Getting Started
3 Logging In with Online Banking
4 Password Reset Online
4 Logging In with Mobile Banking
5 Password Reset Mobile
6 My Accounts Homepage
7 Updating Log-in Credentials
7 Updating Contact Info
8 Transfer Funds & Pay Bills

Moving Money with Zelle®
9 Enroll Now to Send Money with Zelle
9 Sending Money with Zelle
10 Requesting Money with Zelle
10 Splitting a Request with Zelle

Accounts/Statements
11 Enroll in Electronic Statements
11 View Account Transactions and Statements
11 View/Edit Account Details
12 Add a First Horizon Account
12 Remove an Account
12 Exclude an Account from Planning and Budgeting
12 Order Checks
13 Place a Stop Payment
14 Account Aggregation
14 Add Other Accounts with Online Access
14 Add Other Accounts without Online Access

Alerts
15 View a Notice or Alert
16 Add or Remove an Alert
17 View and Send a Secure Message

Bill Pay/Transfer
18 Schedule a One-Time or Recurring Payment/Transfer
19 Add an External Account for Transfers
20 Add a Company for Bill Pay
21 Custom Company Recipient
21 Add a Person for Bill Pay
22 Pay Multiple Bills

Planning
23 Create a Budget
24 Add a Custom Category
24 Reset or Delete Your Budget
25 Set a Retirement Goal
26 Add a Savings Goal
26 Edit or Delete a Goal

Mobile-Only Features
27 Deposit a Check
27 Enable/Disable Quick Glance℠
27 Enable Touch/Face ID

Other Digital Options
28 Set Up Your Digital Wallet
28 Digital Banking with Quicken®

Small Business Digital Banking
29 Delegated User Access
30 Payroll Payments
31 Vendor Payments
Digital Banking, which includes both Online and Mobile Banking, is a convenient, secure way to manage your finances. To make it easier for you to get started, this guide offers step-by-step instructions for:

- Logging in
- Viewing accounts and balances
- Viewing transactions
- Transferring funds
- Paying bills
- And More!

**Logging In with Online Banking**

- Click the **Log In** button in the top right corner of the homepage at firsthorizon.com, enter your user ID, and then select Log In to My Account.

- On your initial visit to Digital Banking, you will be asked to answer a series of four questions that will later help us authenticate your account in case you lose or can’t remember your log-in credentials. If you do not know the answer to the question asked, you may select a different question from the drop-down menu.

- Once this verification is completed on your initial visit, you will only need to enter your user ID on the homepage. You will then be taken to a screen that shows you a security challenge question. You should enter the correct answer and click Continue. Type in your password and click Log In.

- You will also be required to read and accept our Terms of Service upon your initial log-in. You will also be prompted to set up your contact method and information for security verifications. They are used when enhanced security is needed.

- We also encourage you to review your regular contact information and update if needed. To do so, click the **Profile icon** in the upper right-hand corner of the page.

**Note:** You will see an option for Remember This Device. If you check this option, you will bypass the security challenge question on future log-ins from the same computer or device. You should NOT select it while on a shared computer.
**Password Reset Online**
You can request a password reset by clicking “Forgot user ID or password?” from the Log In drop-down at firsthorizon.com.

- Click the red Log In button to expand the menu.
- Click **Forgot user ID or password?**
- Enter your user ID in the username space on the left side.
- Click **Log In**.
  - You may be required to answer a security question, if set up.
- Click **Continue**.
- Select your preferred method to receive your verification code.
- Click **Continue**.
- Enter the access code in the space provided.
  - Note: This code is valid for 10 minutes.
- Click **Continue**.
- Enter the new password into the two spaces provided.
  - Tip: The password must be a minimum of eight characters with no spaces.
  - Must contain at least three of the following: lowercase letter, uppercase letter, number, and symbol.
- Click **Save**.

**Logging In with Mobile Banking**
Our app is available on the App Store® and Google Play™. Mobile Banking allows you to authenticate yourself in two ways:

1. Click the First Horizon app on your smartphone, and then type in your user ID and password.
   Upon your initial log in, you will be asked if you would like to enable authentication using Touch ID (with a fingerprint) or Face ID (if available on your device).
2. You can also enable Touch/Face ID authentication by:
   - Going to Mobile in the Settings section.
   - Choosing the device you are currently using.
   - Touching the **Enable Fingerprint** button.
   The next time you log in, simply place your finger on the home button to authenticate with your fingerprint.

We offer **Face ID®** for iPhone® X and newer.

---

Face ID and iPhone X are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

Google Play is a trademark of Google LLC.
**Password Reset Mobile**

You can also request a password reset from the First Horizon mobile app.

- Open the app.
- Click **More** in the lower right corner.
- Click **Forgot User ID or Password?**
- Enter your user ID in the username space on the left side.
- Click **Log In.**
  - You may be required to answer a security question, if set up.
- Click **Continue.**
- Click **Forgot Password?**
- Click **Continue.**
- Select your preferred method to receive your verification code.
- Click **Continue.**
- Enter the access code in the space provided.
  - Note: This code is valid for 10 minutes.
- Click **Continue.**
- Enter the new password into the two spaces provided.
  - Tip: The password must be a minimum of eight characters with no spaces.
  - Must contain at least three of the following: lowercase letter, uppercase letter, number, and symbol.
- Click **Save.**
My Accounts Homepage
The homepage for Digital Banking is the My Accounts page. It is designed to allow you quick access to the features you use most often. From this page you can view account balances, transfer money, pay bills, make a quick internal transfer, send money with Zelle, view your aggregated account balances (once they are added to Digital Banking), add an account, manage your cards with Card Controls, and open a new account.

TOP MENU BAR / BOTTOM MENU BAR
When logged in online, you will notice the top menu bar that contains links to My Accounts, Payments & Transfers, Planning, Self-Service, and Settings.

While in the mobile app, there are options in the bottom menu bar for Accounts, Pay & Transfer, Mobile Deposit, Notices, and a More menu.

FIRST HORIZON ACCOUNTS
The My Accounts page provides you with a quick view of the account balances on your First Horizon accounts, including checking, savings, CDs, IRAs, brokerage accounts, credit cards, loans, and lines of credit. If you select an account, you will be taken to the Account/Transactions page, and the account transactions will be displayed.

EXTERNAL ACCOUNTS
The External Accounts section provides you with a quick view of balances for any non-First Horizon accounts that you have aggregated into Digital Banking. Aggregated accounts are for balance, transactions, and budgeting purposes only. You cannot perform transactions from aggregated accounts within Digital Banking. If you select an account, you will be taken to the Transactions page, and the account transactions will be displayed. The External Accounts section is currently unavailable for small business profiles.

QUICK ACCESS
The Quick Access links provide you with fast access to pay a bill or transfer money, make a quick internal transfer, manage your cards with Card Controls, send money with Zelle, open a new account, and view your secure messages.
Updating Log-in Credentials

ONLINE
• Click Settings.
• Click Security.
• From here you can change password, change user ID, and/or change security questions.

MOBILE
• Click More in the lower menu bar.
• Click Settings.
• Click Security.
• From here you can change password, change user ID, and/or change security questions.

Updating Contact Info

ONLINE
• Click Settings.
• Click Change Contact Info.

MOBILE
• Click More in the lower menu bar.
• Click Settings.
• Click Change Contact Info.
Transfer Funds & Pay Bills
PAY A BILL/TRANSFER MONEY
Pay A Bill/Transfer Money is the quickest way to pay a bill in Digital Banking. It allows you to send money from one of your First Horizon accounts to a recipient (company, account, or person) you have added within the Payments & Transfers page.

• Select Pay A Bill/Transfer Money.
• Choose a recipient or account.
• Choose which account to pay or transfer from the drop-down. Click the Amount bar and type in the amount you wish to pay or transfer, or choose a Quick Pay Option, and select Next.
• Click the date or Click Pick Another Date to choose a date to send the payment.
• If the payment/transfer is recurring, Click the Recurring Payment toggle to display recurring options. Complete any additional required information and select Next.
• Review your payment/transfer details for accuracy.
• Add a memo if desired. Click Send Payment.
**Enroll Now to Send Money with Zelle®**

To begin using Zelle, you must log in to Digital Banking to enroll.

- Click **Pay A Bill/Transfer Money**.
- Click **Get Started**.
- View and agree to our Terms & Conditions.
- Choose your account.
- Review your contact information.
- Click on the U.S. mobile phone number or email address to verify.
- Enter the code sent to your phone or email.
- Click All Done.

**Sending Money with Zelle**

Sending money is quick and easy. All you need is the recipient’s U.S. mobile phone number or email address.

- Click **Pay A Bill/Transfer Money**.
- Click **Send**.
- Enter the U.S. mobile phone number or email address. If not recognized, you will be asked for the name and phone number/email address.
- **Reminder**: Keep your money safe. Make sure you’re using the correct information, and only send to people you trust.
- Enter the amount and Click Review.
- Review your transaction.
- Optional: Type in a memo.
- Click Send.
- View your confirmation.

---

*Zelle and the Zelle-related marks are wholly owned by Early Warning Services LLC and are used herein under license.*
**Requesting Money with Zelle**

Requesting money is just as easy. All you need is the recipient’s U.S. mobile phone number or email address.

- Click Pay A Bill/Transfer Money.
- Click Request.
- Select the recipient, or enter the U.S. mobile phone number or email address.
- Enter the amount and click Review.
- Review your transaction.
- Optional: Type in a memo.
- Click Request.
- Review your confirmation.

**Splitting a Request with Zelle**

Need to split a check at dinner? Requesting funds from multiple recipients can be accomplished by using the Split function.

- Click Pay A Bill/Transfer Money.
- Click Split.
- Select the recipient or enter the U.S. mobile phone number or email address.
- Enter the total amount and click Review.
- Review the amounts and edit if needed.
- Optional: Type in a memo.
- Click Split.
- Review your confirmation.

*Payment requests to persons not already enrolled with Zelle must be sent to an email address.*
Enroll in Electronic Statements
- Click the account you would like to enroll.
- Click Enroll in E-Statements.
- Click on Click Here to Get Enrollment Code.
- Enter code into the field and click Next.
- By enrolling, you are agreeing to First Horizon’s Electronic Delivery Disclosure Notice.
- Click Save.

View Account Transactions and Statements
- Click the account you wish to view. This will take you to the Account Transactions page.
- Click View E-Statements to display available monthly statements. Click the date for the statement you wish to view. A PDF copy will open in a new window.
- Click the Running Balance toggle to view your running balance.
- Click Export Transactions to download your transactions.

View/Edit Account Details
- Click Manage My Account to view/edit account details.
- Click the pencil icon to edit the account nickname.
- You can deactivate/activate your debit or credit cards by clicking Card Controls.
- Clicking Order checks will take you to our check provider’s website.
- Place a Stop Payment by clicking Stop Payment.
- Exclude the account from Planning by clicking the Exclude/Include toggle.

The Accounts page is where you go to view transactions, view statements, and view/edit account details.
Add a First Horizon Account

- Click Settings in the top menu bar.
- Click on Accounts.
- Under Account Visibility, click Show next to the account you wish to add.
- Click My Accounts in the top menu bar. The account will be visible.

Remove an Account

- To remove an account from Digital Banking, click the Account from the My Accounts screen.
- Click Manage My Account. This will expand the view to display details and options.
- Click the Hide Account toggle.
- Click Confirm. The account will no longer be visible.

Exclude an Account from Planning and Budgeting

- Click the Account from the My Accounts screen.
- Click Manage My Account. This will expand the view to display details and options.
- Click the Exclude/Include in Planning toggle.
- Click Confirm.

Order Checks

- Click the Account from the My Accounts screen.
- Click Manage My Account. This will expand the view to display details and options.
- Click Order Checks, and you will be directed to our check provider’s website.
- Link is also available under the Other Services icon and the Self Service tab.
Place a Stop Payment

- Click the Account from the My Accounts screen.
- Click Manage My Account. This will expand the view to display details and options.
- Click Stop Payment.
- Click one of the options that appears, and choose Single, Range, or Get My Stop Payment History.
- For a single stop payment, you will need the amount, check number, and payee. You also can select a reason for the stop payment from the drop-down menu.
- To stop payment from a range of check numbers, you will need the starting check number and ending check number.
- You can enter a payee if known. You can also select a reason from the drop-down menu.
- Click Save.

Note: There is a $37 fee per stop payment. Stop payments expire after six months.
Account Aggregation (adding non-First Horizon accounts)

Account Aggregation allows you to import accounts at another financial institution into Digital Banking. Accounts that have online access will display balances and transactions. Accounts without online access will have to be manually updated. Account Aggregation is currently unavailable for small business profiles.

Add Other Accounts with Online Access

- From the homepage, click Add an Account.
- Click Add an Online Account.
- Begin to type in the financial institution where the account is located. A list of available institutions will appear as you type. Click the financial institution.
- Click Next.
- Type in the required credentials for the other institution.
- Click Next.
- Note: By clicking next, you are agreeing to First Horizon Bank’s Account Aggregation Disclosure detailed in the Terms of Service.
- A list of all available accounts at that institution will be displayed. Click the box to select the account(s) you want to aggregate, and select Next.
- The account will now be visible under My Other accounts.

Add Other Accounts without Online Access

- From the Homepage, click Add an Account.
- Click Add a Non-Online Account.
- Select Asset or Liability from the Account Type drop-down menu.
- Type in the account name.
- Type in the existing balance.
- Click Save.
Digital Banking keeps you informed and connected to your finances with Alerts and Secure Messages.

**View a Notice or Alert**
- Click the Profile icon in the upper right-hand corner.
- Select View Alerts.
- All Alerts will be showing initially. You can view a specific type of notice or Alert Message by clicking on the Search By Group drop-down and choosing the type you wish to view.
- Click the Alert you wish to view, and the field will expand to display more detail.
- To delete an Alert, click the box on the left, and then click Delete.
- There is a quick link to Manage My Alerts on this page.
Add or Remove an Alert

There are three levels of Alerts: Mandatory, Recommended, and Optional. You are automatically enrolled for the Mandatory and Recommended Alerts. Mandatory Alerts are for security purposes and cannot be removed.

- Click Settings in the top menu bar.
- Click Alerts in the second menu bar.
- You can view a specific group of Alerts by clicking the All Alerts drop-down menu. Click the group of Alerts you wish to view.
- To remove an Alert, click the box to uncheck it.
- To customize the delivery method for a particular alert, click the Alert, and the field will expand to display your options of delivery.
- Click Edit. Choose one or more, and then click Save.
- To view the Mandatory Alerts, click Show Mandatory Alerts. You cannot remove these alerts, but you can edit how they are delivered.
- Click the Mandatory Alert, and then click Edit. Choose your preferred method(s) and click Save.
- To add an Optional Alert, click Add Alert.
- Choose an Optional Alert, complete the required fields marked with an asterisk, and click Save.
- To edit an Optional Alert, click the Alert to expand the view. Click Edit, choose the method of delivery, and click Save.
- To delete an Optional Alert, click the alert, click Delete, and then confirm.
View and Send a Secure Message

- Click the Messages icon.
- You will see a list of Secure Messages. Click the one you want to view. Click Reply to send a response.
- To send a new Secure Message, click Send Us a Secure Message.
- Click the “What is this message about?” drop-down and choose a topic.
- Click the “What type of message is this?” drop-down and choose an issue.
- Type in a subject in the Subject line.
- Type in your message, and click Send.
- You will get a response from a Customer Service representative within regular business hours.
Bill Pay/Transfer gives you several options when it comes to moving your money in Digital Banking. You can schedule a one-time or recurring transfer between your First Horizon accounts, from your First Horizon account to pay a bill with a company or person, or to an external account at another financial institution.

Note: In order to pay a bill or transfer to an external account, you must first add the account, company, or person as a recipient.

**Schedule a One-Time or Recurring Payment/Transfer**

- From the My Accounts homepage, select Pay A Bill/Transfer Money.
- Select Transfers & Bill Pay.
- Select a recipient or an account.
- Select the “From” account from the drop-down menu.
- Click the amount bar to type in an amount, or select from the Quick Pay Options.
- Click Next.
- Click on the date displayed or on Pick Another Date to open up the calendar. Choose the date.
- If it is a recurring payment, Click on the recurring toggle and complete the additional information required.
- Click Next.
- Before selecting Send Payment, review the details for accuracy and view our Disclosures if desired.
- Success! A confirmation number will be provided.
Add an External Account for Transfers

There are three types of recipients you can add to your Bill Pay/Transfer in Digital Banking. The first option is an Account, which includes external checking or savings accounts at other financial institutions. This allows you to transfer funds to or from the external account. Currently, this functionality is unavailable for small business profiles.

- Select Payments & Transfers (Pay & Transfer for Mobile).
- Select Recipients.
- Select the Add Recipient button.
- Select Account I Own.
- Complete the required fields: Name, Account Type, Financial Institution, Account Number, and Routing Number.
- Click Save.
- The account now must be verified with micro-transactions. Micro-transactions consist of a small deposit made to the external account followed by two small withdrawals that equal the deposit within two to five business days. Check the external account for the amounts of both withdrawals.
- Once you have the amounts of the two micro-transaction withdrawals, log in to Digital Banking.
- Select Payments & Transfers and then Recipients to return to the Recipients page.
- Select the external account you added.
- Click to edit, and then click the flag on the right side.
- Enter the amounts of the withdrawals in the fields that appear.
- Click Activate.
- The external account is now activated and available for scheduling a transfer.
Add a Company for Bill Pay
The next type of recipient is the Company. These are companies that you add to your recipients list in order to pay a bill.

- Select Payments & Transfers (Pay & Transfer for Mobile).
- Select Recipients.
- Select the Add Recipient button.
- Select Company.
- Begin to type the name of the company into the search bar. If you see the company’s name while you type, click on it. If you do not see the company, continue to type the entire company name. Click the magnifying glass icon.
- Click the company you wish to add. If you do not see the company, select Create Custom Recipient.
- Enter the account number in both required fields, and also enter the account number of the financial institution. You have the option of assigning a nickname and a preferred account to pay with.
- Click Save.
- You may need to enter additional information to proceed. Type the phone number in the appropriate field, and click Save.
- Review and click Confirm.
- The Company Recipient will now be displayed and available for payments.
**Custom Company Recipient**
- When adding a company for Bill Pay, if no search results are found, it may be a smaller company or business we do not recognize yet. Click **Create Custom Recipient**.
- For security purposes, a verification code will be sent to your designated phone number or email. Obtain the code by looking at your text or email messages. You can have a new code sent by clicking on Resend Code.
- Type the verification code in the field and click Continue.
- Type in the required information in the appropriate fields marked with an asterisk.
- Click **Save**.
- The Custom Company Recipient will now be displayed and available for payments.

**Add a Person for Bill Pay**
The final type of recipient is a Person. These are individuals whom you add to your recipient list in order to send a payment via check by mail.
- Select Payments & Transfers (Pay & Transfer for Mobile).
- Select Recipients.
- Select the Add Recipient button.
- Select Person.
- For security purposes, a verification code will be sent to your designated phone number or email. Obtain the code by looking at your text or email messages. You can have a new code sent by clicking on Resend Code.
- Type in the required information into the fields marked with an asterisk.
- Click **Save**.
- The Person Recipient will now be displayed and available for payments.
Pay Multiple Bills
Bill Pay offers you the ability to pay multiple bills at one time. You can select one funding account or select different funding accounts for each bill or payment.

- Select Payments & Transfers (Pay & Transfer for Mobile).
- Click the Pay Multiple Bills tab.
- Select your default funding account and date from the drop-down menus. Click Apply to All. You will be able to select a different account and date for each payment if needed.
- Select the Amount field, and type in the amount you wish to pay to that recipient.
- Click the account drop-down menu to select a different funding account, or leave it as the default account (if one was selected).
- Click the Calendar icon to select a date (if needed).
- Once an amount is entered, you can select Add Memo to add a note. (If the payment is sent by check, the Payment Memo will be included.) Click Save.
- Click the next recipient(s) you wish to pay, and follow the same steps as you did with the previous recipient.
- Each payment will be displayed with the date and amount of payment. When complete, select Pay All Now.
- A confirmation of the total amount of payments will be displayed. If correct, click Confirm & Pay. You will be notified if successful.
The Planning page is where you go to create, view, edit, reset, or delete your Budget and Goals.

**Create a Budget**
Digital Banking helps you track how you are spending your money by using the past three months of transactions when you create a Budget.

- Select Planning in the upper menu bar. For Mobile, Planning is found in the More menu in the lower right corner of the screen.
- Online defaults to the Budget screen. For Mobile, select Budget.
- Click **Create Budget**.
- To set a Category Budget, click the Budget field on the Category. Type in the amount and press Enter, or click the next category.
- To set a subcategory budget, click the Main Category marked with a +. Click the Budget field for that category. Type in the amount and press Enter, or click the next category.
- Set monthly budgets for each category you want to use. For unused categories, leave the amount at zero.
**Add a Custom Category**

You can create a Custom Category to add to your budget if an appropriate category is not listed for a posted transaction.

- From the My Accounts homepage, select an account with the transaction you would like to create a category for.
- Click the transaction you would like to add a Custom Category for.
- Click **Add Category**.
- Select the Category Name field, and type in the name of your Custom Category.
- You have the option of making the Custom Category a subcategory of an existing category. Click the “Subcategory of” drop-down menu, and select the parent category.
- Select Expense or Income to choose the appropriate type of category.
- Click **Continue**.

**Reset or Delete Your Budget**

- Click Planning in the upper menu bar. For Mobile, Planning is found in the More menu in the lower right corner of the screen.
- To reset your current month’s Budget using your past three months’ activity, select **Reset Budget**. Click Continue. Your previous spending budget amounts will be removed from your financial analysis.
- To delete your budget from your financial analysis, select **Delete Budget**. Click Continue. Your Budget will be removed from the Planning page.
Set a Retirement Goal

- Click Planning in the upper menu bar. For Mobile, Planning is found in the More menu in the lower right corner of the screen.
- Click Goals.
- Select the Add Goal drop-down menu.
- Click Retirement.
- Select the Goal Name field, and type in the name of your goal.
- Select the Birth Date field, and type in your birth date, or use the calendar icon to choose the year, month, and day of your birth.
- Select the Retirement Age field, and type in your projected age of retirement, or click the up or down arrows to choose your retirement age.
- Select the Start Saving field, and type in the day, or use the calendar icon to choose the start date of your goal.
- Select the Goal Amount field, and type in the dollar amount of your retirement goal.
- Click the box next to any accounts that have balances that are to be applied toward your goal. You can choose to have only a portion of the balance applied by typing in the percentage.
- Enter the Expected Rate of Return for each account selected.
- Click Save.
- Select the goal you created to expand the view and display the details.
- Our Digital Banking tools calculate the amount needed to save monthly to reach your goal.
Add a Savings Goal

- Click Planning in the upper menu bar. For Mobile, Planning is found in the More menu in the lower right corner of the screen.
- Click Goals.
- Select the Add Goal drop-down menu.
- Click Savings.
- Select the Goal Name field, and type in the name of your goal.
- Select the Starts field, and type in the day, or use the calendar icon to choose the start date of your goal.
- Select the Ends field, and type in the day, or use the calendar icon to choose the end date of your goal.
- Select the Goal Amount field, and type in the dollar amount of your savings goal.
- Check the box next to any accounts that have balances that are to be applied toward your goal. You can choose to have only a portion of the balance applied by typing in the percentage.
- Enter the expected rate of return for each account selected.
- Click Save.
- Select the goal you created to expand the view and display the details.
- Our Digital Banking tools calculate the amount needed to save monthly to reach your goal.

Edit or Delete a Goal

- Click Planning in the upper menu bar. For Mobile, Planning is found in the More menu in the lower right corner of the screen.
- Click Goals.
- Select the goal you wish to edit or delete.
- To edit, click the Edit button. Make your changes and click Save.
- To delete, click the Delete button. Select Continue, and the goal will be removed.
Our Mobile Banking tools offer additional functionality to make banking even easier.

**Deposit a Check**
It’s easy – you’ll receive immediate confirmation that we received your check, and check images are never stored on your device.

- Click **Mobile Deposit** in the lower menu bar.
- Click Deposit a Check.
- Select the account and enter the amount for the deposit.
- Snap pictures of the front and back of the check using the image-capture feature.
- Review, submit, and get confirmation that your deposit was received.

**Enable/Disable Quick Glance℠**
- Click **More** in the lower menu bar.
- Click Settings.
- Click Mobile.
- Scroll down to My Devices.
- Click your device to expand and display additional details.
- Click to **Enable/Disable Quick Glance**, and accept the disclosure.
- Next time you go to the app, Click the Quick Glance button to see all those details without logging in.
- Quick Glance is also available on Apple Watch®.

**Enable Touch/Face ID**
- Click More in the lower menu bar.
- Click Settings.
- Click Mobile.
- Scroll down to My Devices.
- Click your device to expand and display additional details.
- Click to **Enable or Disable Touch/Face ID**.
- Read the message, and accept by clicking Enable.

Apple Watch is a trademark of Apple Inc., registered in the U.S. and other countries.
Set Up Your Digital Wallet
Digital Wallets let you make purchases in store with more convenience and ease. Your account details will be kept secure. Set up yours with your eligible credit or debit card and smartphone.

**APPLE PAY®**
- In your smartphone settings, click Wallet & Apple Pay.
- Click Add Credit or Debit Card.
- Follow the prompts to enter your card information.
Once your card is added, you’re ready to pay at eligible merchants or in apps.

Digital Banking with Quicken®
As a registered Quicken user, you can link your Digital Banking profile to Quicken so you can view transactions and balances, pay bills, transfer funds, and more. Here’s how:

- Open Quicken.
- Click Add Account, and then select the type of bank account (e.g., checking, savings) you would like to add to your Quicken profile.
- Enter First Horizon Bank as the name of your financial institution. Then click the results matching that name.
- You will be prompted to enter your Digital Banking log-in information. (HINT: It’s best to log in to Digital Banking from the First Horizon Bank website to confirm this information and to make for a smoother connection.)

You’ll be provided a list of your online accounts. Simply choose from the list provided.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.
First Horizon’s Digital Banking allows small business owners to manage their business accounts in one place. With the current exception of Zelle, small business owners have access to all the features and functionality that personal users have and more.

**Delegated User Access**

Small business owners, who are the primary users, can allow secondary user access to Digital Banking and can choose what functionality is available to them.

- For Mobile, Click the More menu in the lower menu bar and then Click Settings. For Online, simply click Settings in the upper menu bar.
- Next, select Users.
- Then select **Add a User**.
- Enter the required secondary user information, type in the user ID and password he or she will use, and select Next.
- If you have more than one account in the profile, you can toggle which account or accounts you wish the secondary user to have access to. Once toggled, you will be able to choose what account features the user has access to:
  - Statements and transactions
  - Ability to schedule an ACH payment and limits
  - Bill Pay
  - Internal transfers
- Click Next.
- You will be able to **assign access** to various banking services.
  - Add/delete recipients
  - Budgeting and goals
  - Settings
  - Check orders
  - Stop payments
  - Mobile deposit
- Choose the access you require for your secondary user, and click Submit.
**Payroll Payments**
Small business owners can submit a payroll payment right from Digital Banking. First you must add them as a payroll recipient.

- For Mobile, Click the Pay & Transfer option in the lower menu bar. For Online, click Payments & Transfers in the upper menu bar.
- Next, select Recipients.
- Then select Add Recipient.
- Select Person.
- If you wish the payment to be direct deposit (ACH), you will need the employee’s bank account information and to select “I have bank account information.” Otherwise, you will need the employee’s address, and a check will be mailed.
- For ACH/direct deposit, a verification code will be sent to your designated phone or email address. The code expires after 20 minutes. Enter the verification code in the field and choose Continue.
- **Enter the required information** and click Save.
  - Note: You can also create and assign the employee to a group if you own more than one location or business by selecting Add to a Group. From there you can create or add to an existing group.
- Click Save.
- Now that the employee is a recipient, you can schedule a payday. Select the employee you just added.
- Choose **Schedule Payment**.
- Follow the same steps to schedule a one-time or recurring payment/transfer in the Bill Pay/Transfer section on page 18 of this user guide.
Vendor Payments

Small business owners can also submit a vendor payment right from Digital Banking. First you must add the vendor as a recipient.

• For Mobile, Click the Pay & Transfer option in the lower menu bar. For Online, click Payments & Transfers in the upper menu bar.

• Next, select Recipients.

• Then select Add Recipient.

• Select Company.

• If you wish the payment to be sent electronically (ACH), you will need the company’s bank account information and to click on “I have bank account information.”

  • A verification code will be sent to your designated phone or email address. The code expires after 20 minutes. Enter the verification code in the field and choose Continue.

• If you do not have bank information or prefer a check to be mailed, you will need the company’s address. Click on “I have bill/address information.”

  • You can search for the company using the search bar and select the company.

  • Or you can select “Create Customer Recipient.”

• Enter the required information.

  • Note: You can also create and assign the vendor recipient to a group if you own more than one location or business by selecting Add to a Group. From there you can create or add to an existing group.

• Click Save.

• Your vendor is now set up as a recipient.

• Follow the same steps to schedule a one-time or recurring payment/transfer in the Bill Pay/Transfer section on page 18 of this user guide.