

## Integrated Payables Service

PNC's Integrated Payables Service enables a customer to streamline the origination of outbound payments. The customer is able to efficiently disburse payments, using a variety of payment methods, by consolidating payment instructions within a single file. Once the payment file is submitted to PNC, the payments are distributed according to the customer's instructions. Available payment methods include ACH, AFT, wire transfers, cards, and checks. Card Transactions are supported by Active Pay, a web-based tool used to manage virtual cards used for purchasing. File uploads via PINACLE® cannot exceed the size of 1 MB. PINACLE is PNC's online and mobile banking platform for businesses and institutions. Direct transmission is the recommended method for submitting large Integrated Payables files to PNC.

In addition, PNC offers the following options:

- Printing and mailing of checks according to the payment instructions submitted by the customer.
- Creation of a Check Positive Pay file to facilitate check fraud protection and Account Reconciliation Processing.

### PNC Obligations:

- Accept payment instructions via a graphical user interface, file upload or file transmission.
- Provide a mechanism to approve the payment instructions prior to disbursement.
- Disburse funds after customer approval in accordance with their instructions and vendor record information.
- Accommodate same-day check printing for files received and authorized by 1:30 PM ET via a graphical user interface or 2:00 PM ET via file transmission. All files loaded after the cutoff time will be scheduled for next-day printing.
- Provide reporting via a graphics user interface and/or file transmission.
- Disburse payments in accordance with standard operating procedures of each underlying payment method.

### Customer Obligations:

- Successfully complete PNC's implementation process, which includes participation in product training.
- Transmit vendor information to PNC or maintain vendor information for the purposes of transmitting it with each payment.
- Transmit and approve payment instructions via PNC file transfer or PINACLE in a file format that contains all required data elements for the implemented payment methods. Integrated Payables supports a number of file formats including:
  - PNC's flat file format
  - PNC's DSV file format
  - ISO 20022
- Review and approve disbursements in a timely manner via file transmission or a graphical user interface.
- Review the Integrated Payables Reference Guide for specific cutoff times and other relevant information.

For Canada Branch Customers:

- The AFT payment method is available as well as check printing and mailing in Canadian Dollars.
- Checks are printed and mailed from a location in the United States.
- Creation of a Check Positive Pay file to facilitate check fraud protection and Account Reconciliation Processing are not available.