Treasury Management Solutions

Disbursement Account Management

Ideas

to reach your goals.

Advice

to make your decisions with more confidence.

Solutions

to meet your challenges with greater ease.

Enhance Daily Cash Forecasting and Liquidity

You need to minimize idle balances and tighten account management with minimal administrative involvement. And, you need early notification of daily disbursement funding requirements so you can make the most of investment opportunities.

PNC Delivers

When you combine PNC's Controlled Disbursement service with our Account Reconcilement Program you can precisely fund disbursement activity, minimize disbursement risk, reduce borrowing requirements and take advantage of investment opportunities. Also, timely access to information enables you to reconcile disbursement account activity quickly and accurately.

Efficient and Timely Check Presentments

PNC can provide you with complete check detail information by mid-morning. Checks presented to PNC branch offices, or received via a 'direct send' after final presentment, will be held over and posted to your account the next business day. By adding an automated reconcilement service, you can enhance cash control, reduce check fraud risk, and gain access to timely and efficient reconcilement reporting options.

PNC's three controlled disbursement endpoints and daily reporting times for check presentment are:

	Jeannette, PA	Salem, NJ	Ashland, OH
 1st Presentment 	8 am ET	8 am ET	8 am ET
2nd Presentment	10 am ET	10 am ET	10 am ET

All endpoints offer timely accurate reporting. And, PNC's superior check imaging services are available via CD-ROM, Image Transmission, or online.

Simplify Your Reconciliation Process

Partial Reconcilement

- Provides a partial reconcilement of disbursement accounts
- Offers complete reporting of all checks paid against your account during the reconcilement period
- Reports detail check number, dollar amount, and paid date for each paid item. Sort reports in check number or paid date order





Simplify Your Reconciliation Process (Continued)

Full Reconcilement

- Provides a full reconcilement of disbursement accounts when you submit a check issue file to PNC
- Offers complete reporting of all checks paid against your account during the reconcilement period
- Lists all unpaid items for reconciliation in check number order
- Identifies check-payment errors (encoding, mis-posts, etc.) before any reports are generated
- Reports include check number, dollar amount, paid date and issue date for all items

Reduce Disbursement Risk with Fraud Prevention Tools

Positive Pay Matching

- Complements the internal security measures you employ against unauthorized checks
- Matches the checks that were issued by you against checks that have been presented to the bank for payment
- Offers two forms of Positive Pay that can be used with either regular or controlled disbursement accounts:
 - Bank Maintained: You provide PNC with a daily transmission of check issue data. PNC matches checks presented for payment with those in your issue file and reports any exception items to you each day.
 - Client Maintained (also called "Reverse Positive Pay"): PNC provides you with a daily file of checks presented to us for payment. You then compare the paid file to your check issue database to identify any mismatched items using your own internal system.

Payee Positive Pay

- Broadens and extends your fraud control measures by matching the issued file payee name against the payee name that actually appears on the check when presented for payment
- Payee Matching: PNC handles the matching when you send a transmission with check issue data, or submit items online via PINACLE®.

Timely Access to Positive Pay Exception Items

- Leverage PNC's PINACLE® Web Positive Pay Module to gain timely access to your exception items, reducing your exposure to disbursement risk
- View image-enabled Positive Pay and Payee exceptions to facilitate pay or return decisions
- View check images right on your PC screen with a few simple clicks front, back and grayscale view
- Easily create issue records for your issue file, instructing PNC on how to handle your exceptions
- Automate and streamline your accounts payable process, saving time and money, by leveraging PNC's Account Reconcilement Program and Controlled Disbursement Account

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, advice and solutions to you, please call your Treasury Management Officer or visit www.pnc.com/treasury.

