

Digital Banking User Guide

Small Business



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 Login Credentials](#)
- 7 [Updating Contact Info](#)
- 8 [Make a Quick Transfer](#)
- 8 [Make a Quick Payment](#)

Small Business Digital Banking

- 9 [Delegated User Access](#)
- 10 [Payroll Payments](#)
- 11 [Vendor Payments](#)

Accounts/Statements

- 12 [Enroll in Electronic Statements](#)
- 12 [View Account Transactions and Statements](#)
- 12 [View/Edit Account Details](#)
- 13 [Add a First Horizon Account](#)
- 13 [Hide an Account](#)
- 13 [Exclude an Account from Planning and Budgeting](#)
- 14 [Place a Stop Payment](#)

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 Recurring Payment](#)
- 19 [Add a Company for Bill Pay](#)
- 20 [Add a Person for Bill Pay](#)
- 21 [Pay Multiple Bills](#)

Planning

- 22 [Create a Budget](#)
- 23 [Add a Custom Category](#)
- 23 [Reset or Delete Your Budget](#)
- 24 [Set a Retirement Goal](#)
- 25 [Add a Savings Goal](#)
- 25 [Edit or Delete a Goal](#)

Mobile-Only Features

- 26 [Deposit a Check](#)
- 26 [Enable/Disable Quick GlanceSM](#)
- 26 [Enable Touch/Face ID](#)

Other Digital Options

- 27 [Set Up Your Digital Wallet](#)
- 27 [Digital Banking with QuickBooks](#)

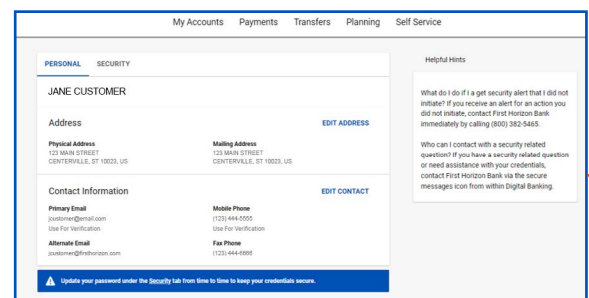
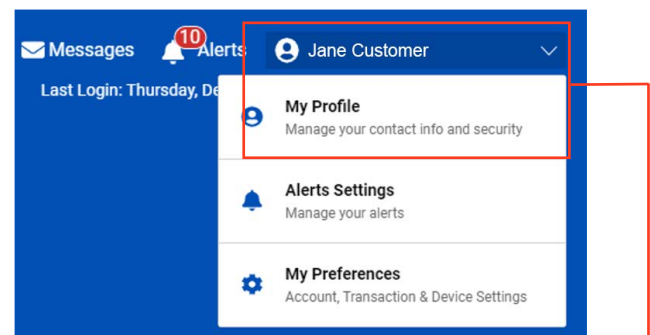
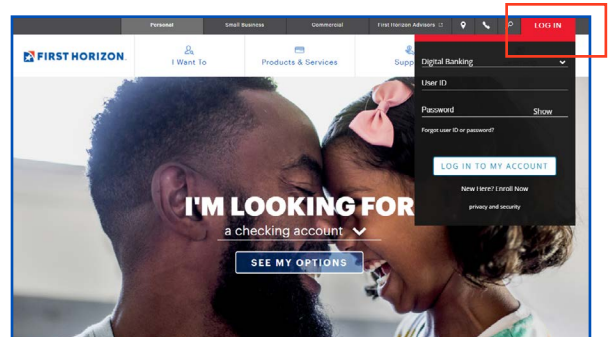
Digital Banking, which includes both Online and Mobile Banking, is a convenient, secure way to manage your business finances. To make it easier for you to get started, this guide offers step-by-step instructions for:

- 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 password, 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 login credentials. If you do not know the answer to the question asked, you may select a different question from the drop-down menu.
- You will also be required to read and accept our Terms of Service upon your initial login. 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.

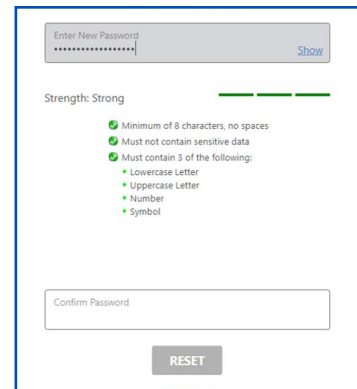
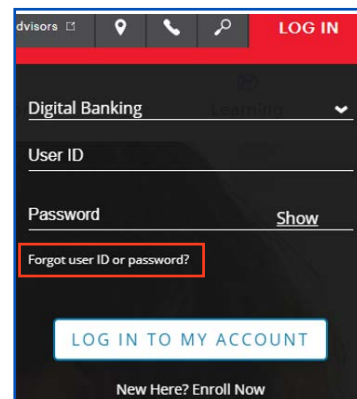
Note: You will see an option for Remember This Device. If you check this option, you will bypass the security challenge question on future logins from the same computer or device. You should NOT select it while on a shared computer.



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?**
- Select Business.
- Click Continue.
- Enter your email address associated to your Small Business Profile.
- 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.
- Tap 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.

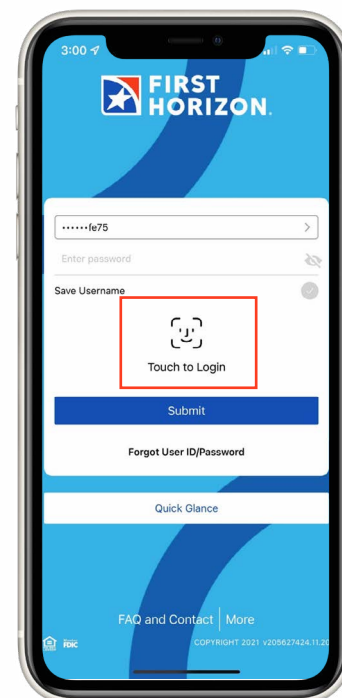
Upon your initial login, you will be asked if you would like to enable authentication using Touch ID (with a fingerprint) or Face ID (if available on your device).
2. You can also enable Touch/Face ID authentication by the following steps:
 - Tap the Profile menu in the upper right-hand corner.
 - Choose My Preferences.
 - Tap on your mobile device.
 - Tap the toggle button for **Enable Biometric Authentication.**

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.

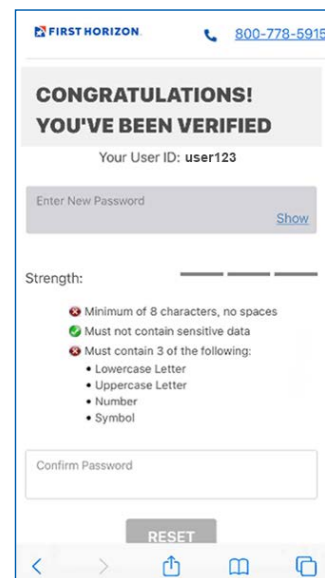
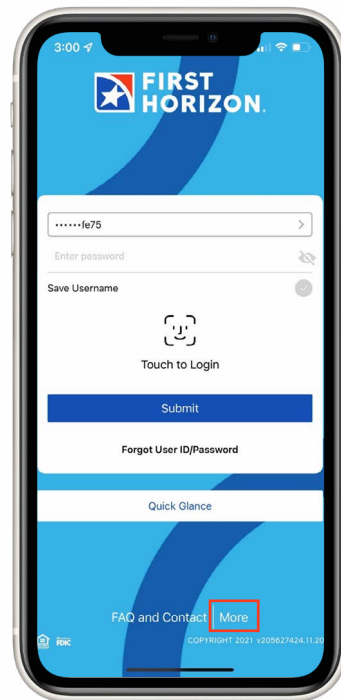
Google Play is a trademark of Google LLC.



Password Reset Mobile

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

- Open the app.
- Tap **Forgot User ID or Password?**
- Choose Business.
- Tap Continue.
- Enter the email address associated to your Small Business profile.
- Select your preferred method to receive your verification code.
 - Tap Continue.
 - Enter the access code in the space provided.
 - Note: This code is valid for 10 minutes.
- Tap 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.
- Tap 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 transfer or payment, 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, and Self-Service.

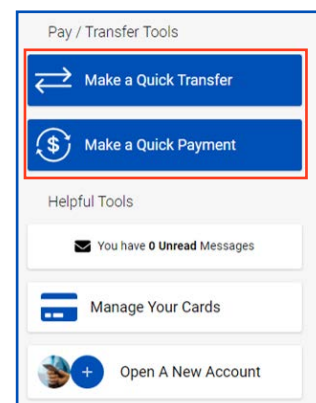
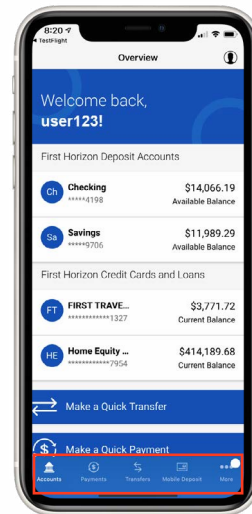
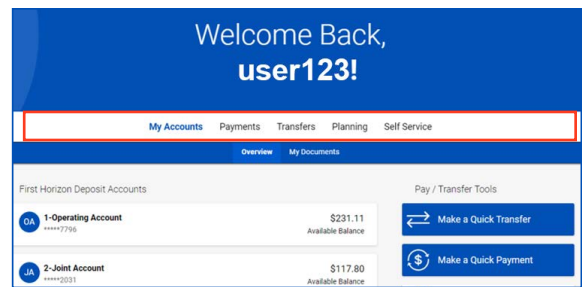
While in the mobile app, you'll see options in the **bottom menu** bar for Accounts, Payments, Transfers, Mobile Deposit, and a More menu.

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.

QUICK LINKS

Quick Links provide you with fast access to make a quick transfer, make a quick payment, manage your cards with Card Controls, and open a new account.



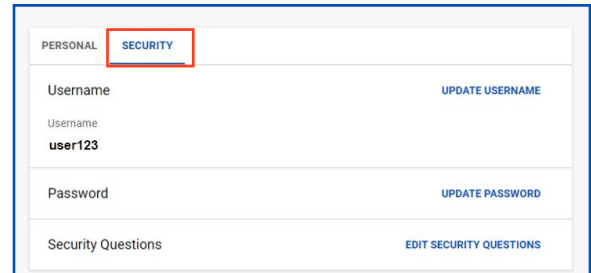
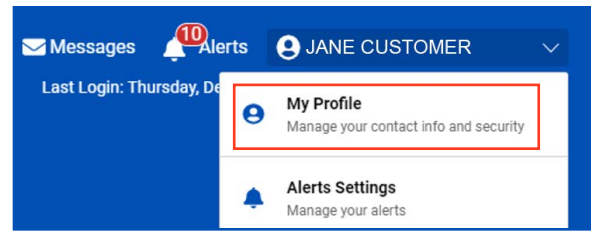
Updating Login Credentials

ONLINE

- Click the profile menu in the upper right-hand corner.
- Click My Profile.
- Click on Security.
- From here you can change your password, change your user ID and/or change security questions.

MOBILE

- Tap the profile menu in the upper right-hand corner.
- Tap My Profile.
- Tap Security.
- From here you can change your password, change your user ID and/or change security questions.



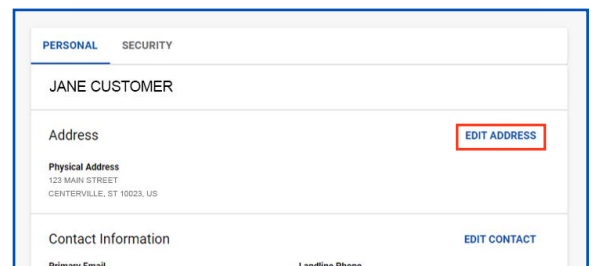
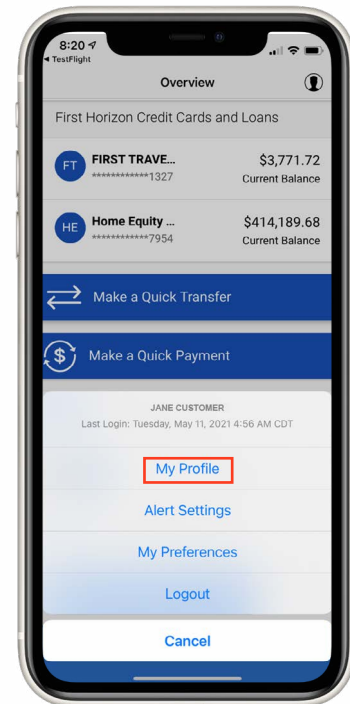
Updating Contact Info

ONLINE

- Click the profile menu in the upper right-hand corner.
- Click My Profile.

MOBILE

- Tap the profile menu in the upper right-hand corner.
- Tap My Profile.



Make a Quick Transfer

Quick Transfer is the easiest way to transfer money between your First Horizon accounts in Digital Banking.

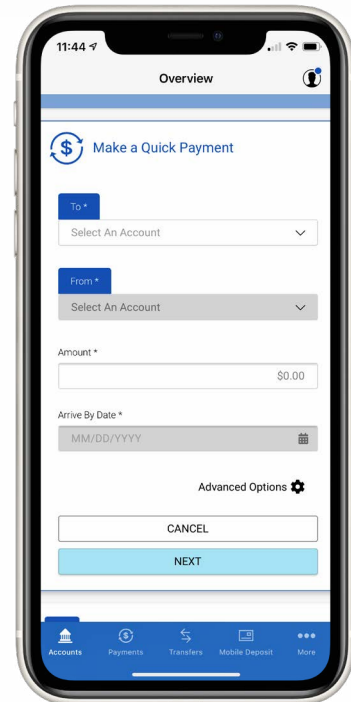
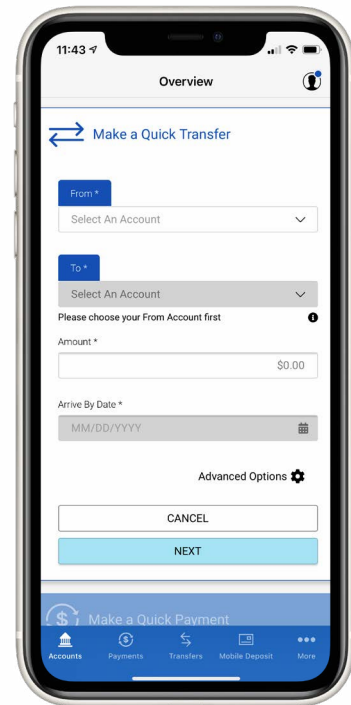
1. Tap Make a Quick Transfer.
2. Choose a From account.
3. Choose a To account.
4. Choose an amount.
5. Choose a date.
6. Optional: Tap Advanced Options to make a recurring transfer.
7. Tap Next.
8. Tap Submit.

Make a Quick Payment

Quick Payment is the easiest way to pay a bill in Digital Banking. It allows you to send money from one of your First Horizon accounts to a payee you have added in the Payments page.

1. Tap Make a Quick Payment.
2. Choose the payee.
3. Choose the From account.
4. Choose a date.
5. Optional: Tap Advanced Options to make a recurring payment.
6. Tap Next.
7. Tap Submit.

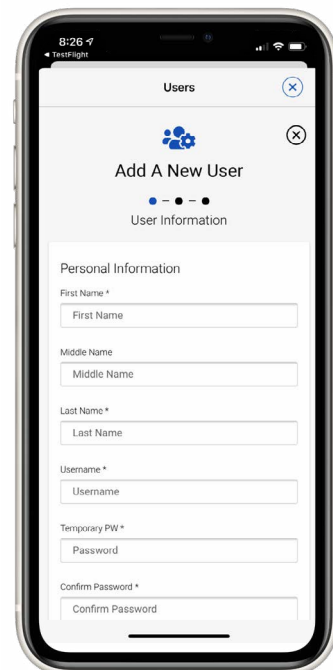
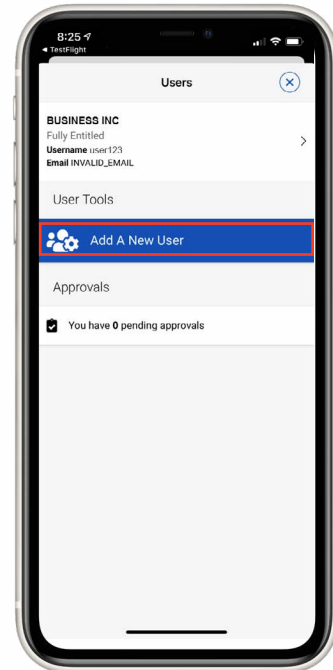
Note: You must enroll to take advantage of our ACH Payment service. Click [here](#) to learn more, or contact your Small Business Associate.



Delegated User Access

Small business owners can allow secondary user access to Digital Banking and can choose what functionality is available to them.

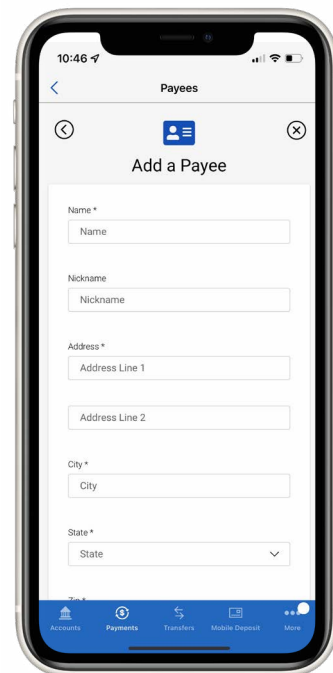
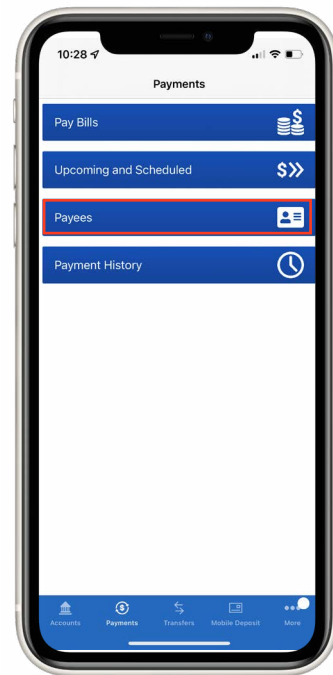
- Choose the Profile menu in the upper right-hand corner.
- Next, select Users.
- Then select **Add a User**.
- Enter the required secondary user information, type in the user ID and password he or she will use, and select Next.
- If you have more than one account in the profile, you can toggle which 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.
- Tap 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 tap Submit.



Payroll Payments

Small business owners can submit a payroll payment right from Digital Banking. First you must add them as a payroll recipient.

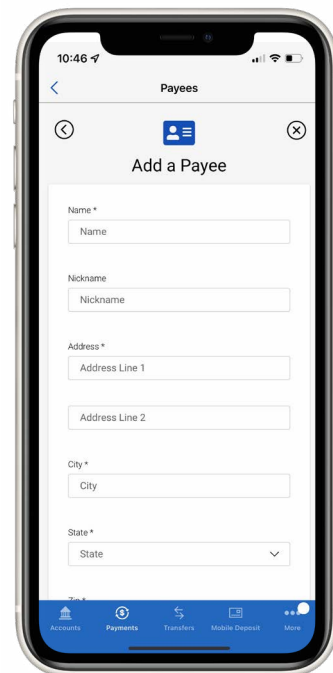
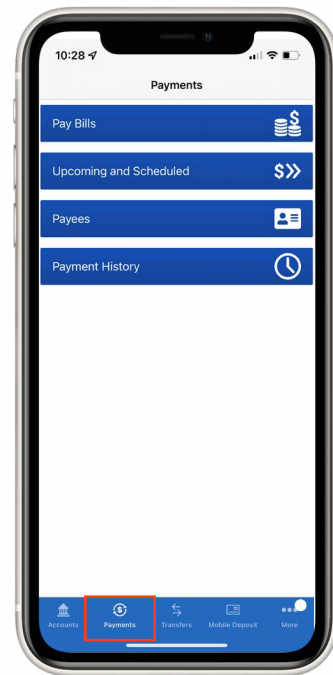
- From the homepage, choose Payments.
- Next, select Payees.
- Then select Add a Payee.
- Select Person.
- If you wish the payment to be direct deposit (ACH), you will need the employee's bank account information and to select "I have bank account information." Otherwise, you will need the employee's 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 tap 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.
- Tap 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.

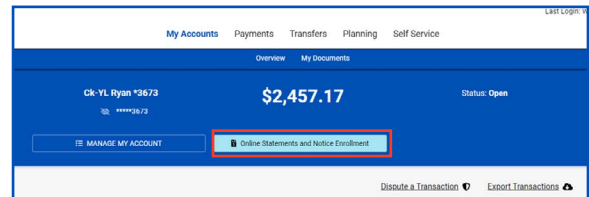
- For Mobile, tap the **Payments** option in the lower menu bar. For Online, click Payments in the upper menu bar.
- Next, select Payees.
- Then select Add a Payee.
- Select Company.
- If you wish the payment to be sent electronically (ACH), you will need the company's bank account information and to tap 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. Tap on "I have bill/address information."
 - You can search for the company using the search bar and select the company.
 - Or you can select "Enter Information Manually."
- 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.
- Tap Save.
- Your vendor is now set up as a payee.
- Follow the same steps to schedule a one-time or recurring payment/transfer in the Bill Pay section on page 18 of this user guide.



The Accounts page is where you go to view transactions, view statements, and view/edit account details.

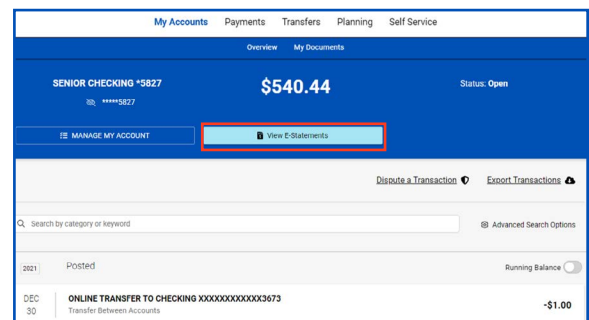
Enroll in Electronic Statements

- 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.



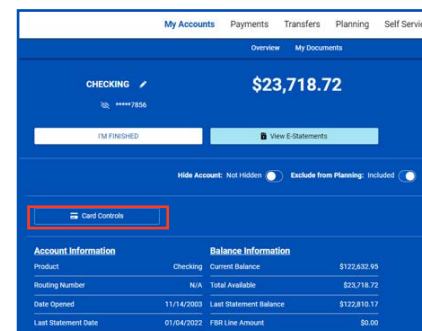
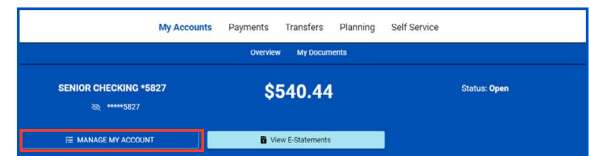
View Account Transactions and Statements

- 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.



Add a First Horizon Account

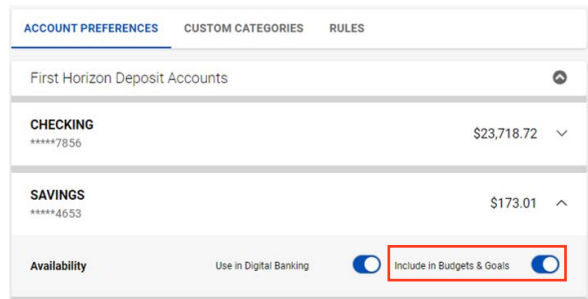
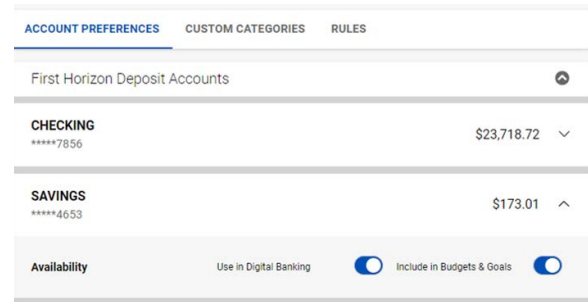
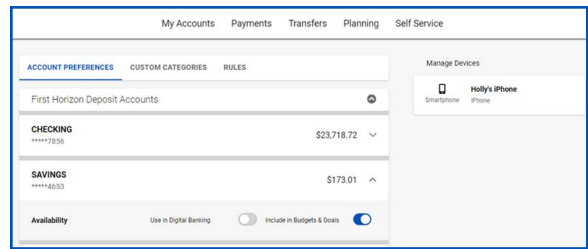
- Click/tap on the Profile menu in the upper right-hand corner.
- Choose My Preferences.
- Click/tap on the account type to display available accounts.
- Click/tap on the account you wish to add and click/tap on the toggle button next to it.

Hide an Account

- Click/tap on the profile menu in the upper right-hand corner.
- Choose My Preferences.
- Click/tap on the account you wish to hide and click/tap on the toggle button next to it.

Exclude an Account from Planning and Budgeting

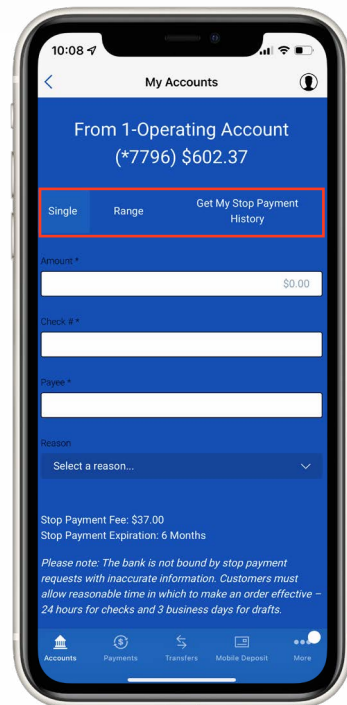
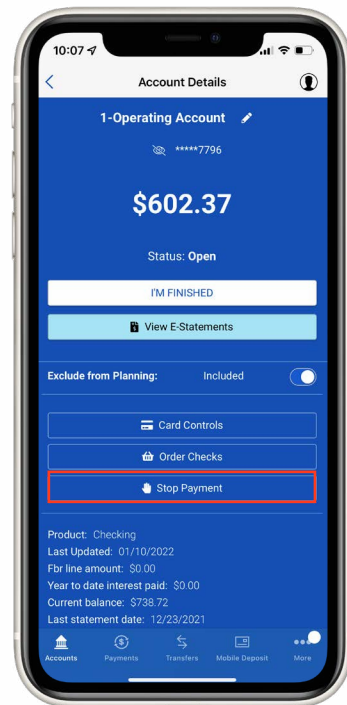
- Click the account from the My Accounts screen.
- Click Manage My Account. This will expand the view to display details and options.
- Click the **Exclude/Include in Planning** toggle.
- Click Confirm.



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**.

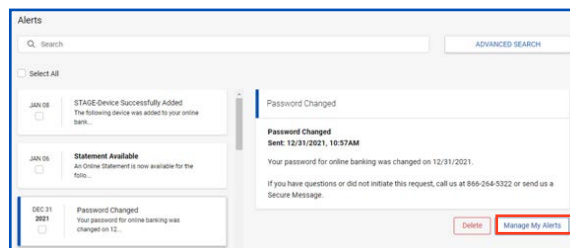
Note: There is a \$37 fee per stop payment. Stop payments expire after six months.



Digital Banking keeps you informed and connected to your finances with Alerts and Secure Messages.

View a Notice or Alert

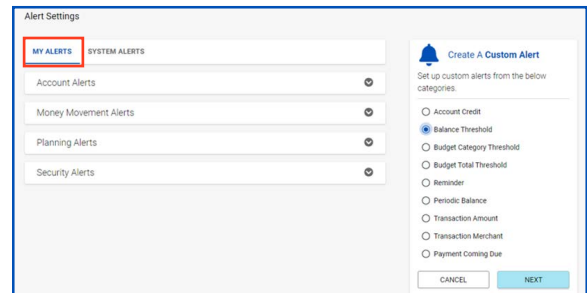
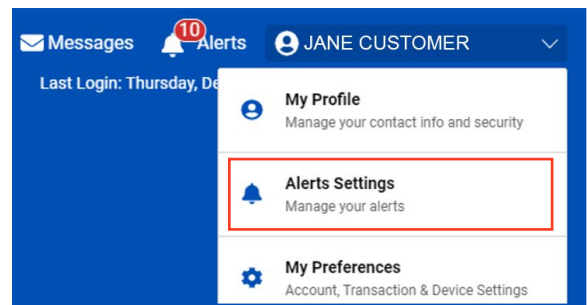
- Online: Simply click on Alerts in the upper right-hand corner.
- Mobile: Tap on the More menu in the lower right-hand corner and choose Alerts from the menu.
- Click the Alert you wish to view, and the field will expand to display more detail.
- To delete an Alert, click the box on the left, and then click Delete.
- There is a quick link to **Manage My Alerts** on this page.



Add or Remove an Alert

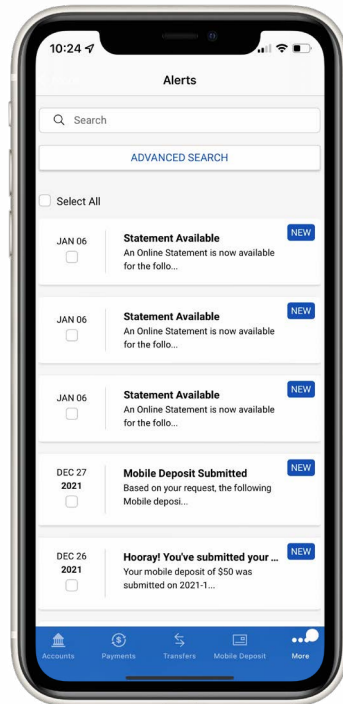
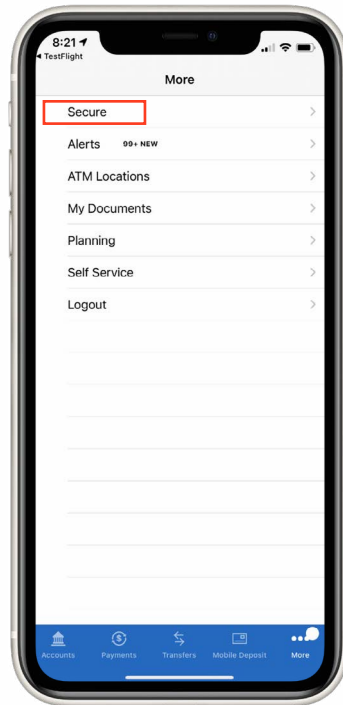
There are two types of Alerts: My Alerts and System Alerts. My Alerts are your recommended Alerts that we automatically enable for you and also any custom Alerts you set up for yourself. You are automatically enrolled for the Mandatory and Recommended Alerts. System Alerts are for security purposes and cannot be removed.

- Click/tap on the Profile menu in the upper right-hand corner.
- Choose Alert Settings.
- You can view a specific group of Alerts by clicking the All Alerts drop-down menu. Choose the group of Alerts you wish to view.
- To remove an Alert, choose the toggle to turn it off.
- To customize the delivery method for a particular alert, choose the Alert, and the field will expand to display your options of delivery.
- Choose Edit. Make your changes and then choose Save.



View and Send a Secure Message

- Online: Click on Messages in the upper right-hand corner.
- Mobile: Tap on the More menu in the lower left-hand corner and choose Secure.
- 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.

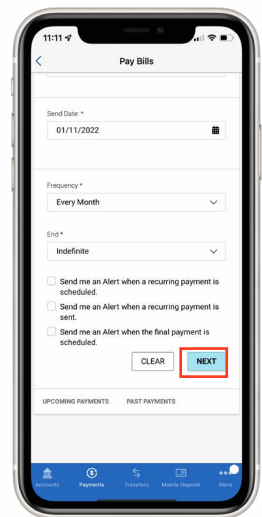
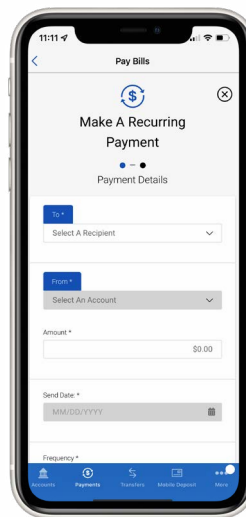
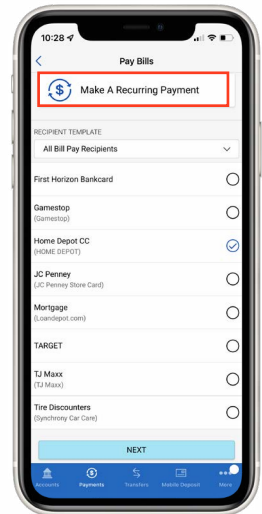
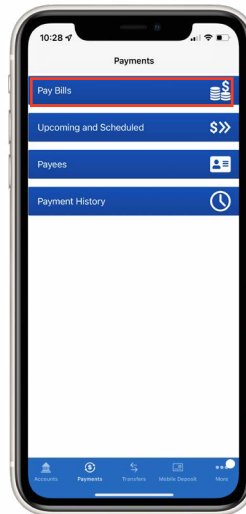


Bill Pay gives you several options when it comes to moving your money in Digital Banking.

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

Schedule a Recurring Payment

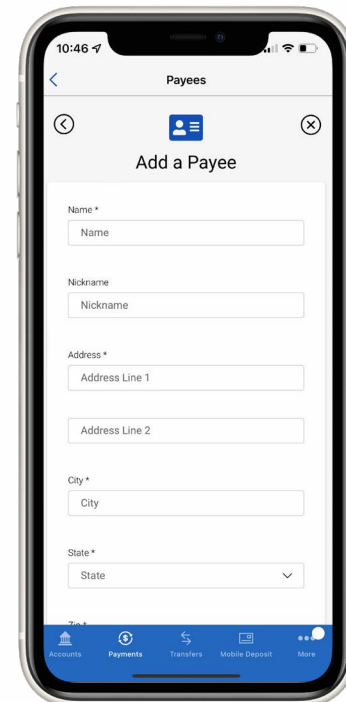
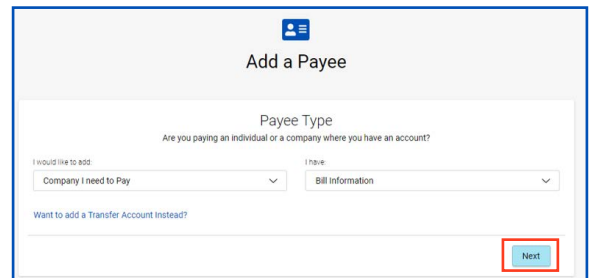
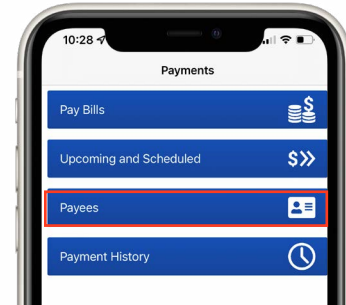
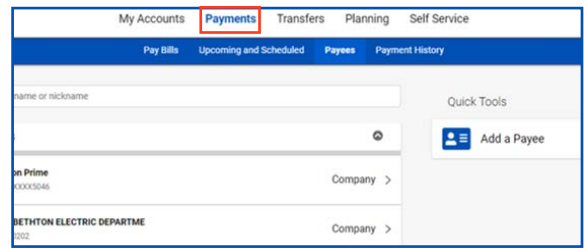
- From the My Accounts homepage, select Payments.
- Select **Pay Bills**.
- Select Make a Recurring Payment.
- Select the payee from the drop-down menu.
- Select the "From" account to pay the bill.
- Type in the amount.
- Choose the date.
- Choose the frequency of the payment.
- If applicable, choose when you want the payment to end.
- Select an Alert option if desired.
- Select Next.
- Review and select Submit.



Add a Company for Bill Pay

These are companies that you add to your payee list in order to pay a bill.

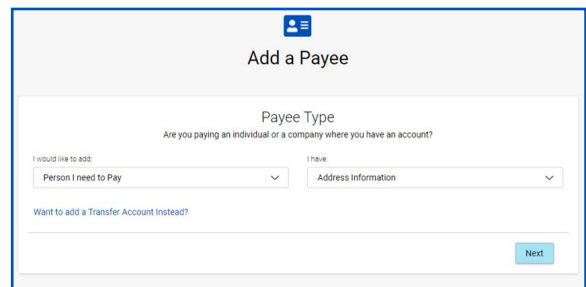
- Select Payments.
- Select **Payees**.
- Select Add a Payee.
- Select Company I Need to Pay.
- Select Bill Information.
- Select Next.
- Begin to type the name of the company into the search bar. If you see the company's name while you type, choose it. If you do not see the company, continue to type the entire company name.
- Click the company you wish to add. If you do not see the company, select **Enter Information Manually**.
- 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.
- Choose Save.
- You may need to enter additional information to proceed. Type the phone number in the appropriate field and click **Save**.
- Review and choose Confirm.
- The company recipient will now be displayed and available for payments.



Add a Person for Bill Pay

These are individuals whom you add to your recipient list in order to send a payment via check by mail.

- Select Payments.
- Select Payees.
- Select Add a Payee.
- Select Person I need to Pay.
- Select Address Information.
- Select Next.
- 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.
- Choose **Save**.
- The Person payee will now be displayed and available for payments.

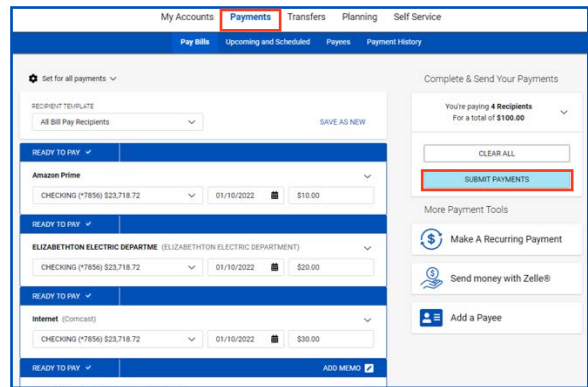


The screenshot shows a web form titled "Add a Payee". At the top, there is a header with a user icon and the title "Add a Payee". Below this is a section titled "Payee Type" with the question "Are you paying an individual or a company where you have an account?". There are two dropdown menus: "I would like to add" with the selected option "Person I need to Pay", and "I have" with the selected option "Address Information". Below these is a link that says "Want to add a Transfer Account instead?". At the bottom right of the form is a blue "Next" button.

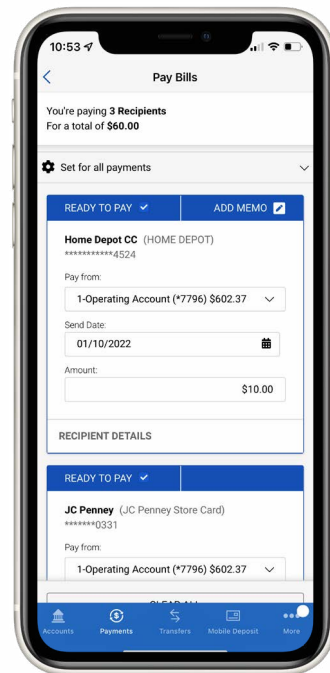
Pay Multiple Bills

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.

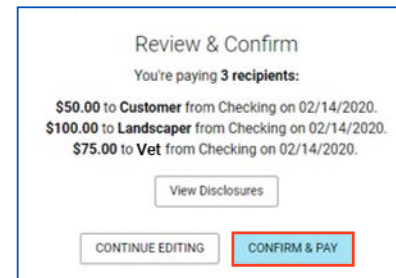
- Select Payments.
- If on the mobile app, select Pay Bills.
- Choose Set for All Payments to select your default funding account and date from the drop-down menus. Click Apply to All. You will be able to select a different account and date for each payment if needed.
- Select the Amount field and type 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 **Submit Payments**.
- A confirmation of the total amount of payments will be displayed. If correct, click **Confirm & Pay**. You will be notified if successful.



The screenshot shows the desktop version of the Bill Pay interface. At the top, there are navigation tabs: My Accounts, Payments (highlighted), Transfers, Planning, and Self Service. Below this, there are sub-tabs: Pay Bills, Upcoming and Scheduled, Payees, and Payment History. The main area displays a list of recipients with columns for 'READY TO PAY', recipient name, account type, amount, and date. The recipients listed are Amazon Prime, ELIZABETHTON ELECTRIC DEPARTMENT, and Internet (Comcast). On the right side, there is a 'Complete & Send Your Payments' section with a 'SUBMIT PAYMENTS' button highlighted in red.



The screenshot shows the mobile app version of the Bill Pay interface. The top bar shows the time as 10:53 and the title 'Pay Bills'. Below this, it says 'You're paying 3 Recipients For a total of \$60.00'. There is a 'Set for all payments' dropdown menu. The main area shows a detailed view of a payment to 'Home Depot CC (HOME DEPOT)'. It includes fields for 'Pay from' (1-Operating Account (*7796) \$602.37), 'Send Date' (01/10/2022), and 'Amount' (\$10.00). There is an 'ADD MEMO' button. Below this, there is a section for 'RECIPIENT DETAILS' and another recipient 'JC Penney (JC Penney Store Card)'. At the bottom, there is a navigation bar with icons for Accounts, Payments, Transfers, Mobile Deposit, and More.



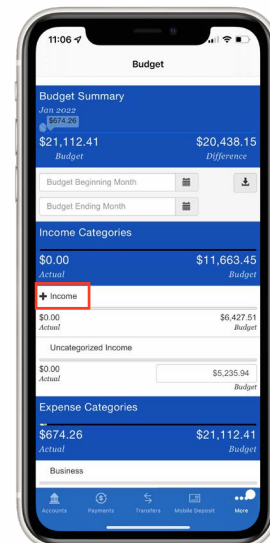
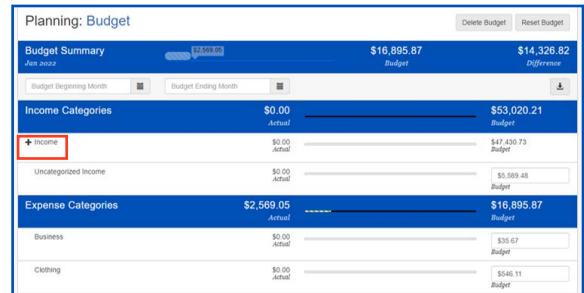
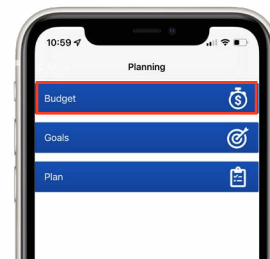
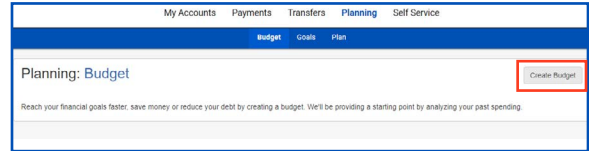
The screenshot shows the 'Review & Confirm' screen. It displays a summary of payments: 'You're paying 3 recipients: \$50.00 to Customer from Checking on 02/14/2020. \$100.00 to Landscaper from Checking on 02/14/2020. \$75.00 to Vet from Checking on 02/14/2020.' There are two buttons at the bottom: 'CONTINUE EDITING' and 'CONFIRM & PAY' (highlighted in red).

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**.

The screenshot shows the 'My Accounts' interface. At the top, there are tabs for 'My Accounts', 'Payments', 'Transfers', 'Planning', and 'Self Service'. Below this is a navigation bar with 'MANAGE MY ACCOUNT' and 'View E-Statements'. A search bar is present with the text 'Search by category or keyword'. A table of transactions is shown, with columns for date, description, and amount. The 'Add Category' button is highlighted with a red box.

Date	Description	Amount
JAN 06	0106CITY OF SF PARKING DIV SANTA FE NM 7523 302006858995045 0	-\$2.20
JAN 06	0106TST* French Pastry Shop Santa Fe NM 5812 382006759052968 0	-\$43.99
JAN 06	POS DB BOULTAWN L 9160 01/06 BOULTAWN LLC 0235 BOULTAWN LLC SANTA FE NM 87501	-\$25.46
JAN 06	POS DB ORTEGA'S O 9100 01/06 101 W SAN FRANCISCO 284 101 W SAN FRANCISCO SANTA FE NM	-\$19.51

The detailed view shows a transaction for 'POS DB BOULTAWN L 9160 01/04 BOULTAWN LLC' with an amount of \$31.33. The 'Add Category' button is highlighted with a red box.

Reset or Delete Your Budget

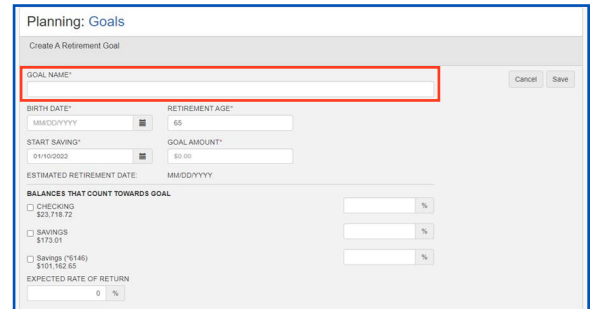
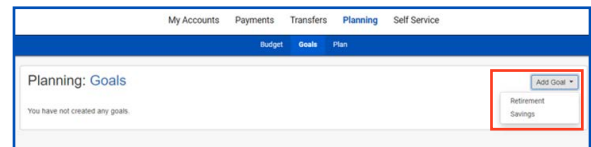
- Click Planning in the upper menu bar. For Mobile, Planning is found in the More menu in the lower-right corner of the screen.
- To reset your current month's Budget using your past three months' activity, select **Reset Budget**. Click Continue. Your previous spending budget amounts will be removed 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.

The screenshot shows the 'Planning: Budget' interface. At the top, there are buttons for 'Delete Budget' and 'Reset Budget'. Below this is a 'Budget Summary' table with columns for 'Actual' and 'Budget'. The 'Reset Budget' button is highlighted with a red box.

Category	Actual	Budget
Income Categories	\$0.00	\$53,020.21
Income	\$0.00	\$47,400.73
Uncategorized Income	\$0.00	\$5,509.48
Expense Categories	\$2,569.05	\$10,895.87
Business	\$0.00	\$35.67
Clothing	\$0.00	\$546.11
Contributions	\$0.00	\$42.29

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.

The screenshot shows the 'Create A Savings Goal' form. At the top, there is a navigation bar with 'My Accounts', 'Payments', 'Transfers', 'Planning', and 'Self Service'. Below this, there are tabs for 'Budget', 'Goals', and 'Plan', with 'Goals' being the active tab. The main heading is 'Planning: Goals'. The form is titled 'Create A Savings Goal' and includes a 'Cancel' button and a 'Save' button. The form fields are: 'GOAL NAME*' (text input), 'STARTS**' (date picker set to 01/10/2022), 'ENDS**' (date picker set to MM/DD/YYYY), and 'GOAL AMOUNT*' (text input set to \$0.00). Below these fields is a section titled 'BALANCES THAT COUNT TOWARDS GOAL' with three rows: 'CHECKING' with a balance of \$23,718.72, 'SAVINGS' with a balance of \$173.01, and 'Savings (*546)' with a balance of \$101,162.85. Each row has a percentage input field. At the bottom, there is an 'EXPECTED RATE OF RETURN' field.

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.

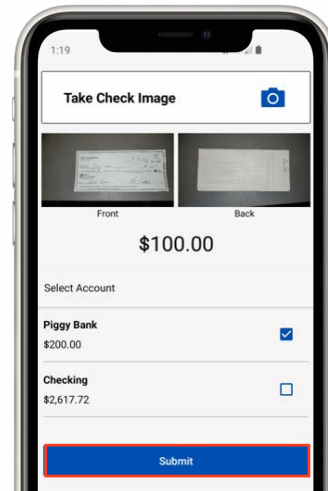
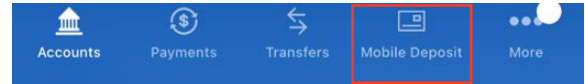
The screenshot shows the 'Planning: Goals' details view for a goal named 'Test'. At the top, there is a navigation bar with 'My Accounts', 'Payments', 'Transfers', 'Planning', and 'Self Service'. Below this, there are tabs for 'Budget', 'Goals', and 'Plan', with 'Goals' being the active tab. The main heading is 'Planning: Goals'. The goal details are: 'ACHIEVE' (JAN2022), 'Test', '5825.99' (Monthly), '\$173.01' (Saved), and '\$1,000.00' (Goal). Below this, there is a progress bar with a green bar indicating progress. The 'STARTS' date is 01/10/2022 and the 'ENDS' date is 01/29/2022. At the bottom, there is a 'Goal Funding Details' section with the text: '100% of SAVINGS \$173.01 account. A 0% expected rate of return is applied to your goal.' There are 'Delete' and 'Edit' buttons at the bottom right.

Our Mobile Banking tools offer additional functionality to make banking even easier.

Deposit a Check

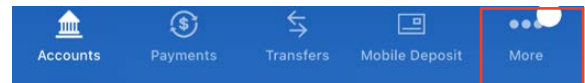
It's easy – you'll receive immediate confirmation that we received your check, and check images are never stored on your device.

- Choose **Mobile Deposit** in the lower menu bar.
- Choose 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.



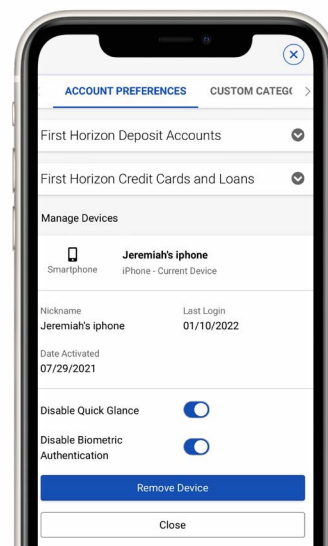
Enable/Disable Quick GlanceSM

- Choose the Profile menu in the upper right-hand corner.
- Choose your mobile device.
- Tap on the toggle 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

- Choose the Profile menu in the upper right-hand corner.
- Choose My Preferences.
- Choose your mobile device.
- Tap the toggle 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 your Digital Wallet 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.

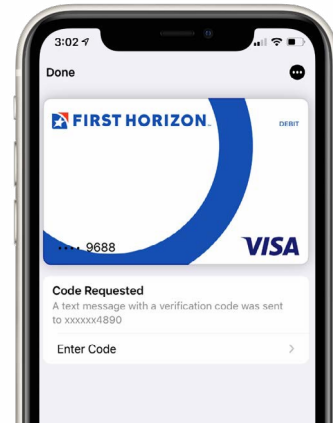
Once your card is added, you're ready to pay at eligible merchants or in apps.

SAMSUNG PAY

- Download the Samsung Pay app from the Google Play Store.
- Tap Install to download the app.
- Open the app.
- Sign in to your Samsung Account and add your First Horizon card to your payment method.

GOOGLE PAY

- Download the Google Pay app from the Google Play Store or the App Store.
- Tap Install to download the app.
- Open the app.
- Sign in to your Google Account and add your First Horizon card to your payment method.



Digital Banking with QuickBooks®

As a registered QuickBooks user, you can link your Digital Banking profile to QuickBooks so you can view transactions and balances, transfer funds, and more. Here's how:

- Open QuickBooks.
- Click Add Account, and then select the type of bank account (e.g., checking, savings) you would like to add to your QuickBooks 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 login 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.