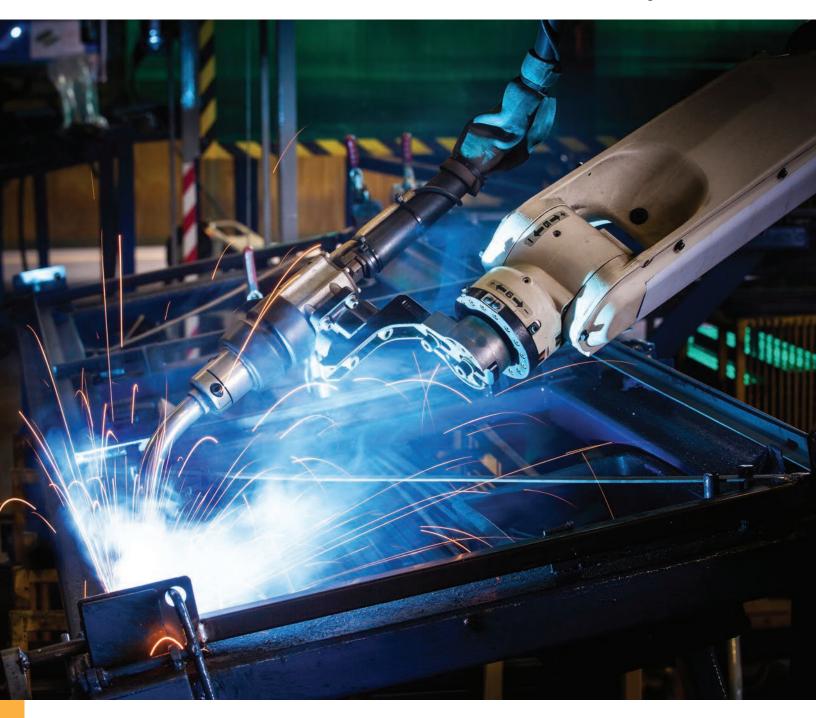
#### WHY PNC FOR

# MANUFACTURING



- Optimize Cash Flow
- The PNC Advantage for Manufacturers
- Ensure Access to the Credit You Need
- International Services for Foreign Business







### **Optimize Cash Flow**

The cash flow cycle is the lifeblood of your business – but it can be inconsistent and unpredictable for manufacturers.

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 Manufacturers

## The manufacturing industry faces unique challenges and opportunities every day.

The PNC Advantage for Manufacturers provides you with cash flow solutions to help you meet the complex financial needs of your business so you can be ready for market shifts, inventory needs, equipment purchasing and whatever is next.

### **Knowledge is Power**

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

**Business Insights for Manufacturers** — An industry-specific newsletter from PNC.

**Economic Outlooks** — Discussions related to manufacturing and banking topics from senior PNC economists.

**Podcasts** — Listen to educational audio files on popular industry topics.

**Count on our industry experience** — PNC works closely with many Manufacturing Extension Partnerships (MEPs) in its markets to better understand the industry and the unique needs of manufacturing businesses like yours.

That's CFO: Cash Flow Optimized™.

#### **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>2</sup> tailored to your manufacturing 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>3</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.

## 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**®4 and **Remote Deposit**5 can help you turn revenue into working cash more efficiently.

**Cash Management Services**<sup>6</sup> 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 receivables data in Cash Flow Insight with your accounting software<sup>7</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>8</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. International Services<sup>9</sup> like a foreign currency account allow you to send foreign payments and manage cash flow beyond U.S. borders.

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>7</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>6</sup> is available depending on the scale and sophistication of the reporting needs of your manufacturing 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>10</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.



### 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. 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 CF0



#### HAVE A CASH FLOW CONVERSATION.

Our PNC Bankers are eager to listen to your story because every manufacturing 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. 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 business and optimize your cash flow.

- > Stop by any PNC Bank Branch
- > Call 1-877-535-6314
- > Go online to pnc.com/manufacturers
- > 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 their applicable Funds Availability Policy for their PNC business checking account to determine when their funds will be credited and made available. 6. Cash Management services are provided by PNC Bank, National Association, a wholly-owned subsidiary of PNC and Member FDIC. ACH services require credit approval. 7. 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. 8. Subject to credit approval. PNC Bank, National Association is the creditor and issuer of the PNC Bank Business Credit Cards. 9. Foreign exchange products are obligations of PNC Bank, National Association. 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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