

Integrated Receivables

Help Accelerate Daily Collections and Cash Application



You need an efficient, comprehensive system to manage all of your receivables – check and electronic – 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 Delivers

PNC's Integrated Receivables delivers innovative, high-quality solutions to help address all aspects of receivables payment management. With a broad reach and a focus on performance, our wholesale lockbox network is built to deliver reliable processing. We provide comprehensive and cost-effective access to your collected funds position, while helping meet your company's specific posting information requirements.

Our sites process paper (check) and electronic (ACH, EDI, Real-Time Payments (RTP®), wire and credit card) remittances at our locations in:

- Atlanta
- Cleveland
- Los Angeles
- Pittsburgh
- Chicago
- Dallas
- Philadelphia

PNC Canada

In addition to U.S. locations, Integrated Receivables is available to process cheques through PNC Canada. Remittance information from cheques processed at PNC Canada's Toronto lockbox site can be combined with information from PNC U.S. Network for a single stream of information reporting.

How It Works

Integrated Receivables combines all electronic payment formats used by your customers (including ACH, EDI, wire, credit card and RTP) with traditional paper cheques, resulting in a single stream of remittance information that can help provide timely cash application.

Benefits

Gain greater efficiency to accelerate collection cycle

Eight-site lockbox network accelerates delivery of mail based on customer mailing location.

Rules-based automation matches received payments to open invoices and provides tools for resolving exceptions.

Stay up-to-date and reduce costs with continuous processing

Same-day access to check images and electronic payment data helps to reduce your storage costs and enhance your search capabilities.

Remittance and check images are updated online throughout the day so you don't have to wait until the close of business to review your receivables position.

Flexible delivery methods improve controls and mitigate risks

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

- Online via the PINACLE® Integrated Receivables module that allows you to:
 - View images and associated transaction details securely via any computer with web access and a standard browser.
 - Access a long-term archive – transactions can be stored online for up to 10 years.
 - Access powerful searches that offer you the flexibility to search on any number of fields so you can focus your time on managing exceptions.

Leverage Distinctive Receivables Processing Expertise

You can take your receivables management to a higher level with the unique features offered by Integrated Receivables:

- **A/R Matching** is a solution designed to match payment information captured from remittances against a database of open invoices to increase the hit rate of invoices that can be posted automatically from the transmission file sent by PNC.
- **Virtual Batching** offers customized batching of your transactions and payment data, and provides faster access to vital information when you need it.
- **ReConnect** is a feature that brings electronic payments and their associated remittance documents back together automatically, and reports the complete transaction to you.
- **Returns Integration** reports deposit item returns through Integrated Receivables for automated posting.
- **Exception Manager** evaluates transactions processed within Integrated Receivables based on your minimum processing criteria. Items that do not 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** allows you to determine if you want to accept an item for deposit.
- **Workflow Manager** allows transactions to be assigned to individual users for resolution or application. The feature creates an individual “to-do” list, which includes reason codes such as “contact client” or “out of balance,” for each user to work from.
- **Remittance On-Site (ROS)*** helps to streamline payment flow and reduce costs by combining remote capture services with traditional lockbox, enabling you to remotely scan transactions directly into Integrated Receivables from your office.
- In addition to capturing check images, ROS enables you to capture check stubs, full-page remittance documents and envelopes. The captured images are immediately uploaded to Integrated Receivables and incorporated into the workflow with all of your other receivables payment information.

Let's build your brilliant.



At PNC, 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 applicable funds availability policy for your account to determine when your funds may be made available.

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