPLOAD

From Payments & Transfers, select **File Upload** to upload your NACHA files directly into Create ACH batches.

The ACH Payments function verifies that the NACHA format output of your accounting package is in the correct NACHA format.

File Upload

Upload a NACHA file to an ACH batch.

1. Click **Payments & Transfers**. Click **File Upload** from the sub menu bar. The ACH File Upload screen appears.
2. Click **Upload** button.
3. Enter the path and navigate to file on your hard drive or network, or by clicking the Browse button and double click your file.
4. Once the file is entered in the location path click **Upload**. This allows a preview of the file data if Accepted and/or batch errors report will display.
5. Click **Done**. ACH Payments page appears.
6. Click “Refresh View” if batch is not immediately displayed on the ACH Payments page to view the current results of the File Upload.
7. Verify the contents on the screen and select a phone number and click **Send Code**. Once you receive the Verification Code, please enter the code including the dash in the Submit Code field and click Submit Code to complete the transaction.
8. When Validation is complete, a message displays depending on the outcome of the File Upload.
9. The ACH Payments screen will appear and the batch will be listed under the ACH Payments Submitted for Approval if the user has dual approval activated or Pending ACH Payments.

Batch Status will be **Scheduled** and ready to be picked up for processing at the Bank’s next window pickup time (7:30am – 11:45am – 2:00pm – 4:00pm 5:15pm CST). After the Scheduled pick up the batch will appear under Completed ACH Payments.

10. Batch Report (option to print) – Check the box next to the effective date and click the orange ‘Batch Report’ button at the bottom left.

File Upload Messages are listed with recommendations for corrective actions if they are required. Or call the Business Service Center for assistance at 888-382-4968.

NOTE: If batch failed, **print the page** or **Save the report** before you click Cancel. Once you click Cancel you cannot retrieve the report of the errors.



CREATING A WIRE BENEFICIARY

Creating a new beneficiary

1. Payments & Transfers > Wire > Beneficiary.
2. Click the **Add Beneficiary** button.
3. Enter the required information in the required fields based on the Beneficiary Type.
4. Confirm the Beneficiary information and click **Save Beneficiary**.
5. Verify the contents on the screen and select a phone number and click **Send Code**. Once you receive the Verification Code, please enter the code including the dash in the Submit Code field and click **Submit Code** to complete the transaction.

CREATING A BILL PAYEE

Creating a new payee

1. Payments & Transfers > Bill Pay > Payees.
2. Click the **Add** button.
3. Next select a payee from the drop down list of common payees or perform a search by inputting a name in the open field and clicking the search button.
4. You may also create a completely new payee by completing the “Add New Payee section” and clicking the **Save** button.
5. Confirm the Payee information and click **Add**.
6. Verify the contents on the screen and select a phone number and click **Send Code**. Once you receive the Verification Code, please enter the code including the dash in the Submit Code field and click **Submit Code** to complete the transaction.

ADMINISTRATOR AND USER PROFILE CHANGES

Adding a User

1. Click **Admin** from the main menu and then **Users** from the sub-menu bar. *Manage Users* screen appears.
2. To add a user click **Add User**.
3. Complete the *Add New User* screen. Click **Save**.
4. Verify the contents on the screen and select a phone number and click **Send Code**. Once you receive the Verification Code, please enter the code including the dash in the Submit Code field and click **Submit Code** to complete the transaction.

Modifying a User password

1. Click **Admin** from the main menu and then **Users** from the sub-menu bar. *Manage Users* screen appears.
2. To modify a user click the **User Name**.
3. Enter a new password. Click **Save**.
4. Verify the contents on the screen and select a phone number and click **Send Code**. Once you receive the Verification Code, please enter the code including the dash in the Submit Code field and click **Submit Code** to complete the transaction.