



# Small Business Digital Banking Troubleshooting Tips

To assist Small Business clients in navigating the new Digital Banking platform, we have developed some easy-to-follow Troubleshooting Tips.

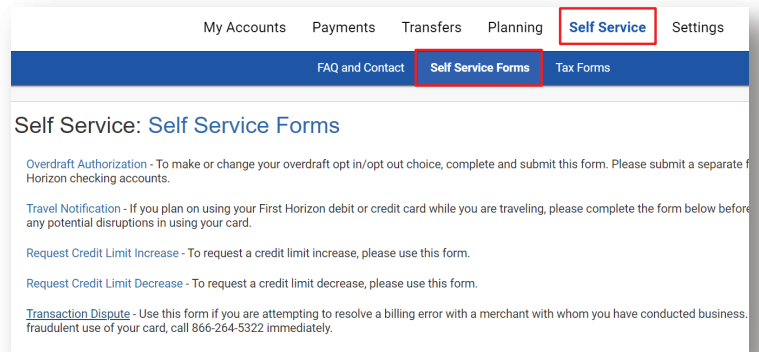
## BILL PAY

### A payment did not arrive at the intended payee on time or at all

For the quickest resolution, submit a bill pay claim in the digital banking Self-Service Forms.

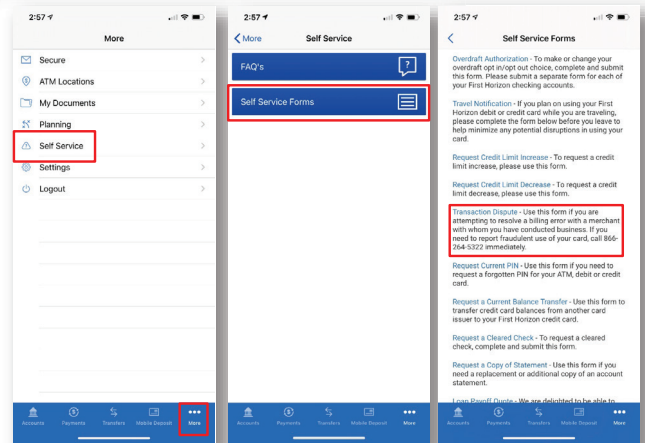
#### Online:

1. Click "Self Service"
2. Click "Self Service Forms"
3. Click "Transaction Dispute"
4. Click on "Type of Dispute" drop down menu
5. Select "Online Bill Pay Claim"
6. Click on "Continue"
7. Personal information will be pre-filled. Make necessary edits if needed and click "Continue".
8. Complete the details portion and click "Submit"



#### Mobile:

1. Tap "More" in the lower bar menu
2. Tap "Self Service"
3. Tap "Self Service Forms"
4. Tap "Transaction Dispute"
5. Tap "Type of Dispute" drop down menu
6. Select "Online Bill Pay Claim"
7. Tap "Continue"
8. Personal information will be pre-filled. Make necessary edits if needed and click "Continue".
9. Complete the details portion and click "Submit"

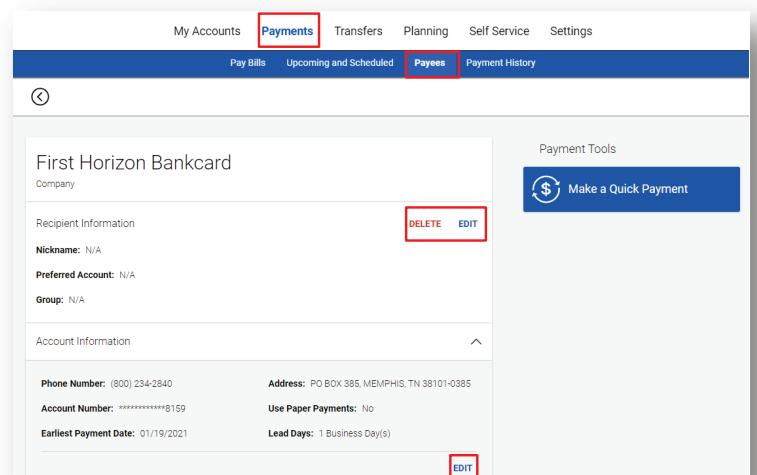


Note: When submitting the Claim Form, the "Payment Investigation Type" field has four options but you can only select one. Select the best option, and then provide additional details to help us expedite your claim.

A bill pay claim can only be submitted by the primary account owner. Secondary users cannot submit a bill pay claim at this time.

## Edit information on a payee

Currently, the only editable information on a payee is the nicknames group, phone number and the preferred default payment account. If you need to change any other information, delete the existing payee and add the payee again using the correct information.



## MOBILE DEPOSIT

### Getting an error when submitting a mobile deposit

When capturing the image, place the check on a dark background (while avoiding textures like wood grain, granite or carpet) and in a well-lit area. This is often the cause of the error.

### Mobile deposit button missing in the lower bar menu

This can occur if the app has not received permission to access the device camera.

1. Close the app
2. Go to your device settings
3. Choose the First Horizon app
4. Enable camera access

If camera access is already granted, try removing the app from your device and reinstalling from the App Store or Google Play.

### Mobile deposit being rejected

1. Ensure the check is endorsed, and that the signature is legible.
2. Ensure the endorsement matches the Pay To line exactly.
3. Endorsements should clearly match the name on the depositor's account
4. "For Mobile Deposit Only" is an acceptable endorsement.
5. If the check is made out to multiple payees (i.e. an insurance check), all payees must endorse the check

## SECONDARY USERS

### Missing self-service forms for secondary user

At this time, secondary users do not have access to submit self-service requests. They must be submitted by the primary user.

## OTHER TIPS

### Account not displaying in digital banking

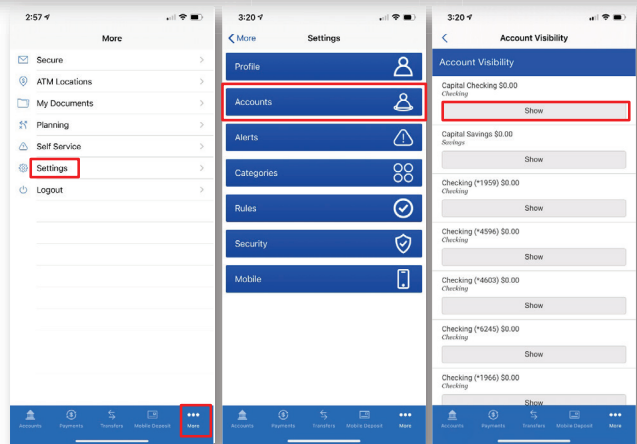
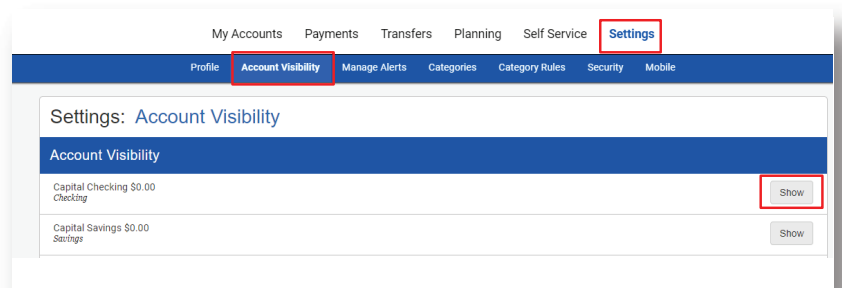
#### Online:

1. Click "Settings" in the upper bar menu
2. Click "Accounts"
3. Find the missing account in the list
4. Click on "Show"

#### Mobile:

5. Tap "More" option in the lower bar menu
6. Tap "Settings"
7. Tap accounts
8. Find the missing account in the list
9. Tap on "Show"

The account should now be displayed, but if it's not, close and restart the app. In the event the account is still not visible, contact Client Services.



### Running balance is not accurate

Most transactions show as "Posted" after nightly processing. Several transaction types that initiate within Digital Banking will show as "Posted" prior to nightly processing. In those scenarios, the Running Balances displayed as part of the transaction history will appear to be slightly skewed until the next nightly processing occurs.

For any topics not covered in this guide, or for further details, please visit the [Small Business/Digital Banking page](#) on the First Horizon website.