

## Quick Reference Guide

### **Truist Online Banking**

#### First time sign in

We are excited for you to upgrade to Truist Online and Mobile banking the weekend of February 18, 2022.

To help you complete your first time sign in, we've outlined the process for signing in from your computer or mobile device. The experiences are almost identical. You can review and decide which process best fits your needs.

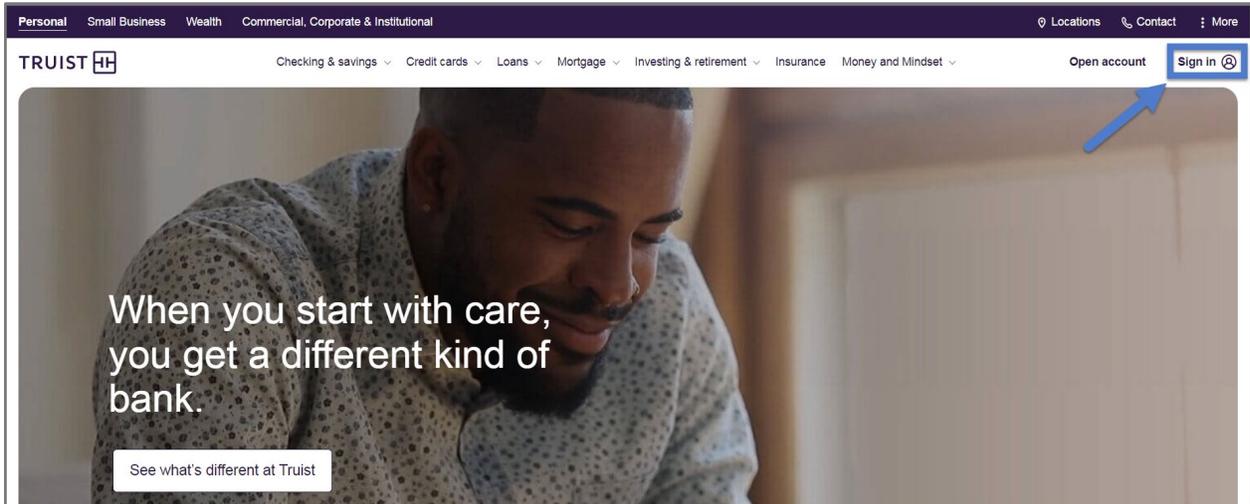
While most users won't need to reference the troubleshooting tips we've included at the end of this document, we've provided them "just in case".

This guide provides instructions for:

- [First time sign in from a computer](#)
- [First time sign in from a mobile device](#)
- [Forgot user ID and password options at Truist.com](#)
- [Troubleshooting tips](#)

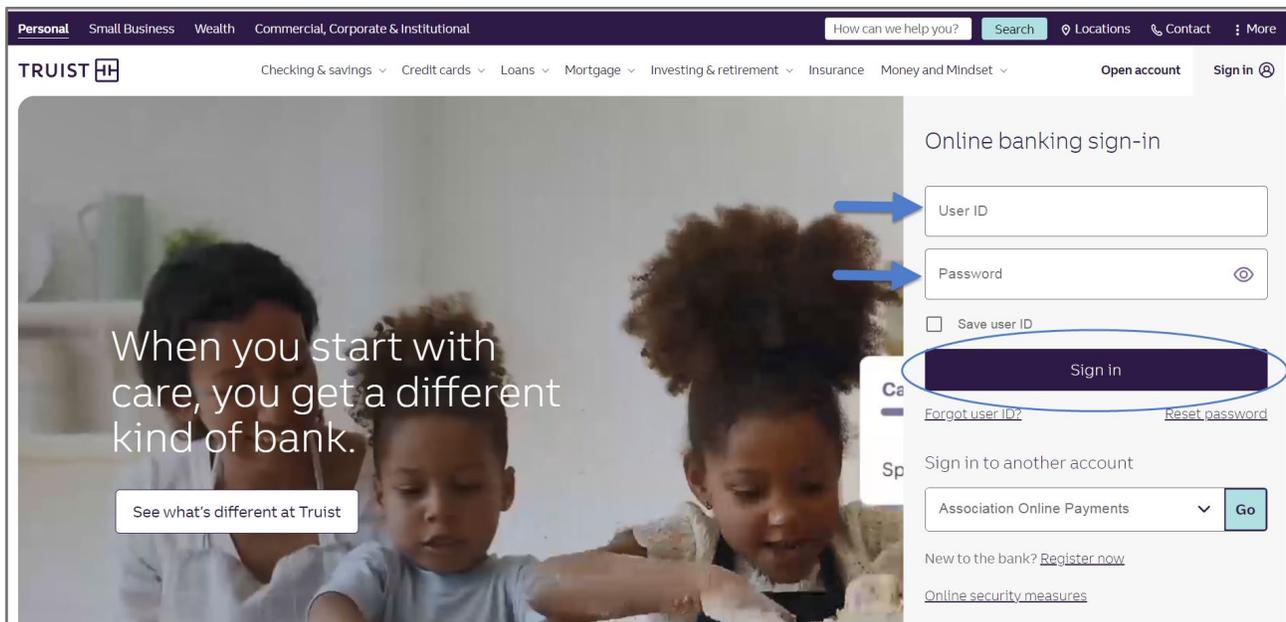
## First time sign in from a computer

1. Visit [truist.com](https://truist.com) on or after February 21, 2022. Click on the Sign In icon (highlighted with the blue outline and arrow in the image below).



2. Enter your SunTrust Business Online User ID and Password. Click **Sign In**.

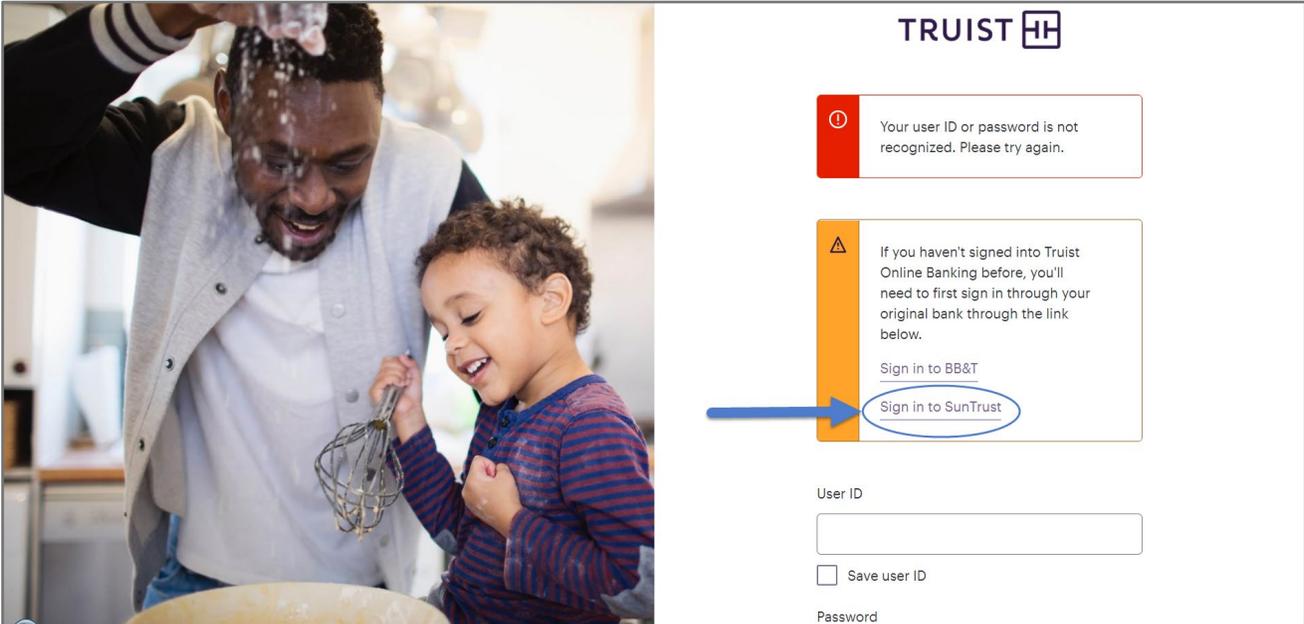
NOTE: These credentials will not be saved in your browser, if you opted for that with SunTrust Business Online.



**Online and Mobile Banking: First time sign in with Truist**

3. You will now see the screen below. This is where we start the process of connecting your SunTrust credentials to your new Truist Online Banking experience.

Click the link **Sign in to SunTrust**.



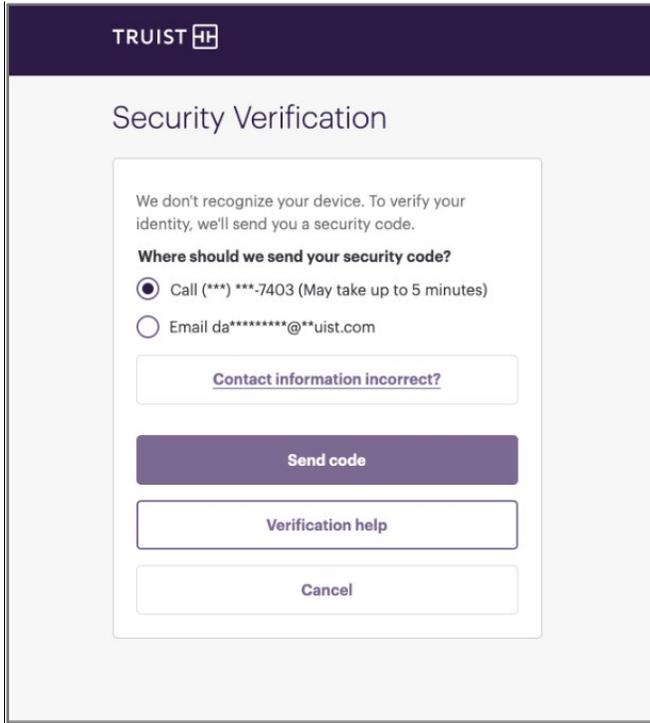
4. On the screen below, enter your SunTrust Business Online credentials again. This is an extra step where we officially transition your user ID and password to Truist Online Banking.

The image shows a screenshot of the SunTrust login page. At the top left is the SunTrust logo with the text "Now Truist" next to it. Below the logo is the text: "Sign in to SunTrust, then we'll begin the upgrade to Truist Online Banking." The main section is titled "Sign in" and contains two input fields: "User ID" and "Password". The "Password" field has an eye icon. Below the fields is a purple "Sign in" button. At the bottom left are links for "Forgot User ID" and "Forgot Password".

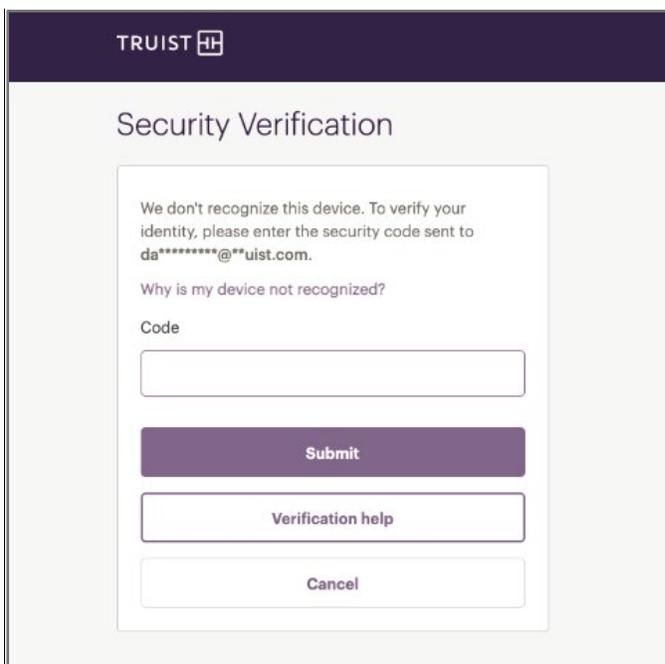
**Online and Mobile Banking: First time sign in with Truist**

- 5. As part of our enhanced online security at Truist, you are now prompted to complete a one-time passcode process.

We display up to 2 options for delivery of the passcode: 1) receive a phone call where our automated system announces the passcode for you or 2) receive the code via email. For your privacy, the phone number and email address are partially masked (like in the image below).

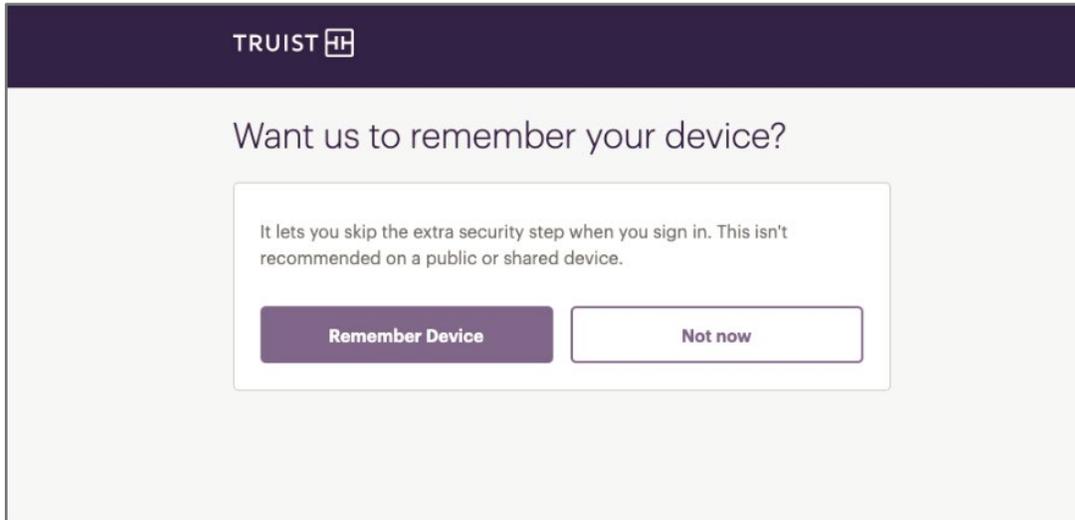


- 6. On the next screen, enter the code we sent. Click **Submit**.



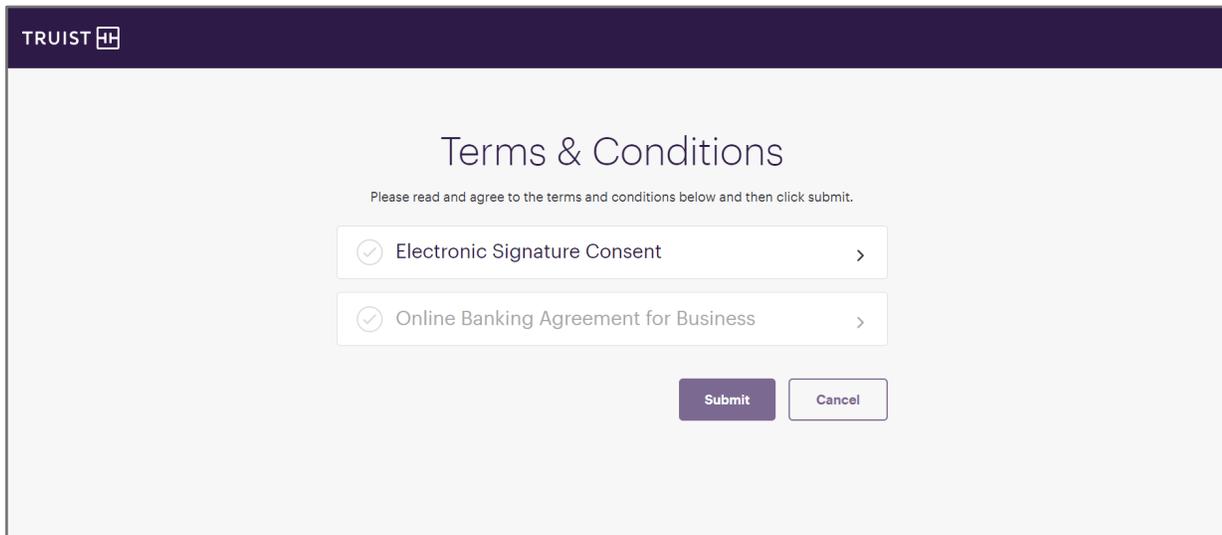
**Online and Mobile Banking: First time sign in with Truist**

- 7. You will be prompted to select new security questions and provide answers. These will be used anytime you need to complete security verification during your sign in but aren't able to use a one time passcode.
- 8. We can remember your device to eliminate the extra security step at future sign ins. If you don't remember the device during this first sign in, you'll have the opportunity with each future sign in.



- 9. You are now signed in to Truist Online Banking and ready to complete your onboarding. In order to proceed, you're required to acknowledge the key Online Banking agreements. The number of documents presented may vary based on the services you're enrolled in, or the types of accounts you access in Online Banking.

You can view the *Online and Mobile Banking for Business Service Agreement* any time at this [link](#).



## Online and Mobile Banking: First time sign in with Truist

- Next, we recommend you register your mobile phone number so you can receive one time passcodes for added security when signing in and using other services.

### Primary mobile number

We use your primary mobile number to send **important security notifications** by text. You'll never be asked for your personal information by text.

📍 What should I expect?

Mobile number

Confirm mobile number

By providing your mobile phone number, and replying YES to the text message from 878478, you agree to receive servicing text messages from Truist and accept the terms and conditions of the Truist Text Program. Servicing text messages may include, but are not limited to, account reminders, security alerts, and other account related activity. Message frequency varies. Message and data rates may apply. [View Terms & Conditions](#)

Respond YES to the text message from 878478 within 10 minutes to complete verification for servicing text messages. In the future, you may also receive text messages at no cost to you from 878228 when suspicious activity is detected. Reply STOP to 878478 (for servicing) or 878228 (for fraud) to stop alerts. For help, reply HELP to 878478 (for servicing) or 878228 (for fraud). Call 888-228-6654 for further assistance.

- You can also set up paperless delivery for your account statements. If you want to skip this step for now, scroll to the bottom of the account list. You can always manage your delivery preferences online under your profile.

### Account statements



Go paperless.

**Paperless has its perks:**

- ✓ All of your statements store in one place
- ✓ 24/7, secure access
- ✓ Downloadable
- ✓ Automatic notification when a new statement is available
- ✓ Perfect for tax season

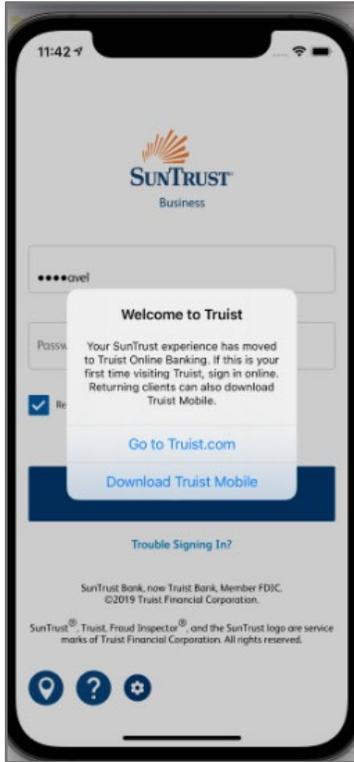
📍 [Truist Electronic Delivery Terms and Conditions.](#)

**Select accounts to enroll:**

You can now complete some additional onboarding steps and navigate to your new dashboard.

## First time sign-in from your mobile device:

1. Open the SunTrust Business mobile app. A new system message displays on your screen.



2. Tap on the option "Go to Truist.com". The browser on your device opens to the screen below.

NOTE: If you already signed in to Truist once before, you can tap the option to "Download Truist Mobile." This takes you to the app store on your device where you can install the Truist mobile app.

3. On the screen below, enter your SunTrust Business Online credentials (user ID and password) again. Tap 'Sign in' to start the transition of your user ID and password to Truist.

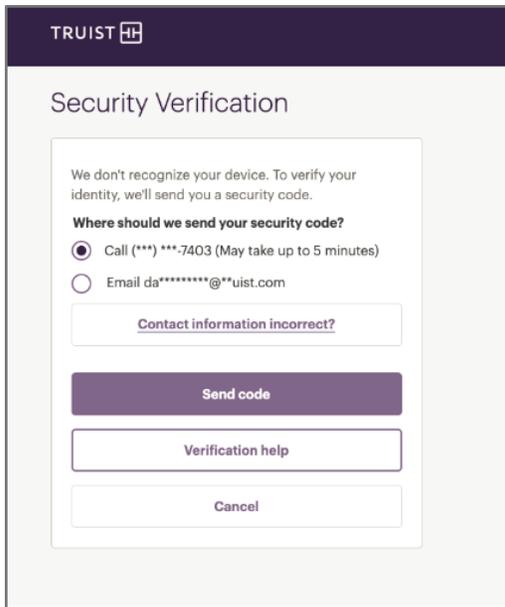
A screenshot of a web browser showing the SunTrust sign-in page. The header features the SunTrust logo and the text 'Now Truist'. Below the header, a message reads: 'Sign in to SunTrust, then we'll begin the upgrade to Truist Online Banking.' The main content area is titled 'Sign in' and contains two input fields: 'User ID' and 'Password'. The 'Password' field has a toggle icon for visibility. Below the input fields is a purple 'Sign in' button. At the bottom left, there are links for 'Forgot User ID' and 'Forgot Password'.

**Online and Mobile Banking: First time sign in with Truist**

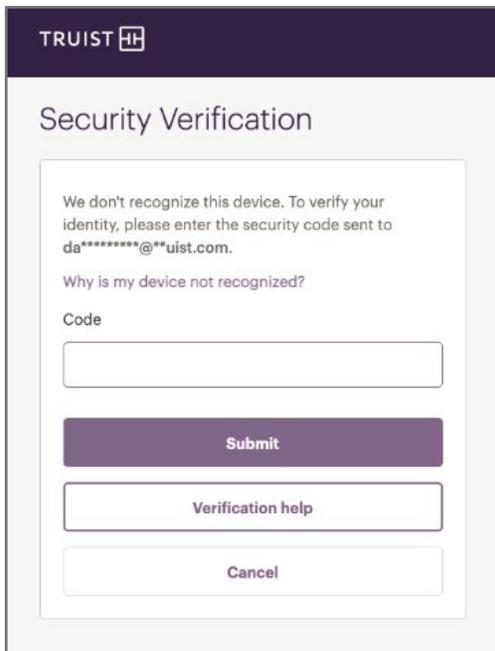
4. As part of our enhanced online security at Truist, you're prompted to complete a one-time passcode process.

We display up to 2 options for delivery of the passcode.

If your profile contained a mobile number, you will see the options to receive a phone call where our automated system will announce the passcode for you. If your profile contained an email address, you will see the option to receive the code via email. For your privacy, the phone number and email address are partially masked (like in the image below).



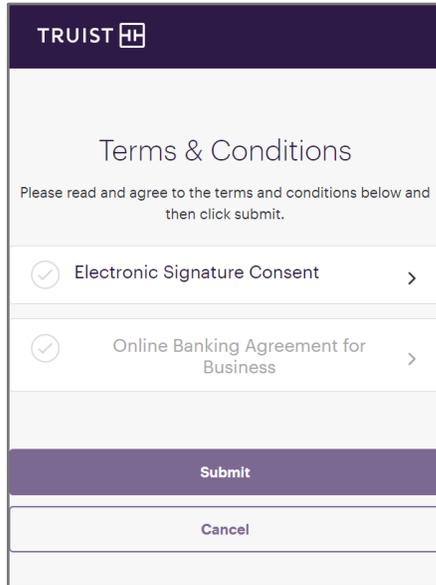
5. On the next screen, enter the code we sent. Click **Submit**.



## Online and Mobile Banking: First time sign in with Truist

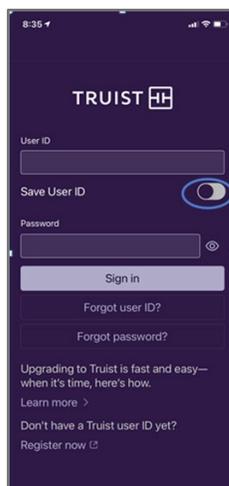
6. You will be prompted to select new security questions and provide answers. These will be used anytime you need to complete security verification during your sign in but aren't able to use a one time passcode.
7. You are now signed in to Truist Online Banking and ready to complete your onboarding. In order to proceed, you're required to acknowledge the key agreements for Online Banking. The number of documents presented may vary based on the services you're enrolled in or the types of accounts you access in Online Banking.

You can view the *Online Banking Agreement for Business* any time at this [link](#).



8. Once you've accepted the agreements, tap **Submit**. You can then complete some additional onboarding steps and navigate to your new dashboard.
9. At this point, you can sign out of the session on your mobile browser and download the Truist banking app from your device's app store. Once downloaded, open the app and enter your user ID and password.

On this screen you can also choose to save your user ID using the toggle indicated below. After successfully signing in to the mobile app, you can enable biometric sign ins like face or fingerprint ID.

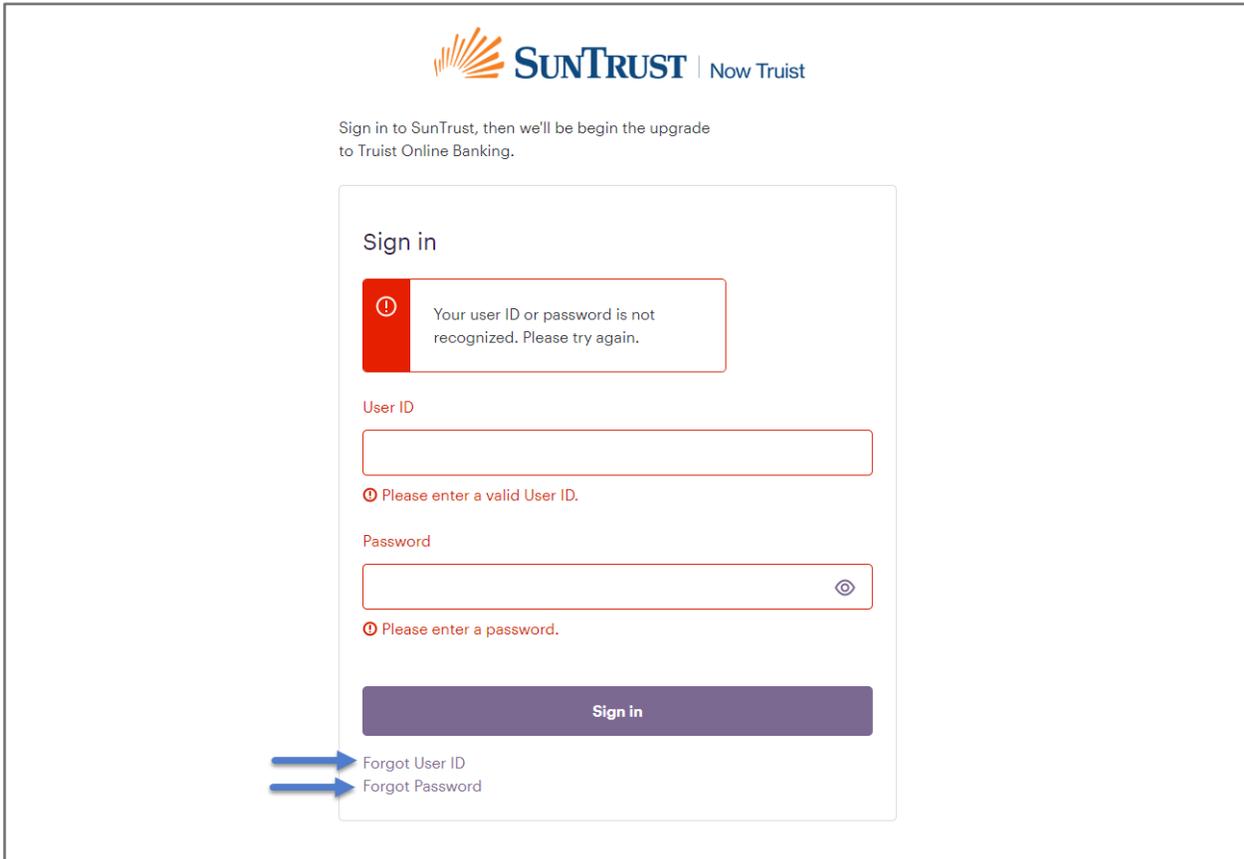


## Forgot user ID and password options at Truist.com

If you forget your SunTrust Online Banking and Mobile user ID and password, after the upgrade to Truist, you can use the self-service links provided on the screen with the “SunTrust | Now Truist” logo.

**NOTE: Do not attempt to request these on the Truist (purple) sign in page.**

Forgot User ID and Forgot Password links are below the Sign In button.



The screenshot displays the SunTrust | Now Truist sign-in interface. At the top, the SunTrust logo is followed by the text "SUNTRUST | Now Truist". Below the logo, a message reads: "Sign in to SunTrust, then we'll begin the upgrade to Truist Online Banking." The main sign-in form is titled "Sign in" and contains a red error box with a white exclamation mark icon and the text: "Your user ID or password is not recognized. Please try again." Below the error box are two input fields: "User ID" and "Password". The "User ID" field has a red border and a red error message below it: "Please enter a valid User ID." The "Password" field has a red border, a red error message below it: "Please enter a password.", and a toggle icon on the right side. At the bottom of the form is a purple "Sign in" button. Below the button, two blue arrows point to the text "Forgot User ID" and "Forgot Password".

## Troubleshooting Tips:

- Q: I don't have access to the delivery options for receiving the one-time passcode or the information is incorrect.
- A: Click the "Verification Help" button. This will take you into an alternative flow where you can answer security questions to gain access to Truist Online Banking.

The screenshot shows the Truist Security Verification screen. At the top, the Truist logo is visible. Below it, the heading "Security Verification" is displayed. The main content area contains the following text: "We don't recognize your device. To verify your identity, we'll send you a security code." Below this, a question is asked: "Where should we send your security code?". There are two radio button options: "Call (\*\*\*) \*\*\*-7403 (May take up to 5 minutes)" which is selected, and "Email da\*\*\*\*\*@\*\*uist.com". Below the options is a link that says "Contact information incorrect?". At the bottom of the form are three buttons: "Send code" (highlighted in purple), "Verification help", and "Cancel".

- Q: The one time passcode was rejected/I received an error while entering it.
- A: If you've attempted the code a second time and are still receiving an error, click on "Verification help" and we will walk you through your options. It can be as simple as sending you a new code.

The screenshot shows the Truist Security Verification screen. At the top, the Truist logo is visible. Below it, the heading "Security Verification" is displayed. The main content area contains the following text: "We don't recognize this device. To verify your identity, please enter the security code sent to da\*\*\*\*\*@\*\*uist.com." Below this, a question is asked: "Why is my device not recognized?". There is a text input field labeled "Code". Below the input field are three buttons: "Submit" (highlighted in purple), "Verification help", and "Cancel".

- Q: You said my credentials would be the same but the system is making me choose/create a new user ID. Why?
- A: In the process of bringing together SunTrust's and BB&T's millions of online banking clients, a small percentage of clients could have the same user IDs. We apologize for the inconvenience. If you are being asked to select a new user ID, it means another client with the same user ID already completed their transition.

## Getting Additional Help

If your **User ID** or **Password** becomes disabled, contact your administrator about resetting your User ID and Password.

For other assistance, call the Truist Contact Center at 844-4TRUIST (844-487-8478).

Representatives for online banking are available from 8 am to 8 pm ET, Monday through Friday and 8 am to 5 pm ET on Saturday. Hours may differ on bank holidays.