

RECEIVABLES



RECEIVABLES

Cash Logistics Services and Remote Safe Solution

PNC's Cash Logistics services provide a depository channel and/or the daily operating cash for businesses handling or requiring large quantities of cash. These services use state-of-the-art technology to track, control, monitor and report all the activity surrounding the processing of the cash received and disbursed within the cash operations centers.

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
Cash Vault	<ul style="list-style-type: none"> • Cash-only deposits • Mixed (cash, checks) deposits • Check-only deposits • Change order support via interactive voice response (IVR) • Deposit and adjustment receipts (paper-based notification) • Deposit pickup/delivery via armored truck (client-owned relationship) • Remote safe service via referral program — not a bank-owned product 	Cash Logistics Services and Remote Safe Solution	<ul style="list-style-type: none"> • Cash-only deposits • Mixed deposits • Check-only deposits • Change order support via interactive voice response (IVR) and/or web • Deposit and adjustment receipts (email and/or online notifications) • Deposit pickup/delivery via armored truck (client-owned relationship) • Remote Safe Solution (RSS) — PNC-owned product • Bulk coin deposits • USPS Deposit Shipping Service

Frequently Asked Questions

What Information Management Services are available?

The Cash Logistics Information Portal (CLIP) — available via PINACLE — provides detailed information for all cash transactions, including deposits and change orders.

What is the deposit cut-off time at PNC cash vaults?

While there may be specific market exceptions, generally, the deposit cut-off time for cash-only deposits is 7:00 p.m. (local) and 6:00 p.m. (local) for mixed and check-only deposits.

Does PNC support the processing of change orders by clients?

PNC offers both a phone-based application (IVR) and a web-based application (CLIP) for the placing of change orders by clients. Specific instructions will be provided as part of the product onboarding process.

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.

What to expect in the coming weeks

Simply continue to bank as you do today while we make final preparations for the transition to PNC.

Deposit On-Site®

PNC's Deposit On-Site service helps you streamline deposit preparation and eliminate multiple trips to the bank, whether you are at your desk or on the go. You can easily capture images of the consumer and business checks you receive and then transmit the check images to PNC for processing, helping you to reduce administrative time and expense. Because fewer depository accounts are required in multiple locations, banking fees may also be reduced.

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
Remote Deposit Capture	Allows desktop scanner to scan checks for deposit processing	Deposit On-Site	Allows desktop scanner to scan checks for deposit processing
	Access to service is controlled via a download to your workstation		Access to service is controlled via single sign-on through PINACLE
	Eligible accounts limited to business accounts and (business owner) personal accounts		Eligible accounts limited to business accounts
	Deposits can be submitted 24 hours a day, 7 days a week, with ledger cut-off time of 9:00 p.m. CT		Deposits can be submitted 24 hours a day, 7 days a week, with ledger cut-off time of 9:00 p.m. CT
	Transaction history is 60 days; image history is up to 60 days		Transaction history is 65 days; image history is 35 days
	Images can be exported and printed		Images cannot be exported but can be printed
Remote Deposit Capture	Return Deposit Items are presented as Image Replacement Documents (IRD); re-presented IRDs must be deposited at a local branch	Deposit On-Site	Return Deposit Items are presented as IRDs and, if eligible for re-deposit, can be re-deposited through the remote deposit service. The original item should not be re-deposited only the IRD
	Monthly limits are applied at the account level		Transaction limits per deposit and per item will be applied at the company level for all accounts on the service
	Check images may only be created from original checks		Check images may only be created from original checks
	Multiple scanners models are currently supported for use with the service		All scanners currently used at BBVA USA are supported for use with Deposit On-Site
	Supports the use of virtual deposit tickets		Supports the use of virtual deposit tickets
	Supports the use of virtual endorsements		Supports the use of virtual endorsements
	Administrator: Has access to all features and functions User: Capture only Capture user: Capture, transmit and reports Transmit user: Transmit only		Supports the ability to add deposit permissions to users other than administrators; roles are managed through PINACLE

Frequently Asked Questions

Do I need to replace my current scanner?

No. Deposit On-Site supports a wide range of scanners, including those you are currently using for your BBVA USA remote deposit service. Please refer to the instructions found within PINACLE for details on minimum computer requirements and scanner driver download instructions to support the remote deposit capture service.

How do I purchase a replacement desktop scanner and what is the cost?

You can purchase replacement scanners and maintenance services by going to pncorder.com. If you already have a scanner or choose to purchase one from a supplier other than Vecmar Computer Solutions, the scanner must be from PNC's list of certified scanners. Your Treasury Management representative can discuss this with you in more detail.

What type of software is needed for the desktop scanner?

Deposit On-Site is delivered through PNC's PINACLE service. Since this is a web-based service, there is no application software required to be installed on your workstation except the required check scanner driver. The check scanner driver must be downloaded to your workstation. The check scanner driver must be downloaded to your workstation after conversion weekend. Instructions for downloading the check scanner driver can be found on the C&IB Welcome Site under Treasury Management.

Can I set up more than one account for deposit?

Yes, you can set up an unlimited number of business accounts, as well as multiple deposit locations.

Can I transmit more than one deposit per day?

Yes, you can transmit any number of deposits per day. PNC establishes per item and per deposit limits for all Remote Deposit customers. Your limits will be set based on historical activity. If you require an adjustment to your limit after conversion, work with your Treasury Management Sales Officer to submit an implementation request.

How many checks can be included in a single scanner deposit?

You may deposit up to 500 checks; however, we recommend smaller batches of 300 checks or fewer to ease reconciliation.

What type of checks can be deposited?

You can only deposit checks drawn on domestic banks that have a valid Federal Reserve Routing Transit Number (RTN). Checks drawn on foreign banks or non-U.S. dollar checks cannot be deposited using the Deposit On-Site service. In addition, any check that fails to meet the minimum Image Quality Acceptance (IQA) parameters will be rejected.

When will my company have access to the information and images processed through Deposit On-Site?

As items are scanned, you will have access to the images and information detail that are available the day the deposit is created and for a 65-day history. Check images are available for your access for 35 days after check scanning.

What should I do if the item scanned does not meet the standard criteria for capture quality?

Re-scanning the item is always the first step. If this fails, then the check must be deleted, and the original check must be taken to a PNC branch or mailed to our Bank-by-Mail department for deposit processing at the following address:

PNC Bank Attn: Miscellaneous Accts Services

P.O. Box 8108

Philadelphia, PA 19101-8108

When and how often can I submit my deposits to PNC? When will they be credited?

You can capture, scan and submit deposits 24 hours a day, 7 days a week. The daily deadline is currently 10:00 p.m. ET, Monday through Friday, for same-day ledger credit. Any deposit submissions received after the deadline or on weekends/holidays will be credited the next business day.

Whom to Contact with Questions

Prior to conversion

Follow instructions from the BBVA USA service to print reports and/or export any data that you need to retain prior to the conversion to PNC on Friday, October 8 at 10:00 p.m. ET, which is the last deposit window for BBVA USA. Refer to the BBVA USA Remote Deposit user guide for instructions.

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

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. *For additional information about PINACLE access, please refer to the PINACLE Administrative section of the Digital Channels document in the Treasury Management section of the Corporate & Institutional Banking Welcome website.*

To complete your service transition:

- Confirm that all your accounts are set up for Deposit On-Site.
- Register to attend any of training webinars through PINACLE.
- Review all your operator entitlements within PINACLE and make any necessary adjustments.
- Set up any additional locations if applicable for your deposit accounts within Administration.

After the conversion date, once you are ready to begin using Deposit On-Site to make your remote capture deposits, complete the following steps for all scanners:

- Activate and install the Deposit On-Site check scanner driver.
- Additional instructions on check scanner driver installation are available on the C&IB Welcome Site under Treasury Management.

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 may also join a live PINACLE webinar training session for the Deposit On-Site service by accessing the PINACLE "Help and Training" tab.

What to expect in the coming weeks

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

eLockbox

PNC's eLockbox can help enable you to automate the collection of consumer bill payments into a single stream, reducing the number of check and list remittances you receive. It can also help eliminate the need to manage multiple electronic transmissions from individual vendors that produce these types of payments. Receiving electronic data from a single source helps you save time in applying the payment and reduces keying costs associated with exception checks.

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
e-Lockbox	Access remittance information via BBVA USA e-Lockbox platform	eLockbox	Access remittance information via PNC's PINACLE platform
	Direct CIE ACH file deposit and transmission		Direct CIE ACH file deposit and transmission or a merge of eLockbox items along with standard lockbox items
	Payment is held for exception processing for multiple days		Funds are deposited immediately
	Every item must be decisioned to pay/not pay		All transactions default to pay, with exception management available post-deposit
	Ability to correct incorrect account numbers on payments		Ability to correct incorrect account numbers, remittance addresses and payee names on payments via scrub files

Frequently Asked Questions

Will the portal I use to access my reporting and decision items look different?

Yes, the look and feel and the URL you use to access your portal will change. We will provide more information to you as conversion approaches.

Where can I view my current and past remittance information prior to transition?

You can export data on previous transactions from e-Lockbox prior to conversion.

I currently receive a data transmission. How can I choose to receive that?

PNC offers both a standard transmission and a merged file transmission that combines both eLockbox and standard lockbox items into one easy-to-post transmission. During your transition, you will have the option to decide which transmission you want to receive.

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.

What to expect in the coming weeks

As we convert your existing e-Lockbox service to PNC's eLockbox solution, we will mirror your existing service specifications whenever possible. You should experience minimal changes to how your incoming payments are handled when your e-Lockbox is converted to PNC. You will, however, experience a change in how output is presented or made available to you.

If you currently receive a data transmission

If your detailed remittance information is currently provided to you via data transmission, a PNC Implementation Project Manager will contact you to confirm your requirements. Transmission protocol and file formats will not change. However, we encourage you to test the new output in order to facilitate a successful transition.

If you currently access your remittance information online

If you access your remittance information via the Vanco Payments website, then you will receive the same data via a web page through PNC's PINACLE platform. To gain access to PINACLE, you will receive user access credentials, documentation and training materials from PNC. After the conversion to eLockbox, items that were processed prior to the conversion date will be available for online viewing via PINACLE.

Image Cash Letter

PNC's Image Cash Letter (ICL) service uses your existing imaging infrastructure to capture images of consumer and business checks received at your office and transmit them to us for processing. You receive and process a large number of checks and need to convert your paper processing to an electronic check-image system. You want an efficient way to accelerate funds availability and reduce the costs associated with check-image processing.

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
Image Cash Letter	<ul style="list-style-type: none"> • Allows clients to submit an X.937 file of check images for deposit processing • Access to service is controlled via data transmission • Eligible accounts limited to business accounts • Deposits can be submitted via secure data transmission 24 hours a day, 7 days a week, with ledger cut-off time of 9:00 p.m. CT. • Email file acknowledgment • Check images may only be created from original checks 	Image Cash Letter	<ul style="list-style-type: none"> • Allows clients to submit an X.937 file of check images for deposit processing • Access to service is controlled via data transmission • Eligible accounts limited to business accounts • Deposits can be submitted via secure data transmission 24 hours a day, 7 days a week, with ledger cut-off time of 9:00 p.m. CT • Email file acknowledgment • Check images may only be created from original checks

Frequently Asked Questions

How many checks can be included in a single Image Cash Letter file?

You may deposit up to 40,000 checks in your Image Cash Letter file.

Can I set up more than one account for deposit?

Yes, you can set up an unlimited number of business accounts.

Can I transmit more than one Image Cash Letter file per day?

Yes, you can transmit any number of Image Cash Letter files per day.

What type of checks can be deposited?

You can only deposit checks drawn on domestic banks that have a valid Federal Reserve Routing Transit Number (RTN). Checks drawn on foreign banks or non-U.S. dollar checks cannot be deposited using the Image Cash Letter service. In addition, any check that fails to meet the minimum Image Quality Acceptance parameters (IQA) will be rejected.

When and how often can I submit my deposits to PNC? When will they be credited?

You can capture, scan and submit deposits 24 hours a day, 7 days a week. The daily deadline is currently 10:00 p.m. ET, Monday through Friday, for same-day ledger credit. Any deposit submissions received after the deadline or on weekends/ holidays will be credited the next business day.

Whom to Contact with Questions

Prior to conversion

You will work with PNC to complete Image Cash Letter file testing and will receive a communication regarding this process.

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

You will begin to submit your Image Cash Letter files to PNC's data transmission:

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.

What to expect in the coming weeks

As a current Image Cash Letter client, you will be contacted by a member of PNC's Image Cash Letter Implementation team in order to determine that you and your organization experience a smooth transition to PNC. For now, simply continue to bank as you do today while final preparations are made for the transition to PNC.

Integrated Receivables

PNC's Integrated Receivables delivers innovative, high-quality solutions to help address all aspects of receivables payment management. Owned and operated by PNC, our wholesale lockbox network is one of North America's largest and top-rated in terms of performance. We provide comprehensive and cost-effective access to your collected funds position, while helping meet your company's specific posting information requirements.

Your Current Treasury Management Service Lockbox	Will Become This PNC Treasury Management Service Integrated Receivables
<p>BBVA USA Wholesale Lockbox has four sites:</p> <ul style="list-style-type: none"> • Birmingham • Dallas • Houston • Tempe 	<p>PNC owns and operates nine image-enabled wholesale lockbox sites:</p> <ul style="list-style-type: none"> • Atlanta • Boston • Chicago • Cleveland • Dallas • Los Angeles • Philadelphia • Pittsburgh • Toronto
<h3>Remittance mail address</h3>	
<p>Remittances are mailed to a postal address in Birmingham, Dallas, Houston or Phoenix, for processing on BBVA USA's current lockbox platform.</p>	<p>Remittances are mailed to a postal address in each location and processed on PNC's lockbox platform which operates as a network across all sites.</p> <p>Your remittance mail will be processed at PNC's Atlanta, Dallas or Los Angeles locations:</p> <ul style="list-style-type: none"> • If you currently have a Dallas lockbox you will not be assigned a new post office address or zip code; PNC will absorb the remittance mail into our existing process. • If you currently have a Birmingham lockbox, you will be assigned a unique post office box address in Atlanta. • If you currently have a Houston lockbox, you will be assigned a new unique post office box address in Dallas. • If you currently have a Phoenix lockbox, you will be assigned a unique post office box address in Los Angeles.

Your Current Treasury Management Service Lockbox	Will Become This PNC Treasury Management Service Integrated Receivables
<p>Overnight or courier packages are currently accepted in Birmingham, Dallas, Houston and Phoenix BBVA USA lockbox sites.</p>	<p>Once the conversion has taken place, customers that wish to send you remittance packages via overnight or express courier should be directed to each PNC lockbox site accordingly using the proper overnight delivery address and format:</p> <ul style="list-style-type: none"> • For Atlanta, the overnight express package delivery address is: 1669 Phoenix Parkway, Suite 210 College Park, GA 30349 • For Dallas, the overnight express package delivery address is: 1200 East Campbell Rd, Suite 108 Richardson, TX 75081 • For Los Angeles, the overnight express package delivery address is: 465 North Halstead, Suite 160 Pasadena, CA 91107 <p>Proper address format for overnight or express courier packages:</p> <p style="padding-left: 40px;">Your Company Name Lockbox # (Your new PNC Lockbox Number) Street Address City, State ZIP Code</p> <p>You will be receiving a letter in September with information about your new lockbox, including the new lockbox number to be used in this address.</p>

Mail Processing

<p>Incoming First-Class mail is picked up from the post office at specific times by site. Incoming mail is fine-sorted and distributed to the production floors in deadline order.</p> <p>Birmingham</p> <ul style="list-style-type: none"> • Monday 5:30 a.m. and 9:30 a.m. CT • Tuesday – Friday 6:00 a.m. and 9:30 a.m. CT <p>Dallas</p> <ul style="list-style-type: none"> • Monday - Friday, 3:00 a.m. and 5:30 a.m. CT • Weekends at 5:00 a.m. CT <p>Houston</p> <ul style="list-style-type: none"> • Monday - Friday, 5:30 a.m. and 9:30 a.m. CT • Saturdays at 11:00 a.m. CT <p>Phoenix</p> <ul style="list-style-type: none"> • Monday - Friday, 5:30 a.m. and 6:30 a.m., Local time. PT • Saturday 8:30 a.m. PT 	<p>Incoming First-Class mail is picked up from the post office at multiple times per site. Incoming mail is delivered to the production floor throughout the day. Continuous processing is on a first-in, first-out basis.</p> <p>Atlanta</p> <ul style="list-style-type: none"> • Monday – Friday at 2:30 a.m., 5:30 a.m., 8:30 a.m., 11:30 a.m., 3:30 p.m., 8:30 p.m. and 11:30 p.m. ET • Saturdays at 3:00 a.m., 5:30 a.m., 8:00 a.m., 11:30 a.m. and 9:00 p.m. ET • Sundays at 3:00 a.m., 7:00 a.m., 11:30 a.m., 8:30 p.m. and 11:30 p.m. ET <p>Dallas</p> <ul style="list-style-type: none"> • Monday- Friday at 1:00 a.m., 3:00 a.m., 5:00 a.m., 7:00 a.m., 11:00 a.m., 11:00 p.m. CT • Saturdays at 5:00 a.m., 7:00 a.m., 11:00 a.m. CT • Sundays at 5:00 a.m., 7:00 am, 11:00 a.m. and 11:00 p.m. CT <p>Los Angeles, picked up at the Santa Clarita (SC) and Pasadena (PAS) U.S. Postal Facilities:</p> <ul style="list-style-type: none"> • Monday – Friday at 12:30 am (SC), 6:00 a.m. (PAS), 11:30 a.m. (PAS), and 10:00 pm (SC) PT • Saturdays at 12:30 a.m. (SC) and 6:00 a.m. (PAS) PT • Sundays at 12:30 a.m. (SC) and 10:00 p.m. PT (SC)
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Your Current Treasury Management Service Lockbox	Will Become This PNC Treasury Management Service Integrated Receivables
Lockbox Processing	
<ul style="list-style-type: none"> • Current Deposit Cut Times across all sites include 8:00 a.m., 10:00 a.m., 12:00 p.m., 2:00 p.m. and end of day. • Weekend cuts are not available. • Standard of 10 acceptable payees per lockbox. No set maximum. Additional fees apply for more than 10. • “Paid in full” or other restrictive endorsement items are monitored on a best effort basis, upon request, for only regular Wholesale (non-OCR) items. • Standard batch size is 50 checks for standard wholesale and 100 checks for OCR processing. • Batches are generated during output generation. Virtual batching based on client-specific business rules. • Original paper documents are kept on site for seven days (or up to 30 days for an additional fee) after processing, before secure shredding. 	<ul style="list-style-type: none"> • Multiple deposits per lockbox per day are available, and examples are noted below in the FAQ section. Your lockbox will be assigned to the same deposit cut or to a cut closest to the same time as possible, for conversion. After conversion you can add or modify your deposit cuts as needed. • Weekend and holiday cuts are available. • Standard of 15 acceptable payees per lockbox, while a maximum of 35 acceptable payees is available. Additional fees apply over 15. • PNC does not look for or detect “paid in full” or similar language appearing on or with lockbox items. These items will be processed as usual, notwithstanding any such language. • Standard batch size is 50 items for wholesale, but can vary, depending on your requirements. Standard batch size for OCR is 250 items. • Batches are generated during output generation. Virtual batching based on client-specific business rules. • Original paper documents are kept on site for five business days after processing, before secure shredding, at no extra charge.
Foreign Item processing	
<p>Based on preference, foreign currency items may be processed with provisional credit and then forwarded to BBVA USA’s Foreign Items Collections team for complete processing.</p> <p>Foreign currency items may also be forwarded to you, unprocessed, for further handling.</p>	<p>One of three options can be chosen for handling foreign items, excluding USD Canadian items:</p> <ol style="list-style-type: none"> 1. Convert foreign item to U.S. Dollars prior to processing, and deposit. A copy of the original check and all remittance documents will be attached to the transaction, and available through the standard Integrated Receivables delivery channels. Provisional credit approval is not necessary. 2. Process via PNC’s International Services group; the item will no longer be handled as a lockbox transaction. Provisional credit is not granted. 3. Return the items to you unprocessed.
U.S. Dollar Canadian Items	
<p>U.S. Dollar Canadian items are considered foreign items and handled according to the standard Foreign Items Collections process noted above.</p>	<p>U.S. Dollar Canadian items are automatically processed the same as any other domestic transaction, provisional credit approval is not needed.</p>

Your Current Treasury Management Service Lockbox	Will Become This PNC Treasury Management Service Integrated Receivables
Online Decisioning	
<p>Online Decisioning is available through Net Cash for intraday review and correction of incomplete transactions, prior to your data transmission or presentment of your final web page. The deadline for updating or rejecting transactions is 2:00 p.m.</p>	<p>Online Decisioning within Integrated Receivables is called Exception Manager and can be accessed through your PINACLE module. Exception Manager will provide access to any transaction that does not meet your minimum processing requirements, which gets flagged and placed in the Exception Queue coded with the reason for the exception. Within the queue, you can view images of the entire transaction along with any initial data captured during processing.</p> <p>Updates to the Exception Manager review queue are made in real time throughout the day. An optional email message will inform you that items are available for your review, and you will have up until 30 - 60 minutes prior to your last deposit cutoff of the day to make changes to the items held in the queue.</p> <p>Any changes that are made in Exception Manager become a part of each transaction's permanent record and will be displayed that way on each Integrated Receivables output. You can even add miscellaneous comments to each invoice record describing your actions, including adjustment reason codes.</p>
Electronic Payments	
<p>ACH, EDI, Wire and Real Time Payment data cannot be merged with a lockbox. Data can be sent as a separate file, with a lockbox data transmission.</p>	<p>Integrated Receivables offers Electronic Payment Integration for which ACH, EDI, Wire and Real-time Payment data can be merged with your lockbox for data transmission purposes as well as Web, CD-ROM, DVD and image reporting. Pseudo images of electronic payment activity are generated.</p> <p>ReConnect As a complement to electronic payment integration, PNC also offers the ReConnect service, which brings electronic payments and their associated remittance information back together automatically and reports the complete transaction to you through Integrated Receivables, along with checks received through PNC's National Lockbox Network.</p>
<p>Credit card processing is available.</p> <p>Credit card information is redacted from images, or documents are forwarded to you in original format, without redaction.</p>	<p>Credit card processing is available, and you will be able to maintain use of your existing Merchant Services account. Credit card information is only redacted from images when present on OCR documents that were used to process Credit Card transactions. Information is not redacted when present on documents processed as Correspondence.</p>

Your Current Treasury Management Service Lockbox	Will Become This PNC Treasury Management Service Integrated Receivables
Outgoing Remittance Packages	
<p>Daily remittance packages: Original remittance documents and/or correspondence items are returned to you with or without check photocopies, via your preferred delivery method.</p>	<p>PNC incorporates a standardized process for generation, preparation, and delivery of outgoing Integrated Receivables remittance packages through two centralized print locations. This process enables PNC to deliver remittance information as efficiently as possible and reduce the risk of potential packaging errors.</p> <p>Upon receipt of remittance payments, images will be captured of all checks, remittance documents and correspondence in the local processing sites. Then at your request, copies of the imaged documents will be printed in the designated site and forwarded to you in a remittance package via your preferred delivery method.</p> <p>Images will also be available through all the standard PNC Integrated Receivables delivery channels.</p>
Remote Capture	
<p>Remote capture is integrated with your lockbox and items can be scanned through multiple certified scanners including Kodak Alaris S2070, Fujitsu fi-7160 and Fujitsu fi-7180.</p>	<p>PNC's Remote Capture solution for Integrated Receivables is called Remittance On-Site, and is also fully integrated with your lockbox, enabling you to efficiently process payments received outside of your lockbox. Items that can be sent via Remittance On-Site include checks, check stubs, invoices, coupons, envelopes and other remittance documents. Certified include the Kodak Alaris i2420 and Kodak i2620, Fujitsu fi-7160 & and Fujitsu fi-7180, as well as the Alaris S2000 Series scanners.</p> <p>Scanners used for Remittance On-Site must be tied to a computer through a USB connection; network scanners are not compatible with the system.</p> <p>Scanners are not available for purchase from PNC but can be purchased through your preferred vendor, including office supply stores, online vendors or directly from the manufacturer.</p> <p>Items scanned through Remittance-On-Site must be completed by two hours prior to your last deposit cut.</p>
Transmission Files	
<p>Transmission files are available in both data format and image format with an associated index file, and are customized and programmed to your individual needs.</p>	<p>Transmission files are available in both data format and image format, with an associated index file, and are customized and programmed to your individual needs. Your current file format and transmission delivery method will not change as a result of the conversion.</p>

Your Current Treasury Management Service Lockbox	Will Become This PNC Treasury Management Service Integrated Receivables
Online Information Reporting	
Lockbox information reporting is available online via Net Cash.	Intra-day image and detail reporting is available throughout the day via the Integrated Receivables module in PINACLE, following your pre-determined cut off/deposit time(s). You will automatically be set up on PINACLE and given credentials, based on existing access and user entitlements.
Images are presented in black & white TIF format.	Images are presented through the PINACLE Integrated Receivables module in full-color, JPEG format.
	PDF printing of images is supported at a batch or transaction level.
Back-side imaging is optional and blank back-side images are suppressed.	Back-side imaging is optional and blank back-side images are suppressed.
Standard retention period is 90 - 120 days for images, but a longer-term archive is optional and available for one, three years or seven years.	The standard retention period of 120 days will be available for all your lockbox remittance images, but a longer-term archive will also be available as an option for three, five, seven or 10 years. If you currently subscribe to the one-year Long Term Archive you will automatically be migrated to our three-year Long-Term Archive service.
Fax reporting is available, based on count of pages including front and back. Email reporting is not available.	Neither fax reporting nor email reporting are available. The information that is contained in the fax reports you may be receiving today, is available online through the Integrated Receivables module on PINACLE.
Supplemental Data Entry	
Any information that is captured (keyed) is available for searching online and included in transmission files.	Any information that is captured (keyed) is searchable online through the PINACLE Integrated Receivables module, as well as included as fields in transmission files. The supplemental data entry service is customized to your needs, based on your remittance documents.

Frequently Asked Questions

What will happen to payments that are sent to my current address in Birmingham, Houston, Dallas or Tempe after my conversion to PNC?

PNC will have a courier in place that will pick up any mail that is sent to those cities and deliver it to PNC's sites for processing. However, we recommend you strive to redirect your remittance mail to the appropriate address upon conversion, for the timeliest processing of your lockbox payments.

Why aren't we allowed to keep our lockboxes in the existing BBVA USA sites?

PNC can offer more efficient services by consolidating activity into our regional processing hubs within our established unique zip codes throughout the country.

Will the conversion to PNC change how my lockbox is processed?

In most cases, you will experience minimal change to your processing instructions when your lockbox is converted to PNC standards, and you will have access to advanced solutions for a complete Integrated Receivables offering.

Will my checking account number change?

Yes, you will receive a separate communication outlining your new account information.

Will my deposit reports look different?

Yes, however, your reports will contain information that is similar to what you receive today.

What other delivery options does PNC offer?

You can choose not to receive paper copies of your lockbox activity and instead have the activity reported to you by other methods. PNC also offers full-color images of both checks and remittance documents which can be delivered to you by one or more of the following methods:

- Online via PNC's PINACLE portal
- CD-ROM or DVD, which is sent to you via courier; or
- Direct transmission.

To learn more about these options, please contact a customer service representative.

Will my online reporting credentials change?

Yes, you will be provided with PINACLE credentials which will be sent to you by email prior to your conversion date.

What are the standard available deposit cuts by PNC processing site?

Please see the charts below:

ATLANTA (EST)			
Deposit Cut	Days	Deposit Deadline Time (2)	Web Page by: (3)
24	T-F	12:00 AM	2:00 AM
04	M-F	4:00 AM	6:00 AM
09	M-F	9:00 AM	11:00 AM
12	M-F	12:00 PM	2:00 PM
16	M-F	4:00 PM	6:00 PM
37	SAT	2:00 PM	4:00 PM
42	SUN	12:00 PM	2:00 PM
55	HOL	2:30 PM	4:30 PM
90	ELECTRONIC	7:30 PM	9:30 PM
77	ELECTRONIC	11:30 PM	1:30 AM
95	ELECTRONIC	8:30 AM	10:30 AM
70	ELECTRONIC	11:30 AM	1:30 PM
72	ELECTRONIC	1:30 PM	3:30 PM
73	ELECTRONIC	2:30 PM	4:30 PM
74	ELECTRONIC	3:30 PM	5:30 PM
75	ELECTRONIC	5:00 PM	7:00 PM
76	ELECTRONIC	6:30 PM	8:30 PM

DALLAS (CST)			
Deposit Cut	Days	Deposit Deadline Time (2)	Web Page by: (3)
03	M-F	4:00 AM	6:00 AM
09	M-F	9:30 AM	11:30 AM
14	M-F	2:30 PM	4:30 PM
36	SAT	4:00 PM	6:00 PM
42	SUN	11:00 AM	1:00 PM
55	HOL	2:30 PM	4:30 PM
90	ELECTRONIC	6:30 PM	8:30 PM
77	ELECTRONIC	10:30 AM	12:30 PM
95	ELECTRONIC	7:30 AM	9:30 AM
70	ELECTRONIC	10:30 AM	12:30 PM
72	ELECTRONIC	12:30 PM	2:30 PM
73	ELECTRONIC	1:30 PM	4:30 PM
74	ELECTRONIC	2:30 PM	5:30 PM
75	ELECTRONIC	4:00 PM	6:00 PM
76	ELECTRONIC	5:30 PM	7:30 PM

LOS ANGELES (PST)			
Deposit Cut	Days	Deposit Deadline Time (2)	Web Page by: (3)
04	M-F	5:00 AM	7:00 AM
08	M-F	10:00 AM	12:00 PM
14	M-F	3:00 PM	5:00 PM
33	SAT	2:00 PM	4:00 PM
45	SUN	2:00 PM	4:00 PM
55	HOL	2:30 PM	4:30 PM
90	ELECTRONIC	5:30 PM	7:30 PM
77	ELECTRONIC	9:30 PM	11:30 PM
95	ELECTRONIC	6:30 AM	8:30 AM
70	ELECTRONIC	9:30 AM	11:30 AM
72	ELECTRONIC	11:30 AM	1:30 PM
73	ELECTRONIC	12:30 PM	4:30 PM
74	ELECTRONIC	1:30 PM	5:30 PM
75	ELECTRONIC	3:00 PM	5:00 PM
76	ELECTRONIC	4:30 PM	6:30 PM

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.

What to expect in the coming weeks

Prior to your lockbox conversion, you will receive a letter from PNC's lockbox team, providing detailed information about your lockbox service and the transition to PNC. A member of PNC's lockbox implementations team, MIS team or a sales associate may also contact you to help you and your organization experience a smooth transition to PNC. For now, simply continue to bank as you do today while final preparations are made for the transition to PNC.

PayerExpress

PNC provides implementation of electronic invoicing and payment without burdening your internal IT resources.

The PNC-hosted PayerExpress solution delivers:

- A web portal branded with your colors and logo
- Easy uploading or direct transmission of billing data
- Easy access to your data for cash application using download, direct transmission and merge capabilities

Your Current Treasury Management Service
Electronic Bill Payment and Presentment (EBPP)

Will Become This PNC Treasury Management Service
PayerExpress

- Presents your bills in a summary, detail or PDF format
- Accepts ACH and/or card payments
- Allows customer service representatives to initiate payments over the phone or in-person
- Enables your customers to make payments through the optional interactive voice response (IVR) service
- Your authorized administrators can view and download detailed or summary reports on customer payment activity, deposits or overall system usage

Frequently Asked Question

What will change with my EBPP service after conversion?

Very little will change when your EBPP service converts to PayerExpress. The look, feel and functionality of your current EBPP site will remain the same when converted to PayerExpress. However, you will be given a new URL, and anyone attempting to access your old URL post-conversion will be re-directed to your new URL.

Your depository and billing accounts, including ACH and Merchant information, will be automatically updated when you convert to PNC.

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 our dedicated PayerExpress Client Service team at payerexpress@pnc.com.

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.

What to expect in the coming weeks

As we convert your existing Electronic Bill Payment and Presentment (EBPP) service to PayerExpress, we will mirror your existing service specifications. In most cases, you will experience very minimal, if any, changes to your processing instructions when your site is converted to PayerExpress. In some cases, however, you may experience a change in how output is presented or made available to you. These changes are summarized above. A Receivables Implementation Project Manager will contact you to provide you with your new URL.

If you currently receive a data transmission

If you currently receive your detailed remittance information via data transmission, a Receivables Implementation Project Manager will contact you to confirm your requirements. Transmission protocol and file formats will not change. However, we encourage you to test the new output in order to facilitate a successful transition.

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Microsoft, and Microsoft Edge are registered trademarks of Microsoft Corporation in the United States and other countries.

Internet Explorer is a registered trademark of Microsoft Corporation in the United States and other countries.

Google Chrome is a trademark of Google LLC.

Firefox is a trademark of the Mozilla Foundation in the U.S. and other countries.

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PNC does not charge a fee for the mobile banking service. However, a supported mobile device is needed to use mobile banking. Also, your wireless carrier may charge you for data usage. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply.

Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval.

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