



# WELCOME! WE'RE HERE TO MAKE YOUR BANKING EASY.

VISIT YOUR NEARBY PNC BRANCH TO APPLY  
FOR AN ACCOUNT.

## PNC Virtual Wallet Student<sup>®</sup>: Checking and Savings Together

### WHY PNC VIRTUAL WALLET STUDENT?

While in the U.S., you can make managing your finances more efficient and convenient. You'll get:

- No monthly service charge for up to 6 years<sup>1</sup>
- Free online banking<sup>2</sup> and mobile banking<sup>3</sup>
- One incoming (domestic or international) wire transfer per statement period deposited into your Spend account at no charge
- Free online financial education through PNC My Finance Academy
- And more

### WANT TO TRANSFER OR ACCESS YOUR MONEY? PNC MAKES IT EASY.

- Need to receive money from home or to fund your account? It's easy with one free incoming (domestic or international) wire transfer per statement period.
- Need to reimburse a friend while in the U.S.? Use Zelle<sup>®</sup> to quickly and easily send and receive money with people you know and trust<sup>4</sup> — free in the PNC Mobile app.<sup>3</sup> Restrictions apply.<sup>5</sup>
- Need to get cash? Use one of 60,000 PNC and Partner ATMs coast to coast.<sup>6</sup>
- To find a PNC or Partner ATM near you, visit [pnc.com/locator](http://pnc.com/locator).

### WHAT DO YOU NEED TO APPLY?

You will need to supply certain information when applying for Virtual Wallet Student:

- Your name, local U.S. address, home country address, U.S. phone number and email will be requested.
- Bring your original passport and another valid form of personal identification.



### CHOOSE FROM MULTIPLE LANGUAGES

PNC provides ATMs with a variety of language options and offers customer service interpretation in more than 240 languages at 1-888-PNC-BANK.



### BUILD YOUR BANKING CONFIDENCE

*USA Banking 101* was developed by PNC to help you understand and navigate your banking while you're here — including online banking, improving account safety, building credit during your time in school and more. Visit [pnc.com/internationalstudents](http://pnc.com/internationalstudents) and click on "USA Banking 101" under "Resources for Getting Started."

# NEXT STEPS IF YOU ARE APPROVED FOR VIRTUAL WALLET STUDENT

Use these steps to get the most from your new account. You will need the 10-digit Spend account number you were given when applying for the account to do the following:

## ENROLL IN ONLINE BANKING

Your banker will securely email you a unique PNC User ID (ALK) within 3 business days of account opening. Once you have it, visit [pnc.com](https://pnc.com) and click “Enroll in Online Banking” to complete the steps.

You will need:

- A PNC User ID to enter for Social Security number
- The 4-digit PIN you selected for your debit card
- The 10-digit Spend account number

## SET UP MOBILE BANKING

Once you're enrolled in Online Banking, download the PNC Mobile app from the Apple App Store® or Google Play™ store and tap “enroll.” You will see the information you need along with step-by-step instructions.

- See the list of required information.
- Follow the step-by-step instructions.

## RECEIVE WIRE TRANSFERS

If someone is wiring you money from outside the U.S., you will need to provide the bank sending the money with this information:

- PNC SWIFT Code: PNCCUS33
- PNC Routing Number:
  - In mobile banking, click your account and then “Account Actions.”
  - In online banking, click your account and then “Go to Account and Routing Number.”
- Your 10-digit Spend account number
- Your name
- Your branch address

For more information, visit [pnc.com/internationalstudents](https://pnc.com/internationalstudents)



**1** Virtual Wallet Student has no minimum balance requirement or monthly service charge for active students for six years from the date of account opening. You may be asked to provide proof of active enrollment in a qualifying educational institution. At the end of the six years, your account will be converted to Virtual Wallet and subject to the Virtual Wallet Features and Fees in effect at that time. If you transfer this account to a different product or account type during the first six years, you will forfeit the benefits of the Virtual Wallet Student account and will not be able to transfer back to the Virtual Wallet Student account.

**2** Online Banking is free to customers with an eligible account; however, there may be a fee for certain optional services. We reserve the right to decline or revoke access to Online Banking or any of its services. All online banking services are subject to and conditional upon adherence to the terms and conditions of the PNC Online Banking Service Agreement.

**3** PNC does not charge a fee for Mobile Banking. However, third-party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the Mobile Banking app. Mobile Deposit is a feature of PNC Mobile Banking. Use of the Mobile Deposit feature requires a supported camera-equipped device, and you must download a PNC mobile banking app. Eligible PNC Bank account and PNC Bank Online Banking required. Certain other restrictions apply. See the mobile banking terms and conditions in the PNC Online Banking Service Agreement.

**4** Zelle® should only be used to send or receive money with people you know and trust. Before using Zelle® to send money, you should confirm the recipient's email address or U.S. mobile phone number. Neither PNC nor Zelle® offers a protection program for authorized payments made with Zelle®. Zelle® is available to almost anyone with a bank account in the U.S. Transactions typically occur in minutes between enrolled users. If the recipient has not enrolled, the payment will expire after 14 calendar days. See the PNC Zelle Terms of Use for additional terms and conditions. Use of Zelle® is subject to and conditional upon adherence to the terms and conditions of the PNC Zelle® Terms of Use.

**5** In order to use Zelle®, the sender's and recipient's bank accounts must be based in the U.S. and the sender's and recipient's phone numbers must be U.S. mobile phone numbers. Additionally, you can only send or receive money in U.S. dollars.

**6** Partner ATMs are not owned by PNC and may be limited to cash withdrawal functionality.

Apple, Apple Watch, iCloud, Mac, and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. iPhone, Face ID, Touch ID and Apple Pay are trademarks of Apple Inc. App Store is a service mark of Apple Inc.

Google Pay, Google Play and the Google Play logo are trademarks of Google LLC.

Virtual Wallet Student is a registered trademark of The PNC Financial Services Group, Inc.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

©2022 The PNC Financial Services Group, Inc. All rights reserved. PNC Bank, National Association. **Member FDIC**

UNV PDF 0422-0118-2040601