

# PINACLE®

## BUILT FOR THE WAY YOU WORK

Companies like yours face unique challenges. You have a growth mindset, and you don't have time to learn confusing bank jargon or complex banking applications. What you do need is a bank that can help you support your goals with the right tools built for the way you work.

### PNC DELIVERS

PNC has re-imagined the online banking experience for small and medium-sized businesses and delivers it to you through PINACLE®, PNC's top-rated online and mobile banking portal. This digital banking application gives you access to your accounts easily, whenever you need it.

PINACLE's user-friendly design is built around your work flow. For example, integrating PINACLE with Intuit's QuickBooks® can help you to streamline your process. By grouping accounts to match your business structure, you can quickly generate reports that can help you reconcile accounts faster.

You can make payments and easily transfer money, anytime and anywhere, from your desktop, tablet or mobile device. With PINACLE's robust security features, you can initiate and approve payments from wherever you are.

### KNOW WHERE YOU STAND

#### Account Summary, Details and Reports

Access pending and posted transactions and float information anytime.

- Reconcile accounts faster by viewing account detail online instead of waiting for your statement to arrive in the mail.
- Understand your financial position by viewing pending and posted reports with summary and detail information, including a report similar in format to your paper statement.
- Manage returns by accessing specific reports on a daily basis.
- View detailed remittance and/or addenda information received from either the Automated Clearing House (ACH) network or EDI Transactions received directly from your trading partners.

#### Statements

View your statements online to maintain a more holistic understanding of your long-term position.

- Follow your cash flow by viewing all of your account activity on a monthly basis.
- Gain insight by viewing all of your services on your analysis statements.
- View your historical position with up to 7 years of online statements at your fingertips.

### MANAGE YOUR POSITION

#### Account Transfer

Transfer funds online between your PNC business accounts.

- Manage your time effectively by creating and saving recurring instructions that you use frequently.
- Maintain flexibility by creating free-form instructions for one-time transfers.

#### Bill Pay

Quickly and easily pay your bills with just a few clicks.

- Decide who, when and how much to pay.
- View historical payment details and audit reports.
- Add a measure of control to who can make and approve payments on behalf of your company with customizable permission capabilities.

You can make payments and easily transfer money, anytime and anywhere, from your desktop, tablet or mobile device.

**Deposit On-Site Mobile®**

Streamline deposit preparation and eliminate trips to the bank using the Deposit On-Site Mobile® App.

- Deposit multiple checks per deposit through your mobile phone (data and check images are never stored on the user's mobile device).
- View up to 65 days of deposit data and 35 days of images.

Download the **Deposit On-Site Mobile® App** today



1. Go to the App Store® or Google Play™
2. Search for "Deposit On-Site Mobile App"
3. Download the Deposit On-Site Mobile App

**Wire**

Generate domestic wire transfer payments easily and securely online.

- Move funds efficiently with easy-to-use templates.
- View transaction activity reports for detail and summary information. Additional reports include audit reports, items pending approval and future-dated transfers.

**STAY IN THE LOOP**

Stay on top of important account activities, transaction approvals and more with event notifications.

- Customize your experience by establishing only those notifications that you want to view.
- Maintain flexibility with event notifications that can be delivered within PINACLE by email or text message.

**WORK ANYTIME, ANYWHERE**

- Work on your desktop PC or Mac, tablet or mobile device.
- Use PINACLE Pass™ to easily generate a token passcode on your mobile phone with the same options currently available with your physical token.

Download the **PNC PINACLE Pass™ Mobile App** today



1. Go to the App Store® or Google Play™
2. Search for "PINACLE Pass"
3. Download the PINACLE Pass App

**READY TO HELP**

At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. If you have additional questions about PINACLE, please contact Treasury Management Client Care at **1-800-669-1518**.

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