

Image Cash Letter

Becomes Truist Image Cash Letter

General information

The Truist Image Cash Letter enables you to deliver a file of check images and data for posting to your deposit accounts. From your business locations, you scan checks to capture the check image, check amount, and MICR line data. Then, you securely transmit the X9.37i file to Truist.

Key things to know

- There's a standardized file receipt deadline of 11 pm ET on bank business days for current day processing.
- Continue to deliver ICL files the same way you currently do. No changes are needed to your existing ICL file format.
- Your billing statement will include new billing code descriptions, and you'll be provided new glossary definitions for service fees.
- New branding will exist within the OnSite Deposit web portal where you access ICL reports.
- The new Image Cash Letter microsite will be available to access user guides, file specifications documents, and other reference material.
- New features for processing unqualified ICL and debit-only ICL files will be featured in the solution.
 - Unqualified files allow clients who do not have the ability to perform image quality and integrity validation (IQA/IIA) to use the service.
 - Debit-only files provide convenience by providing that the bank will calculate and insert credit document in the ICL file for processing.

Key things to do

- No action is needed from you right now.
- You may be asked to reset your password the next time you attempt to sign in.

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.

Will access to my reports change?

Initially no, but you will be provided alternative reporting options.

Will my ICL files need to be dropped in a different location?

No, files will be dropped in the same location and address as used today. You will also use the same credentials to access the file transfer site.

Will my file format need to change?

No changes are required to your file format.

Where can I access Image Cash Letter reference materials?

Refer to the Receivables page of the [Treasury Resource Center](#) for more information on Image Cash Letter.

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.