

Quick Reference Guide

Mobile Banking

Wire Transfer Services

A wire transfer is an electronic payment service for transferring funds. With Wire Transfer Services for Mobile Banking, you can initiate two types of wire payments: Domestic and International, based on your entitlements.

You'll need to register two valid authorization phone numbers to send one-time or recurring wire transfers. Although two numbers are required, only one number will be used to authorize a wire transfer.

You'll need additional information about the recipient's account. Depending on the type of wire (Domestic or International), you'll need the recipient's ABA routing number or SWIFT BIC number. You'll also need the account number, street address and you may need the intermediary bank information for International wires.

The maximum allowed wire limit is \$500,000 for a 3 business day rolling period.

This guide provides instructions for:

- [Enrolling in wire services](#)
- [Managing recipients](#)
 - [Managing recipients in the mobile app](#)
- [Initiating wire transfers](#)
 - [Initiating wire transfers in the mobile app](#)
- [Viewing and managing wire transfers](#)
 - [Viewing and managing wire transfers in the mobile app](#)

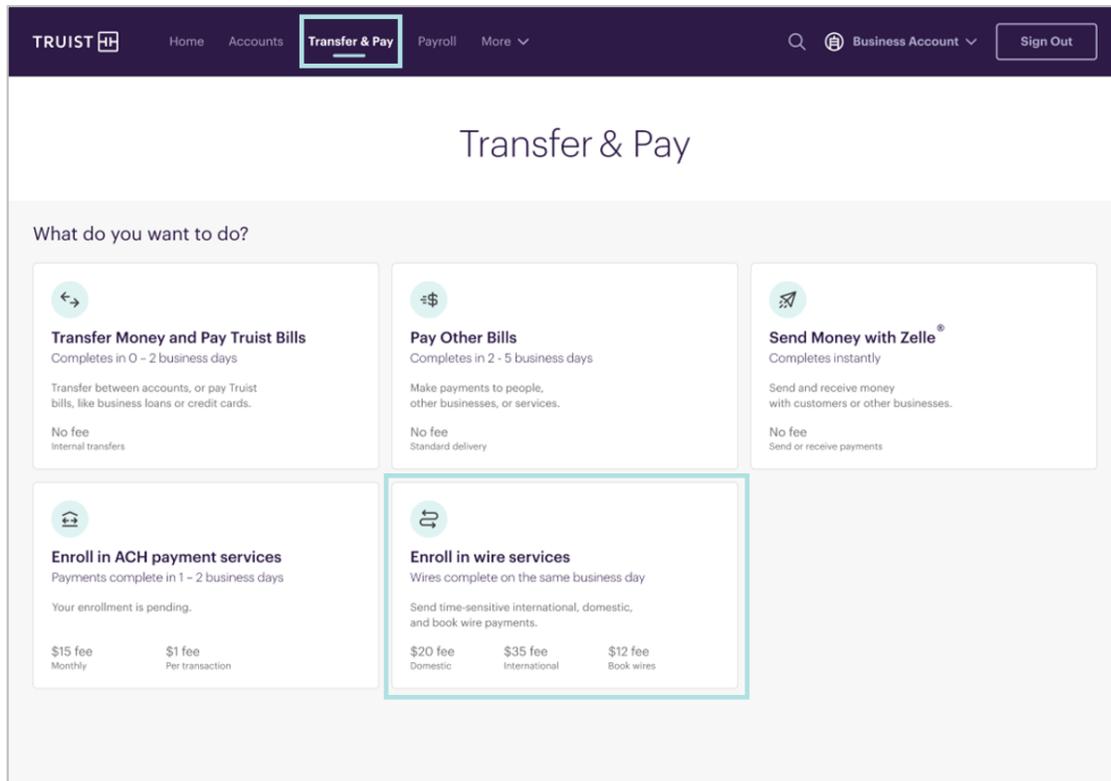
To access Wire services, select the **Transfer & Pay** menu option, then click the **Wire** tile.

Enrolling in Wire Services

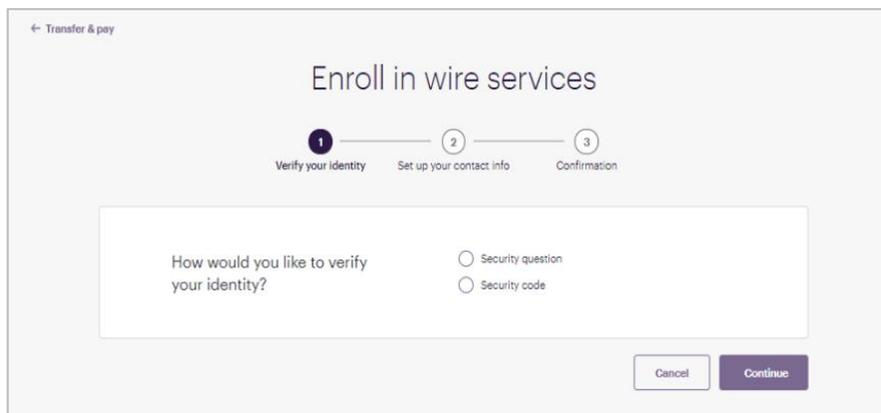
Note: You will be able to initiate wire payments from the designated accounts immediately after successful enrollment.

To enroll in Wire Transfer Services with Online Banking:

1. Select **Transfer & Pay** from the Online Banking main menu.
2. On the *Transfer & Pay* page, select **Enroll in wire services** tile.



3. In the **Verify your identity** step: Identify yourself using one of the authentication options.



4. In the **Set up your contact info** step: Verify that your information is correct, then click **Continue**.

The screenshot shows the 'Enroll in wire services' screen with a progress indicator at the top showing three steps: 'Verify your identity' (completed), 'Set up your contact info' (current step, highlighted with a '2'), and 'Confirmation' (pending, highlighted with a '3'). The main content area is titled 'Enter your contact information.' and contains a form with the following fields: 'Name' (Brian Business-Owner), 'Read-only' (lock icon), 'Phone number' (123-555-4919). Below the form is a disclaimer: 'By enrolling in wire transfer services, you acknowledge that you've read and agree to the [Truist Online and Mobile Banking Service Agreement](#). You understand that the use of wire transfer services within Truist Online Banking and Truist Mobile is subject to the terms of this agreement.' At the bottom right are 'Cancel' and 'Continue' buttons.

5. On the **Confirmation** step: a “success” message displays. Review the wire transfer fee information and click **Done**.

The screenshot shows the 'Enroll in wire services' screen with a progress indicator at the top showing three steps: 'Verify your identity' (completed), 'Set up your contact info' (completed), and 'Confirmation' (current step, highlighted with a '3'). The main content area is titled 'You've successfully enrolled in wire services.' and contains a section for 'Wire transfer fees' with three cards: '\$20 Domestic', '\$35 International', and '\$12 Book wire'. Below this is a section titled 'Use wire services for your convenience.' with three columns of benefits: 'Get money where it needs to go.' (Send and receive unlimited payments locally or globally), 'Send funds faster.' (Wires initiated as late as 6 pm ET can send on the same business day), and 'Send money now or later.' (Set up wires to send immediately or in the future, one time or on a schedule). A link for 'How to send and receive wire transfers' is provided. At the bottom right is a 'Done' button.

Note: After enrolling successfully, you'll be prompted to set up wire authorization phone numbers in the profile settings if you don't already have authorization phone numbers set up.

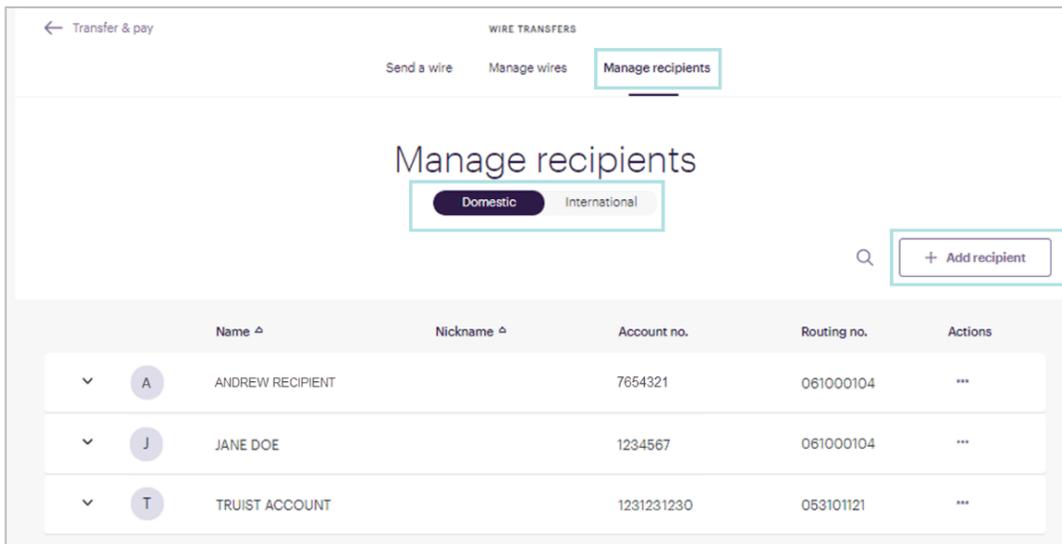
Managing recipients

You'll navigate to wire services to manage recipients.

- Select **Transfer & Pay** from the main menu.
- On the *Transfer & Pay* page, select the **Send a wire transfer** tile.



- On the *Wire Transfers* page, select the **Manage recipients** tab.



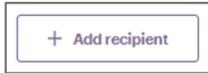
Note that you can list Domestic recipients or International recipients.

From this page, you can add, modify, or delete recipients.

Adding a Recipient

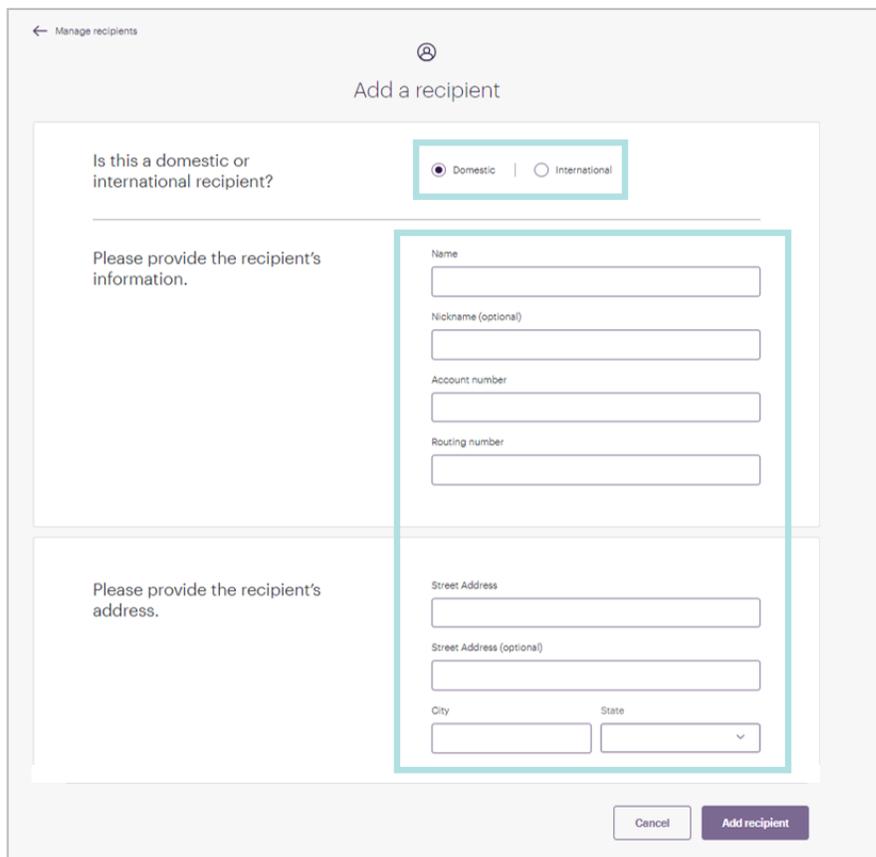
To add a recipient:

1. From the *Manage recipients* page, click **Add recipient**.



2. The *Add a recipient* page displays. Select the appropriate recipient type (Domestic or International), and complete the recipient details.
 - If this is a recipient of domestic wires, enter the routing number. Enter the SWIFT BIC for international wires.
 - Be sure to enter the correct Wire routing number which may be different from the ACH routing number.
 - Enter the recipient's full address.

Click **Add recipient**.

A screenshot of a mobile application interface for adding a recipient. The screen has a light gray background. At the top left is a back arrow and the text "Manage recipients". In the center is a plus icon and the title "Add a recipient". Below the title is a section with the question "Is this a domestic or international recipient?" and two radio buttons: "Domestic" (selected) and "International". Below this is a section titled "Please provide the recipient's information." containing four text input fields: "Name", "Nickname (optional)", "Account number", and "Routing number". Below that is a section titled "Please provide the recipient's address." containing three input fields: "Street Address", "Street Address (optional)", and "City". To the right of the "City" field is a "State" dropdown menu. At the bottom right are two buttons: "Cancel" and "Add recipient". A light blue rectangular box highlights the "Domestic" radio button and the four input fields in the "Please provide the recipient's information." section.

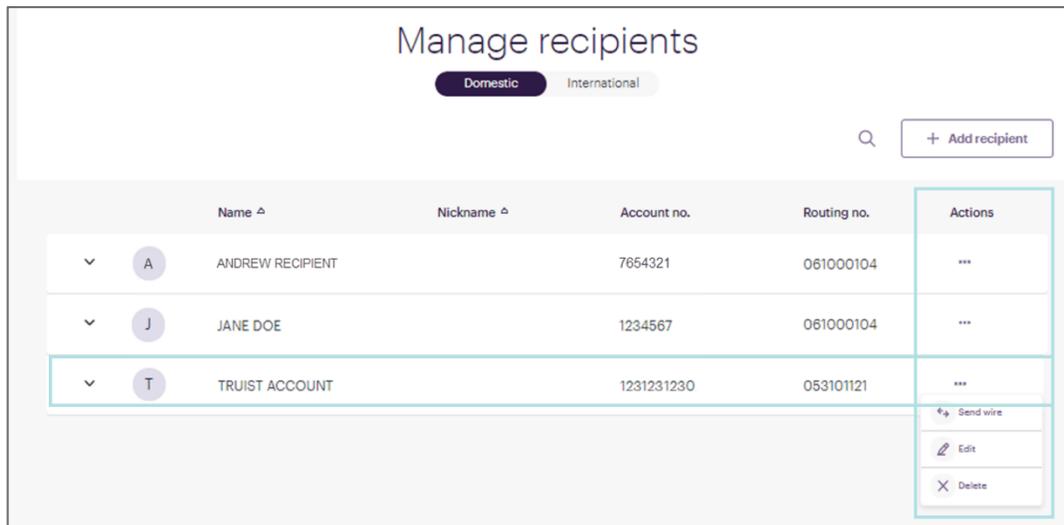
After successfully adding the recipient, you can use it in wire transfers.

Modifying a Recipient

Note: If you edit a recipient for which there are scheduled wire transfers, you must reauthorize those payments, whether they are one time or recurring.

To modify a recipient:

1. On the *Manage recipients* page, locate the recipient you want to modify.
2. Click the **ellipsis (...)** to expand the Actions for the recipient, then and select **Edit**.



3. The recipient's information displays. Make the desired changes and click **Update recipient**.

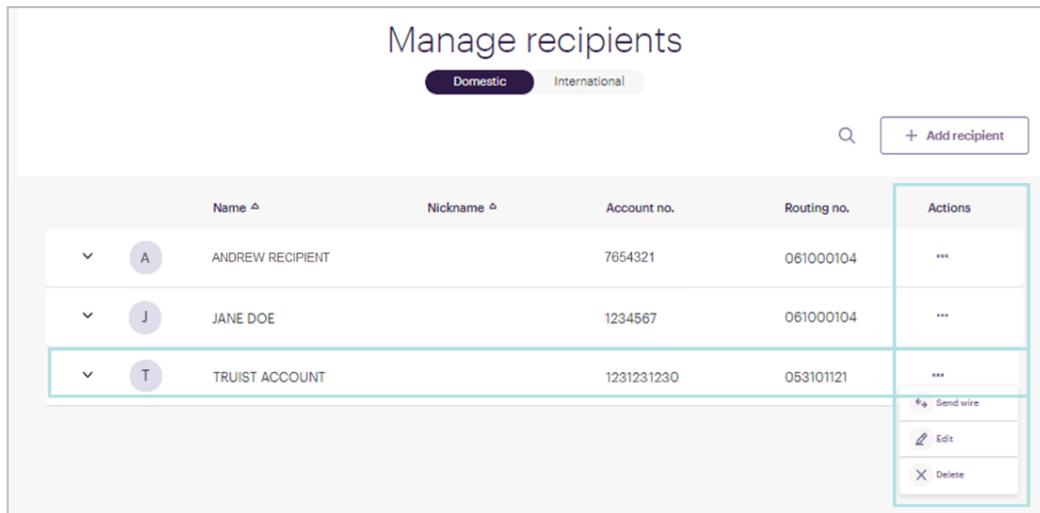
The screenshot shows the 'Edit recipient' form for 'TRUIST ACCOUNT'. The form is titled 'TRUIST ACCOUNT Domestic'. It contains two main sections: 'Please update the recipient's information.' and 'Please provide the recipient's address.' The first section has fields for Nickname (optional), Account number (5105932350), and Routing number (053101121). The second section has fields for Street Address (123 ST), Street Address (optional) (PEACHTREE ROAD), City (ATLANTA), State (Georgia), Zip code (30328), and Country (USA). At the bottom, there are three buttons: 'Delete recipient', 'Cancel', and 'Update recipient' (highlighted).

Deleting a recipient

Note: You cannot delete a recipient for which wire transfers are scheduled. You must first cancel all future wire transfers, then delete the recipient.

To delete a recipient:

1. On the *Manage recipients* page, locate the recipient you want to modify.
2. Click the **ellipsis** (...) to expand the Actions for the recipient, then and select **Delete**.

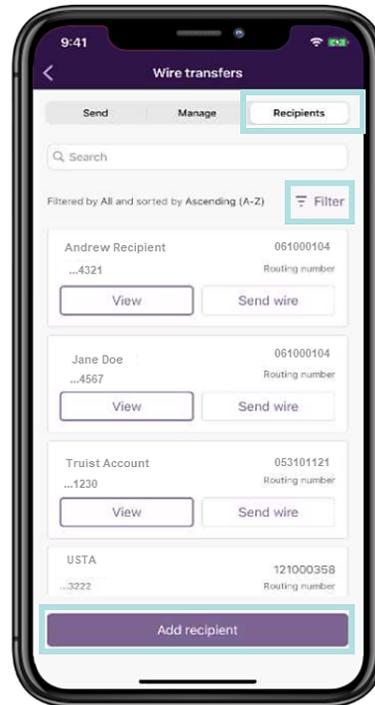
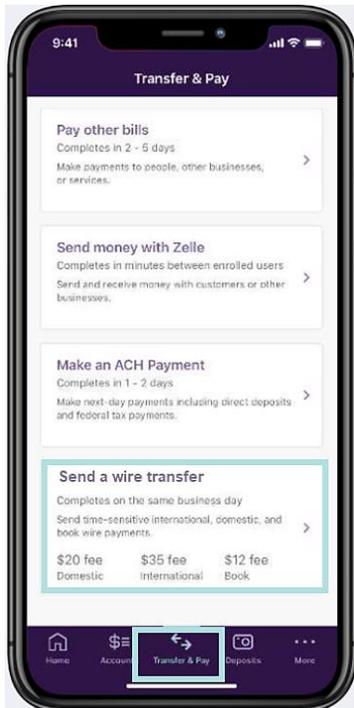


3. You are asked to confirm your request. Click **Delete recipient**.

Managing recipients in the mobile app

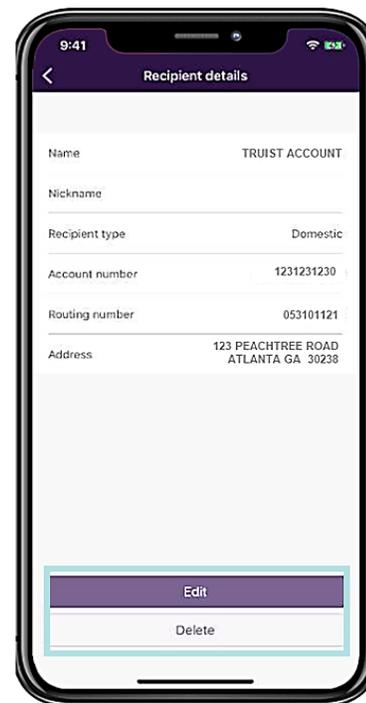
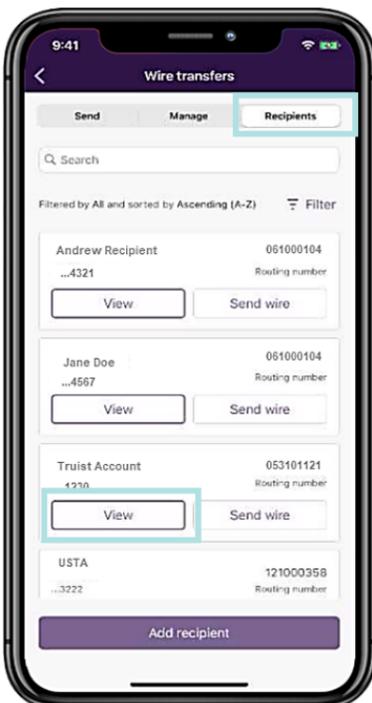
To add a recipient in the mobile app:

1. Tap **Transfer & Pay** in the menu bar.
2. Tap **Send a wire transfer**.
3. On the *Wire transfers* screen, tap **Recipients**.
4. Tap **Add recipient**.



To edit or delete a recipient in the mobile app:

1. From the recipient list, locate the desired recipient and tap **View**.
2. On the *Recipient details* screen, tap **Edit** or **Delete**. You'll be prompted to confirm a deletion request.

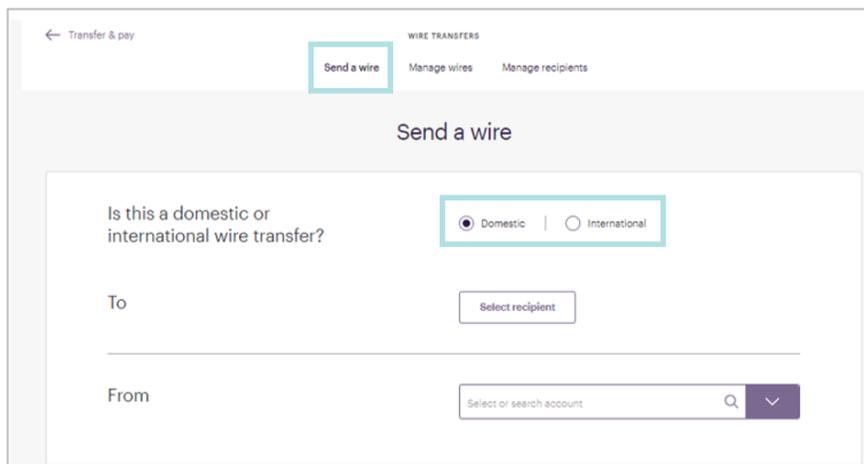


Initiating wire transfers

To initiate a Wire transfer you'll provide details such as the funding account, recipient, amount, frequency, and timing. On submission, you'll be asked to authorize the wire transfer using the authorization option you selected during enrollment (security question or security code). The security code option is demonstrated in this guide.

To initiate a Wire transfer:

1. Select **Transfer & Pay** from the main menu.
2. On the *Transfer & Pay* page, select the **Send a wire transfer** tile.
3. On the *Wire Transfers* page, the *Send a wire* tab displays by default. Select the type of wire (Domestic or International).



4. Click **Select recipient**. The list of recipients is filtered by the type of wire you selected. When you select to send a domestic wire, only domestic recipients are available in the choice list. When you select to send an international wire, international recipients display.
5. Select the **“From” account**. This is the account that will fund the wire transfer.
 - Only a Business Profile Owner can initiate a domestic wire transfer from their personal account. When the Business Profile Owner initiates a wire transfer, both business and personal accounts display in “From” account choice list.
 - For other users who have the entitlements to initiate a wire transfer, only business accounts are available for domestic wire transfers.
 - For all users, including the Business Profile Owner, only business accounts are available for funding an international wire transfer.
6. Enter the wire details, including:
 - The Amount – the amount of the payment is limited to the current balance in the “From” account when the transfer is scheduled for immediate delivery (the day of initiation). Wire transfers are limited to a \$500,000 rolling 3 business day maximum.
 - The Frequency – select “One time” or one of the recurring options.
 - The Effective date (or the Start Date when the payment is recurring).
 - The Reason for the wire transfer (optional).
 - Any Memo information (optional).
 - Intermediary Bank (optional).

Then, click **Continue**.

Wire details

Wire transfers are limited to \$500,000.00 per 3 rolling business days.
Go to the [Business Deposit Account Fee Schedule](#) for associated fees.

Amount: \$ 15,000.00

Frequency: One time

Effective date: 9/23/2021

Reason for wire transfer (optional): Reason for wire transfer

Memo 1 (optional): memo 1

Memo 2 (optional): memo 2

Memo 3 (optional): memo 3

Intermediary bank (optional): 061000104
Verified | SUNTRUST ATL

Cancel Continue

7. On the *Review & submit* page, carefully review the wire information. When ready, click **Send wire**.

Note: You are solely responsible for the accuracy of wire instructions, and you acknowledge that payment may be made solely on the basis of the account number and routing number in your instructions even if the account number identifies a beneficiary different from the beneficiary named in the instructions, or the routing number identifies a beneficiary bank different from the beneficiary bank named in your instructions.

8. Next, authorize this wire transfer. You are prompted to choose a delivery method/number to receive a security code. Select the desired option and click **Send code**. After receiving the code, enter it in the space provided and click **Authorize and submit**.

Online and Mobile Banking: Wire Services

Security code

To authorize and submit your payment, we'll send you a security code. Please select your preferred delivery method.

Call ***-***-4919

Call ***-***-5162

Text ***-***-4919

Text ***-***-5162

Is your contact info incorrect?

Enter your security code

Enter the security code that was sent to your preferred delivery method.

Security code (code expires after 10 min.)

[Resend code](#)

9. Online banking displays a “success” message and a confirmation number. Click **Done**.



Your wire transfer has been submitted.

Confirmation number 1000009433 [Download PDF](#)

Wire details

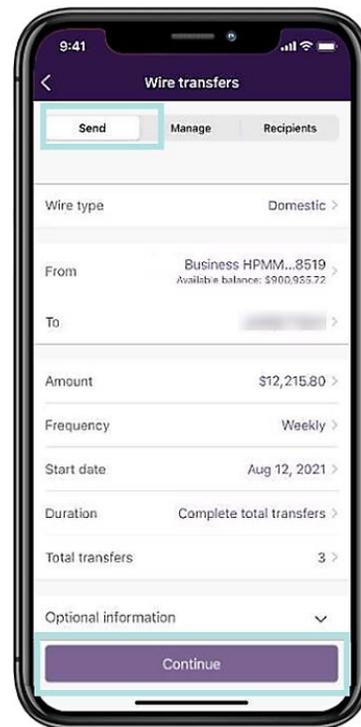
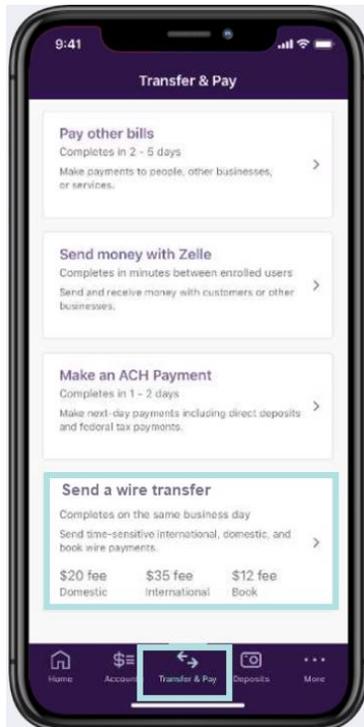
From
Checking 5143

To
TRUIST ACCOUNT

Initiating wire transfers in the mobile app

To initiate a wire transfer from the mobile app.

1. Tap **Transfer & Pay** in the menu bar.
2. Tap **Send a wire transfer**.
3. The *Send* tab displays by default. Complete the transaction details. Tap **Optional Information** to provide an Intermediary Bank, reason for the wire transfer, and/or a memo.
4. When you've completed the wire details, tap **Continue**.

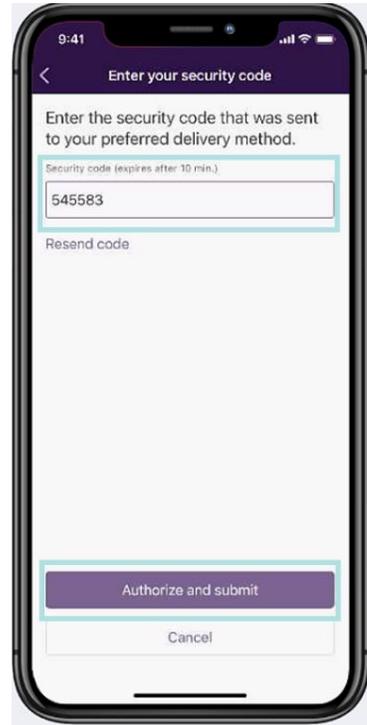


Online and Mobile Banking: Wire Services

5. On the Review screen, scroll through the wire details confirming all information. When ready, tap **Continue**.
6. Next, authorize the transfer. Select the delivery method for your security code. Tap **Send Code**.



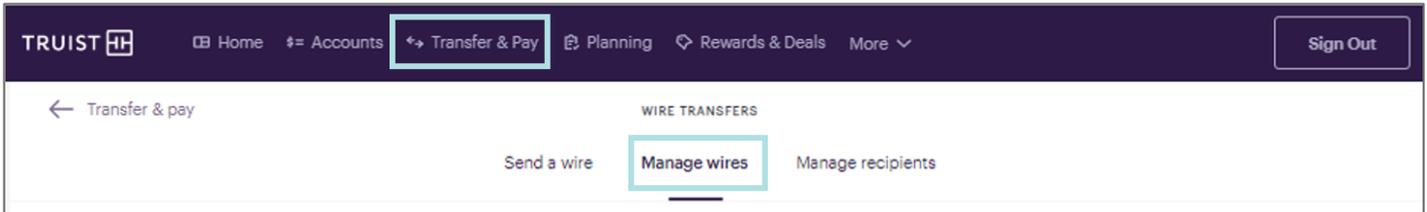
7. After receiving the code, enter it in the space provided and tap **Authorize and submit**.
8. The mobile app displays a "success" message and confirmation number. Tap **Done**.



Viewing and managing your transfers

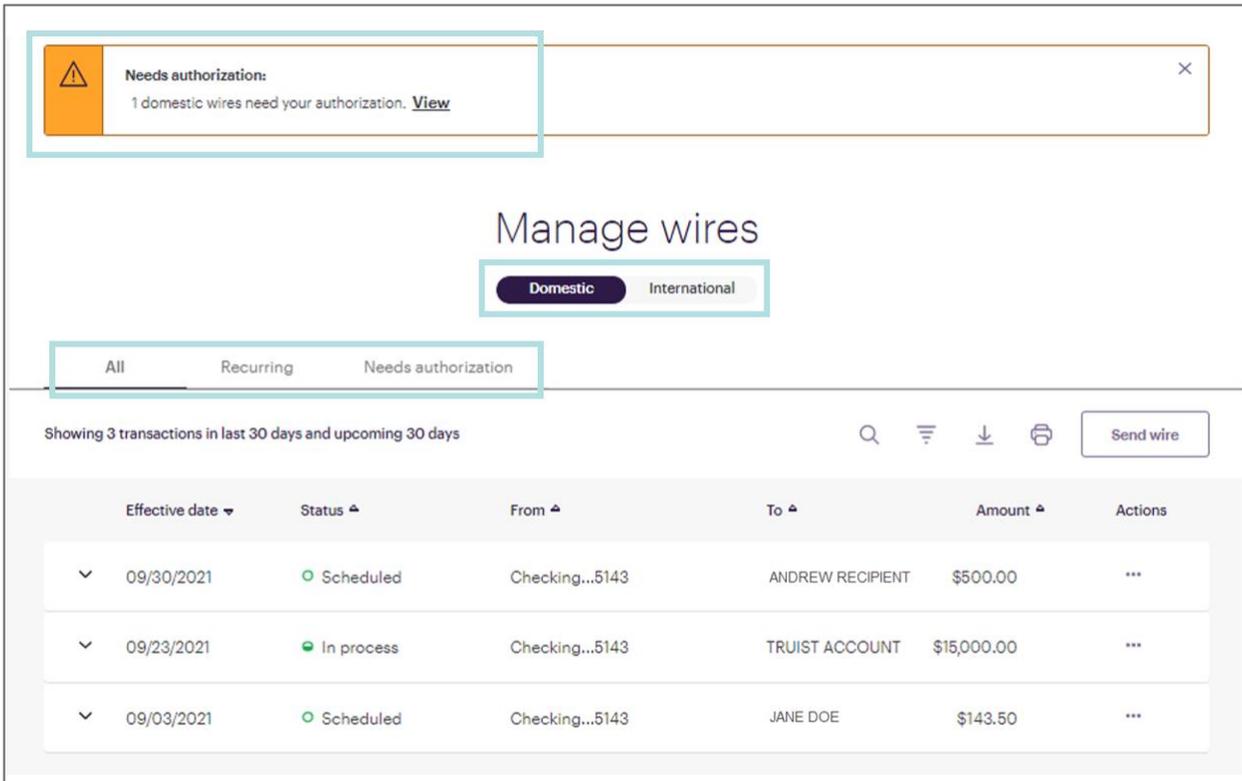
Online banking offers up to two years of historical wire transfer information and allows you to view transfers that are scheduled up to one year in the future.

To view or manage Wire Transfers, select **Transfer & Pay** from the main menu, select the **Send a wire transfer** tile, then on the *Wire Transfer* page, select **Manage wires**.



You can display Domestic wires or International wires. Transfers for the last 30 days and the upcoming 30 days display by default. To see wire transfers in a different date range, use the filter feature. Transfers are listed in three categories: All, Recurring, and Needs authorization. In the image below, all Domestic wires are listed. There are 3 transfers displayed on this tab.

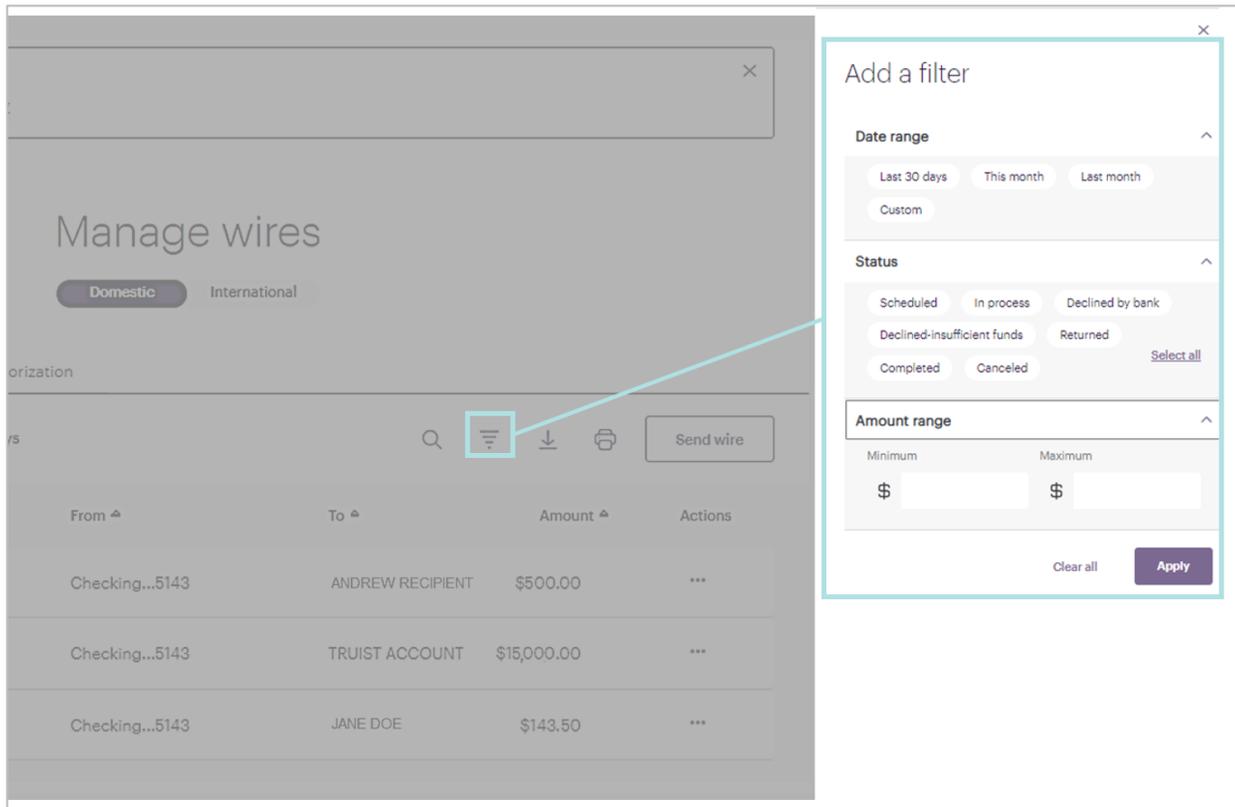
You'll see an alert if transfers are waiting for authorization. In this example, there is one wire transfer that needs authorization.



For users with full access, online banking displays all transfers for the company (note, however, that only the Business Profile Owner will be able to view wire transfers from their personal account). Users with custom entitlements see only those transfers for the accounts and wire type (Domestic, International) they have access to.

Online and Mobile Banking: Wire Services

Use the filter feature to restrict which wire transfers display. Various filter options are available as shown below.

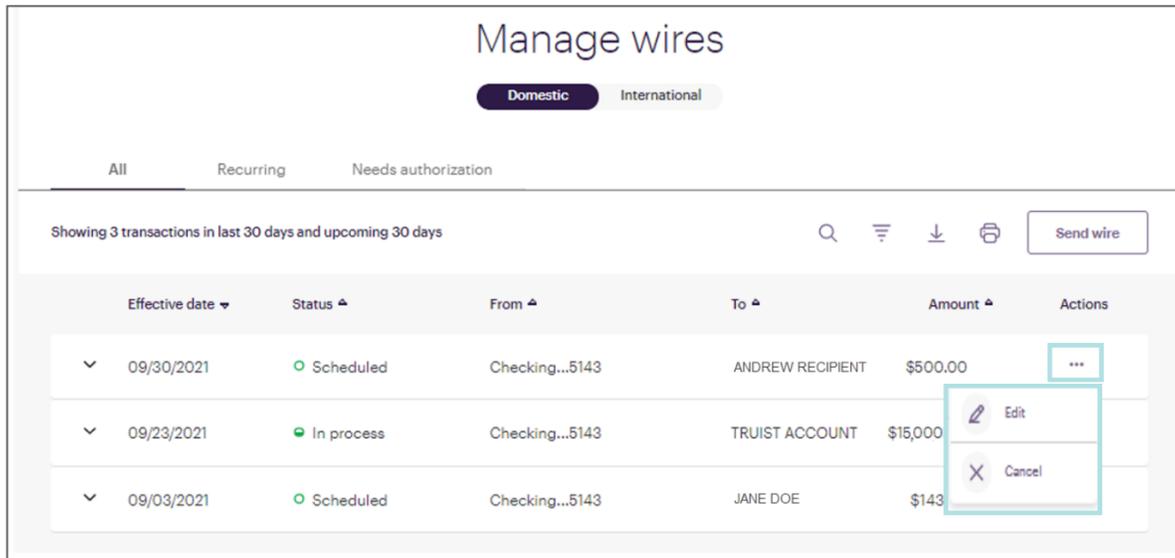


The screenshot shows the 'Manage wires' interface. A filter modal is open, allowing users to refine their search. The modal includes sections for 'Date range' (Last 30 days, This month, Last month, Custom), 'Status' (Scheduled, In process, Declined by bank, Declined-insufficient funds, Returned, Completed, Canceled, Select all), and 'Amount range' (Minimum, Maximum). The background shows a table of wire transfers with columns for From, To, Amount, and Actions.

From	To	Amount	Actions
Checking...5143	ANDREW RECIPIENT	\$500.00	...
Checking...5143	TRUIST ACCOUNT	\$15,000.00	...
Checking...5143	JANE DOE	\$143.50	...

You can edit or cancel a wire transfer that has not yet executed.

Navigate to the *Manage wires* page and locate the scheduled wire. Then, click the **ellipsis (...)** to the far right of the identified payment to expand the Actions popup menu.



The screenshot shows the 'Manage wires' page with a table of wire transfers. The first row is highlighted, and the Actions menu is expanded, showing 'Edit' and 'Cancel' options. The table columns are Effective date, Status, From, To, Amount, and Actions.

Effective date	Status	From	To	Amount	Actions
09/30/2021	Scheduled	Checking...5143	ANDREW RECIPIENT	\$500.00	...
09/23/2021	In process	Checking...5143	TRUIST ACCOUNT	\$15,000	...
09/03/2021	Scheduled	Checking...5143	JANE DOE	\$143	...

To cancel a wire:

1. Select **Cancel** from the Actions menu.
2. You are asked to confirm this action. Click **Yes**.

To edit a payment:

1. Select **Edit** from the Actions menu. The *Edit wire* page displays.

← Manage wires



Edit wire

Domestic

To

Name	Account no.	Routing no.
ANDREW RECIPIENT	7654321	061000104

From

Checking 5143  

Available balance \$525,399.38

Wire details

Amount

\$ 500.00

Frequency

One time

 Read-only

Effective date

09/30/2021 

Reason for wire transfer (optional)

Wire transfers are limited to \$500,000.00 per 3 rolling business days.

Go to the [Business Deposit Account Fee Schedule](#) for associated fees.

2. Make the desired edits, then click **Submit**.

Note: You cannot change a one-time payment to a recurring payment or vice versa.

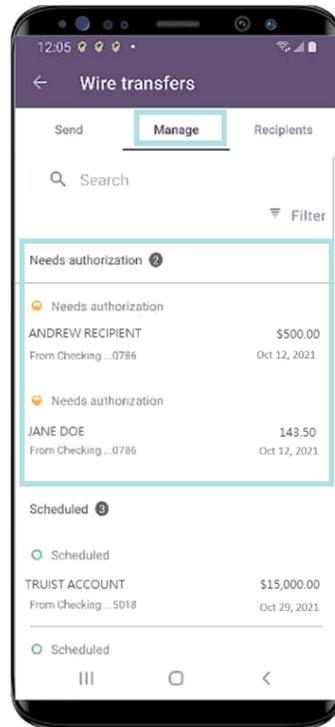
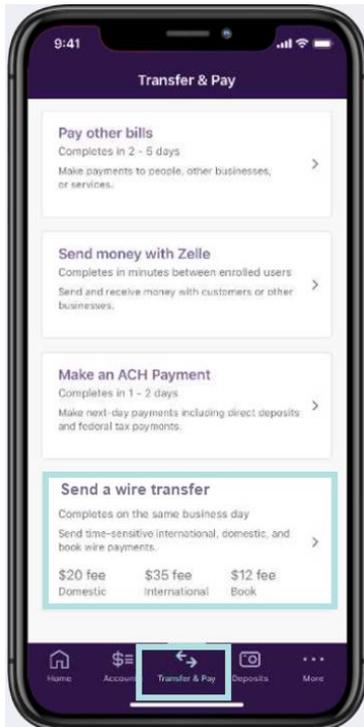
Any changes to a scheduled transfer (funding account, recipient, amount, effective date, etc.) requires re-authorization. See *Initiating a wire transfer* above for more information.

Viewing and managing your wires in the mobile app

You can view in-process, scheduled, and processed wire transfers from the *Wire transfers* screen of the mobile app.

To view wire transfers:

1. Tap **Transfer & Pay** in the menu bar.
2. Tap **Send a wire transfer**.
3. On the *Wire transfers* screen, select the **Manage** tab.
 - Any wires that require authorization are listed at the top of the list. (You'll also see an alert on the mobile app *Home* screen.)
 - Wire transactions are listed in the following order: those that need authorization, scheduled transfers, completed transfers. You can use the filter feature to narrow the displayed items
 - Tap on any transaction to open it.



Online and Mobile Banking: Wire Services

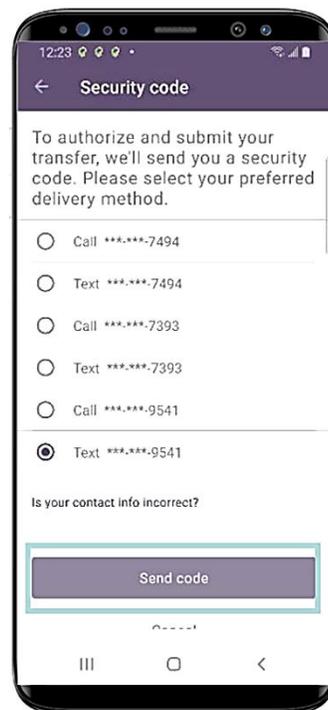
An alert displays when you open a transaction that needs authorization.

To authorize a wire transfer:

1. Review the details of the wire, scrolling as necessary. After confirming the transaction accuracy, tap **Authorize now**.

2. On the *Security code* screen, select the desired method of delivery, then tap **Send code**.

Note: If the effective date or start date has already passed, you'll be prompted to update the date before authorizing the transfer.

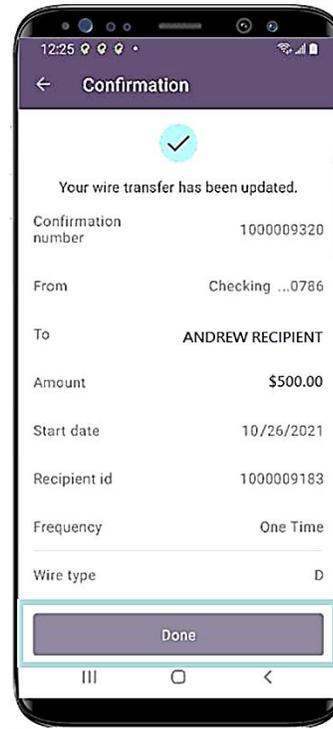


Online and Mobile Banking: Wire Services

3. After receiving the code, enter it in the space provided and tap **Authorize and Submit**.

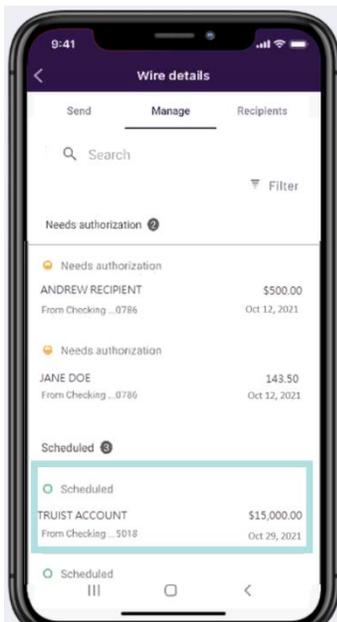


4. The mobile app displays a "success" message and a confirmation number. Tap **Done**.

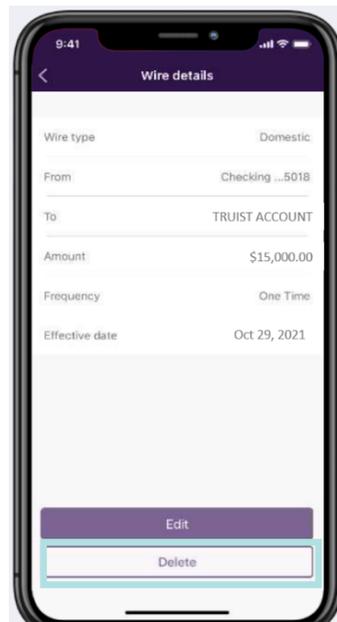


To delete a scheduled wire transfer:

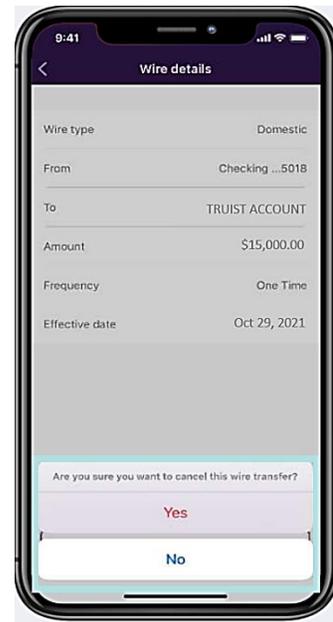
1. From the *Manage* tab, tap the transaction you want to delete to open it.



2. Tap **Delete**.



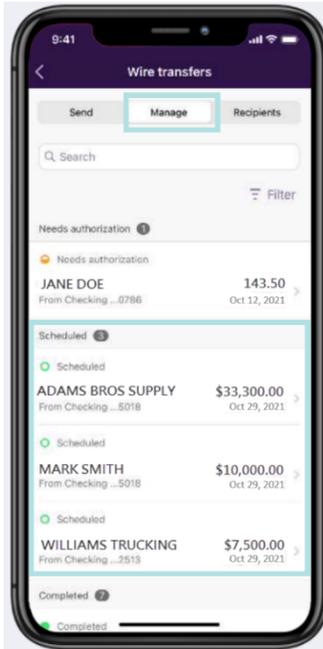
3. The mobile app asks you to confirm the request. Tap **Yes**.



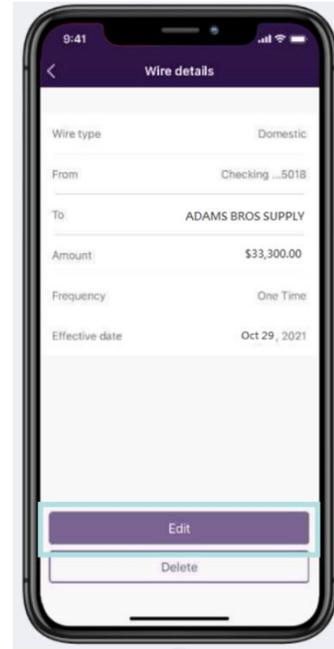
Online and Mobile Banking: Wire Services

To edit a scheduled wire transfer:

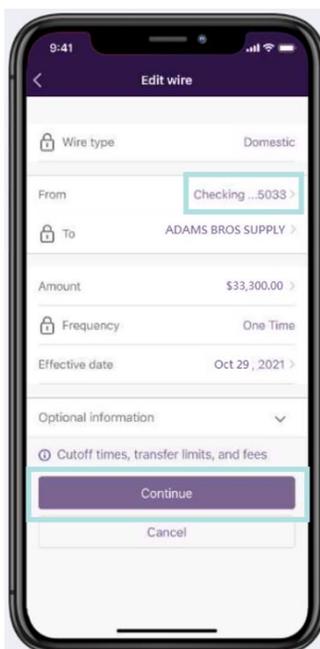
1. On the *Wire transfers* screen, select the **Manage** tab and locate the scheduled wire transfer you'd like to edit. Tap on the item to open it.



2. Tap **Edit**.

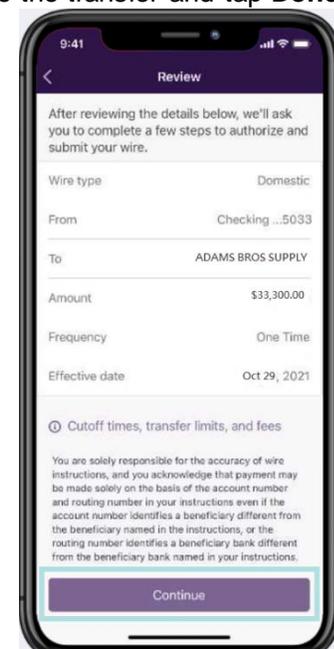


3. Tap on a field to make edits. You can edit the From account, Amount, Effective or Start Date, and/or the Optional information fields. You cannot edit the Wire type, Recipient, or Frequency. In this example, we've updated the From account. Tap **Continue**.



4. On the Review screen, confirm that the information is accurate. Then, tap **Continue**.

You'll be prompted to select a delivery method for the authorization security code. Proceed to authorize the transfer and tap **Done**.



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.