

OnSite Deposit (OSD) and Low Volume Remote Deposit Capture (LVRDC)

Becomes Truist Remote Deposit Capture

General information

Remote Deposit Capture (RDC) is a web-based software application that allows business clients to submit check images for deposit electronically from their facility using a scanner and a personal computer. This service is used 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

General Information

- No changes will be made to your current access point for this solution or to the feature functionality or capabilities of the solution for OSD or LVRDC.
- Truist Commercial Online (formerly BB&T View), where you access the OSD Solution, will have new Truist branding.
- Your billing statement will include new billing code descriptions, and you'll be provided new glossary definitions for service fees.
- The processing window is extended to 10:30 pm ET on bank business days for current day credit.

Future Migration

- You'll be migrated from OSD/LVRDC to Truist Remote Deposit Capture.
- Your migration will be scheduled after February 2022.
- Your single sign-on access will be migrated from Truist Commercial Online to Truist One View, which will enable enhanced navigation and account management.
- You'll have a dedicated transitions specialist to help navigate through the migration. We'll partner to keep you informed throughout this journey.
- Most scanners will continue to work with Truist RDC, but a new scanner driver will be required.
- If your current scanner model isn't compatible with the service, we'll work to replace it with a compatible scanner.
- Currently, checks can be deposited into both personal and business accounts. The Truist RDC solution will only allow deposits to business accounts. We have other options for depositing checks to personal accounts.
- RDC has no daily deposit or transaction limits.

Key things to do

- No action is needed right now. We will reach out to you prior to your transition.
- Before your transition in 2022, please review your user access list and remove inactive users.
- Please make sure email address/contact information remains current.

Frequently asked questions

During my conversion month, how will I be billed?

You will receive a Proforma with effective services and pricing beginning November of 2021.

OnSite Deposit (OSD) and Low Volume Remote Deposit Capture (LVRDC) becomes Truist Remote Deposit Capture (after February 2022)

Why is my OnSite Deposit or Low Volume Remote Deposit Capture web portal and web address not reflecting the Truist branding?

You will be scheduled for migration to the Truist Remote Deposit Capture service, which will reflect Truist branding.

Will I lose any processing capabilities when I am migrated from OnSite Deposit including Low Volume Remote Deposit Capture to Truist Remote Deposit Capture?

No. Core capabilities of the service are commensurate with current capabilities available with the service.

What if I have concerns about whether or not my scanner(s) are compatible with the Truist Remote Deposit Capture service?

You may check your scanner(s) inventory against the compatible scanner list, available on the Receivables page of the [Treasury Resource Center](#).

Where can I access Remote Deposit Capture reference materials?

Refer to the Receivables section on the [Treasury Resource Center](#) for more information about Remote Deposit Capture.

Service description information

On October 10, 2021, your BB&T 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 October 1, 2021.

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 October 2021 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 **877-882-1194**.
Representatives are available from 8 am to 8 pm ET, Monday through Friday on bank business days.