

# PNC COMMERCIAL CARD SERVICES



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As one of the nation's top treasury management providers, PNC offers a full suite of commercial card services backed by industry-leading technology. Our dedicated and experienced team works with you to help maximize the efficiencies and reduced costs of integrating cards in your payment mix. We can help you improve spend management, mitigate fraud risk and reduce administrative costs.

## Commercial Card Programs: Distributed Card

You will continue to use your BBVA USA card program following conversion.

Your Current Treasury Management Service...		...Will Be Retained	
<ul style="list-style-type: none"> <li>• Corporate Travel &amp; Entertainment Card</li> <li>• Purchasing Card</li> <li>• Fleet Card</li> <li>• Corporate World Elite</li> <li>• CommercialOne</li> </ul>	Cards	<b>New PNC Card</b>	Cardholders will receive a new PNC contactless ("tap-and-go") card with the same account number and new expiration date and CVV.  If your company branding appears on your cards today, this will be retained.
		<b>Activation</b>	Cardholders will need to activate their new card by January 31, 2022 and will no longer be able to use their BBVA USA card after that date.
	Program Information	<b>Program Settings</b>	All current program settings, including payment terms, cycle dates and credit limits will remain the same.
		<b>Visa and Mastercard Insurance Benefits</b>	Several additional insurance benefits will now be offered under your card program. Cardholders can review all benefits at the URL listed on the cardmailer and insert that accompany their new PNC card.
	Technology Platforms	<b>Spend Net Transaction Manager</b>	Spend Net Transaction Manager mobile app will be discontinued beginning Thursday, September 16. Cardholders can access balance and transaction information in Spend Net Navigator <sup>SM</sup> or CentreSuite <sup>®</sup> .
		<b>Website Access</b>	Cardholders and Program Administrators will continue to access the current technology (Spend Net Navigator or CentreSuite) platforms with the same login credentials.
		<b>Website Branding and URL</b>	Program Administrators and cardholders will notice that technology platforms including CentreSuite, Spend Net Navigator and Mastercard Rewards will be rebranded as PNC in September/October, including a new URL. Users will be redirected from the current URL to the new URL for a period of time. Users should bookmark the new URL.

Your Current Treasury Management Service...		...Will Be Retained	
<ul style="list-style-type: none"> <li>• Corporate Travel &amp; Entertainment Card</li> <li>• Purchasing Card</li> <li>• Fleet Card</li> <li>• Corporate World Elite</li> <li>• CommercialOne</li> </ul>	Technology Platforms	<b>Mobile Wallets</b>  <b>Alerts and Notifications</b>	<p>Cardholders who have enrolled their BBVA USA card in a mobile wallet will need to re-enroll.</p> <p>If cardholders are enrolled to receive fraud alerts on their account, alerts will continue without any action.</p> <p>Email notifications from Spend Net Navigator will have a new sender address below. Your organization may need to add this address to your list of legitimate email addresses.</p> <ul style="list-style-type: none"> <li>• <b>Spend Net Navigator</b> <a href="mailto:noreply-spendnetnavigator@pnc.com">noreply-spendnetnavigator@pnc.com</a></li> <li>• <b>CentreSuite</b> <a href="mailto:notifications@centresuite.com">notifications@centresuite.com</a></li> <li>• <b>Corporate Rewards</b> <a href="mailto:noreply-corporaterewards@pnc.com">noreply-corporaterewards@pnc.com</a></li> <li>• <b>Alerts</b> <a href="mailto:alert.notices@pnc.com">alert.notices@pnc.com</a></li> </ul>
	Payments	<b>Card Program Payments</b>	<p>New ACH company names and company IDs will be used for payments.</p> <ul style="list-style-type: none"> <li>• <b>Auto Debit</b> New Company Name: PNCBANK AUTO DB Company ID: 01471PCARD</li> <li>• <b>Quick Remit</b> New Company Name: PNCBANK CTRSUITE Company ID: 03545VBQR</li> <li>• <b>Manual Payments</b> New Company Name: PNCBANK ACH DB Company ID: 00471PCARD</li> </ul> <p>If you are enrolled in BBVA USA's ACH Debit Block service, you will be migrated to PNC's ACH Positive Pay. Auto debit card payments will now need to be set up on your authorized payee list, using the Company Name and Company ID above. You can set PNC up as an authorized payee in BBVA USA's Debit Block service before September 17, 2021 and the entry will be converted to PINACLE ACH Positive Pay. Or, you can set PNC up as an authorized payee directly in PINACLE after September 17, 2021. See the PINACLE section in this guide for more information about PINACLE.</p>

Your Current Treasury Management Service...		...Will Be Retained	
<ul style="list-style-type: none"> <li>• Corporate Travel &amp; Entertainment Card</li> <li>• Purchasing Card</li> <li>• Fleet Card</li> <li>• Corporate World Elite</li> <li>• CommercialOne</li> </ul>	Payments	<b>Card Program Payments</b>	<p>If you have an Individual Bill program, there is a new mailing address for cardholder remittances:</p> <p style="padding-left: 40px;">PNC Commercial Card PO Box 825843 Philadelphia, PA 19182-5843</p> <p><b>If sending by overnight mail:</b></p> <p style="padding-left: 40px;">PNC Bank Commercial Card Lockbox Number 825843 525 Fellowship Rd., Suite 330 Mt. Laurel, NJ 08054-3415</p> <p>The new address will also appear on cardholder statements.</p>
	Client Support	<b>Contact Information</b>	<p>Support phone numbers for Program Administrators will not change.</p> <p>Support email address for Program Administrators will now be <a href="mailto:commercialcard@pnc.com">commercialcard@pnc.com</a>. Note that the old BBVA USA support email address may not be forwarded to the new address following the conversion.</p> <p>Cardholders can contact cardholder support at the number on the back of their card, which will not change.</p>
		<b>Request Authorization</b>	An email from the Program Administrator will now be required when certain changes are requested to help mitigate the risk of fraud.

## Frequently Asked Questions

### When will cardholders receive new PNC cards?

New cards will be issued within 30 days after conversion.

### Where will the cards be sent?

Cards will be sent directly to the cardholder's address on file unless your current instructions indicate to send card orders to a centralized address.

### When can a cardholder begin to use their new card?

Once a cardholder activates their new card, they can begin using it immediately.

### What happens if a cardholder does not activate their new card?

The old BBVA USA cards will be deactivated after January 31, 2022, and will no longer be able to be used.

### Will there be any change to my rebate or rewards?

You will continue to earn rewards or receive rebates according to your existing BBVA USA agreement following the conversion

## Whom to Contact with Questions

### Prior to conversion

For assistance with your BBVA USA account, contact:  
1-877-689-7554 or email [commercialcardservices.us@bbva.com](mailto:commercialcardservices.us@bbva.com).

### On or after conversion

Program Administrators can contact PNC Commercial Card Services support at the same phone numbers you use today. The support email address for Program Administrators will now be [commercialcard@pnc.com](mailto:commercialcard@pnc.com). Cardholders can contact cardholder support at the number on the back of their card, which will not change.

## What to expect in the coming weeks

New PNC cards will be issued within 30 days after conversion. Cardholders will need to activate their new card by January 31, 2022. For now, simply continue to bank as you do today while we make final preparations for the transition to PNC.

## Commercial Card Programs: Virtual Card Payments

You will continue to use your BBVA USA card program following conversion.

Your Current Treasury Management Service...		...Will Be Retained	
Virtual Card Payments: Spend Net Payables <sup>SM</sup>	Program Information	<b>Program Settings</b>	All current program settings, including payment terms, cycle dates and credit limits will remain the same.
	Technology Platforms	<b>Website Access</b>	You will continue to access the current technology platform to manage your card program. The platform will be re-branded as PNC.
		<b>Website Branding and URL</b>	Program Administrators will notice that technology platforms including Spent Net Payables will be rebranded as PNC in September/October, including a new URL. Users will be redirected from the current URL to the new URL for a period of time. Users should bookmark the new URL.
		<b>Spend Net Payables with Mixed Payment Types Migrating to PINACLE</b>	If using other payment types in addition to card, you will use PNC Integrated Payables to originate your payments. You will send your payment file to PNC Integrated Payables, and PNC Integrated Payables will send your card payments to Spend Net Payables. You will continue to manage the card payments through Spend Net Payables. <i>For additional information, please refer to the Integrated Payables section of the Disbursement Services document in the Treasury Management section of the Corporate &amp; Institutional Banking Welcome website.</i>  You will need to set up and/or manage your card suppliers in <b>both</b> Spend Net Payables and the PINACLE Integrated Payables Vendor Management module between September 18 and October 8, 2021.
		<b>Alerts and Notifications</b>	Email notifications from Spent Net Payables will have a new sender address: <a href="mailto:noreply-spendnetpayables@pnc.com">noreply-spendnetpayables@pnc.com</a>  Your organization may need to add this address to your list of legitimate email addresses.
		<b>Supplier support</b>	On the remittance page suppliers view in Spend Net Payables, suppliers will be directed to call their contact in your organization with inquiries about their card payment, not the bank.

Your Current Treasury Management Service...		...Will Be Retained	
Virtual Card Payments: Spend Net Payables <sup>SM</sup>	Payments	<b>Card Program Payments</b>	<p>New ACH company names and company IDs will be used for payments.</p> <ol style="list-style-type: none"> <li>1. Auto Debit New Company Name: PNCBANK AUTO DB Company ID: 01471PCARD</li> <li>2. Quick Remit New Company Name: PNCBANK CTRSUITE Company ID: 03545VBQR</li> <li>3. Manual Payments New Company Name: PNCBANK ACH DB Company ID: 00471PCARD</li> </ol> <p>If you are enrolled in BBVA USA's ACH Debit Block service, you will be migrated to PNC's ACH Positive Pay. Auto debit card payments will now need to be set up on your authorized payee list, using the company name and company ID above. You can set PNC up as an authorized payee in BBVA USA's Debit Block service before September 17 and the entry will be converted to PINACLE ACH Positive Pay. Or, you can set PNC up as an authorized payee directly in PINACLE after September 17th. See the PINACLE section in this guide for more information about PINACLE.</p>
	Client Support	<b>Contact Information</b>	<p>Support phone numbers for Program Administrators will not change.</p> <p>Support email address for Program Administrators will now be <a href="mailto:commercialcard@pnc.com">commercialcard@pnc.com</a>. Note that the old BBVA USA support email address may not be forwarded to the new address following the conversion.</p>
		<b>Request Authorization</b>	<p>An email from the Program Administrator will now be required when certain changes are requested to help mitigate the risk of fraud.</p>

## Frequently Asked Questions

### Do I need to contact my suppliers about the transition to PNC Bank?

There is no need to contact suppliers. Suppliers will continue to be paid by virtual card through the platform as they are today.

### Will there be any change to transmissions to the Spend Net Payables platform?

If you are only processing virtual card payments through the platform, you can continue to send and receive transmissions as you do today.

If you are sending files with multiple payment types, you will upload or transmit your mixed payment file that includes card payments to PNC. If you upload your payment files today, you will migrate to PINACLE File Gateway to send your files to Integrated Payables. You will access Spend Net Payables to review and access card settlement detail and PINACLE for all other payment types. *For additional information, please refer to the Integrated Payables section of the Disbursement Services document in the Treasury Management section of the Corporate & Institutional Banking Welcome website.*

**Will my suppliers who accept card payments migrate to PNC Integrated Payables?**

Yes, if you are sending files with mixed payment types and will be transitioned to PNC Integrated Payables, PNC will migrate your enrolled suppliers to the Vendor Management module within PINACLE Integrated Payables. You will be notified of suppliers that didn't load successfully due to missing or invalid characters. You will have the ability to review and correct your suppliers prior to the migration.

Note that you will need to set up and/or manage your card suppliers in **both** Spend Net Payables and the PINACLE Integrated Payables Vendor Management module between September 18 and October 8, 2021.

*For additional information, please refer to the Integrated Payables section of the Disbursement Services document in the Treasury Management section of the Corporate & Institutional Banking Welcome website.*

**Will there be any change to my rebate?**

You will continue to receive rebates according to your existing BBVA USA agreement following the conversion.

**Whom to Contact with Questions****Prior to conversion**

*For assistance with your BBVA USA account, contact:*

1-877-689-7554 or email [commercialcardservices.us@bbva.com](mailto:commercialcardservices.us@bbva.com).

**On or after conversion**

Program Administrators can contact PNC Commercial Card Services support at the same phone numbers you use today. The support email address for Program Administrators will now be [commercialcard@pnc.com](mailto:commercialcard@pnc.com).

**What to expect in the coming weeks**

You will continue to use your BBVA USA card program following conversion. For now, simply continue to bank as you do today while we make final preparations for the transition to PNC.



## PaySource

You will continue to use your BBVA USA Payroll card program following conversion.

Your Current Treasury Management Service...		...Will Be Retained
PaySource	Cards	<ul style="list-style-type: none"> <li>Cardholders will receive a new PNC contactless (“tap-and-go”) card with the same account number and new expiration date and CVV.</li> <li>Cardholders will need to activate their new card and will no longer be able to use their BBVA USA card after January 31, 2022.</li> </ul>
	Customer Service	<ul style="list-style-type: none"> <li>Support phone numbers for Program Administrator inquiries will not change. Support email address for Program Administrators will now be <a href="mailto:PaySource@pnc.com">PaySource@pnc.com</a>.</li> <li>The phone number for cardholder inquiries will not change.</li> </ul>
	Technology Platforms	Program Administrators and cardholders will continue to access the current portals with the same login credentials, which will be rebranded as PNC.

## Frequently Asked Questions

### When will cardholders receive new PNC cards?

New cards will be issued in October 2021.

### Where will the cards be sent?

Cards will be sent directly to the cardholder’s address on file unless your current instructions indicate to send card orders to a centralized address.

### When can cardholders begin to use their new card?

Once a cardholder activates their new card, they can begin using it immediately.

### Will I have to change my funding process?

No, you can continue to fund cards as you do today.

### Will there be any change to cardholder or company fees?

Fees will continue to be charged according to your existing BBVA USA agreement following the conversion.

## Whom to Contact with Questions

### Prior to conversion

For assistance with your BBVA USA account, contact:

1-877-689-7554 or email [commercialcardservices.us@bbva.com](mailto:commercialcardservices.us@bbva.com).

### On or after conversion

Program Administrators can contact PNC Commercial Card Services support at the same phone numbers used today. However, the email address will be different: [PaySource@pnc.com](mailto:PaySource@pnc.com). Cardholders can contact cardholder support at the number on the back of their card, which will not change.

## What to expect in the coming weeks

New PNC cards will be issued in early October 2021. Cardholders will need to activate their new card. For now, simply continue to bank as you do today while we make final preparations for the transition to PNC.

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