

Getting Started With Your New Commercial Card

Quick Reference Guide





Introduction

We're pleased to welcome you to the newly enhanced First Horizon Commercial Card (fka Purchasing Card) program. You will soon receive a new commercial card to replace your current corporate credit card (beginning with either 471578, 480706, or 448513) which was issued by your employer for business purchases. For added security, your new card will feature a different 16-digit number. Below is a quick reference guide outlining what to expect and how to make the most of your new card.

Card Activation

- Upon receipt of your new card, call the activation number provided on the sticker and follow the prompts.
- You will be asked to enter your access code. When prompted for this information, enter the last 4 digits of your old card that begins 471578, 480706, or 448513.
- Once successful, you will be required to change your access code to a 4-digit number that you are familiar with. Please note, this code will be used anytime you call into support for assistance and upon future activations, so it is important to keep up with this information.
- Do not use your new card until you have been instructed to do so by your company's program administrator.
- **Your old card will be automatically cancelled on November 12th and can no longer be used.**

Card Usage Tips

- If you have recurring transactions established on your previous card, you must provide your new card number to those vendors.
- The new card supports contactless payments. You may now tap your card to pay at enabled merchant terminals for added convenience.

Support & Assistance

- Our support team is here to help you 24 hours a day, 7 days a week, 365 days a year.
- Contact us for:
 - General questions about your card
 - Assistance with declined transactions
 - Support with suspicious activity or fraud concerns
- To speak with Commercial Card Client Support, please call 800-290-4782.

Reminders

- Safeguard your new access code for future use.
- Update vendors with your new card number where necessary.
- Please await instructions from your program administrator before utilizing your new card.
- Be mindful of the date on which your previous card will be deactivated.

Frequently Asked Questions

- **What is a program administrator?**
 - The program administrator is an individual(s) at your company that manages the



Commercial Card program. They can assist you with the following situations:

- Internal company information and policies that may affect the way you use this card
- Order/cancel cards
- Review/adjust cardholder limits
- Report/process disputed items
- **What should I do with my old card?**
 - The old card should be securely destroyed after the deactivation date or after being instructed to do so by your program administrator.
- **What happens to my recurring payments and subscriptions?**
 - Cardholders will need to update their new card information with any vendors or service providers where their previous card was set up for automatic payments or subscriptions. If card information is not updated, recurring payments may be declined, which could lead to service interruption or deactivation of subscriptions by the merchant.
- **How do I set or change my access code?**
 - Instructions for creating or updating this code are usually provided during activation. If not clear, the support team can assist.
- **Can I use my card for contactless payments (tap to pay)?**
 - Yes, your new card supports tapping the card at a merchant terminal. Please note, the tap to pay function is based on merchant availability and does not support wallet transactions.
- **How do I report my card lost or stolen?**
 - Contact Client Support immediately at 800-290-4782.
- **How do I file a dispute on an unrecognized or fraudulent transaction?**
 - Disputes can be initiated directly on the Recent Activity screen in the Card Management System or by calling the Support Team at 800-290-4782. Please be sure to let your program administrator know that you've disputed transactions in the event the card needs to be reissued.
- **What happens if my card gets declined?**
 - You can see declines in several different ways:
 - Calling the Commercial Card Support Team at 800-290-4782
 - Contacting your program administrator
 - This person will be able to take action on your behalf should you need a limit increase or assistance with allowing the purchase to approve.