First Horizon TreasuryConnect℠ and BusinessConnect℠

Software Token User Guide

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TABLE OF CONTENTS

TABLE OF CONTENTS 2
SOFT TOKEN ANDROID AND iPHONE 3
INSTALLING YOUR SOFT TOKEN 3
USING THE SOFTWARE TOKEN..... 7

SOFT TOKEN ANDROID AND iPHONE

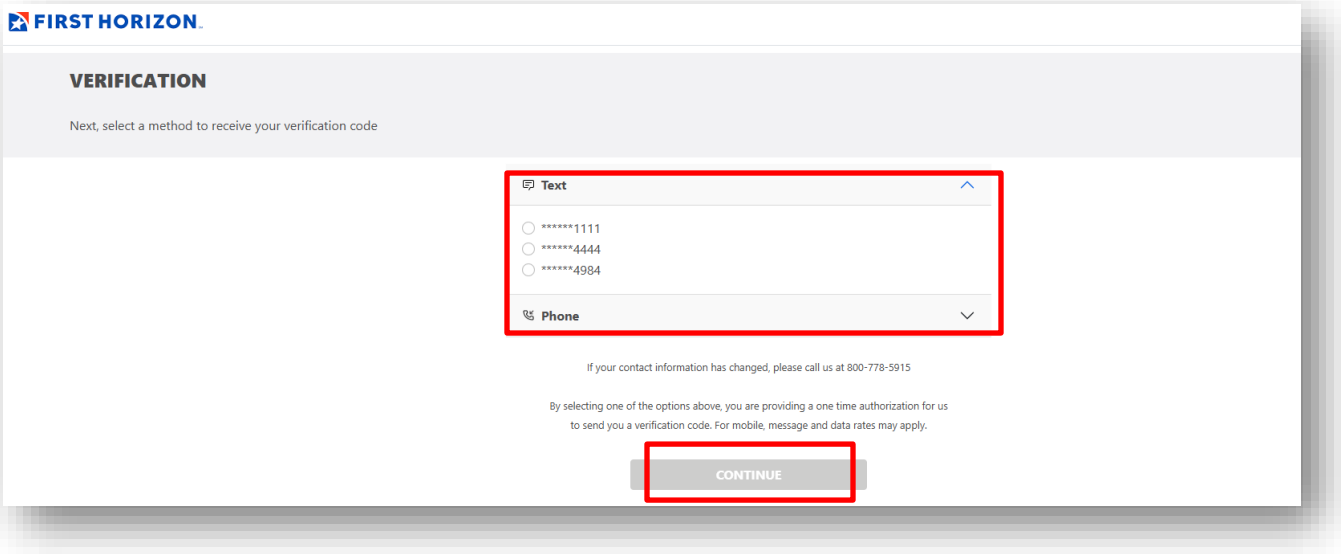
First Horizon issues soft tokens to authenticate users during online user administration or when payments are originated from your account. In BusinessConnect or TreasuryConnect, when prompted for an authorization code, you'll obtain the code through an app installed on your mobile device. The authorization code is refreshed every 60 seconds, and the correct code must be entered. This security measure helps to prevent unauthorized activity.

INSTALLING YOUR SOFT TOKEN

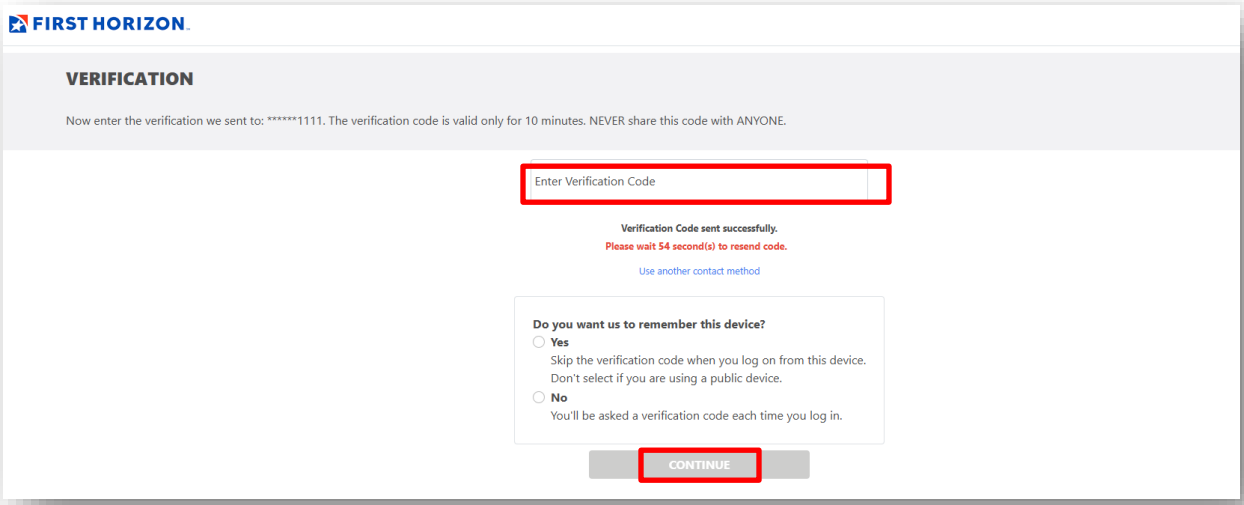
If a token is requested for a user to complete high risk activities within TreasuryConnect or BusinessConnect, on screen prompts during your next login will walk through the process to download a software token to an iOS or Android mobile device or request a hard token.

1. Leveraging your existing login criteria, access www.firsthorizon.com.

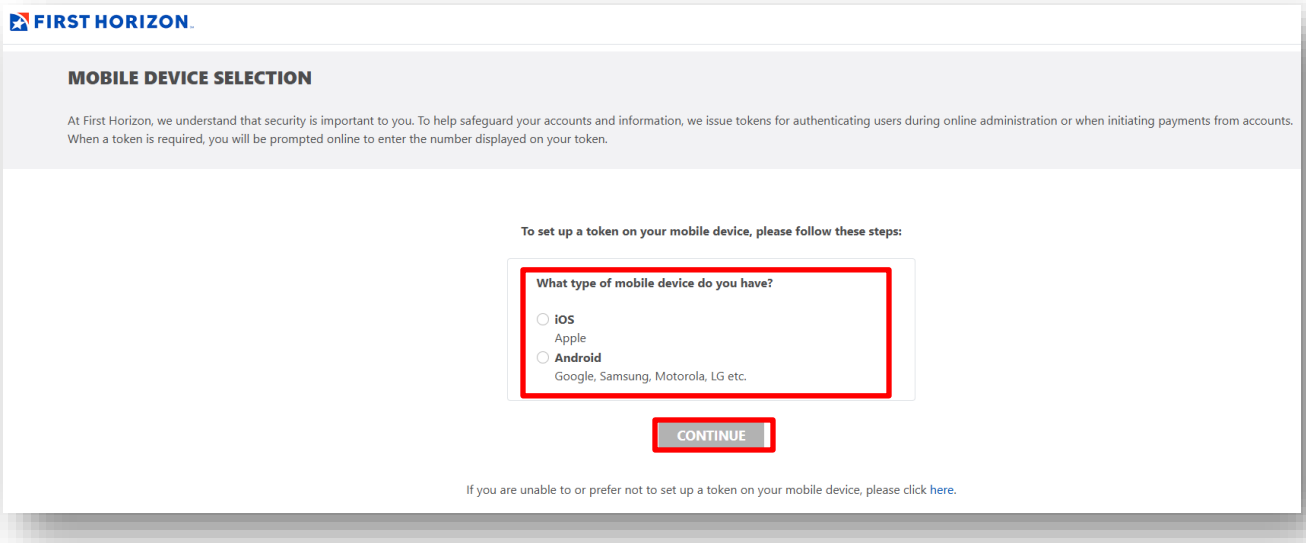
2. If prompted, complete the **One-time Passcode** process by requesting a code to be sent to a phone number on file by text or by automated voice. Choose the radio button in line next to the preferred phone number and select **Continue**.



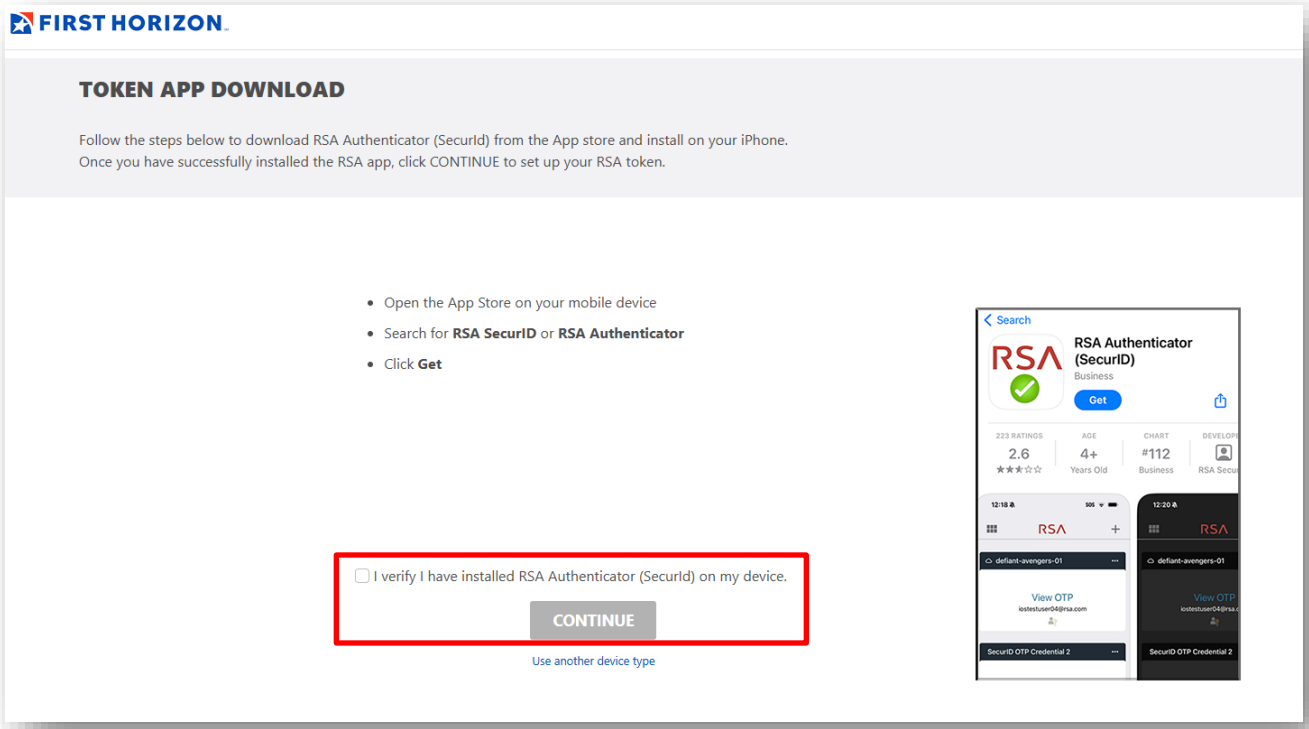
3. Enter the code received into the next screen.
4. Select **Continue** to complete verification.



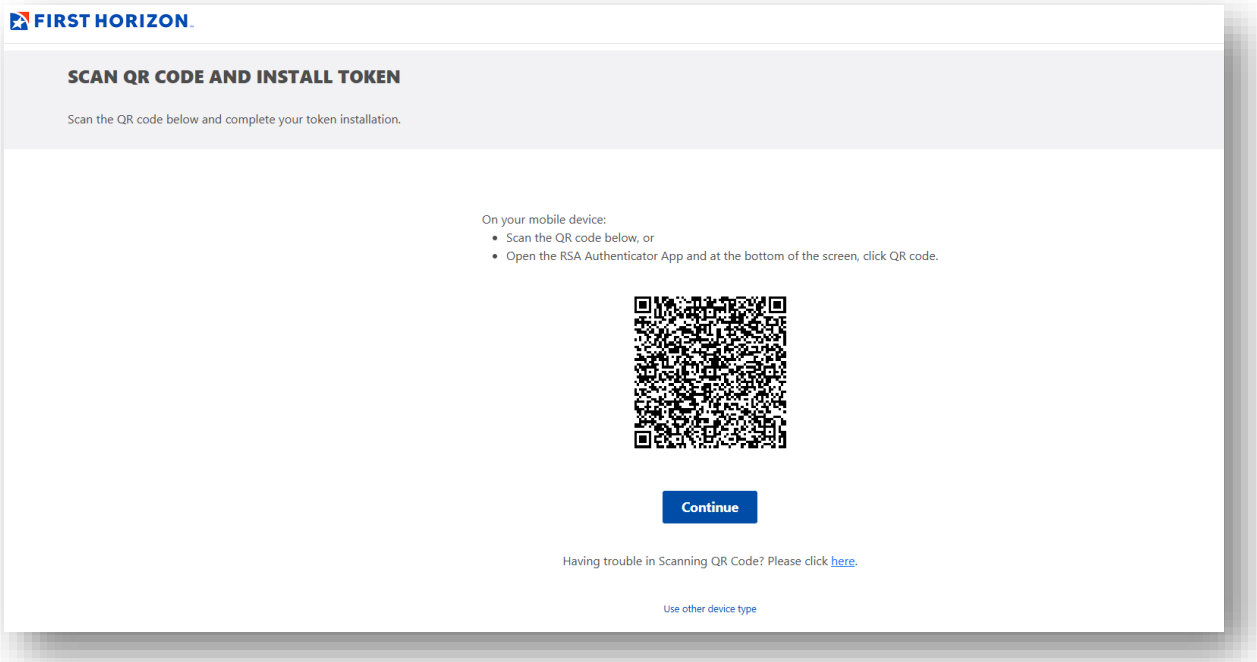
5. Select the mobile device type for a software token.
6. Select **Continue**.



7. For a software token to be successfully downloaded the RSA Authenticator (SecurID) app will be needed from the respective app store. Once downloaded, select the confirmation box and select **Continue**.



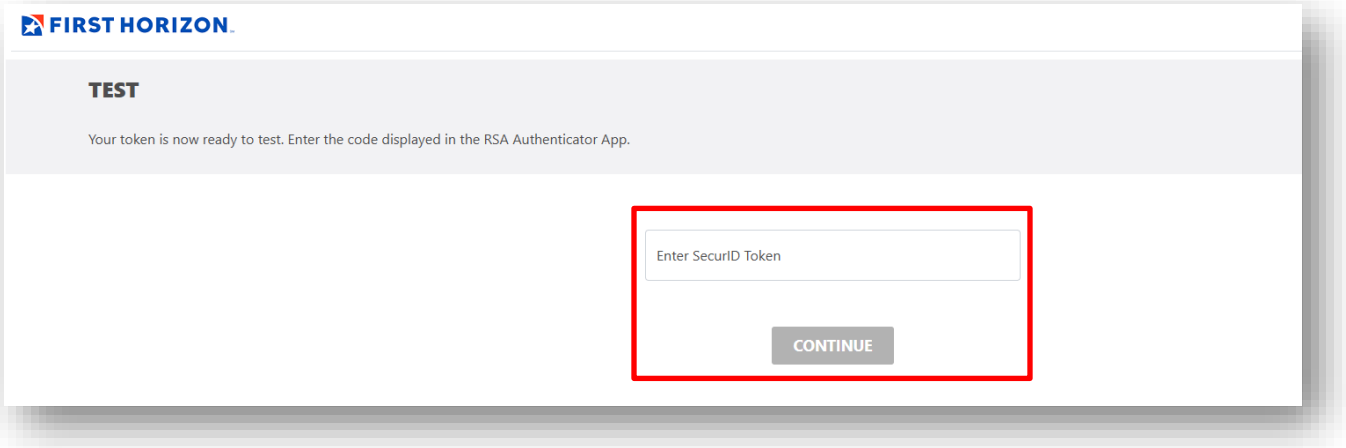
8. The screen will present a QR code onscreen to download the token. The QR code can be scanned from within the downloaded RSA Authenticator app or with the device camera.



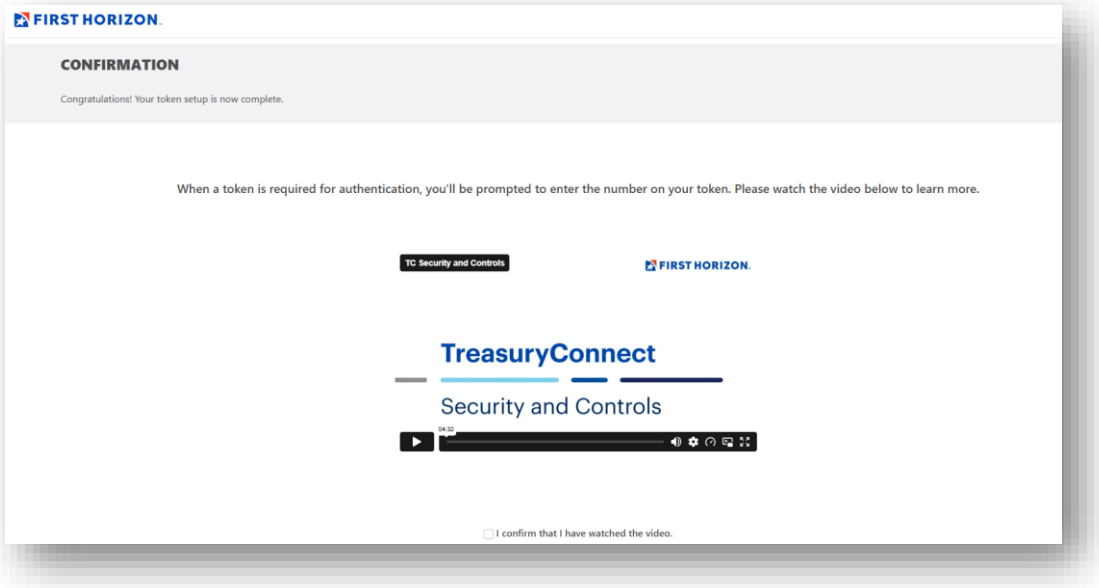
9. A success message will appear in the RSA Authenticator app on the mobile device. Once imported, **select Continue** to validate the token.

   NOTE: If you have more than one BusinessConnect or TreasuryConnect profile or if you use the RSA SecurID app to obtain tokens for other financial institutions, your RSA SecurID app will contain multiple tokens (Token 1, Token 2, etc.). Please make note of the token number you just added. Each token is tied to a specific BusinessConnect or TreasuryConnect user ID and your token will not work if you are using the wrong token number. You can rename your token by clicking the 3 dots to view more options and selecting rename.

10. The Test screen will be presented to validate the token code now displaying on the RSA authenticator app on the mobile device. Open the app and enter the 8-digit code displaying and select **Continue.**



11. Once the token code is successfully entered, the screen will present a confirmation and video to highlight security features within the BusinessConnect or TreasuryConnect (example shown) application.



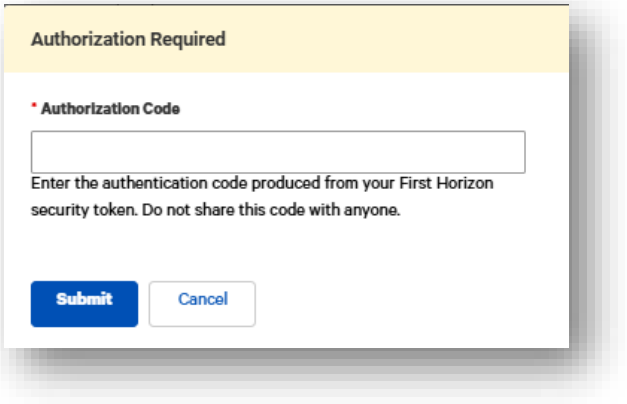
12. Select the confirmation box below the video and select **Continue** to navigate into the BusinessConnect or TreasuryConnect (example shown) application.

USING THE SOFTWARE TOKEN

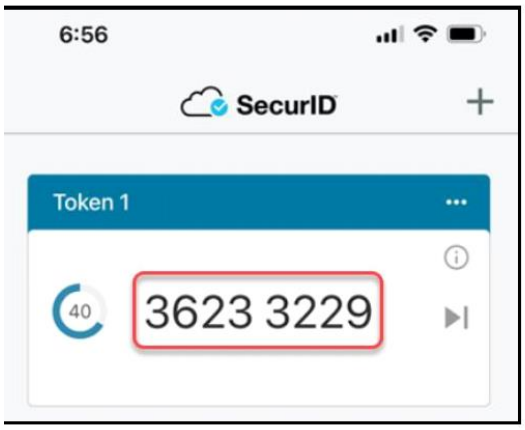
In TreasuryConnect or BusinessConnect, you will be prompted to provide an **authorization code** during user administration or when payments are originated from your account.

Follow these steps to obtain an authorization code from the RSA SecurID app on your mobile device.

1. On your mobile device open the RSA SecurID app.



2. The token will display the temporary 8-digits authorization code. In this sample, the code is 36233229. The code will cycle every 60 seconds.



3. Return to BusinessConnect or TreasuryConnect.
4. Enter the temporary 8-digit authorization code in the **Authorization Code** box.
5. Click **Submit**.