FIRST HORIZON BANK

Online Banking Services

Our state-of-the-art online banking platforms, First Horizon BusinessConnect℠, First Horizon TreasuryConnect℠, and mobile banking through First Horizon Connect, provide your business with integrated online access to your Treasury Management services from virtually anywhere at any time.

BusinessConnect provides a simple user interface with access to basic Treasury Management solutions.

TreasuryConnect is designed for power users who dedicate time each day to managing their business and cash flow, including account review and reconciliation, payment origination, and fraud mitigation.

First Horizon Online Banking Platforms

Clients may upgrade from BusinessConnect to TreasuryConnect as their need for banking services grows.

Our advanced online banking platform provides:

- A modern design, allowing intuitive navigation and a high level of customization
- A notification/alert tool to keep you informed of important actions
- A single payment and transfer module for originating account transfers, ACH and Wire Transfers
- Security settings which allow administrators to tightly control individual user entitlements
- Single sign-on access to accounts and Treasury Management services, which allows multiple usernames and passwords to be consolidated
- Enhanced security measures, including the use of tokens to authenticate users and safeguard your accounts and information

Mobile banking through First Horizon Connect

With First Horizon Connect, you can:

- View checking, savings and business loan accounts
- Originate/approve payments via ACH and Wire Transfer
- Deposit checks with mobile Remote Deposit Capture (requires entitlement to the service)
- Access Client Administration

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Highlights	BusinessConnect	TreasuryConnect
Manage checking, savings, credit cards and business loan accounts	✔	✔
Set up email alerts	✔	✔
Make transfers between First Horizon accounts (includes loan payments made from checking accounts)	✔	✔
View paid checks and deposit images	✔	✔
Create and save transaction reports and list views	✔	✔
Receive electronic versions of checking, savings, credit card, account analysis and business loan statements	✔	✔
Initiate stop payments	✔	✔
Export data with QuickBooks, Quicken and .CSV options	✔	✔
Export data with BAI, Swift and ISO-Cash Management (CAMT)		✔
Create additional users and assign entitlements to specific accounts and functionality	✔	✔
Use optional services (requires entitlement to each service) • **Originate electronic payments to vendors, consumers, employees and tax authorities via ACH, Wire Transfer and Business Bill Pay channels** • **Mitigate fraud with Check Positive Pay or Reverse Positive Pay** • **Scan check deposits** • **Access mobile experience**	✔	✔
Use optional services (requires entitlement to each service) • Originate ACH Debits • Import ACH and bulk transfers • Originate International Wire Transfers with an option to perform foreign currency transactions • Mitigate fraud with Check Positive Pay (with or without Payee Name Verification) and/or ACH Positive Pay • Access check/deposit images including Lockbox deposits • Controlled Disbursement Reporting and Lockbox Reporting • Image Search • Automate Balance and Transaction Reporting		✔

For more information, please contact your Relationship Manager or Treasury Management Sales Officer.

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