

# Truist plans October deadline for switching BB&T accounts

## Article

**The news:** Truist plans to complete the move of its legacy **BB&T** customers' personal and business accounts on October 10, 2021, a spokesperson confirmed to Insider Intelligence. The US bank had sent an email to customers informing them of the timeline.

The accounts update marks a major milestone for Truist, which was **formed** through the merger of BB&T and **SunTrust**. The bank recently noted that it **plans** to wrap up the migration

of legacy SunTrust users in Q1 2022.

**More on this:** Truist has already been transitioning its legacy BB&T customers to its new digital platform and continues to do so, the spokesperson noted. In July, the bank [said](#) that its migration of customers would occur in phases—It [expected](#) to move up to **500,000** customers during the first month of the process. Its finalization of plans for a public migration follows its March 2021 [pilot rollout](#) of the unified platform for Truist employees only. Existing customers for both the BB&T and SunTrust sides have already started using the combined mobile app and online banking, the Truist spokesperson noted.

The bank said in its email that, after the accounts switch, BB&T users will retain several features, including online bill pay; routing numbers and deposit account numbers; direct deposits; card numbers; and wire transfer instructions. Truist also noted that it will continue to accept BB&T-labeled checks.

Truist has already released its unified app, whose [features include](#) mobile check deposits; access via fingerprint or facial recognition; access to cashflow insights; and ability to lock and unlock, along with setting spending limits. A landing [page](#) outlines the combined platform features.

The bank disclosed in its Q1 2021 earnings presentation, released in April, that its customers will see a unified front-end interface, while it will continue to use legacy back ends for its tech stack. An API will link both sides of its tech stack, enabling Truist to do a phased switchover instead of a one-time move.

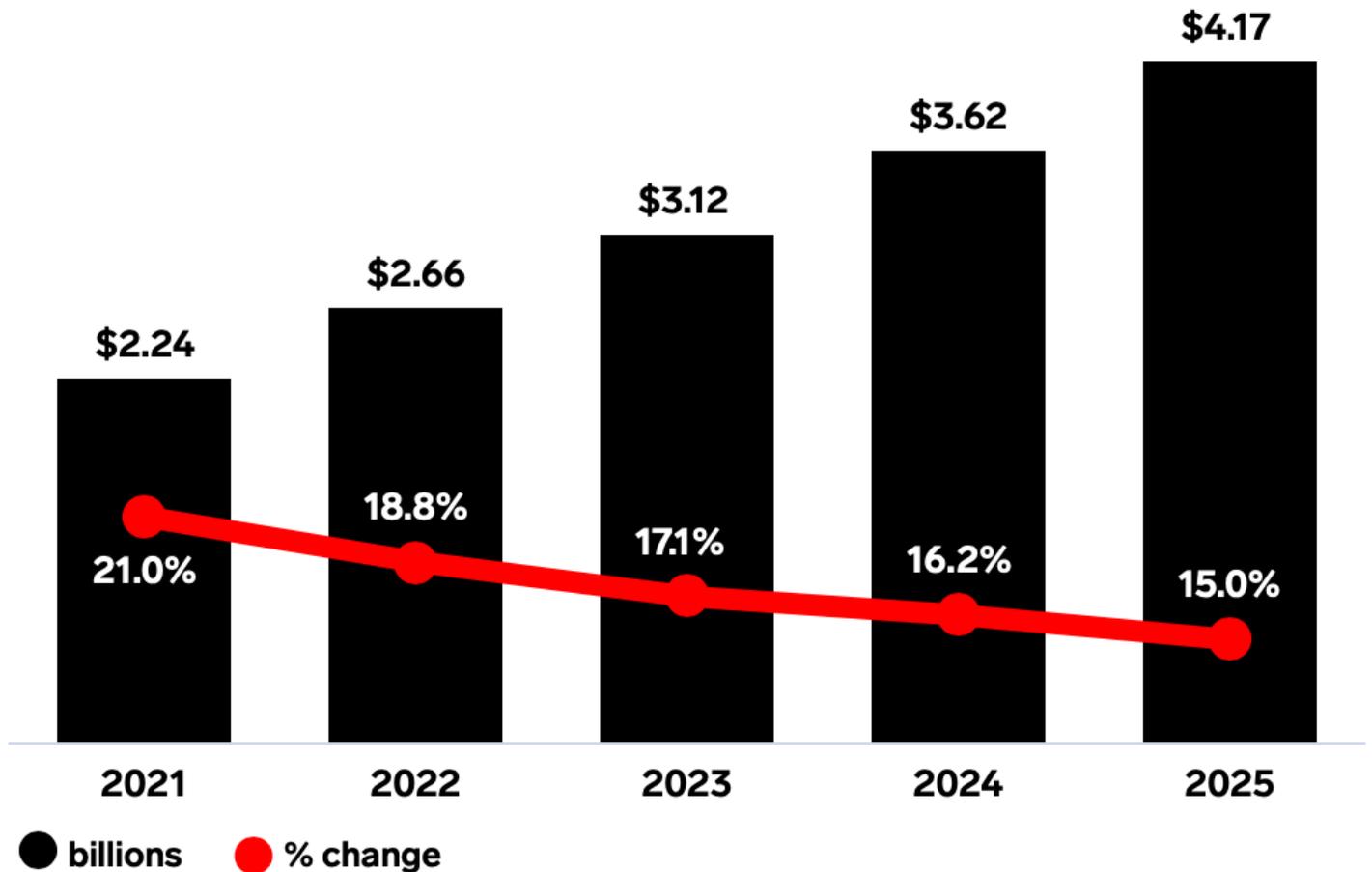
**The big takeaway:** The stakes are high: To many customers, a digital bank is only as good as its user experience. To avoid shaking its users' confidence in its new platform, Truist needs to ensure that the migration avoids glitches or at least contains them.

A phased rollout will help Truist limit the bleeding in a worst-case scenario. If, for example, a botched deployment affects legacy BB&T users, it won't spill over to the SunTrust migration. A phased rollout also buys time for Truist to fix bugs and learn from its mistakes. Ideally, the migration must avoid rattling clients enough that they consider switching banks.

But Truist may already be facing challenges with its user experience: So far, **Apple** and **Google** app store reviews run on the weak side on average: The [former](#) averages **2.9** out of **5** in customer ratings at this writing, and the [latter](#) averages at just **2.1** out of **5**.

# Truist Bank (Sun Trust & BB&T) IT/Technology Expenses

US, 2021-2025



Source: eMarketer, March 2021

[InsiderIntelligence.com](https://www.insiderintelligence.com)

*Note: This article was updated on August 6, 2021 to clarify that Truist has separate transitions for its legacy BB&T customers: one is for digital-channel usage, which has ongoing, and the other is for moving accounts, which is set for October 10, 2021.*