

Title: PNC COVID-19 Response – Full Video

PNC Employee: Zana

Transcript: Hi, I'm Zana and I manage PNC's social media care team. And today I'll be talking to you about pending transactions.

One of the most common questions we get at PNC's customer care center is around pending transactions. We realize that pending transactions can get confusing, especially when it impacts your available balance or is a transaction you don't recognize.

A pending transaction is a debit or credit transaction that has been submitted to us for authorization, but has not yet posted to your account. When the transaction posts, it'll be reflected in your posted transactions.

You can review pending transactions within PNC Online Banking and on the PNC Mobile app. They are displayed in the "Pending Transactions" section of "Account Activity."

Pending transactions may affect your available balance, as the amounts are either deducted from or added to the available balance. The available balance is the amount available for immediate withdrawal from your account.

In some cases, a pending transaction may not post to your account for the amount authorized, such as a restaurant purchase which may have a tip included in the final amount submitted to us, or may not be submitted to us for payment by the merchant. Because of this, we typically recommend waiting until the transaction posts to your account prior to contacting us to dispute the transaction.

I hope you walk away from this video understanding what a pending transaction is and how it affects your account.