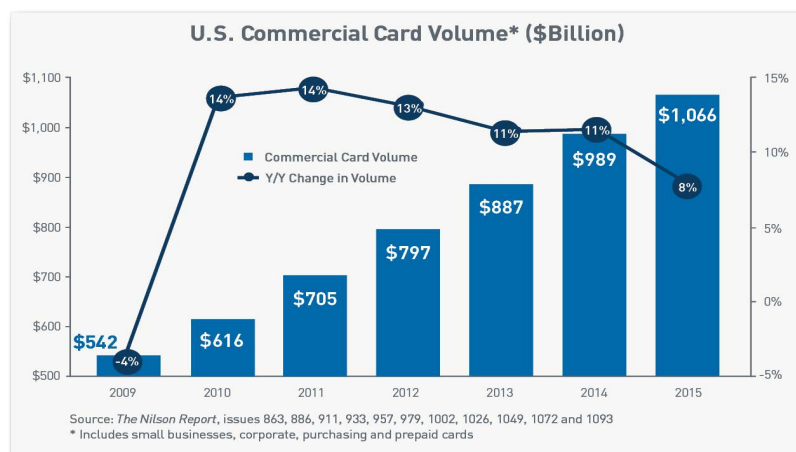


U.S. COMMERCIAL CARD VOLUME: A TRILLION-DOLLAR BUSINESS



According to The Nilson Report, total U.S. commercial card volume passed the \$1 trillion milestone in 2015. Between 2009 and 2015, commercial card volume almost doubled, as more companies switched from checks to electronic payments. However, the rate of growth in commercial card volume has been slowing in recent years, and fell to just 8% in 2015.

This slowdown can be attributed to a number of factors, including organizational inertia, reluctance to overhaul legacy payment systems, or the belief that suppliers will not accept electronic payments. PNC enables clients to overcome these barriers through our relationship model and program optimization support, which clearly illustrate the bottom-line benefits of fully embracing electronic payments.



READY TO HELP

At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. To learn more about how we can bring ideas, insight and solutions to you, please contact your Treasury Management Officer or visit pnc.com/treasury.

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