

# DIGITAL CHANNELS



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## PINACLE® Online and Mobile Services

PINACLE is your online and mobile resource for accessing PNC's Corporate & Institutional Banking services, such as Treasury Management, Commercial Lending and Capital Markets. PINACLE offers 24/7 access to your PNC accounts and credit facilities, and lets you manage account transfers, wire and ACH transactions, disbursement activity, receivables, balance and transaction reporting and customer support needs. We will set you up with the PINACLE services and features that are most comparable to those you currently use with BBVA USA.

### Preview Period

Users will have the opportunity to log into PINACLE during a preview period before the conversion. This preview period will provide a critical opportunity to review and validate information converted from BBVA USA and for users to become familiar with the system (although you will not be able to execute any transactions out of PINACLE until after your account conversion is complete). We will provide system administrators and users with more details about accessing PINACLE during the preview period as your conversion date approaches.

### Accessing PINACLE

To log into PINACLE, you will need a Company User ID, an Operator ID and password. System administrators will receive their organization's Company User ID, along with Operator IDs for each of their users. Administrators will be responsible for communicating these credentials to each user. Each individual user will receive a temporary password via an email directly from PNC prior to the start of the preview period. Additional information about PINACLE access is available in the [Administration section](#).

### System Administrators and Security Contacts

Where possible, we are consolidating access to several BBVA USA products and services within PINACLE as noted in the table below.

BBVA USA Online System	PNC Online System
BBVA USA Net Cash USA	PINACLE
BBVA USA Net Cash Lite	
BBVA USA Remote Deposit Capture	
BBVA USA Secure Transmit	
BBVA USA eMarkets	
BBVA USA Spend Net Payables*®	
Wholesale Lockbox	

\*With mixed payment types

Based on your current BBVA USA online access we will select one or two users who will be designated as the system administrators (admin1 and admin2) for each client using PINACLE. Each system administrator will have access to all assigned PINACLE modules, utilities and accounts. Each system administrator will also control which individuals within your organization have access to PINACLE and their associated service entitlements.

Additionally, the system administrators will be designated as PINACLE Security Contacts and will be authorized to request, (in writing or via email), any of the following:

- Temporary token bypass
- Removal of Secondary Operator Approval for administration functions (if enabled)
- Resetting/changing the status, strike counts and/or passwords of the admin1/2 Operator IDs

If you would like to change the system administrators that we have selected, either designated system administrator can request those changes through PINACLE beginning on September 20, which is the start of the PINACLE pre-conversion access preview period. Alternatively, before conversion, you may [contact your region's BBVA USA Business Relationship Client Services team](#).

**PINACLE Product Detail Guide Roadmap**

- If you are currently a Remote Deposit Capture client with BBVA USA (not currently using BBVA USA Net Cash USA), [click here](#)
- If you are currently a BBVA USA Net Cash USA client, [click here](#)
- If you are currently a BBVA USA Online Banking client for your business accounts, [click here](#)
- For information on whom to contact with questions, [click here](#)
- For an overview of what to expect in the coming weeks, [click here](#)

**IMPORTANT NOTE FOR CURRENT REMOTE DEPOSIT CAPTURE CLIENTS**

If you are a current Remote Deposit Capture client with BBVA USA, we will transition you to PNC's Deposit On-Site® module, which you will access through PINACLE. *For additional information, please refer to the Deposit On-Site section of the Receivables document in the Treasury Management section of the Corporate & Institutional Banking Welcome website.*

**IMPORTANT INFORMATION for Clients Migrating From BBVA USA Net Cash**

Your Current Treasury Management Service	Will Become This PNC Treasury Management Service
<b>BBVA USA Net Cash USA</b>	<b>PINACLE</b>
<b>Payments and Payees</b> <ul style="list-style-type: none"> <li>• ACH</li> <li>• Wire</li> <li>• Account Transfers</li> <li>• Loan Payments</li> </ul>	<ul style="list-style-type: none"> <li>• <b>ACH</b></li> <li>• <b>Funds Transfer</b></li> <li>• <a href="#">Account Transfer</a></li> <li>• <b>Credit Management</b></li> </ul>
<b>Information/Essential Reporting</b>	<b><a href="#">Reporting</a></b> <ul style="list-style-type: none"> <li>• Information Reporting <ul style="list-style-type: none"> <li>- Previous Day with image (all paper-based items)</li> <li>- Current Day (includes CDA information)</li> </ul> </li> <li>• Sweep Account Report</li> </ul>
<b>Image Search</b>	<b><a href="#">Image On-Demand</a></b>
<b>Downloads</b>	<b>Export data in the following formats: BAI, CSV, XLS, PDF, RTF, XML</b>
<ul style="list-style-type: none"> <li>• <b>Reports</b></li> <li>• <b>Electronic Reports</b></li> <li>• <b>eStatements</b></li> </ul>	<b><a href="#">Online Statements</a></b> <ul style="list-style-type: none"> <li>• Account Analysis Statements</li> <li>• ARP Statements</li> <li>• DDA Statements</li> <li>• Sweep (Investment) Statements</li> </ul> <b>Special Reports (Bank Reports) including:</b> <ul style="list-style-type: none"> <li>• EDI Reporting</li> <li>• Electronic and Paper Return items/NOC</li> </ul>
<b>Lockbox Reporting</b>	<b><a href="#">Integrated Receivables</a></b>
<b>Loan Reports</b>	<b>Credit Management</b>
<b>Stop Payments</b>	<b><a href="#">Check Management</a></b>
<b>Check Inquiry</b>	<b><a href="#">Check Management</a></b>

Your Current Treasury Management Service	Will Become This PNC Treasury Management Service
<b>BBVA USA Net Cash USA</b>	<b>PINACLE</b>
<b>Risk and Reconciliation</b>	<ul style="list-style-type: none"> <li>• ACH Positive Pay</li> <li>• ARP Statements</li> <li>• Issue Maintenance</li> <li>• Positive Pay</li> <li>• Reverse Positive Pay</li> </ul>
<b>BBVA USA Net Cash Mobile</b>	<b>PINACLE Mobile</b>
<b>Alerts</b>	<b><u>Event Notification</u></b>

### PINACLE MODULES AND UTILITIES

Please find below some important information about PINACLE modules that may be comparable to your current BBVA USA Net Cash service(s). Note that with some of the modules you may need to take some action prior to your conversion to confirm a smooth transition.

#### ACH ORIGINATION

Users must enter a security [token passcode](#) to access ACH origination services. PINACLE requires dual approval for ACH transaction services. This feature will always require a different user other than the initiator to approve the transaction. *For additional information about ACH in PINACLE, please refer to the Electronic Funds Transfer document in the Treasury Management section of the Corporate & Institutional Banking Welcome website.*

#### FUNDS TRANSFER (WIRE TRANSFER) INITIATION

Users must enter a security [token passcode](#) to access wire transfer services. PINACLE requires dual approval for wire transaction services. This feature will always require a different user other than the initiator to approve the transaction.

*For additional information about Funds Transfer (wire transfer services) please refer to the Electronic Funds Transfer document in the Treasury Management section of the Corporate & Institutional Banking Welcome website.*

#### ACCOUNT TRANSFER

If your organization is currently set up to perform account transfers in BBVA USA Net Cash, we will enroll you in the PINACLE Account Transfer module, which is a separate service in PINACLE. All account transfers on PINACLE are processed in real time. The Account Transfer screen displays the current available balance for each of your accounts. You will receive real-time notice of any rejected transfers if you are subscribed to Event Notifications.

**Action required:** Please note that any recurring transfers or templates for account transfers currently established in BBVA USA Net Cash will not migrate automatically; you will need to reestablish them in PINACLE.

### REPORTING

Information Reporting and Special Reports are separate services available through PINACLE. You will notice a few differences on your reports. PINACLE Previous Day and Current Day reports show float information at the summary level, as well as on each detail transaction. Each Previous Day and Current Day report is printable and exportable in PDF, CSV, XLS, RTF or XML format. You can also schedule report delivery by secure email for yourself and up to 10 additional recipients, who are not required to be PINACLE users. The reports contain a top menu bar with tools to allow you to navigate through your report.

**Action required:** If you currently have any customized/favorite reports in BBVA USA Net Cash, you will need to recreate these on PINACLE.

### Information Reporting

If you currently subscribe to the Information Reporting service in BBVA USA Net Cash, we will convert you to the PINACLE Information Reporting module. PNC will convert six months of your previous day reporting history to PINACLE, which will build to two years of PNC account history over time. If you would like to download information dating further back, you will be able to do so through BBVA USA Net Cash for a limited period after your conversion. Your current day activity will begin reporting on PINACLE following the conversion date. Current Day Reporting updates throughout the day and includes all of your electronic and paper transactions, including deposits, returns, paid checks, Real-Time Payments, ACH and wire transfers (updated in real time).

### Image On-Demand

The Image On-Demand module lets you search for and review up to seven years' worth of images of paid checks, deposit tickets and the corresponding checks, paper-based returns and paper adjustments. (By comparison, the BBVA USA Net Cash Image Search function allows you to view only up to two years' worth of these items.) Your history of images from BBVA USA will convert to PNC.

**Action required:** Please note that, due to configuration differences between BBVA USA Net Cash and PINACLE, one of your system administrators may need to assign access to Image On-Demand to individual users as needed via the Administration module.

### Online Statements

In PINACLE you will have access to the Account Analysis Statements module. This module lets you export or print your statement for auditing or archiving purposes. Statements are available on PINACLE the day after your statement cut-off date. You can log in to access this information, and you can also create an Event Notification to be notified via email or SMS when your analysis statement is available. You can use an Event Notification to securely send an account analysis statement via email to your organization's users, as well as to up to 10 additional email recipients who may not be PINACLE users. Although PNC will not convert your history of statements to PINACLE, you will be able to download this information from BBVA USA Net Cash for a limited period of time following your conversion.

### DDA Statements

We will convert you to the PINACLE DDA Statements module. In PINACLE, you will be able to view three months of historical BBVA USA statements initially, and up to seven years of PNC statements will be available over time. You will be able to download statements dating further back from BBVA USA Net Cash for a limited period of time following conversion. The DDA Statements module lets you query for specific data and export or print your statement for auditing or archiving purposes. Images of paid checks and non-lockbox deposit tickets will not be available within the DDA Statements module. You can utilize the Image On-Demand module to view, download, and print images. Statements are available on PINACLE the day after your statement cut-off date. You can log in to access this information, or you can also create an Event Notification to be notified via email or SMS when your statement is available. You can use an event notification to securely send DDA statements via email to your organization's users, as well as to up to ten additional email recipients who may not be PINACLE users.

### Special Reports

If your organization is currently receiving special reports, such as ACH Returns and EDI Reports, we will convert you to the PINACLE Special Reports module. You will have access to comparable reports within PINACLE as you currently have in BBVA USA Net Cash. The data storage for Special Reports on PINACLE is two years. You can print each report or export it in PDF or CSV format.

### Integrated Receivables

If your organization accesses lockbox reporting through BBVA USA Net Cash, you will have access to Integrated Receivables via PINACLE. Integrated Receivables provides summary and detail remittance information on your paper and electronic receivables items, including full color images of each item.

**Action required:** Users' settings will carry over from BBVA USA Net Cash to PINACLE upon conversion, but system administrators should review them during the preview period to confirm accuracy.

## CHECK MANAGEMENT

If your organization is currently enrolled in the Stop Payment or Check Inquiry service in BBVA USA Net Cash, we will convert you to the Check Management module on PINACLE. The Check Management module consists of Stop Payment, Check Inquiry and Paid Check Image viewing. PINACLE offers an optional security level of Dual Approval for Stop Payments. This security feature is available at the company level.

Please note that, unlike in BBVA USA Net Cash, Stop Payment photocopies via USPS or fax will not be available in PINACLE. However, you will be able to view and download these images immediately in PINACLE's Image On-Demand module.

## MOBILE

If your organization currently allows users to access BBVA USA Net Cash Mobile, you will have access to the PINACLE Mobile App. The PINACLE Mobile App allows all users to perform key financial functions through your Apple® iPhone or iPad, or Android™ mobile phone or tablet. Please note that there are some differences in the functionality of the modules and services available within PINACLE Mobile, as compared with BBVA USA Net Cash Mobile.

## EVENT NOTIFICATION

PINACLE's Event Notification module provides automated notification of events as they occur via email, SMS/text message, or through the online Message Center.

**Action required:** Any alerts you currently have set up in BBVA USA Net Cash will not convert to PINACLE. You can reestablish alerts or set up new ones at any time within PINACLE. Please note that, unlike BBVA USA Net Cash, PINACLE does not offer delivery of alerts through fax or voice message.

## ADMINISTRATION

Please note the following important information for your company's system administrators:

### Login Credentials

PINACLE uses two administrators (Admin1 and Admin2) to set up, edit and/or delete users within your organization. These designated system administrators will receive additional communications containing login credentials to access PINACLE, including your organization's PINACLE Company User ID (this will be the same as your BBVA USA Net Cash Contract ID) and the Operator IDs/password (individual user IDs) for all of their company's users. The system administrators are responsible for communicating these login credentials to all users in their organization. Users will receive an initial temporary password via a separate email directly from PNC. If for some reason they do not receive it, system administrators can log into PINACLE to establish a new password for each individual user.

### Preview Period

Shortly before the conversion, your company will have access to PINACLE during a preview period. System administrators should share the user login credentials referenced above with their company's users in order to enable access.

### User Entitlements

PNC will convert all of your existing users and map current BBVA USA Net Cash entitlements whenever possible. **We strongly suggest that administrators review PINACLE entitlements compared to those in BBVA USA Net Cash to confirm they are correct.** You will not need to recreate your existing users; however, if there is a user that should have access who has not been converted by PNC (if they were created or modified after September 17), you can add new users in PINACLE beginning with the preview period. Your system administrators will be responsible for creating additional company users.

### Additional Information

As your conversion date approaches, we will provide additional important information that system administrators need to know in order to confirm a smooth transition. This will include an administrator checklist that outlines each action they will need to take in the preview period and following conversion.



## TOKEN PASSCODES

Users with access to ACH, ACH Positive Pay, Foreign Exchange Funds Transfer (wire), and/or Integrated Payables will need a security token passcode to access these services. PINACLE uses the *PINACLE Pass*™ Mobile App for services that require token passcode authentication. We will provide details about how to download and activate your PINACLE Pass mobile app closer to conversion. Please note that BBVA USA's one-time passcodes and security tokens will not work with PINACLE.

## DEPOSIT ON-SITE

If your organization uses the BBVA USA Remote Deposit Capture service, you will have access to the PINACLE Deposit On-Site module. You will access this module through PINACLE using the PINACLE Company ID/Operator ID/Password combination. *For additional information, please refer to the Deposit On-Site section of the Receivables document in the Treasury Management section of the Corporate & Institutional Banking Welcome website.*

## Frequently Asked Questions: Current BBVA USA Net Cash Clients

### General Information

#### If I am using multiple BBVA USA services, will they be combined into one PINACLE Company ID?

Yes, PNC will make efforts to combine your services into one PINACLE profile. If you find that you have multiple PINACLE profiles and you would like to combine them, [please contact us](#).

#### Which account numbers will I see on PINACLE?

Your new PNC account numbers and other identifiers (such as loan numbers) will display in the PINACLE modules used by your company. We will provide your new PNC account numbers to you prior to conversion.

#### Which Internet browser should I use to access PINACLE?

Supported web browsers include Microsoft Internet Explorer® version 11, Chrome 56.0.2924 and higher or Firefox 52 and higher. (Other browsers, such as Safari and Microsoft Edge, may work, but could also create inconsistent results with some PINACLE services.)

#### Do I need to have Trusteer Rapport®<sup>1</sup> installed on my PC in order to access PINACLE?

We do not require that you install Trusteer Rapport in order to use PINACLE, but we do recommend that you do so for added security.

#### Is the PINACLE platform available in Spanish?

Many PINACLE services are available in Spanish.

#### How do I find additional details related to the conversion of my other payables and receivables services?

PINACLE provides visibility to several payables and receivables services. *You can find information regarding the following services in their respective documents in the Treasury Management section of the Corporate & Institutional Banking Welcome website:*

- *Deposit On-Site Service (Remote Deposit) / Receivables document*
- *File Transmission Services / Electronic Funds Transfer document*
- *International Services document*
- *Integrated Receivables / Receivables document*
- *Disbursement Services document*

#### Do I need to update my QuickBooks® information for use with PINACLE?

Yes, you will need to choose PNC as your bank, update your deposit account details, and follow the on-screen steps to sync QuickBooks with PINACLE.

<sup>1</sup> By clicking "Download", you will be directed to a third-party website hosted by Trusteer, a third-party that is not affiliated with PNC Bank. While this software is a valuable addition to your fraud prevention strategy, PNC Bank will not be responsible for the content or effectiveness of the services associated with Trusteer's software.

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**Will alerts that I have set up in BBVA USA Net Cash migrate automatically to PINACLE?**

No, any alerts you currently have set up in BBVA USA Net Cash will not convert to PINACLE. You can reestablish alerts or set up new ones at any time within PINACLE using the Event Notification module. Please note that, unlike BBVA USA Net Cash, PINACLE does not allow delivery of alerts through fax or voice message.

**Will PINACLE training be available?**

Yes, we will schedule webinars leading up to and following the conversion date. We will provide more information as your conversion date approaches. Help and training resources, including how-to videos, will also be available within the PINACLE platform.

**Access****What will I need to log into PINACLE?**

To log into PINACLE, you will need a Company User ID (this will be the same as your BBVA USA Net Cash Contract ID), an Operator ID and password. Administrators and users should receive login credentials by September 20, and each user will receive an initial temporary password at the start of the preview period. Each user will also need to confirm they have set up at least two methods (email, mobile phone or office phone) for delivery of one-time codes for secondary authentication.

**Will I continue to use the same security token that I use for BBVA USA Net Cash?**

Like BBVA USA Net Cash, PINACLE uses one-time token passcodes to access certain services and for payment approvals. However, you cannot use BBVA USA Net Cash security tokens or voice/SMS one-time passcodes with PINACLE. PINACLE uses the PINACLE *Pass* Mobile App for services that require token passcode authentication, such as payments services and foreign exchange. We will provide details about how to download and activate your PINACLE *Pass* Mobile App closer to conversion.

**Will I be able to access BBVA USA Net Cash after the conversion?**

After conversion, you will have access to BBVA USA Net Cash for a limited period in view-only mode to view prior transactions and download historical reports. However, you will not be able to initiate any transactions on BBVA USA Net Cash after the conversion. We will provide additional details closer to the conversion.

**Important note:** If you are a Positive Pay user, you will need to access BBVA USA Net Cash the day following the conversion to review exceptions and make pay/return decisions prior to noon CT. After that time, you will access PINACLE for ongoing Positive Pay service.

**Administration****Will I have to reestablish my company's users in PINACLE?**

PNC will convert as many users and user settings as possible into your new PINACLE profile. System administrators should review these settings during your preview period and add or modify users and information as needed during that time.

**Will any Payees I currently have established in BBVA USA Net Cash Lite carry over automatically to PINACLE?**

Any Payees currently set up in BBVA USA Net Cash Lite will convert to PINACLE as templates. System administrators and users should review all of your converted templates during your preview period to confirm accuracy.

**Will my company's user entitlements automatically be the same in PINACLE as they were in BBVA USA Net Cash?**

We will carry over your company's user entitlements from BBVA USA Net Cash whenever possible. However, note there may be some instances where certain entitlements may be different in PINACLE, due to differences between the two platforms. (For example, BBVA USA Net Cash users may lose some ACH entitlements in PINACLE, due to different system configurations. Also, on PINACLE internal transactions such as account transfers do not require approvals, so we will not assign approval limits.) In instances where an exact match for entitlements is not available, we will assign the more restrictive setting. The system administrator will need to review permissions to confirm or modify if necessary.

PINACLE requires dual approval for transaction services ACH and Funds Transfer (wire). This feature will always require a different user other than the initiator to approve the transaction.



**As a system administrator, what actions can I take to help prepare for a smooth transition from BBVA USA Net Cash to PINACLE?**

We will convert your company's information from BBVA USA Net Cash to PINACLE. However, prior to your conversion, we strongly recommend that you review your company's setup for accuracy during the preview period. It's important that you take a moment to review all of the accounts and services we have set up to confirm they are accurate. We will import your organization's users as they were set up on BBVA USA Net Cash, but there may be some differences in rights and privileges between BBVA USA Net Cash and PINACLE.

**Please note:** Any users created or modified after September 17 will not convert to PINACLE, and you will need to recreate them or modify them in the PINACLE Administration module. Also, please be sure to review your PINACLE Wire Transfer and ACH entitlements to confirm they are set up correctly and modify them as needed.

**Payments and Information Reporting****Will account groups set up in BBVA USA Net Cash migrate automatically to PINACLE?**

No, account groups will not migrate automatically. You may reestablish them in PINACLE following your conversion.

**Will recurring payments set up in BBVA USA Net Cash carry over to PINACLE?**

No, please note that any recurring payments that you have set up in BBVA USA Net Cash will not migrate and are not supported within PINACLE.

**Will my established payment templates in BBVA USA Net Cash carry over to PINACLE?**

PNC will convert as many payment templates as possible into your new PINACLE profile. In instances where we are unable to migrate templates for certain payment types, we will contact you to provide more information. System administrators and users should review all of your converted payment templates during your preview period to confirm accuracy.

**Will my historical data be available on PINACLE?**

Yes, you will have access to six months of historical account balance and transaction information from BBVA USA Net Cash Information Reporting. If you would like to retain information dating back further, you may download it from BBVA USA Net Cash.

**Note:** Historical payment transactions within ACH, wires, account transfers and loans; audit activity; custom reports and electronic reports in BBVA USA Net Cash will not migrate as part of the historical data. We recommend that you download any of these reports from BBVA USA Net Cash before your conversion.

**Will my BBVA USA account numbers continue to display in BBVA USA Net Cash after my accounts are renumbered?**

Yes, you can continue to view your account numbers and account names as they are today in BBVA USA Net Cash for a limited period after the conversion. However, no new balance and transaction data will present in BBVA USA Net Cash following your conversion.

**Will I be able to request photocopies from the Stop Payment service in PINACLE, as I can in BBVA USA Net Cash?**

Stop Payment photocopies sent via USPS or fax will not be available

## 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](mailto: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](mailto:internationalclientcare@pnc.com).

## What to expect in the coming weeks

Continue to conduct your business as you do today while we make final preparations for your transition to PNC. You will receive additional information as your conversion date approaches.

### Information for System Administrators

If you are a system administrator, there are certain actions you will need to take in preparation for your company's transition to PINACLE. We will provide detailed resources to assist you, including an administrator checklist that outlines these important steps. You will receive this information as your conversion date approaches.

## IMPORTANT INFORMATION for Clients Migrating from BBVA USA Online Banking

Your Current Treasury Management Service	Will Become This PNC Treasury Management Service
<b>BBVA USA Online Banking</b>	<b>PINACLE</b>
Access to accounts, statements and downloading posted transactions	<a href="#">Accounts, Reports and Statements</a>
Account Transfers (transfer within bank)	<a href="#">Account Transfers</a>
Stop Payments	Stop Payments
ACH and Bill Pay Payments Including employee/individual payments, vendor payments and bill pay payments	<a href="#">PINACLE Payments</a>
Business Domestic Wire Transfer and International Transfer	<a href="#">Wire Transfer</a> (Domestic and International)
One-time security code for submitting a payment	<b>PINACLE Pass Mobile App</b> Generates security tokens for initiating payments
Manage users (Services Center)	<a href="#">Teams (Settings)</a>
QuickBooks Direct Connect	<b>QuickBooks Direct Connect</b>
Remote Deposit Capture	<a href="#">Deposits</a> (Mobile Deposit and Desktop Scanners)
Help Files and Help Me Section	Help Center

## PINACLE SERVICES

Please find below some important information about PINACLE services that may be comparable to your current BBVA USA Online Banking service(s). Please note that with some of the services, you may need to take some action prior to your conversion in order to confirm a smooth transition.

### ACCOUNT ACCESS

PINACLE provides access to your account balances, as well as pending and posted transactions. You will continue to have access to your current day and historical transaction information on your deposit account, as well as access to your loan account (if applicable). Your historical transaction information will begin reporting on PINACLE following the conversion. PNC will initially convert six months of your previous history to PINACLE, which will build to two years of PNC account history over time.

### REPORTING

PINACLE Reporting features include:

- View daily pending and posted transaction information with robust report filtering and search capabilities.
- Synchronize your information with QuickBooks and simplify your account reconciliation.
- Manage ACH returns by accessing specific return reports on a daily basis.
- "Create Report" feature lets you download and export account information in CSV, PDF, RTF, XLS, and XML formats.

**Action required:** If you currently have customized reports in BBVA USA Online Banking, you will need to recreate these on PINACLE.

### STATEMENTS

PINACLE Statements include online statements and reports for deposit accounts, loans, account analysis statements and ACH Notice of Change/Returns reports. In PINACLE, three months of past checking account statements will be available initially, and up to seven years over time.

### ACCOUNT TRANSFERS

The account transfers service lets you transfer funds online between your PNC business accounts. You can save recurring instructions for transfers you use frequently, as well as create free-form instructions for one-time transfers.

**Action required:** If you currently have recurring account transfers in BBVA USA Online Banking, you will need to reestablish those transfers on PINACLE.

### PINACLE Payments

PINACLE Payments harnesses the power of the Real-Time Payment (RTP®) network, Bill Payment service and the ACH network to process your payments. You can set up payees and store payment instructions for a quick and easy payment experience. During the conversion from BBVA USA Online Banking, we will make every attempt to migrate your existing ACH and Bill Pay Payees to PINACLE. PINACLE requires dual approval (two company approvers) to establish a new payee. Dual approval is optional to initiate a payment.

**Action required:** Please note that any recurring payments you have established will not migrate to PINACLE and are not supported within PINACLE Payments. You will need to initiate any payments in PINACLE that were previously set up as a recurring payment. During the preview period, you should review, validate and edit (if applicable) the payees that migrated from BBVA USA Online Banking.

## WIRE TRANSFER

Wire transfer services allow you to generate domestic, international US Dollar and international FX wire transfer payments easily and securely and to move funds efficiently with easy-to-use templates and free-form payments. Transaction activity reports provide detail and summary information, and additional reports include audit reports, items pending approval and future-dated transfers. During the conversion from BBVA USA Online Banking, we will make every attempt to migrate your wire payees into PINACLE wire templates.

PINACLE requires dual approval (two company approvers) to approve wire transfer payments. Users must enter a security token passcode to approve wire transfer payments. PINACLE uses the PINACLE Pass mobile app for services that require token passcode authentication. We will provide details about how to obtain a PINACLE Pass Mobile App closer to conversion.

## USER ADMINISTRATION (TEAMS)

Please note the following important information for your company's system administrators:

### Login Credentials

PINACLE uses two administrators (Admin1 and Admin2) to set up, edit and/or delete users within your company. These designated system administrators will receive additional communications containing login credentials to access PINACLE, including your company's PINACLE Company User ID (company level ID) and the User IDs/password (individual user IDs) for all of their company's users. The system administrators are responsible for communicating these login credentials to all users in their organization. Users will receive an initial temporary password via a separate email directly from PNC. If for some reason they do not receive it, system administrators can log into PINACLE to establish a new password for each individual user.

### Preview Period

Shortly before the conversion, your company will have access to PINACLE during a preview period. System administrators should share the login credentials referenced above with their company's users in order to enable access.

### User Entitlements

PNC will convert all of your existing users from BBVA USA Online Banking; however, the company administrator will have to assign the users to the appropriate team within PINACLE. Assigning the converted user to the appropriate team will confirm that the user has the correct entitlements. You will not need to recreate your existing users; however, if there is a user that should have access who has not been converted by PNC (if they were created or modified after September 17), you can add new users in PINACLE beginning with the preview period. Your system administrators will be responsible for creating additional company users.

### Additional Information

As your conversion date approaches, we will provide additional important information that system administrators need to know in order to confirm a smooth transition. This will include an administrator checklist that outlines each action they will need to take in the preview period and following conversion.

**Action required:** PNC will migrate your users from BBVA USA Online Banking to PINACLE. The company administrator will have to assign the migrated users to the appropriate team or create a custom team based on the desired access. Also, if your company currently has only one administrator assigned in BBVA USA Online Banking, that administrator will migrate to PINACLE as the Admin1 role, and Admin1 will need to create an Admin2.

## DEPOSITS

The Deposits service streamlines deposit preparation by giving you access to deposit checks electronically. You can deposit multiple checks per deposit through a remote deposit scanner or by using the Deposit On-Site Mobile® App on your mobile phone.

## ANYTIME, ANYWHERE SECURE ACCESS

With PINACLE, you can work on your desktop PC or Mac, tablet or mobile device. There's no need for an app on your tablet or mobile device, as you can access PINACLE directly through your mobile browser. The PINACLE Pass Mobile App generates token passcodes for initiating or approving payments or other activities requiring authentication. You must use the Deposit On-Site Mobile App if using the mobile deposit feature within PINACLE.

## NOTIFICATIONS

The Notifications feature provides event notifications through email and text message to help you stay on top of important account activities, transaction approvals and more. You can customize your experience by establishing only the notifications that you want to view.

**Action required:** Any alert or notification that you have established on the BBVA USA Online Banking system will not convert to PINACLE. You will need to reestablish your preferences for alerts and notifications.

## Frequently Asked Questions: Current BBVA USA Online Banking Clients

### General Information

#### **Which account numbers will I see on PINACLE?**

Your new PNC account numbers and other identifiers (such as loan numbers) will display in the PINACLE services used by your company. We will provide your new PNC account numbers and other identifiers to you prior to conversion.

#### **If I have both personal accounts and business accounts linked to my online banking profile, will both migrate to PINACLE?**

No, PINACLE may be used with business accounts only. Only the business accounts linked to your BBVA USA online banking profile will migrate to PINACLE.

#### **Which Internet browser should I use to access PINACLE?**

Supported web browsers include Microsoft Internet Explorer® version 11, Chrome 56.0.2924 and higher and Firefox 52 and higher. (Other browsers, such as Safari and Microsoft Edge, may work, but could also create inconsistent results with some PINACLE services.) You will receive your login credentials in mid-September.

#### **Does PINACLE offer a mobile app?**

PINACLE is mobile-responsive and accessible through your PC or web browser on your mobile device. PINACLE does not have a downloadable mobile app. However, PNC offers the Deposit On-Site Mobile App for use with the mobile deposit feature within PINACLE.

#### **Do I need to update my QuickBooks® information for use with PINACLE?**

Yes, you will need to choose PNC as your bank, update your deposit account details, and follow the steps to sync QuickBooks with PINACLE.

#### **Will PINACLE training be available?**

Yes, we will schedule webinars leading up to the conversion date. We will provide more information as your conversion date approaches.

### Access

#### **What will I need to log in to PINACLE?**

You will need a Company ID (which we will provide to you prior to the start of the preview period), a User ID (which is the same User ID that you use today for BBVA USA Online Banking), and password. We will share login credentials with system administrators and users by September 20, and we will send you a temporary password at the start of the preview period.

#### **Will I be able to access BBVA USA Online Banking after the conversion?**

No, access to BBVA USA Online Banking will stop as of end of day October 8, 2021.

## Administration

### **As an administrator, what actions can I take to help prepare for a smooth transition from BBVA USA Online Banking to PINACLE?**

We will convert your company's information from BBVA USA Online Banking to PINACLE. However, prior to your conversion, we strongly recommend that you review your company's setup for accuracy during the preview period. It's important that you take a moment to review all of the accounts and services we have set up to confirm they are accurate. We will import your organization's users from BBVA USA Online Banking. However, the migrated users will have to be assigned to a team with the appropriate entitlements. Please note: Any users created (or modified) after September 17 will not convert to PINACLE, and you will need to recreate or modify them in PINACLE.

### **Will I have to reestablish my company's users and payees in PINACLE?**

PNC will convert as many users and payees as possible into your new PINACLE profile. Converted users will need to be assigned to the appropriate team based on their applicable access level.

### **How many administrators can be added to a PINACLE Company ID?**

PINACLE uses two administrators per company profile. Your primary administrator from BBVA USA Online Banking will migrate as your Admin1 for PINACLE. You must assign a second administrator after initial log in. It is important to assign a second administrator as dual approval is required to establish new payees within PINACLE.

## Payments and Reporting

### **Will recurring account transfers or account transfer templates set up in BBVA USA Online Banking carry over to PINACLE?**

No, any recurring account transfers or account transfer templates that you have set up in BBVA USA Online Banking will not migrate to your PINACLE profile. You will need to reestablish them in the PINACLE system after the conversion.

### **How will I perform additional authentication for payment initiation on PINACLE?**

PINACLE uses the PINACLE *Pass* Mobile App for services that require token passcode authentication, such as payments services and wire transfers. We will provide details about how to obtain a PINACLE *Pass* Mobile App closer to conversion.

### **Will my historical data be available on PINACLE?**

Yes, you will have access to six months of historical account balance and transaction information from BBVA USA Online Banking. If you would like to retain information dating back further, you may download it from BBVA USA Online Banking.

Specially created reports in BBVA USA Online Banking will not migrate as part of the historical data. We recommend that you download any of these reports from BBVA USA Online Banking before your conversion.

### **If I use ACH or Bill Pay on BBVA USA Online Banking, will I still have access to these services in PINACLE?**

Yes, PINACLE offers a unified payments experience by combining The Real-Time Payment (RTP®) network, Bill Payment service and ACH network into one payee centered approach. PINACLE does not currently offer the option to establish a recurring payment.

## 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 800-669-1518. If you have additional questions, contact your Treasury Management Officer.



## What to expect in the coming weeks

Continue to conduct your business as you do today while we make final preparations for your transition to PNC. You will receive additional information as your conversion date approaches.

### Information for System Administrators

If you are a system administrator, there are certain actions you will need to take in preparation for your company's transition to PINACLE. We will provide detailed resources to assist you, including an administrator checklist that outlines these important steps. You will receive this information as your conversion date approaches.

### Login Credentials

We will provide you with login credentials necessary to access PINACLE, including your organization's PINACLE Company User ID (company-level ID) and the Operator IDs/password (individual user IDs) for the two system administrators. We will send system administrators information about these credentials closer to your conversion date. All users should expect to receive their PINACLE password via an email directly from PNC.

### Preview Period

You will have access to PINACLE during a preview period prior to the conversion. During this time, you should log in to familiarize yourself with the platform, but please note that you will not be able to execute any transactions in PINACLE until the conversion. The preview period will begin shortly before the conversion. If you make any changes in your current BBVA USA system during the preview period, you should make the same changes in PINACLE, as they will not automatically carry over once the preview period begins. We will provide more details about what to expect in your preview period as these dates approach.

### Training

PNC will provide training on using PINACLE as your conversion date approaches. We will be in touch with additional information as we schedule these sessions. Additional training resources, including helpful how-to videos, will also be available on the welcome site and within the PINACLE platform.

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