

# ELECTRONIC FUNDS TRANSFERS - ACH Services

## ACH Origination

PNC's ACH origination services provide PNC clients with an easy and efficient solution for originating ACH payments. Business-to-Business (B2B), Business-to-Consumer (B2C) and electronic tax payments are just a few of the applications supported. If your organization is not currently taking advantage of ACH origination services from National City or PNC, then contact your current Treasury Management representative for more information.

If you are currently originating ACH entries through National City, most of your current ACH origination services will remain unchanged when converted to PNC. For all ACH originators, PNC will automatically update your settlement and returns account instructions with your new PNC account number. For direct file and service bureau originators, the transmission method, file format and control total reporting will not change. For Web-based originators, the National City Web ACH system will be accessed through PNC's PINACLE portal, along with your existing templates and history so that you are ready to originate ACH immediately after conversion. Reporting of ACH returns and Notifications of Change (NOC) will also migrate to PINACLE.

## ACH Receiving

PNC's ACH/EDI reporting service provides clients with access to remittance information through our PINACLE online service, fax or hard-copy reports. In addition, ACH/EDI remittance information can be transmitted in a variety of electronic formats so you can automate the posting of payments received.

If you are utilizing National City's ACH Positive Pay to manage received ACH debits, that tool will be accessed through PNC's PINACLE service, along with your existing rules and notifications so there is no gap in protection after conversion. In addition, PNC offers Universal Payment Identification Codes (UPIC.com), a unique identifier that enables you to receive ACH credit payments without sharing sensitive bank account information.

Your Current  
**National City Treasury Management Service...**

Will Become This  
**PNC Treasury Management Service...**

### ACH ORIGINATION SERVICES

Your Current <b>National City Treasury Management Service...</b>	Will Become This <b>PNC Treasury Management Service...</b>
<b>WEB ACH</b>	<b>WEB ACH</b>
Access through ConsultNC	Access through PINACLE
Cutoff time is 8:00pm ET	SAME
A security token is required to approve and release an ACH batch	A security token is required at login to access the ACH module in PINACLE. PNC will issue a new security token to authorized users
<b>DIRECT FILE TRANSMISSION AND SERVICE BUREAU ORIGINATION</b>	<b>DIRECT FILE TRANSMISSION AND SERVICE BUREAU ORIGINATION</b>
Cutoff time is 8:00pm ET	SAME
Control total verification method: • Touch-Tone	SAME
Maintenance: • Reversal entries may only be submitted by the originating company • Maintenance requests are submitted via phone or fax and must be initiated by a contact authorized by your organization	SAME
Optional Processing Features: • File schedule checking • Future dating up to 45 days in advance of effective date • Sunday processing available	SAME
<b>ACH CASH CONCENTRATION</b>	<b>ACH CASH CONCENTRATION</b>
Transfer amounts reported by touch-tone phone or Web	SAME
<b>STANDING ORDER TRANSFER (SOT)</b>	<b>STANDING ORDER TRANSFER (SOT)</b>
Scheduled recurring debits or credits maintained by the bank	Your existing scheduled payments will not change, but new SOTs cannot be established

(continued...)

Your Current National City Treasury Management Service...		Will Become This PNC Treasury Management Service...	
ACH RETURNS AND NOTIFICATIONS OF CHANGE (NOC) REPORTING	<p><b>Via ConsultNC Product Reports</b></p> <ul style="list-style-type: none"> <li>Notification of prior-day returns by 8:00am ET               <ul style="list-style-type: none"> <li>- ACH Activity Summary Report</li> <li>- ACH Distribution Entries Report</li> </ul> </li> </ul> <p><b>Via File Transmission</b></p> <ul style="list-style-type: none"> <li>Notification of current-day and later prior-day returns by 8:00am ET</li> <li>NACHA-formatted file</li> </ul> <p><b>Other Methods</b></p> <ul style="list-style-type: none"> <li>Fax – current and later prior-day returns reported by 8:00am ET</li> <li>Mail</li> </ul>	ACH RETURNS AND NOTIFICATIONS OF CHANGE (NOC) REPORTING	<p><b>Via PINACLE Special Reports</b></p> <ul style="list-style-type: none"> <li>Notification of prior-day returns by 8:00am ET               <ul style="list-style-type: none"> <li>- ACH Returns/NOC Report</li> </ul> </li> </ul> <p><b>Via File Transmission</b></p> <p>SAME</p> <p>SAME</p> <p><b>Other Methods</b></p> <p>SAME</p> <p>SAME</p>
ACH RECEIVED ENTRIES			
REPORTING OF REMITTANCE INFORMATION ON RECEIVED ENTRIES	<p><b>Via ConsultNC Product Reports</b></p> <ul style="list-style-type: none"> <li>Notification of received entries posted prior-day by 8:00am ET               <ul style="list-style-type: none"> <li>- EDI Statement</li> <li>- ACH Receiving Entries Report</li> </ul> </li> </ul> <p><b>Via File Transmission</b></p> <ul style="list-style-type: none"> <li>Notification of received entries posted prior-day by 8:00am ET</li> <li>NACHA-formatted file</li> </ul> <p><b>Other Methods</b></p> <ul style="list-style-type: none"> <li>Fax – prior-day items reported by 8:00am ET</li> <li>Mail</li> </ul>	REPORTING OF REMITTANCE INFORMATION ON RECEIVED ENTRIES	<p><b>Via PINACLE</b></p> <ul style="list-style-type: none"> <li>Notification of received entries posted prior-day by 8:00am ET               <ul style="list-style-type: none"> <li>- ACH/EDI Special Report</li> <li>- Prior-day Reporting (for settlement entries only)</li> </ul> </li> </ul> <p><b>Via File Transmission</b></p> <p>SAME</p> <p>SAME</p> <p><b>Other Methods</b></p> <p>SAME</p> <p>SAME</p>
MEMO POSTING OF ACH RECEIVED ENTRIES	Memo posting of incoming ACH credits and debits for items effective same day occurs at 6:00am ET and 11:00am ET	MEMO POSTING OF ACH RECEIVED ENTRIES	Memo posting of incoming ACH credits and debits for items effective same day occurs at 7:00am ET, noon ET, and 2:30pm ET
ACH POSITIVE PAY	<p>Access through ConsultNC</p> <p>Suspect items are reported online by 8:00am ET</p> <ul style="list-style-type: none"> <li>Email alerts notify users when there are suspect items available for review</li> </ul> <p>Pay/Return decisions due by 1:00pm ET</p> <ul style="list-style-type: none"> <li>Suspect items are automatically returned if no decision is submitted</li> </ul>	ACH POSITIVE PAY	<p>Access through PINACLE</p> <p>SAME</p> <p>SAME</p>
ELECTRONIC PAYMENT AUTHORIZATION	<p>Received debit items are reported by fax by 9:00am ET</p> <p>Pay/Return decisions due by noon ET</p> <ul style="list-style-type: none"> <li>Suspect items are automatically returned if no decision is submitted</li> </ul>	ELECTRONIC PAYMENT AUTHORIZATION	<p>SAME</p> <p>SAME</p>
UNIVERSAL PAYMENT IDENTIFICATION CODE (UPIC)	Not available	UNIVERSAL PAYMENT IDENTIFICATION CODE (UPIC)	UPICs are available for all PNC business accounts

(continued...)

## Frequently Asked Questions

### AS AN ACH ORIGINATING COMPANY OR WHEN USING A SERVICE BUREAU FOR ACH ORIGATION...

#### ***Q. Do I need to make any changes to my current National City ACH batch header(s) or file initiation process?***

A. You will be able to continue to use the same ACH batch header information and file initiation process that you use today. This includes your Company Name and Company ID information that some receivers may use to authorize ACH debits to post through ACH Positive Pay or similar services.

#### ***Q. After the conversion, when I originate ACH files, will my ACH file settlement post to my new account at PNC?***

A. Yes. PNC will make that change for you. You will be notified in a separate communication of your new PNC account number that will replace your current National City account for ACH settlement and ACH returns. In addition, if you currently use ConsultNC for online reporting of Returns and Notifications of Change, your reporting will be migrated to PNC's online PINACLE service.

#### ***Q. Will I need to make any changes to my templates in Web ACH?***

A. No. PNC will automatically change the settlement account to your new PNC account.

#### ***Q. Can anyone from my organization contact the ACH department regarding an ACH originated file/item?***

A. Authorized callers may continue to contact the ACH department for support at 1-800-622-0311. As is the case today, for authentication purposes, callers will be asked specific questions about the file or batch and their company.

#### ***Q. If I transmit ACH files to the Bank, will I need to continue to use touch-tone to call in control totals?***

A. There will be no immediate change from the current process at National City. When doing Web-based ACH origination through PINACLE, control totals will not be needed as they are automatically calculated by the Bank. If you use a third-party vendor/service bureau or direct transmission to PNC, control totals will continue to be entered via touch-tone using your existing procedures.

#### ***Q. Do my employees need to complete new direct deposit forms if they have a National City account?***

A. No. According to the NACHA Operating Rules, your employees with National City accounts are not required to complete another direct deposit authorization form with their new PNC information. As with ACH items received into your company's account, entries sent to an employee's National City account number and Routing Transit Number (RTN) will be accepted and processed for a yet to be determined period of time following the conversion. Shortly after conversion, PNC will provide you with a Notification of Change (NOC) with your employee's new PNC account number and RTN. Upon receipt of an NOC, you should make the necessary changes, but no action is required prior to that.

### AS A RECEIVER OF ACH ENTRIES TO MY NATIONAL CITY ACCOUNT...

#### ***Q. After the conversion, how will PNC handle ACH entries sent to my organization's National City account?***

A. After conversion, ACH entries received with your National City account number will be automatically posted to your new PNC account number on the settlement date. The National City RTN and account number will be accepted for a yet to be determined period of time following the conversion to PNC.

#### ***Q. Do I need to notify those entities currently sending ACH entries to my organization's National City account of the new PNC RTN and account number?***

A. No. ACH entries received with your National City account number and RTN will be accepted and posted to your new PNC account. The acceptance of your old account number will occur for a yet to be determined period of time. PNC will send Notification of Change (NOC) entries back to originators/senders through the ACH network. The NOC message will notify the sender of the new PNC RTN and account number to use for future transactions.

#### ***Q. What is an ACH Notification of Change (NOC) entry?***

A. An NOC is a non-monetary message that is sent by a receiving depository financial institution to notify the originating depository financial institution that a change should be made to the bank routing and/or account information that is being used to send ACH entries.

#### ***Q. If I currently have ACH Positive Pay or debit and/or credit blocking set up for my National City account, do I need to notify PNC to set up the service for my new PNC account?***

A. No. You do not need to do anything. National City has supplied this information to PNC and we will set this service up for you.

#### ***Q. When can I provide the PNC RTN and account number to any new originating entities that I authorize to debit or credit my account through the ACH network?***

A. Your new PNC RTN and account number will be effective for any payments at the time of conversion and should not be used prior to that time. Using your new PNC RTN and account number prior to conversion could result in rejected transactions or delayed posting.



## Whom to Contact With Questions

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### Web ACH, ACH Positive Pay and General ACH Questions

#### **PRIOR TO Conversion:**

Please contact Treasury Management Client Services (TMCS) at 1-800-669-1518 or email [TMCS@pnc.com](mailto:TMCS@pnc.com).

#### **ON OR AFTER Conversion:**

Please contact Treasury Management Client Services (TMCS) at 1-800-669-1518 or email [TMCS@pnc.com](mailto:TMCS@pnc.com), or contact your Treasury Management Officer.

### Direct File Transmission/Service Bureau Originators

#### **PRIOR TO Conversion:**

National City clients using file-based origination methods should continue to contact the National City ACH Department at 216-257-5108 or 1-800-622-0311.

#### **ON OR AFTER Conversion:**

Please contact the ACH Department at 216-257-5108 or 1-800-622-0311.

## What to Expect in the Coming Weeks

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If you are currently utilizing any National City ACH services that may change, then you will receive additional communications in the coming weeks with specific instructions related to using those services at PNC. In addition, clients using ConsultNC for ACH origination, ACH Positive Pay or reporting will receive new user access credentials, documentation and training materials for PINACLE.

For now, simply continue to bank as you do today while final preparations are made for your transition to PNC.

# ELECTRONIC FUNDS TRANSFERS - EDI Services

PNC's EDI and Payables Advantage services provide clients with an easy and efficient solution for originating payments and information reporting.

PNC's EDI report service provides access to remittance information through our PINACLE online service, fax, or hard-copy reports. In addition, ACH/EDI remittance information can be transmitted in a variety of electronic formats to support your accounts receivable processing.

National City EDI and Integrated Payables clients will move to similar PNC services during the conversion. EDI reporting and Integrated Payables clients will receive additional information in the coming weeks with more detailed service information.

Your Current National City Treasury Management Service...		Will Become This PNC Treasury Management Service...	
<b>EDI COLLECTION SERVICES</b>			
REMITTANCE REPORTING	Supports inbound payments from ACH, Wire and Lockbox applications	EDI COLLECTIONS	SAME
	Human-readable reports via Web, fax, email, transmission, and mail		SAME
LOCKBOX TO EDI TRANSLATIONS	BAI files converted to EDI 823 Lockbox format and EDI 835 Healthcare format, and transmitted to clients	LOCKBOX TO EDI 823 AND EDI 835 TRANSLATION	SAME
EDI 820 TRANSLATIONS	Data converted to EDI 820 Payment Order/Remittance Advice format prior to transmitting or sending to client	EDI 820 TRANSLATION	SAME
FLAT FILE TRANSLATIONS	Data converted to flat file format prior to transmitting or sending to client	FLAT FILE TRANSLATION	SAME
<b>EDI ORIGINATION SERVICES - DISBURSEMENTS</b>			
EDI 820, 835 AND FLAT FILE ORIGINATION	Supports ACH, Wire and Check origination	PNC CORPORATE EDI (820, 835, AND FLAT FILE) ORIGINATION	SAME
	Processing windows run at 10:00am, 3:00pm and 6:00pm		Processing windows run 11 times per day
	Control totals via email, fax and phone		Control totals via direct transmission, email, fax and phone
<b>MISCELLANEOUS EDI SERVICES</b>			
ACCOUNT ANALYSIS (EDI 822) REMITTANCE REPORTING	Data delivery via transmission	PNC CAA (822) DATA DELIVERY	Data delivery via transmission and CD-ROM
OTHER MISCELLANEOUS	Supports EDI 811 (Consolidated Invoice/Service Statement); EDI 821 (Financial Information Reporting); EDI 827 (Financial Return Notice); and EDI 864 (Text Message) processing	MISCELLANEOUS EDI PROCESSING	SAME
<b>PAYABLES</b>			
INTEGRATED PAYABLES	Supports ACH, Wire and check print	PAYABLES ADVANTAGE	Supports ACH, Wire, check print and card payments
	U.S. and Canadian check print – Check issue data can be delivered to ARP for downstream reconciliation and Positive Pay purposes		SAME
	Direct transmission option only		Both direct transmission option and PINACLE Import option
	Control totals via email, fax, phone		Control totals via direct transmission, email, fax, phone and online (PINACLE Authorization function)
	Web functionality not available		Dedicated Web module to support research inquiries, file import, file authorization and reporting
Checks printed at National City and by external vendors	Checks printed by PNC Global Investment Services (GIS) located in Lynnfield, MA		

## Frequently Asked Questions

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### ***Q. What will happen with my organization's National City EDI transmission?***

- A. Your current transmission to or from National City will not change in terms of connectivity. Protocols and transmission IDs will be retained. PNC is working to coordinate the successful transition of your data between National City and PNC systems. Data format will also be maintained to mitigate conversion-related changes.

### ***Q. What are the differences between National City and PNC EDI Reporting options?***

- A. National City and PNC use the same EDI platform. The reports generated are the same in terms of content and general formatting. PNC EDI reports measure 80 by 80 positions (per page), while National City EDI reports measure 63 by 80 positions.

### ***Q. What delivery options are available for my EDI reports?***

- A. PNC supports direct transmission, PINACLE (online), fax and email delivery of EDI reports.

### ***Q. What online banking system will I use for my EDI reporting when my accounts convert to PNC?***

- A. You will continue to use ConsultNC for your reporting needs until your account has been converted to PNC. At the time of conversion, you will access PNC's PINACLE portal for your online reporting needs.

### ***Q. How will my organization's National City Lockbox data be converted to PNC?***

- A. PNC EDI is working closely with the PNC Lockbox team to coordinate a comprehensive conversion for your receivables processing. When your lockbox is converted, PNC EDI will deliver your lockbox data in the same manner as you are receiving currently.

### ***Q. What will happen to my organization's National City Account Analysis (822) transmission?***

- A. Your current transmission from National City will not change in terms of connectivity. Protocols and transmission IDs will be retained. PNC is working to coordinate the successful transition of your data between the National City and PNC Treasury Management billing systems.

## Whom to Contact With Questions

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### **PRIOR to the Conversion:**

Please continue to contact Treasury Management Client Services (TMCS) at 1-800-669-1518 or email [TMCS@pnc.com](mailto:TMCS@pnc.com).

### **AFTER the Conversion:**

Please contact Treasury Management Client Services (TMCS) at 1-800-669-1518 or email [TMCS@pnc.com](mailto:TMCS@pnc.com), or contact your Treasury Management Officer.

## What to Expect in the Coming Weeks

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PNC will advise you of your new PNC account number prior to conversion in a separate communication. After conversion, PNC will continue to process electronic transactions received with your National City account number but will post them to your new PNC account number. National City clients using the Integrated Payables service for check printing will be contacted to coordinate the required MICR line changes needed to reflect the PNC account number information.

If you send direct transmissions for your EDI or Integrated Payables processing, your current method for delivering and receiving check issue information will continue as is; there will be no requirement to provide your new PNC account number in your file. You will be contacted if any changes are required on your side.

For now, simply continue to bank as you do today while final preparations are made for your transition to PNC.

# ELECTRONIC FUNDS TRANSFERS - Wire Transfer Services

PNC offers a full range of high-speed, secure wire transfer solutions that offer same-day settlement and timely information reporting for organizations of all sizes. PNC can process transactions in both U.S. dollar and foreign currency denominations.

Your Current National City Treasury Management Service...		Will Become This PNC Treasury Management Service...	
WIRE TRANSFER	<p><b>Domestic (Repetitive/Non-Repetitive/Drawdown/Federal Tax/Book Transfer)</b></p> <ul style="list-style-type: none"> <li>• <b>Verbal (telephone)</b> – 8:30am to 4:30pm ET</li> <li>• <b>Online via ConsultNC Web</b> - 7:30am to 5:30pm ET</li> <li>• <b>Standing Transfer Order</b> - 9:00am to 5:30pm ET</li> <li>• <b>Batchwire</b> - 8:00am to 5:30pm ET</li> </ul> <p><b>International (Repetitive/Non-Repetitive/Drawdown/Book Transfer)</b></p> <ul style="list-style-type: none"> <li>• <b>USD/Foreign Currency Verbal (telephone)</b> – 8:30am to 4:30pm ET</li> <li>• <b>USD Currency Online via ConsultNC Web</b> - 7:30am to 5:30pm ET</li> <li>• <b>F/X Rate</b> – 23 currencies supported/rates updated daily</li> </ul> <p>Wire Transfer Initiation Methods:</p> <ul style="list-style-type: none"> <li>• Verbal/telephone (Operator-Assisted)</li> <li>• Online via ConsultNC (Web)</li> <li>• Batchwire</li> <li>• Standing Transfer Order</li> <li>• Branches can create wires when retail customers provide instructions in person</li> </ul>	WIRE TRANSFER	<p><b>Domestic (Repetitive/Non-Repetitive/Drawdown/Federal Tax/Book Transfer)</b></p> <ul style="list-style-type: none"> <li>• <b>Verbal (telephone)</b> – 8:30am to 5:00pm ET</li> <li>• <b>Online via PINACLE</b> - 8:30am to 5:30pm ET</li> <li>• <b>Standing Transfer Order</b> - 8:30am to 5:30pm ET</li> <li>• <b>Batchwire (CPU-to-CPU)</b> - 8:30am to 5:30pm ET</li> </ul> <p><b>International (Repetitive/Non-Repetitive/Drawdown/Book Transfer)</b></p> <ul style="list-style-type: none"> <li>• <b>USD/Foreign Currency Verbal (telephone)</b> – 8:30am to 5:00pm ET</li> <li>• <b>USD/Foreign Currency Wire/Draft via PINACLE</b> - 7:30am to 5:30pm ET</li> <li>• <b>F/X Rate</b> – 36 currencies supported/rates updated throughout the day</li> </ul> <p>Wire Transfer Initiation Methods:</p> <ul style="list-style-type: none"> <li>• Verbal/telephone (Operator-Assisted)</li> <li>• Online via PINACLE Funds Transfer Module</li> <li>• Standing Transfer Order</li> <li>• SWIFT</li> <li>• Batchwire (CPU-to-CPU) transmission</li> <li>• Branches can create wires when retail customers provide instructions in person</li> </ul>
ConsultNC GLOBAL WIRE TRANSFER WEB FUNDS TRANSFER MODULE	<p>A Web-based electronic funds transfer solution. Create freeform and repetitive wire transfers to transfer funds in USD and foreign currency. Complete book transfers. Same-day federal tax payments and drawdown requests.</p> <p><i>Note: The cutoff time for IRS tax payments is 3:00pm ET.</i></p>	PINACLE FUNDS TRANSFER MODULE	<p>Web-enabled service to initiate domestic and international payments as repetitive or non-repetitive transactions. Initiate as single payments or import a file for multiple payment execution. Also originate payments in either USD or foreign currency. Complete book transfers. Same-day federal tax payments and drawdown requests.</p> <p><i>Note: The cutoff time for IRS tax payments is 4:00pm ET.</i></p>
INTERNATIONAL WIRE TRANSFER	<p>National City is a member of SWIFT and processes payments through an extensive network of correspondent banking relationships. The National City SWIFT Bank Identifier Code (BIC) is NATCUS33.</p>	INTERNATIONAL WIRE TRANSFER	<p>PNC Bank is a member of SWIFT and processes payments through an extensive network of correspondent banking relationships. PNC Bank's SWIFT Bank Identifier Code (BIC) is PNCCUS33. You will receive a separate communication outlining how and when to start using the PNC Bank SWIFT BIC address.</p>
FUNDS TRANSFER NOTIFICATIONS	<p>Wire Transfer Notification Methods:</p> <ul style="list-style-type: none"> <li>• Fax Advice</li> </ul>	FUNDS TRANSFER NOTIFICATIONS	<p>Wire Transfer Notification Methods:</p> <ul style="list-style-type: none"> <li>• Mail Advice</li> <li>• Fax Advice</li> <li>• Email Advice (up to 4 recipients)</li> <li>• Telephone Advice</li> </ul>

## Frequently Asked Questions

### Q. What are the instructions for wiring funds to my PNC account?

A. Domestic wire transfers require, at a minimum, the PNC Routing Transit Number (RTN) assigned to you based on your location, your PNC account number as the beneficiary account number, and your organization's name as the name of the beneficiary. Originator to Beneficiary Information (OBI) may be included on the wire to supply more detail about the payment intent (e.g., further credit information, reference number, invoice number, etc.).

For international transactions, incoming wires from parties outside of the U.S., both USD and non-USD, should reference PNC's SWIFT ID: PNCCUS33.

To determine your new routing information, please follow the easy steps below to access PNC's online tool for wire transfer payment instructions (see image below):

Step 1 Please type into your Internet browser  
[pnc.com/wiretransferABAtool](http://pnc.com/wiretransferABAtool)

Step 2 Click on **Wire Transfer Instructions** link

Step 3 Type the **first two numbers** of your PNC Demand Deposit account number in the box, and your ABA Routing Number will appear.

Your DDA at PNC contains 10 digits. If your account number contains fewer than 10 digits, enter zeros (00, or 0) as a prefix.

For example: If your account number contains eight digits, you would enter 00 as the first two digits in the example below to represent your account number with PNC.

### Q. If a wire is sent to PNC with the National City Routing Transit Number (RTN), what will happen?

A. The sending bank can continue to use the National City RTN to direct incoming wires to your account until the close of business, **April 1, 2011**. This will provide ample time for you to notify parties sending you funds via wire to change payment instructions. When the National City RTNs are "deactivated" or retired at the Federal Reserve Bank (FRB), paying banks will no longer be able to remit funds to the National City RTN via Fedwire. It is extremely important to contact all remitters/originators and provide them with the correct wiring instructions as soon as possible after your account(s) convert to PNC. To help you in this matter, PNC will advise you via mail each time you receive a credit to your account that came in through an RTN that will be retired.

The following National City RTNs\* will be retired for **wire transfer only** effective close of business **April 1, 2011**:

1. 043000122 – National City Bank, Pittsburgh, PA

2. 083000056 – National City Bank, Louisville, KY

3. 072000915 – National City Bank, Kalamazoo, MI

4. 074000065 – National City Bank, Indianapolis, IN

National City RTN 041000124 (**National City, Cleveland, OH**) will remain active: PNC is retaining this RTN and it will be renamed (**PNC Bank**).

**\*Note: These RTNs are being retired for wire transfer purposes only. All other activity originated or received using these RTNs (e.g., checks or ACH) will continue as normal for a period of time yet to be determined.**



## Wire Transfer Payment Instructions

To obtain instructions that you can provide to your clients to pay you through wire transfer, please follow the steps below.

**NOTE: Incoming wires from parties outside of the U.S. should use PNC's SWIFT ID: PNCCUS33.**

### ROUTING INSTRUCTIONS

Please enter the **first two numbers** of your PNC Bank Demand Deposit account number in the box below and we'll show you the ABA Routing Number. Your account at PNC contains 10 digits.

If your account number contains less than 10 digits, enter zeros (00, or 0) as a prefix.

For example: If your account number contains 8 digits, you would enter 00 as the first two digits below to represent your account number with PNC.

First two numbers of DDA account:

Get ABA Number

You may also obtain these instructions by contacting one of our Product Client Service Representatives at 1-800-762-9473 (1-800-PNC WIRE).

## Frequently Asked Questions

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### **Q. After conversion, what will happen when a wire comes in with my National City account number?**

- A. PNC will post the wire to the new PNC account number if the old National City account number and beneficiary name are used. This will cause some delay in processing the wire; therefore, it is extremely important to contact the remitter/originator to get the wiring instructions amended as soon as possible. Additionally, PNC reserves the right to return funds to the sender if the wire does not identify a valid PNC DDA to credit.

### **Q. What are PNC's Wire Transfer hours of operation?**

- A. **Telephone/Verbal Initiation** —  
8:30am to 5:00pm ET\*\*

**Batchwire (CPU-CPU), Standing Transfer Order** —  
8:30am to 5:30pm ET

**Online banking through PINACLE** —

Wires can be entered 24 hours a day; however, anything entered after 5:30pm ET\*\* or during weekends or on holidays will be processed the next business day.

*\*\*Note: The cutoff time for IRS tax payments is 4:00pm ET.*

### **Q. What number will I dial for wire transfer services?**

- A. If you are a business client with a wire transfer agreement, please contact PNC Wire Transfer Operations, 1-800-PNC-WIRE (1-800-762-9473):

Press Option 1 – To initiate a wire (domestic and international) or draft

Press Option 2 – For investigations

Press Option 3 – For implementations

Press Option 4 – For PINACLE or technical-related questions

Press Option 5 – For BatchWire inquiry or to confirm BatchWire control totals

Press Option 6 – For hours of operation

Press Option 7 – For wire transfer payment instructions

If you are a business client and do not have a wire transfer services agreement, please visit a branch office to initiate a wire transfer.

If you are a business client who performs wires on a regular basis, PNC highly recommends that you establish a wire agreement and utilize one of our easy and cost-effective channels for wire transfers.

### **Q. How can I find out what the foreign currency rates are?**

- A. Clients who use the PINACLE Funds Transfer module can review up-to-the-minute exchange rates. Otherwise, please contact the PNC Capital Markets Foreign Exchange Desk at 1-800-723-9106.

### **Q. How do I set up a new wire transfer service or change my wire transfer service?**

- A. Please contact Treasury Management Client Services (TMCS) at 1-800-669-1518 or email [TMCS@pnc.com](mailto:TMCS@pnc.com).

### **Q. Will I receive a validation telephone call when I call in a wire transfer request?**

- A. PNC will continue to use the existing dollar threshold established at account setup with National City, unless otherwise instructed. If you are called to validate a payment, then you will be asked by the operator to supply your personal identification number (PIN) for authentication purposes. If you currently receive calls from National City and do not have a PIN, then you will be issued a PIN to use upon conversion of your accounts and services to PNC.

## Whom to Contact With Questions

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### **PRIOR TO Conversion:**

Please continue to contact Treasury Management Client Services (TMCS) at 1-800-669-1518 or email [TMCS@pnc.com](mailto:TMCS@pnc.com).

### **ON OR AFTER Conversion:**

Please contact Treasury Management Client Services (TMCS) at 1-800-669-1518 or email [TMCS@pnc.com](mailto:TMCS@pnc.com), or contact your Treasury Management Officer.

## What to Expect in the Coming Weeks

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If you currently have a wire transfer agreement with National City, then you will receive additional information in the coming weeks with specific instructions for setting up your wire transfer services with PNC. This will also include important information about PNC's wire transfer services and how to ensure that your organization is ready for processing through PNC when your account is converted.

For now, simply continue to bank as you do today while final preparations are made for your transition to PNC.