

ePayment Reconciliation

Pre-Implementation Client Presentation

ePayments Reconciliation¹

ePayments Identifiers – Reconciliation Options with Payment ID

Payment Type	Client Generated Identifier	PNC Generated Identifier (in Status File or PINACLE ePayments Module)	Final Status	Identifiers in BAI2	Other Identifiers in PINACLE Information Reporting
Direct Deposit - ACH	Payment ID	Trace ID	Released	Trace ID = 88 Record, Receiver ID	Trace ID = Receiver ID = Individual ID/Identification # in other reporting
Direct Deposit - Instant Payments	Payment ID	Trace ID	Delivered	Trace ID = 88 Record, SENDER REF	Trace ID = SENDER REF in other reporting
Zelle® (settles as ACH)	Payment ID	Trace ID	Delivered	Trace ID = 88 Record, Receiver ID	Trace ID = Individual ID/Identification # (preceded by "PNB") = Original Trace # = Receiver ID = TRACE NUM in other reporting
Direct to Debit Card	Payment ID	Trace ID	Delivered	Trace ID = 88 Record, after DTDC Payer Name	Trace ID (also presents after DTDC Payer Name in other reporting)
PayPal®/Venmo®	Payment ID	N/A	Delivered	Payment ID = 88 Record, SENDER REF	Payment ID = SENDER REF in other reporting
Check: Payment ID is Check #	Payment ID	N/A	Released	Payment ID = 16 Record, Field 6 and 88 Record unstructured	Payment ID = Reference Number = Check Number in other reporting
Check: Payment ID is NOT Check #	Payment ID	Check #	Released	PNC-provided check # = 16 Record, Field 6 and 88 Record unstructured	PNC-provided check # presents in Information Reporting (in Reference Detail)

Payment ID and Trace ID are not the same numbers!

- 1 Using the Status file (or PINACLE ePayments module), locate the Payment ID
- 2 Find the Trace ID/identifier associated with it
- 3 Look for that identifier in the BAI or Information Reporting (cross-reference table)

¹ ACH Reconciliation Details must be turned on

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How Each Transaction Appears in Information Reporting/BAI2



Use ***Transaction Search*** in PINACLE® Information Reporting to locate ePayment transactions

- Ensure ACH Recon Details is checked
- Select the desired accounts
- Filter using the below payment types
- Once search results display, use the expand all option at the top left

Payment Type	Settlement Type in Information Reporting/BAI	BAI Code	Notes
Direct Deposit – ACH <i>(with ACH Reconciliation Details)</i>	ACH Debit	455	ACH credit that you originated, but is a debit from your account, so presents as an ACH Debit
Direct Deposit – Instant Payments	Instant Payment Debit	458	
Zelle® <i>(with ACH Reconciliation Details)</i>	ACH Debit	455	
Direct to Debit Card	Miscellaneous Debits	699	
PayPal®/Venmo®	Instant Payments Debit	458	
Check	Checks Paid	475	

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Available Information Reporting Options and Use-Cases



In conjunction with any of the options below, you must still use the ePayments STATUS reporting to link the Trace ID to the transaction for association of payments back to your system of record

PINACLE Transaction Search

Best for downloadable document of multiple transactions

- Manual reconciliation with Current Day or Previous Day reporting
- Filter for all ePayments payment types (Miscellaneous Debits, RTP Debits, ACH debits, Checks)
- Download in CSV format
- Locate associated identifier

Note: report performance could be affected if number of records pulled exceeds 10,000

Information Reporting Activity Detail Report

- Recommended for one-off searches of ePayments transactions
- Displays ACH batch level settlement with ability to drill down into the ACH reconciliation transaction detail¹

BAI2 File/Transmission

Best for large volume of ePayments transactions

¹ ACH Reconciliation Details must be turned on for this information to be available

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Additional Options Available: Checks and ACH payments¹

Important Notes



Check

- Check # is assigned once the payment Expires/Fails and information sent to check print vendor
- Check # is provided in Status File or in ePayment module



Outstanding Check Report

- Use this to manage checks that have not yet cleared



Stops/Voids

- Manually submit stops/voids through our Check Management/Issue Maintenance modules in PINACLE
- We can also support a transmission of Stops or Voids through ARP Input file
 - Stops and Voids CANNOT be in the same file



Check Positive Pay

- Manual decisions in PINACLE
- Consider using Check Positive Pay even if PNC is not printing and mailing checks



ACH Returns

- For Direct Deposit-ACH and Zelle® payments.
- Will present with a Failed status, but PNC will NOT print and mail a check for ACH Returns.
- Monitor your payments for the ACH Return status and reach out to your customer directly to resolve

¹ Fees may apply