# WHY PNC FOR CASH FLOW



- Accelerate Receivables
- Improve Payment Practices
- Monitor and Project Cash
- Pursue Financial Well-Being
- Ensure Access to Credit







#### **Optimize Cash Flow**

#### Take control over what's in, what's out and what's possible for your business.

Cash flow is the lifeblood of your business and you need to make the most of it. **CFO: Cash Flow Optimized\*\*** from PNC is a different kind of banking relationship tailored by you. It's a comprehensive banking experience that can help you achieve your business and personal goals — by giving you the ability to effectively and continuously make the best use of your cash flow.

#### Have a Cash Flow Conversation

Our PNC Bankers are eager to listen to your story. Because every business is different, we want to hear about how your business operates, where you want to take your business, the opportunities and challenges you face, your aspirations and what drives you. Tell us about the key relationships involved with your business — customers, vendors and suppliers, employees and you, the business owner — and we'll share our knowledge of how receiving, paying and managing cash is fundamental to these relationships. Combining your unique insight with our innovative solutions is the foundation of a banking relationship that can help optimize your cash flow today and into the future.

#### What Makes Us Different

Understanding the details of your cash flow is critical and allows you to make better informed decisions. However, attaining such insight can be challenging. One way to gain this advantage is 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

We recognize that every business faces opportunities and challenges that are unique – and the same applies to different industries. Our *PNC Advantage Programs* help businesses optimize cash flow within the operating cycles of select industries. Plus, your PNC Banker can be a valuable asset in an effective banking relationship - bringing a combination of cash flow knowledge and industry experience to help you achieve your goals.

Knowledge of the latest key topics in your industry or in managing cash flow can be vital to your success. PNC customers have access to valuable educational resources to help keep ahead of the competition such as:

Webinars with industry experts discussing timely hot topics

White Papers, Newsletters and Podcasts that deliver insights into the most relevant industry news **Economic Outlooks** from senior PNC economists

Our unique banking approach is designed to help you holistically optimize cash flow. We seek to make it easy and efficient for you to manage your cash flow through PNC resources in these key areas: Accelerate Receivables, Improve Payment Practices, Monitor and Project Cash, Pursue Financial Well-Being and Ensure

Access to Credit.

That's CFO: Cash Flow Optimized™.



### MAKE IT EASY – FOR YOUR CUSTOMERS AND YOURSELF

Relationships with your customers are fundamental to your success – and your cash flow. Giving your customers more ways to pay is good for business. And so is getting cash into your business 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 customers. Solutions like **PNC Merchant Services**®2 and **Remote Deposit**³ can help you turn revenue into working cash more efficiently.

**Cash Management Services**<sup>4</sup> such as Lockbox or ACH can help you to 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 receivables data in Cash Flow Insight with your accounting software<sup>5</sup> 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 – through 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**<sup>6</sup> and the **PNC Bank Visa**<sup>®</sup> **Business Debit Card** to build efficiency and help minimize time and costs. **Cash Management Services**<sup>4</sup> like wire transfer, ACH<sup>4</sup> and Positive Pay can provide you with better command 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 operating 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 software<sup>5</sup> 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<sup>4</sup> solutions is available depending on the scale and sophistication of the reporting needs of your business. 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 business.

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



### MAKING THE MOST OF YOUR CASH FLOW

**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 business, 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 business to work with solutions like our **Premium Business**Money Market Account<sup>7</sup> 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 execute your **personal** investment plan.

Identify opportunities to optimally manage the cash in your business with **Cash Flow Insight**. Use **Trend** to view your business 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.

#### **GET CASH FOR YOUR BUSINESS**

Think strategically about your need to borrow. Leverage insight into your cash flow so cash shortfalls don't slow you down and for making decisions about larger capital needs. **Ensure Access to Credit** through financing solutions<sup>8</sup> tailored to your business.

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 solutions<sup>9</sup> may be options to consider as alternatives to traditional financing solutions.

Leverage **Cash Flow Insight** to strategically manage your use of credit. Benefit from seeing potential upcoming cash shortfalls by using **Timeline**. This will 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 achieve longer-term business goals.



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

**Cash Flow Insight**<sup>™</sup> powered by PNC CFO is an innovative suite of online tools that brings your paper and online processes, banking and accounting data, customer and vendor payments together like never before, in one easy-to-use cash flow management solution for your business.

- Automate your invoicing, create and send invoices online and receive electronic payments directly into your business checking account.
- Process electronic and/or check payments to vendors and gain detailed insight into tracking and reconciling your payments.
- Organize and manage your invoices, bills, contracts, receipts and other business documents online.
- Sync your receivables and payables data with your accounting software so you can save time and avoid duplicate data entry.
- Automatically present future receivables and payables transactions on **Timeline** to enable easier and more accurate short-term cash forecasting.
- Plan for future business scenarios like hiring, purchasing and expanding and project their impact on your financial plan.

By making it easier for you to see and manage what's coming in, what's going out and what's ahead for your business, **Cash Flow Insight** can help you more fully optimize your cash flow.

Cash Flow Insight<sup>™</sup> powered by PNC CFO



#### TAKE CONTROL TODAY

Contact a PNC Banker today to set up a cash flow conversation. We'll work with you to identify opportunities to help you optimize your cash flow to achieve your goals. Put CFO: Cash Flow Optimized to work for your business.

- > Stop by any PNC Bank Branch
- > Call 1-855-PNC-CF05 (1-855-762-2365)
- So online to pnc.com/cfo to visit our CFO microsite. The site is dedicated to show you how PNC Bank can help you attain your goals. Learn more about how we can help optimize your cash flow and the many unique advantages available through our online experience - Cash Flow Insight.
- > 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. Merchant Services are provided by PNC Merchant Services Company and are subject to credit approval. 3. 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 their applicable Funds Availability Policy for their PNC business checking account to determine when their funds will be credited and made available. 4. Cash Management Services are provided by PNC Bank, National Association, a wholly-owned subsidiary of PNC and Member FDIC. ACH services require credit approval. 5. 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. XERO® is a registered trademark of Xero Limited Corporation. INTACCT® is a registered trademark of Intacct Corporation. NETSUITE® is a registered trademark of NetSuite, Inc. Sage 50 is a trademark of Sage Software, Inc. Thomson Reuters is a trademark of Thomson Reuters and its affiliated companies. MICROSOFT® and MICROSOFT DYNAMICS® are registered trademarks of Microsoft Corporation. 6. Subject to credit approval. PNC Bank, National Association is the creditor and issuer of the PNC Bank Business Credit Cards. 7. 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. 8. 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. 9. Equipment financing and leasing products are provided by PNC Equipment Finance, LLC, a wholly-owned subsidiary of PNČ Bank, National Association. Cash Flow Optimized™ and Cash Flow Insight™ are service marks of The PNC Financial Services Group, Inc.

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