## Treasury Management Solutions

# ACH Credit Origination Services

#### **Ideas**

to reach your goals.

#### **Advice**

to make your decisions with more confidence.

#### **Solutions**

to meet your challenges with greater ease.

### Help Reduce Paper Disbursement Costs and Enhance Payee Satisfaction

You need to disburse electronic payments to employees, vendors, taxing authorities, and other payees in a timely and reliable manner. And, you want to be confident that your bank has the necessary quality controls and dedicated customer service to help you implement a successful electronic disbursement program.

#### **PNC Delivers**

PNC provides flexible options for originating Automated Clearing House (ACH) entries along with expert staff to assist in the implementation and ongoing support of your program. We can assist your organization with both the technical and practical aspects of using the ACH network. Whether you leverage your own in-house capabilities or engage a third-party processor, some benefits you may receive by integrating ACH into your disbursement strategy include:

- More predictable settlement and cash flow
- Reduced lost check and fraud expense
- Increased payee satisfaction through prompt payment

#### **Multiple Points of Origination**

PNC offers a variety of ways that you can originate ACH payments.

- Online via PNC's PINACLE® Web ACH module
- Easily build databases using templates
- Import data into databases
- Clip-in your file for validation and pass-through
- Direct File Transfer
  - FFIEC (Federal Financial Institutions Examination Council) compliant protocols supported:
    - File Transfer Protocol (FTP) with Pretty Good Privacy (PGP) encryption
    - Virtual Private Network (VPN)
    - Secure FTP
  - Direct file transmission formats offered:
    - ACH-formatted file
    - ANSI X12 EDI 820
    - Comprehensive payment origination via PNC's Payables Advantage service





#### Input Deadlines by Initiation Method

For same-day processing that can result in payment settlement and receipt as early as the next day,

- Direct transmission 10:00 pm ET
- EDI Platform 8:45 pm ET
- PINACLE® Web ACH module 8:00 pm ET
- Payables Advantage 6:30 pm ET

You control the payment date; you can also future-date entries for up to 14- days in the future. PNC will automatically release the entries so that they settle on the effective date you have indicated.

#### **Control and Reliability Features**

PNC ACH Services procedures help to ensure that the correct file is received from you or your processor and then processed in a timely manner for release into the ACH network.

- Control total input validation
  - Systemically generated with the PINACLE® Web ACH module
  - Choose touch-tone phone or transmission with direct input
- Optional file receipt acknowledgements via:
  - PINACLE® Web Special Report
  - PINACLE® Fax
  - Transmission
- Optional input schedule checking by input and effective dates

In addition, PNC ACH Services maintains:

- A fully-staffed ACH operational backup processing site
- Secure connections to both ACH network operators Electronic Payments Network (EPN) and the Federal Reserve

#### Options for Receiving Return and Notification of Change Transactions

PNC validates that a return or notification of change sent back to your account from the receiving financial institution matches to the entry originated by you. As part of the implementation process, you choose one or more ways of receiving this information.

- PINACLE® Web Special Report module
  - Features event notification for returns activity
  - Current day activity and seven days of history
  - Human-readable pdf and ability to export to .csv or comma-delimited output
- PINACLE® Fax
- Mailed hardcopy report
- ACH-formatted file transmission

#### **Dedicated ACH Staff for Quality Processing and Support**

- Direct member of NACHA (National Automated Clearing House Association) and EPN
- Toll-free access to dedicated ACH Production, Customer Service, Compliance, and Implementation teams
- Average tenure of PNC ACH staff is 10 years
- 1,500+ ACH files accurately processed each business day
- 190 million ACH originated entries processed annually (2007)

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 contact your Treasury Management Officer or visit www.pnc.com.

