First Horizon BusinessConnect℠

Business Bill Pay

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INTRODUCTION

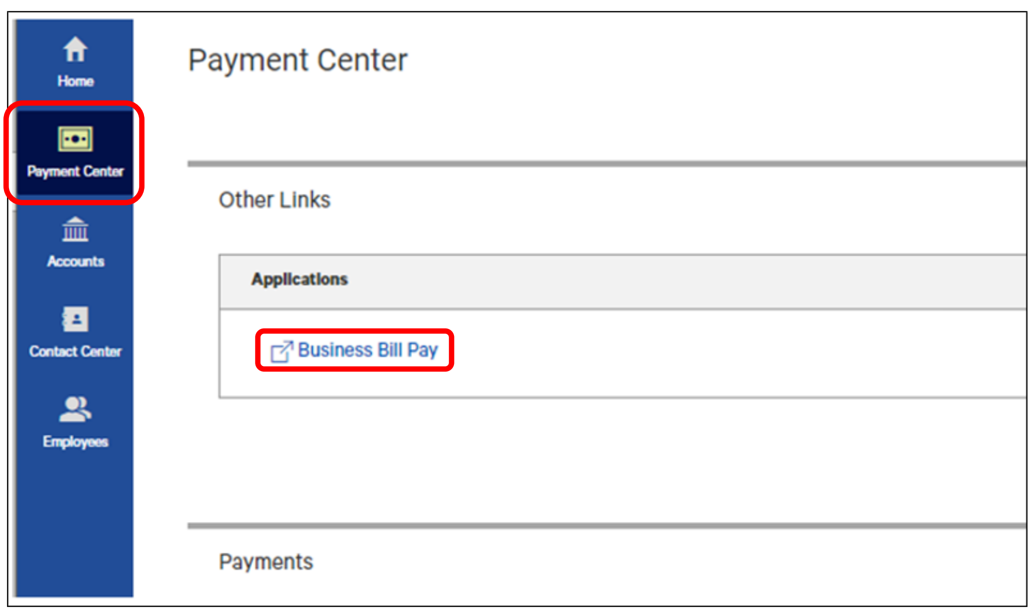
First Horizon's Business Bill Pay offers control over your finances securely all in one convenient place.

- Pay bills anywhere, quickly and easily
- Access bill pay at your convenience
- Set up recurring payments on monthly bills
- Save time and money sending electronic payments
- Run customized audit reports
- Track company spending and payment history
- View payment activity of authorized users
- Reduce paperwork and manual recordkeeping
- Delegate payment tasks
- Set required permission controls
- Keep control over final approvals
- Save time to focus on your business

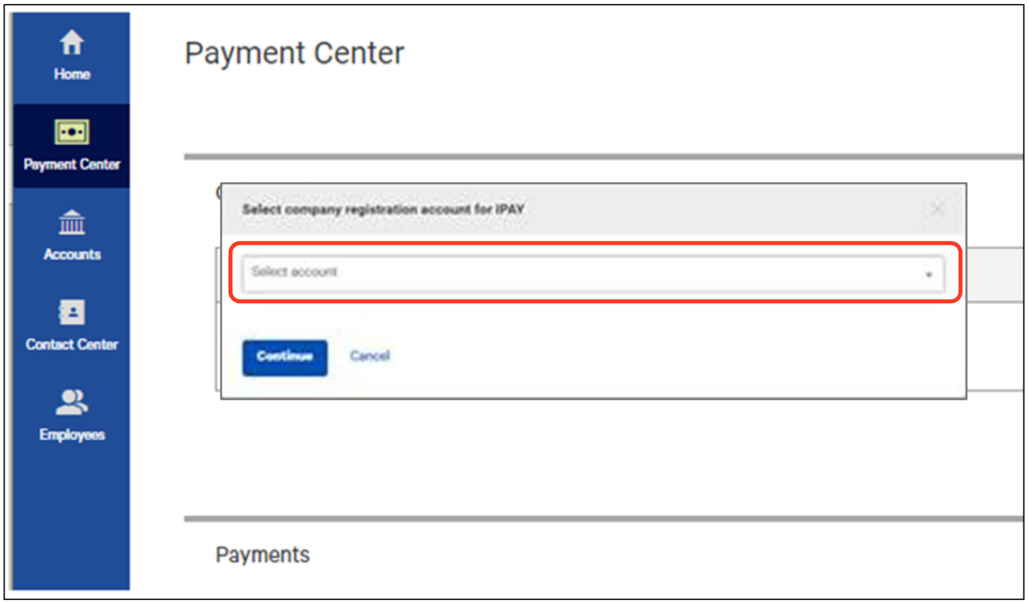
LOGGING IN – FIRST TIME USERS ONLY

The first time you log into Business Bill Pay you will be required to complete a Self-Enrollment process. This is a onetime process. During the Self-Enrollment process you will register an account, identify your challenge questions and answers and provide you security key. For security purposes, you may be required to answer challenge phrases prior to sensitive transactions or to enter your security key prior to accessing the system.

1. Start by logging to First Horizon TreasuryConnect℠.
2. Click **Payments & Transfers**.
3. Click **Business Bill Pay**.



4. Use the drop down arrow in the **Select Account** box to choose one account you wish to use with Bill Pay. If needed additional accounts may be add them later. See the [Manager Bill Pay Accounts] section in this user guide for additional information on adding new accounts.

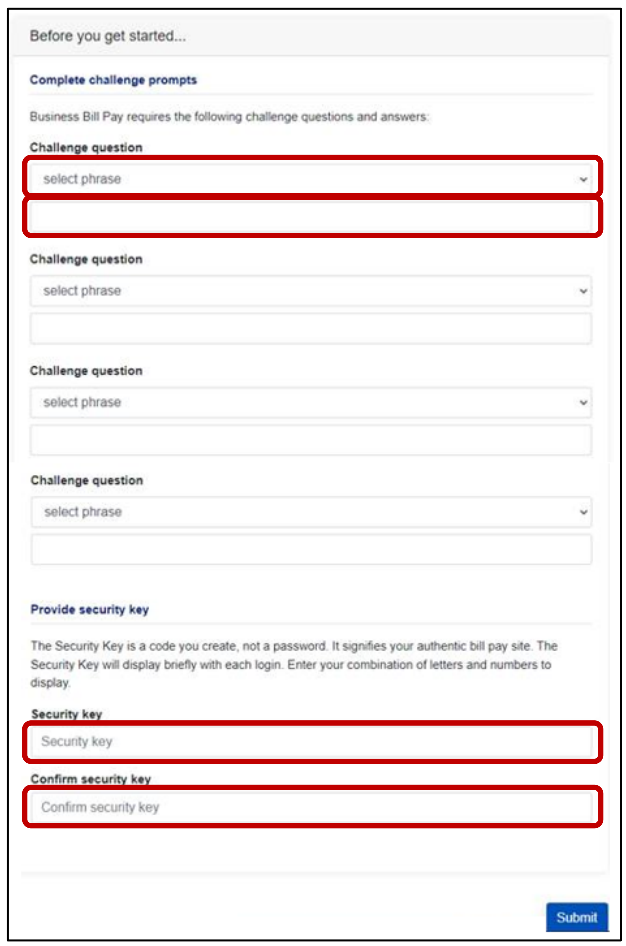


5. Click Continue.

6. Choose your first challenge question/phrase by clicking the drop down arrow in the **Select Phrase b**ox.

7. Respond to the chosen challenge question/phrase in the empty box directly below the question.

8. Repeat steps 6 through 7 until you have completed all four challenge questions/phrases.



Note
Please remember your responses to the challenge questions/phases. You may be required to provide the answers prior to completing sensitive transactions, i.e., adding a new payee. Answers to challenge questions/phrases are case sensitive.

9. Enter your Security Key in the S**ecurity Key** box.

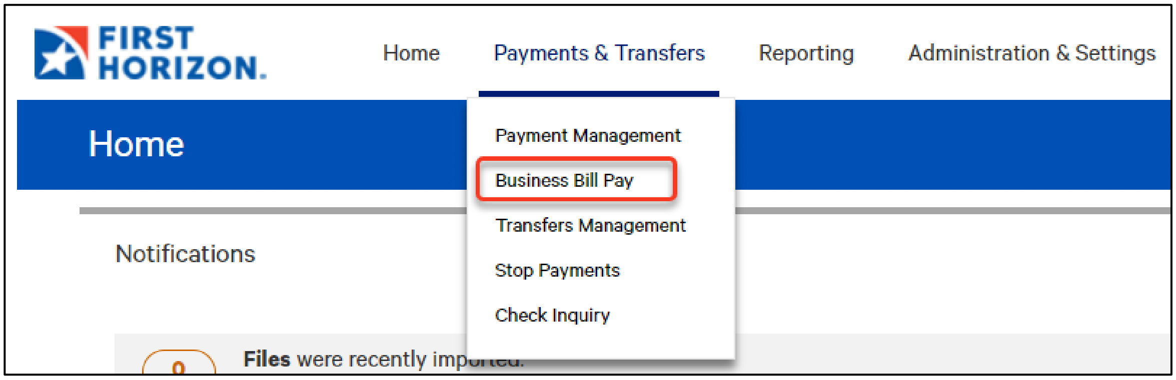
Note
A **Security Key** is any combination of letters and numbers of your choosing and is case sensitive, e.g. ABCD1234.

10. Confirm your Security Key in the **Confirm Security Key** box.

11. Click Submit to complete the Self Enrollment process and save your answers.

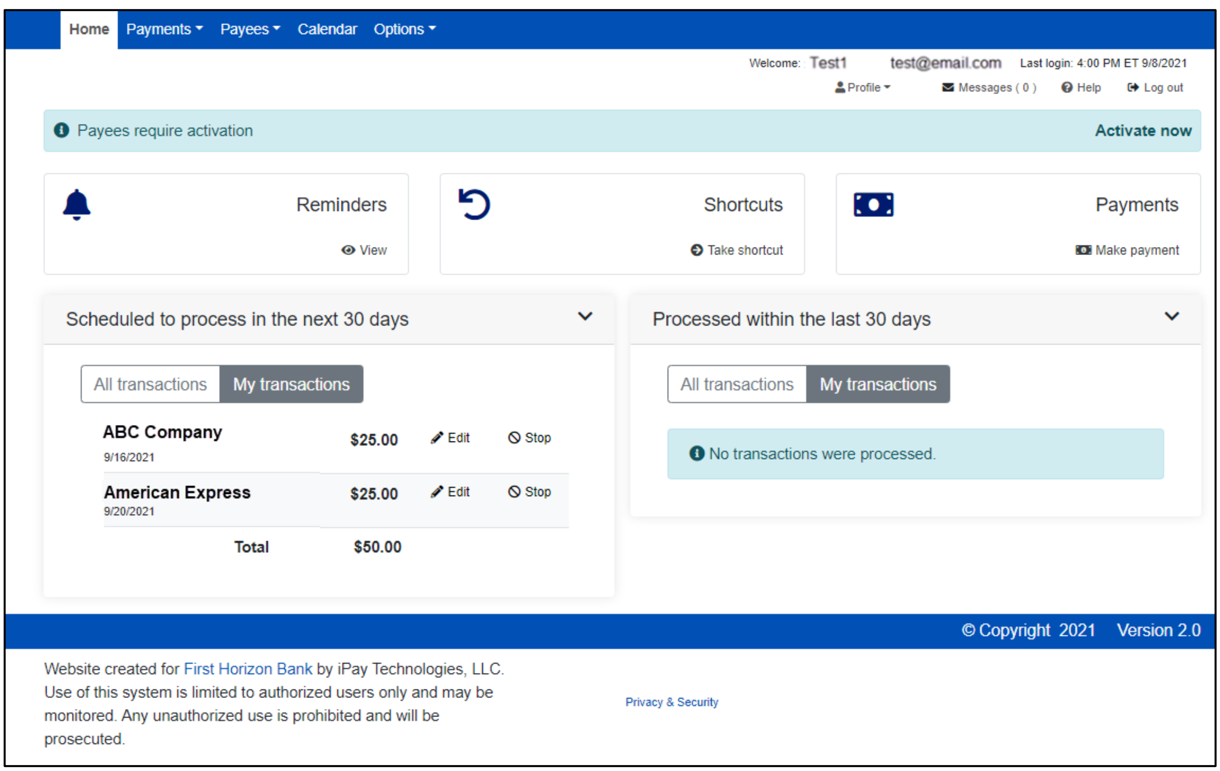
LOGGING IN

1. Start by logging to First Horizon TreasuryConnect℠.
2. Click **Payments & Transfers**.
3. Click **Business Bill Pay**.



VIEW HOME PAGE

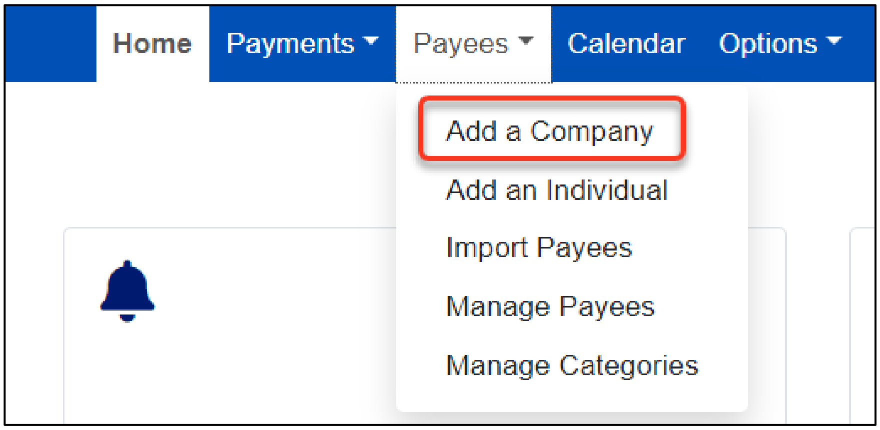
The Home page of Business Bill Pay provides quick access to reminders, shortcuts, payments, scheduled payments and processed payments.



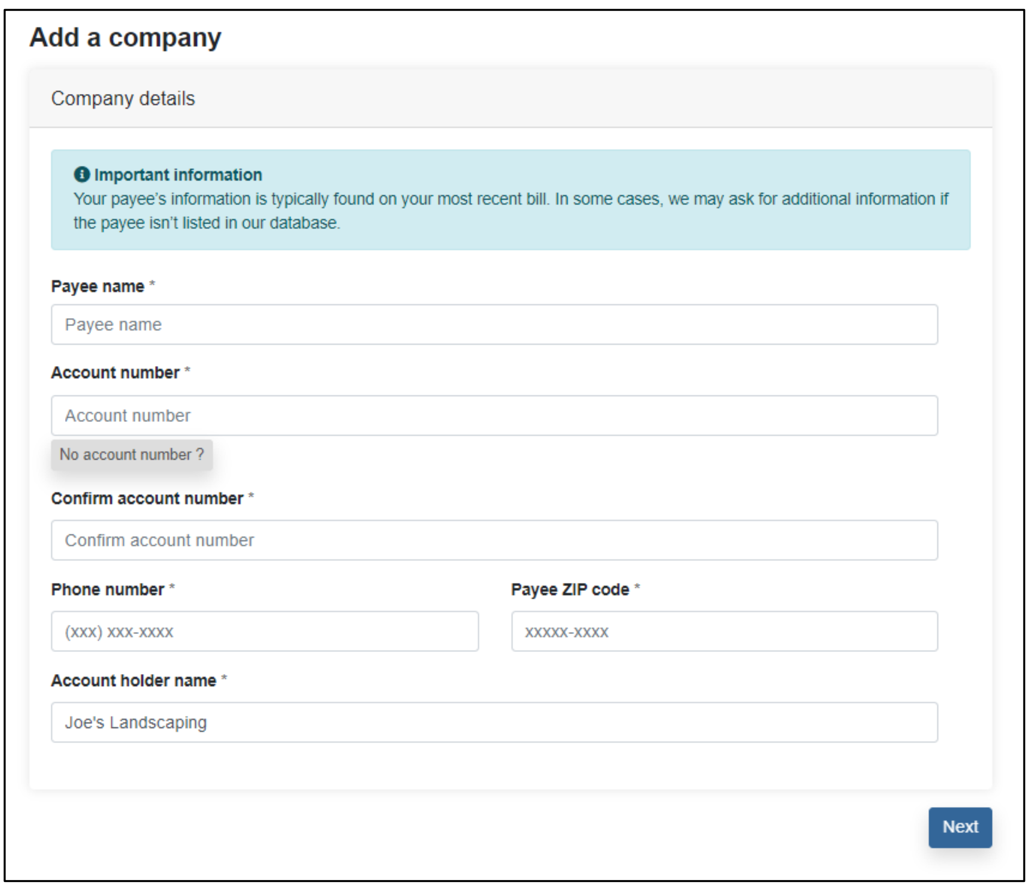
SET UP A PAYEE – COMPANY

Use the information found on your most recent bill to set up a company payee.

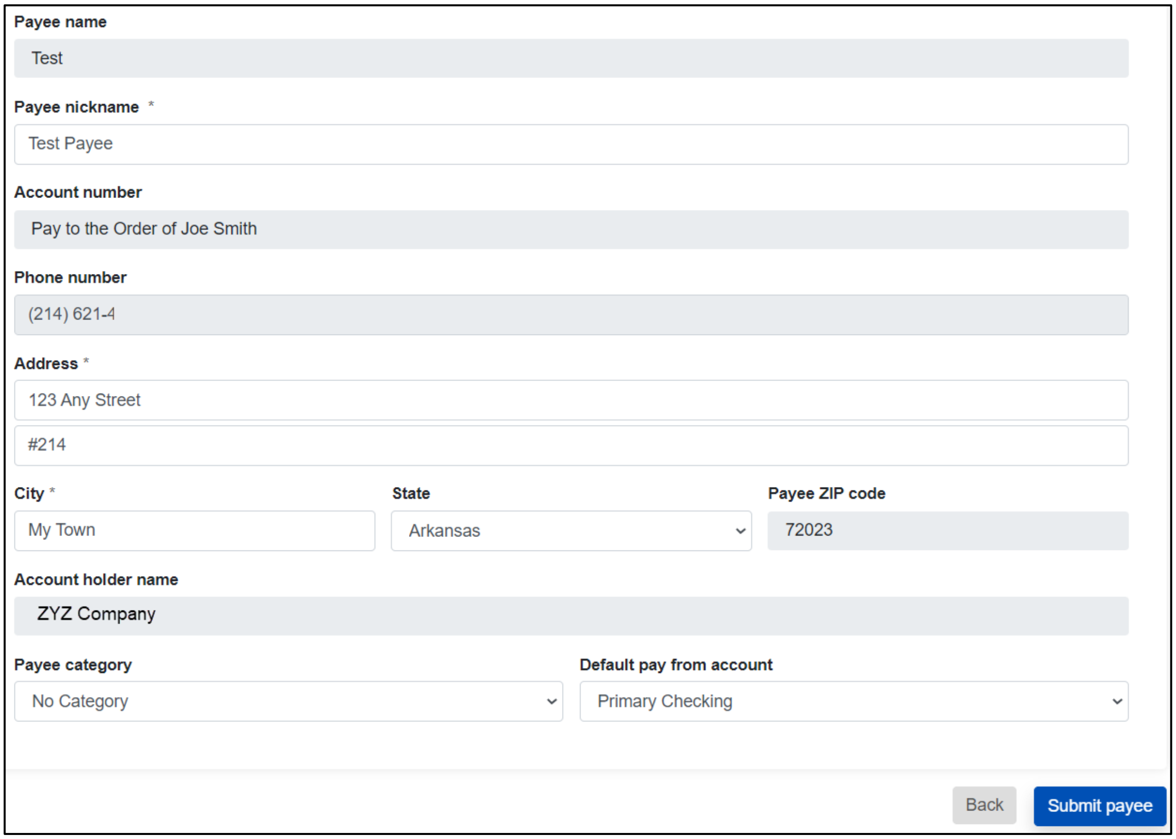
1. Click the **Payees** drop down arrow.
2. Select **Add a Company**.



3. Enter the **Payee Name**.
4. Enter the **Account Number**.
5. Enter Account Number again to **Confirm Account Number**.
6. Enter **Phone Number**.
7. Enter **Payee ZIP Code** (minimum of five digits).
8. Enter **Account Holder Name**.
9. Click **Next**.



10. The screen will refresh.
11. Enter **Payee Nickname**
12. Enter **Address** of the Payee.
13. Select a Payee category from the drop down if necessary. See Set Up and Manage Categories for more information on categories.
14. Select the **Default pay from account** from the drop down.
15. Click **Submit payee**.

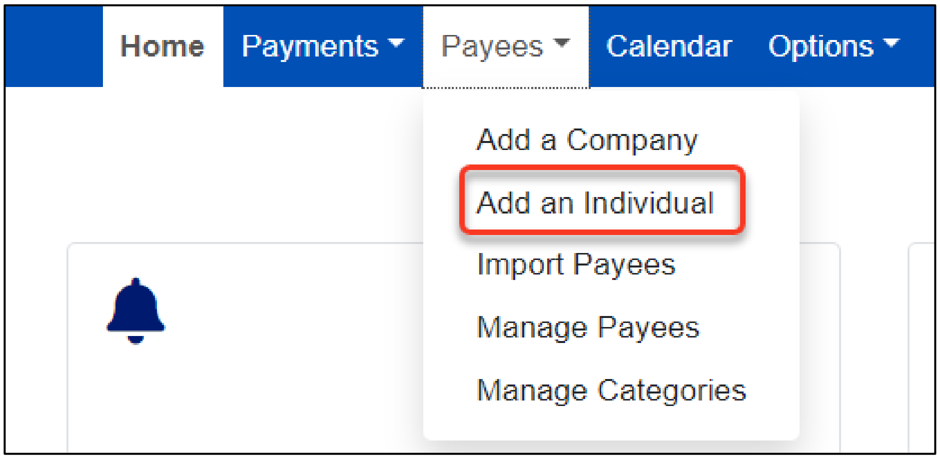


SET UP A PAYEE – INDIVIDUAL

An individual payee may be set up for electronic payment delivery or to receive a check in the mail.

Electronic Payment Delivery

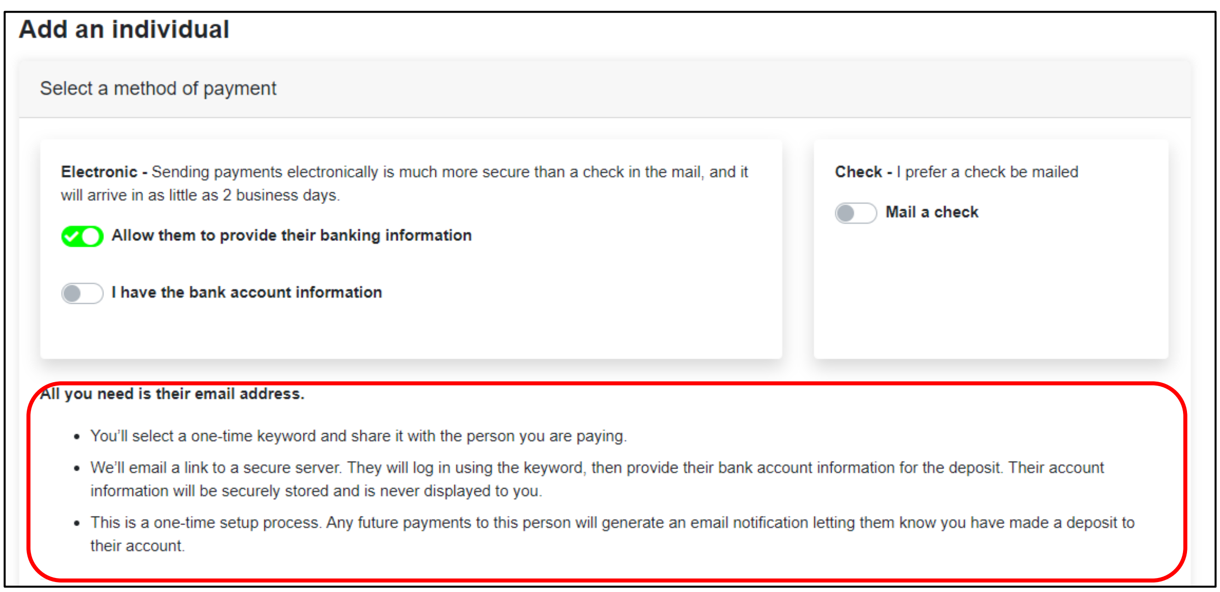
1. Click the **Payees** drop down arrow.
2. Select **Add an Individual**.



Note

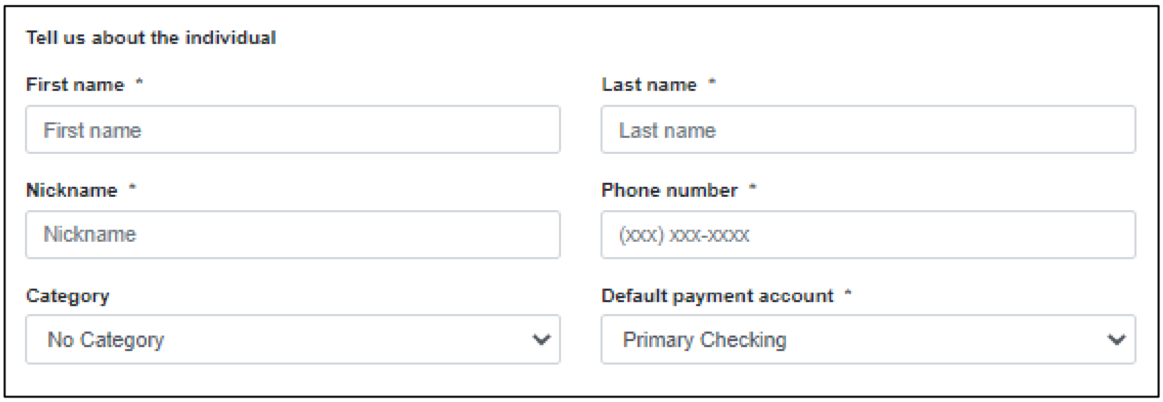
For security purposes, you may be required to answer challenge phrases prior to sensitive transactions. If you are presented with a challenge phase, enter the correct challenge response.

- In the Select a method of payment section, the Electronic section is on the left, choose one of the following by clicking on the radio button to the left of the statement:
- **Allow them to provide their banking information** – the payee will receive an email asking them to provide their information. See screen shot below for description of the process.
- **I have the bank account information** – you have the information and you will enter it here.

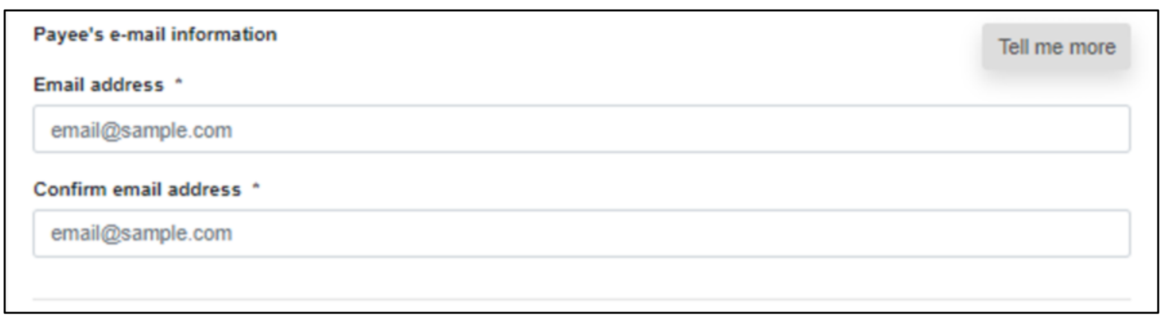


<u>**Allow them to provide their banking information**</u>

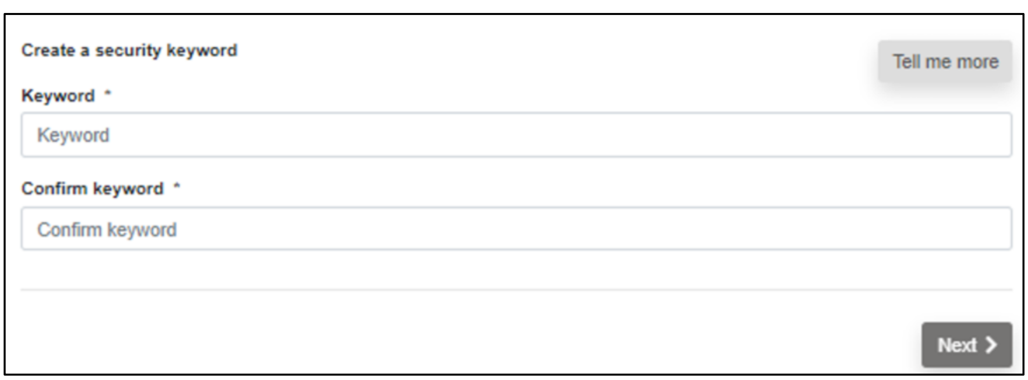
1. Enter information about the **individual**.
    - Enter the individual's **First name**.
    - Enter the individual's **Last name**.
    - Enter a **Nickname** for the individual.
    - Enter the **Phone number** of the individual.
    - (Optional) Select a **Category** for the individual from the drop down arrow. See Set Up and Manage Categories for more information regarding categories.
    - Select the **default payment account** from the drop down arrow.



2. Enter the **Payee's e-mail information**.
    - Enter **Email address**.
    - Enter the email address again in the **Confirm email address**. box



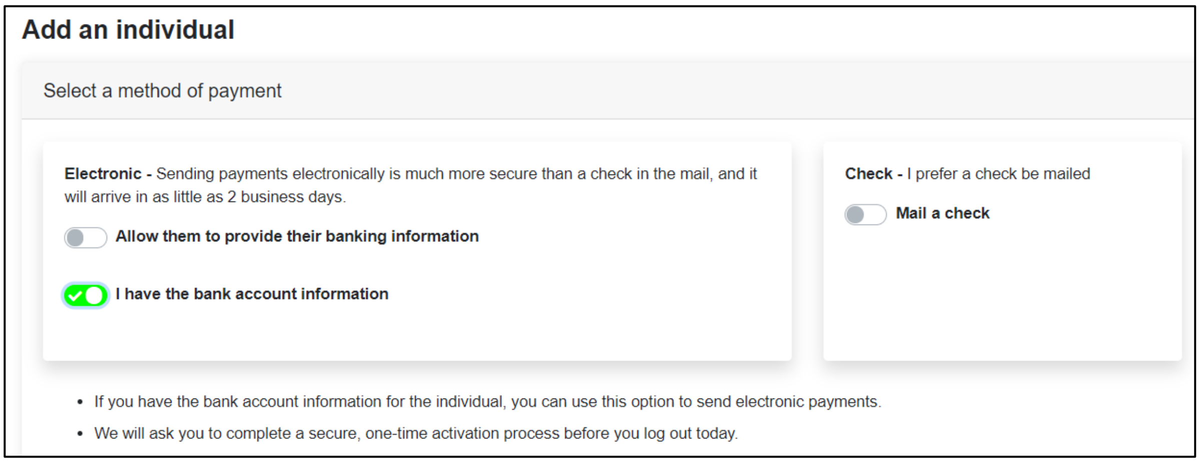
3. To complete the setup process, create a **security keyword**.
    - Enter a one-time keyword of your choosing in the **Keyword** box.
    - Re-enter password to Confirm keyword in the **Confirm keyword** box.



4. Share the keyword with the individual you wish to pay.

- The individual will receive an email with a secure site link. Using the keyword you provide, the individual can log in and provide his/her bank account information. That bank account information will be securely stored and never displayed to you.
- This is a one-time setup process. All future transactions to this individual will merely result in an email notification to the individual that you have made a deposit to the specified account.

<u>I have the bank account information</u>

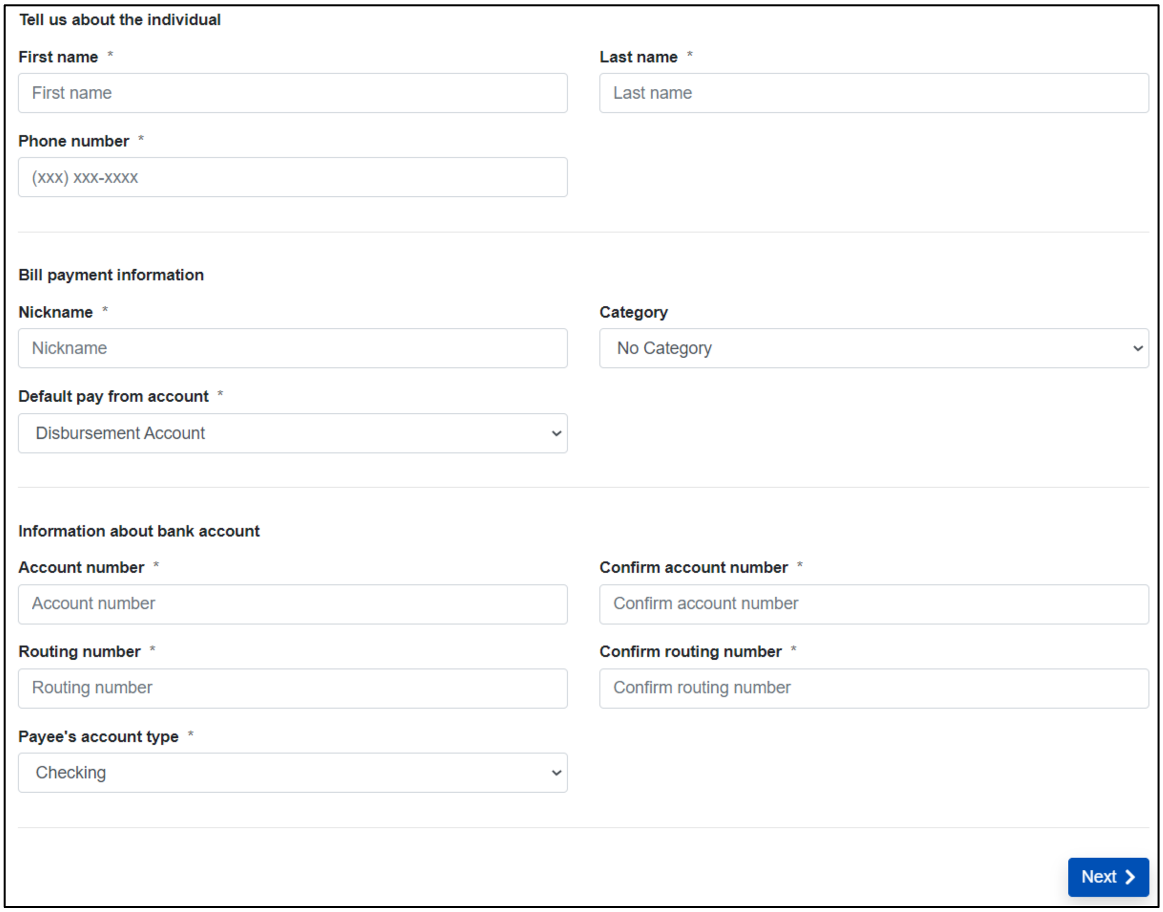


1. Enter the **individual** information.
    - **First name**
    - **Last name**
    - **Phone number**

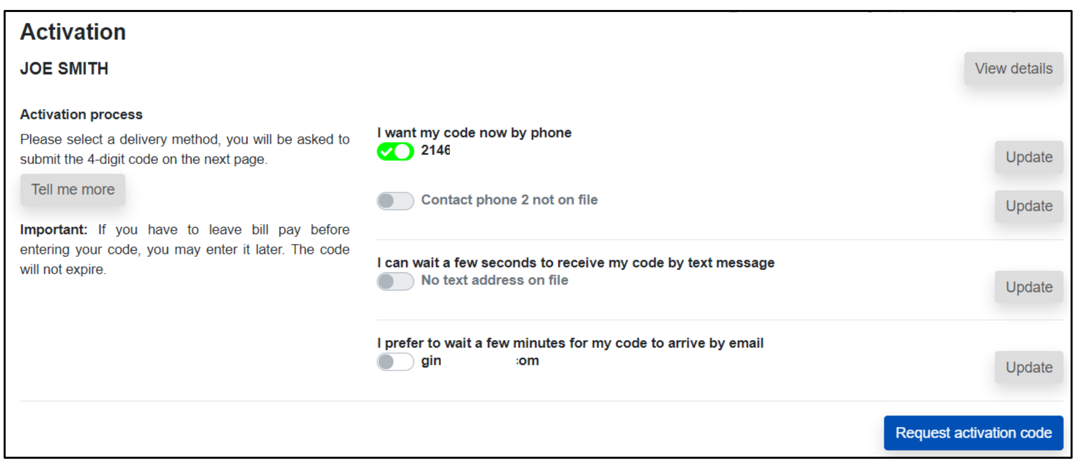
2. Enter the **Bill payment information.**
    - **Nickname**
    - **Category**
    - **Default pay from account**

3. Enter **Information about bank account.**
    - **Account number** and **confirm account number**
    - **Routing number** and **confirm routing number**
    - **Payee's account type**

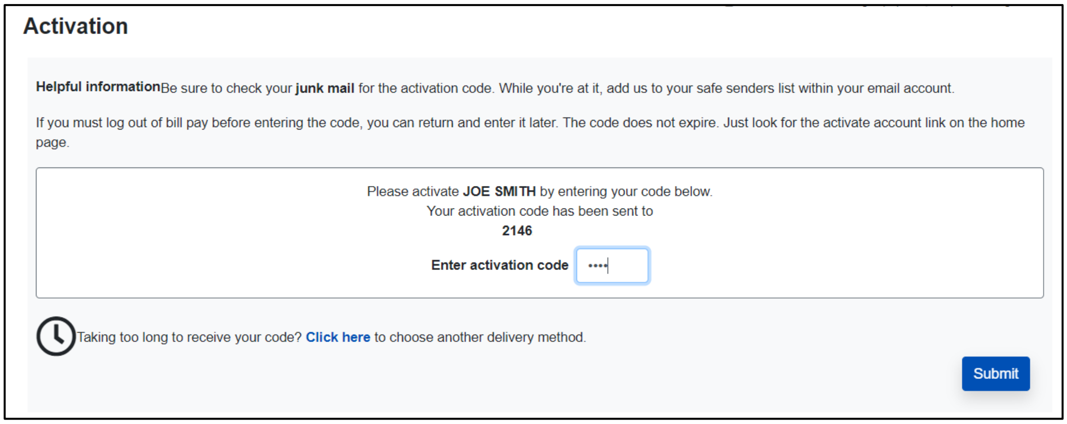
4. Click **Next**.



5. Complete Activation.
   - Select which **delivery method to receive** a security code by clicking the radio button to the left of your choice.
   - Click **Request activation code**.

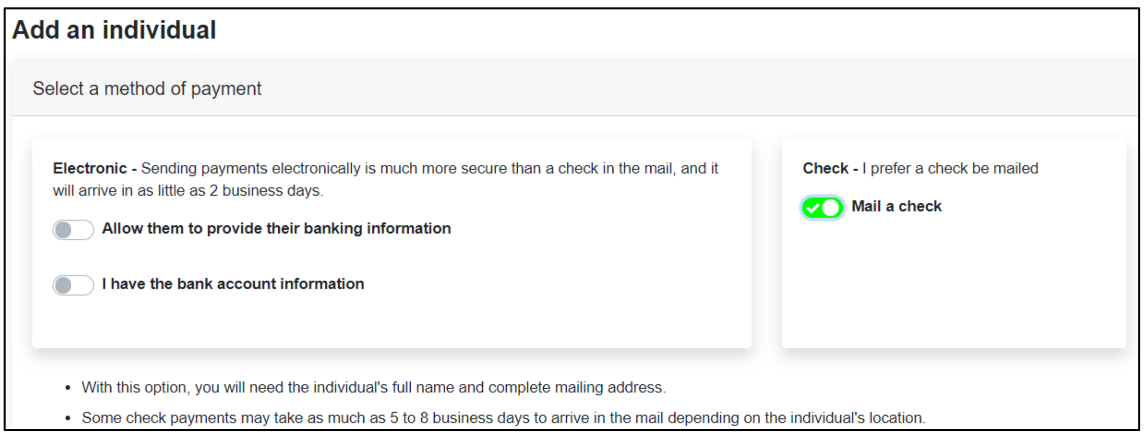


- Enter **activation code**.
- Click **Submit**.

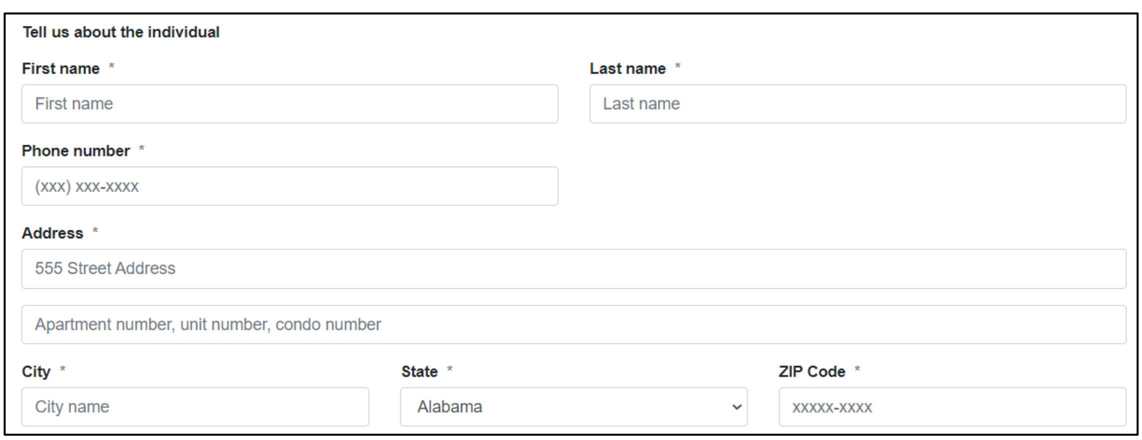


By Check

1. In the method of payment section, in the **Check** section on the right, click **Mail a Check**.



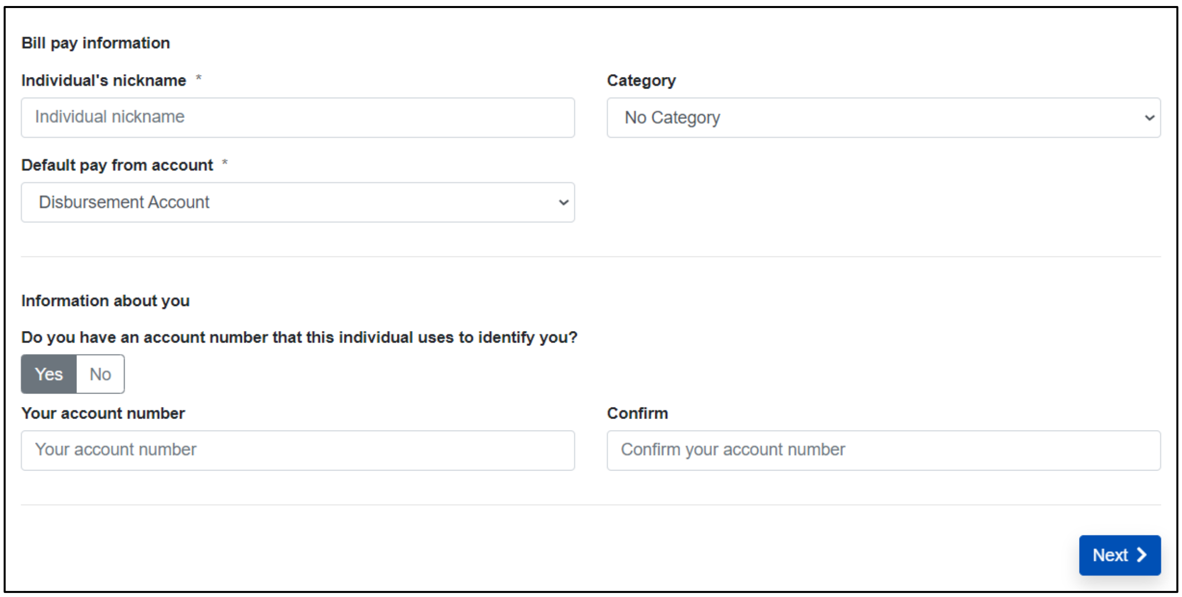
2. Enter the **individual's information**.
   - **First Name**
   - **Last Name**
   - **Phone Number**
   - **Address**, including **City**, **State**, and **Zip Code**.



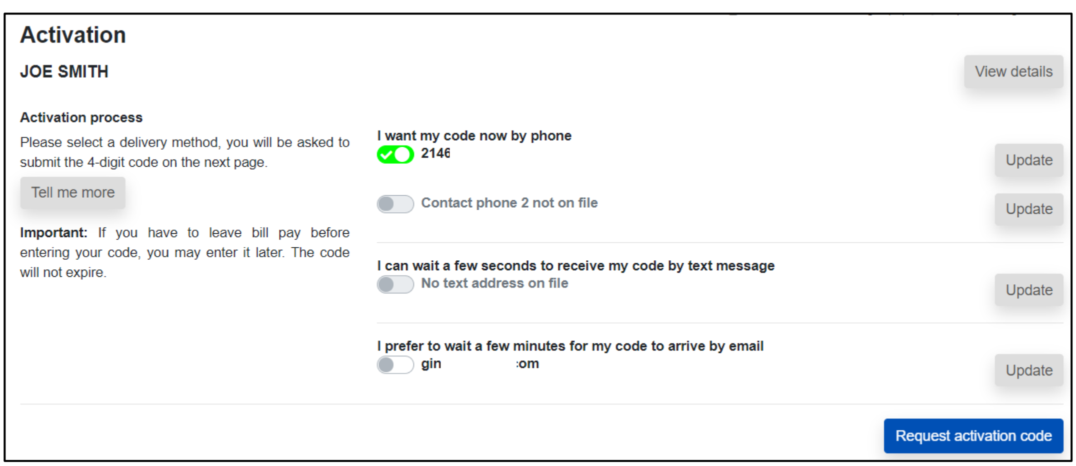
3. Enter **Bill pay information**.
   - **Individual's nickname**
   - Optional: Select **Category**, see [Set-up and Manage Categories] for more information on categories.
   - Select the account in the **Default pay from account** drop down list

4. Enter **Information about you**.
   - Click **Yes** or **No** to the question: "Do you have an account number that this individual uses to identify you?"
   - If Yes,
     - Enter **Your account number**.
     - Enter your account number again in the **Confirm** box.
   - If No, continue to next step.

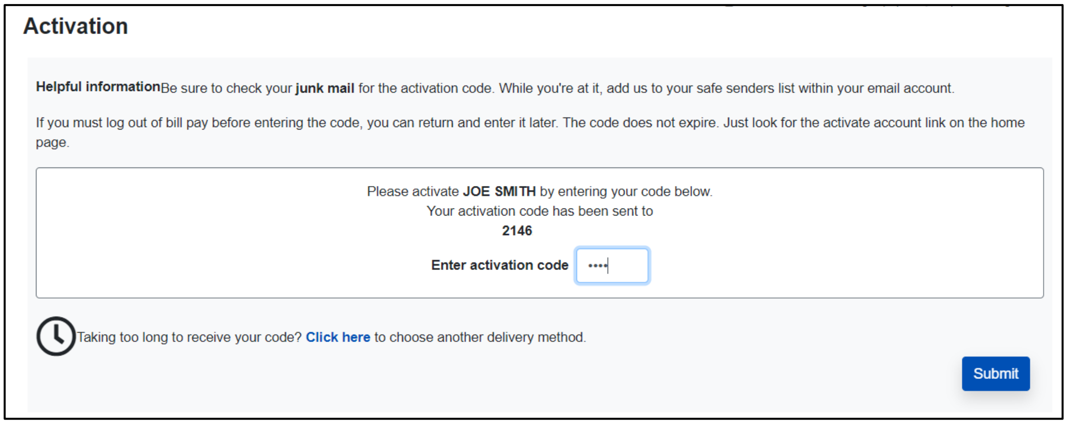
5. Click **Next**.



6. Complete Activation.
   - Select which **delivery method to receive** a security code by clicking the radio button to the left of your choice.
   - Click **Request activation code**.



- Enter **activation code**.
- Click **Submit**.

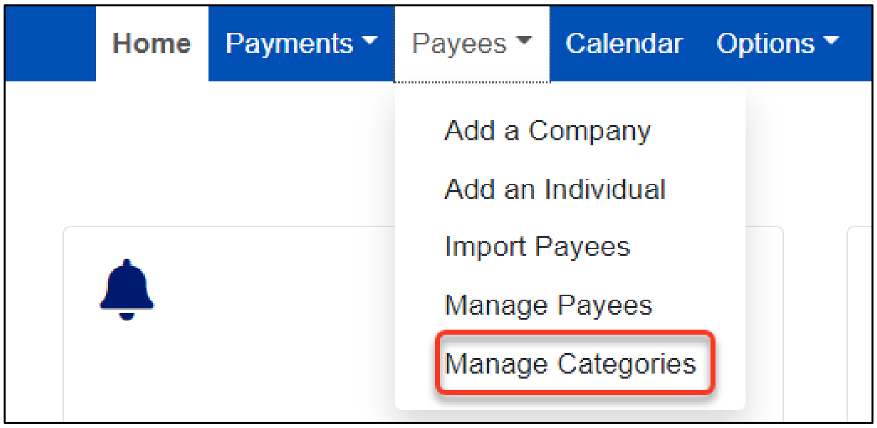


SET UP AND MANAGE CATEGORIES

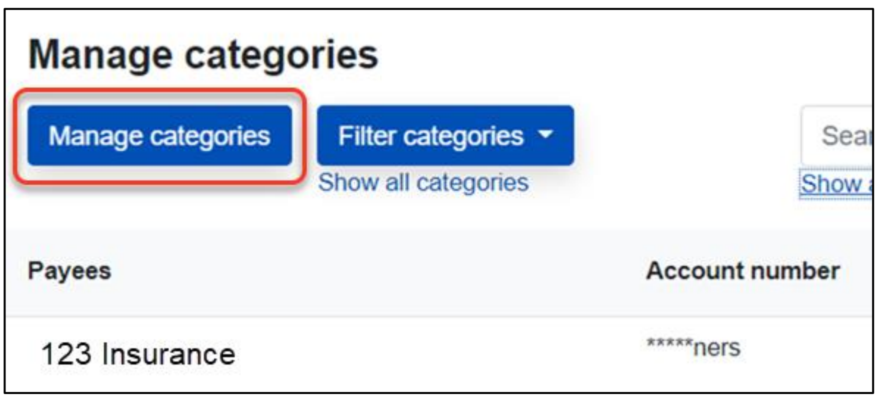
Categories help organize different payees into groups of similar payees. Examples: Utilities, Rent, Supplies, or Insurance.

Set Up Categories

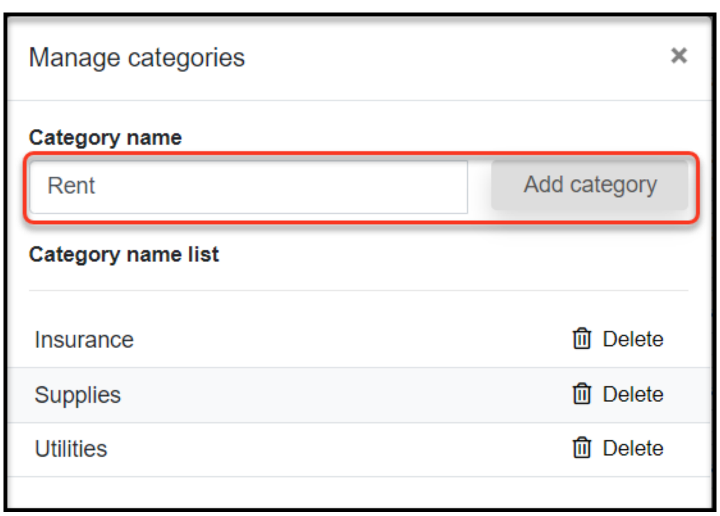
1. Click the **Payees** drop down arrow.
2. Select **Manage Categories**.



3. To set up a new category, click **Manage Categories**.

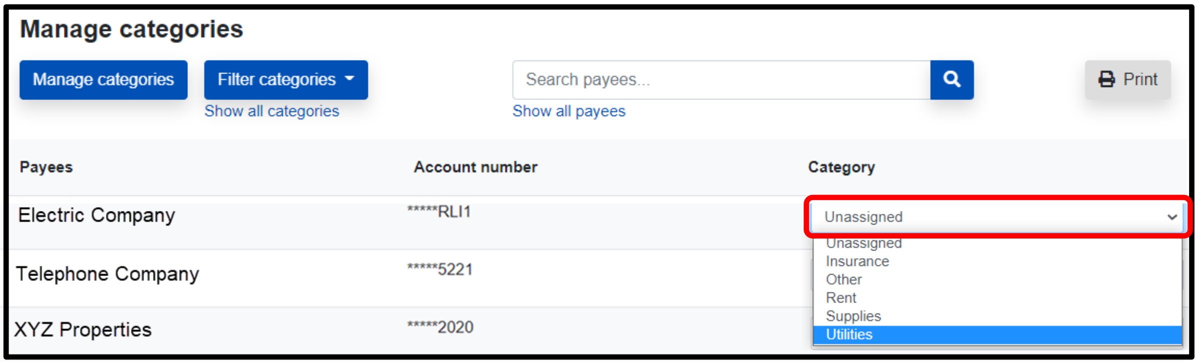


4. Type the **Category name**.
5. Click **Add Category**.
6. Repeat steps 4 and 5 to add additional categories.



Add Categories to Payee

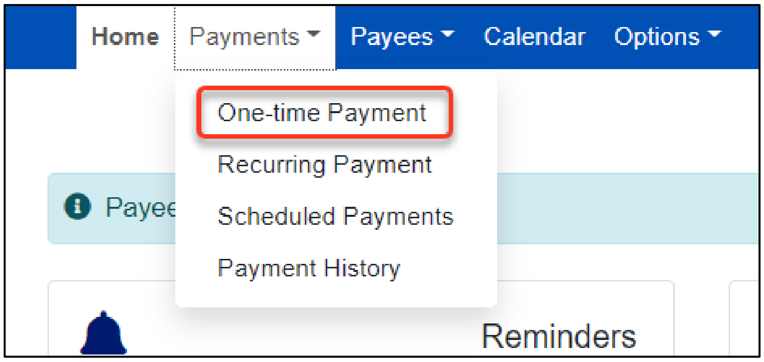
1. Click the **Category drop down arrow** to the right of the Payee.
2. Click to select the appropriate **Category** in the list.



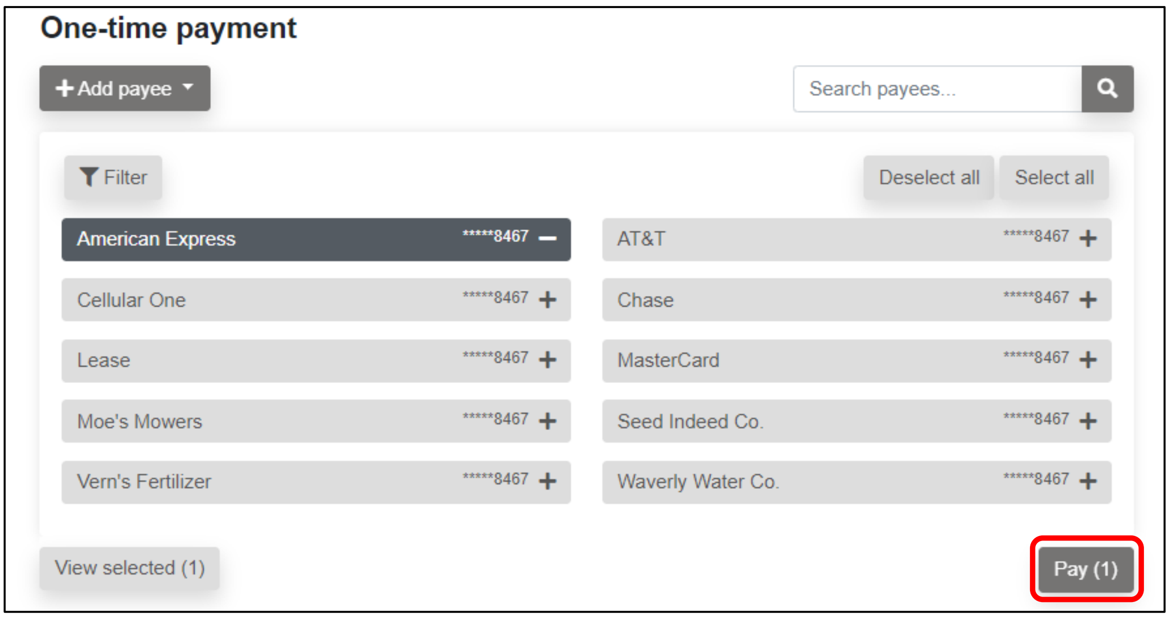
MAKE A PAYMENT

Create a Single One-Time Payment

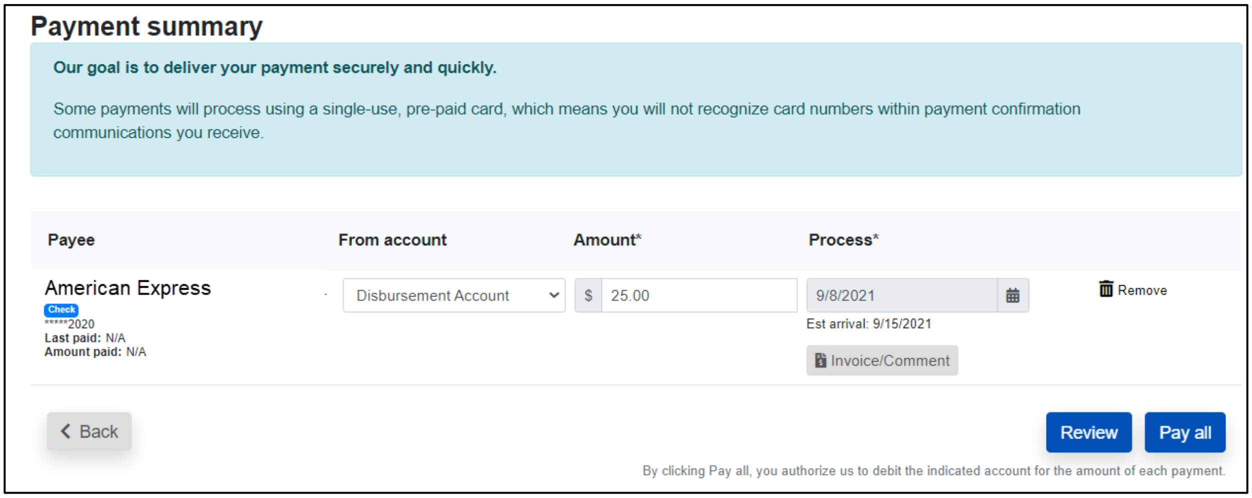
1. Click the **Payments** tab.
2. Click **One-time Payment**.



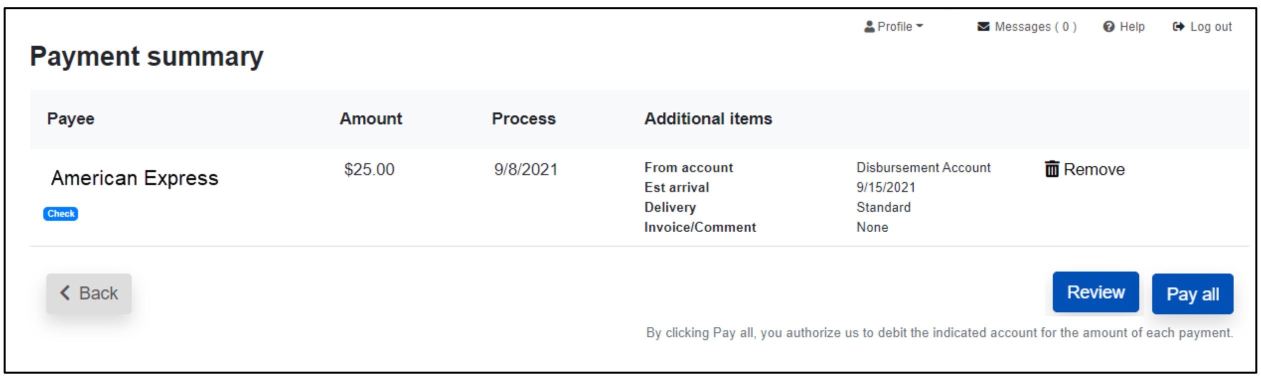
3. Click to select a payee from the **payee list**.
4. Click **Pay**.



5. Use the **From account drop down** to select which account the payment should be taken from.
6. Enter the payment amount in the **Amount** field.
7. In the **Process** date field, select the date to process the payment or choose the date from the calendar.
8. Click **Review** to view the information entered.

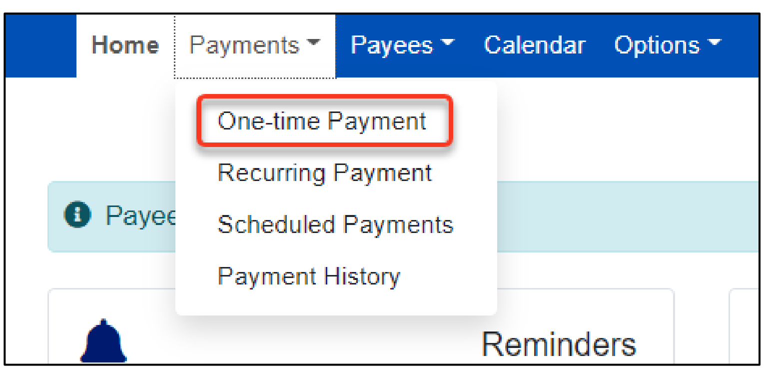


9. Click **Pay All** to submit the payment.

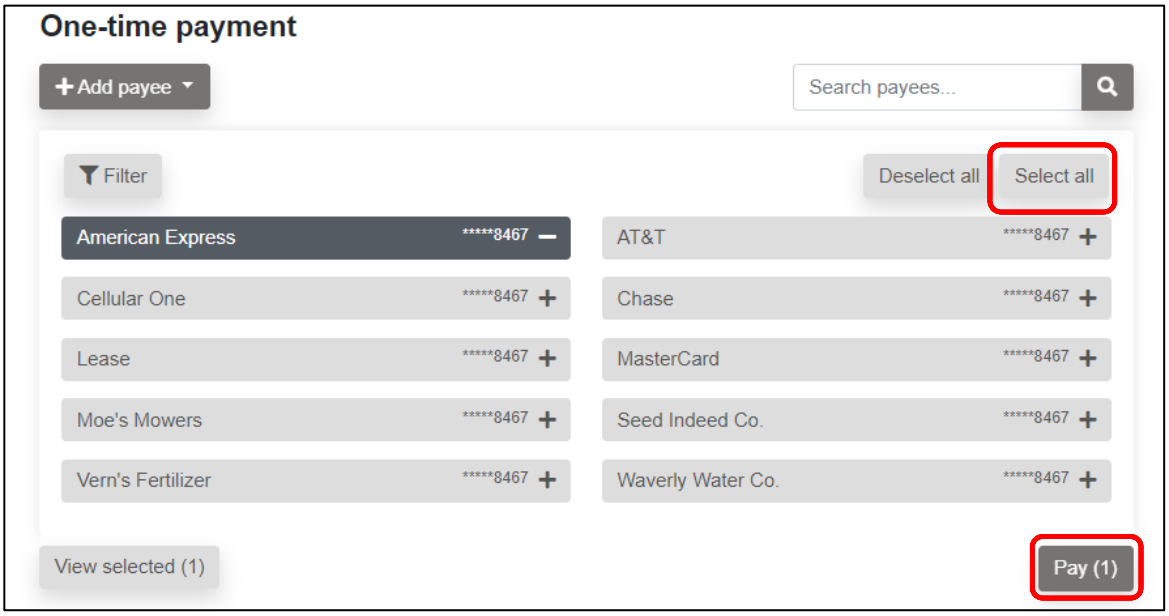


Create a Multiple One-Time Payments

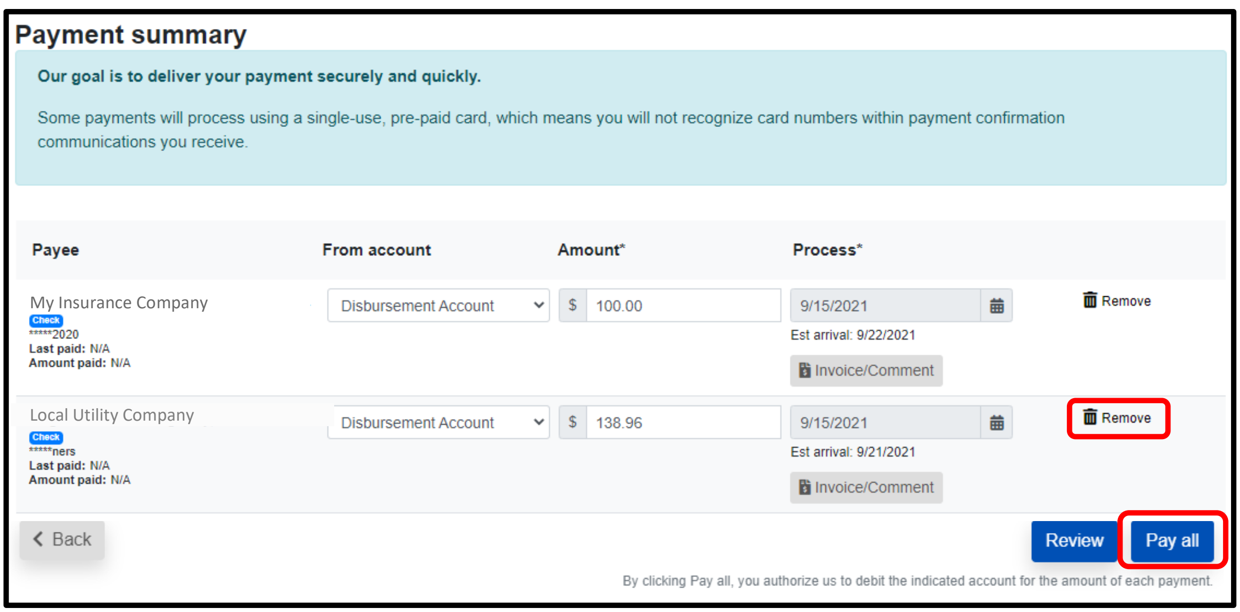
1. Click the **Payments** tab.
2. Click **One-time Payment**.



3. Click to **Select All** on the right side of the screen.
4. Click **Pay**.



5. Use the **From account drop down** to select which account the payment should be taken from.
6. Enter the payment amount in the **Amount** field.
7. In the **Process** date field, select the date to process the payment or choose the date from the calendar.
8. If you would like to exclude any of the payments listed click **Remove**.
9. Click **Review** to view the information entered.

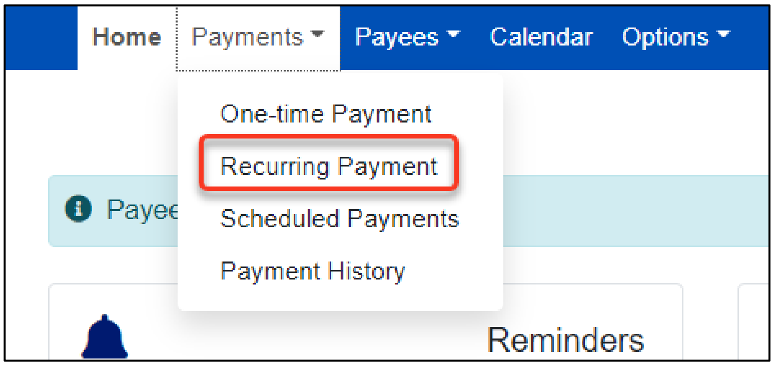


10. Click **Pay All** to submit the payment.

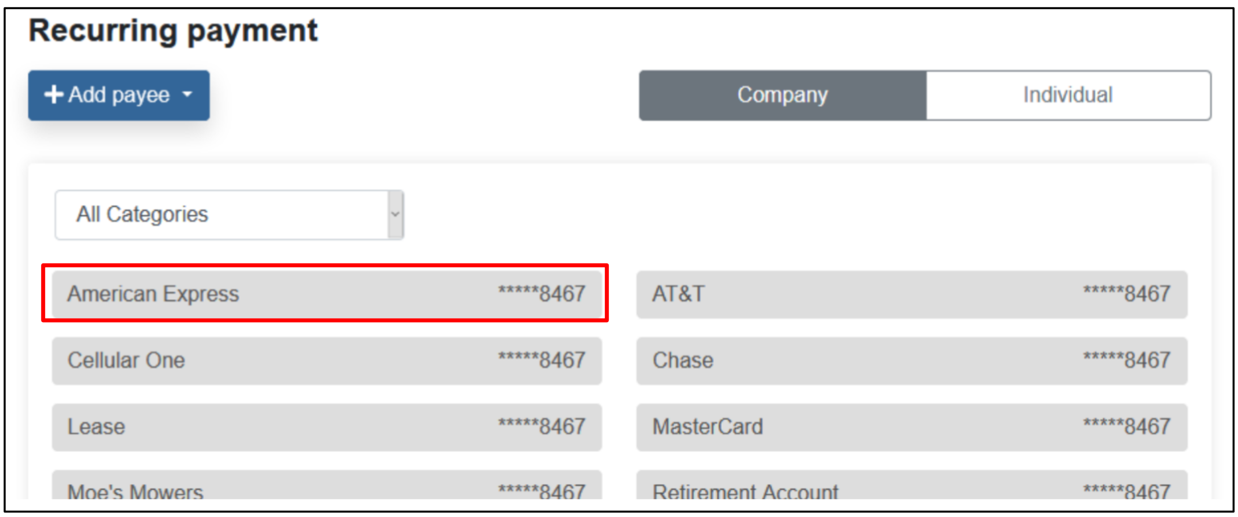
Create Recurring Payment

A recurring payment is a consistent payment that occurs on a regular basis, such as an insurance payment or an office lease.

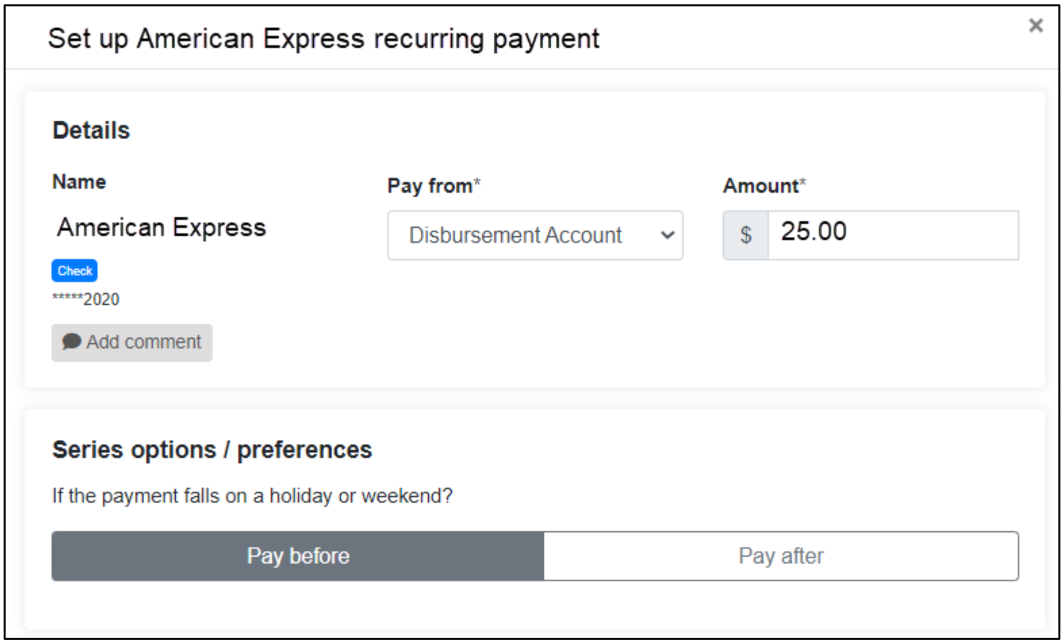
- Click the **Payments** tab.
- Click **Recurring Payment**.



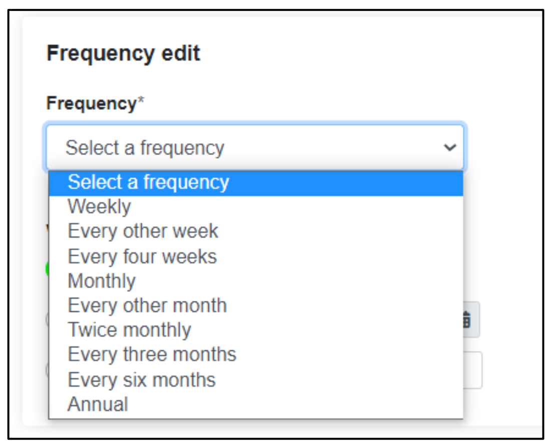
- Click to select a payee from the **payee list**.



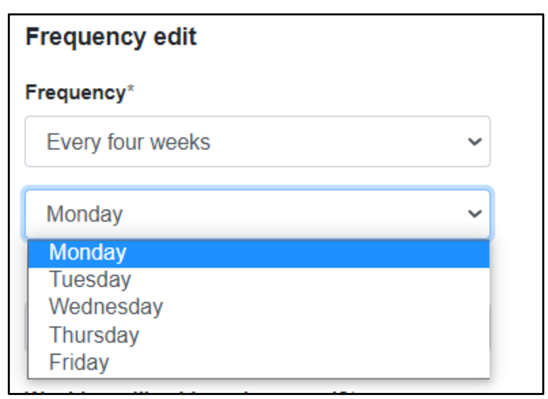
- Select the account in which to **Pay from**.
- Enter the **Amount** to pay the payee.
- Under the **Series options/preference** heading, designate what to do with the payment if the payment date falls on a holiday or weekend.
    - **Pay before**
    - **Pay after**



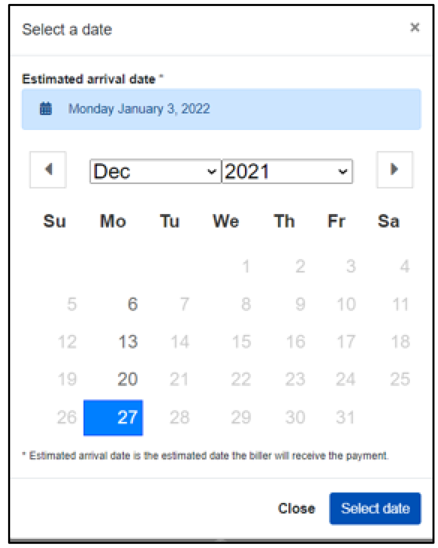
- Select **Frequency**.
    - Weekly
    - Every other week
    - Every four weeks
    - Monthly
    - Every other month
    - Twice monthly
    - Every three months
    - Every six months
    - Annual



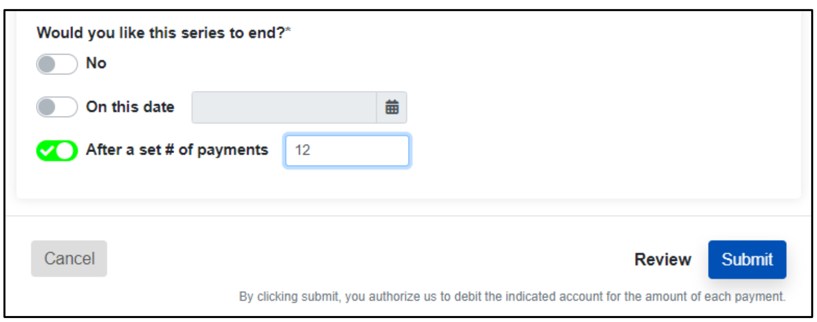
- Select the Day of the week.
    - Monday
    - Tuesday
    - Wednesday
    - Thursday
    - Friday



- Select the First Process Date.
  - Click the **Calendar Icon** and choosing the date you want to make the first payment.
  - Choose the date that the first payment will be made.
  - Click **Select Date**.



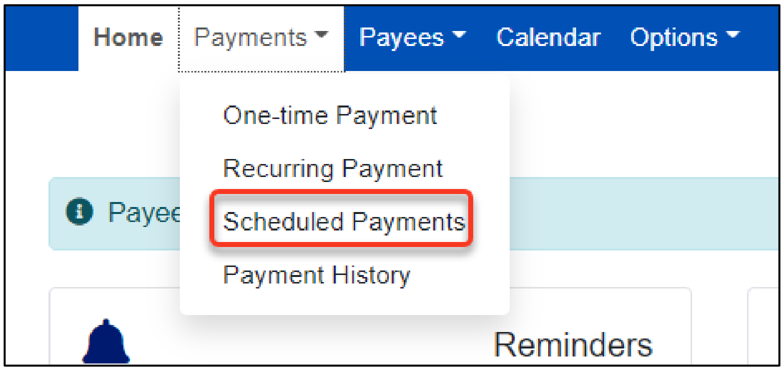
- Select the answer to the question, "**Would you like this series to end?**"
  - **No** (payment continues on this schedule until you make a change).
  - **On this date** (use the calendar to define).
  - **After a set # of payments** (enter number of payment).



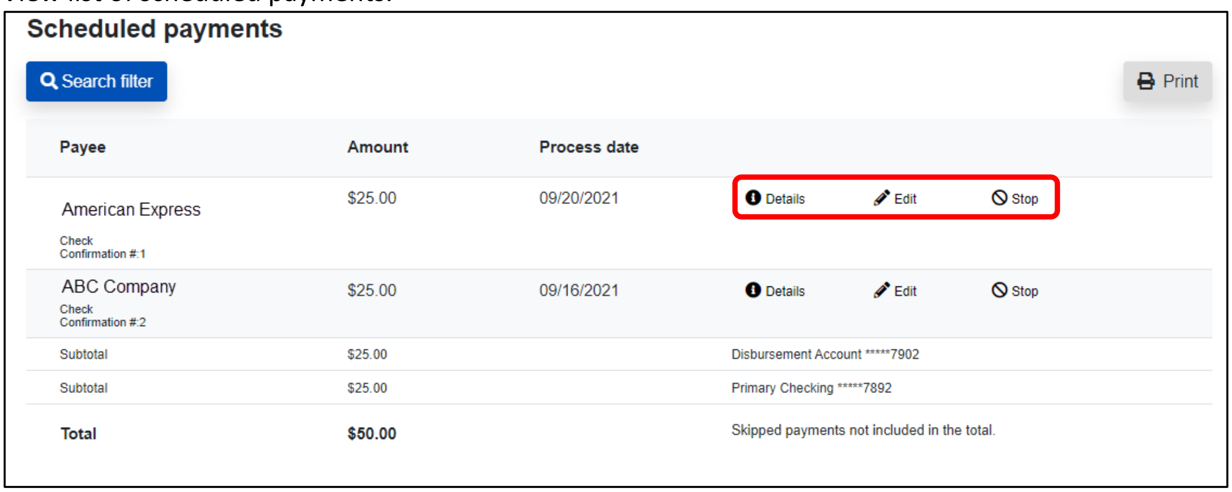
SCHEDULED PAYMENTS

View payments that are scheduled but have not been sent out either on the Home page or from the Payments menu.

1. Click **Payments**.
2. Click **Scheduled Payments**.

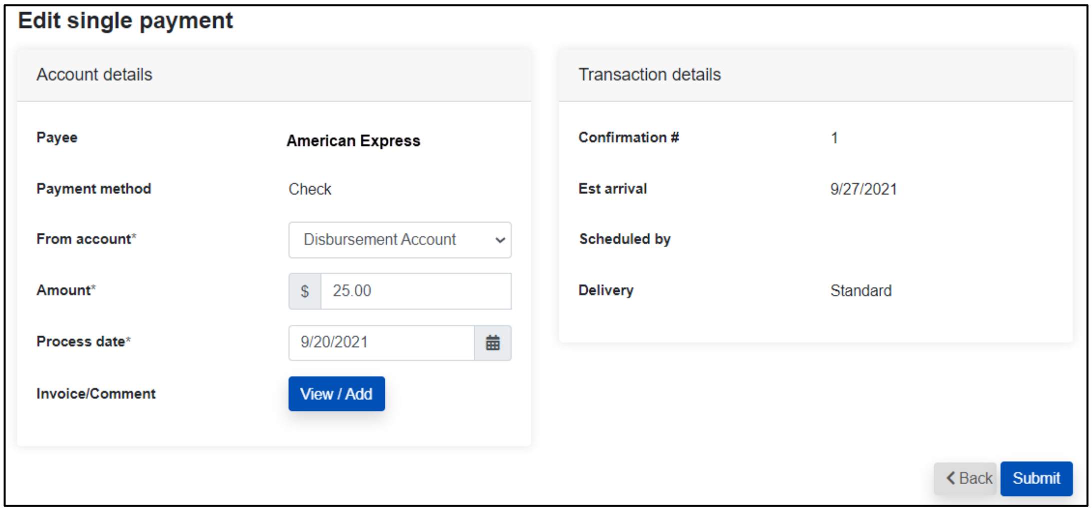


3. View list of scheduled payments.

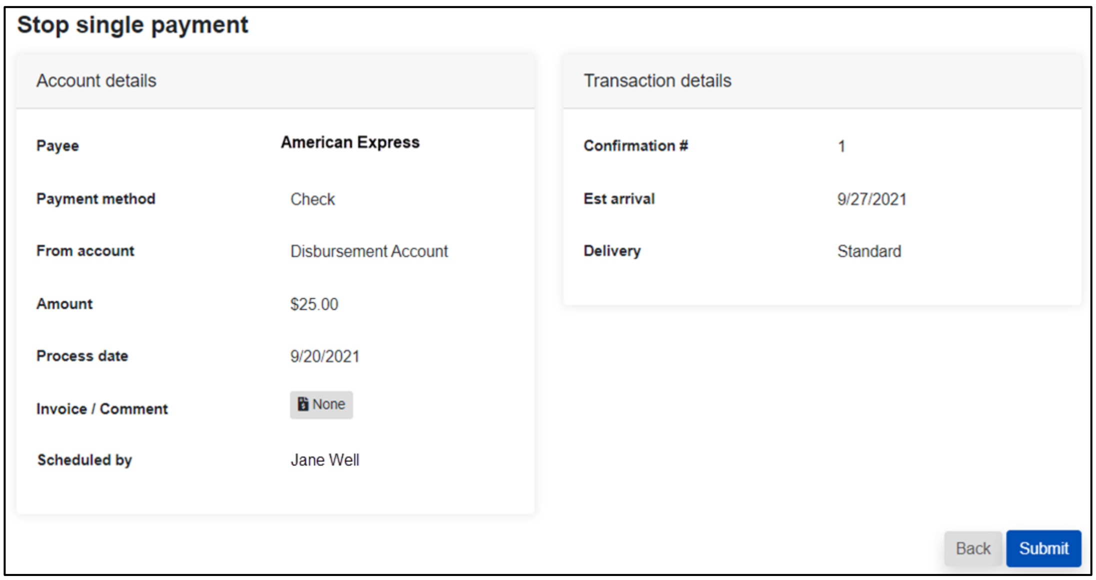


4. Complete any of the following actions:
   - View **Details**

- **Edit** the payment



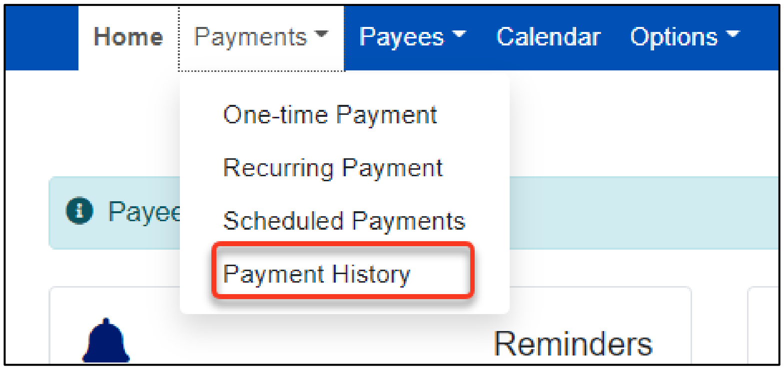
- **Stop** Payment



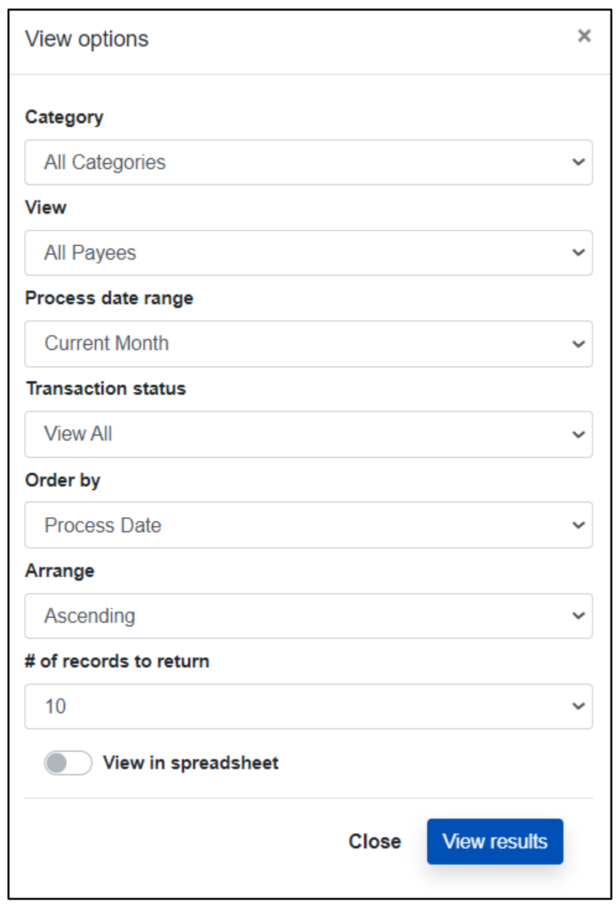
PAYMENT HISTORY

View all payment history using a variety of filters.

1. Click **Payments**.
2. Click **Payment History**.



3. On **View options** list use the down arrow on any of the following fields to select the appropriate options to filter the history.
   - **Category** (all or specific category)
   - **View** (all payees or specific payee)
   - **Process date range**
     - Current Month
     - Previous Week
     - Previous Two Weeks
     - Previous Month
     - Last Thirty Days
     - Last Forty-five Days
     - Last Ninety Days
     - Custom Date
   - **Transaction status**
     - Processed
     - Not Processed
     - Skipped
     - Stopped
     - Refunded
     - Resubmitted
   - **Order by**
     - Process Date
     - Paid from Account
     - Confirmation Number
   - **Arrange**
     - Ascending
     - Descending
   - **# of Records to return**
   - Click to select **View in spreadsheet**, if desired



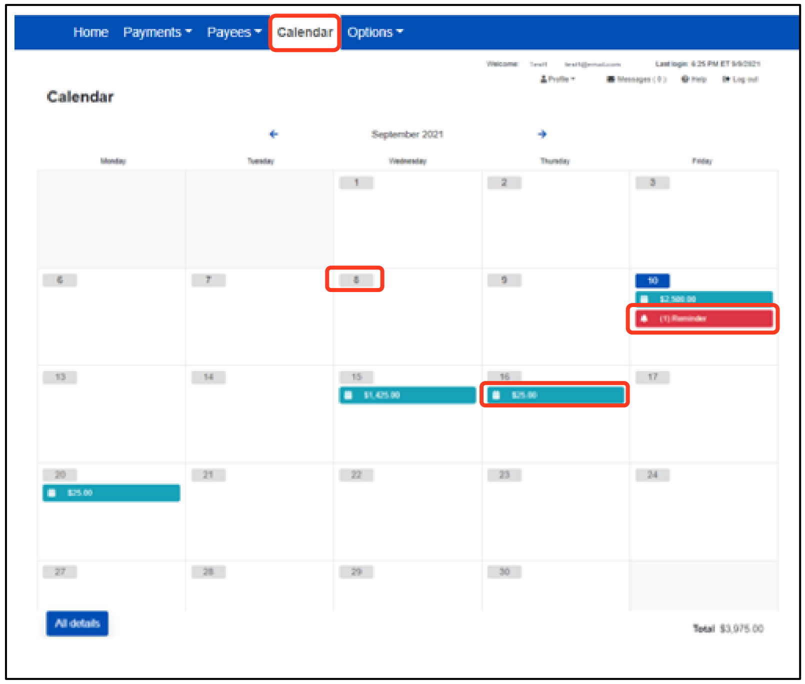
4. Click **View Results**.

CALENDAR

Use the calendar to see all scheduled payments, reminders, and more.

View item on calendar

1. Click **Calendar** on the blue menu bar.



Note

You will see different information based on the color of the box that is selected as noted below. For more information on any of the options, click the blue hyperlink.

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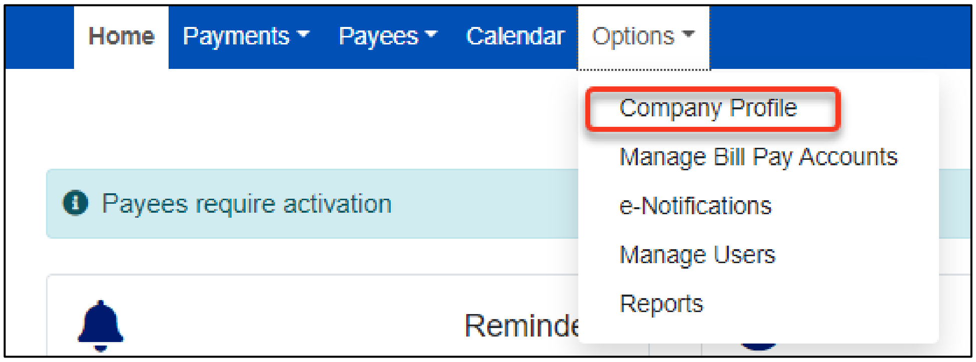
2. Click on a **Grey Date Box**. Dates prior to today are not accessible. The system will ask you what you would like to do on this date.
   - **Schedule payment:** takes you to the One-time payment screen.
   - **Schedule reminder:** takes you to e-Notifications screen.
3. Click on **Green Payment Box** indicating a dollar amount of a payment scheduled that day.
   - System displays a summary of the scheduled payment including payee name and dollar amount.
   - Click **Details** to view complete payment information, edit or stop the payment on the Scheduled payments screen.
4. Click on the **Red Reminder Box**.
   - System displays a summary of the reminder/alter that is set for that day.
   - Click **Details** to go to the e-Notifications screen where you can see more information or edit the reminder.

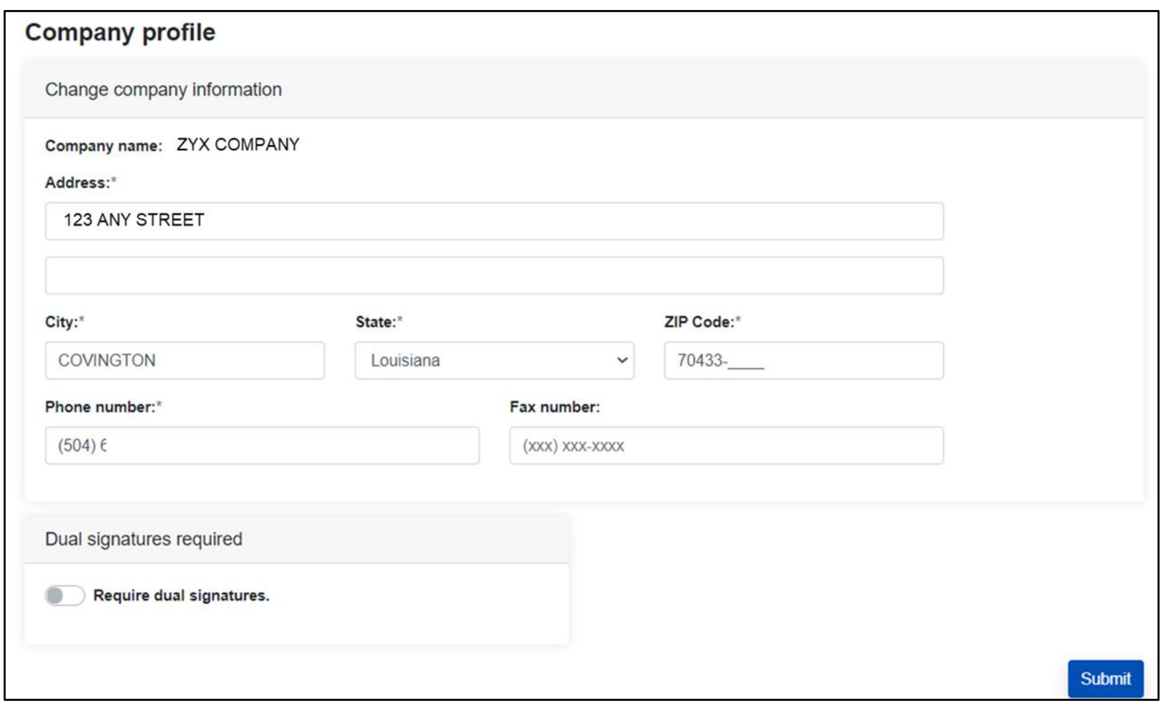
COMPANY PROFILE

Change your company information such as address, phone number, fax number, or modify dual signatures required option.

1. Click **Options**.
2. Click **Company Profile**.



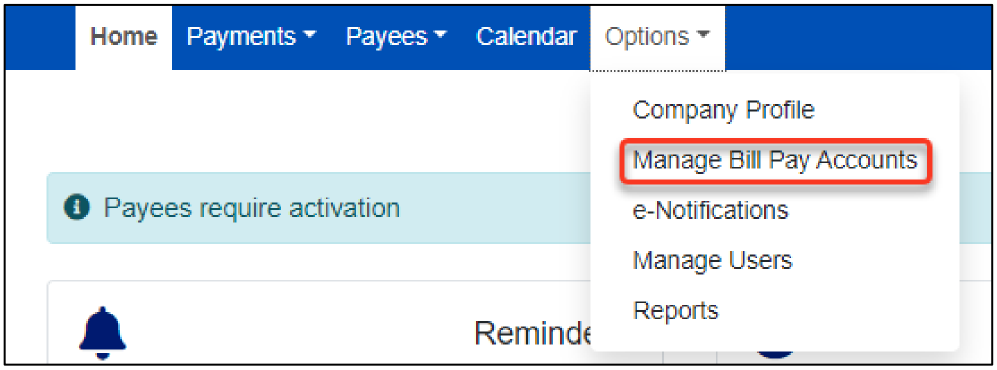
3. Change any of the following, as necessary:
   - **Address**
   - **City**
   - **State**
   - **Zip Code**
   - **Phone Number**
   - **Fax Number**
   - **Dual signatures required**
4. Click **Submit**.



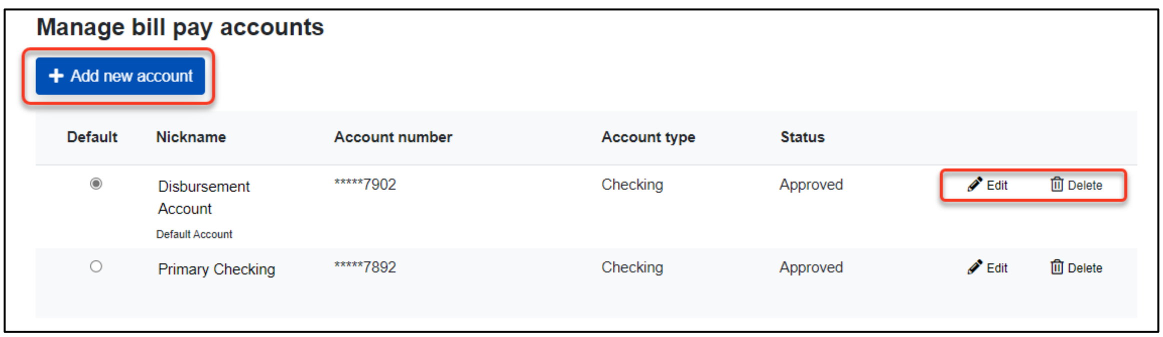
MANAGE BILL PAY ACCOUNTS

Easily add, edit, or delete your company accounts.

1. Click **Options**.
2. Click **Manage Bill Pay Accounts**.

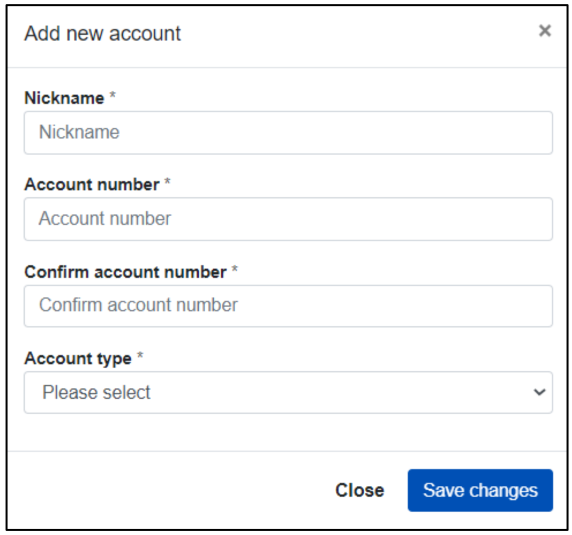


3. Choose from:
   - **Add new account**
   - **Edit**
   - **Delete**



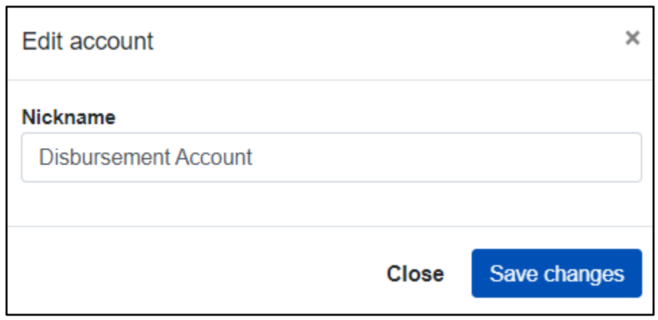
Add New Account

1. Click **Add new account**
2. Complete the following information:
    - **Nickname**
    - **Account number**
    - **Confirm account number**
    - **Account Type**
3. Click **Save changes**.



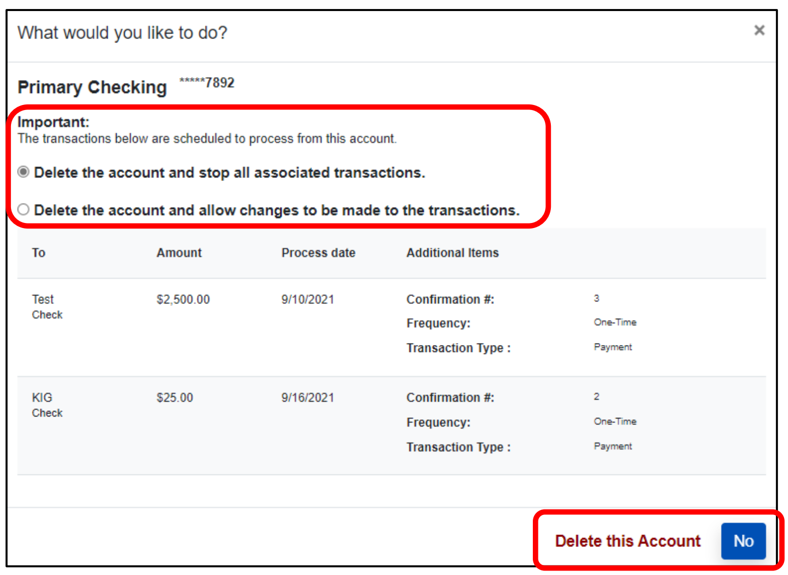
Edit Existing Account

1. Click **Edit**.
2. Update **Nickname** of the account.
3. Click **Save** changes.



Delete Existing Account

1. Click **Delete**.
2. System will ask which action you would like to take. Click on the appropriate action:
    - **Delete the account and stop all associated transactions.**
    - **Delete the account and allow changes to be made to the transactions.**
3. Click on one of the following options:
    - **Delete this Account**
    - **No**: Do not delete the account.



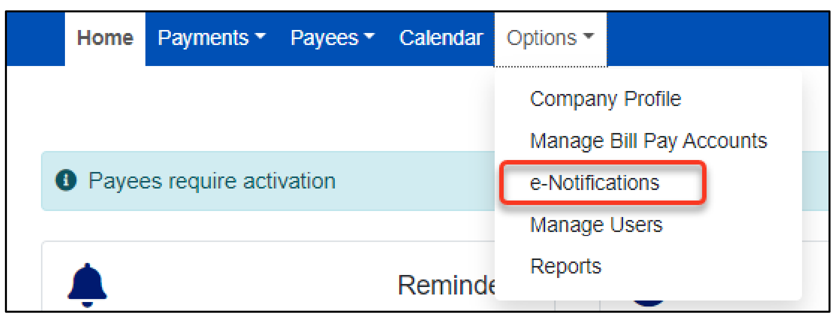
NOTIFICATIONS

Set up notifications for various events or at specific times. The table below lists the different notifications that may be established for Business Bill Pay.

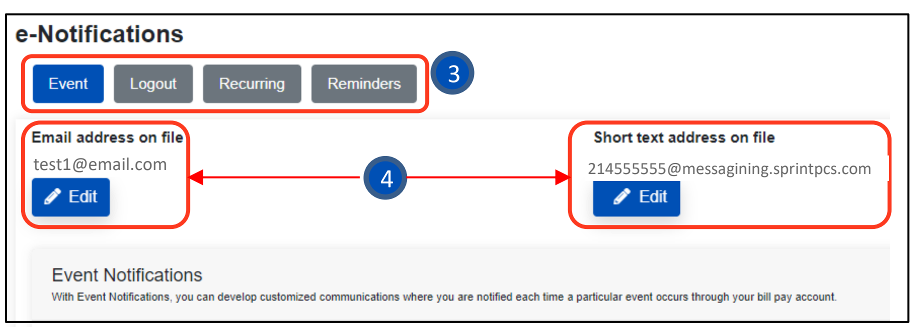
Notification Type	Definition	Notification
Event	Develop customized communications where you are notified each time a particular event occurs through your bill pay account.	• A transaction needs approval • A transaction exceeds a specific amount • A recurring transaction processes • Payee Information has been updated • A single transaction processes • Payee or account is activated with an activation code • A pay from account is approved • Email payee completes authentication
Logout	Receive a customized email summary of your bill pay activities at the end of each bill pay session.	• Added admin users
Recurring	Customize how often you receive emails notifications providing a list of bill pay information.	• A list of all scheduled payments • A list of all transaction history
Reminders	Schedule reminders for each time you need to schedule a payment or transfer funds.	• Individual • Bills

Set up Notifications

1. Click **Options**.
2. Click **e-Notifications**.

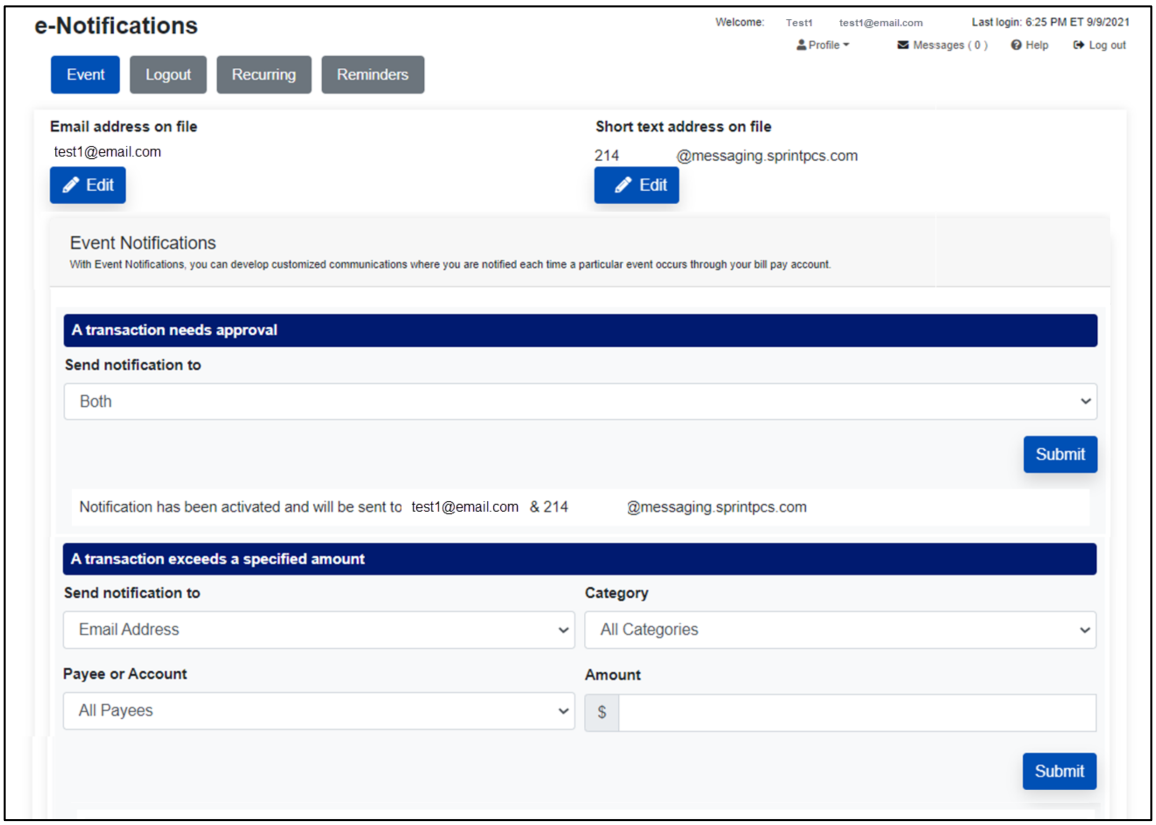


3. Use the buttons across the top to navigate to the different types of notifications.
   - **Event**
   - **Logout**
   - **Recurring**
   - **Reminders**
4. Set up the necessary notification delivery method
   - **Email address on file**
   - **Short text address on file**



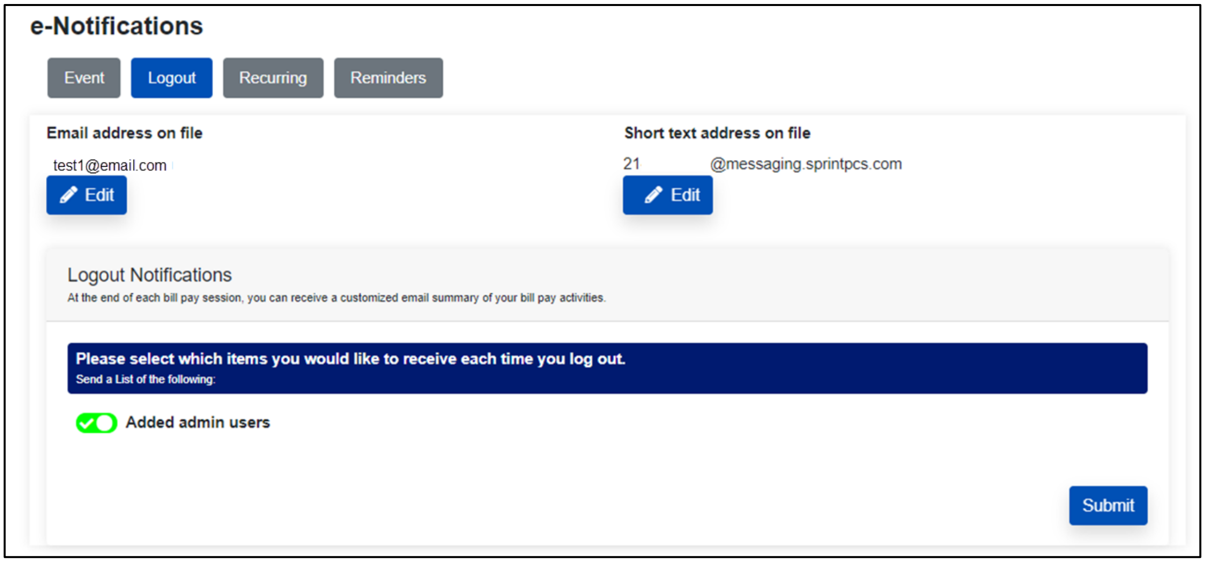
Event Notification

1. Select which notification to establish.
   - A transaction needs approval
   - A transaction exceeds a specific amount
   - A recurring transaction processes
   - Payee Information has been updated
   - A single transaction processes
   - Payee or account is activated with an activation code
   - A pay from account is approved
   - Email payee completes authentication
2. Provide information requested.
3. Click **Submit**.



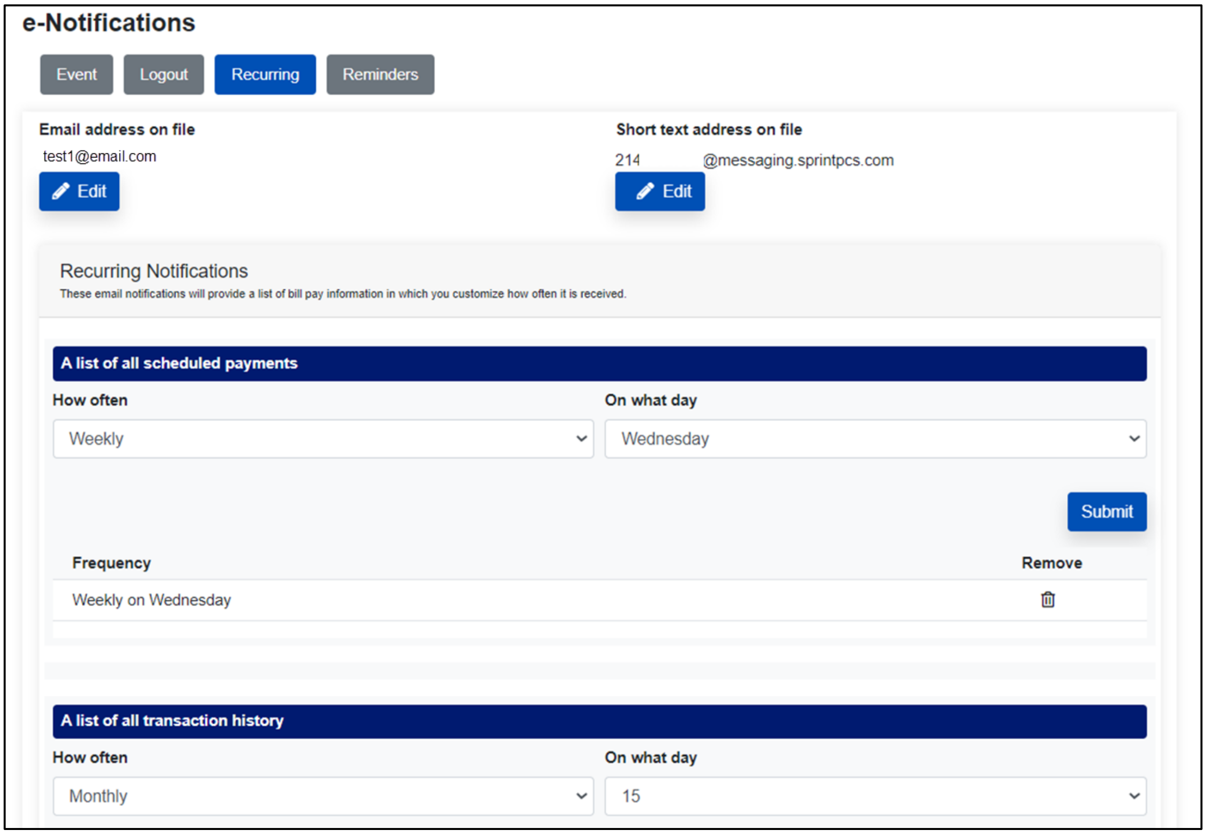
Logout Notification

1. Select which notification to establish.
   - Added admin users
2. Provide information requested.
3. Click **Submit**.



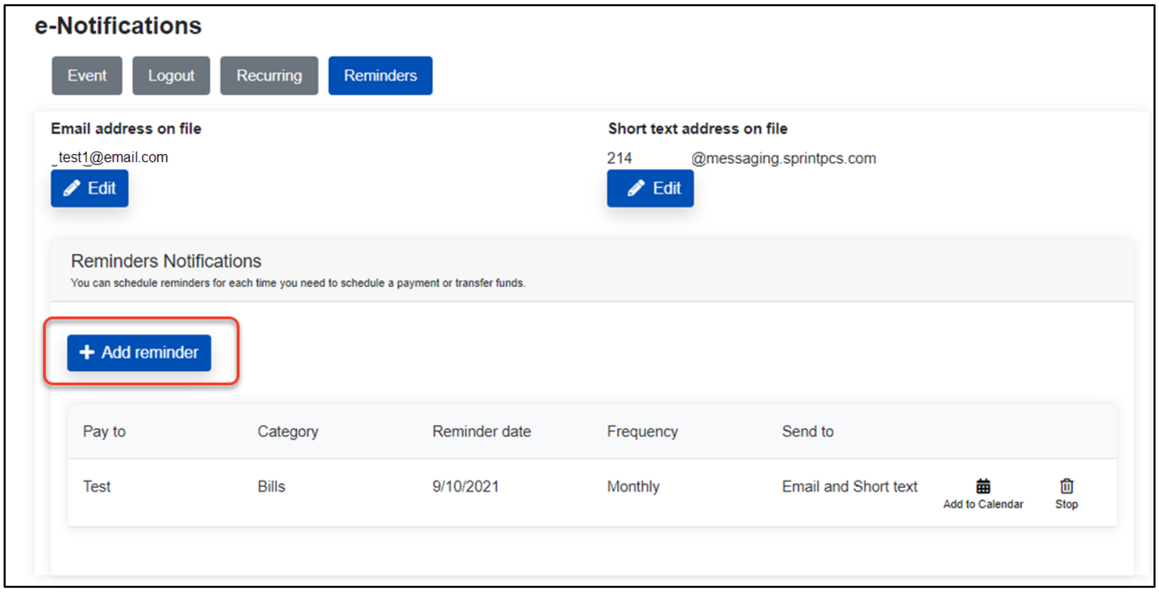
Recurring Notification

1. Select which notification to establish.
    - A list of all scheduled payments
    - A list of all transaction history
2. Provide information requested.
3. Click **Submit**.



Reminders Notification

1. Click **Add Reminder**.

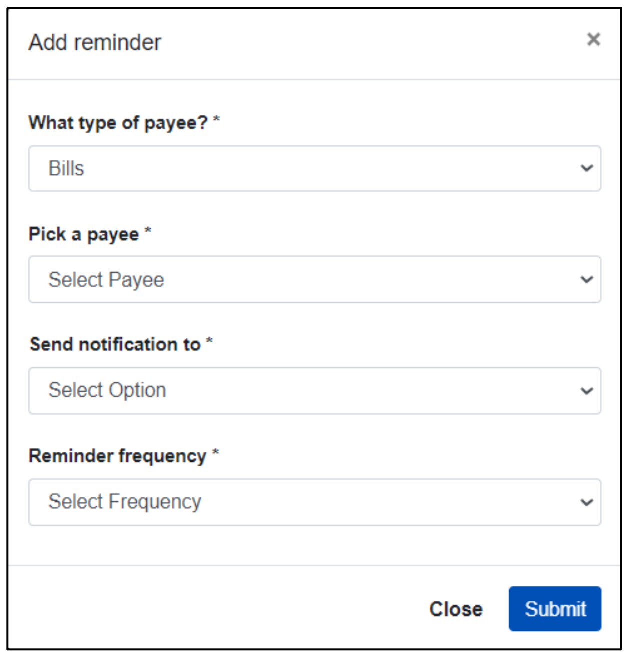


2. Select from the **What type of payee** list.
   - Bills
   - Individual

3. Select a payee from the **Pick a payee** list.

4. Select delivery method from the **Send notifications to** list.
   - Email address
   - Short text address
   - Both

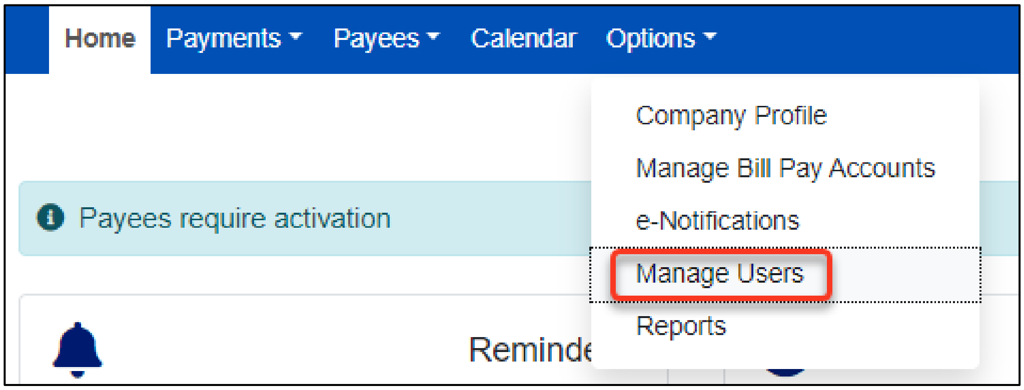
5. Select timing from the **Reminder frequency** list.
   - One time
   - Monthly



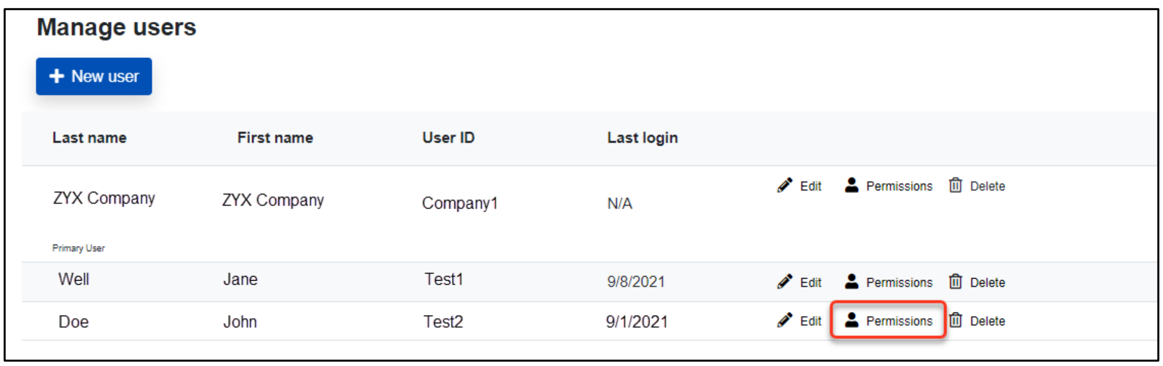
DELEGATE PAYMENT TASKS

Set up unique permissions per user that allow making payments, setting up payees, working with options, and approving payments.

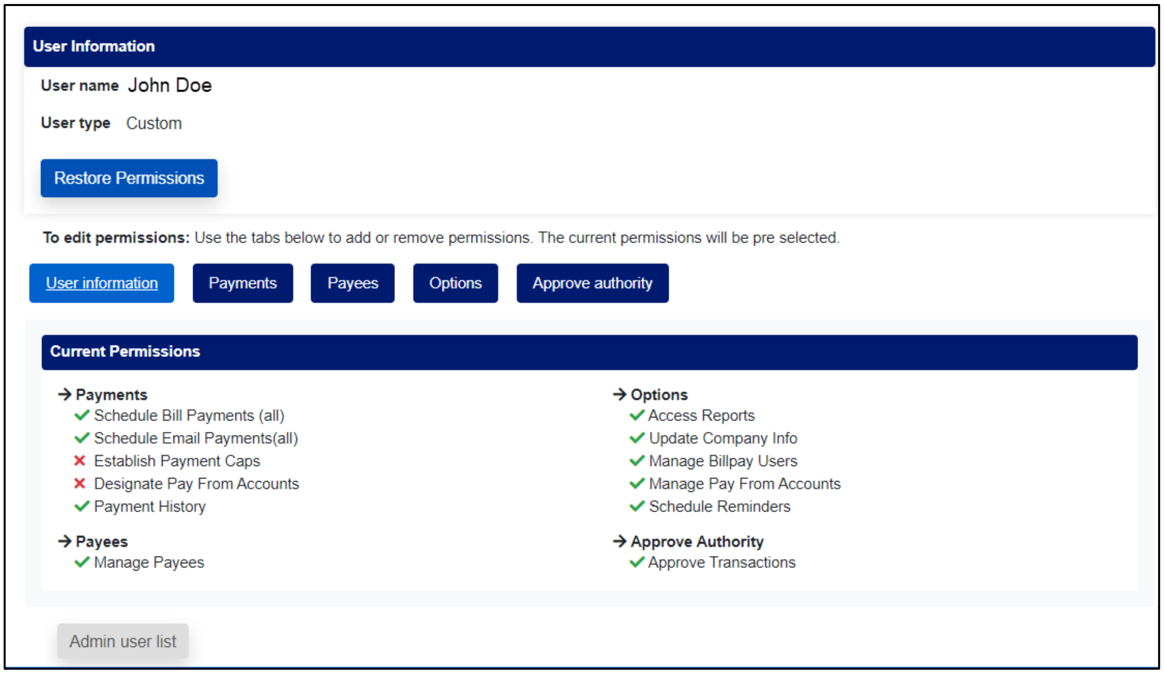
1. Go to the **Options** tab.
2. Select **Manage Users**.



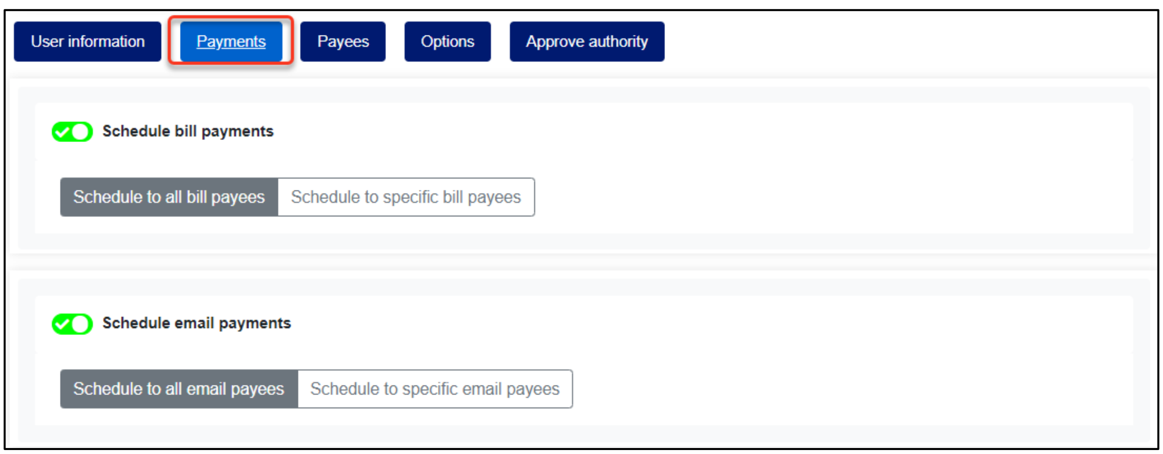
3. Choose the user you want to delegate payments to and select **Permissions**. This allows you to view the current permission settings for this user and to edit these settings.



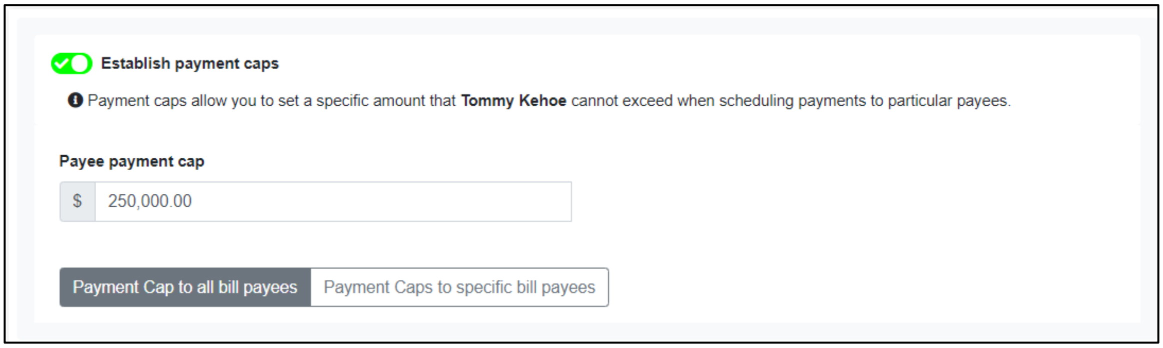
4. View the current permissions given to the user.



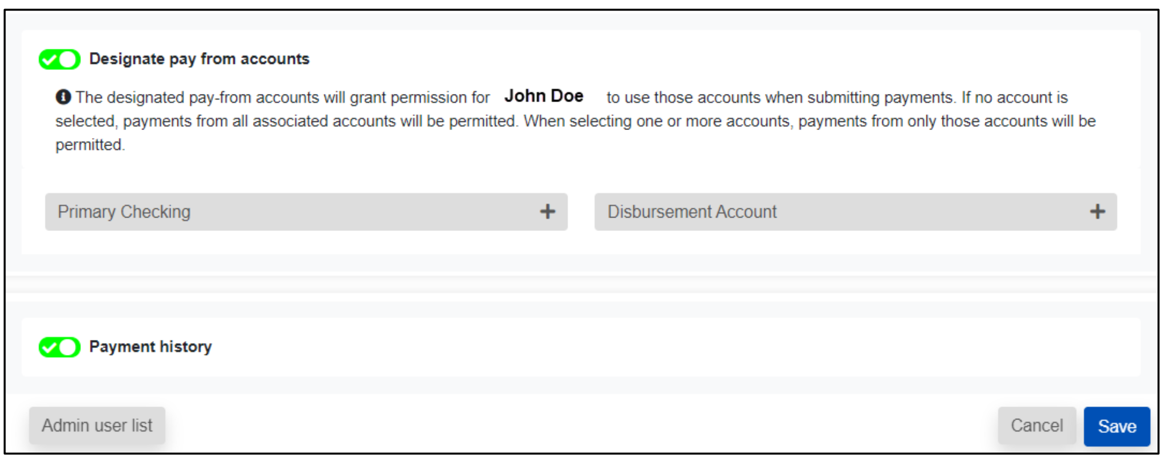
5. Click **Payments**.
6. Click **Schedule Bill Payments**.
7. Allow the user to schedule payments to any payee or to specific payees. Select one of the following:
   - **Schedule to all bill payees**
   - **Schedule to specific bill payees**



8. Click to **Establish payment caps**, if necessary.
9. Enter the amount in **Payee payment cap.**
10. Allow the user to schedule payment to all or a specific payee. The user will not be able to exceed this cap when scheduling payments. Select one of the of the following:
    - **Payment Cap to all bill payees**
    - **Payment Caps to specific bill payees**



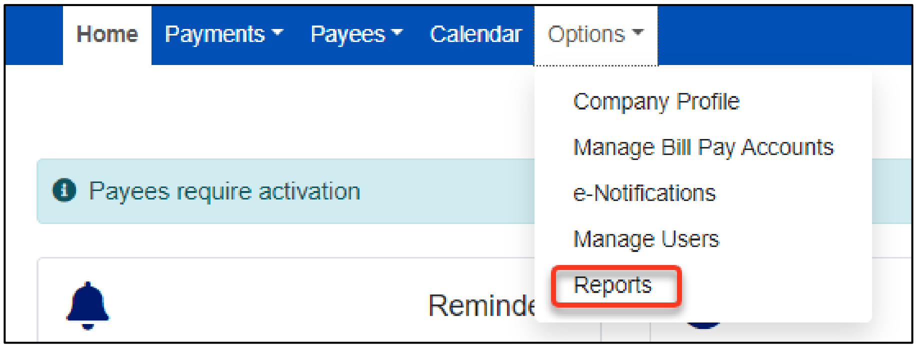
11. Click **Designate pay from accounts**, if necessary.
12. Select which **Accounts** the user can make payments from.
13. Click to select **Payment History** (in order for user to view).
14. Click **Save**.

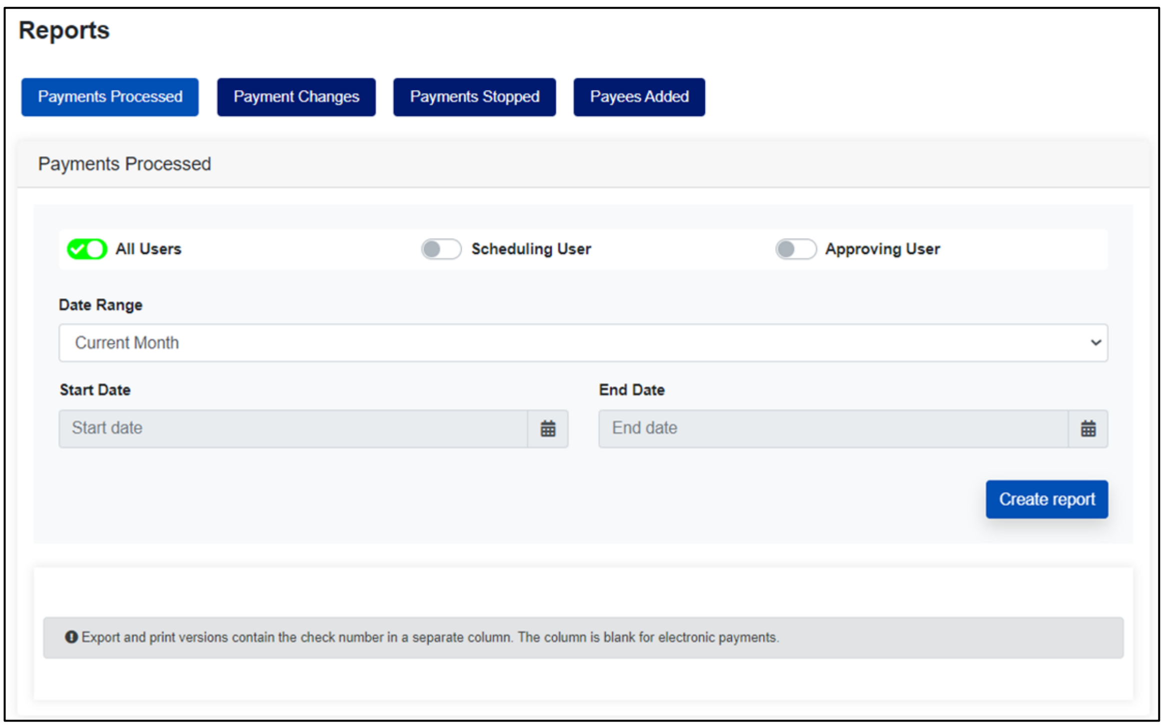


GENERATE REPORTS

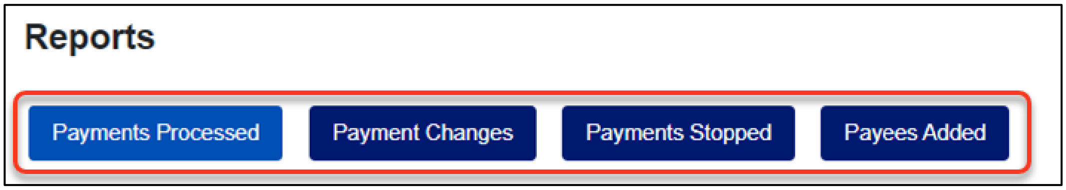
Run reports on payments processed, payment changes, payments stopped, and payees added. Customize your report by user and date.

1. Go to the **Options** tab.
2. Select **Reports**.

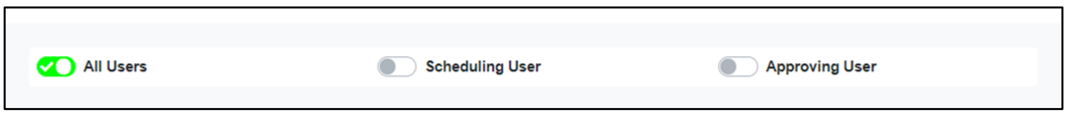




3. Select which type of report to generate.
    - **Payments Processed**
    - **Payment Changes**
    - **Payments Stopped**
    - **Payees Added**

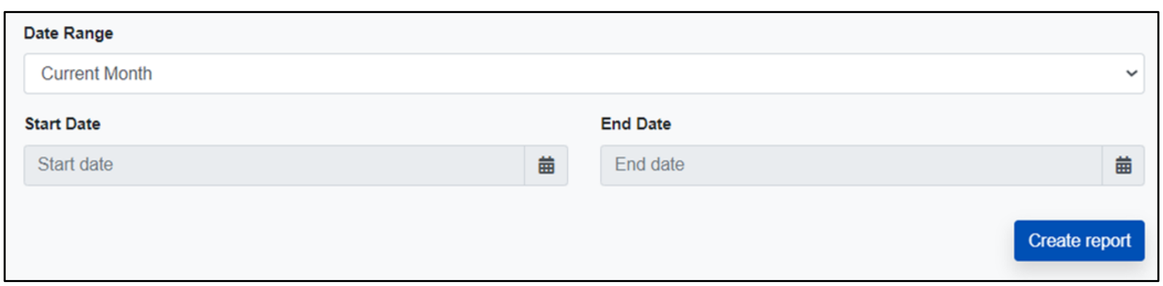


4. Define which users to include:
    - **All Users**
    - **Scheduling User**
    - **Approving User**



5. Select a **Date Range**
    - Current Month
    - Last Thirty Days
    - Last Ninety Days
    - Custom Date
        - Select Start Date using the calendar
        - Select End Date using the calendar

6. Click **Create report**



Report Example

Payee name	Amount	Check number	Process date	Scheduling user	Approving user
Chase	$150.00		9/28/2020	Laurie Smith	
AT&T	$65.00		9/28/2020	Laurie Smith	
Moe's Mowers	$200.00		9/30/2020	Laurie Smith	
Cellular One	$65.00		9/10/2020	Laurie Smith	
Lease	$1,200.00		9/11/2020	Laurie Smith	
Kim Stone	$65.00		9/14/2020	Laurie Smith	
Community	$1,200.00		9/14/2020	Laurie Smith	

Print

Export