First Horizon TreasuryConnect℠

International Wires

©2026 First Horizon Bank. Member FDIC.

REV 05/26

TABLE OF CONTENTS

TABLE OF CONTENTS 2
WIRE – INTERNATIONAL PAYMENTS 3
CREATE INTERNATIONAL WIRE PAYMENT 3
APPROVE/UNAPPROVE 9
GET A FINAL EXCHANGE RATE FOR FOREIGN CURRENCY PAYMENTS 10
STEPS TO GET RATE AND TRADE 10
PAYMENT STATUS 12

WIRE – INTERNATIONAL PAYMENTS

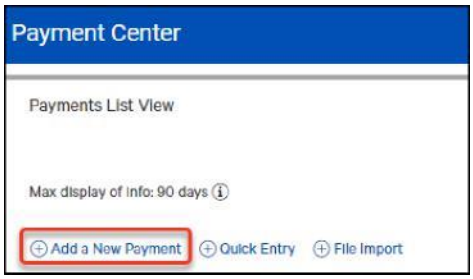
An international wire payment creates an electronic funds transfer between a payer and payee who are in two different countries.

CREATE INTERNATIONAL WIRE PAYMENT

1. Select **Payment Management** from the **Payments & Transfers** menu.

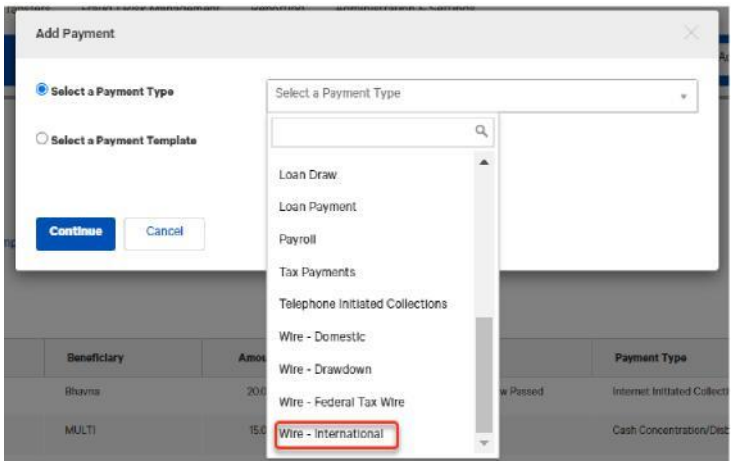


2. Click **Add a New Payment**.



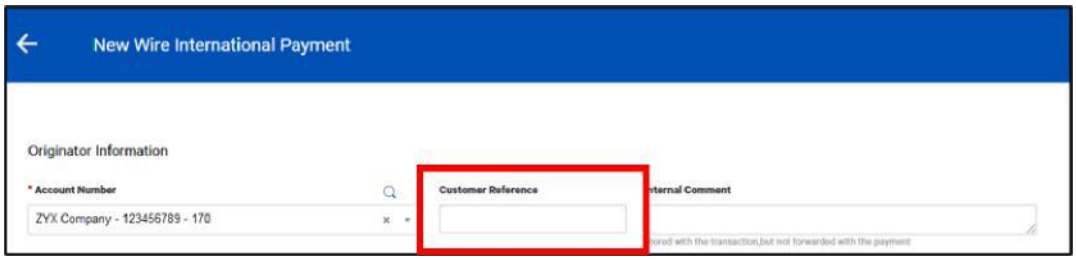
3. Use the **Payment Type** drop-down to select **Wire-International** or use the **Select a Payment Template** drop-down to select an existing template.

4. Click **Continue**.

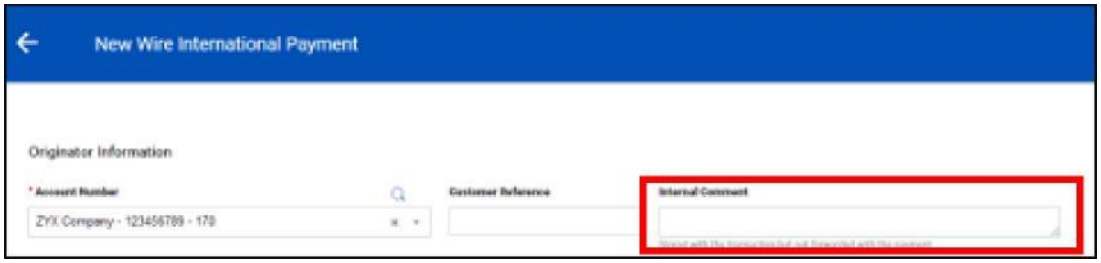


5. Use the **Account** drop-down to select the account to be debited.

6. *(Optional)* In the **Customer Reference** field, enter a customer reference.



7. *(Optional)* Enter any **Internal Comments**. Comments will be stored with the transaction but will *not* be sent with the payment.



8. In the **Name** field in the **Beneficiary Information** section, select a payee by clicking the lookup icon and then selecting one from the list. Or enter the beneficiary name.
   Note: If you select an entry from the beneficiary address book, some of the remaining fields will be automatically populated.

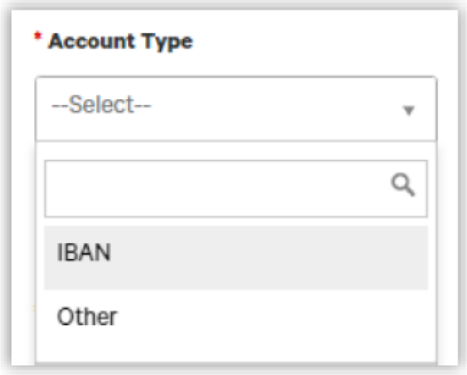
9. If your company has been configured for beneficiary notifications, you can enter an email address in the Email field. A notification will be sent to the email addresses entered when the payment has been confirmed by the bank.
   - If you select the beneficiary from the beneficiary address book, the email addresses are drawn from the address book and appear automatically.
   - If you enter the beneficiary name manually, you can add email addresses by clicking the **Add Email** link. Enter up to five addresses as needed.

10. Enter the beneficiary's address on **Address Line 1**. Additional beneficiary address information can be included on **Address Line 2**, if necessary.

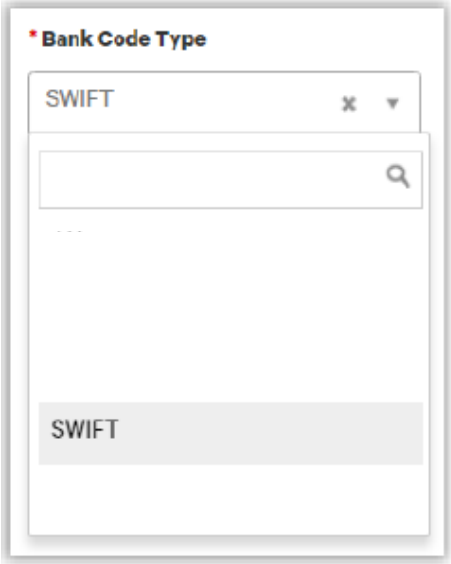
11. Use the **Country** drop-down to select the beneficiary's country.

12. In the **City** field, enter the beneficiary's city.

13. Use the **Account Type** drop-down to select the beneficiary's account type. The options are IBAN or Other. Enter the **Account Number** or IBAN.

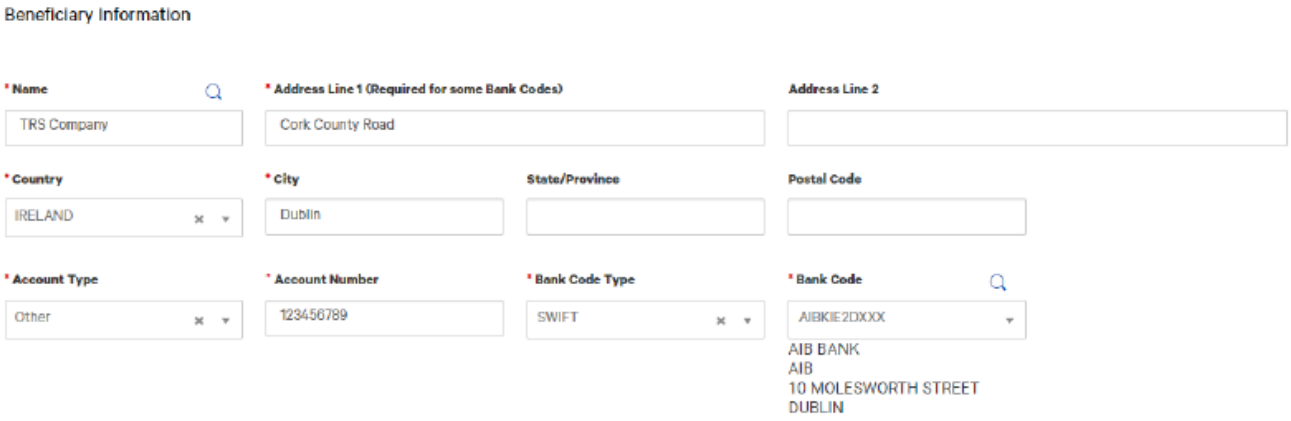


14. Select a **Bank Code Type** and enter the **Bank Code**. The system will default to SWIFT for the Bank Code Type. Accept this default and enter the **Bank Code.**



NOTE

Most International Wires will require the beneficiary bank SWIFT code to be selected here. When the beneficiary bank SWIFT code is only 8 characters, you will select the option with "XXX" at the end. If you know local routing codes for AU (Australia), CA (Canada), IN (India), or the UK (United Kingdom) then select the code for that country and enter the routing code for the beneficiary's bank in the Bank Code field. Using a special routing code requires you to add the beneficiary's bank SWIFT code in the Intermediary Bank field.

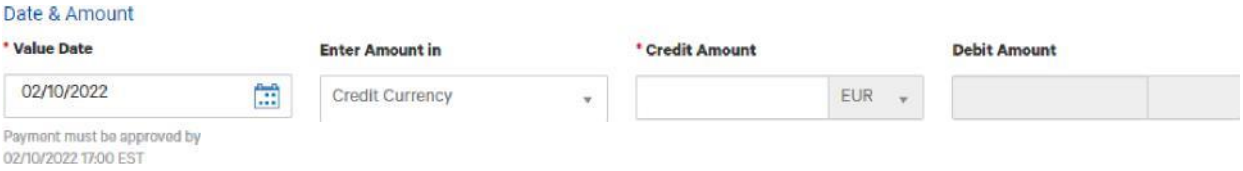


15. For USD wires, you may select a **Value Date**. For non-USD (Foreign Exchange or "FX") wires, the Value Date will automatically populate based on the transit time available for spot wires in that currency. FX wires may not be scheduled in advance.

    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 5:00 PM ET."

16. For foreign currency payments, use the **Enter Amount in** drop-down, to select either **Credit Currency** or **Debit Currency**.

17. Enter either the credit or debit amount and currency.



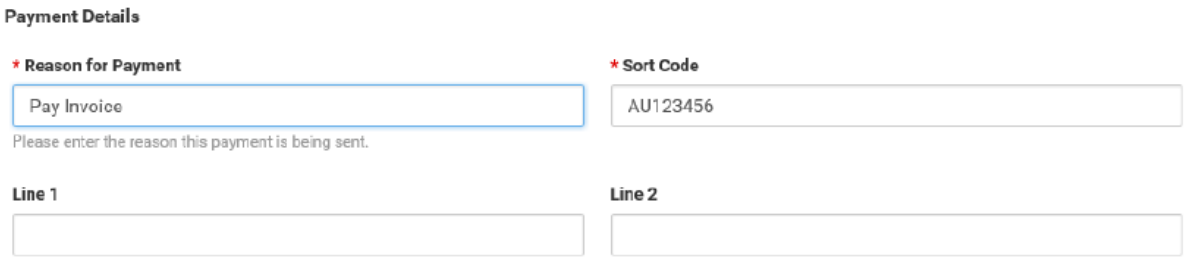
NOTES

- The application can be configured so that payments may be made in USD only. In this case, you will be able to select only **USD – US Dollar** as the currency.
- If the application is configured for FX payments, the real-time indicative rate will appear.

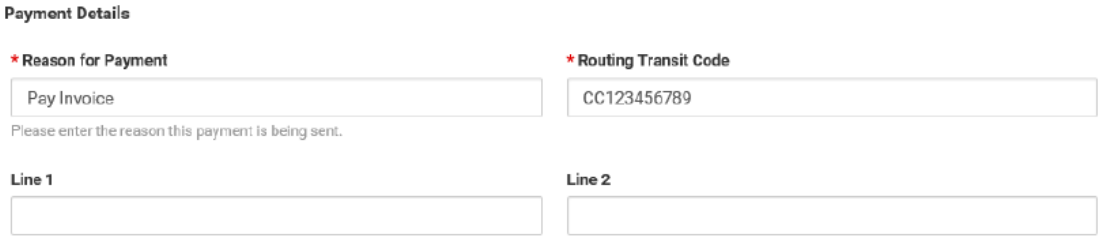
---

18. When SWIFT is used in the Bank Code field for Australia, Canada, India and the United Kingdom, additional required fields must be entered in the **Payment Details** section as follows:

- **Australia** = The letters “AU” plus a 6-digit Sort Code (also known as a BSB code) in the Sort Code field.



- **Canada** = The letters “CC’ plus a 9-digits Routing Transit in the Routing Transit field.

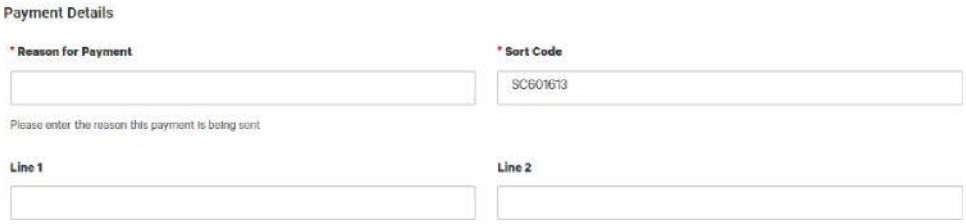


- **India** = An 11-character IFSC Code is required in the Payment Details.



- **United Kingdom** = The letters “SC” plus a 6-digit Sort Code.

  NOTE: 6-digit Sort Code is embedded in IBANs that begin with GB; located in characters 9-14. Example: for IBAN **GB29NWBK*601613*31926819**, the ***601613*** is the Sort Code.



  Example: for IBAN **GB29NWBK*601613*31926819**, the ***601613*** is the Sort Code.

19. If your wire instructions require an Intermediary Bank, expand the **Intermediary Bank** section and use the **Bank Code Type** and **Bank Code** drop-downs to select the SWIFT code type and SWIFT code for the intermediary bank. The bank name and address will automatically populate. This field is required for wires to Australia, Canada, India and the United Kingdom if the Bank Code section above does not include the beneficiary bank SWIFT code. Please note that you do not need to add

any banks in the United States. Our systems will automatically select any required U.S. intermediaries for the beneficiary bank.

20. (Optional) If you want to add more details, expand the Payment Details and Bank-to-Bank Details sections, and enter any payment details and bank-to-bank instructions that you want to accompany the payment.

21. Depending on the Country or Currency, the system sometimes requires the user to enter additional information under Payment Details.

NOTE

The **Originator Details** section automatically displays the ID type and ID of the originator, plus a name and address, if available.

---

22. *(Optional)* To save this payment as a template, check the **Save this payment as a template for future.**

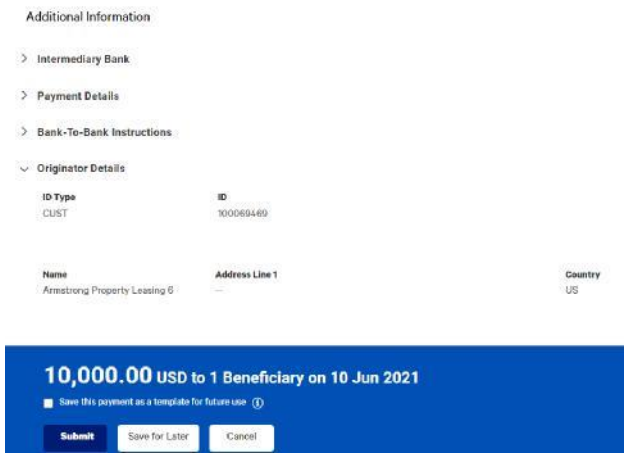
23. Then, enter a **Template Code** (a descriptive name for the template) and **Template Description**.

24. 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.

25. Click **Submit** to submit the payment or **Save for Later** to edit the payment later.

26. After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully or if the payment has any errors.

27. A payment must be approved before it is sent to the beneficiary. Payments can be approved from the Payment Management List.



APPROVE/UNAPPROVE

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).

1. 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.

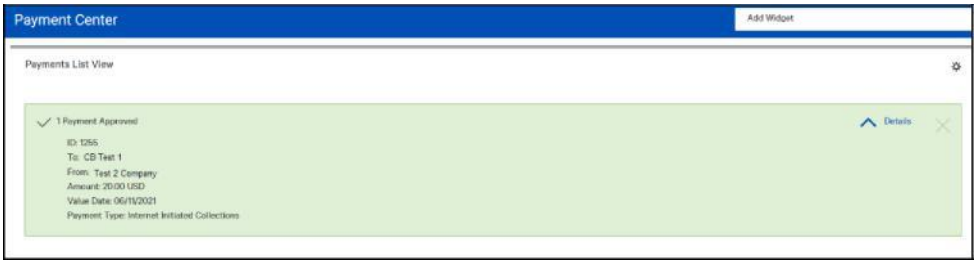
2. In addition, if the **Unapprove** option is available, you can unapprove any items that were approved in error.



3. If you attempt to approve or unapprove an item or items, a confirmation screen may appear telling you that some of the selected items are not eligible.



4. Click **Yes** to continue; otherwise click **No**.
   A message will display after the payment is approved.



GET A FINAL EXCHANGE RATE FOR FOREIGN CURRENCY PAYMENTS

The Get Rate and Trade functions allow you to complete a request for a foreign currency payment.

NOTE
Once the payment has been Approved, the user must still perform the **Get Rate** and **Trade** functions before the FX Wire will be transmitted.

STEPS TO GET RATE AND TRADE

1. Select **Payment Management**. The system displays the **Payments List View**.
2. From the **View** menu, select **Needs Rate**. The payments that require an exchange rate appear.
3. Select the payment that needs an exchange rate.
4. Click **Get Rate**.

   An exchange rate will display in the Exchange Rate column and a countdown clock will appear.

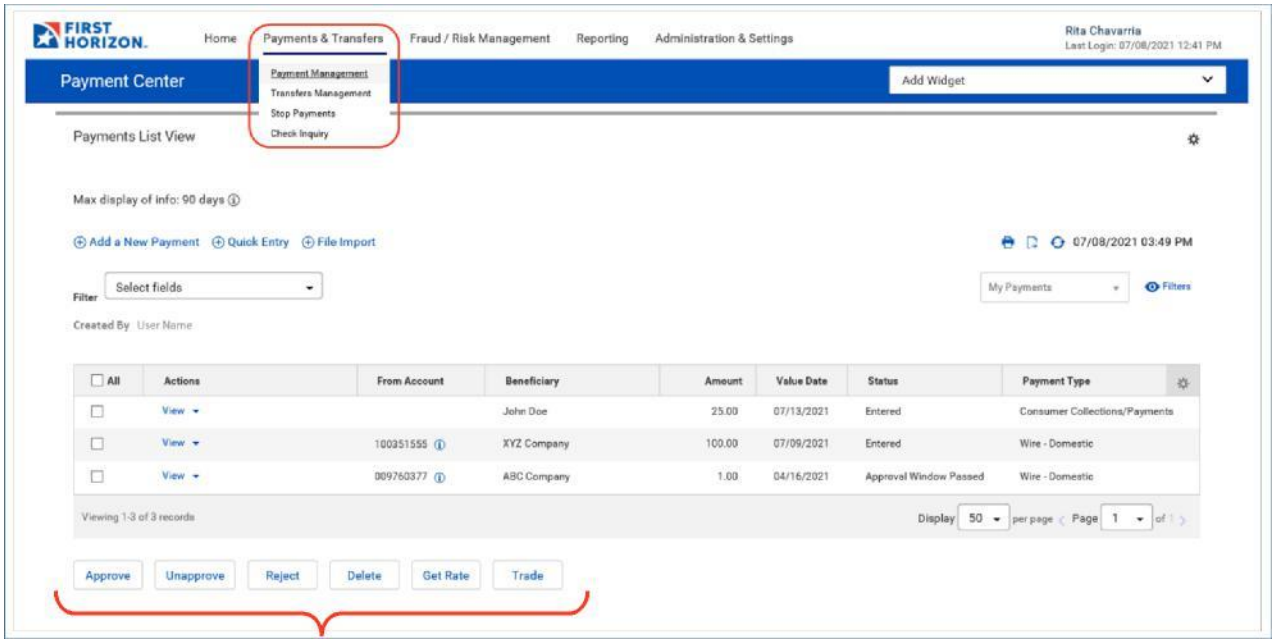


   To complete an FX trade using this rate:

5. Check the payment where the exchange rate appears.

6. Click **Trade**.

   The system displays the Contract ID in the Result column for each successfully traded payment.



PAYMENT STATUS

Below is a list of payment statuses.

Statu	Definitio
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.
Needs Rate	Payment requires an exchange rate before it can be processed.
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.