## International Services

# Global Services Overview

#### Ideas

to reach your goals.

#### **Advice**

to make your decisions with more confidence.

#### **Solutions**

to meet your challenges with greater ease.

### **Access to a Broad Range of Financial Services**

Your company's vision for growth may take you far beyond domestic borders. But conducting business successfully in the global marketplace can be complex. From trade transactions and hedging foreign exchange risk to remitting cash balances and establishing local banking arrangements, you need access to a comprehensive range of international banking solutions.

#### **PNC Delivers**

PNC's team of global financial experts can provide strategic advice and creative ideas to help your business take advantage of opportunities anywhere in the world. So if your business is expanding internationally – seeking new markets, sources or investment opportunities – PNC can help you reach your goals. We work hard to understand your business and are committed to providing exceptional customer service.

#### **Global Trade Services Activity**

As a top tier processor of trade services in the U.S., PNC processes more than \$6 billion in letters of credit annually. Depending on your company's requirements, we offer a complete set of both paper-based and Web-enabled tools so you can reduce payment risk and spend less time on paperwork. And PNC assigns a client service specialist to your account for dedicated and knowledgeable best-in-class service. PNC Trade Services include:

- Import, export and standby letters of credit issued or confirmed or advised by PNC
- Direct export and incoming documentary collections
- Bankers Acceptances
- Global Trade Excellence® easy online access to critical trade services and applications and reporting tools

#### **Trade Financing Solutions**

For more than 30 years, PNC has worked with the Export-Import Bank of the United States (Ex-Im Bank). Consistently ranked as a top originator of loans backed by the Ex-Im Bank (both by dollar volume and by number of transactions), PNC can help U.S. companies – large and small – turn export opportunities into real sales. PNC offers:

- Working capital financing for U.S. exporters guaranteed by Ex-Im Bank
- A variety of programs that may lower financing costs
- The ability for buyers outside of the U.S. to establish international credit history with a U.S. government agency and with PNC, one of the nation's largest financial services providers



The U.S. Department of Commerce awarded PNC the Presidential "E" Award for excellence in export service.



#### Receivables Management for Exporters

PNC can help exporters reduce expenses associated with document discrepancies and gain greater control over the entire export process. ExportExcellence<sup>sm</sup> is a comprehensive receivables management solution that facilitates and streamlines export document preparation and cash collection so you can:

- Improve cash flow
- Reduce costs
- Enhance productivity
- Access detailed documentation and current transaction status

#### Foreign Exchange Risk Management

Market risk and currency exchange rate risk can be concerns for U.S. companies conducting business in other countries. PNC's dedicated team of senior foreign exchange consultants can help you to effectively hedge global risk by customizing a solution to maximize the benefits of international currency markets.

- Currency hedges and option structures
- Foreign currency payment and receipt processing
- Internet-based access to monitor foreign exchange activity
- Cross-currency interest rate swaps
- Global order book with 24-hour market coverage
- Exceptional back-office customer service

#### **Worldwide Correspondent Bank Network**

To support daily business transactions, PNC maintains a correspondent bank network of more than 1,200 institutions, representing more than 115 countries worldwide. By fostering strategic relationships with foreign correspondent banks, PNC can facilitate international trade transactions in a timely manner, wherever you conduct business.

- Financing for overseas operations
- Payment processing
- Simplified negotiation of documents under standby, import and export letters of credit and documentary collections
- Referrals to foreign correspondent banks to arrange international banking services
- Overseas banking information

#### **Global Cash Management**

PNC offers a portfolio of international cash management tools to help you efficiently manage your cash flow. Regardless of where your company conducts business, PNC can develop customized solutions to help improve the accuracy, predictability and security of your global financial activity.

- International funds transfers
- Foreign currency denominated accounts
- Canadian lockbox
- International balance reporting
- PINACLE® FX for Web-based initiation of foreign currency wires and drafts
- PINACLE® Netting for more efficient execution of intra-company payables

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 call your Global Treasury Management Officer or visit pnc.com/international.

