

ELECTRONIC FUNDS TRANSFER



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ACH Services

ACH Origination

PNC's **ACH Origination Service** helps provide PNC business customers with an easy and efficient solution for originating ACH payments. If your organization or processor/service bureau is currently initiating ACH entries through BBVA USA's ACH services, PNC will automatically update your settlement and returns account instructions with your new PNC account number. Nacha formatted files via direct transmission methods such as Secure FTP will migrate to PNC's Secure FTP platform. ACH origination activity submitted through Net Cash will be originated via the PINACLE online and mobile platform.

The submission deadline for traditional originated ACH batches/files is 10:00 p.m. ET for direct file and 8:00 p.m. ET for PINACLE®. If you have opted into Same Day ACH (SDA) origination, the service is also supported for direct input with a deadline of 3:45 p.m. ET and for PINACLE, the SDA input deadline is 3:00 p.m. ET. Just like BBVA USA, PNC uses the same ACH batch information for either Same Day ACH and traditional ACH origination.

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
File Acknowledgements for ACH Origination via Direct Transmission	<p>An acknowledgement is sent to your SFTP mailbox upon the bank's receipt of your file. Additional acknowledgements may be sent to email addresses designated by your company.</p> <p>Your monitoring of the file acknowledgements including file totals sent to you has been an agreed upon security procedure and is commercially reasonable and suited to your operation</p>	File Acknowledgements for ACH Origination via Direct Transmission	<p>Your same email representatives will receive the email file acknowledgement. An acknowledgement will no longer be placed in your SFTP mailbox. If you do not have additional email addresses set up to receive acknowledgements, PNC will set up your data transmission administrator to receive via email.</p> <p>PNC supports delivery for up to five email addresses. If you are currently receiving acknowledgements to more than five addresses, PNC will send to the data transmission administrator, any group mailbox address and three additional addresses. If you would like to verify or modify your email addresses, you can contact your BBVA USA representative.</p> <p>After migration, if you send an ACH origination file and do not receive an email confirmation, you should contact PNC ACH Operations at 877-824-5001 (select option 1, then option 2)</p>

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
Establishing Company ID for All ACH Origination Methods	<p>You utilize an established 10-digit Company ID with BBVA USA and the BBVA USA ACH processing platform matches your submitted ACH batches against that Company ID to process your ACH origination activity</p>	Establishing Company Name and Company ID Combination for all ACH Origination Methods	<p>PNC will be using both the Company Name and Company ID fields for matching against ACH origination batches</p> <p>In the future should you decide to use variations of Company Name and/or Company ID, reach out to have those established with the PNC ACH platform</p> <p>Should you wish to check the Company Name and Company ID combinations on file with PNC at any time, please reach out to request a profile listing of that information</p>
ACH Returns and Notification of Change (NOC) Reporting via Net Cash, Mail or Fax	<p>Your BBVA USA account associated with ACH returns and NOC details is reported via a designated channel</p>	ACH Returns and Notification of Change (NOC) Reporting via PINACLE	<p>Your PNC account associated with ACH returns and NOC reporting detailed reports are accessible via PINACLE</p>
NOC Repair (systemic)	<p>Per Nacha Rule standards, you are required to adjust any outdated receiver information in your source system for receiver ABA and/or receiver account number per the NOC message received any subsequent transactions initiated must include the updated information</p> <p>Once received, NOCs are used to systematically repair any future ACH entries if subsequent ACH entries are originated with outdated receiver information</p>	Use of PINACLE NOC Report	<p>Mail or fax options are not available</p> <p>NOCs will no longer be used to systemically repair any subsequent ACH originated entries with outdated details</p> <p>Per Nacha Rule standards you are required to adjust any outdated receiver information in your source system for receiver ABA and/or receiver account number per the NOC message received any subsequent transactions initiated must include the updated information.</p> <p>You are encouraged to use PINACLE Event Notification to be made aware of and act upon both ACH returns and NOC activity</p>

ACH Receiving

Inbound ACH entries presented to your account are available for viewing on PINACLE Information Reporting. In addition, clients may subscribe to PINACLE EDI reporting, which provides details of inbound ACH entries.

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
Detailed Remittance Advice	Prior day posted ACH credit entries with remittance (addenda) available at 7:00 a.m. ET	PINACLE EDI Reporting	Prior day posted ACH entries with and without remittance (addenda) available at 7:00 a.m. ET

ACH Fraud Control

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
Net Cash Positive Pay	<p>Net Cash Positive Pay provides both check and ACH reporting and decisioning capabilities.</p> <p>Inbound ACH entries are filtered against your rules. As they come in from the ACH network throughout the day, they are available intra-day on your Net Cash reporting to be decisioned. The decision deadline is the next banking day at 7:00 p.m. ET.</p> <p>ACH entries that are considered "suspects" and not decisioned by the deadline follow the return or pay default that you elected for your account.</p>	PINACLE ACH Positive Pay	<p>Within PINACLE, the ACH Positive Pay and Check Positive Pay reporting and decisioning options are in two separate modules. You will access the PINACLE ACH Positive Pay module to decision and maintain your filtering rules for inbound ACH debits received.</p> <p>Inbound ACH debit entries utilize your rules that specify the sender company IDs. Those entries that do not match a rule, just like at BBVA USA, are considered "suspects." The ACH debit entries to be decisioned are presented at 7:00 a.m. ET, with a response deadline of 7:30 p.m. ET.</p> <p>ACH entries that are considered "suspects" and not decisioned by the deadline will follow the return or pay default that you selected.</p> <p>PINACLE does not have inbound reporting and decisioning for inbound ACH credits received. BBVA USA accounts that are setup for a complete block of inbound ACH credits will have their PNC account setup for a complete ACH credit block without reporting.</p>

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
ACH Authorization or ACH Enhanced Authorization Services	ACH Enhanced Authorization with inbound ACH debits with rules on the ACH processing platform to authorize individual inbound entries by the sender's ID.	PINACLE ACH Positive Pay	Your account(s) will be setup for the PINACLE ACH Positive Pay module and include those rules you established to authorized inbound ACH debit entries.
	ACH Authorization with a complete block of inbound ACH debit entries.	ACH Debit Block	Your account will be setup for ACH Debit Block and no ACH debits will be accepted on your account
	ACH Enhanced Authorization with inbound ACH credits with rules to authorize or restrict individual received entries.	NO ACH Credit Positive Pay available	You will no longer have this service and will need to review your posted activity on PINACLE Information Reporting. If a credit entry needs to be returned, you will need to initiate a request via PNC Treasury Management Client Care to return the transaction once it is received.
	ACH Authorization with a complete block of inbound ACH credit entries.	ACH Credit Block	Your account will be set up for a complete ACH credit block and no ACH credits will be accepted on your account.

Frequently Asked Questions

When will I see ACH Origination Settlement posting to my PNC account?

Prepaid or Prefund

If your account is established as "prepaid" for ACH origination, the ACH debit settlement will post to your account on the day that you release your batch or file of ACH credits to PNC for processing. PNC will periodically check for funds in your accounts before releasing your ACH entries into the ACH network should you not have adequate available funds in your PNC account

Traditional Settlement (Non-Prepaid or Non-Prefund)

If you are originating traditional ACH entries and not using Same Day ACH, the ACH settlement amount posted to your account for ACH entries destined to receivers with an account outside of PNC is calculated based on when the settlement occurs with the ACH network, which is one day or two business days in the future.

When originating traditional (non-Same Day) ACH batches of entries and the current date is used as the batch Effective Entry Date, the settlement to your PNC account for those ACH entries destined to receivers outside of PNC will occur on the next business day when PNC settles with the ACH network. For ACH entries destined to PNC accounts, those entries will settle to your account on the current day. To avoid settlement occurring over two days, you will need to use a date on your ACH batch header that is at least one banking day in the future.

Same Day ACH

If you have opted in to the Same Day ACH service and you have dated your ACH batch with today's date and send prior to the Same Day ACH deadline, any ACH entries \$100,000 or less will be sent into the ACH network as Same Day and you will see settlement to your account on the same day. Any ACH entries greater than \$100,000 will settle to your account and the receiver(s) on the next banking day.

Balanced Files

If you or your processor is originating balanced files (ACH debit dollars equal the ACH credit dollars) and there are no settlement offsets created by the BBVA USA ACH system, that will change. PNC will always create transaction settlement offsets for both debits and credits.

When you originate an ACH file with one or more ACH batches of entries, PNC's ACH processing system automatically creates an offset entry for each unique ACH batch in your file. The offset settlement entries to your PNC account will equal the aggregate amount of your originated transactions. If more than one ACH batch header is contained in your file, you will see multiple settlement entries.

For each unique batch header (Company Name and Company ID combination), PNC will post a settlement debit for the total dollar amount of ACH credit entries originated in the batch. If there are ACH debit entries in the batch, an ACH credit settlement will be posted to your PNC account. For example, if you have ACH credit entries on your file totaling \$10,000; the PNC ACH processing system will create and post a \$10,000 settlement debit to your PNC account. If the same batch contains \$10,000 in one or more ACH debit entries submitted, the PNC ACH processing system will create and post a \$10,000 settlement credit to your PNC account.

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): 800-607-4444
- North Texas Business Relationship Client Services (Dallas): 866-876-4922
- South Texas Business Relationship Client Services (Houston): 800-570-2791
- West Business Relationship Client Services (Tucson): 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. 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

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

SWIFT Services

PNC offers a complete range of SWIFT services for transaction advices, daily and intraday statements, file transmissions and payment initiation.

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
SWIFT MT101 – Request for Transfer	Initiation methods for: <ul style="list-style-type: none"> • Book transfers • Domestic wires • International wires (USD and FX) 	SWIFT MT101– Request for Transfer	Initiation methods for: <ul style="list-style-type: none"> • Book transfers • Domestic wires • International wires (USD and FX)
SWIFT MT900 – Debit Advice	Debit advice notification for: <ul style="list-style-type: none"> • Book transfers • Domestic wires • International wires (USD and FX) 	SWIFT MT900 – Debit Advice	Debit advice notification for: <ul style="list-style-type: none"> • Book transfers • Domestic wires • International wires (USD and FX)

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
SWIFT MT940 – Prior Day Information Reporting	Prior day information report of debit and credit entries posted to account <ul style="list-style-type: none"> • Send days: Tuesday - Saturday • Send time: 7:00 a.m. • Frequency: Daily, weekly or monthly • U.S. holidays: Sent when day prior is a business day • Statement types: Summary (balance only) or Detail* (individual debit and credit and balances). Detail is default reporting type. • Multiple destinations: Supports up to five SWIFT BIC codes 	SWIFT MT940 – Prior Day Information Reporting <p><i>Important: If any of your other banking providers receive SWIFT MT940 or MT942 statements currently from BBVA USA, please notify these providers that MT940s & MT942s will soon be sent from PNCCUS33, with your new PNC account number</i></p>	Prior day information report of debit and credit entries posted to account <ul style="list-style-type: none"> • Send days: Tuesday - Saturday • Send time: 4:00 a.m. • Frequency: Daily, including days without activity • U.S. holidays: Sent when day prior is a business day • Statement types: Summary (balance only) or Detail (individual debit and credit and balances). Detail is default reporting type. • Multiple destinations: Supports up to five SWIFT BIC codes *Detail is default reporting type
SWIFT MT942 – Current Day Transaction Reporting	<ul style="list-style-type: none"> • Send days: On U.S. business days • Send times: Every 15 minutes or hourly • Frequency: Only when there is debit or credit activity to report 	SWIFT MT942 – Current Day Transaction Reporting	<ul style="list-style-type: none"> • Send Days: On U.S. business days • Send times: Set intervals, e.g. hourly or set times • Frequency: Only when there is debit or credit activity to report
SWIFT Network Address	<ul style="list-style-type: none"> • CPASUS44TMS 	SWIFT Network Address	<ul style="list-style-type: none"> • PNCCUS33XXX
SWIFT FileAct Incoming	Most file types, including: <ul style="list-style-type: none"> • Wire transfer • ACH • Comprehensive Payables • ISO 20022 (pain.001) • EDI 820 • ARP 	SWIFT FileAct Incoming	Most file types, including: <ul style="list-style-type: none"> • Wire transfer • ACH • Comprehensive Payables • ISO 20022 (pain.001) • EDI 820 • ARP
SWIFT FileAct Outgoing	Most file types, including: <ul style="list-style-type: none"> • Current and Prior Day Reporting (BAI & ISO 20022 – CAMT 053, 054) • Acknowledgements (ISO 20022 - pain.002, custom) • Lockbox BAI & Image • EDI 824, 822, 997 • ARP 	SWIFT FileAct Outgoing	Most file types, including: <ul style="list-style-type: none"> • Current and Prior Day Reporting (BAI & ISO 20022 – CAMT 053, 054) • Acknowledgements (ISO 20022 - pain.002, custom) • Lockbox BAI & Image • EDI 824, 822, 997 • ARP

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
SWIFT FileAct Network Address: DN (Distinguished Name)	Send and receive <ul style="list-style-type: none"> o=cpasus44,o=swift 	SWIFT FileAct Network Address: DN (Distinguished Name)	Send from PNC <ul style="list-style-type: none"> Non-Image Files: <ul style="list-style-type: none"> o=pnccus33,o=swift Image Files: <ul style="list-style-type: none"> o=img,o=pnccus33,o=swift Send to PNC <ul style="list-style-type: none"> o=pnccus33,o=swift
SWIFT FileAct Service	Communication Channel <ul style="list-style-type: none"> Bank to Corp Corp to Bank Bank to Bank Transmission Protocol <ul style="list-style-type: none"> Real-Time Store-and-forward 	SWIFT FileAct Service	Communication channel <ul style="list-style-type: none"> Bank to Corp Corp to Bank Bank to Bank Transmission Protocol <ul style="list-style-type: none"> Real-Time Store-and-forward
BBVA USA Account Number	<ul style="list-style-type: none"> Old 10-digit 	PNC Account Number	<ul style="list-style-type: none"> New 10-digit

Frequently Asked Questions

Will my account number change?

Yes, your new 10-digit PNC account number will be used for all SWIFT related services.

What changes will be required for the SWIFT MT940 – Prior Day Report?

October 9, 2021 is the last day to receive MT940s from CPASUS44TMS, reporting for your legacy BBVA USA account number. October 13, 2021 is the first day to receive MT940 statements from PNCCUS33XXX, reporting for your new PNC Bank account. If MT940s are being sent to a banking provider, rather than directly to you, PNC will advise your banking provider by SWIFT messaging of these changes.

IMPORTANT: The banking provider must add PNCCUS33XXX and your new 10-digit PNC account numbers to its systems. To avoid interruption to your MT940 reporting service at the provider bank, it is strongly recommended that you notify your banking provider of this change as well. Note that the change can be made any time prior to October 12, so please contact the banking provider as soon as possible.

What changes will I need to make for MT101 service?

Beginning October 12, 2021, MT101 messages will be sent to PNCCUS33XXX, using your new PNC 10-digit account number. Changes to your internal systems may be required, as well as at your SWIFT service bureau if you have one. PNC Bank, SWIFT BIC Code PNCCUS33, may issue a SWIFT authorization RMA record to your SWIFT BIC Code, as well as any service providers' BICs.

What changes will I need to make for MT900 (Confirmation of Debit) service?

Beginning October 12, 2021, MT900 messages will be sent from PNCCUS33XXX, using your new PNC 10-digit account number. Changes may be required to your internal systems, as well as your SWIFT service bureau, if you have one.

What changes will be required for SWIFT MT942 – Current Day transaction reporting?

October 8, 2021 is the last day to receive MT942s from CPASUS44TMS, reporting for your legacy BBVA USA account number. October 12, 2021 is the first day to receive MT942s from PNCCUS33XXX, reporting for your new PNC Bank account number. If MT942s are being sent to a banking provider, rather than directly to you, PNC will advise your banking provider by SWIFT message of these changes and that it will need to add PNCCUS33XXX and your new PNC account number(s) to its systems to avoid MT942 service interruption.

Important: As noted above for MT940 statements, it is strongly recommended that you also advise your banking provider of this change.

What changes will be required to send files to PNC using the SWIFT FileAct service?

The distinguished name (DN) of the responder will need changed to: o=pnccus33,o=swift. PNC will make every attempt to preserve the current file name being sent to BBVA USA, but there may be certain situations that could require a change. This will be communicated during the implementation of the service at PNC.

What changes will be required to receive files using the SWIFT FileAct?

The DN of the responder will need changed to: o=pnccus33,o=swift. PNC will make every attempt to preserve the current file name being sent from BBVA USA, but there may be certain situations that could require a change. This will be communicated during the implementation of the service at 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): 800-607-4444
- North Texas Business Relationship Client Services (Dallas): 866-876-4922
- South Texas Business Relationship Client Services (Houston): 800-570-2791
- West Business Relationship Client Services (Tucson): 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.

For assistance specific to SWIFT and services provided over SWIFT, the PNC SWIFT team can be reach via email at tm.swift.bsa.internal@pnc.com

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

What to expect in the coming weeks

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

Wire Transfer Services

PNC offers a convenient range of flexible solutions for initiating wire transfers as well as flexible options for information reporting and advices for outgoing and incoming wire activity.

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
<p>Wire Transfer</p> <p>Initiation methods and hours of operation for:</p> <ul style="list-style-type: none"> • Book transfers • Domestic wires • International wires (USD and FX) 	<ul style="list-style-type: none"> • Online via Net Cash Hours of operation: 9:00 a.m. – 6:15 p.m. ET • Host-to-Host Hours of operation: 8:30 a.m. – 6:15 p.m. ET • Automated Standing Transfers Single execution time: 8:00 a.m. ET • Telephone Wire Hours of operation: 9:00 a.m. – 5:00 p.m. ET • Branch-Initiated Wires Hours of operation: International wires: 8:00 a.m. – 3:30 p.m. ET Domestic wires: 8:00 a.m. – 5:00 p.m. ET • SWIFT-initiated wires Hours of operation: 9:00 a.m. – 6:15 p.m. ET 	<p>Wire Transfer</p> <p>Initiation methods and hours of operation for:</p> <ul style="list-style-type: none"> • Book transfers • Domestic wires • International wires (USD and FX) 	<ul style="list-style-type: none"> • Online via PINACLE® Wires can be initiated anytime. Same-day execution is available for wires initiated up to 6:42 p.m. ET. • File-Initiated Wires can be transmitted at any time; deadline for same-day execution: 6:15 p.m. ET. File-initiated wire formats and transmission methods include EDI 820, ISO 20022 XML files (PAIN.001 & PAIN.008), Integrated Payables file, transmission via SWIFT FileAct. • Standing Transfer Order: 8:00 a.m. – 6:15 p.m. ET • Voice Wire (telephone): 8:30 a.m. – 5:00 p.m. ET • Branch-Initiated Wires: PNC branches accept wire payment instructions from the opening time of the branch until 5:00 p.m. ET for same-day execution, for both domestic and international wires. Branches in the Central, Mountain and Pacific time zones continue to accept wire payment instructions after 5:00 p.m. ET for the next business day. • SWIFT-Initiated Wires: PNC accepts wire requests via SWIFT anytime; the deadline for
<p>Wire Transfer</p>	<p>BBVA USA Routing Transit Numbers: 062001186; 062201601; 063013924; 107000783; 107002260; 107000783; 107002260; 107005319; 111317857; 111902000; 111907445; 113010547; 114900313; 122101010; 122105744; 314970664; 321170538</p>	<p>Wire Transfer</p>	<p>PNC Bank's Routing Transit Number (RTN) is ABA 043000096</p>

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
BBVA USA Net Cash	<p>Web-based service to initiate domestic and international wire payments.</p> <p>Wire options include:</p> <ul style="list-style-type: none"> • Repetitive and freeform wires • International USD and foreign currency payments • Drawdown wire initiation • Federal tax payments 	PINACLE Funds Transfer	<p>Online/mobile service to initiate domestic and international wire payments as well as Real-Time Payment (RTP®) transactions. Wire payment options include:</p> <ul style="list-style-type: none"> • Repetitive and freeform transactions • Payment import function to avoid keying individual wire instructions • International USD and foreign currency payments (38 currencies supported) • Federal tax payments* • Drawdown requests <p><small>*The IRS stops accepting incoming wires as same-day credit at 5:00 p.m. ET; PINACLE's cut-off time for IRS tax payments is 4:30 p.m. ET.</small></p>
Wire Transfer International Payments via SWIFT	<p>BBVA USA is a full member of SWIFT</p>	Wire Transfer International Payments via SWIFT Wire Transfer International Payments - Intermediary Bank Fees	<p>PNC Bank is a full member of SWIFT and processes payments through an extensive network of correspondent banks. PNC Bank's SWIFT Bank Identifier Code (BIC) is PNCCUS33. You will receive a separate communication outlining how and when to start using the PNC Bank SWIFT BIC address.</p>
Wire Transfer International Payments - Intermediary Bank Fees	<p>As part of the payment clearing, International Payments often pass through intermediary banks before they reach the final beneficiary bank. Intermediary Banks often assess a processing fee which is deducted from the proceeds of the payment. Alternatively, this fee may be designated to be paid by the Originator of the Payment.</p> <p>By default, all international wire payments processed by BBVA USA had the intermediary bank fees designated to be paid by the payment originator.</p>	Wire Transfer International Payments - Intermediary Bank Fees	<ul style="list-style-type: none"> • PNC offers clients the option of selecting the party to be charged for intermediary bank fees. • For payments initiated through PINACLE, the default option is for the beneficiary to pay these fees but for each individual payment you may elect to pay all clearing fees so that the full principal value is delivered to the beneficiary party. • If the Originator option is chosen, a fee is applied for this service.

Your Current Treasury Management Service		Will Become This PNC Treasury Management Service	
Wire Transfer Notifications	Wire transfer notification methods for outgoing and incoming wires: <ul style="list-style-type: none"> • Fax advice • Email advice 	Wire Transfer Notifications	Flexible email* advice service with subscription options for incoming and/or outgoing wires as well as the following wire statuses: <ul style="list-style-type: none"> • Completed • Repaired • Returned • Canceled <small>*Although PNC no longer offers fax advices for new client setups, the bank will continue to support former BBVA USA clients who previously received advices via fax.</small>
Wire Transfer – Telephone initiated	A PIN (personal identification number) is required to initiate a wire transfer via voice wire.	Wire Transfer – Voice Wire	A PIN (personal identification number) is required to initiate a wire transfer via voice wire. <ul style="list-style-type: none"> • New PINs: Each existing PIN holder for your organization will receive a new PIN via U.S. mail from PNC. Expect to receive new PINs mid-to-late September. The new PIN will be required to initiate wires beginning October 12, 2021. • PIN Activation: To activate your PIN call 1-800-PNC-WIRE (762-9473) anytime and follow the voice prompts to activate your PIN. Your new PNC account number will be required for PIN activation. PINs must be activated within 60 days of issuance or they will expire, and a new PIN request must be submitted. • A monthly maintenance fee applies to maintain the Voice Wire service.

Frequently Asked Questions

What information is needed/to wire funds to my PNC account?

Domestic Wires

- PNC's ABA number: 043000096
- Your PNC account number
- A complete name and street address record for your organization
- *(Optional)* Originator to Beneficiary Information, such as invoice numbers or a sender's reference

International Wires

- PNC's SWIFT code: PNCCUS33
- Your PNC account number
- A complete name and street address record for your organization
- *(Optional)* Originator to Beneficiary Information, such as invoice numbers or a sender's reference

After conversion, what will happen when a wire comes in with my BBVA USA account number?

PNC will apply the wire to the new PNC account number if the BBVA USA account and beneficiary name are used. However, this may cause some delay in processing the wire; therefore, it is essential to contact the remitter to update wiring instructions as soon as possible to help minimize the risk of delays and returns.

If I send or receive drawdown wires, do I need to update drawdown authorization agreements because my account number and the routing-transit number (RTN) is changing?

Received drawdowns: For the drawdown authorization agreements you have on file at BBVA USA — that is, for debits to your BBVA USA accounts — no action is required. PNC will update those agreements with your new account number and routing-transit number (RTN) details. However, the sending bank should update their records with the new account numbers and RTNs in order to confirm that they are achieving straight-through-processing for the matching process they perform for outgoing drawdown requests and incoming credits received.

Initiated drawdowns: Authorization agreements at other banks — completed at other banks by your counterparty, not by your company — do need to be updated with your new account number and the wire routing-transit number of **043000096**. Otherwise, there is significant risk that the counterparty bank will reject the drawdown request due to a mismatch of the account and RTN information.

If I have telephone-initiated wire services, how will I continue to use this service at PNC?

New PINs are being issued to former BBVA USA clients and will be mailed in September 2021. A separate communication with detailed information about the Voice Wire service will be sent to existing BBVA USA clients who have telephone wire initiation services. PNC uses an interactive voice response (IVR) system to securely authenticate voice wire users. PNC will provide a Voice Wire Reference Guide, which provides detailed information about activating PINs, initiating and verifying voice wires and other key elements of the service.

How can I find the current foreign exchange rates offered by PNC?

Clients who use the PINACLE Funds Transfer module can review the applicable exchange rates there. Clients who initiate foreign currency wires via a file transmission can enroll to receive a daily rate sheet from PNC's Foreign Exchange Services.

How do I set up a new wire transfer service or change my wire transfer service?

Contact Treasury Management Client Care at 1-800-669-1518 or email TMCC@pnc.com. You may also contact your PNC Treasury Management Officer (TMO) or Sales Associate for assistance with establishing new wire services or performing maintenance for existing services.

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): 800-607-4444
- North Texas Business Relationship Client Services (Dallas): 866-876-4922
- South Texas Business Relationship Client Services (Houston): 800-570-2791
- West Business Relationship Client Services (Tucson): 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 or via email at TMCC@pnc.com. For additional questions, contact your Treasury Management Officer.

For Voice Wires, call 1-800-PNC-WIRE (762-9473) to activate your PIN prior to first use or to initiate or verify a wire. English and Spanish language services are available for the Voice Wire service.

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

What to expect in the coming weeks

We will contact you regarding PNC's Voice Wire service. For now, simply continue to bank as you do today while we make final preparations for the transition to PNC.

Safari is a registered trademark of Apple Inc.

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.

Nacha is a trademark of National Automated Clearing House Association.

Fidelity Investments is a trademark of FMR LLC

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