WHY PNC FOR

HEALTHCARE PROFESSIONALS



- Optimize Your Revenue Cycle Management
- Customized Financing for Equipment, Buy-Ins, Buy-Outs and Start-Ups
- Relationship Managers who focus exclusively on the healthcare industry







Optimize Revenue Cycle Management

The cash flow cycle is the lifeblood of your practice – but it can be inconsistent and unpredictable for healthcare providers.

CFO: Cash Flow Optimized™ from PNC is a different kind of banking relationship that can help you achieve your practice and personal goals — by giving you the ability to effectively and continuously make the best use of your cash flow. We help you better understand the details of your revenue cycle with our innovative online financial management experience called Cash Flow Insight™ powered by PNC CFO – a suite of online tools enabling you to view and manage cash flow like never before.¹

The PNC Advantage for Healthcare Professionals

At PNC, we understand your priorities are focused on delivering the best possible treatment for patients.

Running a successful practice not only involves tending to your patients, but it also requires innovative financial solutions to keep the business side operating smoothly. We know the healthcare industry is complex and has unique characteristics. That is why we created the PNC Advantage for Healthcare Professionals – to help you optimize your practice's cash flow and profitability.

Knowledge is Power

Knowledge of the latest key topics in managing a healthcare practice or in managing cash can be vital to your success. PNC customers in the healthcare industry have access to valuable educational resources to help keep you informed such as:

Business Insights for Healthcare Professionals, Dental Professionals and Veterinary Professionals — Industry-specific newsletters from PNC.

White Papers — Keep you current on healthcare practice management topics.

Webinars — Online access to industry experts sharing hot topics and how they impact your practice.

Podcasts — Listen to educational audio files on popular industry topics to help you run your practice.

GET CASH FOR YOUR PRACTICE

Think strategically about your need to borrow. Leverage insight into your cash flow so cash shortfalls don't slow you down and you can make effective decisions about larger capital needs. **Ensure Access to Credit** through customized financing solutions² tailored to your healthcare practice.

A line of credit can help you effectively manage operational cash shortfalls. Your longer-term capital needs can be met by equity installment loans, secured term loans, vehicle financing and commercial real estate financing. SBA financing and leasing solutions³ may be options to consider as alternatives to traditional financing solutions.

Practice Financing can help if you're buying into a practice, buying out a partner or starting your own practice, Malpractice Financing makes rising malpractice insurance premiums in the medical industry more manageable so you can practice with confidence and the right coverage.

Leverage **Cash Flow Insight** to strategically manage your use of credit. Benefit from seeing potential upcoming cash shortfalls by using **Timeline**. This can help you effectively manage credit as part of your cash flow strategy and see the best times to utilize your line of credit. Project future cash scenarios using **Trend**, which enables you to better manage credit needs to help you to achieve longer-term business goals.



MAKE IT EASY – FOR YOUR PATIENTS AND YOURSELF

Relationships with your patients are fundamental to your success – and your cash flow. Giving your patients more ways to pay is good for business. And so is getting cash into your practice faster. Consider all the opportunities to **Accelerate Receivables** by optimizing how you receive and direct incoming cash.

Can your processes be faster or more efficient? Your PNC Banker will work with you to identify opportunities to effectively manage incoming payments from patients. Solutions like PNC Merchant Services^{®4} and Remote Deposit⁵ can help you turn revenue into working cash more efficiently. Leverage A-Claim^{®4} processing to verify benefits eligibility, reduce billing costs and reduce write-offs.

Cash Management Services⁷ such as Lockbox or ACH can help you gain better control over incoming cash, simplify accounting and help you to mitigate risks associated with managing customer payments.

Online tools within **Cash Flow Insight**, such as **Cash In**, enable you to keep track of funds scheduled for receipt. Reduce paper and automate your invoicing processes with **Receivables**. And sync your receivables data in Cash Flow Insight with your accounting software⁸ by using **Accounting Software Sync** for improved visibility and control while saving time by avoiding duplicate data entry.

BETTER CONTROL AND MANAGE YOUR PAYMENTS

Improve Payment Practices to get cash where it needs to go with increased efficiency and at a lower cost. Better manage your relationships with suppliers and vendors by streamlining your payment processes – while gaining increased control and visibility over outgoing cash.

How you pay vendors, suppliers and employees is critical. So is timing. We will help you identify payment solutions such as PNC Bank business credit cards? and the PNC Bank Visa® Business Debit Card to build efficiency and help minimize time and costs. Cash Management Services? like wire transfer, ACH and Positive Pay can provide you with better control over outgoing cash and help you to mitigate risks with your payment processes.

Cash Flow Insight can help you stay in control over the ups and downs of your revenue cycle. You can keep track of committed and uncommitted cash outflows online with **Cash Out**. Upload and store bills digitally and pay vendors electronically to reduce paper processes with **Payables**. And sync payables data in Cash Flow Insight with your accounting software⁸ to save time and avoid duplicate data entry by using **Accounting Software Sync**.

BETTER INSIGHT INTO DECISIONS AND MANAGING RISK

Monitor and Project Cash to gain insight into your cash position and leverage detailed information to make better-informed decisions. An array of Cash Management solutions is available depending on the scale and sophistication of the reporting needs of your practice. Plus, these solutions can help you to effectively monitor your cash control processes to help you to mitigate risks associated with cash flowing in and out of your practice.

Cash Flow Insight enables you to get a short-term view of your cash on hand and what you project to have in your practice with **Timeline**. You can forecast and plan for the future by comparing your practice's current and projected cash performance with past results by using **Trend**.

MAKING THE MOST OF YOUR REVENUE CYCLE

Pursue Financial Well-Being by capitalizing on opportunities to effectively use your cash to help achieve short- and long-term goals. Manage your cash flow to meet business needs without sacrificing liquidity. Beyond your practice, your cash flow can be a resource to address your personal financial goals, like a comfortable retirement or your personal investment strategies.

Maintain liquidity and flexibility while you put cash in your practice to work with solutions like our Premium Business Money Market Account¹⁰ and Business Sweep Checking. Also consider your options to effectively use cash for Personal and Employee Retirement Planning. Plus we can refer you to PNC resources that can help you to execute your personal investment plan.

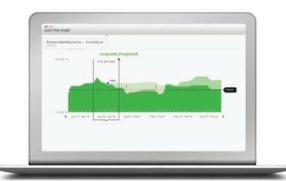
Identify opportunities to optimally manage the cash in your practice with **Cash Flow Insight**. Use **Trend** to view your practice more strategically. Compare your past results with current and projected cash performance - so you can plan and monitor progress more confidently and adjust your cash flow goals to reflect changing business opportunities.



View and Manage Your Cash Flow All in One Place With Cash Flow Insight™

Cash Flow Insight[™] powered by PNC CFO is an innovative suite of online tools that brings your paper and online processes, banking and accounting data, patient and vendor payments together like never before, in one easy-to-use cash flow management solution for your practice. By making it easier for you to see and manage what's coming in, what's going out and what's ahead for your practice, Cash Flow Insight can help you more fully optimize your cash flow.

Cash Flow Insight[™] powered by PNC CFO



HAVE A CASH FLOW CONVERSATION.

Our PNC Bankers are eager to listen to your story because every healthcare practice is different. We want to hear about how your practice operates, where you want to take your practice, the opportunities and challenges you face, your aspirations and what drives you. Combining your unique insight with our ability to connect you to innovative cash flow solutions is the foundation of building a banking relationship that can help optimize your cash flow today and into the future.

TAKE CONTROL TODAY

Talk to a PNC Banker today about how CFO: Cash Flow Optimized can help you achieve the goals of your practice and optimize your cash flow.

- > Stop by any PNC Bank Branch
- > Call 1-877-566-1355
- > Go online to pnc.com/hcprofessionals
- > TT: 1-800-531-1648

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1. Cash Flow Insight requires a PNC Business Checking account and enrollment in PNC Online Banking. For more information, visit pnc.com/cashflowinsight. 2. All loans are subject to credit approval and require automatic payment deduction from a PNC Bank Business Checking account. Origination and/or other fees may apply. 3. Equipment financing and leasing products are provided by PNC Equipment Finance, LLC, a wholly-owned subsidiary of PNC Bank, National Association. 4. Merchant Services are provided by PNC Merchant Services Company and are subject to credit approval. 5. Funds may not be available for immediate credit and withdrawal. Subject to Bank approval. Remote deposit users should refer to their remote deposit service agreement and the applicable Funds Availability Policy for their PNC business checking account to determine when their funds will be credited and made available. 6. A-Claim is a product and registered trademark of Preferred Health Technology, Inc.™ 7. Cash Management services are provided by PNC Bank, National Association, a wholly-owned subsidiary of PNC and Member FDIC. ACH services require credit approval. 8. Your Receivables and/or Payables data within Cash Flow Insight can sync with the following supported accounting software: QuickBooks for Windows, QuickBooks Online, Xero, Intacct, NetSuite, Sage 50 (formerly Peachtree), Thomson Reuters, Microsoft Dynamics GP (formerly Great Plains), Microsoft Money and Microsoft Office Accounting. QuickBooks® is a registered trademark of Intuit®, Inc. Sage 50 is a trademark of Sage Software, Inc. NETSUITE® is a registered trademark of NetSuite, Inc. INTACCT® is a registered trademark of Intacct Corporation. Thomson Reuters is a trademark of Thomson Reuters and its affiliated companies. XERO® is a registered trademark of Xero Limited Corporation. MICROSOFT® and MICROSOFT DYNAMICS® are registered trademarks of Microsoft Corporation. 9. Subject to credit approval. PNC Bank, National Association is the creditor and issuer of the PNC Bank Business Credit Cards. 10. Federal regulations prohibit you from making more than a total of six transfers each month to other accounts from a savings or money market account (including transfers to another account for overdraft protection) or to third parties each month by check, through point-of-sales purchase transactions with a banking card, by preauthorized or automatic agreements, by telephone or online. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in changing your Business Money Market account to a Business Basic Checking account.

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