

A/R ADVANTAGE CANADIAN LOCKBOX PROCESSING

ACCELERATE DAILY COLLECTIONS AND CASH APPLICATION

You need an efficient, comprehensive system to manage your checks received in Canada and a way to easily update customer accounts and maximize cash flow. You also need timely, online access to check images and other remittance information.

PNC BANK CANADA BRANCH (“PNC CANADA”) DELIVERS

A/R Advantage delivers innovative, high-quality solutions to address all aspects of receivables payment management. We provide comprehensive and cost-effective access to your funds, while meeting your company’s specific posting information requirements.

Remittance information from checks processed at PNC Canada’s Toronto lockbox site can be combined with information from PNC Bank’s U.S. Network, for a single stream of information reporting.

STAY UP TO DATE WITH CONTINUOUS PROCESSING

Using state-of-the-art technology, A/R Advantage provides you with same-day access to full-color check images, helping to reduce your storage costs and enhancing your search capabilities. Remittance and check images are updated online daily.

ADD REMOTE CAPTURE TO YOUR RECEIVABLES PROCESSING MIX

Many large and mid-size businesses receive as payment large-dollar checks that are sometimes sent to their corporate offices, rather than to a lockbox. As a result, these payments require transport via costly overnight mail or courier service to the lockbox facility, delaying the processing of these transactions.*

PNC Canada’s Remittance On-Site helps to streamline payment flow and reduce costs by combining a unique application of check-scanning technology with advanced lockbox processing that puts the capability right into your hands.

In addition to capturing check images, Remittance On-Site enables you to capture check stubs, full-page remittance documents and envelopes. The captured images are immediately uploaded to A/R Advantage and integrated with all of your other receivables payment information.

GET ACCESS THROUGH FLEXIBLE DELIVERY METHODS

You can access your receivables data in a way that works best for your organization, including:

- Online via PINACLE’s A/R Advantage module that allows you to:
 - View images and associated transaction detail securely via any computer with web access and a standard browser.
 - Initiate downloads of either color JPEG or black-and-white TIF images, in the form of a compressed ZIP file.
 - Obtain summary and detailed data downloads in the form of a comma-separated value (CSV) file.
 - Access a long-term archive — transactions can be stored online for up to 10 years.
- Direct transmission of data and/or images
- CD-ROM or DVD

LEVERAGE DISTINCTIVE RECEIVABLES PROCESSING EXPERTISE

You can take your receivables management to a higher level with the unique features offered by A/R Advantage:

- **Payment alerts** can be triggered on dollar amount, invoice number or other relevant remittance information so that you can keep track of anticipated payments from customers.
- **Customized data batching** of your transactions and payment data provides faster access to vital information when you need it.
- **Powerful searches** offer you the flexibility to search on any number of fields, so you can focus your time on managing exceptions. You can search by:
 - > MICR line (transit routing number, account number, check number)
 - > Payment amount
 - > Batch number
 - > Transaction ID
 - > Any data field captured from the check or remittance documents
- **Exception Manager** evaluates transactions processed within A/R Advantage based on your minimum processing criteria. Items that fail to meet your specific business rules are flagged, and you are immediately notified via email that there are items in the web page exception queue that may need further attention. There are two options for items sent to the exception queue:
 - > Online correction gives you the opportunity to modify, add or delete remittance information associated with payments prior to generation of your end-of-day transmission.
 - > Online decisioning lets you make process/reject decisions for payments in the queue, before they are deposited.
- **Workflow Manager** allows transactions to be assigned to individual users for resolution/ application.
 - > Creates a to-do list for operators to work from
 - > Allows operators to clear transactions as they complete them
 - > Automatically tracks and logs all assignments and comments



READY TO HELP

At PNC Canada, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. To learn more about how we can bring ideas, insight and solutions to you, please contact your Treasury Management Officer or visit pnc.com/treasury.

*Funds may not be available for immediate withdrawal. Please see the application funds availability policy for your account to determine when your funds may be made available.

Deposits with PNC Bank Canada Branch are **not** insured by the Canada Deposit Insurance Corporation or the FDIC.

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In Canada, bank deposit, treasury management and lending products and services are provided through PNC Bank Canada Branch.

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