Online Check Deposit
Becomes Truist Remote Deposit Capture

General information
Truist Remote Deposit Capture (RDC) is a web-based software application that allows you to submit check images for deposit electronically from your facility using a scanner and a personal computer. You can use this service to send an image file of the front and back of each check and the MICR line data to Truist for deposit in lieu of giving us physical, paper documents. RDC doesn’t have a deposit limit.

Key things to know
- Clients with PCs operating on Windows Vista or Windows 7 will need to upgrade their operating system in order to make deposits via Trust Remote Deposit Capture.
- You can access training materials, support documentation, supported browsers, and links to download new scanner drivers on the Receivables page of the Treasury Resource Center.
- No anticipated change is required to update existing scanner(s) drivers.
- The solution you use to make deposits isn’t changing.
- Your billing statement will include new billing code descriptions, and you’ll be provided new glossary definitions for service fees.
- You’ll see new Truist branding within the site where you access your services.

If you access Online Check Deposit via https://businessonlinecheckdeposit.suntrust.com
- You’ll access Remote Deposit Capture through https://remotedepositcapture.truist.com, enabling enhanced navigation and account management.
- For a limited period of time, https://businessonlinecheckdeposit.suntrust.com will redirect to the new URL.
- New security standards will require password resets every 90 days, and password requirements have been updated.

If you access Online Check Deposit via former SunView portal (https://www1-wholesaleportal.suntrust.com/WCP)
- We’ll provide you with a new URL to access the new Truist One View.
- We’ll provide you with a security token for sign in to Truist One View.
- At this time, there are no expected changes to solution functionality and capabilities.

Key things to do
Verify that PCs used to make deposits via the SunTrust Online Check Deposit solution are operating on a supported version of a Microsoft operating system. Clients with PCs operating on Windows Vista or Windows 7 will need to upgrade their operating systems in order to make deposits via Truist Remote Deposit Capture. If an update to the operating system is required, clients will also need to download the scanner driver post completion of the operating system upgrade.

If you access Online Check Deposit via https://businessonlinecheckdeposit.suntrust.com
- Two months prior to your transition, we’ll ask you to pre-register for Truist RDC by creating a new password, based on new security standards. We’ll also ask you to establish three knowledge-based questions and have you provide answers.
- User passwords will expire every 90 days.
- 30 days after the transition date, you’ll need to create a new password based on new security standards.
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- Bookmark the new Truist RDC URL: https://remotedepositcapture.truist.com.

If you access Online Check Deposit via SunView portal (https://www1-wholesaleportal.suntrust.com/WCP)
- You’ll need to sign in with the security token provided for Truist One View. The portal will prompt you to reset your password upon initial sign in.
- Make sure you bookmark the new URL for Truist One View.
- Confirm that your email address is current.

Register and attend training
Self-directed training is available as needed on the Receivables page of the Treasury Resource Center.

Frequently asked questions
During my conversion month, how will I be billed?
You will receive a Proforma with effective services and pricing beginning in March of 2022.

Will my scanner or scanner driver need to be updated as a result of this transition?
No changes are expected.

If I access RDC directly, but would like to access via the portal platform, how can I request this change?
All RDC clients will be transitioned over time to the new Truist One View solution. If you have an immediate need, please engage your Treasury Consultant.

Where can I access Remote Deposit Capture reference materials?
The Treasury Resource Center contains user reference materials, such as quick reference guides and other helpful information. The Receivables page contains Remote Deposit Capture materials. Search the site for resources related to other Truist treasury solutions.

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 6 pm ET, Monday through Friday on bank business days.