

DISBURSEMENT SERVICES



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ARP Full Reconciliation Plan

PNC's ARP **Full Reconciliation Plan** offers completion of ARP Reconciliation within five days of statement cut off. For your convenience, weekly, monthly and special calendar reconciliation services are available. Reconciliation data is also available via various transmission files, including daily, as well as at the end of the reconciliation period (weekly/monthly). Transmission acknowledgement files for incoming direct transmissions can also be provided. Reconciliation Reports are available via PINACLE®, USPS First-Class mailing and image CD-ROMs. The full reports can include checks and miscellaneous debit and credit breakdowns, as well as paid, outstandings, issues, voids, stops and consolidated listings. The Reconciliation Reports from PNC will feature content/formatting differences and alternative reporting.

Checks paid are detailed within ARP reports and DDA statements. Stale date, maximum dollar and serial number prefixing/high order prefixing reconciliation and fraud services are available.

Your BBVA USA Image Transfer Transmission is transferring to **PNC's Image Delivery Services**, which allows you to access daily image files (both back and front) of your paid checks and/or receive end of reconciliation period (i.e. weekly or monthly) image CD-ROMs of your paid checks. These daily files are sent via direct transmission delivery and are available daily to ARP and/or Positive Pay client accounts. If you receive daily image files from BBVA USA of your paid checks, PNC will offer you the closest PNC daily image bulk file format and delivery.

If you're currently receiving your image files of your paid checks on a weekly or monthly basis, PNC is able to provide an image CD-ROM of your paid check images in conjunction with your ARP Reconciliation/DDA statement schedule, which is usually on a monthly basis. Included with your image CD-ROM:

- Viewing software
- Front/back of check images
- ARP reconciliation reports
- Check index file/search capabilities
- Encryption/decryption key

Image CD-ROM deliveries are mailed via USPS Priority Mail and are available for ARP and/or Positive Pay Service Accounts.

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
Real Time ARP – Full Reconciliation	BBVA USA time frame for reconciliation completion is five days for Partial	ARP – Full Reconciliation	PNC's time frame for reconciliation completion is five days.
Real Time ARP –Partial Reconciliation	BBVA USA time frame for reconciliation completion is five days for Partial	ARP – Partial Reconciliation	PNC's time frame for reconciliation completion is five days.
BBVA USA Image Transfer Transmission	Image transmission files including debits and/or credits available for DDA, ARP and/or Positive Pay service accounts.	Image Delivery Services	Daily image transmission files and end of reconciliation period image CD-ROMs of your paid check debits available for ARP and/or Positive Pay service accounts; credits are not provided
Deposit Reconciliation Service	Access to depository activity reporting via Net Cash	Deposit Reconciliation Service	Access to depository activity reporting via mail-out and custom reporting via PINACLE

Frequently Asked Questions

What are the main differences between BBVA USA and PNC's ARP products?

PNC's **Deposit Reconciliation Service (DRS)** allows clients to receive standard reports of their deposit activity via USPS First Class mail- out. With PNC's DRS, you can access custom depository reporting via PINACLE Information Reporting with assistance from a PINACLE Tip Card. Reconciliation Reports are provided and will reflect some content/format differences and alternative reporting.

ARP: Reconciliation Reports provided will reflect some content and format differences and alternative reporting. A PNC ARP Reconciliation Report Guide explaining the contents of the ARP reports provided will be available for your use. PNC will deliver your ARP Reconciliation Reports via the PINACLE ARP Statements module.

Image Bulk File: For receipt of a new daily Image Bulk File transmission, the current format and method for receiving the file will change. In addition, the file will be delivered with your new PNC account number and include paid checks. Credits are not provided. As appropriate, you will be contacted separately to discuss the various image options at PNC.

Input/Output Transmission: If you send or receive direct transmissions for your check issues, you should provide your new PNC account number on your issue file. Your output file and any acknowledgement files will also be delivered with your new PNC account number. PNC provides daily paid check files and end of reconciliation period (i.e. monthly or weekly) check files. Some content differences may be apparent.

For your direct transmission issue files submitted, an acknowledgement file will be available that will consist of a report in text human readable format that will confirm your totals for issues, voids and stops per account.

If you submit your check issue data via Net Cash, you will likely submit it via PINACLE Issue Maintenance file import, if deemed appropriate. If using this method, you will need to submit your web issue file using your new PNC account number and file format.

What account numbers should I use for ARP and Positive Pay?

Clients should be able to continue to use existing BBVA USA account numbers for your checks. Issue files must contain the new PNC account numbers. All the information PNC sends back to the clients, such as reporting, will only be referencing new account numbers.

What differences are there between BBVA USA and PNC for web file transmission that are unique to ARP?

- BBVA USA Net Cash has an issue repair queue for import failures. PNC PINACLE does not.
- PNC has dual approvals. BBVA USA does not.

What are PNC's reconciliation schedules?

PNC offers mainly monthly and weekly reconciliements. Special calendar reconciliements may be supported.

Whom to Contact with Questions

Prior to conversion

For assistance with your BBVA USA account, contact one of the numbers below, based on your region:

- East Business Relationship Services (Birmingham): 1-800-607-4444
- North Texas Business Relationship Services (Dallas): 1-866-876-4922
- South Texas Business Relationship Services (Houston): 1-800-570-2791
- West Business Relationship Services (Tucson): 1-800-236-2059

On or after conversion

For assistance with your PNC account, contact:

PNC's Treasury Management Client Care (TMCC) at 1-800-669-1518. TMCC can also be reached via email at TMCC@pnc.com. For additional questions, contact your Treasury Management Officer.

You can also contact PNC's International Client Care representatives at 800-682-4689 or internationalclientcare@pnc.com.

What to expect in the coming weeks

Continue to conduct your ARP business with BBVA USA as you do today while we make final preparations for your transition to PNC. You will receive additional information regarding your transactions at the time of conversion.

Controlled Disbursement (CDA)

PNC's **Controlled Disbursement (CDA)** offers standard CDA functionality of presenting CDA transactional presentment activity on current day/Day 1 online. Whereas BBVA USA's CDA has one CDA presentment deadline, PNC has two CDA presentment deadlines. PNC CDAs are offered to ARP and/or Positive Pay client accounts.

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
Controlled Disbursement (CDA)	One presentment, deadline 9:00 a.m. CT (10:00 a.m. ET)	Controlled Disbursement (CDA)	Two presentment deadlines: 7:00 a.m. ET and 9:00 a.m. ET

Frequently Asked Questions

What are the main differences between BBVA USA and PNC's CDA service?

If your CDA account was funded via ZBA at BBVA USA, the CDA account will be funded via the DDA master account at PNC.

What are PNC's CDA endpoints?

BBVA USA CDA has multiple CDA endpoints. When at PNC, BBVA USA CDA accounts will be mapped at PNC Jeannette, PA Bank 01 R/T: 043301627.

What are CDA presentment time frames?

BBVA USA presentment deadline is 9:00 a.m. CT. PNC's is 7:00 a.m. ET and 9:00 a.m. ET.

What account numbers should I use for my CDA checks?

Clients should be able to continue to use existing (BBVA USA) account numbers for checks. Issue files should contain the new PNC account numbers. All the information PNC sends back to the clients, such as reporting, will only be referencing new PNC account numbers.

Whom to Contact with Questions

Prior to conversion

For assistance with your BBVA USA account, contact one of the numbers below, based on your region:

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You can also contact PNC's International Client Care representatives at 800-682-4689 or internationalclientcare@pnc.com.

What to expect in the coming weeks

Continue to conduct your CDA business with BBVA USA as you do today while we make final preparations for your transition to PNC. You will receive additional information regarding your transactions at the time of conversion.

Positive Pay

PNC's **Positive Pay, including Payee Positive Pay**, requires an ARP Full Reconciliation Plan, as well as PINACLE®. Positive Pay Exceptions are available by 11:00 a.m. ET, and the decisioning deadline is 3:00 p.m. ET. Positive Pay Exceptions are image enabled. Check issue information provided by you for your PNC Positive Pay account(s) is loaded intraday for inclusion in that day's reconciliation and fraud protection. Check issue data that is received after 10:00 p.m. ET will be loaded for the next day.

There is no phone call notification for Positive Pay Exceptions; however, PINACLE alerts and reminders for Positive Pay Notification of Exceptions are available. Positive Pay Exceptions are provided with reasons, including:

- Stale date
- Paid no issue
- Exceeds dollar amount
- Amount mismatch
- Payee mismatch
- Check voided
- Duplicate paid

PNC's Positive Pay helps you to pay and return Positive Pay Exceptions with standard check return reasons. In addition, you can Pay with Change Issue and Pay with Issue for certain Positive Pay Exception types.

Note: Your existing check return default instructions will be maintained. Default decisions for both return and pay are supported. Payee Positive Pay allows two lines of 50 characters each on issue files.

PNC's **Reverse Positive Pay** provides you with check paid summary and detailed information, which you can access via PINACLE. You can update and correct incorrect paid check data, such as serial number or paid dollar amount, in one convenient location. The decision deadline for corrections and returns is 2:00 p.m. ET. Your Reverse Positive Pay default instruction on file will remain as Pay. To use PNC's Reverse Positive Pay, you will also need an ARP Partial Reconciliation Plan and PINACLE.

With PNC's **Teller Positive Pay**, we validate checks presented for encashment at a PNC branch against the ARP system to check issue data, such as:

- Payee name
- Check serial number
- Dollar amount
- Duplicate paid and stops

BBVA USA accounts receiving **Deposit Positive Pay** may be set up at PNC as a DDA account with a Block Check hold to restrict check postings.

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
Real Time Positive Pay	BBVA USA decisioning deadline: 7:00 p.m. ET	ARP and Positive Pay	PNC decisioning deadline: 3:00 p.m. ET
Payee Positive Pay	BBVA USA allows one line of 70 payee characters	ARP and Payee Positive Pay	PNC allows two lines of 50 payee characters each
Reverse Positive Pay	BBVA USA decisioning deadline: 6:00 p.m. CT You do not have the ability to update or make corrections to paid items.	ARP and Positive Pay	PNC decisioning deadline: 2:00 p.m. ET PNC allows functionality to update and make corrections to paid items prior to decisioning deadline
Teller Positive Pay	Check fraud encashment protection for checks presented at BBVA USA branches/tellers	ARP and Teller Positive Pay	Check fraud encashment protection for checks presented at PNC branches/tellers

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
Deposit Positive Pay	Debits posting are automatically returned.	DDA Account with a Block Check Gold	Check posting will be restricted. PNC offers a blocked check service that will block checks from posting, and the checks presented will be returned. To obtain funds out of the account you will need to utilize an electronic transaction such as ACH or wire.

Frequently Asked Questions

What account numbers should I use for ARP and Positive Pay?

Clients should be able to continue to use existing (BBVA USA) account numbers for checks. Issue files should contain the new PNC account numbers. All the information PNC sends back to the clients such as reporting will only be referencing new PNC account numbers.

Will there be an ongoing capability to create Positive Pay files from PNC's Integrated Payables?

Yes. PNC's Integrated Payables can generate Positive Pay files. Additional setup may be required.

What is the Positive Pay decision deadline?

Decisioning deadline at BBVA USA is 6:00 p.m. CT. PNC's is 3:00 p.m. ET for Positive Pay/Payee Positive Pay and 2:00 p.m. ET for Reverse Positive Pay.

Is Deposit Positive Pay available at PNC?

PNC does not offer Deposit Positive Pay as an ARP or Positive Pay service at PNC. Instead, PNC offers a blocked check service as a feature of PNC's DDA accounts.

Whom to Contact with Questions

Prior to conversion

For assistance with your BBVA USA account, contact one of the numbers below, based on your region:

- East Business Relationship Client Services (Birmingham): 1-800-607-4444
- North Texas Business Relationship Client Services (Dallas): 1-866-876-4922
- South Texas Business Relationship Client Services (Houston): 1-800-570-2791
- West Business Relationship Client Services (Tucson): 1-800-236-2059

On or after conversion

For assistance with your PNC account, contact:

PNC's Treasury Management Client Care (TMCC) at 1-800-669-1518. TMCC can also be reached via email at TMCC@pnc.com. For additional questions, contact your Treasury Management Officer.

You can also contact PNC's International Client Care representatives at 800-682-4689 or internationalclientcare@pnc.com.

What to expect in the coming weeks

Continue to conduct your Positive Pay business with the same BBVA USA representative. You will receive additional information regarding your transactions at the time of conversion. Simply continue to bank as you do today while final preparations are made for your transition to PNC.

PNC Integrated Payables

PNC's Integrated Payables service is designed to provide clients with a payment initiation platform to help centralize disbursement authorization and execution through a single file for check, ARP, ACH, wire and Virtual Card payments. BBVA USA Spend Net Payables vendor setup will convert to PINACLE® Vendor Management and can be managed through the PINACLE portal. Integrated Payables offers clients straight-through file processing and PINACLE portal file upload options to help manage payments.

Your Current Treasury Management Service Spend Net Payables	Will Become This PNC Treasury Management Service PNC Integrated Payables
Supported Payment Types: <i>ACH, wire, card and check</i>	
Check Print and Mail	
<ul style="list-style-type: none"> • Standard check template • Black and white, color logo • Up to two signatures • Print and electronic remittances • Next-day check print and mail • 5:00 p.m. ET check file cut-off; next-day printing • Emergency check print and mail • USPS and overnight mail options • Duplex remittance printing • BBVA USA account check print and Mail • Bundled checks – single check for multiple payment transactions 	<ul style="list-style-type: none"> • Choice of standard check templates • Black and white logo only; color logos not supported • Up to two signatures • Print remittances only; electronic remittance not supported • Same-day and future-date check print and mail • Multiple file process Windows: <ul style="list-style-type: none"> - Same-day print windows: 4:15 a.m., 7:15 a.m., 11:15 a.m., 1:15 a.m., 2:00 p.m. ET - Next-day print window: 9:15 p.m. ET • Check files received by 2:00 p.m. ET indicating overnight mail will be printed and mailed via FedEx the same business day • USPS, overnight, Priority, international, bulk mail • Single and duplex remittance printing • PNC and Non-PNC account check print and mail • Canadian checks in USD and CAD currency supported • Bundled checks are not supported; bulk mail option will insert multiple checks into one envelope and send via overnight mail
ARP – Positive Pay	
Spend Net Payables creates Positive Pay files	Integrated Payables will create a Positive Pay file from your check payment file and forward it to ARP for processing.
ACH Payments Options	
<ul style="list-style-type: none"> • ACH corporate payments CCD, CCD+ • Next day ACH settlement • Daily cut-off 5:00 p.m. CT 	<ul style="list-style-type: none"> • ACH Corporate payments CCD, CCD+ CTX, Consumer Payments PPD, PPD+ • Same Day and Next Day ACH settlement • Multiple cut-offs daily, with last PINACLE cut-off at 8:30 p.m. ET and direct transmission at 9:00 p.m. ET

Your Current Treasury Management Service Spend Net Payables	Will Become This PNC Treasury Management Service PNC Integrated Payables
Supported Payment Types: <i>ACH, Wire, Card and Check</i>	
Wire Payments	
<ul style="list-style-type: none"> • Domestic and International in USD • Real-time processing 4:00 p.m. CT, Domestic: 3:00 p.m. International cut-off 	<ul style="list-style-type: none"> • Domestic, International in USD and FX • Every 30 minutes from 8:00 a.m. – 6:00 p.m. ET and 6:15 p.m. ET
Card Payments	
<ul style="list-style-type: none"> • Virtual card settlement • USD currency settlement • Integrated Payables card transactions settle on the Spend Net Payables platform 	<ul style="list-style-type: none"> • Virtual card settlement • USD currency settlement • Card transaction settlement will not change • Card transaction authorizations and settlement will continue to take place on the existing portal • Refer to the PNC Commercial Card Services section for additional information
Vendor Management	
<ul style="list-style-type: none"> • Supplier self-enrollment 	<ul style="list-style-type: none"> • Supplier will be migrated to Vendor Management. Vendor add, change and deletes are managed by the client via the PINACLE platform.
Electronic Remittance	
<ul style="list-style-type: none"> • Electronic remittance emailed or faxed to vendors for ACH, wire, check and card payment 	<ul style="list-style-type: none"> • Electronic advices for ACH payments via email or fax • Wire and check electronic advices are not supported • Card electronic advices will be sent via the Spend Net Payables platform
Portal	
<ul style="list-style-type: none"> • Portal access: <ul style="list-style-type: none"> - Spend Net Payables company number - Spend Net Payables instances / sub accounts • Supported capability: Manual payment entry • Files uploaded or transmitted to Spend Net Payables • Current portal is branded as BBVA USA Spend Net Payables 	<ul style="list-style-type: none"> • PINACLE Company ID and admin entitlements will be assigned to access the PINACLE portal • Sender IDs are unique identifiers for each payment application • Manual payment entry is not supported • Payment files can be uploaded in My File Gateway or sent via direct transmission • Portal will be rebranded as PNC Integrated Payables

Frequently Asked Questions

Will my Integrated Payables file format change?

PNC will map your current format to the PNC format where possible. Formats that cannot be mapped will require you to make file format changes.

Will my checks look different?

PNC uses check templates with four different remittance formats that include your company logo, return address and up to two signatures. During migration, you will receive a sample PDF of your check layout for your review.

Will my electronic remittance layout change?

Yes. The layout will be different and will contain all your current information.

Will I have visibility to my payment files in PINACLE?

Yes. Files uploaded or received via SFTP direct transmission will be visible in PINACLE for review and authorization for ACH, wire and check payments. Card transactions will not be visible in PINACLE. Instead, they will be visible via the existing portal for review and approval.

How do I upload files into Integrated Payables?

You will upload your files into Integrated Payables using My File Gateway.

Will my suppliers migrate to Integrated Payables?

Yes, PNC will migrate your enrolled suppliers to PINACLE Vendor Management within 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.

How do I authorize files into Integrated Payables?

Integrated Payables files can be authorized in PINACLE or with a control total file transmission. PINACLE authorization requires one user to upload the file and a different user to review and authorize the file.

Will the file processing change?

Yes. If you process card payments, you will continue to access your existing portal for card. You will also have access to your existing portal for historical payment data. However, you will not have access there to originate check, ACH or wire payments.

Where do I send my mixed payment files that include card payments?

You will upload or transmit your mixed payment files that include card payments to PNC. If you upload your payment files today, you will migrate to My File Gateway to send your files to Integrated Payables. You will access your existing portal to review and access card settlement detail and PINACLE for all other payment types.

After conversion, how do I change or add services to Integrated Payables?

Your assigned PNC Sales Associate will assist you with any service add or change request.

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

For assistance with your BBVA USA account, contact one of the numbers below, based on your region:

- East Business Relationship Client Services (Birmingham): 1-800-607-4444
- North Texas Business Relationship Client Services (Dallas): 1-866-876-4922
- South Texas Business Relationship Client Services (Houston): 1-800-570-2791
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On or after conversion

For additional assistance with your PNC account, contact:

PNC's Treasury Management Client Care (TMCC) at 1-800-669-1518. TMCC can also be reached via email at TMCC@pnc.com. For additional questions, contact your Treasury Management Officer.

PNC's Integrated Payables Customer service is available Monday through, Friday 7:00 a.m. – 10:30 a.m. ET, excluding bank holidays. Contact us at integratedpayables@pnc.com or at 1-877-824-5001 (option 5, and then option 2).

What to expect in the coming weeks

Continue to conduct your Integrated Payables business with the same BBVA USA representative. You will receive additional information regarding your transactions at the time of conversion.

Simply continue to bank as you do today while final preparations are made for your transition to PNC.

PNC Consolidated Payables

As a BBVA USA Integrated Payables client, you can expect to use the same product once you have transitioned to PNC's Consolidated Payables service.

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
BBVA USA Integrated Payables	Supported payment types: ACH, wire, card and check	PNC Consolidated Payables	Supported payment types: ACH, wire, card and check Check and Print Mail: No or minimal changes ARP Positive Pay: No or minimal changes ACH Payment Options: PNC will become ODFI for ACH payments Wire Payments: PNC will become the originating bank for wire payments Vendor Management: No or minimal changes Electronic Remittance: Minimal changes Portal: <ul style="list-style-type: none"> • Portal will be re-branded to PNC • Log-in process will change

Frequently Asked Question

How will my portal login process change?

A one-time online user registration is required to establish your new password and log-in credentials.

Will any information be available in the portal change?

You will receive ACH returns and wire confirmations via PINACLE reporting.

How do I manage my Positive Pay exception items?

You will access the PINACLE ARP Statements module to decision Positive Pay exception items.

After conversion, how do I change or add services to Consolidated Payables?

Your assigned PNC Sales Associate will assist you with any service add or change request.

Whom to Contact with Questions

Prior to conversion

For assistance with your BBVA USA account, contact one of the numbers below, based on your region:

- East Business Relationship Client Services (Birmingham): 1-800-607-4444
- North Texas Business Relationship Client Services (Dallas): 1-866-876-4922
- South Texas Business Relationship Client Services (Houston): 1-800-570-2791
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On or after conversion

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PNC's Treasury Management Client Care (TMCC) at 1-800-669-1518. TMCC can also be reached via email at TMCC@pnc.com. For additional questions, contact your Treasury Management Officer.

PNC's Integrated Payables Customer Service supports Consolidated Payables and is available Monday through Friday, 7:00 a.m. – 10:30 a.m. ET, excluding bank holidays. Contact us at integratedpayables@pnc.com or at 1-877-824-5001 (option 5, and then option 2).

What to expect in the coming weeks

Continue to conduct your Integrated Payables business with the same BBVA USA representative. You will receive additional information regarding your transactions at the time of conversion. Simply continue to bank as you do today while final preparations are made for your transition to PNC.