Quick Reference Guide

Online and Mobile Banking

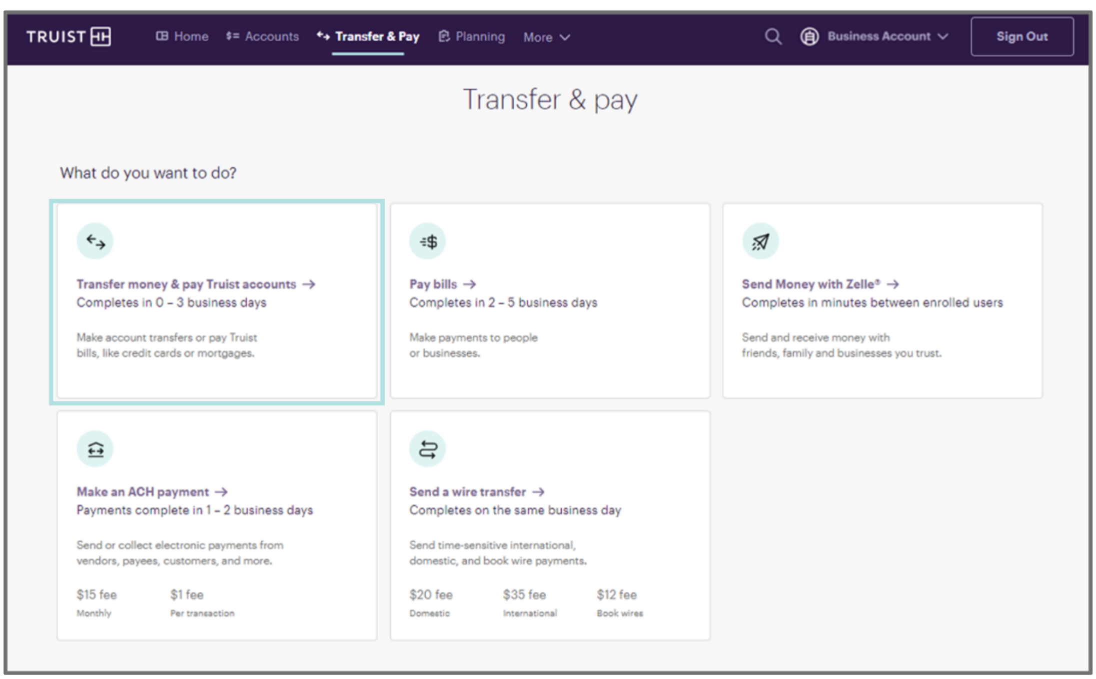
Transfer & Pay

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:

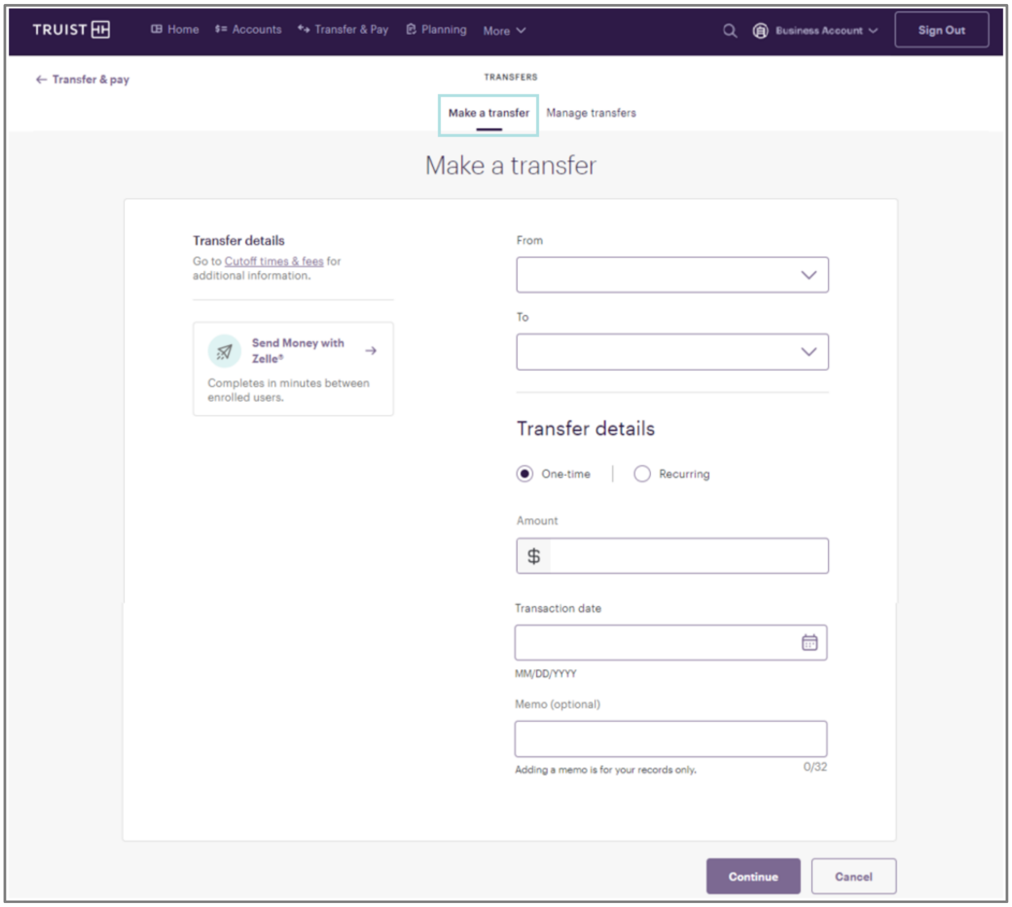
Making a Transfer & Paying Truist Accounts

To make a transfer:

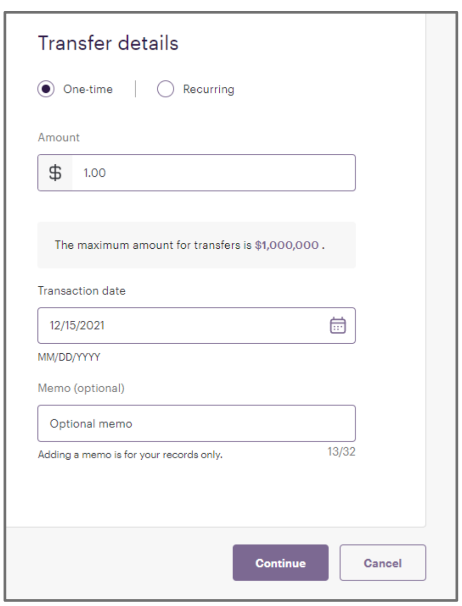
1. Select **Transfer & Pay** from the main menu.
2. On the *Transfer & Pay* page, select the **Transfer money & pay Truist accounts** tile.



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.

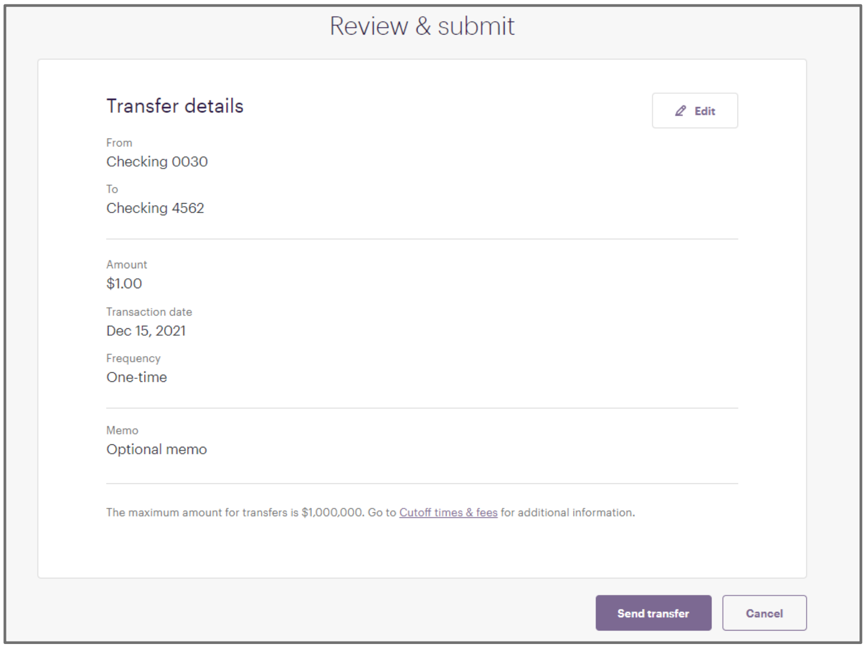


4. Enter the From and To accounts, the amount, and if it's a one-time or recurring payment.



5. Then, click **Continue**.

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

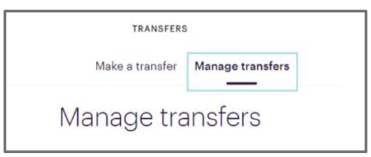


Managing a Transfer

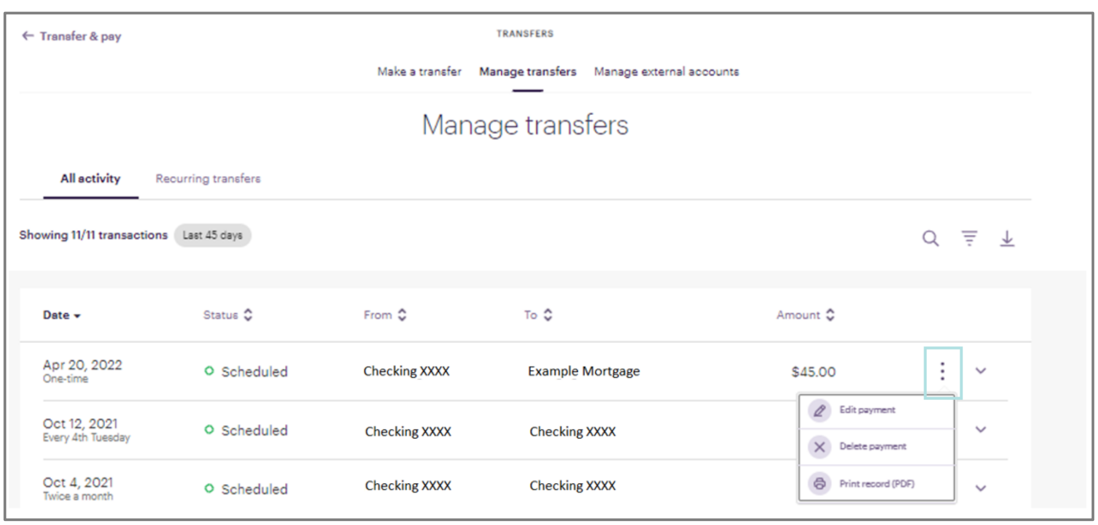
Note: The ability to edit a scheduled transfer from one Truist deposit account to another Truist deposit account is available immediately. The ability to edit a scheduled transfer to pay any other type of Truist account, such as a loan or credit card payment, is coming in March of 2022.

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

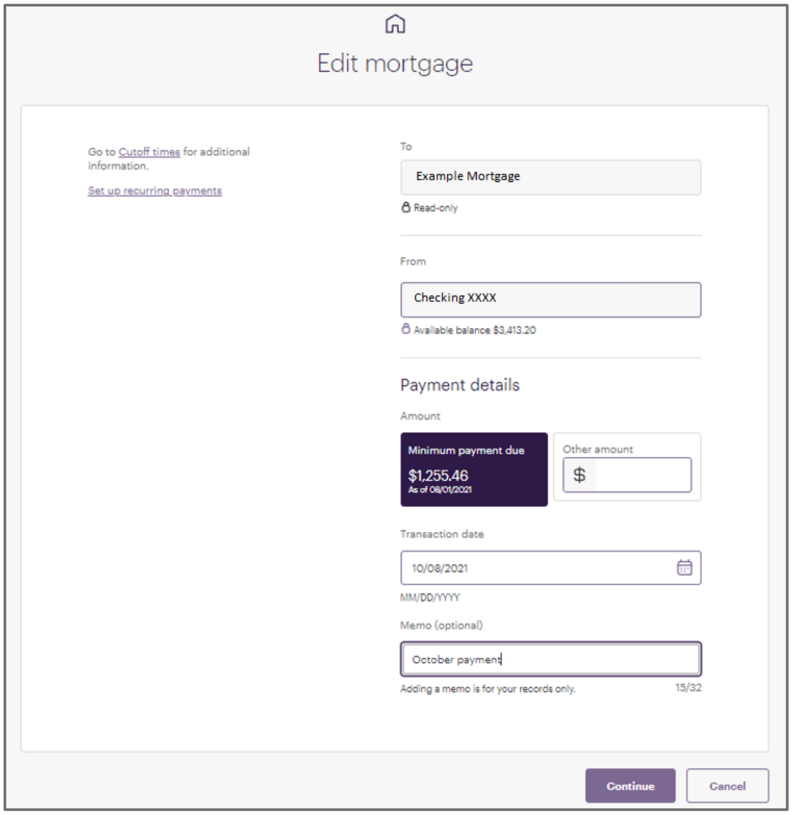
1. Navigate to the *Manage Transfers* section to view your transfer history.



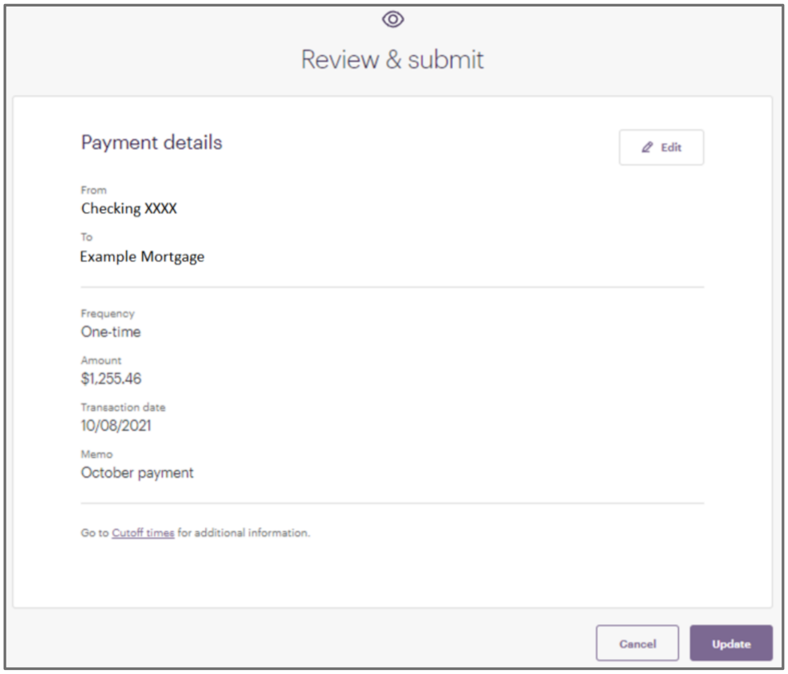
2. Click the ellipsis "..." next to the transfer you wish to edit, delete, or print.



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



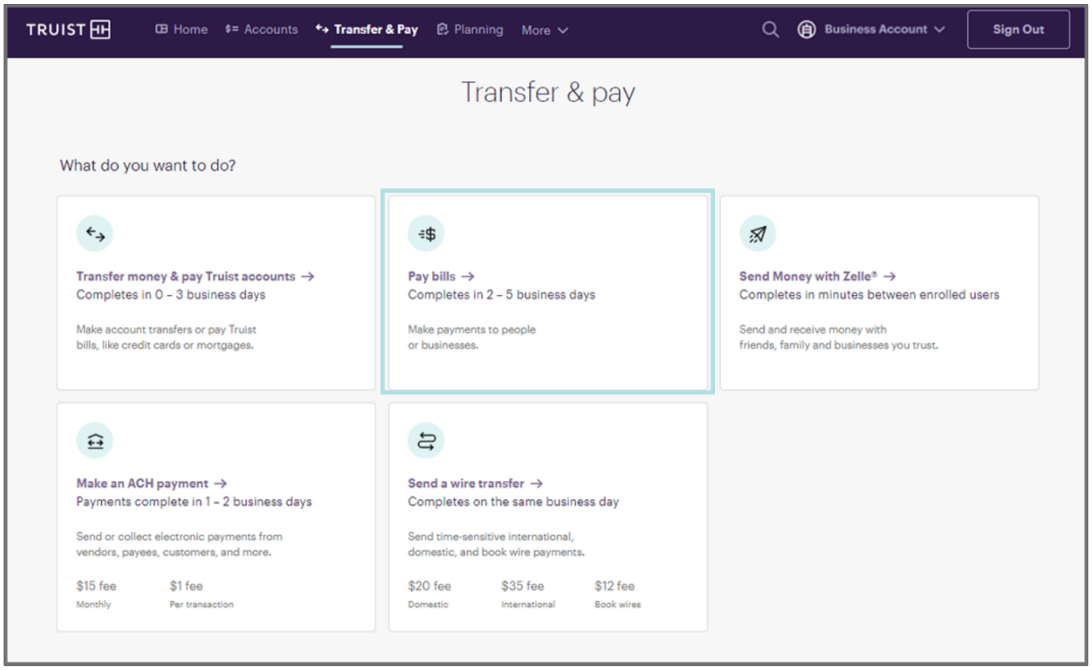
4. On the *Review & Submit* page, carefully review the updated details. When ready, click **Update**.



Making a Bill Payment

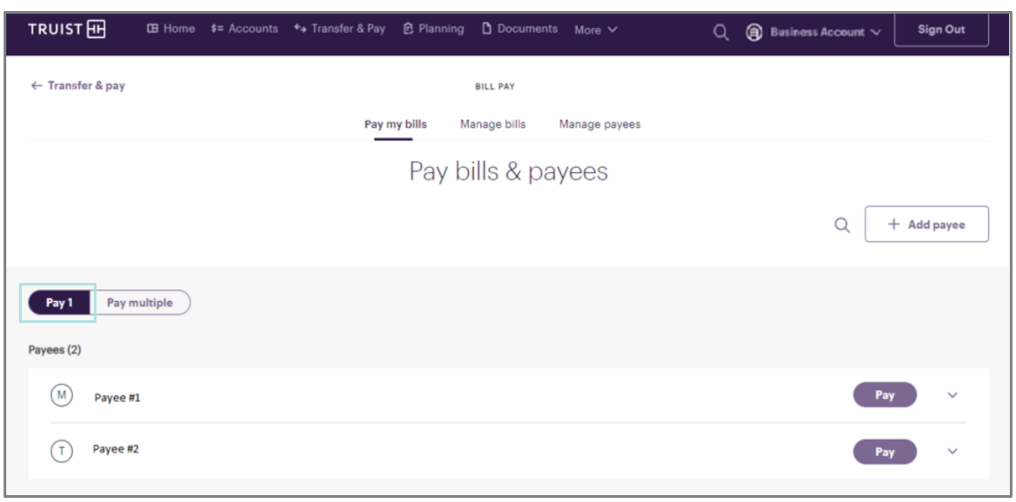
To make a bill payment:

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

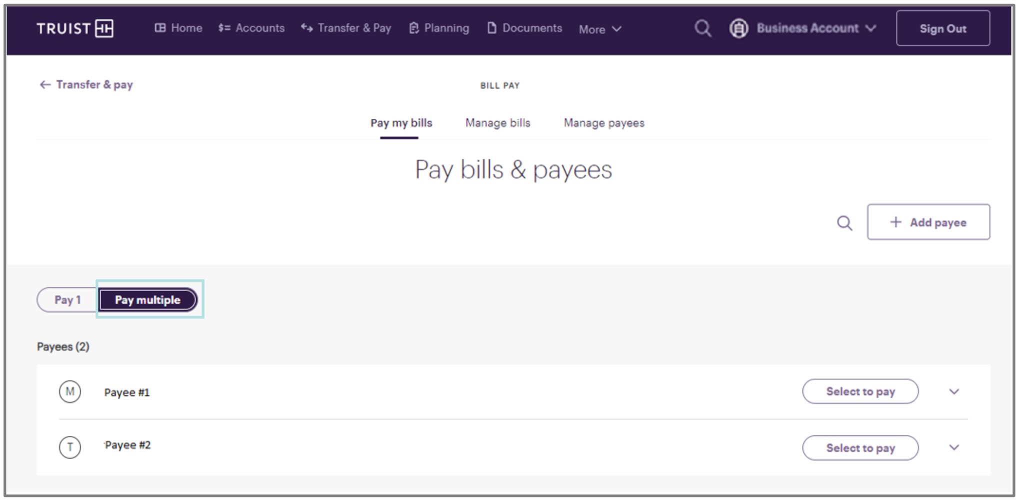


Here, you can make payments to people and businesses.

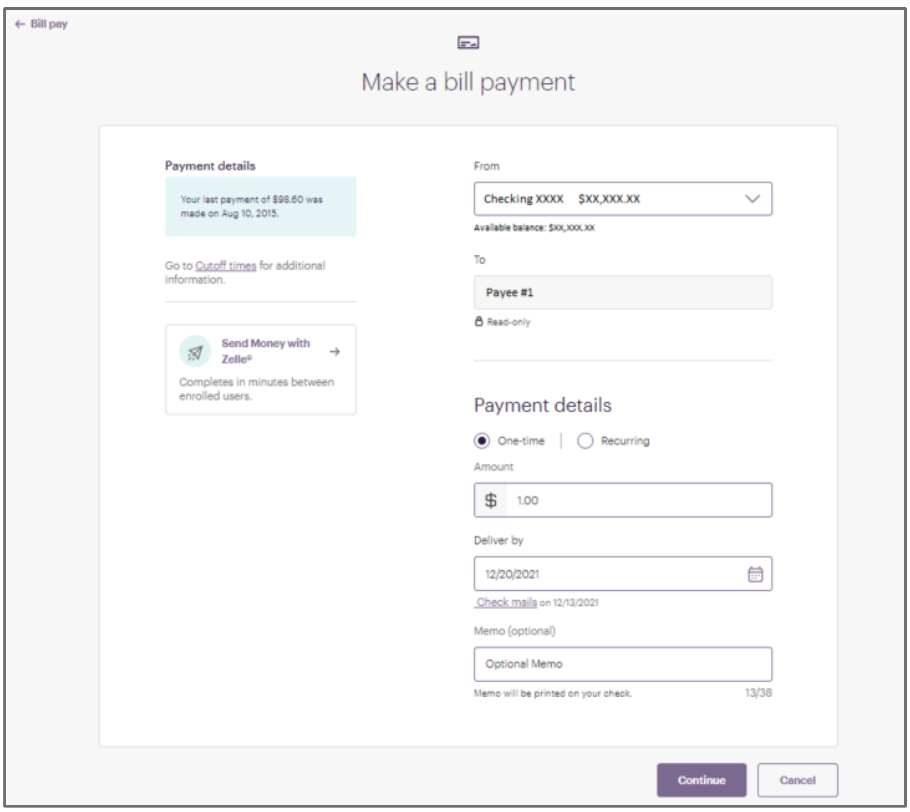
3. Select the pay button for one or multiple payee(s) that you want to pay.
   a. One payee:



b. Multiple payees:

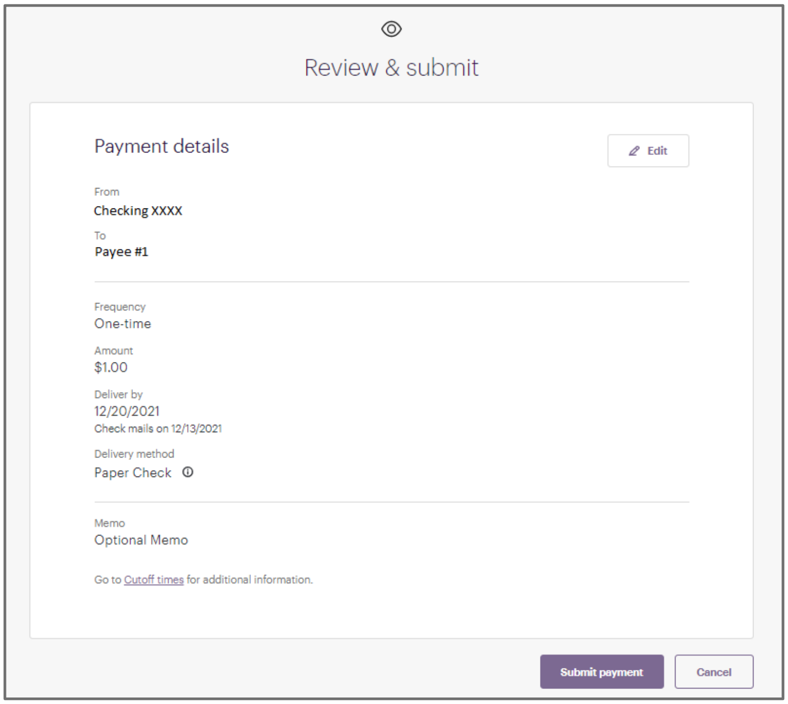


4. On the *Make a bill payment* page, enter the account you would like to pay from, the amount, whether it is a one-time or recurring payment, and the deliver by date.



5. Click **Continue**.

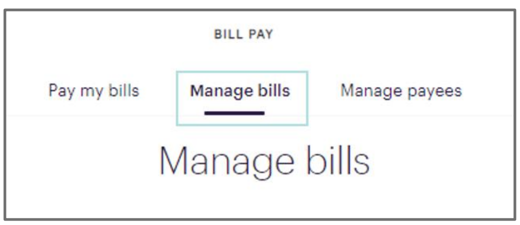
6. On the *Review & submit* page, carefully review the payment details. When ready, click **Submit payment.**



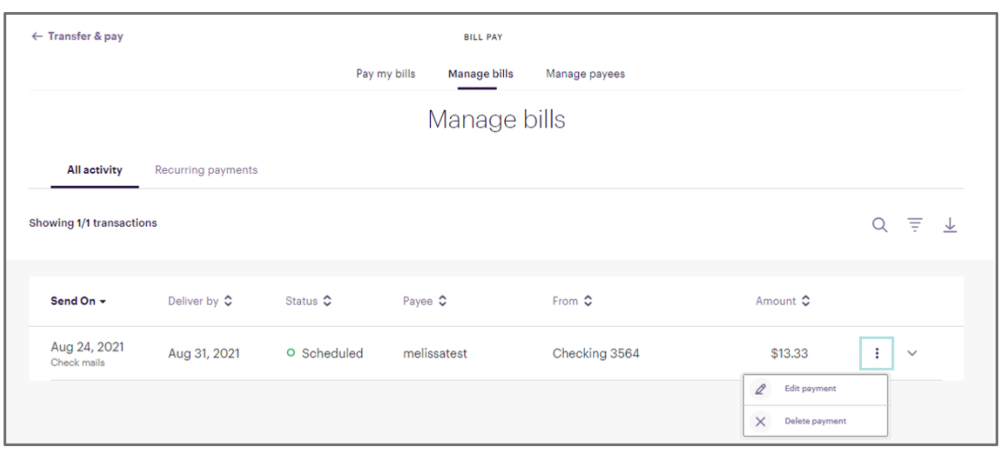
Managing a Payment

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.

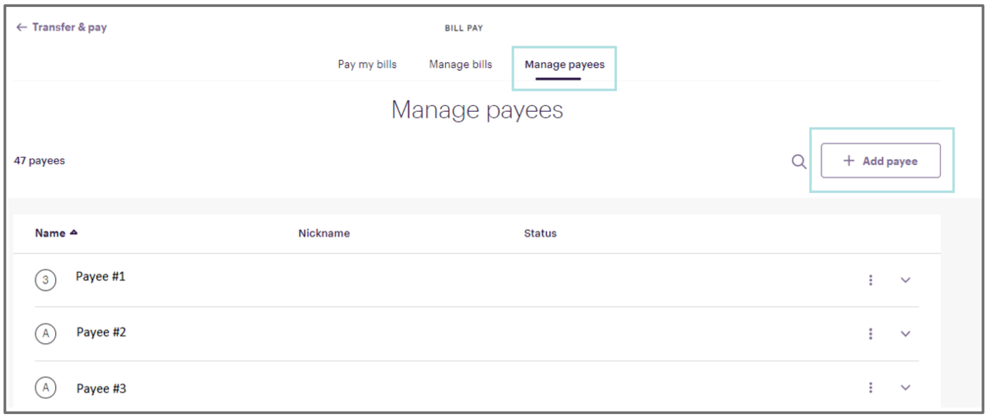


3. Review the changes and submit new payment or confirm to delete payment.

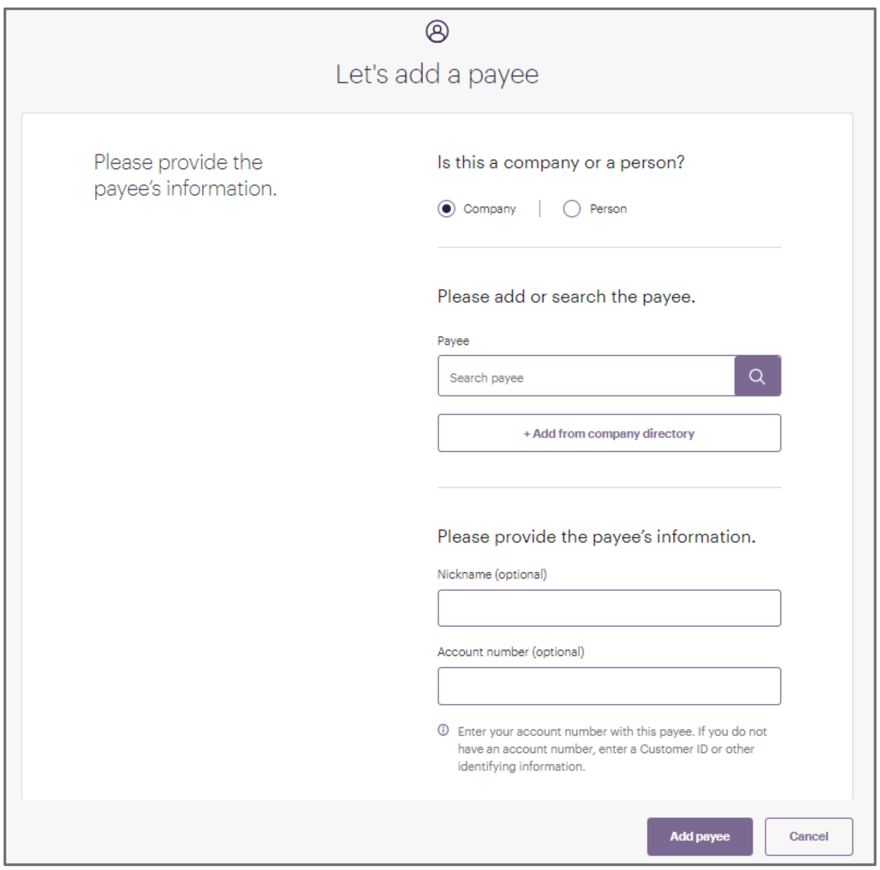
Managing Payees

To add a payee:

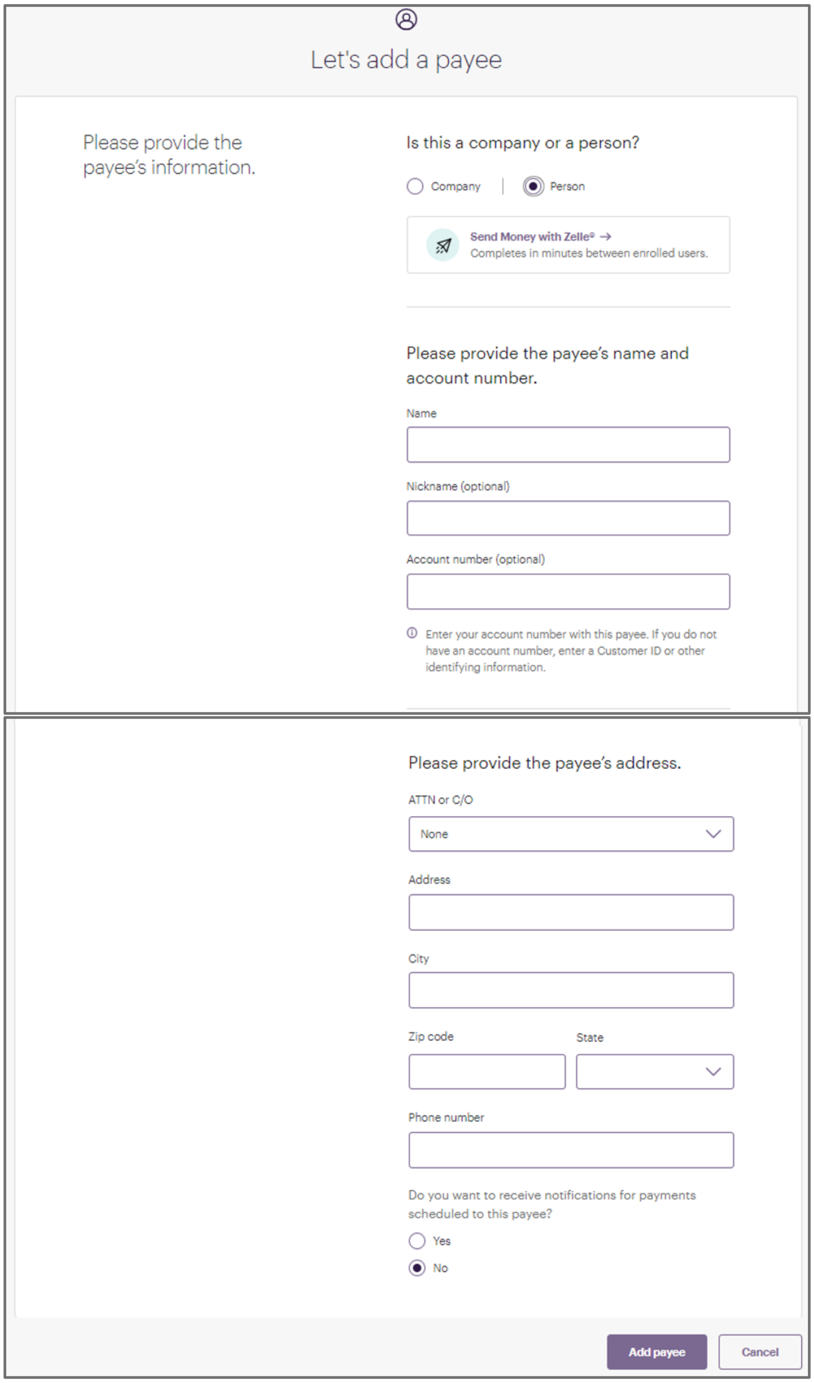
1. Navigate to Manage Payees and/or click on Add a Payee.



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



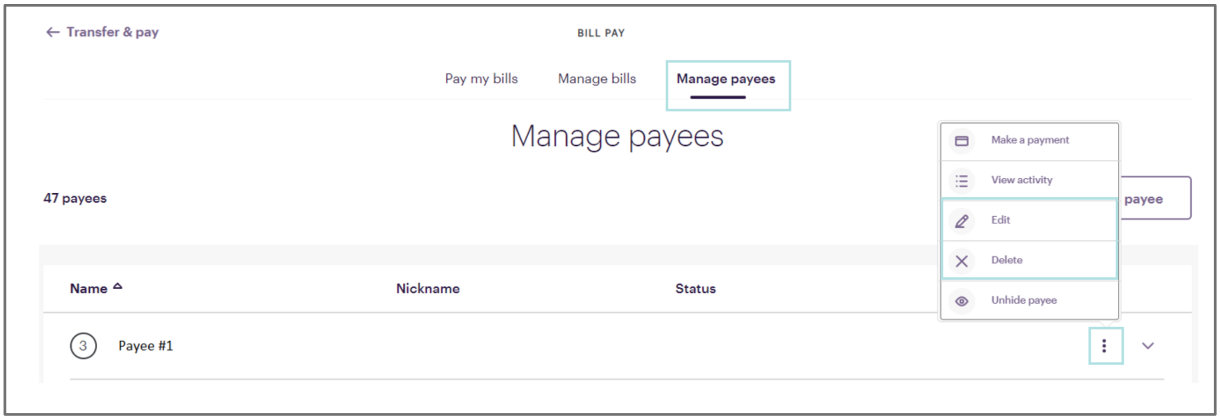
3. You can also manually add a company or individual by entering all the payee details.



4. Then click **Add Payee**.

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.

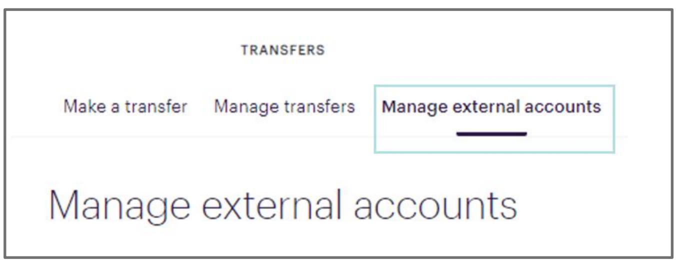


3. Review the changes and submit to edit the payee, or confirm if you want to delete the payee.

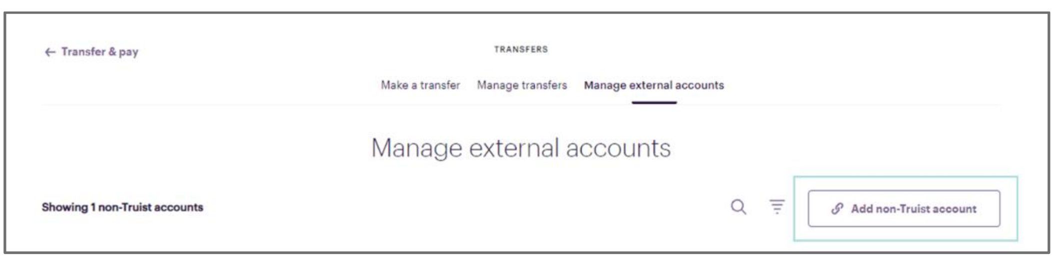
Adding and Managing an External Account

To add an external account:

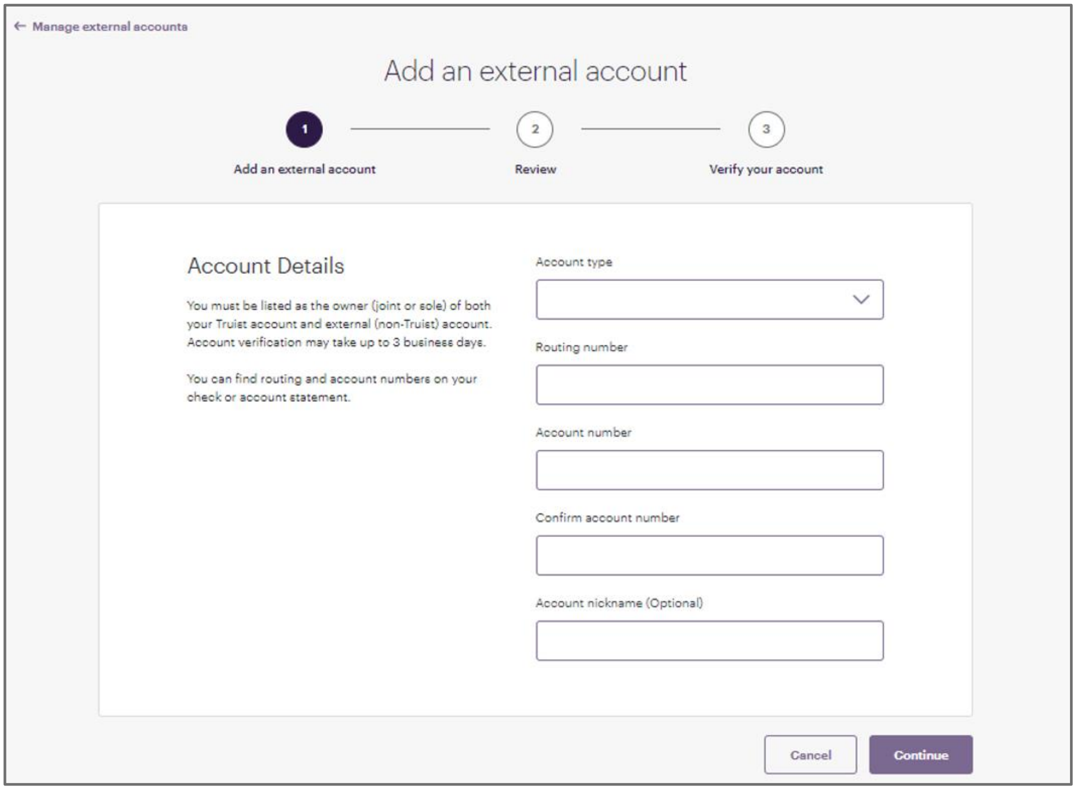
1. Select **Transfer & Pay** from the main menu. On the *Transfer & Pay* page, select the **Transfer money and pay Truist accounts** tile.
2. On the *Transfers* page, select the *Manage external accounts* tab. This section will allow you to add or edit an external account.



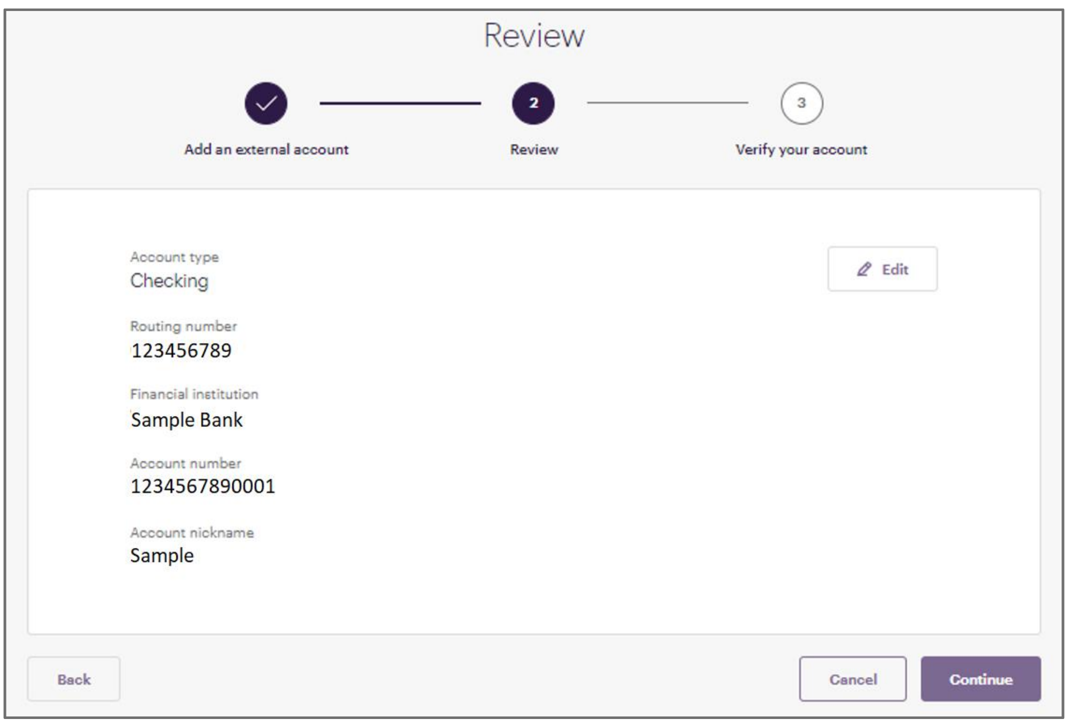
3. To add a new external account, click on **Add non-Truist account**.



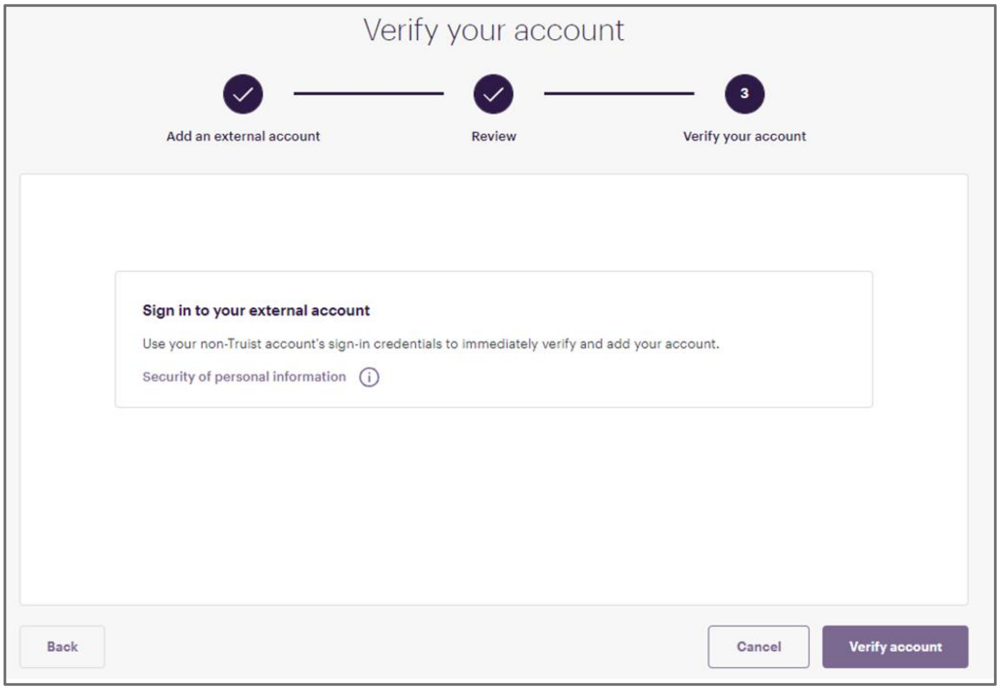
4. On the *Add an external account* page, enter the required fields including Account type, Routing number, and Account number. Then press **Continue**.



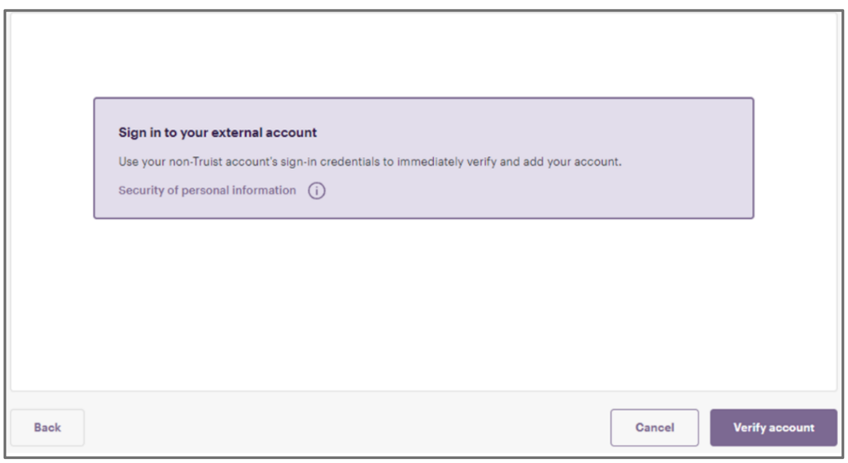
5. Next, on the *Review* page, carefully review the external account details. Then press **Continue**.



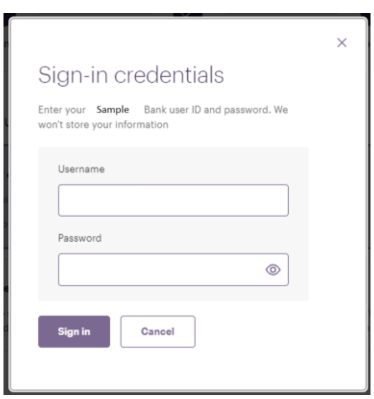
6. You are required to verify your external account. Click **Sign in to your external account**.



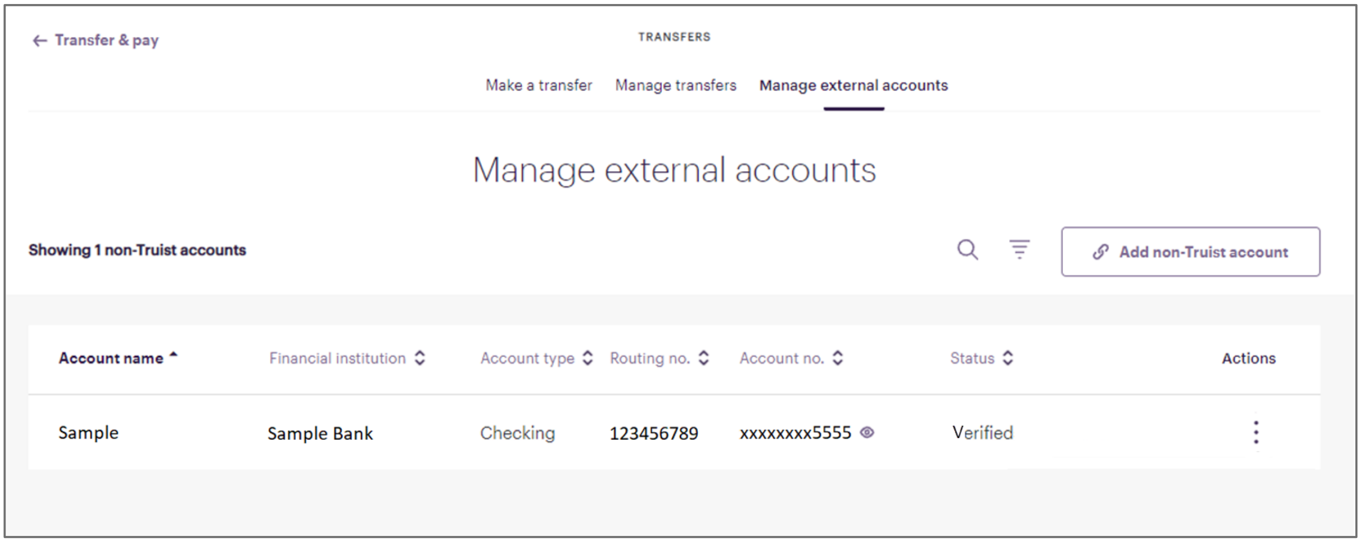
   a. Click **Verify account**.



   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**.

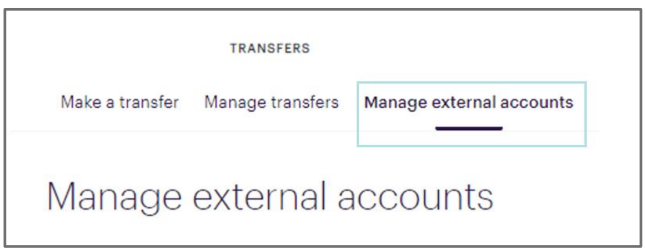


7. Once the external account is verified, it will appear within the list of non-Truist accounts.

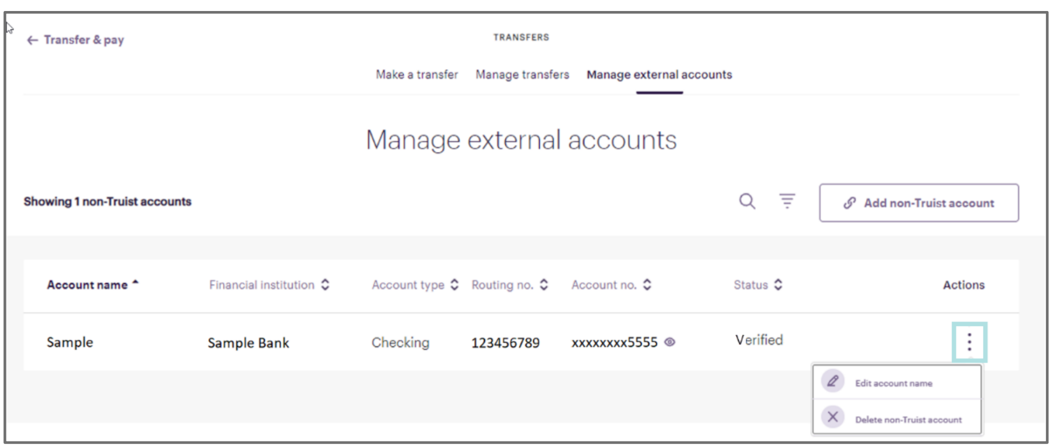


To edit or delete an external account:

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.