

## COMMERCIAL PAYMENT TOOLS AND MOBILE TECHNOLOGY

In support of clients looking to optimize their payment processes, PNC continues to be an innovator in the commercial payments space.

PNC pioneered the use of credit cards for A/P payments and, more recently, we collaborated with Tungsten™ Network to introduce an electronic invoicing solution. In 2014, we launched enhanced versions of our PNC Executive Card and Corporate Card, both of which now feature chip-and-PIN functionality, providing an additional layer of security as well as functionality. As each of these examples demonstrates, we are continuing to leverage emerging payment technologies that can offer measurable benefits to our clients.

Like many other banks, PNC has seen strong growth in mobile banking usage by our consumer clients. In the fourth quarter of 2014, 49% of our consumer clients used non-branch channels for a majority of their banking transactions. We expect growth in mobile payments to continue and, in anticipation of increased commercial demand for mobile payment tools, PNC has been developing new mobile payment management applications.

Smartphones and tablets are now becoming important financial management tools for businesses of all sizes. According to the 2013 Association for Financial Professionals Electronic Payments Survey, only 11% of organizations used mobile devices to initiate payments, but 32% planned to do so over the next three years. The survey also highlighted a number of areas in which organizations were evaluating increased usage of mobile tools in the coming years, including reviewing payments sent or received (cited by 37% of survey respondents), reviewing balance or other payment information (37%) and approving payments (36%).

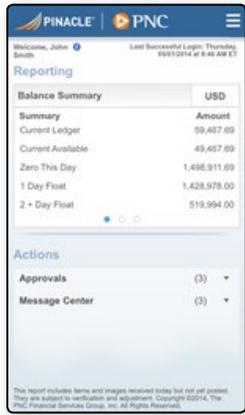
A 2014 survey by Frost & Sullivan found that 71% of organizations issued company-owned smartphones and 47% issued company-owned tablets to their employees.<sup>19</sup> In anticipation of this broad adoption of commercial mobile payment technologies, PNC has introduced a number of commercial mobile solutions.

### **PINACLE® MOBILE**

PINACLE is PNC's corporate online and mobile banking portal providing commercial clients with the ability to initiate account transfers and ACH transactions or wires, manage their receivables and disbursements and gain insight into their daily cash position through robust information reporting tools.

In 2010, PNC became one of the first banks to offer mobile banking to commercial clients with the launch of our mobile browser version of PINACLE. In 2014, we released dedicated mobile apps for the iPad®, iPhone® and Android™ Phone. The apps provide customers with a suite of functionality tailored to mobile decision-makers: Information Reporting and Transaction Search, Event Notification, ACH Positive Pay and Positive Pay Approvals and Decisions, Operator and Wire approvals and key Administration functionality such as password resets and enabling/disabling users.

Soon, we will be adding payment initiation functions to the mobile app, along with enhanced user-authentication capabilities.



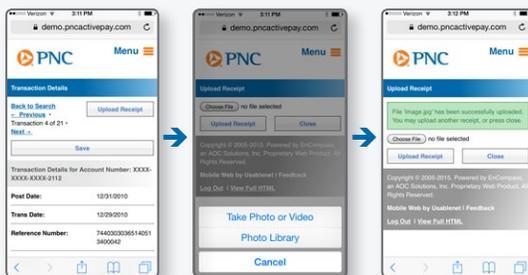
- 2010 PINACLE Mobile
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- April 2014 PINACLE Mobile app for iPad
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- June 2014 PINACLE Mobile app for iPhone
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- Sept 2014 PINACLE Mobile app for Android
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- Feb 2015 Incorporated Positive Pay and ACH Positive Pay into PINACLE Mobile

**ACTIVEPAY MOBILE RECEIPT CAPTURE**

Similarly, PNC has introduced a mobile version of ActivePay®, our web-based card management system, and continues to incorporate additional functionality to meet clients’ needs to be able to perform more commercial payment management activities on their mobile devices. Most recently, PNC launched Mobile Receipt Capture, which enables users to upload receipt images into ActivePay via their mobile devices. This builds on an already impressive array of mobile functions for cardholders, managers and administrators that can be performed in ActivePay, including:

- Approving and activating card accounts
- Viewing and managing card accounts
- Viewing, creating and approving workflow items
- Viewing and approving transactions
- Viewing statements
- Making payments via Pay Online
- Allocating charge codes to transactions

**UPLOAD RECEIPTS WITH ACTIVEPAY’S MOBILE RECEIPT CAPTURE**



**INTELLILINK RECEIPT IMAGING**

Visa IntelliLink® Spend Management is an information and expense management tool available to our Purchasing, Corporate, Commercial and Commercial Express Card clients. Visa IntelliLink’s expense management capabilities can be customized to individual company needs.

For example, Receipt Imaging enables Visa IntelliLink users to manage receipts electronically. Receipts can be emailed from any mobile device with email and camera capabilities directly into the IntelliLink Image Library. This is accomplished by sending the receipt image to the email address which acts as the user ID in IntelliLink. Receipt Imaging can be used by employees to upload receipts (with the ability to email multiple images at once), by managers to view receipt images and by administrators to extract images and generate reports. Planned enhancements to Visa IntelliLink Spend Management’s mobile user interface in 2015 include the addition of approver and cardholder functionality.



PNC is committed to the mobile channel and enabling our clients to manage their finances from anywhere, on virtually any device. We will continue to invest in mobile technology and, as always, endeavor to provide the best possible mobile experience for our clients.

**Meet with your Treasury Management Officer or Account Manager to learn more about new payment technologies at PNC.**

<sup>19</sup> Frost & Sullivan research, reported in “Nearly half of corporates hand out tablets to employees,” The Online Reporter, July 11, 2014.

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