

## ACH Origination

### General information

Truist's Automated Clearing House (ACH) Origination helps you improve your payables and receivables processing. Businesses of all sizes can take advantage of the efficient and low-cost ACH network to electronically disburse and receive funds to or from consumer and business accounts. ACH applications include direct deposit, pre-authorized payments, business-to-business payments and receipts, cash concentration and tax payments. Other available ACH services include check conversion, fraud prevention, ACH transaction detail (addenda) reporting, and integrated payables and receivables solutions.

### Key things to know

- The core functionality for ACH Origination will remain the same with a few enhancements, including a 9 pm payment processing cutoffs. Also, if you use ACH Direct Transmission via Managed File Transfer (MFT), then you will have the ability to submit ACH files up to 45 calendar days in advance of the effective date.
- You'll continue to use the same channels you've used for processing ACH Payments.
- Your previously approved and submitted ACH payments will continue to be processed without interruption.
- If you have any customizations, they will remain in place.
- You'll receive a Truist ACH Return/NOC or CAR report after your transition that includes any ACH Return/NOC information for transactions you originated prior to your transition to Truist.
- As a SunTrust client, you'll see additional enhancements. ACH Return files will be available after end-of-day processing (around 11 pm) instead of next day by 10 am. And, you can reconcile return settlement entries via return files and CAR reports. Return settlement occurs at the end of the day upon receipt of returns.
- If you receive ACH Return files, then you may need to adjust the timing of when your system processes them.
- If you use ACH Direct Transmission via Managed File Transfer (MFT) and submit control totals using Online ACH Control, please be aware the solution name Online ACH Control has changed to ACH Fraud Control.
- If you use Treasury Manager, ACH Control Totals are no longer required for ACH file uploads. Rather, dual approval on ACH file uploads will be required (one user to upload and one to approve).

### Key things to do

- **If you use Treasury Manager:** Dual approval on ACH file uploads will be enabled on behalf of your company, and company's administrator will need to entitle users that will be responsible for approving the ACH file uploads.
- If you already have dual approval enabled and entitled users selected, no action will be required.
- If you use ACH Direct Transmission via Managed File Transfer (MFT) and submit controls via Online ACH Control, you'll need to submit control totals using a similar system called ACH Fraud Control.

## Frequently asked questions

Will ACH Upload (pass-through) files submitted through Treasury Manager require a control total to be sent?  
Control totals will not be required for Treasury Manager ACH Origination.

Where can I access Truist ACH Origination reference materials?

The [Treasury Resource Center](#) contains user reference materials, such as quick reference guides and other helpful information. The Payables page contains ACH Origination materials. Search the site for resources related to other Truist treasury solutions that may meet your needs.

## Service description information

On February 20, 2022, your SunTrust account will become a new Truist account, and your treasury services will transition to Truist treasury services. For treasury services, service descriptions and certain pricing will be modified. Any pricing changes for deposit accounts or treasury services will be effective February 1, 2022.

We have worked to limit fee changes for our clients, but depending on your services and usage there may be changes to your entity's pricing. To view your personalized treasury services pricing detail, please review your account analysis statement when it becomes available for the February 2022 period.

An overview of the changes to Treasury Solutions service descriptions, definitions and standard pricing for the services, is located [here](#). Your actual pricing may be different based on your usage of services, account types, or other agreements we have with you relating to pricing. The service descriptions are shown by product and broken into three categories for ease of review as listed below:

- 1) **No change** - Service Description and Definition provided for reference.
- 2) **Service description name change only** - The description on your statement will change, but the billing methodology and price are unchanged.
- 3) **Change to name, billing methodology and or price** - Services with a change to billing methodology or price are provided along with additional information to help you understand how any changes may affect your account.

If you have questions about this information, contact Truist support at **877-882-1195**.  
Representatives are available from 8 am to 8 pm ET, Monday through Friday on bank business days.