

Business Online and Mobile

General information

Truist Online and Mobile Banking will replace SunTrust Business Online and Mobile the weekend of February 18 through February 20, 2022. The new digital experience will allow you to manage your business finances easily and securely. Check your balance, transfer money, pay bills, deposit checks, and much more.

NEW digital capabilities include:

- Zelle payments (fee for *incoming* Zelle payments).
- Wire transfer initiation.
- Ability to link to your non-Truist bank account information.
- Optional business/personal banking integrated digital experience for business owners.

Enhanced digital features include:

- A differentiated, customizable business dashboard with balances and transactions at-a-glance and useful widgets to make information more easily accessible.
- Alerts available via email and Short Messaging Service (SMS).
- Multiple user access, customized for accounts and transactions, and with new features such as the ability to copy an existing user's permissions to a new user.
- Access up to seven years of statements.
- Credit/Debit Card payments and controls.
- Fraud Inspector[®] – easily review and dispute potentially fraudulent checks and ACH debits posted to your account.

Optional features (additional fees apply):

- Direct Connect – Syncs your Truist account information with Quicken[®] or QuickBooks[®].¹
- Payment services – ACH, Wire Transfer, and Online Payroll.

¹ Quicken and QuickBooks are registered trademarks of Intuit, Inc. Truist online banking services (which may be accessed through Intuit's Quicken and QuickBooks software), are owned by Truist, not Intuit.

Key things to know

- You will upgrade to Truist the weekend of February 18, 2022. That weekend, as we complete the upgrade, your online and mobile access won't be available as of Friday evening. We will be working to bring the system back up as soon as possible to minimize the outage. For assistance with access immediately following the transition, visit the [First-time Sign-in instructions](#).
- Your existing SunTrust Business Online and Mobile Agreement remains in effect until February 21, 2022. On or after this date, you must review and accept the [Truist Online and Mobile Banking for Business Service Agreement](#) before you can sign in to digital banking.
- To keep your financial information safe, you'll receive one-time passcodes from time to time when using Truist online banking – including the first time you sign in after the transition. These passcodes are sent via text message or email, so accurate contact information is critical for continued access to your account information.
- If you had accounts (deposits, loans, credit cards, etc.) with both SunTrust and BB&T under the same Company Name and Tax ID, or you had multiple sign-ins for SunTrust Business Online and Mobile, you're likely to see all accounts under each online banking sign-in. Custom entitlements for your users will not change, with the exception of account statements (see "Statements" below). You can customize the settings in online banking to hide any accounts you don't wish to see every time you sign in. You may also visit a branch to request specific accounts be hidden completely from online banking.
- You won't be able to edit credit card, mortgage, or loan payments that you created in SunTrust Business Online and Mobile. If you need to make a change, delete and re-create the appropriate payment in Truist online banking.

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- With Zelle you'll be able to send, receive, and request money directly between almost any U.S. bank account within minutes with just an email address or mobile phone number. The following dollar limits apply: \$2,000/day and \$10,000/rolling 30-days. Fees are charged for incoming Zelle payments. Refer to the [Business Deposit Accounts Fee Schedule](#) for details.
- You'll no longer be able to request a stop payment on a range of more than five checks (call the Truist support number at the bottom of this guide for assistance).

Statements:

- If your business accounts share the same entity name, address and Tax ID number, your business deposit accounts and business credit lines may be combined onto one bank statement (PDF document) at Truist, whether displayed in Truist online banking or delivered by mail.
- Any user with "Custom" access (meaning the user is granted access to some but not all accounts) in SunTrust Business Online will not initially have access to any statements in Truist online banking. After transitioning to Truist online banking, an administrator can edit a Custom Access user's permissions to grant access to ALL account documents (statements for all deposit accounts, inserts, tax forms, etc.), if a client desires to customize access. The Truist Online Banking Administration Quick Reference Guide includes instructions on how to modify a user's permissions. Users with statement access will be able to view statements for all accounts under the Online Banking profile.

ACH Service:

- For increased fraud protection, there's a new dollar limit for ACH payments sent from Truist online banking. Additional details will be communicated separately and should be made available in January 2022.
- You'll be prompted to register two phone numbers that will be used to authorize ACH payments initiated in online banking or the mobile app. Only one phone number will be needed for verification at the time ACH payments are submitted, but two numbers are required in the system. You will not be able to submit ACH payments until two authorization phone numbers been added to your online banking profile.
- When you submit ACH payments that have an effective date of the next one or two days, your account will be debited for the ACH credit payment(s) the day you initiate the payment. For payments initiated more than two days in advance, your account will be debited two days before the payments' effective date.
- If funds are not available in your account at the time you submit ACH credit (typically direct deposit or disbursement) payments to the bank, you'll receive a message that funds are not available and you'll be unable to submit the payments. ACH payments sent from a zero balance account (ZBA) subsidiary must be scheduled at least three business days in advance.
- For recurring and/or future-dated ACH payments, if funds are not available in your account two business days prior to the effective date, the ACH payment(s) may not be processed, and an insufficient funds fee may apply.
- There is a limit of 10 accounts for ACH.

Wire Transfer (*new* with Truist online banking):

- Send domestic and international (US dollar) wire transfers from your business accounts, processed up to 6 pm ET on business days. (Not available for IOLTA accounts.)
- For increased fraud protection, there's a dollar limit for wire transfers sent from Truist online banking. Limits for wire transfers are presented when enrolling in the service.
- The online banking business profile owner (known as the Company System Administrator in SunTrust Business Online and Mobile) will be able to initiate domestic wire transfers from a personal account that is linked to their business profile in online banking.
- Any PIN you used to initiate wires through the Phone-in wire transfer service will no longer be valid as of February 22, 2022, and you will no longer be able to initiate wires via telephone. You will now be able to enroll in Wire Services through online banking for your wire transfer needs.

Direct Connect:

- If you use Direct Connect to access your SunTrust account information through Quicken® or QuickBooks®, see [this resource](#) for instructions on re-enrolling in the service through Truist online banking and any changes you may need to make for bill pay.

Fees:

- Review the [Business Deposit Accounts Fee Schedule](#) for the complete list of Truist online banking fees.
- Most fees assessed for your online banking service, such as Account Maintenance, Reporting Items, and ACH fees, will continue to be detailed in a monthly account analysis statement beginning the month

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following your transition and be made available in online banking. The [Account Analysis Guide](#) contains information about how the statement is structured.

- Fees for stop payments will be charged directly to your account at the time the stop payment is placed and will *not* be included in the account analysis billing.
- Account Maintenance and Reported Item fees will be charged if the billing account is one of the following account types: Analyzed Checking, Public Fund Analyzed Checking, Collateral Reserve Checking, Brokered Regular Checking, Brokered Commercial Interest Checking, Intercompany Checking, Intercompany Interest Checking, Corporate Edge Checking, Analyzed Interest Checking, Analyzed Interest Checking – Public Fund, Commercial Interest Checking, Public Special Money Rate Checking (MRC).

Key things to do

- Visit Apple's App Store or Google Play to download the Truist Mobile app.
- If users haven't signed in to SunTrust Business Online and Mobile in a while, they should sign in to make sure they know their user ID and password. It is important for users to reset forgotten passwords before the transition. User IDs and passwords must be manually entered during first-time access to Truist online banking even if the browser currently auto-fills this information.
- Have all users verify contact phone numbers and email addresses in SunTrust Business Online and Mobile. Truist online banking will use this contact information to send one-time passcodes for security verification during first-time sign in.
- Refer to our [guide](#) for helping your first time sign-in go smoothly.
- On or after February 21, 2022, access Truist Online Banking from www.Truist.com to review and accept the [Truist Online and Mobile Banking for Business Service Agreement](#).
- When you sign in to Truist online banking for the first time, you'll need to establish new knowledge-based authentication (KBA) questions.
- If you use Direct Connect to access your SunTrust account information through Quicken® or QuickBooks®, [click here](#) for re-enrollment and other information.
- For high dollar ACH and wire transfer initiation needs, discuss available options with your Treasury Consultant.
- When sending ACH credits and wire transfers, ensure funds are available in your account to help avoid processing delays.
- Review the [Truist Business Deposit Accounts Fee Schedule](#) for the complete list of Truist online banking fees.

Service description information for clients with Treasury Services

On February 20, 2022, your SunTrust account will become a new Truist account, and any treasury services you use 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.

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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.