

# ClearPath Fast Payments<sup>SM</sup>

ClearPath Fast Payments is an innovative money movement offering which allows businesses to disburse funds any time, any day. Payees choose how they are paid – from traditional payments to Instant Deposits. Businesses can send payments without collecting and maintaining banking information for recipients. With Instant Deposit, you can enhance liquidity and accelerate accounting reconciliation to real time. Your payees are pleased because the funds you transfer are available immediately, 24/7/365.

## Create better connections between you and your payees.

Convenience is the key value with ClearPath Fast Payments, for you and your payees. It will transform how you do business by enhancing control of your working capital while building better relationships with payees by enabling their choice of funds delivery. Immediate notification of incoming payments provides payees with visibility into funds delivery, while Instant Deposit enables accelerated access to funds and is final when paid.

## ClearPath Fast Payments lets your business:

- Send money on any day, in any time zone, and outside of banking hours
- Send money immediately to any U.S. deposit account (business or personal)
- Send individual or groups of payments immediately
- View transaction status as payments are delivered to payees
- Send money directly from your systems or through a secure portal that can be directly integrated through a full API, widgets, iFrame and other cloud-based technology.

## Key Benefits

No need to collect or manage bank account information, reducing PCI exposure

Real-time information for all payments, including traditional and Instant Deposit

Instant Deposits are either immediately disbursed or declined, showing continuous settlement 24/7/365

Immediate confirmation of incoming payments to payee

Payer receives instant alerts for money that has been sent and received

Ability to monitor transactions as they happen, allowing for easy reconciliation

Access to robust reporting of successful and unsuccessful transactions

Let us help your business accelerate the way you move money. Contact your First Horizon Relationship Manager today.

[firsthorizon.com](https://firsthorizon.com)