

MAXIMIZE WORKING CAPITAL PERFORMANCE

Treasury management is key to growing revenues, controlling costs and helping you prepare your organization for the future. As one of the top four treasury management providers in the country,¹ PNC has consistently received top ratings for service and technology. We know that there is no such thing as “one size fits all.” PNC is dedicated to helping you select the products and services that address your organization’s specific needs.

PHOENIX-HECHT QUALITY INDEX™ (2019)

Middle Market

- **ACH** — **A** for Overall Product Satisfaction and Technical Support; **B+** for Speed of Error Correction
- **Controlled Disbursement/Positive Pay** — **A+** for Overall Product Satisfaction and Accuracy of Payee Recognition
- **Credit Card** (used for invoice payments) — **A-** for Technical Support; **B+** for Overall Product Satisfaction
- **Remote Deposit** — **A+** for Overall Product Satisfaction
- **Web-Based Information Reporting** — **A+** for Overall Product Satisfaction, Timeliness of Reporting, Technical Support; **B+** for Mobile Banking
- **Wholesale Lockbox** — **A+** for Overall Product Satisfaction; **A** for Accuracy of Processing
- **Wire Transfer** — **A+** for Overall Product Satisfaction; **A** for Timeliness of Incoming Wire Notification
- **Customer Service** — **A** for Overall Customer Service; **A-** for Timeliness of Processing Account Maintenance Requests

GREENWICH ASSOCIATES RANKINGS (2018)

Middle Market

- Received Greenwich Excellence and Best Brand Awards for Cash Management:
 - > Best Brand — Cash Management
 - > Best Brand — Ease of Doing Business
 - > Overall Satisfaction
 - > Product Capabilities

“When you choose a treasury management provider, look for one with a proven client-focused business model.”



DRIVE PERFORMANCE WITH INNOVATIVE TECHNOLOGY

The right advisor can help you overcome many of today’s business challenges. PNC has been making significant investments in technology: \$1.9 billion in 2019, including a nearly \$75 million commitment to enhance our treasury management portfolio of services to better serve you. As a result of our continuing investment, we can offer innovative solutions and share proactive ideas to help you maximize your business.



ACCESS INFORMATION ANY TIME, ANYWHERE

Whether you are in charge of your organization’s financial strategy or responsible for day-to-day operations, PINACLE®, PNC’s top-rated online and mobile banking portal, delivers a single, customizable access point for your commercial banking services. Using our PINACLE Mobile app, you can access your financial information, initiate transactions and make informed business decisions even when you are away from the office, and our PINACLE PassSM app provides a secure, convenient alternative to carrying your physical token.



ACCELERATE DAILY COLLECTIONS AND CASH APPLICATION

PNC delivers innovative, accurate solutions to address all aspects of receivables management. With our comprehensive receivables solution, you can receive, integrate and expedite the cash application of all payment types through a single source. By automating your receivables process, you can streamline payment processing, reduce costs and maximize cash flow.

You can also consolidate traditional checks and all electronic payment formats, including real-time payments through RTP®, the first new U.S. payments system in 40 years, into a single remittance stream. With access to virtual batching, integrated remote deposit capture and workflow management, you can minimize exceptions, helping you operate with greater efficiency.

STREAMLINE PAYMENTS

The right payment method can significantly reduce payment risk, improve visibility and control, boost efficiency, and reduce cost. PNC can help you develop a customized payments protocol to streamline payments overall.

While others may address payables components, we deliver a comprehensive solution that encompasses the entire procure-to-pay process.

- Transform your expensive, manual and paper-heavy invoicing approach into a streamlined process that optimizes your cash flow with PNC's invoice automation solution.
- Automate your payments through a single transmission containing check, card, ACH and wires to reduce your processing costs while maximizing payment float.
- Gain greater operational efficiencies and spending control with a full array of commercial card solutions, including employee purchasing and travel cards; fleet cards; and vendor, ghost and A/P cards.
- Offer near-immediate funds availability and decrease paper checks by using ePayments for your consumer payments.
- Accelerate payments, simplify reconciliation and reduce associated overhead costs with RTP.

SIMPLIFY LIQUIDITY MANAGEMENT

PNC offers the full spectrum of liquidity solutions, helping you to manage operating, reserve and strategic cash in a way that aligns with your organization's needs and objectives. As market conditions change, we work together with you to create a strategy to help you minimize business disruptions and maximize growth opportunities. We can help you meet day-to-day business needs, manage idle cash balances, plan for future events and, ultimately, optimize return.

GROW INTERNATIONALLY

PNC offers tactical support and strategic perspective to help you conduct business internationally, allowing you to expand globally without taking on undue risk. We work with you collaboratively and also offer country-specific reports, economic updates and insight to keep you up to date with the latest best practices.

- Access Canadian credit and cash management services to manage your working capital, payments, receivables and reporting requirements through PNC Bank Canada Branch (PNC Canada).
- Set up local accounts and support your international banking needs with ease through offices in Toronto, London and Shanghai — as well as numerous global alliances.
- Manage foreign cash flow, as well as country, currency and payments risk, from anywhere in the world using your PC, tablet or smartphone, with a suite of international services incorporated into PINACLE.

BENEFIT FROM BEST-IN-CLASS SERVICE

PNC's Treasury Management Service Delivery team provides personalized customer service to your organization when and where you need it and includes your dedicated account team and Treasury Management Client Care.



READY TO HELP

To learn how PNC can deliver ideas, insight and solutions to help you achieve your goals, visit pnc.com/treasury or contact your Treasury Management Officer.

¹ Ernst & Young 2017 Cash Management Services Survey

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