

## Reference

### **Truist Treasury Manager Best Practices for Transaction Initiation**

Truist is committed to providing you with reliable solutions such as Truist Treasury Manager, that allow you to conduct your financial transactions. Because Treasury Manager is an online service, there may be times when the service is unavailable due to circumstances beyond our immediate control. As a precaution against such an occurrence, you should prepare alternative options and processes as a back-up to support your transactions. Below, you will find information on alternatives, and what you can expect from Truist in the event of an issue with the Treasury Manager service that impacts your transaction processing.

#### **General Information and Best Practices**

In the event that technical issues are impacting transaction processing, Truist will post bulletins within Treasury Manager to inform you of the current status. If Treasury Manager is not available, our client services teams will have the most current updates available.

It is always advisable to establish contingency solutions and procedures for transaction processing in advance of any issue that may arise. Some processing alternatives require advance set-up and testing. Your relationship team can provide you with additional information about any of the alternatives recommended below.

Scheduling your transaction processing or review earlier in the day provides more flexibility in the event that an issue does arise.

#### **ACH Origination Best Practices and Contingency Procedures**

Practices and procedures to minimize the impact to ACH processing from a service-related issue include the following:

##### **Best Practices**

- ACH transactions are processed in bulk files during set times in the business day. As a best practice, submit transactions as early in the day as possible to allow for processing and correction of any exception items.
- Work with your relationship team to set up another form of automated file delivery to use as a contingency in the event the Treasury Manager service is not available for an extended time period during the processing day.

##### **Contingency**

*If the Treasury Manager ACH service is not available to process transactions:*

- ACH processing windows may be extended, and the extended deadline will be communicated through a Treasury Manager bulletin.
- Use a contingency service you have established - such as File Transfer (Direct Transmission) of a NACHA formatted file to Truist using an internet browser or a secure FTP (File Transfer Protocol) - to submit any files which require immediate processing.

## Positive Pay (including CPR, ARP) Best Practices and Contingency Procedures

Practices and procedures to minimize the impact to Positive Pay and Controlled Payment Reconciliation (CPR) processing from a service-related issue include the following:

### Best Practices

- Sign on to Treasury Manager daily after 10:00 am ET (Positive Pay) and 3 pm ET (CPR) to check for items to review. If none are present, check back later for any items that may require your review.
- Review/decision all items as soon as possible after they are available. The normal deadline for decisions to pay or return Positive Pay items is 4 pm ET. The normal deadline for decisions to pay or return CPR items is 2 pm ET the following day (23 hours). Completing the review as soon as possible would eliminate the impact of items not being reviewed if Treasury Manager became unavailable later in the day.

### Contingency

*If the Treasury Manager ARP service is not available to process transactions:*

- The decision deadline may be extended, and the extended deadline will be communicated through a Treasury Manager bulletin. You will have until that time to decision items.
- If the Treasury Manager ARP service remains unavailable and you are unable to do the review and pay decisions for the day, all the items will be automatically processed in accordance with your default Pay/Return settings.

## Wire Best Practices and Contingency Procedures

Practices and procedures to minimize the impact to wire processing from a service-related issue include the following:

### Best Practices

- Submit all transactions as early in your business day as possible to avoid any delay in the event Treasury Manager becomes unavailable later in the day. Same-day wires must be submitted for processing by 2 pm ET.
- After submission, check back to review the status of any wires to ensure they are completed without issue.

### Contingency

*If the Treasury Manager Wire service is not able to process transactions:*

- The decision deadline may be extended, and the extended deadline will be communicated through a Treasury Manager bulletin. You will have until that time to submit a same-day wire.
- Truist Corporate Call may be a service to consider if your company sends daily wire payments. Corporate Call is an Interactive Voice Response system that allows you to originate wires securely over the phone. Contact your Treasury Consultant to learn more.

## Getting Help

Click the **User Materials** link at the top right of any page or visit the Treasury Manager page of the **Treasury Resource Center** at [truist.com/treasuryresourcecenter](https://truist.com/treasuryresourcecenter) to access reference materials.

If you need additional assistance, contact Treasury Solutions Client Services at [treasuryclientservices@truist.com](mailto:treasuryclientservices@truist.com) or **800-774-8179**. Representatives are available from 8 am to 8 pm ET, Monday through Friday on bank business days.