First Horizon BusinessConnect℠

Payment Center Navigation

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TABLE OF CONTENTS

TABLE OF CONTENTS 2
INTRODUCTION 3
ACCESSING THE PAYMENT CENTER 3
GENERAL NAVIGATION 3
OTHER LINKS 6
PAYMENTS 7
PAYMENT TEMPLATES 12
STOP PAYMENTS 15

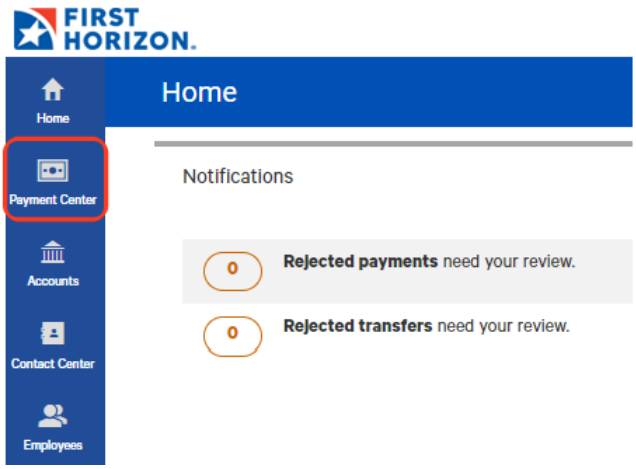
INTRODUCTION

The Payment Center is a centralized location to manage payments, such as Wire Transfer, ACH and Loan Payments. From the Payments Center, you can create, approve, modify, and reject (cancel) payments and templates. The Payment Center is also used to link to other applications, e.g., Remote Deposit Capture, and to place and manage your Stop Payments. The Payment Center consists of three widgets: Other Links, Payments, and Stop Payments.

This guide focuses on **how to navigate the Payments Center to create a customized workplace** for the User. For more information on creating a payment, please reference the appropriate Quick Reference Guide, e.g., Domestic Wire or ACH Payment.

ACCESSING THE PAYMENT CENTER

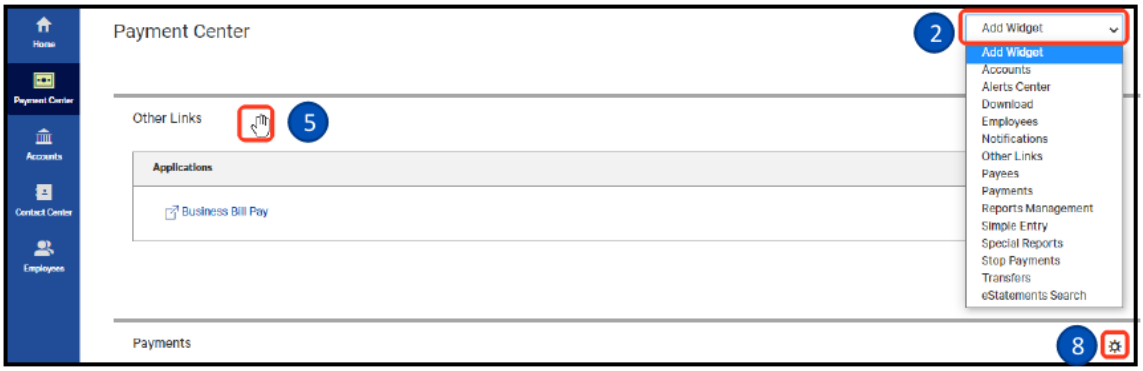
1. You can access the Payment Center from any screen in BusinessConnect by clicking on Payment Center in the menu on the left of the screen.



GENERAL NAVIGATION

1. The Payment Center opens with three separate workspaces: Other Links, Payments, and Stop Payments.
2. BusinessConnect allows you to customize this workspace by adding additional Widgets to this page. Click on the down arrow in the Add Widget box to choose the Widget you wish to add.
3. Repeat step 2 to add additional Widgets.
4. New Widgets will appear at the bottom of the page.

The numbers in the images in the General Navigation section below correspond to the numbered items in the same section.



5. To move a Widget to another location on this page, move your cursor to an area close to the top of any Widget until your cursor changes to the icon of a hand (). See example in picture above.

6. Depress the left mouse key to change the shape of the hand so that it appears to be grabbing the Widget ( ).

7. Keeping the mouse key depressed, move the mouse to place the Widget in it's new position. Then release the mouse key.

8. Clicking the **Settings Icon** () at the far right of any Widget name will present three options for customizing your screen.

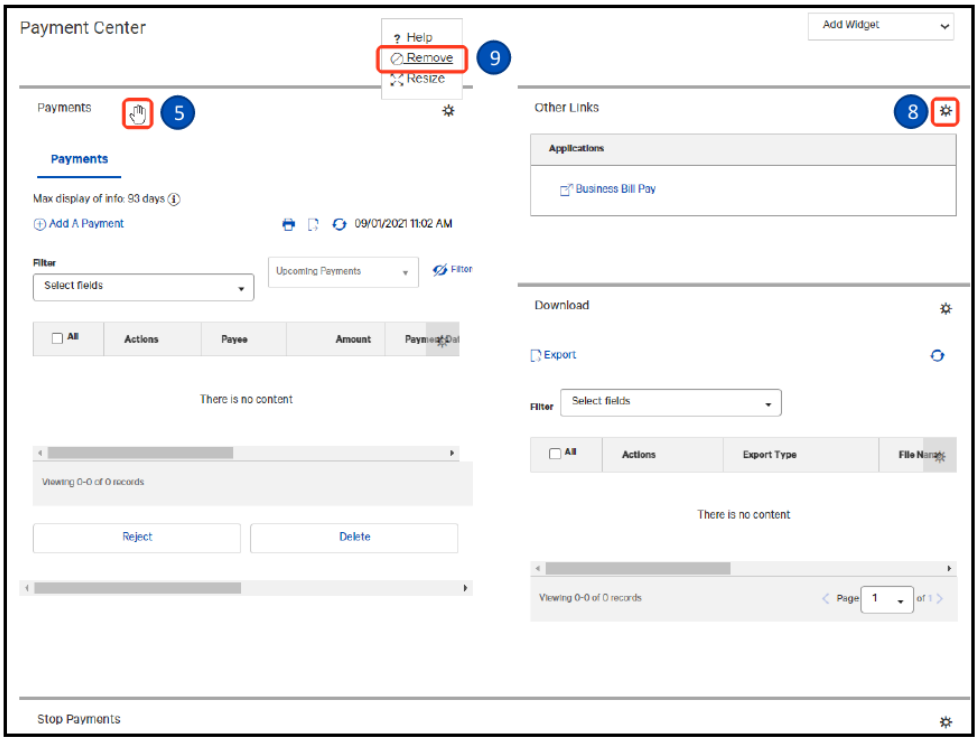
    a. Help: Access the on-line help guide. Guide will be presented in a new pop-up window.

    b. Remove: Remove the current Widget.

    c. Resize: Resize the current Widget. The width of the Widget will be reduced by approximately 50%, allowing multiple Widgets to be viewed. See example below.

9. You can choose any of these options by clicking on the option when you see the word is underlined. See example below.

10. If you resize the Widgets, the options described here are still available.

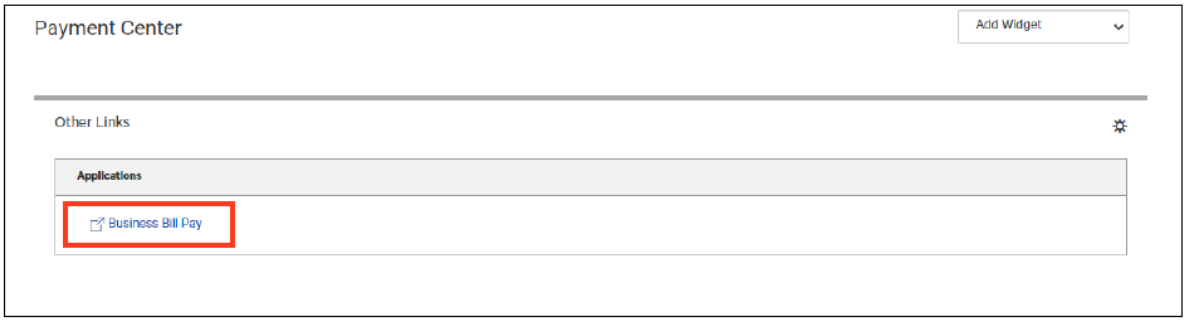


OTHER LINKS

1. If your company is entitled to additional Treasury Management services, e.g., Remote Deposit Capture or Business Bill Pay, links to these applications will be presented in the top section titled “Other Links”.

2. Click on the link to access the application you want to use.

3. The chosen application will open up. For additional information on how to use these applications, please see the appropriate user guide, e.g., Business Bill Pay User Guide or Remote Deposit Capture User Guide.

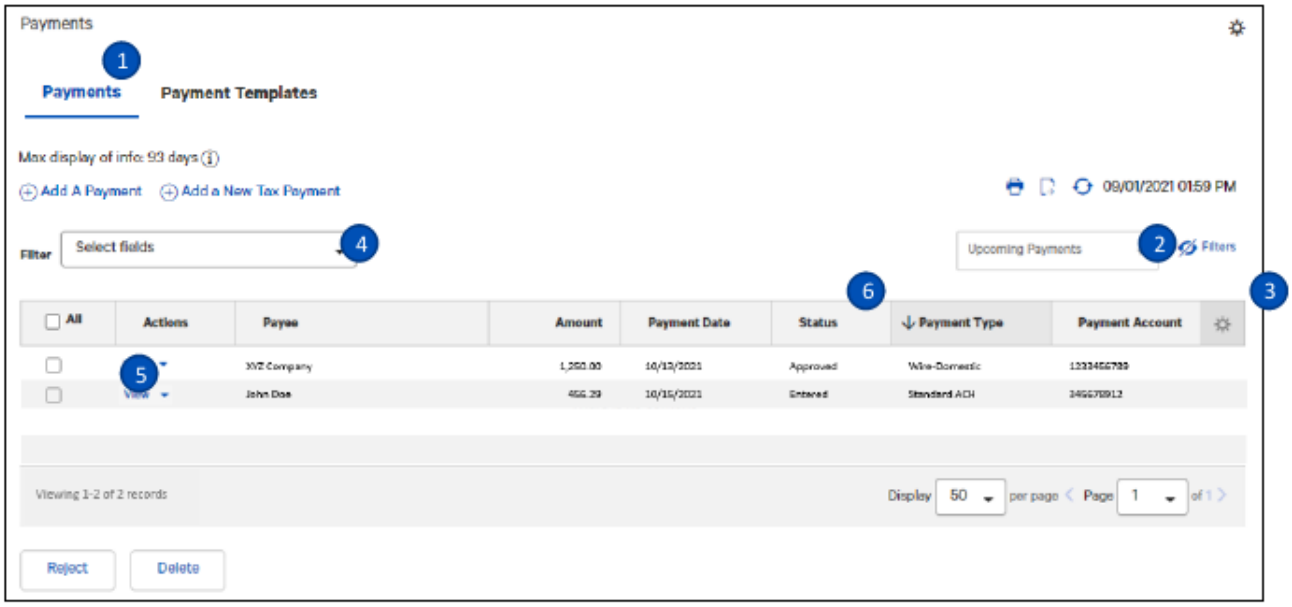


PAYMENTS

Unless you have moved the location of the Payments Widget, it is the second one on the Payment Center page. This is the place that you will manage your payments. Here you can create, approve and research your payments.

NOTE
The payments that are listed in the grid in the middle of the screen are dependent on the filters that have been chosen by the user. Changing the filters will change what is seen in the grid. If you do not see what you were looking for, try changing the filters per the information below.

The numbers in the image below correspond to the numbered items over the next few pages.



1. Click on **Payments** to display the payments grid.
2. Click on the down arrow on the right side of the Filter box. Choose the filter from the list to limit the records shown to records that meet specific criteria. For example, if you only want to see Payments requiring an approval, you will make that choice. See the following list for a description of the available filters.

View Name	Description
All Payments	All payments in the system that meet the following criteria: • The user has permission to view the payment type and entry method. • The payment is one assigned to the user's company. • If the payment was imported as confidential, the user has permission to work with confidential imports.
Approval Window Passed	All payments that have not been fully approved by the cutoff time, making the value date of the payment invalid. For these payments, the value date must be adjusted to a valid business day and resubmitted for approval in order to be processed.
Approved Payments	All payments with a status of Approved (AP).
Future Dated Payments	All payments with a value date in the future.
My Payments	All payments created by the current user.
Needs Rate	All payments in Needs Rate (RT) status and with a transaction date equal to the current date.
Payments Needing Repair	All payments in Needs Repair (NR) status.
Payments Requiring Approval	All payments in Entered (EN), Incomplete Approval (IA), or High Value (HV) status.
Payments Requiring My Approval	All payments in Entered (EN), Incomplete Approval (IA), or High Value (HV) status that the current user is able to approve.
Possible Duplicate Payments	All payments that may be duplicates.
Rejected Payments	All payments in Approver Rejected (AR) or Rejected (RJ) status.
Two Week Look Back	All payments for which the value date lies within the past 2 weeks (based on today's date).
Upcoming Payments	All payments that are in Entered or Approved status but that have not been submitted.

3. The columns that appear in the grid are customizable. Click on the Options (⚙) icon. A window pops up and displays all the fields listed below. Click in the checkbox to the left of any columns you would like to include. Uncheck any columns that you would like to exclude. See the following list for a description of the available columns.

Field Name	Description
Amount	The amount of the payment
Approval Cutoff	The cutoff time for approval of the payment. It appears in the format MM/DD/YYYY HH:MM TZ, where TZ is the current user's time zone. If a modification is made to the payment, this displayed cutoff time may be updated.
Beneficiary Account	Account of the beneficiary.
Comment	Any internal comments added to the payment.
Contract ID	The contract ID for a foreign-exchange payment.
Created By	User who created the payment.
Credit Amount	Amount credited.
Credit CCY	For wires, this is the currency of the credited amount. For ACH, this is the destination currency.
Credit Note Number	If there is a number assigned to a credit note, it will appear here.
Currency	The currency of the payment. For ACH, this is the origination currency. For wires, this is the transaction currency.
Debit Amount	Amount debited from the From account.
Debit CCY	For wires, the currency of the account debited. For ACH, this is the origination currency.
Debit Note Number	If there is a number assigned to a debit note, it will appear here.
Duplicate Reason	Reason this duplicate payment occurred (for example, a particular payment was made by more than one user or made through different channels).
Exchange Rate	Exchange rate used for mixed-currency transactions.
Indicative Amount	The payment amount according to the indicative rate.
Indicative Rate	The rate one can expect to pay based on the current exchange rate; the quoted rate is not firm.
Last Modified By	User who last modified the payment.
Payee	The person or entity receiving the funds.
Payment Amount	The amount of the payment.
Payment Date	The date the payment is made.
Payment Details	Displays the full contents of up to four payment detail lines that can be added to wire-type payments. This column is especially useful to approvers since they can see at a glance the details without drilling down to the Payment Details screen. For payments without details lines, the column will display "—."
Payment Type	The payment type of the payment. If payments were imported via file workflow (i.e., imported as a file rather than as individual payments), the payment type will be "File.
Possible Duplicate	This is possibly a duplicate payment that needs to be stopped before processing: Y/N.
Reference	ID associated with the individual transfers in a multi-transfer transaction. The ID can be used to track the transfers through to bank confirmation.
Reject Reason	The reason the payment was rejected by the bank.
Status	The status of the payment.

Field Name	Description
Template Code	If the payment was made from a template the descriptive code that was entered for the template.
Template Description	If the payment was made from a template, the description of the template.
Transaction Date	The date the transaction will be released from TreasuryConnect to the bank's back office for processing.

4. You can further filter the view by clicking on the **Select Fields** drop down arrow. A pop-up window may appear allowing you additional options, e.g., for amount you can choose an amount between x and y.

5. Click on the **View** link to review the complete details of a payment one at a time. Or click on the **drop down arrow** next to the word **View** to choose from the available actions for the payment.

   Alternatively, click the **Checkbox** next to the payment(s), then click on the appropriate action at the bottom of the view.

6. **Available Actions**: The available actions will depend on the type of the transaction and your entitlements. Below is a list of actions that may be available for your transaction and a description of each.

Action	Description
Modify/Edit	Clicking or selecting **Edit** or **Modify** from the **Actions** column will display an edit screen where you can make changes to the item. When you have finished making the necessary changes, click **Save** or **Submit**.
Approve	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). To approve an item, click or select **Approve** in the **Actions** column. You can also approve multiple items at one time by checking the appropriate checkboxes and clicking the **Approve** button.
Unapprove	If the **Unapprove** option is available, you can unapprove any items that were approved in error.
Reject	An Approver can reject a payment and it will not be released to the Bank's back office.
Delete	The delete function removes an item from the system. Click or select **Delete** in the **Actions** column to delete an item. 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.

7. Below is a list of potential **Payment Statuses** with a description of their meaning.

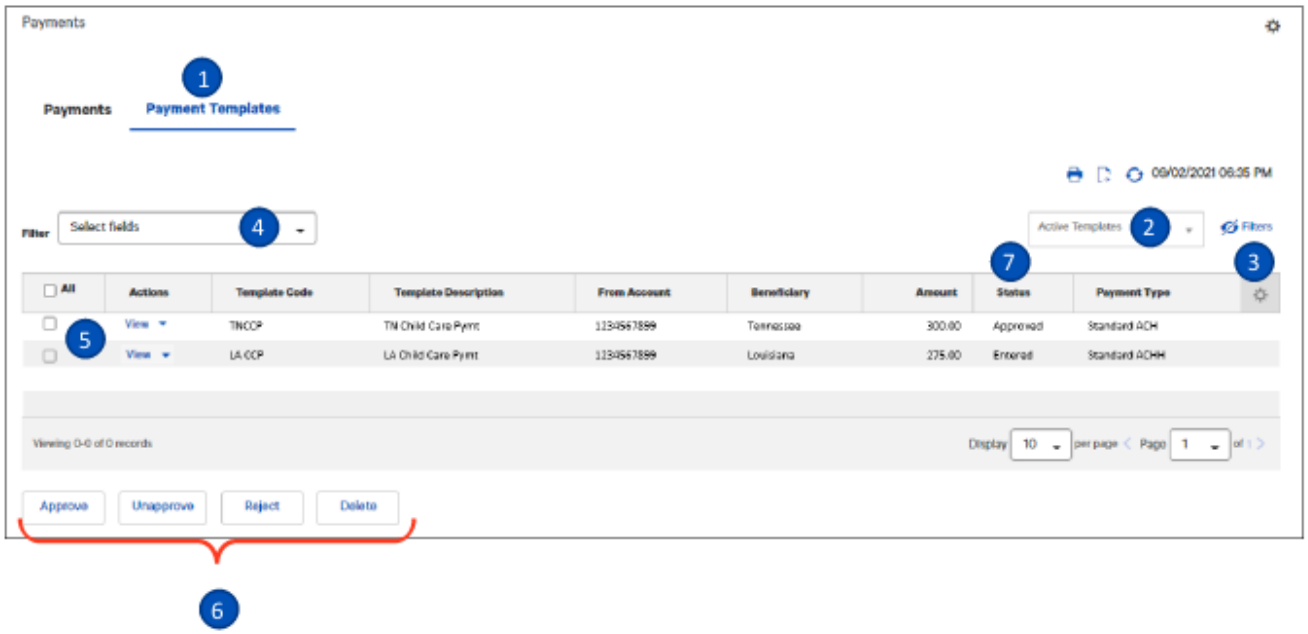
Status	Definition
Entered	Entered without errors, ready for approval workflow. Can be modified or deleted.
Incomplete	Saved in an incomplete status. Can be modified or deleted.
Incomplete Approval	Currently in the approval workflow. Not available for modification or deletion.
High Value	Requires secondary approval for high value payments. Not available for modification or deletion.
Approved	An approved payment is ready for extraction to the back office. An approved payment cannot be modified or approved.
Approver Rejected	Rejected by approver. Can be modified or deleted.
Deleted	Not available for workflow or modification.
Needs Rate	Needs an exchange rate.
Released	Released to the back office. Not available for deletion or modification.
Bank Received	Received by the back office. Not available for deletion or modification.
Bank Confirmed	Confirmed by the back office. Not available for deletion or modification.
Rejected	Rejected by the back office. Not available for workflow, deletion, or modification.

PAYMENT TEMPLATES

1. Click **Payment Templates** to display the Template grid.

NOTE
The templates that are listed in the grid in the middle of the screen are dependent on the filters that have been chosen by the User. Changing the filter will change what is seen in the grid. If you do not see what you were looking for, try changing the filters.

The numbers in the image below correspond to the numbered items over the next few pages.



2. Choose a filter from the list below to limit the records shown to records that meet specific criteria. For example if you only want to see only Active Templates, you would make that choice.

View Name	Description
Active Templates	All templates that have not been deleted.
All Templates	All templates currently in the system.
Deleted Templates	All templates that have been deleted.
My Templates	The templates associated with the current user.
Rejected Templates	All templates that have been rejected.
Scheduled Templates	All requests templates that are scheduled for payment (recurring payments).
Templates Pending	All request templates that have not been approved.

3. The columns that appear in the Templates List View grid depend on the currently active filter. Additional columns can be displayed by clicking the **Options ( ) icon**. A window pops up and displays all the fields listed below. Click in the checkbox to the left of any columns you would like to include. Uncheck any columns that you would like to exclude.

Field Name	Description
Amount	The amount of the payment.
Beneficiary	The beneficiary or payee of the payment. “Multi” is listed in this column if the payment is a multiple beneficiary batch payment (ACH/Global EFT).
Beneficiary Account	Account of the beneficiary.
Beneficiary Bank ID	ID of the beneficiary's bank.
Beneficiary Bank Name	Name of the beneficiary's bank.
Beneficiary ID	ID of the beneficiary of the transaction.
Clearing Method	Clearing method used with ACH and Global EFT payments (for example, NACHA).
Created By	User who created the template.
Creation Date	Date the template was created.
Credit/Debit Indicator	Indicates whether the payment is a debit, credit, or a mixed batch.
Credit Amount	Amount credited.
Credit CCY	For wires, this is the currency of the credited amount. For ACH, this is the destination currency.
Currency	The currency of the payment. For ACH, this is the origination currency. For wires, this is the transaction currency.
Customer Reference	Unique ID associated with the payment.
Debit Account Name	Name of the account debited.
Debit Account Number	Number of the account debited.
Debit Amount	Amount debited from the From account.
Debit CCY	For wires, the currency of the account debited. For ACH, this is the origination currency.
From Account	The account the payment is made from (debit account).
Last Action Time	Last time when any action (for example, Unapprove) was performed.
Last Approver	User who was the last approver of the transaction.
Last Modified By	User who last modified the transaction.
Modified Date	The date when the template was last modified.
Payment Identifier	If there is a unique identifier assigned to the payment, it will appear here. This is specific to a company.
Payment Method	Indicates if the transaction is a wire or ACH Payment.
Payment Type	The payment type of the payment.
Reject Reason	The reason the payment was rejected by the bank.
Status	Available template statuses include Entered, Approved, Rejected, Needs Repair.
Template Code	The descriptive code that was entered for the template.
Template Description	The description of the template.

4. You can further filter the view by clicking on the **Select Fields** drop down arrow. A pop-up window may appear allowing you additional options, e.g., for amount you can choose an amount between x and y.

5. Click on the **View** link to review the complete details of a template one at a time. Or click on the drop-down arrow next to the word View to choose from the available actions for the template.

   Alternatively, click the **Checkbox** next to the template(s), then click on the appropriate action at the bottom of the view.

6. **Available Actions**: The available actions will depend on the template and your entitlements. Below is a list of actions that may be available for your template.

Approve	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). To approve an item, click or select Approve in the Actions column. You can also approve multiple items at one time by checking the appropriate checkboxes and clicking the Approve button.
Unapprove	If the Unapprove option is available, you can unapprove any items that were approved in error.
Reject	Templates in Entered status can be rejected from the Template List View. In order to reject a template, your user must be assigned a role with approval permissions. A rejected Template cannot be used to make a payment.
Delete	The delete function removes a template from the system. Click or select Delete in the Actions column to delete an item. You will need to confirm that you would like to delete the template before it is removed. You can also delete multiple items at one time by checking the appropriate check boxes and selecting delete. Deleted templates are no longer available.
Copy as Payment Copy as Template	Allows you to create a new payment or template from an existing template. A template must be in approved status to be copied. The system displays a create screen containing information copied from the original template. You can then make changes as needed.
Modify	If there is a change to the Beneficiary's details, such as changes to a beneficiary bank or to a child support agency, the beneficiary data needs to be updated. This option allows manual changes to approved templates; however, the template must be approved again after any modifications are made and before the template can be used again.

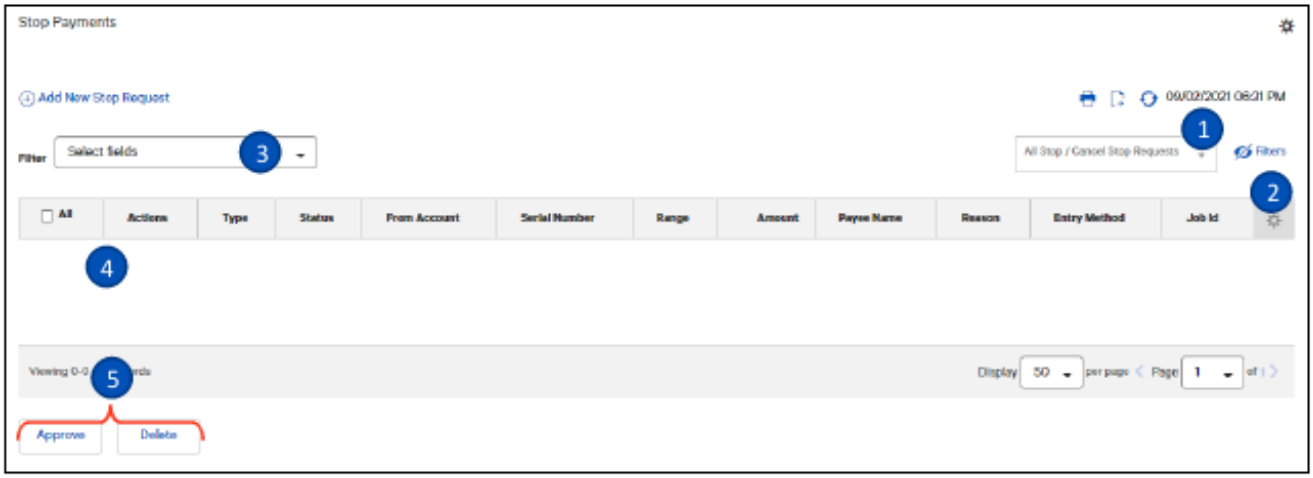
The Statuses that are displayed in the Payment Templates are the same that are used for the Payments. Please see list of Payment Statuses for the definition of potential statuses.

STOP PAYMENTS

Unless you have moved the location of the Stop Payments Widget, it is the last one on the Payment Center page. This is the place that you will manage your stop payments. Here you can create, approve and cancel your stop payments.

NOTE
The payments that are listed in the grid in the middle of the screen are dependent on the filters that have been chosen by the user. Changing the filters will change what is seen in the grid. If you do not see what you were looking for, try changing the filters per the information below.

The numbers in the image below correspond to the numbered items over the next few pages.



1. Choose a Filter to limit the amount of information displayed in the grid from the options below.
    a. All Stop/Cancel Stop Payments
    b. Cancel Stop Payments Only
    c. Stops Only

2. The columns that appear in the Stop Payments grid depend on the currently active filters. Additional columns can be displayed by clicking the **Options ( ) icon**. A window pops up and displays all the fields listed below. Click in the checkbox to the left of any columns you would like to include. Uncheck any columns that you would like to exclude.

Field	Description
Amount	Dollar amount of the check.
Bank Confirmed	Date and time the bank last confirmed the latest action on the item.
Check Issue Date	Date check was issued.
Duration	Amount of time stop payment will remain in place.
Entered By	User that entered the stop payment.
Entry Date	Date Stop Payment was entered into the system.
Entry Method	Not Applicable at this time.
From Account	Account check was issued on
Job ID	ID assigned to the request.
Payee Name	Name of the payee on the check.
Range	For a stop or cancel stop order that applies to multiple checks, the last serial number is shown.
Reason	Reason the stop payment was placed on the check(s).
Serial Number	The serial number of the check. For a stop or cancel stop order that applies to multiple checks, the first serial number is shown.
Status	The current status of the item. See definitions of possible statuses below.
Type	Place Stop or Cancel Stop.

3. You can further filter the view by clicking on the **Select Fields** drop down arrow. A pop-up window may appear allowing you additional options, e.g., you can limit the list to checks drawn on a specific account number by choosing From Account and typing the Account Number in the box.

4. Click on the **View** link to review the complete details of a Place Stop or Cancel Stop one at a time. Or click on the drop down arrow next to the word View to choose from the available actions for the request.

   Alternatively, click the **Checkbox** next to the Stop or Cancel order, then click on the appropriate action at the bottom of the view.

5. **Available Actions**: The available actions will depend on the Stop or Cancel Request and your entitlements. Below is a list of actions that may be available for your request.

   a. Approve
   b. Unapprove