

Online Banking Services

Our state-of-the-art online banking platforms, First Horizon BusinessConnectSM, First Horizon TreasuryConnectSM, 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 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

| Highlights | BusinessConnect at First Horizon | TreasuryConnect at First Horizon |
|--|----------------------------------|----------------------------------|
| Manage checking, savings 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, account analysis and business loan statements | ✓ | ✓ |
| Initiate stop payments | ✓ | ✓ |
| Export data with QuickBooks, Quicken and .CSV options | ✓ | ✓ |
| Export data with BAI and SWIFT options | | ✓ |
| Create additional users and assign entitlements to specific accounts and functionality | ✓ | ✓ |
| Use optional services (requires entitlement to each service) <ul style="list-style-type: none"> • Originate electronic payments to vendors, consumers, employees and tax authorities via ACH, Wire Transfer and Business Bill Pay channels • Mitigate fraud through Reverse Positive Pay (no need to send check register to the bank) • Scan check deposits with Remote Deposit Capture • Access the mobile experience using a smartphone or tablet | ✓ | ✓ |
| Use optional services (requires entitlement to each service) <ul style="list-style-type: none"> • Originate ACH Debits • Import ACH and Wire bulk payment instructions • 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 Lockbox check and remittance images • Controlled Disbursement reporting and the check/deposit image archive | | ✓ |

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