Managed File Transfer
Frequently Asked Questions (FAQs)

What is Managed File Transfer?

Managed File Transfer provides you with the ability to transmit or receive your data files using a Web browser (Hypertext Transfer Protocol Secure - HTTPS) or secure file transfer protocol (SFTP) client software.

What is required to use Managed File Transfer?

The requirements depend in part on how you prefer to use the service:

- For accessing Managed File Transfer through a supported Web browser, no special software is required.
- For SFTP, you will supply your own SFTP client software.
- Both options require internet access. Managed File Transfer requires Microsoft Internet Explorer® 8.0 or higher with Secure Socket Layers. SFTP requires the use of your own SFTP software plus 2048-bit encryption.

What types of files can I send or receive using Managed File Transfer?

You may send or receive files for the following services:

• Account Analysis	• Image Cash Letter (special instructions apply)
• Account Reconciliation	• Image Statement Transmission
• Automated Clearing House (ACH)	• Information Reporting
• Check Image Transmission	• Lockbox – Retail and Wholesale
• Controlled Payment Reconciliation (CPR)	• Online Bill Consolidator
• Electronic Data Interchange (EDI)	• Online Bill Presentment and Payment
• Integrated Payables	• Positive Pay and Reverse Positive Pay

Will using Managed File Transfer require any changes to the formats of my data files?

For most clients, no formatting changes will be required. Certain clients may need to make minor changes to their file headers in order to use them with Managed File Transfer. Those clients will be contacted separately to address required file header changes.

How does Managed File Transfer work?

Truist assigns a mailbox in Managed File Transfer to your company and gives you a unique User ID and Password for access. Your mailbox is the collection point for all files to and from Truist. For sending files to Truist, you transmit the file to your mailbox. Truist retrieves the file and forwards it to the applicable internal system. For receiving files from Truist to you, you access the mailbox and download the file to your PC or network.

How do I transmit files through the Internet?

Access Managed File Transfer by typing https://mft.truist.com/myfilegateway into your Web browser. For Image Cash Letter files only, you will use https://myiclfile.truist.com/myfilegateway. You will be prompted to enter your User ID and Password to continue.

IMPORTANT: The URLs presented above for Image Cash Letter are specific to Image Cash Letter transmissions only, and are not interchangeable with the URLs used for non-Image Cash Letter transmissions.

What are the special instructions for transmitting Image Cash Letter files?

You must use the Image Cash Letter URL noted above to transmit your Image Cash Letter files to Truist. Our Client Support Team will provide you with specific instructions for your preferred transmission method.

How do I transmit files using SFTP software?

Please view steps below:

1. To access Managed File Transfer, enter one of the following sets of URLs into your SFTP client software. Please note that only FTP versions 3 and 4 are supported at this time.
   Production URL:
   Host – mft.truist.com
   Port - 20122

   For x9.37 Image Cash Letter files, please use the following URL:

   Production URL:
   Host - myiclfile.truist.com
   Port - 20122

2. To sign in and authenticate with the Managed File Transfer System, use one of the following sets of instructions:

   Key Authentication
   1. Ensure Truist has been provided with your User Identity Key and that you have received confirmation from Truist that your key has been inserted into Managed File Transfer.
   2. Enter your **User ID** into the SFTP client.
   3. Depending on the SFTP client, either:
      — Manually store Truist's Known Host Key*.
      — Accept Truist's Known Host Key at the first login attempt prompt.

   *Truist Known Host key a fingerprint of the Managed File Transfer application at Truist which an external trading partner must accept in order to establish the handshake with the MFT server. It is an additional layer of security MFT has to accept only valid fingerprints from a valid IP and MFT ports 20022/20122.

   Password Authentication
   4. Enter your User ID and Password into the SFTP client software.
   5. Depending on the configuration of your SFTP client, either:
      — Manually store Truist's Known Host Key.
      — Accept Truist's Known Host Key at the first login attempt prompt.

What time of day can I send or retrieve my files using Managed File Transfer?
Truist data transmissions are sent and received around the clock except on Sundays from 12:00 a.m. – 6:00 a.m. ET. Deadlines for transmissions are based on the requirements for the specific service(s) that you use, such as ACH.

Can a file be retransmitted if required?
Yes. The Help Desk can coordinate a retransmission of data if required.

Can Truist send my files automatically?
Yes. Truist can initiate file delivery to your servers if needed.

Can Truist retrieve my files automatically?
No. Your company must initiate all transmissions from your Managed File Transfer mailbox.

What are the file naming requirements?
Truist recommends the file name contain the date and time of creation as part of the file name.

Do the SFTP servers support disaster recovery?
Yes. The SFTP servers are mirrored to allow for disaster recovery.

How long do files remain in the mailbox after the files are delivered to the bank?
The files are deleted after they are swept by Managed File Transfer and delivered to the destination application.

How often is the inbound directory swept?
We sweep the inbound directory every minute and then deliver the data file to the appropriate application.

Is there a tool to monitor the status of my file?
The Managed File Transfer web interface can be used to review the activity on the file server drop box. We maintain logs that can be viewed to monitor operating performance.

What types of certificates do you support?
Secure Socket Layer (SSL).

Do you require encryption keys to expire after a specified period of time?
Yes, keys expire yearly. Truist will provide you with a new key each year. It will be emailed to the designated email address established during setup.

Is there a test site?
Yes. You will receive credentials for both test and production sites during the onboarding process. Upon testing completion, you will need to connect to production servers to transact business.

If a second file is put into the mailbox before pick up of the first file, will the data be overwritten?
A unique name can be utilized to prevent data from being overwritten.

How will I know which file transfer protocol is best for my business?
We expect you will continue to use your current file transfer protocol. However, if you need a change, a Truist Transition Technician will work directly with your company's technical resources to implement the solution that best meets your company's business needs.

If I choose the same protocol as I am currently using, will anything change?
Yes, there will be slight changes to your configuration even if you choose the same protocol. However, changes can vary based on protocol:

- **SFTP (Hosted by Truist) –** The Host name, User ID, and Password will change as will Truist's SSH Host Key. If using certificate authentication, you will need to provide your User Identity Key to your Truist Transition Technician.

- **SFTP (Hosted by Your Organization) –** If using certificate authentication, you will need to load a new Truist User Identity Key. Truist will attempt to retrieve your known host key automatically, but it may be required for you to provide manually.

- **HTTPS –** The URL, User ID, and Password will change as will Truist's System SSL certificate. You will need to add Truist's new public certificate to your Client Authentication (CA) certificate store/Key Ring.

What will be needed from my business to support a new protocol setup?
In general, the contact information, (name, telephone number and email address) for a technical representative from your company is all that is needed. Please provide the desired file transfer protocol if your company has already selected one, otherwise a Truist Client Transition Specialist will work with your company's designated representative to select the best solution for your business.

What type of testing is performed with file transfer setup or changes?
Connectivity and file format testing are normally completed for new setups. Connectivity testing verifies that the connection between your company and Truist using the selected protocol is established correctly. File format testing ensures that the format of the transmitted files adheres to our established file specifications.

How long will it take to set up Managed File Transfer?
The implementation timeframe is dependent on the complexity of the service for which it will be used. Your Treasury Sales Officer or Client Onboarding Specialist can provide you with the implementation timeframe for the service, which includes the transmission setup process. File testing with your company is required prior to going live.

For more information

If you have any questions, contact your Treasury Sales Officer or call Treasury Management Client Services Monday through Friday, 8 am to 6 pm ET, at 866-448-6394. For more information about Managed File Transfer, please visit the File Translation and Delivery Services Treasury Resource Center site.