

Quick Reference Guide

Online and Mobile Banking

Transfer & Pay

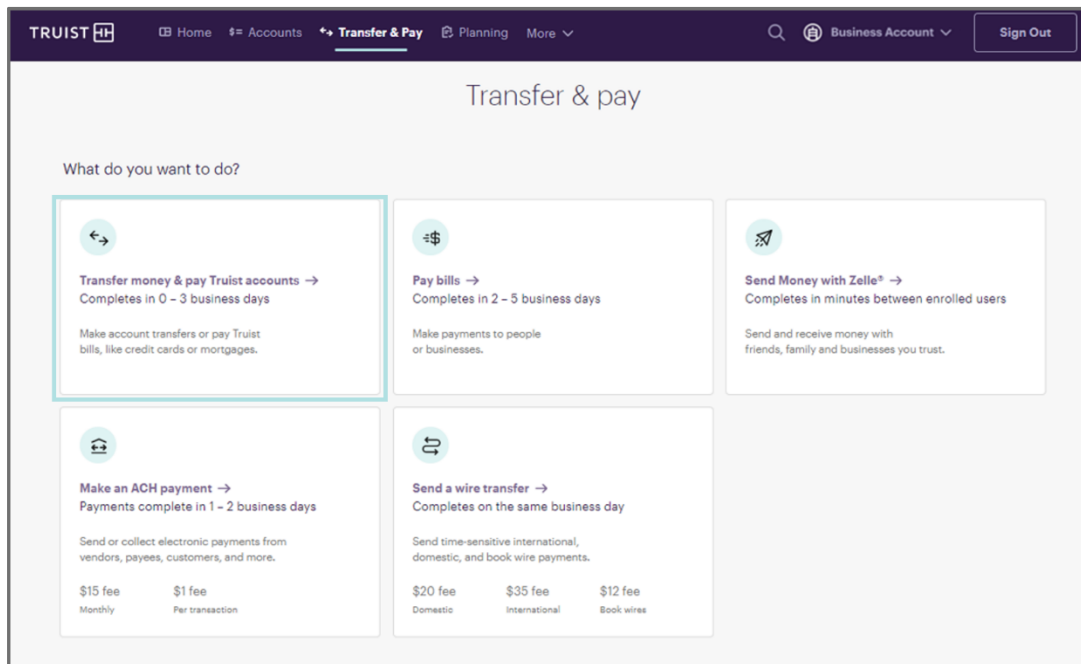
Transfer and Pay allows you to manage your transfers, payments, and payees at your own convenience. You can perform real-time transfers between your Truist accounts and make payments from your smart device or desktop. You can also make payments from another financial institution to your Truist lending accounts such as credit cards, loans, and mortgages. This guide provides instructions for:

- [Making a Transfer & Paying Truist Accounts](#)
- [Managing Transfers](#)
- [Making a Bill Payment](#)
- [Managing Payments](#)
- [Managing Payees](#)
- [Adding and Managing External Accounts](#)

Making a Transfer & Paying Truist Accounts

To make a transfer:

1. Select **Transfer & Pay** from the main menu.
2. On the *Transfer & Pay* page, select the **Transfer money & pay Truist accounts** tile.



Online and Mobile Banking: Transfers & Payments

3. On the *Transfers* page, the *Make a transfer* tab displays by default. This section will allow you to make an internal transfer between checking, savings, and investment accounts. You can also make payments to your Truist lending products such as credit cards, loans, and lines of credit.

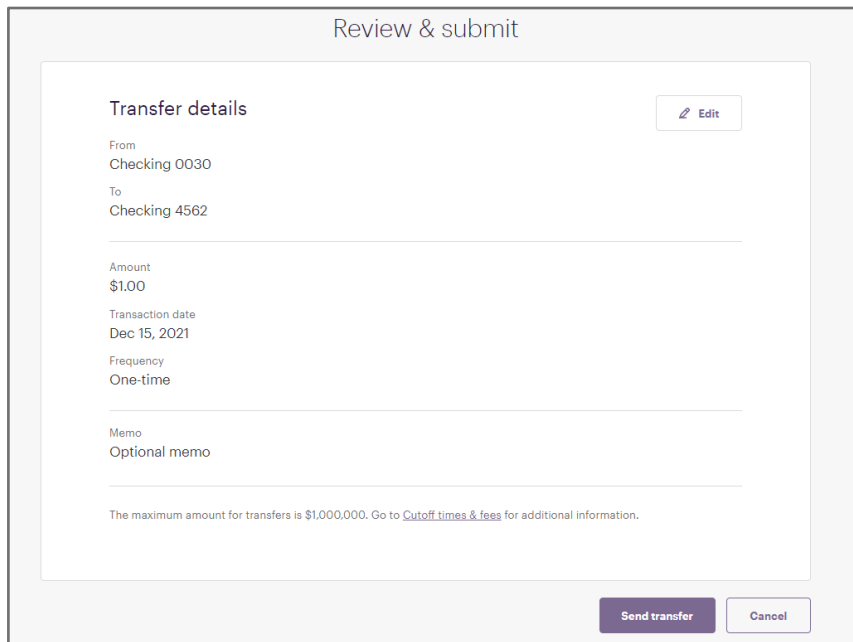
The screenshot shows the Truist online banking interface for making a transfer. The top navigation bar includes 'Home', 'Accounts', 'Transfer & Pay', 'Planning', and 'More'. The main heading is 'TRANSFERS' with sub-tabs for 'Make a transfer' (highlighted) and 'Manage transfers'. The 'Make a transfer' section includes a 'Transfer details' link, a 'Send Money with Zelle' option, and a form with the following fields: 'From' (dropdown), 'To' (dropdown), 'Transfer details' (radio buttons for 'One-time' and 'Recurring'), 'Amount' (text input with a '\$' symbol), 'Transaction date' (calendar icon), 'MM/DD/YYYY' (format), 'Memo (optional)' (text input), and a character count '0/32'. 'Continue' and 'Cancel' buttons are at the bottom.

4. Enter the From and To accounts, the amount, and if it's a one-time or recurring payment.

This close-up screenshot shows the 'Transfer details' form with the following filled-in information: 'One-time' is selected, 'Amount' is '\$ 1.00', 'Transaction date' is '12/15/2021', and 'Memo (optional)' is 'Optional memo'. A note states 'The maximum amount for transfers is \$1,000,000.' and the character count is '13/32'. 'Continue' and 'Cancel' buttons are at the bottom.

5. Then, click **Continue**.

6. On the *Review and Submit* page, carefully review the transfer information. When ready, click **Send Transfer**.



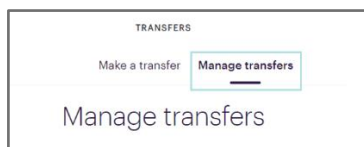
The image shows a 'Review & submit' form for a transfer. It includes fields for 'From' (Checking 0030), 'To' (Checking 4562), 'Amount' (\$1.00), 'Transaction date' (Dec 15, 2021), and 'Frequency' (One-time). There is an 'Optional memo' field and a note about the maximum transfer amount. At the bottom, there are 'Send transfer' and 'Cancel' buttons.

Managing a Transfer

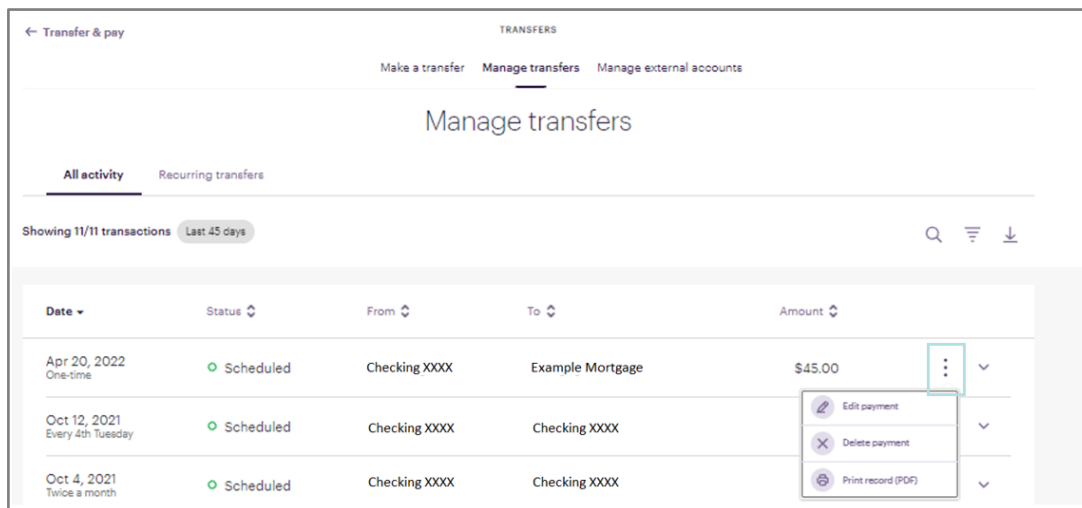
Note: The ability to edit a scheduled transfer from one Truist deposit account to another Truist deposit account is available immediately. The ability to edit a scheduled transfer to pay any other type of Truist account, such as a loan or credit card payment, is coming in March of 2022.

To view, edit, delete, or print records of transfers:

1. Navigate to the *Manage Transfers* section to view your transfer history.



2. Click the ellipsis “...” next to the transfer you wish to edit, delete, or print.



The image shows the 'Manage transfers' screen. It has a table of transfers with columns for Date, Status, From, To, and Amount. A dropdown menu is open next to the first row, showing options: 'Edit payment', 'Delete payment', and 'Print record (PDF)'. The dropdown menu is highlighted with a red box.

Date	Status	From	To	Amount	
Apr 20, 2022 One-time	Scheduled	Checking XXXX	Example Mortgage	\$45.00	⋮
Oct 12, 2021 Every 4th Tuesday	Scheduled	Checking XXXX	Checking XXXX		⋮
Oct 4, 2021 Twice a month	Scheduled	Checking XXXX	Checking XXXX		⋮

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3. Make any edits or changes to the selected transfer, then press **Continue**.

The screenshot shows the 'Edit mortgage' screen. At the top, there is a home icon and the title 'Edit mortgage'. Below the title, there is a link: 'Go to [Cutoff times](#) for additional information.' and another link: '[Set up recurring payments](#)'. The main content area is divided into sections: 'To' (Example Mortgage, Read-only), 'From' (Checking XXXX, Available balance \$3,413.20), and 'Payment details'. Under 'Payment details', there is an 'Amount' section with a 'Minimum payment due' of \$1,255.46 (As of 08/01/2021) and an 'Other amount' input field. Below that is a 'Transaction date' field set to 10/08/2021, a 'Memo (optional)' field with the text 'October payment', and a small note: 'Adding a memo is for your records only. 15/32'. At the bottom right, there are 'Continue' and 'Cancel' buttons.

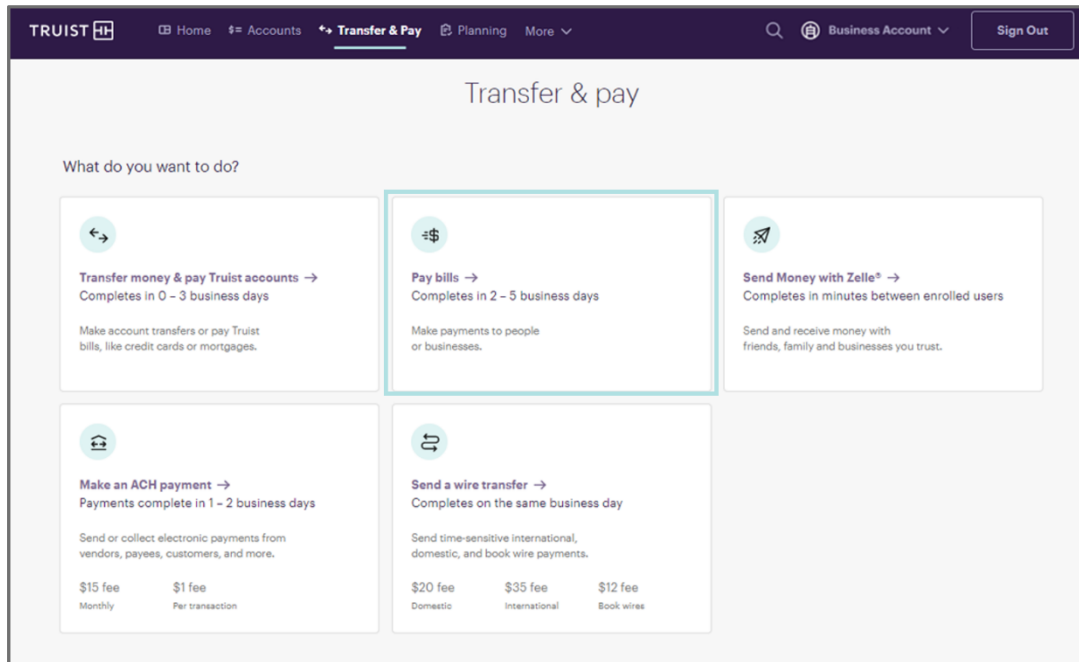
4. On the *Review & Submit* page, carefully review the updated details. When ready, click **Update**.

The screenshot shows the 'Review & submit' screen. At the top, there is a home icon and the title 'Review & submit'. Below the title, there is an 'Edit' button. The main content area is titled 'Payment details' and contains the following information: 'From: Checking XXXX', 'To: Example Mortgage', 'Frequency: One-time', 'Amount: \$1,255.46', 'Transaction date: 10/08/2021', and 'Memo: October payment'. At the bottom left, there is a link: 'Go to [Cutoff times](#) for additional information.' At the bottom right, there are 'Cancel' and 'Update' buttons.

Making a Bill Payment

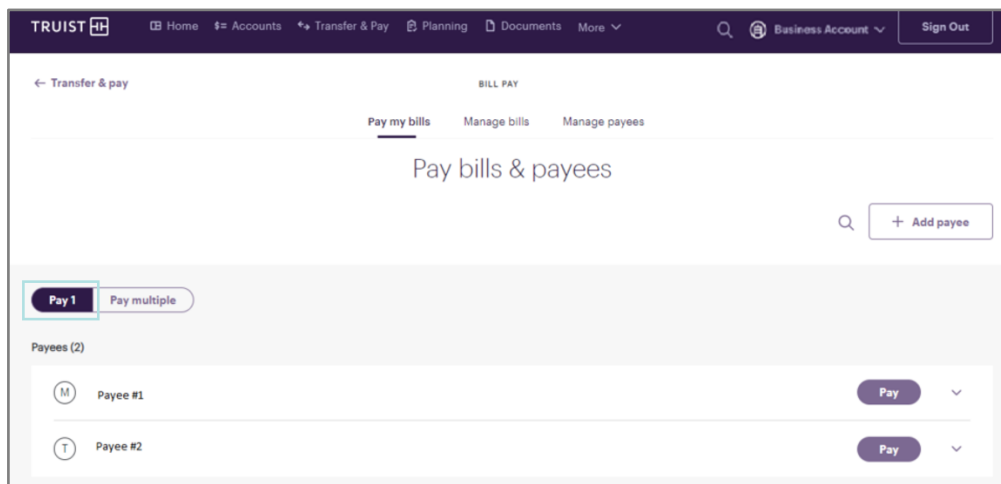
To make a bill payment:

1. Select **Transfer & Pay** from the main menu.
2. On the *Transfer & Pay* page, select the **Pay bills** tile.

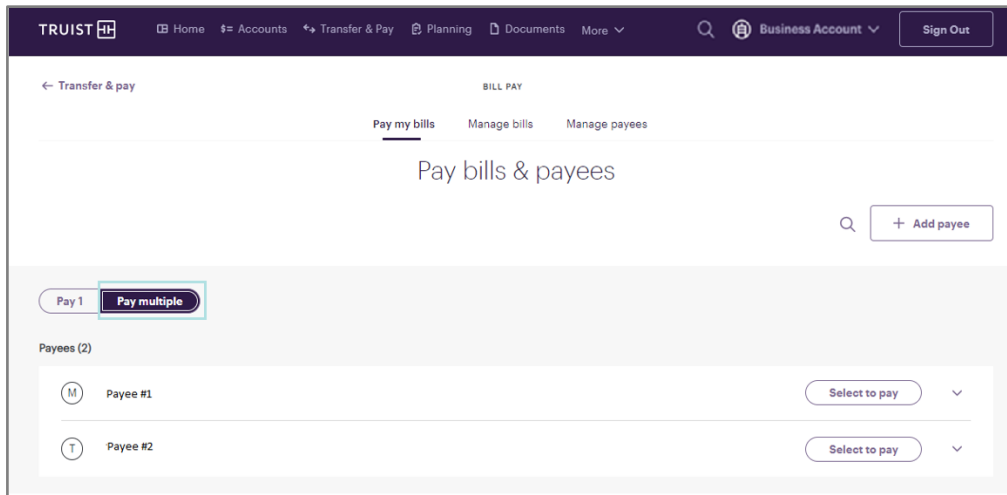


Here, you can make payments to people and businesses.

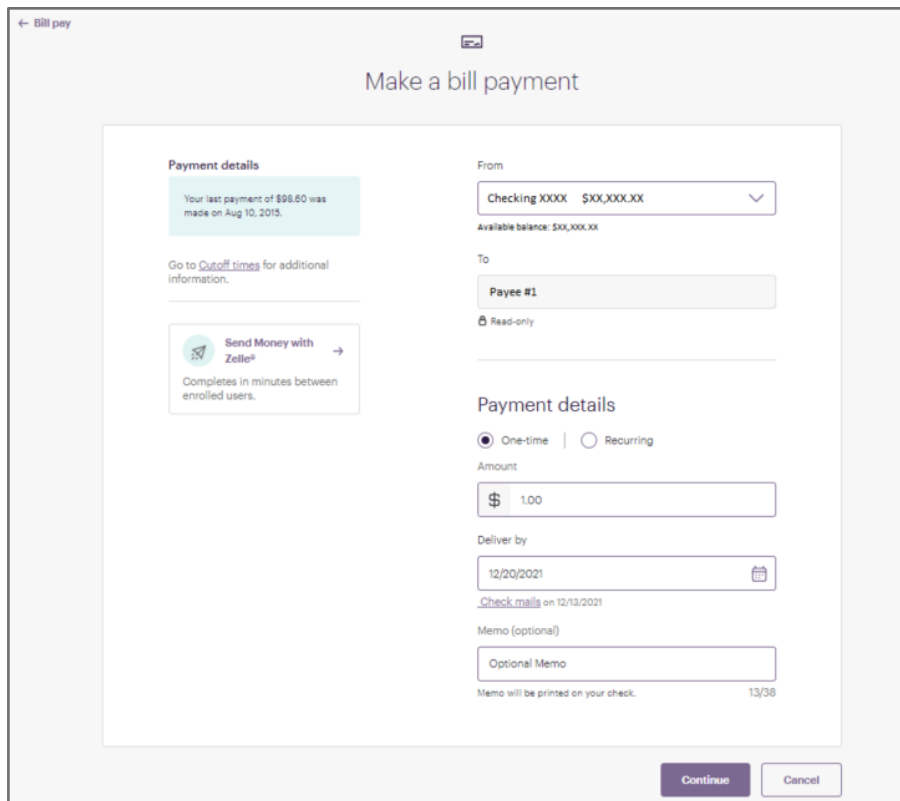
3. Select the pay button for one or multiple payee(s) that you want to pay.
 - a. One payee:



b. Multiple payees:



4. On the *Make a bill payment* page, enter the account you would like to pay from, the amount, whether it is a one-time or recurring payment, and the deliver by date.



5. Click **Continue**.

6. On the *Review & submit* page, carefully review the payment details. When ready, click **Submit payment**.

Review & submit

Payment details [Edit](#)

From
Checking XXXX

To
Payee #1

Frequency
One-time

Amount
\$1.00

Deliver by
12/20/2021
Check mails on 12/13/2021

Delivery method
Paper Check

Memo
Optional Memo

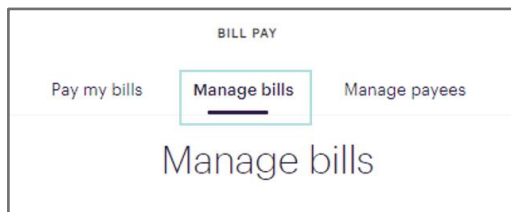
Go to [Cutoff times](#) for additional information.

Submit payment Cancel

Managing a Payment

To view, edit, or delete payments:

1. Navigate to the Manage Bills section to view your payment history.



2. Click the ellipsis “...” next to the payment you wish to edit or delete.

← Transfer & pay BILL PAY

Pay my bills **Manage bills** Manage payees

Manage bills

All activity Recurring payments

Showing 1/1 transactions

Send On	Deliver by	Status	Payee	From	Amount	
Aug 24, 2021 Check mails	Aug 31, 2021	Scheduled	melissatest	Checking 3564	\$13.33	⋮ ↓

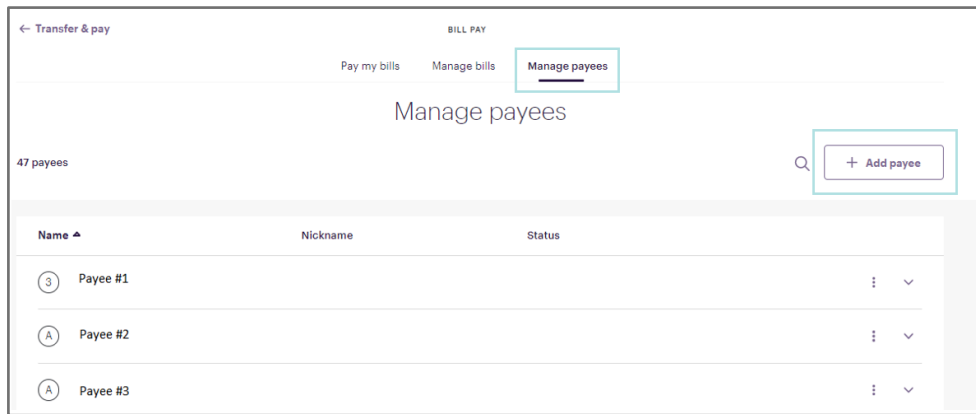
Edit payment
Delete payment

3. Review the changes and submit new payment or confirm to delete payment.

Managing Payees

To add a payee:

1. Navigate to Manage Payees and/or click on Add a Payee.



2. On the *Let's add a payee* screen, you can add a company from the directory and match the address.

The screenshot shows the 'Let's add a payee' screen. At the top, there is a close icon and the title 'Let's add a payee'. Below the title, there is a section titled 'Please provide the payee's information.' which contains a question: 'Is this a company or a person?' with two radio button options: 'Company' (selected) and 'Person'. Below this is a horizontal line. The next section is titled 'Please add or search the payee.' and contains a 'Payee' label, a search input field with the placeholder 'Search payee' and a search icon, and a button labeled '+ Add from company directory'. Below this is another horizontal line. The final section is titled 'Please provide the payee's information.' and contains two input fields: 'Nickname (optional)' and 'Account number (optional)'. At the bottom of the form, there is a note: 'Enter your account number with this payee. If you do not have an account number, enter a Customer ID or other identifying information.' At the very bottom of the screen, there are two buttons: 'Add payee' and 'Cancel'.

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3. You can also manually add a company or individual by entering all the payee details.

Let's add a payee

Please provide the payee's information.

Is this a company or a person?

Company | Person

 Send Money with Zelle® →
Completes in minutes between enrolled users.

Please provide the payee's name and account number.

Name

Nickname (optional)

Account number (optional)

Enter your account number with this payee. If you do not have an account number, enter a Customer ID or other identifying information.

Please provide the payee's address.

ATTN or C/O

Address

City

Zip code State

Phone number

Do you want to receive notifications for payments scheduled to this payee?

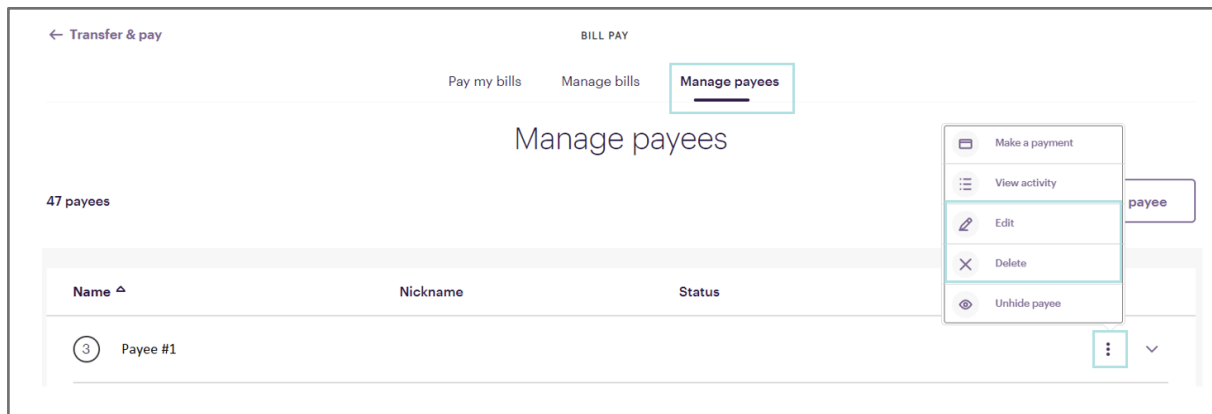
Yes
 No

4. Then click **Add Payee**.

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To edit or delete a payee:

1. Navigate to Manage payees.
2. Click the ellipsis “...” next to the payee you wish to edit or delete.

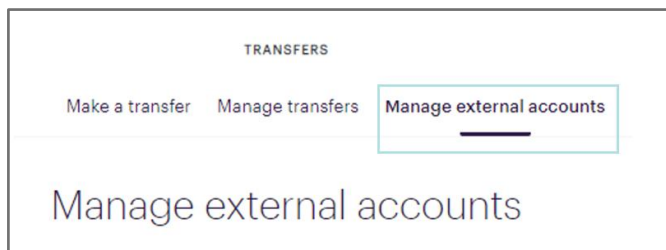


3. Review the changes and submit to edit the payee, or confirm if you want to delete the payee.

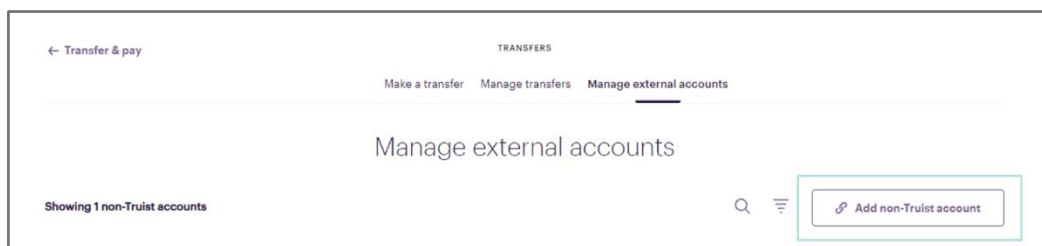
Adding and Managing an External Account

To add an external account:

1. Select **Transfer & Pay** from the main menu. On the *Transfer & Pay* page, select the **Transfer money and pay Truist accounts** tile.
2. On the *Transfers* page, select the *Manage external accounts* tab. This section will allow you to add or edit an external account.



3. To add a new external account, click on **Add non-Truist account**.



Online and Mobile Banking: Transfers & Payments

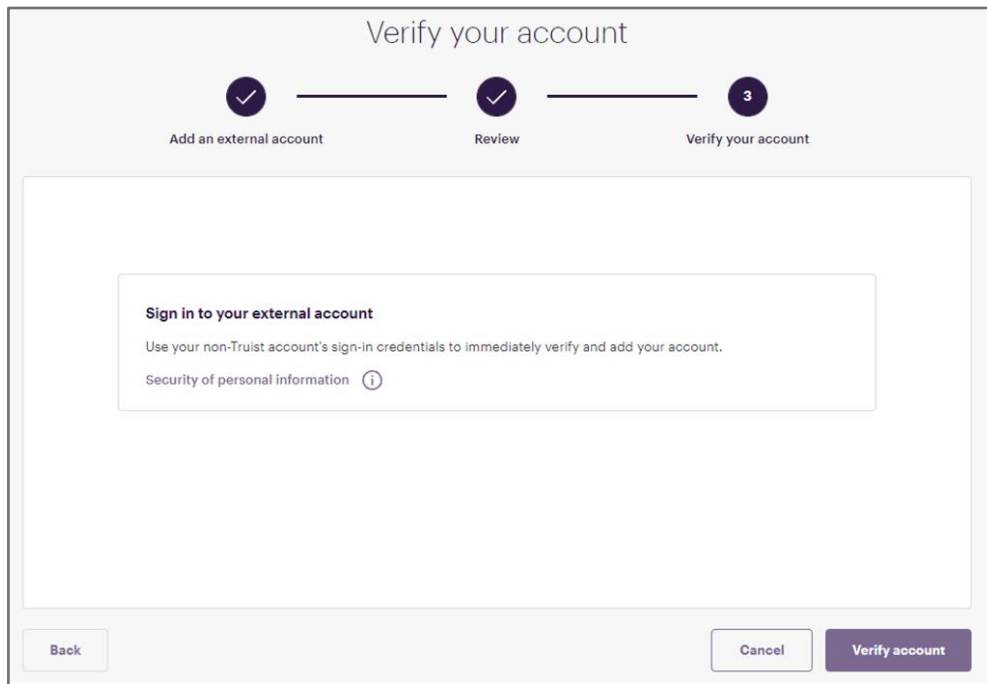
- On the *Add an external account* page, enter the required fields including Account type, Routing number, and Account number. Then press **Continue**.

The screenshot shows the 'Add an external account' page. At the top, there is a progress indicator with three steps: 1. Add an external account (highlighted with a dark circle), 2. Review, and 3. Verify your account. Below the progress indicator, the page is titled 'Add an external account'. Underneath, there is a section titled 'Account Details' with two columns of text. The left column contains instructions: 'You must be listed as the owner (joint or sole) of both your Truist account and external (non-Truist) account. Account verification may take up to 3 business days.' and 'You can find routing and account numbers on your check or account statement.' The right column contains five input fields: 'Account type' (a dropdown menu), 'Routing number', 'Account number', 'Confirm account number', and 'Account nickname (Optional)'. At the bottom right of the form, there are two buttons: 'Cancel' and 'Continue'.

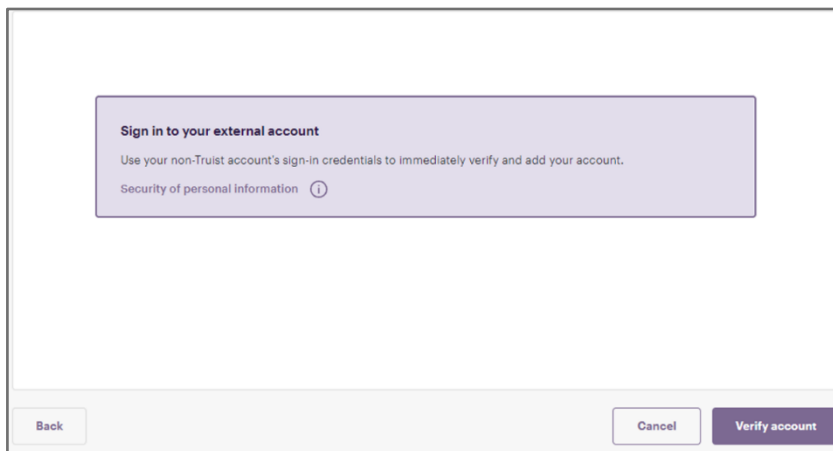
- Next, on the *Review* page, carefully review the external account details. Then press **Continue**.

The screenshot shows the 'Review' page. At the top, there is a progress indicator with three steps: 1. Add an external account (marked with a checkmark), 2. Review (highlighted with a dark circle), and 3. Verify your account. Below the progress indicator, the page is titled 'Review'. The main content area displays the account details entered in the previous step: 'Account type: Checking', 'Routing number: 123456789', 'Financial institution: Sample Bank', 'Account number: 1234567890001', and 'Account nickname: Sample'. There is an 'Edit' button with a pencil icon next to the account type. At the bottom of the page, there are three buttons: 'Back', 'Cancel', and 'Continue'.

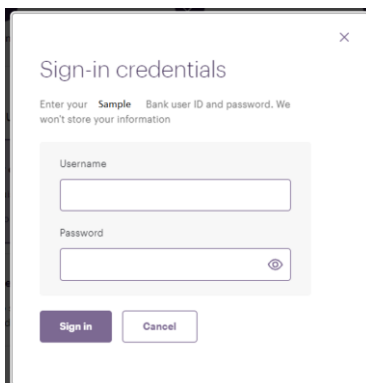
6. You are required to verify your external account. Click **Sign in to your external account**.



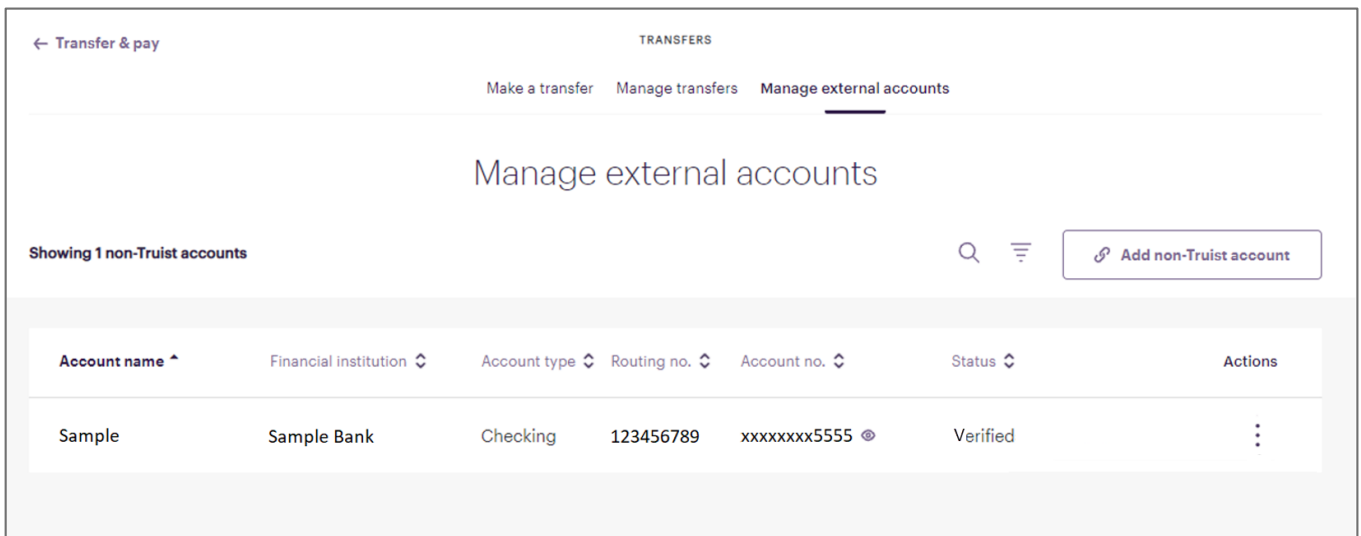
a. Click **Verify account**.



b. A prompt will be generating requesting you to enter your non-Truist bank's Username and Password. Once this is entered, click **Sign in**.

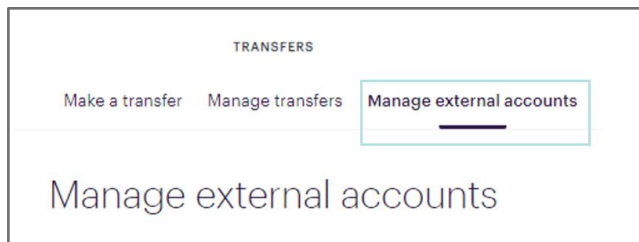


7. Once the external account is verified, it will appear within the list of non-Truist accounts.

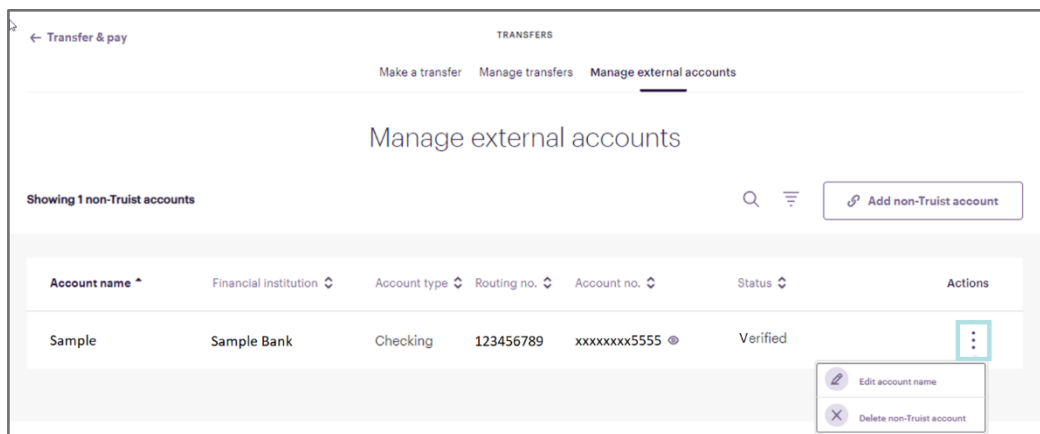


To edit or delete an external account:

1. Navigate to the Manage external accounts section of the *Transfers* page to view your external accounts.



2. Click the ellipsis "..." next to the account you wish to edit or delete.



3. Review the changes and submit to edit the account, or confirm if you want to delete the account.

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.