WHY PNC FOR

# RETAIL AND RESTAURANT BUSINESSES



- Optimize Cash Flow
- The PNC Advantage for Retail Businesses
- Accelerate Receivables
- Better Control and Manage Your Payments







#### **Optimize Cash Flow**

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

The cash flow cycle is the lifeblood of your business – but it can be inconsistent and unpredictable for retailers. **CFO: Cash Flow Optimized™** from PNC is a different kind of banking relationship 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. We help you better understand the details of your cash flow 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 Retail Business

## Retail and restaurant businesses are an exciting and energizing endeavor.

But the unique challenges you face can make it hard to control cash and be financially prepared for the unexpected. To help you manage your cash and meet the requirement of fast-paced retail and restaurant operations, the PNC Advantage for Retail Businesses helps you optimize cash flow so you have more time and resources to address the opportunities of the day.

#### Have a Cash Flow Conversation

Our PNC Bankers are eager to listen to your story because every retail business or restaurant 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. 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 you optimize your cash flow today and into the future.

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.

### 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. Use **PNC**Merchant Services®2 to give your customers more options to pay with credit, debit and gift cards. And get next-day funding3 on these card payment transactions when deposited directly into your PNC Retail Businesses Checking account.

Cash Handling Services enable you to efficiently manage physical cash. Cash Management Services<sup>4</sup> 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 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>6</sup> 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 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 solutions<sup>4</sup> 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? 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 you can make effective decisions about larger capital needs. **Ensure Access to Credit** through customized financing solutions<sup>8</sup> tailored to your retail 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™ 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. 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

powered by PNC CFO



#### TAKE CONTROL TODAY

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

- > Stop by any PNC Bank Branch
- > Call 1-855-PNC-CF05 (1-855-762-2365)
- > Go online to pnc.com/retailbiz
- > 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 Merchant Services are provided by PNC Merchant Services Company and are subject to credit approval. 3. Next-day funding on card transactions processed by PNC Merchant Services when deposited into your PNC Bank Business Checking account. 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. Sage 50® is a registered trademark of Sage Software, Inc. NETSUITE® is a registered trademark of NetSuite, Inc. INTACCT® is a registered trademark of Intuit® Inc. Sage 50® is a registered 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. 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 Busines

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