

Truist Wire Transfer

General information

For companies that make urgent or high-value payments, Truist Wire Transfer enables you to initiate domestic and international wire transfers in USD and foreign currency using a web-based portal or with the assistance of a Truist customer service representative. Truist Wire Transfer provides enhanced security, immediate payment settlement, and global reach. Wire requests submitted before 6 pm ET will be processed the same day. Future dated wires are also supported through most wire initiation channels.

Key things to know

- There are three key changes that you'll see:
 - You will no longer use your SunTrust wire PIN to approve wire payments. Treasury Manager users with wire approval entitlements will receive a soft token to approve payments. If a hard token is requested, those will be mailed once an order has been placed for the token. You can begin pre-registering your soft or hard token on December 6, 2021 – February 11, 2022. If you are enrolled in Corporate Call phone in wire service, a new PIN will be sent.
 - Each client will be assigned a wire transfer transaction limit. Truist will assign your limit at least 50% higher than your largest wire processed in the past 18 months. Previous user PIN limits will no longer apply. Treasury Manager Administrators may set up individual user limits in Treasury Manager, and user wire limits can be assigned within Corporate Call, the Truist solution for wire initiation via telephone.
 - Truist will no longer perform call backs for wire verification, so any previously set wire transaction callback thresholds will no longer apply.
- Wire transfers can be submitted through the following channels and their authentication method is as follows:
 - Truist Treasury Manager – Token at wire initiation Truist Corporate Call – New temporary PIN at login
 - Truist Integrated Payables – Token at login for One View and control total or payment approval
 - Truist Online Banking – One-time passcode
- For more information on Truist Treasury Manager, Truist Integrated Payables, or Truist Online Banking, please visit the Platforms and Payables pages in the [Treasury Resource Center](#).
- Truist's preferred method for wire initiation is the digital channel. This means that not all clients who currently use phone-in wire services at SunTrust will transition to the Truist solution: Corporate Call/Retail PIN. If transitioning to Corporate Call/Retail PIN, you will get a call from a Truist Treasury Transition Specialist to obtain critical information to complete the set-up. Calls are set to begin in November and you should be contacted no later than February 18, 2022. The set-up will be finalized over the transition weekend, and you will receive a new PIN early the following week. Be sure to call in and activate the PIN. If you are not transitioned to Corporate Call, you will no longer be able to initiate wires by phone, unless you separately enroll in Truist Corporate Call (for business accounts) or Truist Retail PIN wire service (for consumer accounts).
- Repetitive wire templates will migrate to Truist. You'll be able to continue using the existing repetitive wire templates that SunTrust teammates created and retained for your company. Any new templates will need to be created by your users within Treasury Manager. Bank teammates won't be able to create new templates on your behalf. However, we will be able to help you manage the existing templates that were created on your behalf.
- Incoming wire transfers will continue to be received under the SunTrust ABA or Routing and Transit number.

Key things to do

- Administrators will need to select either hard or soft tokens for each user requiring wire entitlement. Users with wire approval entitlements in Truist Treasury Manager should register their token before February 22, 2022.
- Administrators: Be sure to update your user wire limits in Truist Treasury Manager.

Wire Transfer

- If you use repetitive wire templates and you want to use template dual approval, please contact Treasury Solutions Client Services.
- If you receive the Corporate Call PIN mailer with the temporary PIN, be sure to call in and change the PIN to one you'll remember. **Please note:** You will receive this temporary PIN after February 21, 2022.
- **If you use SunTrust Business Online and Mobile, which is transitioning to Truist Online and Mobile Banking:** You'll need to self-enroll for wire payments at your transition event.

How to

Register your new token:	Before you are able to approve wire payments, you will need to register your new token. To access instructions for registering and using your token, refer to the Tokens Registration and Management Quick Reference Guide on the Treasury Manager page of the Treasury Resource Center. Click here .
Create a repetitive wire template:	To access instructions for creating a repetitive wire template, refer to the <i>Wire Payments User Manual</i> on the Treasury Manager page of the Treasury Resource Center. Click here .
Set wire user limits for Treasury Manager:	To access instructions for setting payment limits for users, refer to the <i>Administration User Manual</i> on the Treasury Manager page of the Treasury Resource Center. Click here .
Learn about Truist Corporate Call:	To learn more about how to use the Truist Corporate Call phone in wire service refer to the <i>Getting Started with Truist Corporate Call</i> guide. Click here .
Small Business Online clients: enroll in wires via Truist Online Banking:	To use the new wire functionality in Truist Online Banking be sure to select 'wire origination' within the application.

Frequently asked questions

Where can I access Truist Wire Transfers reference materials?

The [Treasury Resource Center](#) contains user reference materials, such as quick reference guides and other helpful information. The Payables page contains Truist Wire Transfer materials. Search the site for resources related to other Truist treasury solutions.

Have the wire deadline times changed?

No, Wire cut off time is 6 pm ET for Domestic and International wires and 4:30 pm ET for Tax payment wires.

Will my standing order wires continue?

Yes, your standing order wires will migrate to Truist.

Can I use my existing wire templates?

Yes, you may use your existing wire templates, including your existing repetitive wire templates.

How can I confirm the wire limit for my company?

An authorized signer on your account may contact Client Services to obtain the company limit.

Why am I no longer able to use my SunTrust PIN to initiate/approve wire transactions?

In an effort to make your payments more secure, Truist has adopted a multi-factor authentication approach which replaces the static PIN.

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.