

Truist Treasury Manager

Processing Deadlines

System Availability and Reporting

Truist Treasury Manager can be accessed for information reporting and transaction initiation services. Specific account information is updated at various times throughout the day. Treasury Manager maintains online access to historical information for a rolling number of days, depending upon the nature of the data.

When new features and functions become available, these releases are introduced on weekends during non-business hours to minimize any disruption to your service. A summary of functions and their reporting schedules are noted below; the terms and conditions for use of each service are set forth in our service agreement for that service.

Function	Cut-off Time	Retention	Notes
ACH			
ACH Initiation – Next Day	9 pm ET		The final cut-off for debits and credits for next day posting is 9 pm ET. The recommended time to submit debits and credits is 11:30 am ET, one day prior to the effective date
ACH Initiation – Same Day	2 pm ET		We recommend that you submit same day ACH files as early as possible to avoid delays. Submitting files for same day processing by 11:30 am ET is recommended in the event there are any processing delays. The Same Day processing deadline is 2 pm ET. Enrollment is required for Same Day ACH Initiation
ACH Reporting	4:00 am ET 7:30 am ET 10:00 am ET 12:00 pm ET 2:00 pm ET 3:45 pm ET 5:00 pm ET 7:00 pm ET		For Current Day Reporting, there are seven intra-day ACH reporting windows
ACH Reports		18 months	Treasury Manager ACH initiated activity
ACH Payments			ACH payments can be future-dated up to one year (365 days)
Audit Activity		124 calendar days	Detailed information regarding user activity
Audit Report		124 calendar days	User Profile information

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Check Services			
Stop Payments Placed	7 am – 9:30 pm ET (DDA and ARP accounts only) 9:30 am – 10 pm ET (CPR accounts only)	18 months	Stop should be available to tellers within seconds during normal bank business hours. Otherwise, the stop is in queued status. Unless otherwise defined, stops are effective for six months
Stop Payment and Paid Item Inquiry	No time constraint (DDA and ARP accounts only) 11:30 am – 9:30 pm ET (CPR accounts only)	18 months	
Stop Payment Reports		18 months	
Stop (Images) Availability	11 am ET	18 months	Bank provides online access to images of paid checks from prior business day
Information Reporting			
Balance Reporting – Prior Day	7 am ET	18 months	
Balance Reporting – Current Day	Varies based upon service	18 months	
Special Reports (ERD)			
CAR (Client Activity Report)	8 am ET	30 calendar days	
EDI/ACH Received Report	9 am ET	30 calendar days	
CPR Outstanding Balance Report (Summary and Detail)	Approximately 11:30 am ET	30 calendar days	Formerly the Daily Disbursement Totals and Daily Recap of Posted Items reports
Disbursement Totals Report	1 pm ET	30 calendar days	
CPR Account Adjustment Report (Detail)	5 pm ET	30 calendar days	Formerly the Daily Outstanding Mismatch Paid, Daily Presented Rejects, and Daily Update Audit reports
CPR Stop Payments Report	Approximately 11:30 am ET	30 calendar days	Formerly the Daily Stop Report

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Image Access			
Image Retention – (On-us Truist Items)		7 years	Paid items, deposit tickets, and deposited items
Image Retention – (Transit Non-Truist Items)		5 years	Paid items, deposit tickets, and deposited items
Truist Online Courier			
Balance Reporting Statement		60 calendar days	
Retention Special Reports			
Positive Pay and ARP			
Positive Pay Exceptions/Images delivered by Truist	10 am ET		This is the earliest time the Positive Payment reports are available for exception decision-making
Positive Pay Exception Pay/Return Decision Deadline	4 pm ET same day		This is the deadline to notify the Bank regarding the validity of the current business day's mismatched checks. A Pay or Return decision is required by this time
Manual Issue/Void Input Deadline	9 pm ET		
Positive Pay – CPR			
Positive Pay Exceptions/Images delivered by Truist	3 pm ET	18 months	This is the earliest time the Positive Payment reports are available for exception decision-making. Bank provides online access to images of the current day's mismatched checks
Positive Pay Exception Pay/Return Decision deadline	2 pm ET next day		This is the deadline to notify the Bank regarding the validity of the current business day's mismatched checks. A Pay or Return decision is required by this time.
Manual Issue/Void Input Deadline	9 pm ET		
Positive Pay – Reverse			
Reverse Positive Pay Paid Images Delivered by Truist	9 am ET	18 months	This is the earliest time the Reverse Positive Pay reports are available for Return decision-making
Reverse Positive Pay Paid Return Decision Deadline	4 pm ET next day		This is the deadline to notify the Bank regarding the validity of the prior business day's paid checks. A Return decision is required by this time

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Transfers			
Account Transfers	9 pm ET		Real-time until 9:30 pm ET. After 9:30 pm ET, settlement is Next Business Day by 7 am ET. Account transfers can be future-dated up to one year (365 days)
Account Transfer Reports		18 months	
Card Payments	9 pm ET		
Loan Payments	7:30 pm ET		Real-time payments until 7:30pm. Any payments attempted to be submitted after will fail and users will need to resubmit the following day.
Wires			
Wire (Treasury Manager)	8 am – 6 pm ET		Wires received after 6 pm ET are subject to next-day processing. Domestic and USD international wires can be future-dated up to one year (365 days). Foreign currency wires <i>cannot</i> be future-dated
Wire (by phone)	8:30 am – 6 pm ET		Wires done by phone only. Domestic and USD international wires can be future-dated up to 30 calendar days
Wire Report		18 months	This is only for the Wire Report under the Wire Transfer service

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 to access reference materials.

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