



# Tap to Win:

Contactless on a Budget — A Step-by-Step Playbook



# Table of contents



## Why Contactless, Why Now? ..... 3

- Customers Are Setting the Expectation
- Modern Operations Must Keep Pace
- Financial Clarity Supports Smarter Decisions
- Security Becomes Part of the Experience

## Contactless 101: Plain-English Terms, Tech and Trust ..... 5

- What Actually Happens When a Customer Taps
- EMV and PCI: The Basics of Payment Compliance

## Hardware on a Budget: Choosing the Right Reader for Your Business ..... 6

- You Don't Need a Full POS Overhaul to Accept Tap
- Countertop Terminals
- Handheld and Portable Readers
- Add-On NFC Readers
- All-in-One vs. Modular Systems
- What Every Reader Should Support
- What Costs May Come With It

## Quick Wins by Use Case: Where Tap Makes an Impact ..... 9

- The Power of a Faster, Easier Checkout Experience
- Pay-at-Table
- Line-Busting
- Curbside and Drive-Up
- In-the-Field and On-Site Service

## Owner's View: Pricing, Fees and Funding ..... 10

- What Contactless Looks Like Behind the Scenes
- How Funds Move (and How Costs Add Up)

## Staff's View: Training, Signage and Daily Flow ..... 11

- Making Tap Feel Natural at the Counter
- Signage and Scripts That Keep Checkout Moving
- Building Contactless Into Daily Routines

## Security View: Risk, Fraud and Chargeback Hygiene ..... 12

- Protecting Transactions Without Slowing Down Checkout

## Break-Even Calculator: Proving Contactless Pays for Itself ..... 13

- Where Contactless Creates Measurable Value
- The Few Numbers That Matter Most
- Turning Estimates Into a Break-Even View
- What to Watch After You Go Live

## 30-Day Implementation Checklist: From First Step to First Tap ..... 15

- Getting Contactless Live, Step by Step
- Week 1 — Decide and Order
- Week 2 — Set Up and Test
- Week 3 — Train and Launch Quick Wins
- Week 4 — Measure and Fine-Tune

## From First Tap to Lasting Impact ..... 16

# Why contactless, why now?

## Customers Are Setting the Expectation

Contactless payments are becoming an extension of how people move through their day. Mobile wallets now live on phones and watches, and, for many consumers, they're becoming the default. According to McKinsey's Digital Payment Survey, 28% of consumers have used a mobile wallet in-store, and one in five say they often leave home without a physical wallet.<sup>1</sup>

Those habits influence where people choose to shop. Nearly two-thirds of consumers say they would switch to a new business that offers contactless payment options,<sup>2</sup> signaling that payment experience is increasingly part of the purchase decision — not just the product or price.

“Attitudes are changing,” [explains Shana Peterson-Sheptak](#), head of Business Banking at PNC. “While older consumers might be sticking with the tried-and-true payment methods, upcoming generations of consumers are continuing to diversify in their spending options. As a result, businesses of all sizes need to be equipped to handle greater levels of digital transactions.”

## Modern Operations Must Keep Pace

As customer expectations shift, the effects show up quickly in day-to-day operations. Compared to traditional magnetic stripe cards, contactless processing may be faster and more reliable on the first try, which may translate into shorter lines and smoother checkout experiences.<sup>3</sup> From the front counter to curbside pickup, contactless payments may help transactions move more efficiently.

That speed may also become a differentiator. Small businesses that accept contactless payments may be better positioned to meet growing demand for mobile and tap-based transactions, helping them keep pace as customer preferences continue to evolve. Over time, faster, more predictable checkout experiences may also support higher customer satisfaction and repeat visits.



## Financial Clarity Supports Smarter Decisions

Like customer preferences, operational changes often impact how money moves through a business. As more payments move away from cash and toward digital channels, some owners find it easier to keep tabs on what's coming in without relying on manual counts or frequent bank runs. And with fewer bills to count and bank trips to manage, day-to-day reconciliation may take less time.

Digital transactions may also create clearer records of sales activity and funding timing. For growing businesses, that visibility may make it easier to reconcile daily activity and plan around cash flow with more confidence.

## Security Becomes Part of the Experience

Alongside convenience and visibility, contactless payments are designed with modern security in mind. Many contactless transactions rely on encrypted, one-time data rather than sharing a customer's actual card number, helping reduce exposure during checkout.

Because the card or device never leaves the customer's hand, contactless payments may also lower certain risks compared to swiping a magnetic stripe or handling cash. Together, these protections have helped build trust among consumers who expect both speed and security at the point of sale.



# Contactless 101

## Plain-English terms, tech and trust

### What Actually Happens When a Customer Taps

“Contactless” is often used as a catch-all phrase in payments, but it describes a few different experiences at checkout. The common thread is near-field communication (NFC) — a type of radio frequency identification (RFID) technology designed for a safer two-way communication between devices — that powers tap-to-pay transactions.

Here’s what that looks like at the counter:

1. Contactless cards use an embedded NFC chip that lets customers tap to pay instead of swiping or inserting.
2. Mobile wallets like Apple Pay and Google Pay store payment credentials on a phone or smartwatch and use NFC to complete the transaction.
3. The card reader (also referred to as the payment terminal) and the card or device briefly connect at a very close range, exchanging payment information securely.
4. Payment details are verified in real time using encrypted, one-time data rather than sharing the actual card number.
5. The transaction is completed in seconds, without swiping, inserting or handing anything over.

From an operational standpoint, much of the complexity happens behind the scenes. Recent updates have even improved how easily devices connect, expanding the effective tap range from roughly half a centimeter to about two centimeters, which may lead to smoother taps and fewer failed attempts with no extra effort from customers or counter staff.<sup>3</sup>

### EMV and PCI: The Basics of Payment Compliance

You don’t need to be an expert in payment standards to [accept contactless transactions](#), but it helps to understand compliance basics. At a high level, frameworks like EMV and PCI are designed to reduce fraud risk and protect sensitive card data on both sides of the transaction.

EMV, which stands for Europay, Mastercard and Visa, is the global standard for chip-based payments. With contactless EMV transactions, sensitive card details aren’t shared directly. Instead, each payment uses encrypted, one-time data, making it harder for stolen information to be reused.

PCI DSS, short for Payment Card Industry Data Security Standard, focuses on how payment data is handled and protected throughout the transaction process. For many small businesses, using approved devices and systems may reduce the amount of sensitive card data they ever touch.

“It’s hard to keep up with the rapid introduction of new and varied payment technologies,” explains [Peterson-Sheptak](#). “Yet every small business will need to keep up — and not just to provide convenience for customers either. Keeping current is a security and a productivity issue at the same time.”

Alongside the technology itself, a few simple habits may also help keep your payment setup aligned with PCI expectations:

- Separate guest Wi-Fi from payment networks to reduce unnecessary exposure.
- Use approved, PCI-compliant readers and software rather than improvised workarounds.
- Never store primary account numbers (PANs), or full card numbers, in spreadsheets, notes or internal systems.

Together, these safeguards may help support a more secure payment environment while keeping day-to-day operations straightforward.

# Hardware on a budget

## Choosing the right reader for your business

### You Don't Need a Full POS Overhaul to Accept Tap

Your business needs a POS system or card reader with NFC capability to accept contactless payments, but that doesn't have to mean starting from scratch or investing in a high-end setup. Many modern systems already support contactless payments, sometimes with a simple settings update or a small hardware add-on. Others pair a compact reader with a phone or tablet.

The right choice depends less on budget and more on how your business operates day to day. Below are common reader types that support contactless payments without requiring a major IT lift.

### Countertop Terminals

Countertop terminals are stable, easy to learn and well-suited for businesses that process payments from a fixed checkout location. They typically live at a register or service counter and are designed for steady, high-volume use, making them a strong fit for retailers, restaurants and service-based businesses that have a primary point of sale.

#### Key features:

- Always-on, plug-in power for continuous use
- Larger screens that are easy for staff and customers to navigate
- Multiple connectivity options, including Ethernet, Wi-Fi and cellular

Devices such as [Clover® Compact](#) offer a simple, reliable way to accept contactless payments at the counter. These terminals support tap, dip and swipe payments securely while integrating with existing POS workflows, making them a practical option for businesses that need a dependable, low-cost solution without added complexity.

### Handheld and Portable Readers

Handheld and portable readers are built for taking payments away from a fixed counter, which may be helpful for line-busting, pay-at-table service, curbside pickup, pop-ups and other on-the-go moments. Many pair with a phone or tablet (including iPad-based setups) so staff may take orders and accept payments from anywhere with a reliable connection.

#### Key features:

- Battery-powered for all-day use
- Wireless connectivity via Wi-Fi, cellular or Bluetooth
- Can switch between stationary and mobile use throughout the day

Options such as [Clover® Flex Pocket](#) are designed for mobile checkout. Small enough to fit in a pocket or apron, it supports tap, dip and swipe payments in a simple, intuitive format. This type of reader may work well for tableside payments in full-service restaurants, curbside pickup workflows, personal service businesses, and retail or venue environments where transactions happen on the move.



## Add-On NFC Readers

Add-on NFC readers let businesses accept contactless payments without replacing an existing POS system. These compact readers plug into or pair with a smartphone or tablet, making it possible to [add more power to your POS](#) while keeping your current setup intact. They're often used to extend checkout beyond the counter or to modernize legacy systems with minimal cost.

### Key features:

- Works with a smartphone or tablet, no full POS replacement required
- Small, portable hardware that's easy to deploy across locations or teams
- Supports tap-to-pay alongside other payment types, depending on the reader

For businesses just getting started with contactless payments, [PNC Mobile Accept®](#) offers a simple entry point. Using the PNC Mobile app and a portable card reader, businesses may accept swipe, dip, and tap payments directly from a phone or tablet. This option is often a fit for lower transaction volumes or businesses processing under \$300,000 in card sales annually, with average ticket sizes under \$1,000.

For businesses that need more flexibility on the move, [Clover® Go](#) provides a slightly more robust mobile option. Paired with a smartphone or tablet, it supports tap, dip and swipe payments and is designed for use cases like job sites, festivals, farmers markets, and mobile or home-based services. Compared to entry-level readers, this type of solution may better support growing teams or more frequent on-the-go transactions.

## All-in-One vs. Modular Systems

When choosing contactless hardware, some businesses weigh whether to adopt an all-in-one POS system or to build a more modular setup over time. All-in-one systems combine payments, software and accessories into a single platform, while modular setups allow businesses to add or upgrade components as needs evolve.

### Key considerations:

- **Bundling vs. flexibility.** All-in-one systems simplify setup, while modular systems offer more flexibility to upgrade individual components.
- **Warranty and support.** Bundled systems often come with centralized support, while modular systems may involve multiple vendors.
- **Upgrade paths.** Modular setups may make it easier to replace or expand hardware without changing the entire payment system.

[Clover® Station](#) is an example of an all-in-one POS system. It combines a touchscreen display, an integrated chip and contactless reader, and built-in software for managing payments and reporting in one place. Additional accessories such as barcode scanners, printers and cash drawers may be added as needed, making this type of system a fit for businesses that prefer a single, cohesive setup with room to grow.



## What Every Reader Should Support

Before choosing hardware for [accepting contactless payments](#), it's often worth making sure that the basics are covered. These core features keep day-to-day payments running smoothly and ensure that your setup is able to grow with customer expectations:

- EMV and contactless certification help ensure that payments meet current security standards.
- Flexible receipt options give customers the choice of printed, emailed or texted receipts.
- Tip prompts on devices make it easier to capture gratuities when they apply.
- Offline mode allows transactions to continue during brief connection issues.
- Mobile wallet acceptance lets customers pay the way they already prefer.

## What Costs May Come With It

When evaluating contactless hardware, it may help to think beyond the sticker price and focus on what matters to small businesses over time. Total cost of ownership often includes not just the device itself, but the accessories and add-ons that support daily use:

- Accessories such as stands, mounts, cases, printers and cash drawers may add incremental cost.
- Device cost may vary widely depending on whether the reader is mobile, countertop or all-in-one.
- Durability and fit may affect replacement frequency, especially in high-traffic or mobile environments.

For many small businesses, starting with a core device and adding accessories only as needed may help keep upfront costs predictable. Starting with [the right hardware](#) — without overbuying features you won't use — may make it easier to stay within budget while leaving room to scale.



# Quick wins by use case

## Where tap makes an impact

### The Power of a Faster, Easier Checkout Experience

Checkout experience matters more than many businesses realize. Over 90% of consumers say that a satisfying checkout experience influences whether or not they shop with a merchant again.<sup>4</sup> Speed and accessibility play a big role in that perception, and contactless payments often help reduce friction for customers of all ages and abilities.

Here's how those improvements tend to show up across common business scenarios:

### Pay-at-Table

In restaurants and hospitality settings, contactless pay-at-table sales may help speed up service and reduce walk-offs. Guests may review totals, add tips after the final amount and pay without waiting for a check to return. Faster payment cycles may also support quicker table turns during busy shifts.

### Line-Busting

For retail and high-traffic environments, handheld readers may allow staff to take payments away from the counter during peak periods. Line-busting may help move customers through checkout more quickly, whether on a busy sales floor or at a temporary pop-up. Shorter waits often lead to smoother experiences and fewer abandoned purchases.

### Curbside and Drive-Up

Contactless payments may also support cleaner curbside and drive-up workflows. Businesses often use token-on-file payments for pre-orders, then accept a quick tap at pickup for substitutions or last-minute changes. This approach may help connect online orders with in-person fulfillment without slowing the handoff.

### In-the-Field and On-Site Service

For service-based or mobile businesses, such as landscapers or pet groomers, accepting contactless payments at the job site may help close out work in a single visit. Tapping to pay on the spot often reduces follow-up billing and speeds up cash flow. It also gives customers a familiar, convenient way to pay wherever service happens.



# Owner's view

## Pricing, fees and funding

### What Contactless Looks Like Behind the Scenes

Contactless payments are designed to feel simple for customers. For owners, however, that simplicity may raise a different set of questions. How are contactless transactions priced? How do fees show up on statements? How does money move once the day is done if it's not already in the drawer?

Much of that comes down to how pricing is structured. Many payment providers use one of two common models:

1. Flat-rate pricing, where each transaction carries a predictable, consistent fee
2. Interchange-plus pricing, where costs vary based on card type, transaction size and payment method

Getting familiar with these models — or talking through them [with a payments expert](#) — may help explain why fees differ from one transaction to the next and how payment choices affect overall processing costs.

### How Funds Move (and How Costs Add Up)

Once transactions are processed, timing matters. Payments are typically grouped into daily batches with funding schedules that may range from standard settlement to next-day availability. Knowing when batches close and how deposits appear on your statement often makes cash flow easier to plan around.

Some owners also separate payments by purpose. Larger invoices may go through ACH or pay-by-link options, while smaller, in-person transactions stay on a contactless basis for speed at the counter. This mix may help checkout move for customers but still give owners more control over how payments are processed.



# Staff's view

## Training, signage and daily flow

### Making Tap Feel Natural at the Counter

Contactless payments tend to work best when staff feel confident guiding customers through them. The good news? Training doesn't need to be extensive to be informative. In many cases, a focused 30-minute walkthrough is enough to cover the basics, including:

- Where to tap and how to point customers to the contactless symbol
- What common wallet prompts look like, including Face ID or passcode requests
- How tip prompts appear and when customers should expect them
- How to handle refunds and voids without switching payment methods
- What to do if a tap fails, including when to retry versus switch methods

### Signage and Scripts That Keep Checkout Moving

Luckily, good signage has the potential to do some of the teaching for you. Small visual cues like contactless decals, counter cards and "tap to pay here" arrows often help customers know what to do before they even reach the payment terminal.

Simple scripts may also smooth common points of friction at checkout. Many teams find it useful to have a few go-to phrases ready for typical checkout moments, such as:

- First-time users: "You can tap your card or phone right here on the screen."
- Failed taps: "Let's try again. Hold it flat for a second until you hear the beep."
- Transaction limits: "For this amount, you'll just insert your card and enter your PIN."

When signage and staff work together, contactless payments often feel easier for customers and reduce awkward pauses at checkout.

### Building Contactless Into Daily Routines

Beyond the counter, a few daily habits may help operations run smoothly:

- Quick morning device checks to confirm connectivity and battery life
- Charging stations or spare chargers placed where staff may grab them easily
- A simple nightly close checklist that includes reader status and updates

These small routines may help staff remain confident throughout the day, so contactless payments remain a convenience, not a learning curve.



# Security view

## Risk, fraud and chargeback hygiene

### Protecting Transactions Without Slowing Down Checkout

Pricing and training influence how contactless payments run day to day. Risk management is about shaping how those transactions stay protected in the background. As digital payments grow, so does fraud exposure — card-not-present fraud alone is expected to reach \$49 million globally by 2030<sup>5</sup> — making [basic fraud prevention practices](#) an important part of any payment setup.

Contactless payments are built on security standards like EMV and PCI, which help protect card data and reduce fraud risk. But fraud isn't the only way payments may create losses. Operational clarity plays a role too, especially when it comes to disputes and chargebacks:

- Send itemized receipts so customers may easily recognize purchases.
- Use clear merchant descriptors that match your brand name and location.
- Follow consistent refund and void procedures to prevent duplicate charges.

Likewise, it's helpful to remember that chargebacks don't always come from fraud. Some are more innocent in intent: They may also happen when customers don't recognize a charge or aren't sure how a refund was handled. Detailed receipts, consistent descriptors and predictable refund processes may go a long way toward reducing disputes, without changing how customers pay.



# Break-even calculator

## Proving contactless pays for itself

### Where Contactless Creates Measurable Value

Contactless payments tend to create value in small, compounding ways rather than in one dramatic shift. A break-even view often helps translate those day-to-day improvements into something more tangible, showing how faster checkout and less cash handling may translate into a measurable return:

- Throughput gains from serving more customers per hour and easing line backups during peak periods
- Average ticket lift tied to mobile wallet usage, tip prompts and fewer abandoned transactions
- Cash-handling savings from fewer bank trips, drawer counts and manual reconciliation

These value drivers may help frame where contactless payments may influence ultimate ROI. For many small businesses, improvement in just one or two areas is often enough to make the numbers worth a closer look.

### The Few Numbers That Matter Most

To explore whether those value drivers could matter for your business, calculations often start with a few basic inputs. These don't need to be exact — reasonable estimates typically provide enough direction:

- Current average ticket size
- Percentage of transactions paid in cash
- Peak hourly traffic during your busiest windows
- Approximate checkout time today versus tap-to-pay time
- One-time device and accessory costs
- Staff hourly wage

Together, these inputs may help ground the conversation in your actual operations, not in your assumptions.



## Turning Estimates Into a Break-Even View

A break-even calculator brings those inputs together to answer a simple question: How long does it take for contactless payments to cover their cost? In practice, that calculation often looks like this:

- Incremental revenue per hour =  
 $(\text{taps/hr} - \text{current transactions/hr}) \times \text{avg ticket} \times \text{peak hours/day} \times \text{days/mo}$
- Monthly labor savings =  
 $\text{labor minutes saved per day} \times \text{wage}$
- Cash-handling cost reduction =  
 $(\text{bank trips} + \text{count time} + \text{shrink}) \times \text{historical rate}$

Combine those estimates with device costs, monthly fees (if any), processing differences, expected tap adoption and operating days to produce outputs like months to break even, 12-month ROI and an estimated payback timeline. Many owners start with conservative assumptions, then revisit the numbers after a few weeks using real transaction data.

## What to Watch After You Go Live

Once contactless payments are in place, a small set of indicators often help confirm whether performance is tracking as expected:

- Changes in average ticket size
- Share of transactions completed via tap
- Average checkout time during peak periods
- Tip capture rates, where applicable
- Reduction in cash transactions over time

These signals may help connect everyday activity back to the original break-even estimates, turning contactless payments from a customer convenience into something measurable and manageable for your business.



# 30-day implementation checklist

## From first step to first tap

### Getting Contactless Live, Step by Step

Getting contactless live may not require a long rollout, especially when there's a bit of structure to guide the process. Many owners find that breaking setup into weekly milestones helps teams move quickly while keeping payments, funding and reporting aligned as transactions start flowing.

#### Week 1 — Decide and Order

- Choose your desired reader (such as countertop or handheld) and connectivity (Ethernet, Wi-Fi or cellular).
- Confirm EMV and contactless certification on selected hardware.
- Set up merchant details, including descriptors, tax and tip rules.
- Order mounts, chargers and contactless signage.

**Pro Tip:** If you're still weighing hardware options, it may help to [talk with a payments provider](#) that offers contactless-ready POS bundles. Having devices, processing and support aligned from the start may simplify setup and reduce back-and-forth.

#### Week 2 — Set Up and Test

- Set up devices and complete initial configuration.
- Run small-dollar tap tests and refunds to confirm end-to-end processing.
- Verify settlement timing and funding visibility in your banking tools.
- Separate guest Wi-Fi from payment networks.
- Enable alerts for large credits or ACH returns.

**Pro Tip:** Working with [a banking institution](#) that offers streamlined onboarding may help speed up setup, testing and funding if you're aiming to go live quickly.

#### Week 3 — Train and Launch Quick Wins

- Hold a focused 30-minute staff walkthrough covering tap, tips, refunds and failed payments.
- Share a simple "what to do if a tap fails" guide with staff.
- Post contactless signage at entry points and checkout.
- Launch one or two quick wins, such as pay-at-table, line-busting or curbside tap

**Pro Tip:** Clear signage often does a lot of the talking. When customers know where and how to tap, staff may spend less time explaining and more time moving lines along.

#### Week 4 — Measure and Fine-Tune

- Track checkout time, tap adoption rate, average ticket, refunds, voids and disputes.
- Review settlement timing and daily reporting for accuracy and consistency.
- Adjust tip prompts, receipt descriptors and staffing during peak periods.
- Use early data to refine assumptions and plan next steps.

**Pro Tip:** Centralized [treasury and payment reporting](#) may make it easier to review deposits, spot trends and support growth over time, especially as transaction volume increases.

# From first tap to lasting impact

Contactless payments have the potential to help small businesses move faster, create smoother checkout experiences and generate measurable returns — without requiring a heavy technology lift. For many owners, the easiest way to get started is to focus on one quick-win use case, then expand as teams get comfortable and data starts to roll in.

When you're ready to take the next step, [a conversation with PNC Merchant Services®](#) may be able to help align hardware, onboarding and pricing in a way that fits your business today.

From contactless-ready POS options and streamlined onboarding to next-day funding and treasury reporting through [PINACLE®](#), PNC helps businesses launch quickly and stay in control as they grow. For larger-ticket transactions, our ACH or pay-by-link options may also complement tap-to-pay at the counter, providing flexibility across every type of payment.

With PNC Merchant Services, contactless becomes more than just a faster way to pay. It becomes a payment strategy built for speed today and to scale tomorrow.



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