

CORPORATE & INSTITUTIONAL BANKING



TREASURY MANAGEMENT **PRODUCT OVERVIEW**

Important Information About the Transition of
Your Accounts and Services to PNC

pnc.com/treasury





WELCOME TO PNC

It is my pleasure to welcome you to PNC Treasury Management. We are excited to work alongside you during this transition.

PNC is a leading treasury provider in the United States, and with FirstBank now a part of our organization, the combination will make Colorado one of PNC's top markets nationwide and significantly expand our presence in Arizona.

That level of growth underscores the responsibility to approach this transition thoughtfully for local businesses, clients and community members. PNC's scale, technology and expanded capabilities support the service experience.

We also pride ourselves on transforming businesses by continually advancing treasury capabilities — enabling you to access faster payment solutions and innovative technology platforms.

Our top priority is to deliver a transition that's handled with care and clarity, while continuing to provide dedicated support to you and your business. You'll find the first steps to starting your PNC Treasury Management journey in this Product Overview, including:

- Product matrices comparing the services offered by FirstBank to PNC
- Answers to questions that you may have about PNC products and services and the conversion process
- Information on who to contact if you have questions
- What to expect over the coming weeks
- What actions (if any) you may need to take

We look forward to working with you as your treasury management provider and appreciate your business.

Sincerely,

A handwritten signature in white ink, appearing to read 'Kevin Classen', written over a dark blue background.

Kevin Classen
Colorado Regional President & Mountain Territory Executive



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DIGITAL CHANNELS

PINACLE® ONLINE & MOBILE SERVICES

PINACLE® is PNC's online and mobile banking platform for business and commercial banking services. PINACLE offers 24/7 access to your PNC accounts and lets you manage account transfers, wire and ACH transactions, disbursement activity, receivables, balance and transaction reporting, and client support activities. If you use Internet Cash Management (ICM), we will set you up with the PINACLE services and features that are most comparable to those you currently use with FirstBank.

Preview Period

Users will have the opportunity to log in to PINACLE during a preview period before the migration. This preview period will provide a critical opportunity to review and validate information migrated from FirstBank and for users to become familiar with the system (although you will not be able to execute any transactions out of PINACLE until after your account migration is complete).

Accessing PINACLE

We will provide system administrators and users with more details about accessing PINACLE during the preview period as your migration date approaches. Beginning June 1, you will receive an email with instructions on how to log in to PINACLE and access your profile.

PINACLE Data Security Contacts & System Administrators (admin1 and admin2)

Based on your current FirstBank online access, we will select one or two users who will be designated as the PINACLE data security contact(s) and will also be assigned the PINACLE system administrator User IDs (admin1 and admin2). The PINACLE data security contacts have authority over the PINACLE ID and are responsible for the two system administrator User IDs (admin1 and admin2). The admin1 and admin2 User IDs will have access to all assigned PINACLE services and accounts and will control which individuals within your organization have access to PINACLE and their associated user permissions.

Note: Unlike ICM, PNC does not have a "restricted admin" or "limited admin" experience. System administrators (admin1 and admin2) have full access to assigned PINACLE services and accounts.

If you would like to change the system administrators that we have selected, either designated system administrator can perform those changes through PINACLE beginning on June 1, which is the start of the PINACLE pre-migration access preview period.

PINACLE SERVICES

Below you'll find some **important information** about PINACLE that may be comparable to your current FirstBank ICM service(s). Note that with some of the services you may need to take some action prior to your migration to confirm a smooth transition.

Account Access

PINACLE provides access to your account balances, as well as pending and posted transactions. You will continue to have access to your Current Day and historical transaction information on your deposit account. Your historical transaction information will begin reporting on PINACLE following the migration. PNC will initially convert six months of your previous history to PINACLE, which will build to two years of PNC account history over time.

Reporting and Images

PINACLE Reporting features include:

- View daily pending and posted transaction information with robust report filtering and search capabilities.
- Synchronize your information with QuickBooks® or Xero and simplify your account reconciliation.
- Manage ACH returns by accessing specific return reports on a daily basis.

PINACLE Previous Day and Current Day information reporting shows float information at the summary level, as well as on each detail transaction. Each Previous Day and Current Day report is printable and exportable in .pdf, .csv, .xls or .rtf format. Current Day Reporting updates throughout the day and includes all of your electronic and paper transactions, including deposits, returns, paid checks, Instant Payments, ACH and wire transfers (updated in real time). You can view, download and print images in Previous Day and Current Day information reporting.

PNC will migrate six months of your Previous Day reporting history to PINACLE, which will build to two years of PNC account history over time. If you would like to download information dating further back, you will be able to do so through FirstBank ICM for a limited period after your migration. Your Current Day activity will begin reporting on PINACLE following the migration date.

Action required: If you currently have any customized/favorite reports in FirstBank ICM, you will need to recreate these on PINACLE.

DDA Statements

In PINACLE, you will be able to view three months of historical FirstBank statements initially, and up to seven years of PNC statements will be available over time. You will be able to download statements dating further back from FirstBank ICM for a limited period of time following migration. Images of paid checks and non-lockbox deposit tickets will not be available within DDA Statements. Statements are available on PINACLE the day after your statement cutoff date. You can log in to access this information, and you can also create an Event Notification to be notified via email or SMS when your statement is available. You can use an Event Notification to securely send DDA statements via email to you.

At FirstBank, Return Deposit items are emailed to clients. At PNC, Return Deposit items can be viewed within the PINACLE or Online Banking platforms.

Notifications

PINACLE provides automated notifications of events as they occur via email, SMS/text message or through the online Notification Center.

Action required: Any alerts you currently have set up in FirstBank ICM will not convert to PINACLE. You can reestablish alerts or set up new ones at any time within PINACLE.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Special Reports	Clients receive special reports, such as ACH Returns and EDI Reports, through external services	Special Reports are available in PINACLE, where you can print or export reports as needed. Special Report data is stored in PINACLE for two years.
Stop Payments	Stop payment and check inquiry services are available through FirstBank ICM.	Stop payment and check inquiry services are available through PINACLE.
Mobile	Users can access treasury services through the FirstBank ICM Mobile experience.	Users will have access to the PINACLE Mobile App, which supports key financial functions on Apple® iPhone® and iPad® and Android™ mobile phones and tablets.

Account Transfer

The Account Transfer service lets you transfer funds online between your PNC business accounts. You can save recurring instructions for transfers you use frequently, as well as create free-form instructions for one-time transfers.

If your organization is currently set up to perform account transfers in FirstBank ICM, we will enroll you in the PINACLE Account Transfer service. All account transfers on PINACLE are processed in real time. The Account Transfer screen displays the current available balance for each of your accounts. You will receive real-time notice of any rejected transfers if you are subscribed to Event Notifications.

Action required: Please note that any recurring transfers or templates for account transfers currently established in FirstBank ICM will not migrate automatically; you will need to reestablish them in PINACLE.

Bill Pay

PNC's Bill Pay service enables you to initiate, approve and monitor payments through a centralized workflow. You can set up payees and store payment instructions for a quick and easy payment experience. During the migration from FirstBank ICM, we will make every attempt to migrate your existing Bill Pay payees to PINACLE. PINACLE requires dual approval (one user to initiate and a different user to approve) to establish a new payee. Dual approval is optional to initiate a payment.

[Click here for more information about Bill Pay in PINACLE.](#)

Action required: Please note that any recurring payments you have established will not migrate to PINACLE and are not supported within the Bill Payment service. You will need to initiate any payments in PINACLE that were previously set up as a recurring payment. During the preview period, you should review, validate and edit (if applicable) the payees that migrated from FirstBank ICM.

PINACLE Payments

PINACLE Payments processes your payments through Instant Payments, the Bill Payment service and the ACH network to process your payments. You can set up payees and store payment instructions for a quick and easy payment experience. During the migration from FirstBank ICM, we will make every attempt to migrate your existing ACH and Bill Pay payees to PINACLE. PINACLE requires dual approval (one user to initiate and a different user to approve) to establish a new payee. Dual approval is optional to initiate a payment.

[Click here for more information about PINACLE Payments in PINACLE.](#)

Action required: Please note that any recurring payments you have established will not migrate to PINACLE and are not supported within PINACLE Payments. You will need to initiate any payments in PINACLE that were previously set up as a recurring payment. During the preview period, you should review, validate and edit (if applicable) the payees that migrated from FirstBank ICM.

ACH Origination

PNC's ACH Origination service helps provide you with an easy and efficient solution for originating ACH payments.

Users must enter a security token passcode to access ACH origination services. PINACLE requires dual approval for ACH transaction services. This feature will always require a different user other than the initiator to approve the transaction.

[Click here for more information about ACH in PINACLE.](#)

Funds Transfer (Wire Transfer) Initiation

Wire transfer services allow you to generate domestic, international U.S. dollar and international FX wire transfer payments easily and to move funds efficiently with easy-to-use templates and free-form payments. Transaction activity reports provide detail and summary information, and additional reports include audit reports, items pending approval and future-dated transfers. During the migration from FirstBank ICM, we will make every attempt to migrate your wire payees into PINACLE wire templates.

Users must enter a security token passcode to access wire transfer services. PINACLE requires dual approval for wire transaction services. This feature will always require a different user other than the initiator to approve the transaction.

[Click here for more information about Funds Transfer \(Wire Transfer\) in PINACLE.](#)

Remote Deposits

You may have access to the PINACLE Remote Deposits service, accessed through PINACLE using the PINACLE Company ID, User ID and password.

[Click here for more information about Remote Deposits in PINACLE.](#)

Lockbox

PNC's Lockbox service is designed to streamline how businesses receive and apply customer payments by centralizing the intake of remittances, accelerating processing and improving visibility into receivables, all within PINACLE.

[Click here for more information about Integrated Receivables \(Lockbox\) in PINACLE.](#)

Cash Logistics

Cash Logistics services are designed to provide a safe and secure method for depositing cash and delivering change orders. Cash Logistics is typically paired with PINACLE for visibility and reporting on cash activity.

[Click here for more information about Cash Logistics in PINACLE.](#)

ACH Positive Pay

PNC's ACH Positive Pay service helps you prevent unauthorized ACH debits from posting to your accounts. Create rules, manage suspect items and run reports within PINACLE.

[Click here for more information about ACH Positive Pay in PINACLE.](#)

Check Positive Pay

PNC's Check Positive Pay is a check-fraud prevention service where you can review exceptions online in PINACLE. View digitized check images and make pay/return decisions quickly, reducing review time versus manual methods.

[Click here for more information about Check Positive Pay in PINACLE.](#)

USER ADMINISTRATION

Please note the following **important information** for your company's system administrators:

Login Credentials

PINACLE uses two system administrators (admin1 and admin2) to set up, edit and/or delete users within your organization. If you are setting up new users after migration, the system administrators are responsible for communicating these login credentials to all users in their organization. Users will receive an initial temporary password via a separate email directly from PNC. If for some reason they do not receive it, system administrators can log in to PINACLE to establish a new password for each individual user.

User Entitlements

PNC will convert all existing users who have logged in to FirstBank ICM within the past 12 months to PINACLE. System administrators may have to assign appropriate permissions to the converted PINACLE user(s). Additional information will be available to the system administrators upon initial login. We strongly suggest that administrators compare PINACLE permissions to those in FirstBank ICM to confirm they are correct. You will not need to recreate your existing users; however, if there is a user that should have access who has not been converted by PNC (if they were created or modified after May 22, 2026), you can add new users in PINACLE beginning with the preview period. Your system administrators will be responsible for creating additional company users.

TOKEN PASSCODES

Administrators and users with access to payment services will need a security token. **Unlike FirstBank ICM, users will not be required to complete security login challenge questions.** PINACLE uses the PINACLE Pass[®] App for services that require token passcode authentication. We will provide details about how to download and activate the PINACLE Pass App closer to migration. Please note that FirstBank ICM's one-time passcodes and security tokens will not work with PINACLE.

FREQUENTLY ASKED QUESTIONS

GENERAL INFORMATION

Which account numbers will I see on PINACLE?

Your new PNC account numbers will display in the PINACLE services used by your company. We will provide your new PNC account numbers to you prior to migration.

If I have both personal accounts and business accounts linked to my FirstBank ICM profile, will both migrate to PINACLE?

No, PINACLE may be used with business accounts only. Only the business accounts linked to your FirstBank ICM profile will migrate to PINACLE.

Which internet browser should I use to access PINACLE?

For the optimal user experience, use the latest version of the following browsers:

- Google Chrome®
- Microsoft® Edge®
- Mozilla Firefox®

128-bit Transport Layer Security (TLS 1.2 and higher) encryption is required. JavaScript and cookies must be enabled.

Is the PINACLE platform available in Spanish?

Many PINACLE services are available in Spanish.

Do I need to update my QuickBooks information for use with PINACLE?

Yes, you will need to choose PNC as your bank, update your deposit account details and follow the on-screen steps to sync QuickBooks with PINACLE.

Will alerts that I have set up in FirstBank ICM migrate automatically to PINACLE?

No, any alerts you currently have set up in FirstBank ICM will not convert to PINACLE. You can reestablish alerts or set up new ones at any time within PINACLE.

Will PINACLE training be available?

Yes, we will schedule webinars leading up to and following the migration date. We will provide more information as your migration date approaches. Help and training resources, including help articles, guided tours and drop-in training classes, will also be available within the PINACLE platform.

ACCESS

What will I need to log in to PINACLE?

In early June, you will receive an email with instructions on how to log in to PINACLE and access your profile during the preview period.

Will I be able to access FirstBank ICM after the migration?

Important note: If you use Positive Pay or ACH Block with Filters, you will need to access FirstBank ICM following the migration to review and decision any outstanding exceptions.

- **Positive Pay:** Decisions for items presented following the migration must be made by 5:00 p.m. ET (3:00 p.m. MT) on June 22, 2026 through FirstBank ICM. After that time, you will access PINACLE for ongoing Positive Pay service.
- **ACH Block with Filters:** The initial set of exceptions (600 window) will generate on June 18, 2026, and must be decided by 9:00 p.m. ET (7:00 p.m. MT) on June 18 through FirstBank ICM. Any exceptions presented in later windows on June 18 must be decided through PNC systems.

Will I continue to use the same security token that I use for FirstBank ICM?

Like FirstBank ICM, PINACLE uses one-time token passcodes to access certain services and for payment approvals. However, you cannot use FirstBank ICM security tokens or voice/SMS one-time passcodes with PINACLE. PINACLE uses the PINACLE *Pass* App for services that require token passcode authentication, such as payments services and user administration. We will provide details about how to download and activate your PINACLE *Pass* App closer to migration.

ADMINISTRATION

Will I have to reestablish my company's users in PINACLE?

PNC will convert as many users (who have logged in to FirstBank ICM within the past 12 months) and user settings as possible into your new PINACLE profile. System administrators may need to review and assign appropriate permissions for converted users. System administrators should review these settings during your preview period and add or modify users and information as needed during that time.

Will any payees I currently have established in FirstBank ICM carry over automatically to PINACLE?

Any payees currently set up in FirstBank ICM will convert to PINACLE as templates. System administrators and users should review all of your converted templates during your preview period to confirm accuracy.

Will my company's user permissions automatically be the same in PINACLE as they were in FirstBank ICM?

We will carry over your company's user permissions from FirstBank ICM whenever possible. However, note there may be some instances where certain permissions may be different in PINACLE due to differences between the two platforms. In instances where an exact match for permissions is not available, we will assign the more restrictive setting. The system administrator will need to review permissions to confirm or modify if necessary.

PINACLE requires dual approval for payment services. This feature will always require a different user other than the initiator to approve the transaction.

Does PINACLE support the ability to track a user's actions within PINACLE?

Yes, PINACLE provides audit reporting to help monitor user actions and support internal controls.

As a system administrator, what actions can I take to help prepare for a smooth transition from FirstBank ICM to PINACLE?

We will convert your company's information from FirstBank ICM to PINACLE. However, prior to your migration, we strongly recommend that you review your company's setup for accuracy during the preview period. It's important that you review all of the accounts and services we have set up to confirm they are accurate. We will import your organization's users as they were set up on FirstBank ICM, but there may be some differences in rights and privileges between FirstBank ICM and PINACLE.

Important note: Any users created or modified after May 22, 2026, will not convert to PINACLE, and you will need to recreate them or modify them in PINACLE Administration. Also, please be sure to review your payment services permissions to confirm they are set up correctly and modify them as needed.

PAYMENTS AND INFORMATION REPORTING

What payment types are supported?

PINACLE supports ACH, Account Transfers, Bill Payments, Instant Payments and Wire Transfers, as well as select check-management functions (e.g., stop payments, check inquiries, viewing check images).

Will recurring payments or account transfers set up in FirstBank ICM carry over to PINACLE?

No. Please note that any recurring payments or account transfers that you have set up in FirstBank ICM will not migrate and are not supported within PINACLE.

Will my established payment templates in FirstBank ICM carry over to PINACLE?

PNC will convert as many payment templates as possible into your new PINACLE profile. System administrators and users should review all of your converted payment templates during your preview period to confirm accuracy.

Will my historical data be available on PINACLE?

Yes, you will have access to one year of check images, three months of statements and six months of historical account transaction information from FirstBank ICM Information Reporting. All of these will build to standard PINACLE retention periods over time. If you would like to retain information dating back further, you may download it from FirstBank ICM prior to migration.

Note: Historical payment transactions (including ACH, wires and account transfers), audit activity and custom and electronic reports in FirstBank ICM will not migrate as part of the historical data. We recommend that you download any of these reports from FirstBank ICM before your migration.

What fraud mitigation capabilities are available for payments?

PINACLE supports tools such as ACH Positive Pay and Check Positive Pay to help protect accounts from unauthorized debits and reduce disbursement risk.

Will my FirstBank account numbers continue to display in FirstBank ICM after my accounts are renumbered?

Yes, you can continue to view your account numbers and account names as they are today in FirstBank ICM for a limited period after the migration. However, no new balance and transaction data will be presented in FirstBank ICM following your migration.

WHAT TO EXPECT IN THE COMING WEEKS

Continue to conduct your business as you do today while we make final preparations for your transition to PNC. You will receive additional information as your migration date approaches.

INFORMATION FOR SYSTEM ADMINISTRATORS

If you are a system administrator, there are certain actions you will need to take in preparation for your company's transition to PINACLE. We will provide detailed resources to assist you, including an administrator checklist that outlines these important steps. You will receive this information as your migration date approaches, and the checklist will also be available in the PINACLE Help Center.

LOGIN CREDENTIALS

In early June, you will receive an email with instructions on how to log in to PINACLE and access your profile during the preview period.

PREVIEW PERIOD

You will have access to PINACLE during a preview period prior to the migration. During this time, you should log in to familiarize yourself with the platform, but please note that you will not be able to execute any transactions in PINACLE until the migration. The preview period will begin shortly before the migration. If you make any changes in your current FirstBank ICM system during the preview period, you should make the same changes in PINACLE, as they will not automatically carry over once the preview period begins. We will provide more details about what to expect in your preview period as these dates approach.

TRAINING

PNC will provide training on using PINACLE as your migration date approaches. We will be in touch with additional information as we schedule these sessions. Help and training resources, including help articles, guided tours and drop-in training classes, will also be available within the PINACLE platform.



PAYMENTS & TRANSFERS

ACCOUNT TRANSFERS

Overview

PINACLE's Account Transfer service provides a centralized way to move funds between business accounts to support day-to-day liquidity management and cash positioning within PINACLE. It enables businesses to initiate transfers as part of broader treasury workflows — alongside receivables, disbursements and daily cash position monitoring — so teams can manage cash movement and visibility from one place.

The PINACLE Account Transfer service supports transfers only between business accounts associated with the same PINACLE ID and does not support transfers to personal accounts. Transfers can be configured as one-time or recurring.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Account Transfers	Both inter- and intra-company transfers are available in ICM depending on permissions for companies and users. Available accounts will populate on the transfer screen and reflect available balances. Transfers submitted prior to cutoff at 11:00 p.m. ET (9:00 p.m. MT) will process and post same day.	If your organization is currently set up to perform account transfers in FirstBank ICM, we will enroll you in the PINACLE Account Transfer service. All account transfers on PINACLE are processed in real time. The Account Transfer screen displays the current available balance for each of your accounts. You will receive real-time notice of any rejected transfers if you are subscribed to Notifications.
Account Transfer File Import	FirstBank ICM supports account transfer initiation via file upload.	PINACLE does not support account transfer file uploads. You must enter account transfers directly in PINACLE or use alternative payment services.
Recurring Account Transfers & Templates	Transfer options include one-time immediate, one-time future or recurring. ICM does not utilize templates for transfers.	Recurring transfers currently established in FirstBank ICM will not migrate automatically; you will need to reestablish them in PINACLE.
Transfer Timing	FirstBank's ICM has an 11:00 p.m. ET (9:00 p.m. MT) cutoff for account transfers.	PINACLE has a 10:00 p.m. ET (8:00 p.m. MT) cutoff for account transfers.
Transfer Permission	FirstBank clients manage inter- and intra-company transfer permissions separately.	PINACLE consolidates permissions into a single access model.

FREQUENTLY ASKED QUESTIONS

When are Account Transfers available?

PINACLE Account Transfers are available 24/7 for initiation and management.

- Scheduled transfers process each business day at 7:00 a.m. ET (5:00 a.m. MT).
- Real-time transfers have a 10:00 p.m. ET (8:00 p.m. MT) cutoff time. (Account Transfers transmitted after 10:00 p.m. ET (8:00 p.m. MT) will process next day.)

Does PINACLE support the creation of account transfer templates to reduce data entry for account transfers I send frequently?

Yes, you can create an account transfer template (Favorite) to reduce repeated data entry.

Can I schedule recurring transfers?

Yes, you can set up recurring transfers (e.g., weekly, monthly, quarterly) with a start date and an optional end date.

Will recurring account transfers set up in FirstBank ICM carry over to PINACLE?

No, any recurring account transfers that you have set up in FirstBank ICM will not migrate to your PINACLE profile. You will need to reestablish them in the PINACLE system during the preview period.

Can I send an account transfer to my personal account at PNC through the PINACLE Account Transfer service?

No, PINACLE only supports Account Transfers between business accounts on the same PINACLE ID. However, other payment services, such as ACH, Wire Transfer, Instant Payments, PINACLE Payments, etc., can be used to send payments to personal accounts.

Can I send an account transfer to accounts not set up on my PINACLE ID, or can I send external transfers outside of PNC?

No, PINACLE only supports Account Transfers between business accounts on the same PINACLE ID. However, other payment services, such as ACH, Wire Transfer, Instant Payments, PINACLE Payments, etc., can be used to send payments to accounts not set up on PINACLE, or to accounts outside of PNC.

ACH & PINACLE PAYMENTS

Overview

PNC's Automated Clearing House (ACH) service supports both ACH Origination (sending payments) and ACH Collections (receiving funds) to help businesses streamline routine payables and receivables. You can initiate, track and manage ACH transactions through PINACLE, using tools such as file import and templates, along with security controls like dual approval workflows. You can also send Nacha-formatted transmission files directly from your enterprise resource planning (ERP), payment or payroll applications to PNC.

PNC supports Same Day ACH for faster settlement on payments up to \$1 million per transaction, subject to enrollment and ACH cutoffs and banking days. For clients who want their ERP to connect directly with PNC, PINACLE Connect[®] enables system-to-system integration, allowing payment initiation, payment status and account information to flow into existing workflows. PNC also provides online reporting for ACH exception items, including returns and notifications of change associated with originated entries.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward	
		ACH Service	PINACLE Payments Service
WEB/TEL	FirstBank’s ICM supports WEB/TEL transactions.	PINACLE ACH service supports PPD, CCD, WEB, TEL, RCK and CTX (bulk load only).	PINACLE Payments service supports PPD and CCD payments only (WEB, TEL, RCK and CTX transactions are not supported).
Settlement Display	FirstBank’s ICM posts one entry per batch against the originating account.	PINACLE ACH service shows one settlement entry per batch of multiple payments.	PINACLE Payments service shows settlement for each payment individually.
Intelligent Payment Routing	FirstBank’s ICM does not offer intelligent payment routing.	PINACLE ACH service does not offer intelligent payment routing.	<p>PINACLE Payments service provides intelligent payment routing to support efficiency and automation. Initiated payments will route based on PNC’s established intelligent routing rules depending upon the payee instructions provided, dollar amount of payment and settlement date selected.</p> <p>Note: If you also have the Bill Pay service enabled, Bill Payments will be included in the intelligent routing process and will route payments as Bill Pay payments for payees established as Bill Pay payees.</p>
Batch Templates	ACH batches can be created for one-time immediate use and purged or saved for future use. Batches can be created manually or via imports.	All FirstBank ACH “batch” templates currently set up in ICM will automatically be migrated to PINACLE. System administrators and users should review all migrated batches during preview period to confirm accuracy.	All FirstBank ACH “batch” templates currently set up in ICM will automatically be migrated to PINACLE as PINACLE Payments “payee” templates. System administrators and users should review all payees during preview period to confirm accuracy.
Batch File Approval	FirstBank’s ICM allows bulk approval of entire batches.	PINACLE ACH service allows bulk approval of entire batches.	PINACLE Payments does not support batch processing. However, it does allow for bulk approval of individual payments.
Tokens	FirstBank’s ICM requires tokens for approval of transactions.	PINACLE ACH service requires tokens at entry of service and for approval of transactions.	PINACLE Payments service requires tokens for approval of payee templates and transactions.
File Import	FirstBank’s ICM ACH service offers the ability to upload ACH payment files for .csv-, .txt- or Nacha-formatted files.	PINACLE ACH service offers the ability to upload ACH payment files for .csv-, .txt- or Nacha-formatted files.	PINACLE Payments service offers the ability to upload ACH payment files for .csv, .txt or Nacha-formatted files.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward	
		ACH Service	PINACLE Payments Service
Nacha File Transmission	FirstBank’s ICM ACH service offers the ability to upload ACH payment files for .csv-, .txt- or Nacha-formatted files.	<p>Setup and testing are required prior to migration to help ensure a smooth transition. For ACH file transmissions, PNC provides acknowledgment and control total options including (a) file based or email file acknowledgment for up to five email addresses and/or (b) touch-tone input of ACH item count and dollar amount control totals or (c) control totals transmitted in a separate file. Some updates to your transmission files may be required by your technical resources.</p> <p>PNC recommends creating unbalanced files as it can improve processing efficiency. We will automatically create the corresponding settlement offset entries to your PNC account. An unbalanced file is a file that contains only ACH debits or credits and does not contain the corresponding offsetting entry. Most ACH file processing software packages that create Nacha-formatted files provide an option to create unbalanced files. A PNC Treasury Management team member will assist you directly during the transition to select the specific features that work best for your ACH process.</p>	N/A
Payee Nickname Edits	N/A	N/A	<p>When a payee is created in PINACLE Payments, a defined nickname is assigned to the payee record. This nickname cannot be changed once set. If a name change is desired, you must delete and re-add the payee.</p> <p>Additionally, if the payee was originally created as a Bill Pay payee and later the user wants to add an account and routing number to the payment instructions so the payee will be eligible for ACH/ Instant Payments, you must create a new payee with the new routing instructions. The old Bill Pay payee can be maintained or deleted.</p>

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward	
		ACH Service	PINACLE Payments Service
Exposure Limits	ACH exposure limits allow origination activity to settle to your bank account on effective date. FirstBank uses client risk exposure limits to monitor ACH debit and/or credit origination (no prefunded origination).	ACH exposure limits allow origination activity to settle to your bank account on effective date. You will be underwritten for risk exposure and enabled with debit and/or credit in the PINACLE ACH service and Nacha file transmissions based on existing FirstBank limits. For future ACH needs, payments can be funded in advance through ACH prefunding.	ACH exposure limits allow origination activity to settle to your bank account on effective date. You will be underwritten for risk exposure and enabled with debit and/or credit in the PINACLE Payments service based on existing FirstBank limits. For future ACH needs, payments can be funded in advance through ACH prefunding.
Designated ACH Origination Contacts	FirstBank does not store client contact information for ACH processing.	PNC requests designated ACH contacts for general, technical and maintenance needs and will collect this information as part of client onboarding and ongoing ACH administration. This helps ensure the ACH operations and investigation team have the correct contacts available at your company that may be needed to address a time-sensitive inquiry. For file transmission clients, this information will be requested prior to migration date.	PNC requests designated ACH contacts for general, technical and maintenance needs and will collect this information as part of client onboarding and ongoing ACH administration. This helps ensure the ACH operations and investigation team have the correct contacts available at your company that may be needed to address a time-sensitive inquiry.
Establishing Company IDs for All Origination Methods	The ACH Company Name is created at the time the service is activated. The account Company ID is generated automatically. Clients can contact FirstBank to verify their Company Name and Company ID.	PNC will be using both the Company Name and Company ID fields for matching against ACH origination batches. PINACLE's ACH service supports multiple Company Name/ Company ID combinations per ACH settlement account. In the future, should you decide to use variations of Company Name and/or Company ID, reach out to your Treasury Management Officer to have those established with the PNC ACH platform. Should you wish to check the Company Name and Company ID combinations on file with PNC at any time, reach out to your Treasury Management Officer to request a profile listing of that information.	PNC will be using both the Company Name and Company ID fields for matching against ACH origination batches. PINACLE's Payments service supports a single Company Name/Company ID combination per ACH settlement account. In the future, should you need to change the Company Name and/or Company ID associated with the settlement account, reach out to your Treasury Management Officer to have those established with the PINACLE Payments platform. Should you wish to check the Company Name and Company ID combination on file with PNC at any time, reach out to your Treasury Management Officer to request a profile listing of that information.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward	
		ACH Service	PINACLE Payments Service
ACH Notification and Returns	ACH notifications of change (NOC) and returns are processed manually through FirstBank’s Treasury Management. Returns from the prior business day are compiled, and notifications are sent to client-specified contacts.	ACH exception information, including NOCs and returns, are available via PINACLE Special Reports. Per Nacha rules, after receiving an NOC, you are required to adjust any outdated receiver information in your source system. This may include receiver ABA and/or receiver account number or checking or savings indicators for any subsequent transactions initiated. You are encouraged to use PINACLE Notifications to receive alerts for and act upon both ACH returns and NOC activity.	ACH exception information, including NOCs and returns, are available via PINACLE Special Reports. Per Nacha rules, after receiving an NOC, you are required to adjust any outdated receiver information in your source system. This may include receiver ABA and/or receiver account number or checking or savings indicators for any subsequent transactions initiated. You are encouraged to use PINACLE Notifications to receive alerts for and act upon both ACH returns and NOC activity.
ACH Received Remittance Information	FirstBank provides remittance information on incoming ACH payments through a third-party service.	ACH remittance EDI reports are available via PINACLE.	ACH remittance EDI reports are available via PINACLE.

FREQUENTLY ASKED QUESTIONS

ACH SERVICE

What is the cutoff time for ACH file transmissions?

The cutoff time for ACH file transmissions is 10:00 p.m. ET (8:00 p.m. MT).

How do we originate ACH payments with PNC?

You can originate ACH payments via the PINACLE ACH service using templates, file imports and file validation, or by sending files through channels like SFTP/AS2/VPN. PNC also supports a Payments API for initiating payments, including ACH, and accepts Nacha-formatted data transmission files.

What is Same Day ACH and when should we use it?

Same Day ACH can accelerate eligible ACH payments (up to \$1 million per transaction) and is often used for time-sensitive needs like payroll; it requires enrollment and using the current date as the effective date in the payment file. Same Day ACH has an earlier cutoff time of 3:00 p.m. ET (1:00 p.m. MT) for PINACLE-initiated entries and 3:45 p.m. ET (1:45 p.m. MT) for ACH file transmissions.

What controls are available for ACH fraud prevention?

PNC offers controls, including ACH Positive Pay (flags suspect incoming ACH debits for review), ACH Debit Block and monitoring tools like Current Day Information Reporting. PNC also offers Verification Services to help validate accounts and reduce certain fraud risks.

Can I have more than one Company Name/Company ID combination per settlement account?

Yes. PINACLE ACH service can have multiple Company Name/Company ID combinations per settlement account.

PINACLE PAYMENTS SERVICE

What is the cutoff time?

The cutoff time is 8:00 p.m. ET (6:00 p.m. MT).

How do we originate ACH payments with PNC?

You can originate ACH via the PINACLE Payments service using payee templates or file imports (.csv-, .txt-, Nacha-formatted files).

What is Same Day ACH and when should we use it?

Same Day ACH can accelerate eligible ACH payments (up to \$1 million per transaction) and is often used for time-sensitive needs like payroll. All PINACLE Payments clients are automatically enrolled in Same Day ACH, and a payment may route same day if the current date is selected as the effective date for the payment.

What controls are available for ACH fraud prevention?

PNC offers controls including ACH Positive Pay (flags suspect incoming ACH debits for review) and monitoring tools like Current Day Information Reporting.

Can I choose the method of payment for PINACLE Payments or will intelligent routing choose the routing method?

Initiated payments will route based upon PNC's established intelligent routing rules depending upon the payee instructions provided, the dollar amount of the payment and the settlement date selected. Payments are routed to the appropriate payment rail based on timing and eligibility — using Instant Payments when available, Same Day ACH for eligible same-day payments or standard ACH for future-dated payments.

Can I have more than one Company Name/Company ID combination per settlement account?

No. PINACLE Payments service can only have one Company Name/Company ID combination per settlement account.

BILL PAY

Overview

PNC's Bill Pay service enables you to initiate, approve and monitor payments through a centralized workflow. The platform includes configurable user roles, dual-approval and self-approval workflows, step-up authentication, payment status tracking, reporting and audit history. Set-up and store payee instructions in a single place. Create payee groups for easy access or mark payees private so you can control which users have access to sensitive information. Initiate and approve payments within PINACLE or via the PINACLE Mobile App.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Recurring Bill Pay	Recurring Bill Pay is supported in FirstBank's ICM.	Recurring Bill Pay is not supported in PINACLE. Users must initiate each payment, but payments can be future dated up to 30 days in advance.
Payee Nickname Edits	FirstBank clients can rename payees in ICM.	When a payee is created in the Bill Payment service, a defined nickname is assigned to the payee record. This nickname cannot be changed once set. If a name change is desired, you must delete and re-add the payee.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Bill Pay	Secondary approval is not required for payee addition in FirstBank's ICM.	Secondary approval is required for payee addition in PINACLE.
Bill Pay History	FirstBank's ICM maintains historical bill pay records.	Bill Pay history from FirstBank's ICM will not be migrated. Bill Pay history for payments initiated within PINACLE will be maintained in the History tab of PINACLE's Bill Payment service or can be viewed in Current Day and Previous Day reporting, as well as in monthly statements.
Bill Pay Check Name Display	FirstBank bill pay-originated checks may display individual account or entity names for clients with multiple business entities.	In PINACLE, for clients with multiple business entities, all bill pay-originated checks will display the main PINACLE company (parent) name on the Bill Pay checks, not the individual entity names.

FREQUENTLY ASKED QUESTIONS

How do I create and send payments in Bill Pay?

Payments are initiated in the PINACLE Bill Pay service from saved payee templates.

When creating a payee, does it require dual approval of the payee before the payee can be used?

Yes, a payee must be initiated by one user (with initiation permissions) and approved by another user (with approval permissions) before the payee template can be used.

Will any payees I currently have established in ICM carry over automatically to PINACLE?

All payees currently set up in ICM will automatically be migrated to PINACLE. System administrators and users should review all payees during preview period to confirm accuracy.

What is the lead time needed to send a Bill Payment?

- Delivery date typically requires a five-day lead time but may qualify for next-day delivery in some cases.
- PNC will mail a check to be received by the payee on the selected delivery date or, alternatively, may submit an electronic payment to the payee in some cases.
- Settlement occurs when the check is presented for payment and cleared from your account or on the selected date of delivery in the case of an electronic payment.

Can we track payment status in Bill Pay?

Yes, Bill Pay provides payment tracking/status as items process.

Can approvals be done on mobile?

Yes, the PINACLE Mobile App supports mobile approvals for Bill Payments.

What is the final date to initiate payments in ICM?

All payments scheduled up to EOD June 18, 2026, will be initiated in ICM.

What will happen to future-dated payments following migration?

Future-dated payments created in ICM that are scheduled after your migration date will be processed by PNC as scheduled. Users should log in to PINACLE on June 22 to create and execute new Bill Pay payments.

WIRE TRANSFERS

Overview

PNC's Wire Transfer service enables businesses to send domestic and international wire transfers through PINACLE, with options to initiate wires online and via the PINACLE Mobile App, as well as in-branch. PINACLE supports operational efficiency with features such as wire templates for recurring payments, bulk payment import functionality and user permission controls that help mitigate fraud and other risks to your company.

For international wires, PNC supports transfers to 180+ countries in USD or 20+ foreign currencies, typically requiring the beneficiary's details plus an account number — including an International Bank Account Number (IBAN) or Clave Bancaria Estandarizada (CLABE) where required — and a Swift code (BIC). The service incorporates controls and fraud protections (e.g., dual approval, user/company transaction limits and aggregate daily limits) and follows daily processing cutoff times, with typical delivery windows of approximately 1–3 business days for international wires depending on destination and whether foreign exchange trade settlement is involved.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Cutoff Time	FirstBank clients must submit wires by 5:30 p.m. ET (3:30 p.m. MT) for same-day processing.	PINACLE extends the cutoff to submit wires to 6:45 p.m. ET (4:45 p.m. MT), giving you more flexibility to send payments later in the day.
Currency	FirstBank offers domestic and international wires in USD only through ICM. Clients who do not use ICM and/or need to send non-USD international wires must visit a FirstBank branch.	PNC offers domestic and international wires in USD and foreign currencies through PINACLE and through in-branch wire initiation.
Routing Information Access	FirstBank clients must request routing tables manually.	PINACLE offers a self-service lookup for routing tables. Users can search and select routing-transit or Swift codes within PINACLE Payments.
Information Availability	FirstBank's ICM provides batched/delayed reporting of wire activity.	PINACLE updates wire information/data in real time via Current Day Reporting.
Delegation	FirstBank's ICM supports delegated wire users with flexible access via a client's ICM administrator.	PINACLE supports delegated wire users. (The PINACLE administrators are responsible for creating users and assigning permissions to all users on the PINACLE ID.)

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Dual Control	FirstBank's ICM supports both single-user wire initiation, without secondary approval, and wire initiation requiring secondary approval.	PINACLE requires secondary approval for all non-repetitive wires. You have the option to establish tertiary or executive approval requirements for wire payments above your selected target threshold. You can elect to waive the secondary approval on repetitive wires only.
Tokens	FirstBank's ICM requires tokens for wire approval.	PINACLE's Wire service requires tokens at entry of service and for approval of transactions.
Drawdown	FirstBank follows client's drawdown addendum instructions. Options are no callback, no callback under a certain amount or callback on for every drawdown in order to authorize incoming wire drawdown requests.	<p>If you have a drawdown agreement and the funding is sufficient, a wire can be sent without calling you for authorization.</p> <p>To avoid a disruption in service, clients must have a current PNC drawdown authorization agreement on file; incoming drawdown requests will be rejected if no agreement is in place.</p>
Wire Transfer International Payments – Intermediary Bank Fees	Intermediary bank fees are deducted from the wire during processing. FirstBank ICM does not offer fee allocation options for intermediary charges.	<p>PNC offers fee allocation options for intermediary charges.</p> <p>For payments initiated through PINACLE, the default setting is for the beneficiary to pay the clearing fees. At the individual payment level, you can elect to pay a fee in lieu of deductions being taken so that the full principal value is delivered to the beneficiary party.</p>
Wire Transfer – Telephone Initiated	Wires can be initiated via phone by calling the FirstBank Tele-Wires toll-free number.	If you currently use Voice Wire, you may initiate funds transfers through PNC PINACLE Funds Transfer or through a local branch.

FREQUENTLY ASKED QUESTIONS

What happens if I enter a wire request after the cutoff time?

Wire requests after the cutoff time are processed the next business day.

Can we use templates for recurring wires?

Yes, PINACLE supports wire templates so you can save recurring wire instructions. Wire templates in ICM will be migrated for use in PINACLE.

Can we upload both templates and wire payments?

Yes, PINACLE supports file upload of wire templates and a bulk payment import function.

Can we track an international wire?

Yes, PINACLE provides value date information, including settlement information for foreign currency payments. In addition, PNC supports the Swift Payment Tracker service in Information Reporting, both for USD and foreign currency wires.

How can I find the current foreign exchange rates offered by PNC?

If you use the PINACLE Funds Transfer service, you can review the applicable exchange rates within PINACLE.

What information is needed to wire funds to my PNC account?*Domestic Wires*

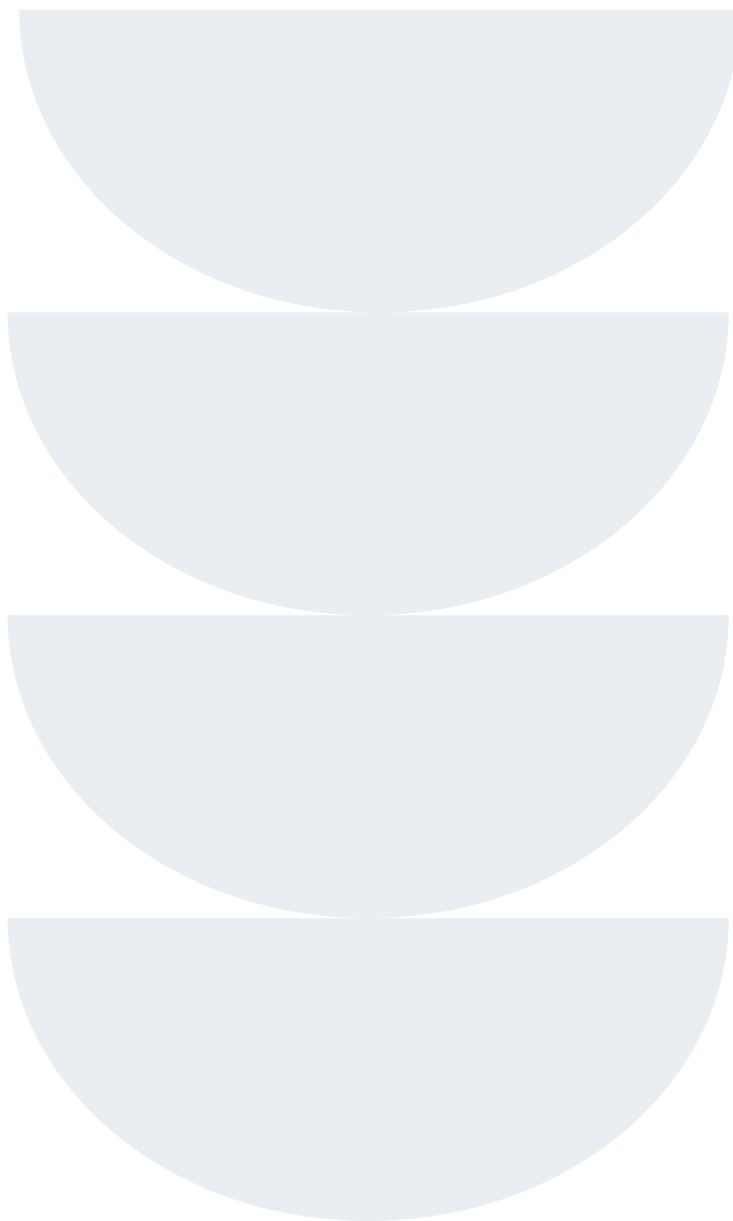
- PNC's ABA number: 043000096
- Your PNC account number
- A complete name and street address record for your organization
- **Optional:** Remittance information, such as invoice numbers or a sender's reference

International Wires

- PNC's Swift code: PNCCUS33
- Your PNC account number
- A complete name and street address record for your organization
- **Optional:** Remittance information, such as invoice numbers or a sender's reference

After migration, what will happen when a wire comes in with my FirstBank account number?

PNC will apply the wire to the new PNC account number if the FirstBank account and corresponding ABA number are used. However, this may cause some delay in processing the wire. This process will occur for 30 days following the migration. After 30 days, the FirstBank ABA number will be deactivated, and attempts to wire funds through the legacy FirstBank ABA number will be rejected by the Fedwire Funds Service. Therefore, it is imperative that you contact your counterparties, especially those parties who make payments to you with a stored repetitive template, and have them update their payment instructions.



RECEIVABLES

REMOTE DEPOSITS

Overview

PNC's Remote Deposits service enables you to deposit checks electronically by scanning them at your location and transmitting the check images to PNC for processing, reducing or eliminating trips to a branch. The service can be accessed through PINACLE and the Deposit On-Site Mobile® app for deposits via supported mobile devices.

Remote Deposits supports multiple deposit submissions during the day and provides deposit reporting and transaction history within the portal, with options to export details for accounting integration. It also includes controls such as duplicate detection to help prevent re-depositing the same item.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Eligible Accounts	Eligible accounts are established at enrollment for ICM Desktop Teller.	Eligible accounts limited to business accounts.
Money Orders	Money orders are not accepted in FirstBank's ICM Desktop Teller service.	Money orders are accepted in PINACLE's Remote Deposits service.
Delegate Roles	FirstBank Desktop Teller delegation can be assigned per company or account.	Admin and user entitlements will be migrated over as part of the migration. Please confirm that your roles and users provided are set up properly. If updates are needed, please refer to the administration help articles/tip cards available in the PINACLE Help Center, or attend a training session.
Servicing Options	FirstBank clients must call support, visit a branch or mail deposits for servicing assistance.	PINACLE offers self-service troubleshooting, providing more flexibility for issue resolution.
Scanner Deposit Limits	FirstBank has no specified per-item and per-deposit limits.	Scanner channel per-deposit and per-item limits will be applied at the company level for all accounts set up on your profile based on your historical monthly Remote Deposits activity.
Mobile Deposit Limits	FirstBank standard mobile limit is \$10K. Exceptions can be applied for select clients who deposit large checks via mobile; otherwise, standard limits apply.	Mobile channel limits of \$50K per deposit/item will be applied at the company level for all accounts set up on your profile. Note: Deposit On-Site Mobile requires a separate mobile app download and requires PINACLE credentials for authentication to the app.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Cutoff Times	FirstBank accepts deposits until 11:00 p.m. ET (9:00 p.m. MT).	PINACLE accepts deposits until 10:00 p.m. ET (8:00 p.m. MT).
Scanner Compatibility	FirstBank's ICM directly offers older scanner models with limited compatibility (e.g., ARCAS). The Desktop Teller service is compatible with a range of additional scanners.	PNC supports a wide range of scanners, including those you may currently be using for remote deposit service. Please refer to the instructions found within PINACLE for details on minimum computer requirements and scanner driver download instructions to support the remote deposit service. After the migration weekend, you will need to follow instructions to download the PNC scanner driver, and it will require you to delete your existing scanner driver.
Virtual Deposit Tickets	FirstBank's Desktop Teller service does not require a ticket to be included in the item count.	PNC's Remote Deposits service supports the use of virtual deposit tickets, and the virtual deposit ticket will count toward the total items within the deposit.
Virtual Endorsements	The FirstBank provided scanners feature a printed endorsement.	PNC will apply a virtual endorsement to all checks scanned for deposit through scanner or mobile channel when using the Deposit On-Site Mobile app.
Return Deposit Items	Return Deposit items are presented as Image Replacement Documents (IRDs) and, if eligible for re-deposit, can be re-deposited through the remote deposit service. The original item should not be re-deposited, only the IRD.	Return Deposit items are presented as IRDs and, if eligible for re-deposit, can be re-deposited through the remote deposit service. The original item should not be re-deposited, only the IRD.

FREQUENTLY ASKED QUESTIONS

What security and fraud controls are included?

Remote Deposits is accessed through PINACLE, which uses secure internet transmission encryption. Duplicate detection is available for 14 days of history to help prevent a check from being deposited more than once.

What reporting and image retention are available?

The Remote Deposits service provides reports and transaction history; images are available for 35 days and data for 65 days. Deposit check images are available in PINACLE for two years, but images can be requested for up to seven years. All reports or check images within your current service should be downloaded prior to the migration weekend.

How should checks be endorsed for Remote Deposits/mobile deposit?

PNC's Remote Deposits service will apply a virtual endorsement to all checks scanned for deposit through scanner or mobile channel when using the Deposit On-Site Mobile app.

Can I set up more than one account for deposit?

Yes, you can set up an unlimited number of business accounts, as well as multiple deposit locations.

What type of checks can be deposited?

You can only deposit checks drawn on domestic banks that have a valid Federal Reserve routing transit number (RTN). Checks drawn on foreign banks or non-U.S. dollar checks cannot be deposited using the Remote Deposits service. In addition, any check that fails to meet the minimum image quality acceptance (IQA) parameters will be rejected.

What should I do if the item scanned does not meet the standard criteria for capture quality?

First, try to re-scan the item. If this fails, the check must be deleted and the original check taken to a PNC branch or mailed to the bank for deposit with a deposit ticket included at the following address:

PNC Bank
 Attn: Miscellaneous Account Services
 P.O. Box 1601019
 Rocky River, OH 44116-7019

For FedEx overnight packages where you require next-day credit of your deposit, or if you use a delivery service that requires a street address, you should send your mail deposit to:

PNC Bank
 Miscellaneous Account Services
 4100 W. 150th Street,
 Mailstop: B7-YB19-01-6
 Cleveland OH 44135-1304

When and how often can I submit my deposits to PNC? When will they be credited?

You can capture, scan and submit deposits 24 hours a day, 7 days a week. The daily deadline is currently 10:00 p.m. ET (8:00 p.m. MT), Monday through Friday, for same-day ledger credit. Any deposit submissions received after the deadline or on weekends/holidays will be credited the next business day.

TO COMPLETE YOUR SERVICE TRANSITION:

- Confirm that all your accounts are set up for Remote Deposits.
- Attend any of the training webinars through PINACLE, or review pertinent help articles within the PINACLE Help Center.
- Review all your user permissions within PINACLE and make any necessary adjustments.
- Set up any additional locations, if applicable, for your deposit accounts within Administration.

AFTER THE MIGRATION DATE:

Once you are ready to begin using the service to make your remote deposits, complete the following steps for all scanners:

- Remove current FirstBank check scanner driver.
- Activate and install PNC's Remote Deposits service check scanner driver (instructions provided within PINACLE).

LOCKBOX**Overview**

PNC's Lockbox service is designed to streamline how businesses receive and apply customer payments by centralizing the intake of remittances, accelerating processing and improving visibility into receivables. Delivered through PNC's Integrated Receivables capabilities, the solution is built to help you enhance efficiency and speed up cash application by consolidating inbound payment information into a more usable, standardized flow for downstream reconciliation and posting.

Service	FirstBank Treasury Management Current State – Lockbox	PNC Treasury Management Going Forward – Integrated Receivables
Access Portal	FirstBank clients log in via Deluxe's IR360 Portal.	PNC Lockbox is accessed through PINACLE.
Payee	Wells Fargo follows client-approved payee instructions (either accept all or accept specifics with a provided list).	All lockbox locations will continue to accept all payees. No action is required at this time.
Location	All of FirstBank's lockbox items are processed at the Dallas location.	PNC owns and operates eight image-enabled wholesale lockbox sites across North America. Converted boxes will be processed in PNC's Dallas site.
Remittance Mail Address	Remittance mail is sent to the current Dallas lockbox site address. Remittances sent to the former Denver address are automatically forwarded to Dallas.	Remittance mail will be sent to an address in PNC's Dallas lockbox site.
Overnight or Courier Packages	<p>Payments sent via overnight or courier packages must use a processing site-specific address and format.</p> <p>Additionally, rejected items can be sent via overnight services to the client at their own expense, and a service account number with their preferred vendor must be provided at time of onboarding.</p>	Once the migration is complete, remittance packages sent via overnight or express courier should be directed to the appropriate PNC lockbox location using the correct overnight delivery address and format. We will provide that address closer to the migration date.
Mail Processing – Incoming First-Class Mail	Incoming First-Class mail is picked up from the post office at multiple times per site. Incoming mail is delivered to the production floor throughout the day. Continuous processing is on a first-in, first-out basis.	Incoming First-Class mail is picked up from the post office at multiple times per site. Incoming mail is delivered to the production floor throughout the day. Continuous processing is on a first-in, first-out basis.
Foreign Item Processing	Foreign items are not processed. They are automatically rejected and sent to the client for manual processing.	<p>For foreign items (excluding USD Canadian items), the handling option is selected during lockbox implementation and applies unless updated.</p> <ol style="list-style-type: none"> 1. Convert to USD prior to deposit – Item is processed through Integrated Receivables with images and remittance available; provisional credit approval is not required. 2. Process via PNC International Services – Item exits the lockbox workflow; provisional credit is not granted. 3. Return unprocessed – Item is returned to the client.
U.S. Dollar Canadian Items	U.S. dollar Canadian checks are not processed and will be automatically rejected and sent to the client for manual processing.	U.S. dollar Canadian items are automatically processed the same as any other domestic transaction; provisional credit approval is not needed.

Service	FirstBank Treasury Management Current State – Lockbox	PNC Treasury Management Going Forward – Integrated Receivables
Online Information Reporting	Online information reporting is available through our partner’s site, IR360. This portal will provide access to images (checks, invoices, additional correspondence depending on enrollment requests) and optional reporting.	Intra-day image and detail reporting is available throughout the day via Integrated Receivables in PINACLE, following your pre-determined cutoff/ deposit time(s). You will automatically be set up on PINACLE and given credentials based on existing access and user entitlements.
Images	Front and back images of deposited checks are available in FirstBank’s online portals (Online Banking and ICM). Additionally, images of checks, invoices and additional correspondence items may be available on our partner’s site, IR360.	<p>Images are presented through the PINACLE Integrated Receivables service in full-color, JPEG format.</p> <p>PDF printing of images is supported at a batch or transaction level.</p> <p>Back-side imaging is optional and blank back-side images are suppressed.</p>
Supplemental Data Entry	If requested by the client, information that is keyed is searchable in the IR360 platform.	Any information that is captured (keyed) is searchable online through the PINACLE Integrated Receivables service, as well as included as fields in transmission files. The supplemental data entry service is customized to your needs, based on your remittance documents.
Lockbox Processing	<ul style="list-style-type: none"> • Payments are batched once a day for processing Monday–Friday. • On all lockboxes, all payments received before 12:30 p.m. ET (10:30 a.m. MT) will be processed for same-day credit. • Payee Name acceptance is determined at the client level during onboarding, with most accepting all payees. There is no cost for up to nine Payee Names; 10 or more will result in additional costs. • Restricted endorsements or similar language is not honored and items will be processed as usual. • Cash is not accepted and will be credited to FirstBank’s master lockbox for further credit to the client at an additional cost. 	<ul style="list-style-type: none"> • Multiple deposits per lockbox per day are available, and examples are noted below in the FAQ section. Your lockbox will be assigned to the same deposit cut, or to a cut closest to the same time as possible, for migration. After migration, you can add or modify your deposit cuts as needed. Weekend and holiday cuts are available. • PNC typically limits payees to 15, but boxes will be migrated as “accept all.” • PNC does not look for or detect “paid in full” or similar language appearing on or with lockbox items. These items will be processed as usual, notwithstanding any such language. • Batches are generated during output generation. Virtual batching based on your specific business rules. • Original paper documents are kept on site for five business days after processing before secure shredding, at no extra charge. • Cash is not accepted as a lockbox payment type; lockbox services are designed for check processing only.

FREQUENTLY ASKED QUESTIONS

Can we see check and remittance images online?

Yes, PNC scans checks and remittance documents and provides same-day access to full-color images through the PINACLE Integrated Receivables service.

How long are images and data retained, and can we search them?

You can search images and transaction details directly within PINACLE using built-in search tools. PNC offers multiple image archive options, with retention periods ranging from 60 days up to 10 years, depending on your service setup. As part of migration, accounts will be set up with the archive option that most closely aligns with the current retention period.

Can we combine paper and electronic payments into one receivables workflow?

Yes, PNC's Integrated Receivables consolidates lockbox check payments with electronic payment types such as ACH, EDI, wires, credit cards and RTPs into a unified stream of remittance information.

What will happen to payments that are sent to my current lockbox address after my migration to PNC?

After migration, PNC will forward mail sent to your current lockbox address to PNC locations for processing. To ensure the fastest possible processing of your payments, we recommend updating your remittance address to the appropriate address as soon as possible after migration. Mail forwarding will end on December 31, 2026, and all lockbox payments must be sent to the PNC address after that date.

Will the migration to PNC change how my lockbox is processed?

In most cases, you will experience minimal change to your processing instructions when your lockbox is converted to PNC standards, and you will have access to advanced solutions for a complete Integrated Receivables offering.

Will my deposit reports look different?

Yes, however, your reports will contain information that is similar to what you receive today.

eLOCKBOX

Overview

PNC's eLockbox extends traditional lockbox processing with digital enablement, including same-day online access to remittance and check images, technology-enabled data capture/extraction to support higher automated matching and flexible data file/reporting delivery that can be formatted for ERP import. The service can also bring together information across paper and multiple payment types into a single reporting stream, supported by PNC's lockbox network and complementary capabilities like remote capture and virtual batching.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Account Mapping Files	Clients can import account mapping files to automatically assist in the acceptance or denial of payments.	PNC does not currently support account mapping files.
Solution Platform	FirstBank leverages Vanco, via Deluxe, as payment aggregator. Reporting is accessed via the Vanco web portal.	PNC leverages the Mastercard RPPS network as payment aggregator. Reporting is accessed via PINACLE.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Valid/Invalid Account Lists	Clients are able to provide a list of account numbers/ payment information that should automatically be treated as valid and accepted, with data not on the list defaulting to automatically reject.	PNC does not currently support “good/bad” file logic.
Account Conversion Logic	FirstBank remaps incoming account numbers automatically and manually.	PNC does not support account conversion mapping functionality.

FREQUENTLY ASKED QUESTIONS

Can we see check and remittance images online?

Yes, online payment detail can be viewed via PINACLE eLockbox service.

What other options do I have to view data?

Web portal access is standard. You can also be set up to view via consumer-initiated entries (CIE) data transmission and a merge with a lockbox transmission. Additional fees may apply for these options.

CASH VAULT (CASH LOGISTICS)

Overview

Cash Logistics services are designed to provide a safe and secure method for depositing cash and delivering change orders. State-of-the-art technology is utilized to track, control and report cash transactions surrounding the processing of the cash received and disbursed within the cash operation centers.

Cash Logistics is typically paired with PNC’s broader treasury platform for visibility and reporting on cash activity. This service positions you to optimize cash flow, improve operating efficiency and mitigate risk associated with transporting and managing cash.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Cash Vault Services	Cash vault services at FirstBank are outsourced to Loomis.	PNC offers cash logistics services, which provide depository and cash order fulfillment services through a PNC-approved armored courier that you arrange.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Change Order and Depository Deadlines	Cash order cutoff times for FirstBank clients is 12:00 p.m. ET (10:00 a.m. MT).	PNC's cash order cutoff time is 11:00 a.m. local time for phone orders and 10:30 a.m. local time for transmissions. Cash-only deposits delivered to vaults by 7:30 p.m. local time receive same-day credit, while mixed and check-only deposits must be delivered by 6:00 p.m. local time. Deposits are processed and change orders are fulfilled Monday through Friday, excluding federal holidays.
Cash Orders Limits	Cash orders are established and approved during onboarding.	PNC may communicate certain limits from time to time, but generally does not apply a preset limit on cash orders; you may elect to establish one.
Check Acceptance	Checks can't be deposited through vault services.	Checks can be deposited at PNC cash vaults. Review the PNC Cash Logistics deposit prep reference guide to learn more.
Armored Couriers and Branch Services	FirstBank clients can utilize couriers to drop deposits at branches.	PNC branches are not set up to receive deposits nor provide change orders from your armored courier. If you have elected to hire an armored courier, you should leverage our Cash Logistics service.
Depository or Change Order Disputes	FirstBank clients contact FirstBank to address deposit or change order discrepancies.	Contact the Treasury Management Care Center (TMCC) at 1-800-669-1518, option 6, for cash vault services support, including to address change order or depository disputes.

FREQUENTLY ASKED QUESTIONS

Is online reporting available for cash logistics services?

Cash Logistics Information Portal (CLIP) is available through PINACLE. This tool provides centralized cash information summarizing your cash transactions. The CLIP service allows you to place one-time or standing change orders, view adjustment details and obtain recent or historical data.

What types of deposits are supported at the vault?

Cash only, check only, coin only and mixed. Please see the deposit prep reference guide to learn more.

What is a change order?

A change order provides your required currency and coin for daily operations; orders can be placed via phone or web, and standing orders can be set for consistent denominations and delivery days.

What are the cash vault depository and change order deadlines?

- Change Orders: Transmission – 10:30 a.m. local time; Online or by phone – 11:00 a.m. local time.
- Deposits: Mixed and Check Only – 6:00 p.m. local time; Cash-Only deposits – 7:30 p.m. local time.

If I placed a change order, when will my account be debited?

As long as the change order is placed prior to 11:00 a.m. local time, your account will be debited the same day.

Typically, change orders are delivered the next day; check with your armored courier to verify.

How can I be informed about depository adjustment and deposits?

You can elect to enroll in deposit and/or deposit email notifications. The notifications can be tailored by location/user.

FRAUD MITIGATION

ACH POSITIVE PAY/ACH BLOCK

Overview

ACH POSITIVE PAY

PNC's ACH Positive Pay service helps you prevent unauthorized ACH debits from posting to your accounts by putting you in control of what is allowed. Through PINACLE, you can set rule-based filters (e.g., allowing only specific originators/trading partners or other defined criteria); any incoming ACH debit that does not match the rules is flagged as suspect and presented as an exception for you to review. You can then make a decision in PINACLE to pay or return the item and can maintain and update rules over time and enable notifications when exceptions are ready for review.

ACH BLOCK

ACH Debit Block is designed to block all incoming ACH debit entries from posting to your account. With ACH Debit Block, all ACH debits will be returned automatically. This service prevents unauthorized debits from posting to your account.

ACH Credit Block is designed to block all incoming ACH credit entries from posting to your account. This service prevents third-party ACH credits from settling and is part of PNC's broader ACH Fraud Protection services.

PINACLE does not have inbound reporting and decisioning for inbound ACH debits or credits received. If your FirstBank account has a complete block on inbound ACH debits and credits, your PNC account will be set up with the same block, without inbound reporting.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
ACH Block with Filters (Credit)	FirstBank clients submit paper forms and wait for manual review to establish credit blocks with filters.	PNC provides several fraud-mitigation tools, including full ACH credit block or a universal payment identification number (UPIC), where you can receive incoming ACH credits without sharing sensitive bank account information with your trading partners.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
<p>ACH Block with Filters (Debit)/ACH Positive Pay Setup</p>	<p>FirstBank clients submit paper forms and wait for manual review to establish ACH blocks with filters.</p>	<p>ACH Debit Block with filters will migrate to the PINACLE ACH Positive Pay service along with the established ACH Debit Filter rules at FirstBank. System administrators and users should review all migrated rules during the preview period to confirm accuracy.</p> <p>Inbound ACH debit entries utilize your rules that specify the sender Company IDs. Those entries that do not match a rule are considered “suspects.” The ACH debit entries to be decisioned are presented at 8:00 a.m. ET (6:00 a.m. MT), with a response deadline of 7:30 p.m. ET (5:30 p.m. MT). ACH entries that are considered “suspects” and not decisioned by the deadline will follow the return or pay default that you selected.</p> <p>Note: For new accounts not currently enrolled in ACH Positive Pay, a one-time implementation request is required. To initiate setup, contact your Treasury Management Officer.</p>
<p>ACH Block with Filters (Debit)/ACH Positive Pay – Creating New Rules</p>	<p>FirstBank clients submit paper forms and wait for manual review to establish debit blocks with filters.</p>	<p>To manage existing rules or to create new rules, you will leverage self-service options within PINACLE’s ACH Positive Pay service. Training and supporting resources are available through the PINACLE Help Center to assist users in setting up and maintaining rules.</p>
<p>ACH Block with Filters (Debit)/ACH Positive Pay – Authorization Rules</p>	<p>FirstBank clients work with Treasury Management to establish ACH exception rules, which are then stored in the ACH system (PEP+).</p>	<p>Existing ACH Positive Pay rules will migrate to PINACLE ACH Positive Pay, and you will be responsible for adding new or updating rules directly within PINACLE. New rules can be added from any new ACH payment.</p>
<p>Tokens needed for ACH Positive Pay Approvals</p>	<p>FirstBank’s ICM requires tokens for approvals.</p>	<p>PINACLE may require tokens at entry of the ACH Positive Pay service within PINACLE, but does not require a token at approval for decisions or the creation/editing of rules.</p>
<p>ACH Positive Pay Approval Timeline – Same Day/Next Day</p>	<p>FirstBank’s ICM displays exceptions requiring actions within the next day.</p>	<p>PINACLE displays same-day exceptions requiring action within the same business day.</p>

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
<p>ACH Positive Pay Dual/Self Approvals</p>	<p>ICM's ACH Block and Filter (ACH Positive Pay) does not allow for dual approval — all exceptions can be approved by a single user.</p> <p>All exception decisioning requires tokenization.</p>	<p>Approval requirements for ACH Positive Pay decisions and the creation or editing of ACH Positive Pay rules are determined during implementation and may be configured for self approval or dual approval.</p> <p>However, the ACH Positive Pay service offers an option where you can have a second user with approval authority approve all ACH Positive Pay rules and/or payment decisions (dual approval) before processing.</p> <p>Changing dual approval settings requires an implementation. Please talk to your Treasury Management Officer if interested in turning on dual approval settings.</p>
<p>ACH Debit/Credit Block</p>	<p>FirstBank clients can work with Treasury Management to establish a block on all incoming ACHs.</p>	<p>Your account will be set up for ACH Debit and/or Credit Block and no ACH debits/credits (including recurring ACH) will be accepted on your account.</p>
<p>ACH Block Setup</p>	<p>FirstBank clients submit paper forms and wait for manual review to establish ACH blocks.</p>	<p>For new accounts not currently set up with an ACH Debit or Credit Block, a one-time implementation request is needed to set up the block on the account.</p>

FREQUENTLY ASKED QUESTIONS

How do I set up a new rule?

All rules are managed via self-service within the PINACLE ACH Positive Pay service. Users are encouraged to take training during the preview period to learn how to manage rules.

Can we add or change authorization rules after we see an exception?

Yes, authorization solutions may allow you to set up rules in advance or create/modify rules when an ACH item is first presented (depending on your setup).

What happens if an unauthorized ACH debit posts to our account?

You generally have rights to dispute unauthorized debits and may be able to recover funds, subject to applicable rules and timing.

Are ACH Debit Blocks compatible with the Bill Pay service?

No, the ACH Debit Block service is not compatible with the Bill Pay service (the ACH Debit Block will block the electronic Bill Payments).

If you use the Bill Payment service, you may consider upgrading to ACH Positive Pay so you can set up filters or rules on your account that allow Bill Payments to process.

Can I be alerted if there is a suspect item to be reviewed?

Yes, ACH Positive Pay Notifications of suspects are available. Within PINACLE, users can elect to turn on Notifications and receive them online in PINACLE, via text or email.

CHECK POSITIVE PAY

Overview

PNC's Check Positive Pay is a check-fraud prevention service that helps protect business accounts by matching checks presented for payment against the company's issued-check file. When a presented item does not match what was received in the client-supplied issue file, it is flagged as an exception, allowing potentially altered, counterfeit or other unauthorized checks to be identified and returned. Exception reasons include stale date, payee mismatch, paid no issue, check voided, exceeds dollar amount, duplicate paid and amount mismatch.

You can review exceptions online in PINACLE, where you can view digitized check images and make pay/return decisions quickly, reducing review time versus manual methods.

Service	Feature	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Check Positive Pay	Max Dollar Service	FirstBank's ICM does not offer a max dollar service feature for Check Positive Pay.	PNC allows you to set a dollar limit to trigger exceptions.
	Post Date	FirstBank's ICM does not offer a post date feature for Check Positive Pay.	PNC offers an additional fraud protection layer to help avoid future-dated checks from being cashed early.
	Check Image Retention	FirstBank keeps check images "forever" in ICM.	PINACLE retains check images for 7 years.
	Stale Date	FirstBank's ICM exception reasons have a six-month stale date.	PNC's ARP will migrate you to a six-month default stale date.
	Return Options	FirstBank's ICM only supports "Standard Returns."	PINACLE adds an option to include a "Return Reason."
	Payee Verification	FirstBank clients must elect to sign up for Payee Review of paid check items.	PNC offers Payee Verification to all Check Positive Pay accounts at no additional cost. This adds the Payee Name as an additional matching field when the check is presented.
	Outstanding Check Report	FirstBank does not offer additional check reporting for Check Positive Pay.	PINACLE offers reporting on issues and exceptions. You may have the option (in some cases) to elect to receive the Outstanding Check Issue Report to know which checks remain unpaid.
	Issue Edit Function	FirstBank clients can edit existing checks to resolve issues.	You must delete/void checks and re-enter updates to resolve issues.

Service	Feature	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Check Positive Pay (continued)	Payee Verification	FirstBank limits Payee Name field to 150 characters in ICM.	PNC reviews the first 100 characters of the paid check item.
	Serial Numbers	FirstBank supports check serial numbers up to 15 characters.	PNC limits check serial numbers to 10 characters, and outstanding checks exceeding this limit will not convert.
Stop Payments	Stop Payments Channel	FirstBank clients can call to request stop payments. Clients can also place stop payments through ICM.	You can request stop payments on PINACLE and via phone.
	Stop Payment Timing	FirstBank offers stop payments at six or 12 months.	PINACLE offers 12-month stop payments.
Check Exceptions	Exception Dual Approval	FirstBank’s ICM does not require dual approval for exceptions, and a token is required for decisions in ICM.	PINACLE enforces a two-person review for exceptions, and a token is not required.
	Exceptions Timing	Exceptions are available by 9:00 a.m. ET (7:00 a.m. MT), with client decision required by 4:00 p.m. ET (2:00 p.m. MT) the same day via ICM. In FirstBank’s ICM, exceptions are presented for same-day review and require immediate action	Exceptions are available by 11:00 a.m. ET (9:00 a.m. MT), with your decisioning required by 5:00 p.m. ET (3:00 p.m. MT) the same day. In PINACLE, exceptions are presented for same-day review and require immediate action.
	Exception Types	FirstBank’s ICM will list all exception types for each exception item.	PINACLE displays one exception type per exception item, even if more may apply. PINACLE uses a hierarchy approach to identify the most urgent exception reason to display.
Check Disbursement Products	Bill Pay Checks	Bill Pay checks are excluded from Check Positive Pay review.	Bill Pay checks will be subject to Check Positive Pay Review, and Bill Pay checks must be manually added to the issue file.
	Reverse Positive Pay	FirstBank does not offer Reverse Positive Pay.	PNC offers Reverse Positive Pay.
Direct Transmissions		FirstBank ICM format for Check Positive Pay leverages a .csv or text file format.	PNC requires a standard format for Check Positive Pay direct transmissions. Record Length: 180 Block Size – 5400 Format – Fixed. If you are sending multiple accounts within a file, each account must contain a header, detail and trailer record.

FREQUENTLY ASKED QUESTIONS

What causes an exception item?

An exception occurs when a presented check does not match the issue file information you provided (e.g., check number, serial number, amount or account number).

What are the cutoff times for Check Positive Pay?

Positive Pay Exceptions are available by 11:00 a.m. ET (9:00 a.m. MT). Processing times are 12:00 p.m. ET (10:00 a.m. MT), 1:30 p.m. ET (11:30 a.m. MT), 3:00 p.m. ET (1:00 p.m. MT) and 5:00 p.m. ET (3:00 p.m. MT). You can change and resubmit a decision up until each cutoff time. Any unsubmitted decisions after that time will be processed according to your selected default decision.

What happens if we don't make a decision by the cutoff time?

PNC applies standard decision cutoffs for exception items and allows you to set a default decision (pay or return) that will apply if a manual decision is not submitted by the cutoff.

Can I be alerted if there is an exception to be reviewed?

Yes, Positive Pay Notifications of exceptions are available. Within PINACLE, users can elect to turn on Notifications and receive them online in PINACLE, via text or email.

What is Reverse Positive Pay?

Reverse Positive Pay lets you review all checks that have been paid. You are responsible for identifying fraudulent items.

Is Check Positive Pay compatible with the Bill Pay service?

Yes. The Check Positive Pay service is compatible with the Bill Pay service. However a Bill Pay check is a check like any other check and must be manually added to the Issue File. Bill Pay check issue information can be found within the Bill Pay service in PINACLE once the check has been cut/mailed. Bill Pay checks not included in the issue file will show as an exception item and must be decided. (Frequent rejection of Bill Pay checks due to items not being decided may result in suspension of the Bill Pay service.)

NOTES FOR CLIENT MIGRATION

Important note: If you are a Check Positive Pay user, please access FirstBank ICM the day following the conversion (June 22, 2026) to review exceptions and make pay/return decisions prior to 5:00 p.m. ET (3:00 p.m. MT). After that time, you will access PINACLE for ongoing Positive Pay service.

1. All current stop payments will expire 12 months from migration.
2. Please update check stock to the PNC account and routing number.
3. Issue file upload in PINACLE setup can begin during the PINACLE preview period.
4. Historic exception and decision history will not migrate to PNC. Please ensure you save necessary reporting in ICM to retain this information as needed.
5. Your currently enabled account default decision will migrate to PNC.



ARP FULL RECONCILEMENT PLAN

Overview

PNC’s ARP Full Reconciliation Plan offers completion of ARP reconciliation within five days of statement cutoff. For your convenience, weekly, monthly and special calendar reconciliation services are available. Reconciliation data is also available via various transmission files, including daily, as well as at the end of the reconciliation period (weekly/monthly). Transmission acknowledgment files for incoming direct transmissions can also be provided. Reconciliation reports are available via PINACLE, USPS First-Class mailing and image CD-ROMs. The full reports can include checks and miscellaneous debit and credit breakdowns, as well as paid, outstandings, issues, voids, stops and consolidated listings. The Reconciliation Reports from PNC will feature content/formatting differences and alternative reporting.

Service	FirstBank Treasury Management Current State	PNC Treasury Management Going Forward
Account Reconciliation	FirstBank’s ICM does not offer account reconciliation.	PNC offers account reconciliation, which can be used with Check Positive Pay. Account reconciliation offers robust check reporting to support internal accounting.

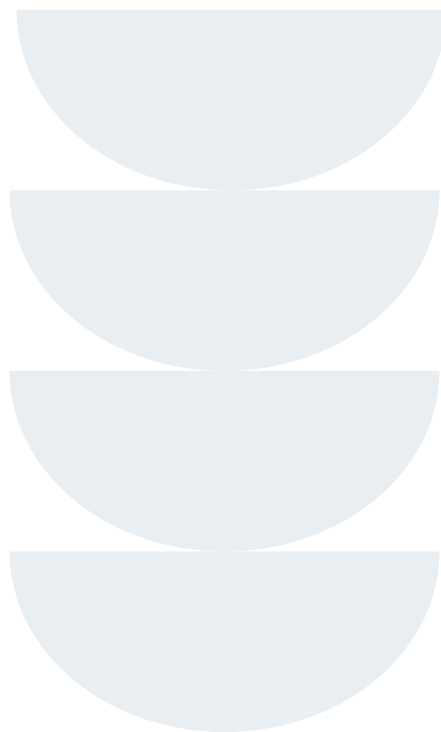
FREQUENTLY ASKED QUESTIONS

How can I learn more about ARP reconciliation reports?

A PNC ARP Reconciliation Report Guide explaining the contents of the ARP reports provided will be available for your use. PNC will deliver your ARP reconciliation reports via the PINACLE ARP Statements service.

What are PNC’s reconciliation schedules?

PNC mainly offers monthly and weekly reconciliements. Special calendar reconciliements may be supported.



ACCOUNT & REPORTING SERVICES

FILE TRANSMISSION

Overview

PNC offers direct file transmission capabilities that support key treasury services, including Positive Pay, ACH and BAI reporting. Connectivity options will be tailored to your technical environment and operational needs. An implementation specialist will work with you to determine the appropriate transmission method and support onboarding through setup, testing and go-live.

FREQUENTLY ASKED QUESTIONS

I transmit or receive files from FirstBank. What are my next steps?

You have likely been contacted by a File Transmission Migration Coordinator to confirm file transfer migration connectivity from FirstBank to PNC. Contact your Treasury Management Advisor if you have not received an introductory file transfer migration email. Reach out to your assigned File Transfer Migration Coordinator for additional questions regarding your file transfer migration.

Will we receive acknowledgments that files were received/processed?

For certain transmissions (e.g., Positive Pay issued check files), PNC supports acknowledgment processing to confirm file receipt and, where applicable, validation or processing status. Availability and format of acknowledgments depend on the transmission method and product configuration.

DACA

Overview

If a Deposit Account Control Agreement (DACA) is currently in place for your account(s), that agreement will remain in effect, as agreed upon at FirstBank. Any future changes will be communicated to you, as the account holder, and the secured party as indicated in the existing Deposit Account Control Agreement.



HAVE A QUESTION? CONTACT US.

ON OR AFTER JUNE 1, 2026

For questions related to PINACLE or Treasury Management products, contact the Treasury Management Care Center (TMCC). TMCC is available Monday through Friday from 7:30 a.m. to 8:00 p.m. ET (5:30 a.m. to 6:00 p.m. MT) by phone at 1-800-669-1518 (select the star (*) option) or via Live Messaging (chat) after logging into PINACLE.

ASSISTANCE WITH OTHER PRODUCTS/SERVICES

For questions related to products and services not included in this Treasury Management Product Overview, refer to the contact information provided in other communications or contact your banker.

DIGITAL AND PRODUCT CHECKLIST

For additional guidance, refer to the Digital and Product Checklist available in the PINACLE Help Center.

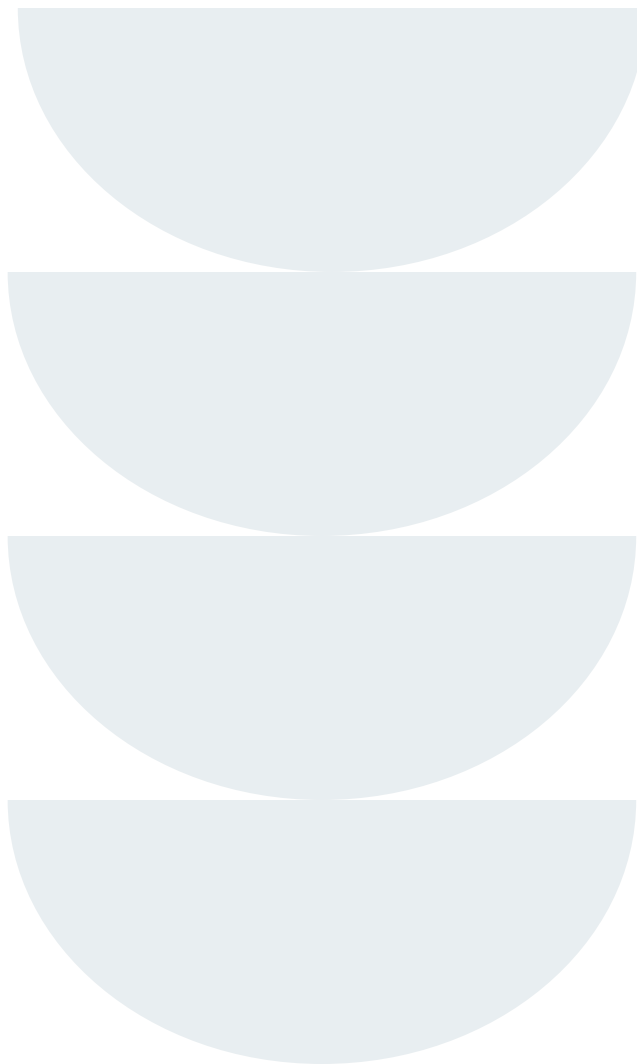
ONLINE BANKING

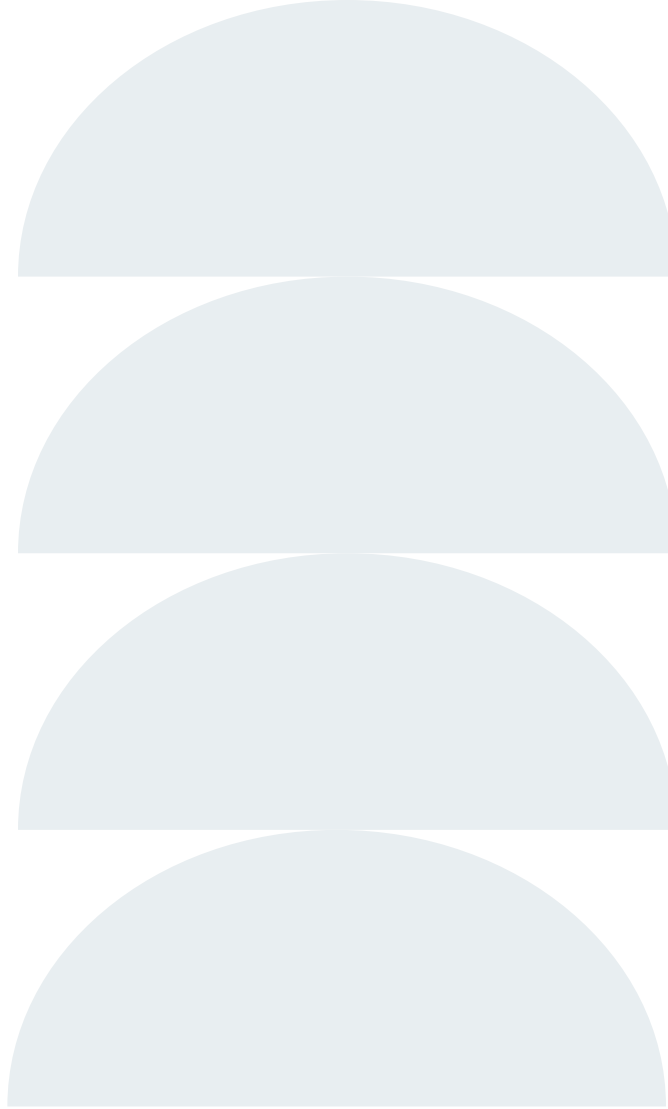
For questions related to your PNC account on Online Banking on or after June 22, 2026, contact the Business Banking Care Center by phone at 1-877-287-2654.

TREASURY MANAGEMENT SERVICES AGREEMENT (TMSA)

Treasury Management products and services are subject to the TMSA.

[Click here to view the Treasury Management Services Agreement and applicable Service Schedules.](#)





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