

# PINACLE® EXPRESS

## OPTIMIZE YOUR CASH FLOW WITH ONLINE FINANCIAL TOOLS

Growing businesses need access to robust online financial services. You need to easily initiate transactions and review account information so you can make informed decisions about your daily cash position. And, you need cost-effective tools that can save you time and offer secure access to information — anytime, anywhere.

### PNC DELIVERS

PINACLE® Express is an all-in-one online banking solution that helps you maximize your cash flow and more efficiently manage, monitor and protect your accounts and transactions. With a single sign-on, you can save time and work more productively in a secure environment — right from your computer.

### BASE PACKAGE

#### Information Reporting

- Access Current Day, Previous Day and sweep account information, 24/7.
- Reconcile faster by viewing account detail online instead of waiting for your statement to arrive in the mail.
- View Current Day and Previous Day reports with summary and detail information and a report similar in format to your paper statement. Daily and history sweep account reports are also available.
- Review selected information about your current borrowing relationship with PNC, including balance, amount available, amount used, interest rate and maturity date.
- Access images of your paper-based items (deposits, returns, adjustments, paid checks) through the daily or history detail reports.

#### Stop Payment and Check Inquiry Requests

- Place stop payments online, without the need to visit your local branch or place a phone call to your account representative. (Stop payments are typically immediate and available for one year.)

- Perform an inquiry on paid checks, stop payments or voided stop payments.
- Search for a specific check quickly and easily.

#### Account Transfer

- Transfer funds online between your PNC Bank business accounts.
- Prepare and save recurring instructions that you use frequently.
- Create free-form instructions needed for a one-time transfer of funds.

#### Image On Demand

- Access images of your paper-based items (deposits, returns, adjustments, paid checks). Images are available for up to the past seven years.

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### Event Notification

- Stay on top of important account activities, transaction approvals and more with event notifications. Each user can determine which notifications are most important and set up only those items.
- Event notifications can be delivered via the PINACLE Message Center, email or text message to your mobile device. You can also add up to 10 additional recipients to your event notification subscriptions.

### Online Client Service and Training

- Enter a new service request (e.g., add/remove statements) while logged in to PINACLE Express.
- Track the status of previous service requests — even those made by telephone.
- Monitor the resolution of an outstanding issue.
- Access tip cards and recorded training demonstrations 24 hours a day to learn about any PINACLE Express module at your convenience.
- Attend live webinar training with product specialists to learn and ask questions about system functionality.

### Statements

- DDA — View all of your accounts' activity on a monthly basis.
- Sweep — View all of your Working Cash Sweep investment activity on a monthly basis.
- ARP — View all of the reports with your Account Reconciliation Package.
- Account Analysis — View all of the items you have been billed for within your analysis deposit accounts.

### Special Reports

- Return Item Reports — Access return item and notification of change reports on a daily basis.
- Credit Report — Review balance and rate information for your PNC credit arrangements.
- Repo Sweep Confirmation Report — Review confirmations that were done within a repurchase agreement.

### Download the PINACLE® Mobile App today



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1. Go to the App Store® or Google Play™
2. Search for "PNC PINACLE"
3. Download the PINACLE Mobile App



#### Download the PINACLE® Pass App today

1. Go to the App Store® or Google Play™
2. Search for "PINACLE Pass"
3. Download the PINACLE Pass App



### PINACLE EXPRESS ON THE GO

The PINACLE Mobile App will help you make informed business decisions and perform key financial functions from your Apple® iPhone or iPad, or Android™ mobile phone or tablet. The PINACLE Mobile App provides you with the tools and resources you need to move your business forward anytime, anywhere.

With PINACLE Pass™, you can use your mobile device to easily generate your token passcode with the same trusted security currently available with your physical token. You can use this separate mobile token app to generate passcodes that can be used on the PINACLE desktop site and the PINACLE Mobile App any time a token passcode is required.

### ADDITIONAL SERVICES

You can choose to add any of the following services to your PINACLE Express base package for a monthly fee for each service:

#### Automated Clearing House (ACH) Origination

- Leverage a flexible, easy-to-use and secure method of initiating ACH transactions.
- Control access to your company's information by assigning, limiting or granting access privileges for each individual user.
- Easily initiate transactions such as payroll, consumer debits and vendor payments with a few simple clicks.
- Prepare and save recurring payments for release as needed.
- Pay both federal (Electronic Federal Tax Payment System [EFTPS]) and state taxes.

**AR Advantage Express — receivables information**

- View same-day images of your remittance information (checks and invoice detail) to accelerate cash postings and improve your receivables workflow.
- Expedite credit decision-making by providing images simultaneously to multiple users within your business.
- Reduce storage costs by converting paper documents into high-quality color images.
- Enhance your customer service by responding to your customers' payment inquiries more quickly.

**Funds Transfer (Wire)**

- Access easy-to-use templates to generate accurate wire transfer payments securely online for same-day settlement:
  - Domestic
  - International
  - Book transfer
  - Federal tax payments
  - Drawdown requests
- View transaction activity reports for detail and summary information. Additional reports include audit reports, foreign exchange rates, items pending approval and future-dated transfers.

**Reverse Positive Pay**

- Access your prior day's paid check data early in the day, via one report, so you can get a jump-start on any research that needs to be conducted.
- Leverage the image-enabled links to quickly view check images and expedite your validation process. (Standard PINACLE image navigation tools apply.)
- Use the Import File feature to import a file of return items rather than marking individual items for return. PINACLE can accept both comma separated value (CSV) and fixed-width formatted files.

**Positive Pay and Issue Maintenance**

- Reduce your disbursement risk and maintain tight control over check issuance and payment by reviewing your exceptions online.
- View your suspect items (exceptions) online and make decisions to pay or return the items.
- Submit single issues/voids or upload via bulk-file import feature.

**Deposit On-Site**

- Use your desktop scanner to scan checks and send the images to PNC for deposit. All checks deposited through the scanner can be exported for upload into your receivables software.
- Use a supported mobile device to make deposits using the Deposit On-Site Mobile® app.

**Escrow Services**

- Use online sub-accounting management capabilities to help reduce the administrative burden of managing escrow balances.
- View online statements as well as transaction history.
- Manage your sub-accounts by creating sub-accounts, completing allocations and closing sub-accounts online.

**EDI Special Report**

- View your line item and remittance information for your ACH transactions.

**eZ Import**

- Leverage the eZ Import tool for faster reconciliation by importing previous-day transaction data into your QuickBooks software.

**READY TO HELP**

At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. If you have additional questions about PINACLE, please contact Treasury Management Client Care at **1-800-669-1518**.

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