

# INFORMATION MANAGEMENT – ConsultNC/PINACLE Online Services

PINACLE® is your online resource for account information and transaction initiation, providing an integrated point of access to PNC's Corporate and Institutional Banking services and 24/7 access to your PNC accounts. Through PINACLE, you can easily handle your account transfers, wire and ACH transactions, check disbursement activity, receivables management, balance and transaction reporting, and customer support needs. You will be set up for the PINACLE services and features that are most comparable to those you currently use in ConsultNC®.

Your Current National City Treasury Management Service...	Will Become This PNC Treasury Management Service...
<p>ConsultNC</p> <p><b>Information Management</b></p> <ul style="list-style-type: none"> <li>• Previous Day with image (check images)</li> <li>• Current Day               <ul style="list-style-type: none"> <li>- Activity includes ACH, Wire, CDA and Lockbox</li> <li>- Balances are only updated during the day on the Cash Position Report</li> </ul> </li> <li>• Previous Day, Current Day, Product Reports and Statements are accessible within Information Management</li> <li>• Lockbox deposits summary and remittance detail information is reported</li> <li>• Export data in PDF, CSV, Excel and BAI2</li> <li>• Account history: six months (13-month history is also available)</li> <li>• Personal checking, savings, certificates of deposit and line of credit accounts <b>cannot</b> be viewed on ConsultNC Information Management – These accounts can be viewed only via National City Online Banking</li> </ul>	<p>PINACLE</p> <p><b>Information Reporting</b></p> <ul style="list-style-type: none"> <li>• Previous Day with image (all paper-based items)</li> <li>• Current Day               <ul style="list-style-type: none"> <li>- Activity includes ALL transactions other than branch deposits and ATM transactions</li> <li>- Balances are updated throughout the day on all Current Day Reports</li> </ul> </li> <li>• Previous Day, Current Day, Special Reports and Statements are each accessible through the PINACLE main navigation bar</li> <li>• Lockbox deposits summary remittance information is reported               <ul style="list-style-type: none"> <li>- Detailed remittance information can be viewed and downloaded via the A/R Advantage service</li> </ul> </li> <li>• Export data is standard in PDF, CSV, Excel, RTF and XML formats. Export in BAI2 format is available as a separate service.</li> <li>• Account history: six months (one-week, two-month and 13-month histories are also available)</li> <li>• Personal checking, savings, certificates of deposit and line of credit accounts <b>cannot</b> be viewed on PINACLE Information Reporting – These accounts can be viewed only via PNC Online Banking</li> </ul>
<p><b>Product Reports</b></p> <ul style="list-style-type: none"> <li>• Accessible from the Information Management service</li> <li>• Reports available include: ACH Returns, ACH Receiving Entries, EDI, ZBA, Automated Funds Manager monthly statement</li> <li>• Reports contain Previous Day data only</li> <li>• Export data in PDF format</li> <li>• 13 months of history</li> </ul>	<p><b>Special Reports</b></p> <ul style="list-style-type: none"> <li>• Separate service accessible through the PINACLE main navigation bar</li> <li>• Reports available include: ACH Returns, ACH Origination, ACH Debit Authorization, ACH Payment Authorization, Credit, Merchant Services, Trust, EDI and Automated Funds Manager daily report</li> <li>• Reports contain Previous Day and/or Current Day data</li> <li>• Export data in PDF, CSV formats</li> <li>• Interactive access to additional detail of transactions and/or images within the report</li> <li>• One month of history</li> </ul>
<p><b>Statements</b></p> <ul style="list-style-type: none"> <li>• Accessible through Information Management</li> <li>• Statements available include:               <ul style="list-style-type: none"> <li>- DDA</li> <li>- Analysis</li> <li>- Sweep</li> <li>- ARP (available in Check Management)</li> </ul> </li> <li>• Export data in PDF format</li> <li>• 13 months of history</li> </ul>	<p><b>Statements</b></p> <ul style="list-style-type: none"> <li>• Each statement type is a separate service accessible through the PINACLE main navigation bar</li> <li>• Statements available include:               <ul style="list-style-type: none"> <li>- DDA (with paid check and deposit slip image links)</li> <li>- Analysis (planned for early 2010)</li> <li>- Sweep</li> <li>- ARP (PDF only)</li> </ul> </li> <li>• Interactive view for transaction searches</li> <li>• Export data in PDF, CSV or XLS formats</li> <li>• 18 months of history</li> </ul>

(continued...)

Your Current  
National City Treasury Management Service...

Will Become This  
PNC Treasury Management Service...

**Account Transfers**

- Accessible through the ACH service
- Transfers are processed at the end of the business day

**ACH Origination**

- ACH cutoff time – 8:00pm ET
- A security token is required to approve and release an ACH transaction
- This service will be retained

**ACH Positive Pay**

- Accessible through the ACH service
- Exception data loaded by 8:00am ET
- Final Return decision time – 1:00pm ET
- This service will be retained

**Global Wire Transfer**

- Wire cutoff time – 5:30pm ET
- Secondary approval is determined on an individual level
- A security token is required to approve and release a wire
- Users can perform maintenance and approve their own repetitive templates
- Outgoing wire transfer reporting can be viewed within this service
- Incoming wire transfer reporting can be viewed within this service

**Check Management**

- Stop Payments are real-time – cutoff is 10:00pm ET
- Stop Payments for ARP accounts (DDA Stop Payments available via ConsultNC Dashboard)
- Stop Payments less than \$1,000 are effective for six months and \$1,000 or greater are effective for one year. Extended retention can be set up.
- Check Inquiry on ARP accounts can be performed to see check status (Paid/Stop/Issue/Void) and view paid check images

**Positive Pay  
(Bank-Match Positive Pay)**

- Accessible through Check Management service
- Exception data loaded by noon ET
- Final decision time – 3:30pm ET
- Submit all decisions at one time

**Account Transfers**

- Separate service accessible through the PINACLE main navigation bar
- Transfers are processed real-time and balances are updated on an intraday basis

**ACH Origination**

- ACH cutoff time – 8:00pm ET
- A new security token (provided by PNC) is required upon login to PINACLE if you use the ACH service
- You will access the retained ConsultNC ACH service through the PINACLE main navigation bar

**ACH Positive Pay**

- Accessible through the ACH service
- Exception data loaded by 8:00am ET
- Final Return decision time – 1:00pm ET
- You will access the retained ConsultNC ACH Positive Pay service (within ACH) through the PINACLE main navigation bar

**Funds Transfer (Wires)**

- Wire cutoff time – 5:30pm ET
- **All wires require approval by a second user ID to be released**
- A new security token (provided by PNC) is required upon login to PINACLE if you use the funds transfer service – only your password will need to be re-entered to approve and release a wire transfer
- A second user ID is required to approve repetitive templates prior to use
- Outgoing wire transfer reporting can be viewed within this service
- Reporting for incoming wire transfers can be viewed in the Current Day Reporting service

**Check Management**

- Stop Payments are real-time – cutoff is 10:00pm ET
- Stop Payments for DDA or ARP accounts
- All ARP Stop Payments are effective for three years
- All DDA Stop Payments are effective for one year
- Check Inquiry on DDA or ARP accounts can be performed to see check status (Paid/Stop/Issue/Void) and view paid check images

**Positive Pay**

- Positive Pay is a separate module accessible through the PINACLE main navigation bar
- Exception data loaded by 11:00am ET
- Final decision time – 3:00pm ET
- Can submit single or groups of items at any time prior to cutoff time

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Your Current  
National City Treasury Management Service...

Will Become This  
PNC Treasury Management Service...

- Issue Maintenance**
- Accessible through Check Management service
  - Four pick-up times – 10:00am ET, noon ET, 2:00pm ET (Monday – Friday) and 4:00pm ET (Friday only)
  - Can submit single issues and import a file of issues

- Reverse Positive Pay (Client-Match Positive Pay)**
- Check data available by 7:00am ET
  - Return decision cutoff time – 2:00pm ET

- Return Check Management Services (RCMS)**
- This service will be retained

- Lockbox (ARC)**
- Review summary and detail remittance information
  - Black-and-white images

- Alerts**
- Alerts can be set up within different services

- Administration**
- Central Administration for Information Management, Global Wire Transfer and ACH
  - Requires a central Administrator for Information Management, Global Wire Transfer and ACH
  - Can set up a user individually through the use of a Role or by copying an existing user

- Miscellaneous**
- Uses a company ID, operator ID and password in combination with a Watermark for a user login
  - Information Management charges and monthly services fees can be directed to any account you choose

- Issue Maintenance**
- Issue Maintenance is a separate module accessible through the PINACLE main navigation bar
  - Five pick-up times – 5:00am ET, 7:30am ET, 10:30am ET, 2:45pm ET and 10:00pm ET
  - Can submit single issues and import a file of issues

- Reverse Positive Pay**
- Check data available by 7:00am ET
  - Ability to import a file of return items
  - Return decision cutoff time – 2:00pm ET

- Return Check Management Services (RCMS)**
- You will access the retained ConsultNC RCMS service through the PINACLE main navigation bar

- A/R Advantage**
- Review summary and detail remittance information
  - Integrated remote capture service of checks and remittance documents at client site (optional service)
  - Electronic and paper-based payments in a single information stream
  - Virtual batching (see the Lockbox section on page 45)
  - Full-color images

- Event Notification**
- Event Notification is a separate service requiring user privileges for access
  - All available events can be set up centrally through this service

- Administration**
- Central Administration for all services except cash concentration
  - Requires two Administrators (Super-users) who have full access to all services and accounts available to your organization
  - Can set up a user individually or through the use of a Role. Currently, not all services are available to be included in a Role.

- Miscellaneous**
- Uses a company ID, operator ID and password in combination with a security token for user login – security tokens are required upon login for users assigned ACH, Wire, PINACLE FX or Payables Advantage
  - Information Reporting fees, monthly service fees and Disbursement services Web transactions are billed to a single master billing account

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Your Current  
National City Treasury Management Service...

Will Become This  
PNC Treasury Management Service...

<p>Not available</p>	<p><b>Image On Demand</b></p> <ul style="list-style-type: none"> <li>• Seven years of online images</li> <li>• Image types available             <ul style="list-style-type: none"> <li>- Non-Lockbox Deposits (deposit reconstruction)</li> <li>- Returns</li> <li>- Paid Checks</li> <li>- Adjustments</li> </ul> </li> <li>• Image On Demand will be available to all organizations, but individual user privileges are required</li> </ul>
<p><b>Trade Services/Letters of Credit</b></p> <ul style="list-style-type: none"> <li>• This service will be retained</li> </ul>	<p><b>Global Trade Excellence</b></p> <ul style="list-style-type: none"> <li>• You will access Trade Services/Letters of Credit through the Global Trade Excellence service found on the PINACLE main navigation bar</li> </ul>
<p><b>Mortgage Warehouse Lending</b></p> <ul style="list-style-type: none"> <li>• This service will be retained</li> </ul>	<p><b>Mortgage Warehouse Lending</b></p> <ul style="list-style-type: none"> <li>• You will access the Mortgage Warehouse Lending service through ConsultNC</li> </ul>
<p><b>WebFX</b></p> <ul style="list-style-type: none"> <li>• You will be converted to PINACLE FX which is similar to Web FX.</li> </ul>	<p><b>PINACLE FX (Capital Markets)</b></p> <ul style="list-style-type: none"> <li>• You will access the PINACLE FX service through the PINACLE main navigation bar</li> </ul>

## Important Information about PINACLE

The following summarizes important information about each of the modules you can access via PINACLE. PNC will set up your organization for PINACLE with services comparable to those you use today and provide information on optional services and differences between PINACLE and ConsultNC. Take a few minutes to familiarize yourself with the modules that you will be using. Please note that within several of the modules are actions that you should take prior to your conversion. This will help ensure that once you are converted to PINACLE, it will be business as usual.

### Administration

Your Security Contact will receive additional communications containing login credentials necessary to access PINACLE. These communications will include your company's PINACLE user ID (company-level ID) and the operator IDs/passwords (individual user IDs) for the two System Administrators. This communication will be issued six weeks prior to your conversion. If you do not receive this important access information by then, please contact Treasury Management Client Services (TMCS) at 1-800-669-1518. Please review the chart in the front pocket of this booklet for timing of this mailing.

We highly recommend that your two System Administrators attend the Administration training session or review the training materials. On page 13, you will find a complete list of online training classes in the PINACLE Course Overview Section. Also, if you will be using PINACLE's Funds Transfer (Wire Transfer) service, additional administrative steps are necessary and will be covered in the Funds Transfer training sessions. PNC will convert all of your existing users and map their entitlements.

**We strongly suggest that Administrators review entitlements to ensure they are appropriate.** You will not need to recreate your existing operators; however, if there is an operator who should have access but who has not been converted by PNC (if

they were created six weeks or less prior to your conversion), you can add new users beginning with the early access period to PINACLE – four weeks prior to your conversion. Please review the chart in the front pocket of this booklet for timing. Your Administrators will be responsible for creating additional company users (operators).

Beginning four weeks prior to your conversion, there will be a section on the ConsultNC home page that enables ConsultNC users to create PINACLE passwords. At that time, the user will also be provided the PINACLE company ID and their user ID. This new company ID, user ID and password will be used only in PINACLE. Existing ConsultNC IDs and passwords will work only in ConsultNC. Operators with access to Funds Transfer (Wire), ACH, Payables Advantage and/or PINACLE FX (Capital Markets) will also need a security token passcode when logging in to PINACLE to access these services. The security token will be provided to your company's Security Contact, who will be responsible for assigning (an update to each operator's entitlements is required) and distributing a security token to each user who has one of the above services. **Please note: National City ConsultNC security tokens will not work with PINACLE.**

### Information Reporting

Previous Day Reporting, Current Day Reporting and Special Reports are separate services available through the PINACLE main navigation bar. You will notice a few differences on your reports. PINACLE Previous Day and Current Day reports show float information at the summary level as well as on each detail transaction. Each Previous Day and Current Day report is printable and exportable via PDF, CSV, XLS, RTF or XML format. The reports contain a top menu bar with tools to enable you to navigate through your report. Your report may contain multiple pages, depending on the number of accounts set up on this service. If you have any customized/favorite reports created on Information Management, then you will need to recreate these on PINACLE.

## Previous Day Reporting

If your organization is currently enrolled in the Information Management service on ConsultNC with Previous Day Reporting, then you will be converted to the Previous Day Reporting service on PINACLE. Your previous day activity will begin reporting on PINACLE the Tuesday following your conversion. We know how important historical transaction information is to your company: Although PNC will not be converting your previous day reporting history to PINACLE, you will have the ability to download this information to your PC from ConsultNC for six months following the conversion of all of your accounts. You will be set up with six months of storage on PINACLE or the equivalent amount of storage retained on Information Management via ConsultNC.

## Current Day Reporting

If your organization is currently enrolled in the Information Management service on ConsultNC with Current Day Reporting, then you will be converted to the Current Day Reporting service on PINACLE. Your current day activity will begin reporting on PINACLE the Monday following your conversion. Current Day Reporting is updated throughout the day and includes all of your electronic and paper transactions: deposits (with the exception of branch deposits), returns, paid checks, ACH, wire transfers (updated real-time), account transfers (updated real-time), etc.

## Product Reports (Special Reports)

If your organization is currently enrolled in the Information Management service on ConsultNC with Product Reports, then you will be converted to the Special Reports service on PINACLE. You can choose from a variety of special reports, including Returns Reporting, EDI Received items, ACH Origination Reports, etc. The data storage for Special Reports is one month on PINACLE. Each report is printable and exportable via PDF or CSV format.

## DDA Statements

If your organization subscribes to DDA Statements on ConsultNC, then your current 13-month history of DDA statements will remain on ConsultNC for six months following your conversion. Going forward, you will be able to view up to 18 months of past statements beginning with your first month after conversion. The DDA Statements module will enable you to query for specific data and export or print your statement for auditing or archiving purposes. Images of paid checks and non-lockbox deposit tickets will be available within the DDA Statements service. Statements are available on PINACLE the day after your statement cutoff date. If you do not currently subscribe to online DDA Statements, but would like to activate this service, please contact Treasury Management Client Services (TMCS) at 1-800-669-1518.

## Sweep Statements

If your organization subscribes to AFM Monthly Statements on ConsultNC, then you will be converted to the Sweep Statements service on PINACLE. Going forward, you will be able to view up to 18 months of past statements, beginning with your first month after conversion. The Sweep Statements module will enable you to export or print your statement for auditing or archiving purposes. Statements are available on PINACLE the day after your statement cutoff date. If you do not currently subscribe to online Sweep Statements but would like to do so, please contact Treasury Management Client Services (TMCS) at 1-800-669-1518.

## ACH

If your organization utilizes the ACH service on ConsultNC, then you will continue to use the same ACH service in PINACLE. The ACH service will be available through the PINACLE main navigation bar. Every user of the ACH service will need a security token to log in to PINACLE. PNC will provide security tokens for each user. Your package of security tokens will arrive approximately six weeks prior to your conversion to PINACLE. Once you have converted to PINACLE, you will no longer need a security token to approve and release your ACH transactions. You will only use the security token during the login process.

## Account Transfer

If your organization is currently enrolled in the Account Transfer service, then you will be enrolled in the PINACLE Account Transfer service, which is accessed as a separate module through the PINACLE main navigation bar. All account transfers on PINACLE are processed real-time. The Account Transfer screen will display your current available balance for each of your accounts. You will receive real-time notice of any rejected transfers. If you use the many-to-one or one-to-many account transfer feature, this option is available only through the ConsultNC ACH Account Transfer module. You will continue to have access to that service, following the conversion, for these more complex internal transfers, along with the PINACLE Account Transfer service.

## Check Management

If your organization is currently enrolled in the Check Management service, then you will be converted to the Check Management service on PINACLE. The Check Management service on PINACLE consists of Stop Payment, Check Inquiry and Paid Check Image viewing. Stop Payments can be placed on ARP and/or DDA accounts. PINACLE offers an optional security level of Dual Approval for Stop Payments. This security feature is available at the company level. If you would like to request this optional security feature, please contact Treasury Management Client Services (TMCS) at 1-800-669-1518. Issue Maintenance and Positive Pay are separate services in PINACLE.

## Issue Maintenance

If your organization is currently enrolled in the Issue Maintenance service, then you will be converted to the Issue Maintenance service on PINACLE. Issue Maintenance is a separate service accessible through the PINACLE main navigation bar and consists of Single Issue/Void submission and Issue/Void import. Imports can be done via standard Fixed Width format or Comma Separated Value format and can contain any DDA account for any PNC ABA number. Issue Maintenance enables you to modify or delete any single item you previously submitted via PINACLE.

## Positive Pay (Bank-Match Positive Pay)

If your organization is currently enrolled in the Positive Pay service, then you will be converted to the Positive Pay service on PINACLE. Positive Pay is a separate service accessible through the PINACLE main navigation bar. All of your exception data is loaded by 11:00am ET each banking day. **Please note: On the first business day after your conversion, you will access your exception data on ConsultNC Positive Pay. Beginning the second business day following your conversion, your exception data will be available on PINACLE Positive Pay.** You can create Pay, Return or Pay with Issue decisions on each exception item. Each decision that you make can be changed prior to PNC's picking up your decisioned items. You can submit individual decisions if you are not ready to decide all items on an account.

Pick-up times are noon ET, 1:30pm ET and 3:00pm ET. PNC does provide an Event Notification upon the load of your exception items but does not provide a reminder notification prior to the final pick-up time. The Positive Pay service contains a next-day confirmation report showing all of your prior day's decisions. PINACLE offers an optional security level of Dual Approval for Positive Pay. This security feature is available at the company level. If you would like to activate this security feature, please contact Treasury Management Client Services (TMCS) at 1-800-669-1518.

### Reverse Positive Pay (Client-Match Positive Pay)

If your organization is currently enrolled in the Client-Match Positive Pay service, then you will be converted to the Reverse Positive Pay service on PINACLE. The Reverse Positive Pay service consists of Paid Check Inquiry, single (ad hoc) returns and the capability to upload to PNC a file of items to be returned. You can import a file of returns in a standard Fixed Width format or Comma Separated Value format.

### ARP Statements

If your organization subscribes to ARP Statements on ConsultNC, then you will be converted to the ARP Statements service on PINACLE. Going forward, you will be able to view up to 18 months of past statements, beginning with your first month after conversion. The ARP Statements module will enable you to print your statement for auditing or archiving purposes. ARP statements are available on PINACLE the day after your statement cutoff date. PNC will not convert your ARP statement history to PINACLE. We recommend that you download this information to your PC from ConsultNC. If you do not currently subscribe to online ARP Statements, but would like to do so, please contact Treasury Management Client Services (TMCS) at 1-800-669-1518.

### Funds Transfer (Wire)

If your organization currently uses the Global Wire Transfer service, then you will be converted to the Funds Transfer service on PINACLE. If you have repetitive templates currently established, then PNC will systematically convert those templates to PINACLE for you. However, each repetitive template will need to be approved by one of your authorized users prior to its use. Please review each template prior to using to ensure it was converted correctly. **It is also important to note that ALL wire transfers in PINACLE require secondary approval before being released to PNC for processing.** If you wish to establish a repetitive release threshold, under which no approvals are necessary, please contact Treasury Management Client Services (TMCS) at 1-800-669-1518. As you review and assign privileges to your company's operators, please ensure that at least one operator is granted the "approval" privilege. For your security, the approver cannot be the same person who created the wire. Once you have converted to PINACLE, you will no longer need a security token to approve and release your Funds Transfer transactions as you will have already used the security token during the login process. You will be set up with Current Day Reporting to view your incoming wire transfers.

### Image On-Demand

The Image On-Demand service enables you to search for and review up to seven years' worth of images of paid checks, deposit tickets and the corresponding checks, paper-based returns and paper adjustments. Image On-Demand is available 24/7 and will offer both PNC and National City check images. Your history of images from National City, beginning August 1, 2009, will be converted to PNC, and your organization will have access to this

new utility. However, each user must have access to Image On-Demand assigned by one of your Security Administrators via the Administration module.

### Lockbox (ARC)

If your organization utilizes the ARC Lockbox service on ConsultNC, this service will now be available on PINACLE until your lockbox converts to PNC. ARC Lockbox will be accessible through the PINACLE main navigation bar. You will be notified in a separate mailing of your lockbox conversion date. Once your lockbox converts, your online access to your receivables information will be converted to the A/R Advantage service on PINACLE. A/R Advantage provides you with summary and detail remittance information on your paper and electronic receivables items, including full-color images of each item. To make setup easier, your designated users will have access to the A/R Advantage service on PINACLE once your organization has converted. Until your lockbox is converted to PNC, you should continue to use the National City ARC service. Once your lockbox has been converted to PNC, you will only need to assign the lockbox to each user's profile.

### Return Check Management Service (RCMS)

If your organization utilizes the RCMS Service on ConsultNC, this service will now be available on PINACLE. The RCMS Service will be accessible through the PINACLE main navigation bar.

### Global Trade Excellence (Letters of Credit/TIME)

If your organization uses the Letters of Credit service or the TIME service on ConsultNC, then you will be converted to the Global Trade Excellence service on PINACLE. All access to these services on ConsultNC will be turned off immediately upon conversion. If you have repetitive templates and parties currently established on either service, then PNC will systematically convert those templates and parties to PINACLE for you. However, if you use the Letters of Credit service, transactions in process and discrepancy notices will not be converted. Please ensure that you do not have any pending transactions or discrepancies awaiting your response by the close of business the Thursday before conversion. If you use the TIME module, transactions in process and discrepancy notices will be converted systematically for you. If you have any questions concerning these services, please contact the Global Client Care Center at 1-800-622-4685 or GlobalClientCare@pnc.com.

### International Services through PINACLE

**Canada Express** offers a full suite of Treasury Management services to support your payables and receivables needs in Canada. Whether you make or receive several payments or thousands of payments per month in checks, wires or electronic funds transfers – EFTs (Canadian ACH), PNC specialists can tailor a Canada Express solution for your organization.

PNC's **multicurrency accounts** enable you to efficiently manage foreign currency cash flows. Multicurrency accounts are demand deposit accounts that hold foreign currency instead of U.S. dollars. All deposit and withdrawal detail can easily be viewed via the Web through PINACLE FX. Deposits, withdrawals and conversion into U.S. dollars or other currencies can be initiated using PINACLE FX or over the phone.

**PINACLE FX** provides a secure online foreign exchange payment mechanism with access to real-time rates for making spot and forward currency payments via wire or draft. As a result, you can reduce the time, effort and cost of initiating and paying for foreign exchange transactions. You can also transfer foreign currency to and from your PNC multicurrency accounts and view activity and real-time balances.

## Important Information about PINACLE

### Event Notification

PINACLE's Event Notification service provides automated notification of events as they occur via email or through the online Message Center. This service includes notification options for:

- New Account Added
- New Service Added
- Operator Pending Approval
- Current Day Balance Threshold (>/< a user-defined balance)
- Current Day Incoming Transactions (Lockbox, Wire or ACH)
- Funds Transfer – Transfers Pending Approval
- Funds Transfer – Templates Pending Approval
- Positive Pay Exception Items Available
- Positive Pay Exception Decision Pending Approval
- Check Management Stop Pending Approval
- Issue Maintenance – Issues or Imports Pending Approval

- ACH Batch Pending Approval
- Return Item Special Report Available
- Debit Authorization Special Report Available
- DDA Statements Available
- Sweep Statements Available
- Account Transfer – Rejected Transfer
- Account Transfer – Transfer Pending Approval
- Operator Roles – Role Pending Approval

### Personal Account Information

Personal accounts cannot be established on PINACLE. Your personal accounts (checking and savings), loans and certificates of deposit can be set up on Online Banking, PNC's consumer online banking service. If you need access to PNC Online Banking and did not receive information in the mail, please contact 1-888-PNC-BANK (1-888-762-2265).

## Frequently Asked Questions

### ***Q. What do I need to access PINACLE?***

A. To use PNC's PINACLE service, you will need an Internet connection, Microsoft Internet Explorer® version 5.5 Service Pack 2 through version 7.0 and your login credentials, which you will receive approximately six weeks prior to your conversion. Other browsers may work with PINACLE; however, PNC does not support them at this time. If you are concerned that you do not meet these requirements, please contact Treasury Management Client Services (TMCS) at 1-800-669-1518.

### ***Q. When can I start using PINACLE?***

A. Your accounts will be set up on PINACLE four weeks prior to your conversion to allow you time to become familiar with the service, navigation and features/functionality. You can use PINACLE to review activity and initiate transactions on your accounts beginning on your conversion date. Please review the chart in the front pocket of this booklet for the timing of your conversion.

### ***Q. Will I be able to access ConsultNC services after my conversion?***

A. After your conversion, you will have access to ConsultNC for six months to view historical information, review operator entitlements and review wire templates. However, you will not be able to perform any payment transactions on ConsultNC after your conversion. Any converted accounts on the Check Management service will be removed on the day following your conversion. You will no longer have any history related to these accounts. We recommend that you print any information that you deem important.

### ***Q. Which account numbers will I see on PINACLE services?***

A. Your new PNC account numbers will be displayed on each of the PINACLE services to which your organization has access. Your new PNC account number information will be provided to you in a separate communication prior to conversion.

### ***Q. Will my National City account numbers continue to be displayed on ConsultNC after my accounts are renumbered?***

A. Yes, you can continue to view your account numbers and account names as they are today on ConsultNC.

### ***Q. What do I need to do to make sure my organization is ready to use PINACLE on the day of the conversion?***

A. Your Administrator should review all user entitlements to ensure they are accurate. If you utilize Wire Transfer, make sure that all of your repetitive templates are approved. If your organization has Wire, ACH or PINACLE FX, your Administrator will need to assign and distribute a security token to each user who will have access to either/both of those services.

### ***Q. Do I need to rebuild any data on PINACLE? If so, what data will not be systematically transferred?***

A. PINACLE will systematically transfer all of your new account numbers, operator entitlements and Wire Transfer templates six weeks prior to your conversion. If you make any changes or add any new users or wire templates on ConsultNC after this time, then you will need to also build this data on PINACLE. Account names, account groups, user groups, favorite reports and alerts will not be transferred. You can begin to recreate this information anytime after you have been provided early access to PINACLE.

### ***Q. Will my historical data be available on PINACLE?***

A. Your historical information within Information Management will be available only on ConsultNC; however, this information will continue to be available for six months following your conversion. Your images will be converted to PINACLE.

### ***Q. Where can I find additional detailed information about PINACLE?***

A. Please visit [pnc.com/ncbtreasury](http://pnc.com/ncbtreasury) for more information.

## 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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In preparation for the transfer of your ConsultNC Web-based products to PNC's online banking service (PINACLE), please make note of the following important time frames and details and share this information with other users of ConsultNC.

### **Six Weeks Prior to Your Conversion – Company User IDs**

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The first communication from PINACLE will include your organization's PINACLE user ID (company-level ID) and the operator IDs (individual user IDs) for two System Administrators. If you do not receive this important access information within five weeks of your conversion date, please contact Treasury Management Client Services (TMCS) at 1-800-669-1518. Please review the chart in the front pocket of this booklet for timing of this mailing.

### **Five Weeks Prior to Your Conversion – Passwords**

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The second communication from PINACLE will include initial operator ID passwords for your two PINACLE System Administrators. We will only send IDs and passwords for System Administrators to access PINACLE. All other company users (operators) will need to access their new company user ID and individual operator ID and create a password through a new link on the ConsultNC dashboard. Once the operators have obtained their new credentials, they will need to enter this information on the PINACLE login page to gain access to PINACLE. Operators with access to Funds Transfer (Wire), ACH, Payables Advantage and/or PINACLE FX (Capital Markets) will also need a security token passcode when logging in to PINACLE to access these services. The security token will be provided by PNC. Any security tokens that you have from National City will not work with PINACLE and should be used only with ConsultNC.

If your organization utilizes Funds Transfer (Wire), ACH, Payables Advantage and/or PINACLE FX (Capital Markets), the above-mentioned security token will be mailed to your company's Security Contact. These security tokens should be assigned and distributed to those users who have access to any of these payment services. If you need additional security tokens, please contact Treasury Management Client Services (TMCS) at 1-800-669-1518. Please review the chart in the front pocket of this booklet for timing of this mailing.

### **Four Weeks Prior to Your Conversion – Early Access to PINACLE**

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To ensure a smooth transition, your organization will have access to PINACLE beginning on the Monday four weeks prior to your conversion. During this early access period, please review your operator entitlements on ConsultNC. You can then compare this information to the entitlements on PINACLE to ensure that they are accurate. PINACLE will not be operational for you to perform transactions and review your banking information until your conversion date. Please take this time to familiarize yourself with PINACLE. If you use Wire Transfer templates, you may also want to take this time to review your imported wire templates. Each repetitive template will need to be approved by one of your authorized users prior to its use to help ensure that you can perform all of your transactions without issue on and after your conversion date. You can log in to PINACLE at

[treasury.pncbank.com/portal/esec/login.ht](https://treasury.pncbank.com/portal/esec/login.ht)

During this early access period, Treasury Management Client Services (TMCS) will be available from 7:30am to 6:30pm ET, Monday through Friday, at 1-800-669-1518.

If you have been given System Administrator access (admin 1 or admin 2), then your passwords will be sent five weeks prior to your conversion, as noted above. If you are not a System Administrator, you will create your password on the ConsultNC dashboard beginning four weeks prior to your conversion.

### **Four Weeks Prior to Your Conversion – PINACLE Training**

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Within this booklet, the various training options available are listed to help you get started using PINACLE. It is highly recommended that your two System Administrators attend an Administration training session via Microsoft® Live Meeting. If you will be using PINACLE's Funds Transfer service, additional administrative steps are necessary and will be covered in the Administration training session.

In addition to the training sessions, you and the other users in your organization can take advantage of our comprehensive online training options, including Online Help Tip Cards, PowerPoint Training User Guides and Pre-recorded Training sessions. Instructions for how to enroll in training sessions and access online training are provided in the training section of this booklet on page 12. In the meantime, your users can access an overview of PINACLE's functionality and workflow at

[pnc.com/ncbtresury](https://pnc.com/ncbtresury)





## **Important Steps to Take Prior to Your Conversion**

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Prior to your conversion, we recommend that you take the following actions to ensure that it is business as usual once your organization converts to PINACLE.

**Review your company's setup for accuracy** – Your company information will be systematically converted from ConsultNC to PINACLE. Please take a moment to review all of the accounts and services we have set up to ensure they are accurate. You will see your new PNC account number(s) in PINACLE. We will also import your organization's operators (users) as they were set up on ConsultNC. There may be some differences in rights and privileges between ConsultNC and PINACLE, so please take the time to review each operator's setup. **Please note: Any operators created on ConsultNC within six weeks prior to your conversion will not be converted to PINACLE and will need to be recreated in the PINACLE Administration module.**

**Review your Wire Transfer repetitive templates on PINACLE** – If you use the Wire Transfer service and use repetitive templates, please log in to PINACLE Funds Transfer and review your repetitive templates. We will import these templates from ConsultNC to PINACLE, but each repetitive template will need to be approved by one of your authorized users prior to its use. Please note: Any wire templates created within six weeks prior to your conversion will not be converted to PINACLE and will need to be recreated in the PINACLE Funds Transfer module.

**Use one of PNC's many training options** – While PINACLE is similar in functionality to ConsultNC, there are differences in terminology, navigation and processes. Please take advantage of our many training options to ensure that you and your staff are familiar with the system prior to using PINACLE.

## PINACLE Training Options

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### 1. Online Training

For a detailed review of the services offered, including features and functionality, you can download user guides at

[pnc.com/ncbtreasury](http://pnc.com/ncbtreasury)

In conjunction with the online user guides, PNC offers service recordings, similar to small demos, on how to perform a function or transaction for a specific service. All service recording URL links can be obtained from the Web page listed above, as well as within PINACLE (under the “Help” link on the utility bar). The recording links will take you to PNC’s Web conferencing center powered by Microsoft® Office Live Meeting. The system will ask you for your name, email address and company name (this information is used only by PNC). You will need to choose Microsoft Office Live Meeting Replay to view the recording; please note that it will take a moment to load.

### 2. Web Conference Sessions

You can also choose to attend a Web conference training session conducted by an experienced PINACLE training representative. Training sessions will begin four weeks prior to your conversion. On the next page, you will find PNC’s training schedule and course descriptions. To schedule your participation in a Web conference training session, please access the training registration page via

[pnc.com/ncbtreasury](http://pnc.com/ncbtreasury)

## Important Information about Your Access to ConsultNC

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To ease your transition, ConsultNC will continue to be available after your conversion for you to view history on your accounts, review operator setups and view your wire templates. We highly recommend that you download all of your ConsultNC historical information, as it will be available for only six months after your conversion. After that time, you will not be able to access your National City account history information on ConsultNC or on PNC’s PINACLE. **Images of your paid checks will be available on PINACLE only through the Image On-Demand service.**

You will not be able to initiate payment transactions via ConsultNC after your conversion.

## PINACLE Training Schedule for National City Clients

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PNC Treasury Management conducts regularly scheduled Web conferencing training sessions for all PINACLE modules. This section provides high-level descriptions of each session and a current schedule of course offerings. Led by one of our training specialists, PINACLE Training is a great opportunity to learn more about your organization’s PINACLE services and to ask any questions you may have regarding the functionality of your service.

Training is conducted in an online classroom-style setting, and there may be multiple clients attending the session with you.

Once scheduled for training, you will receive an electronic confirmation prior to the scheduled session. The invitation will contain a hyperlink that takes you directly to the session and a toll-free audio bridge phone number that enables you to interact with the trainer as well as other attendees.

## PINACLE Course Overview

<b>General/ Administration*</b>	Mondays Tuesdays Fridays	9:00am - 10:00am ET 1:00pm - 2:00pm ET 11:00am - Noon ET	<ul style="list-style-type: none"> <li>• <b>Logging in to PINACLE</b></li> <li>• <b>Customer Support Center</b> <ul style="list-style-type: none"> <li>- Reporting/Tracking Customer Service Issues</li> <li>- Product Tip Cards</li> <li>- Recorded Training Sessions</li> <li>- Training Slide Shows</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Administration</b> <ul style="list-style-type: none"> <li>- Name Accounts</li> <li>- Entitlement Report</li> <li>- Operator Ticket Maintenance</li> <li>- Operator Approval Report</li> <li>- Manage Operators</li> </ul> </li> </ul> <i>*Suggested for all System Administrators</i>
<b>Information Reporting</b>	Tuesdays Wednesdays Thursdays	10:00am - 11:00am ET 11:00am - Noon ET 10:00am - 11:00am ET	<ul style="list-style-type: none"> <li>• <b>Customer Support Center</b></li> <li>• <b>Previous Day/Current Day Reporting</b> <ul style="list-style-type: none"> <li>- View Daily Reports</li> <li>- Image-Enabled Reports</li> <li>- Downloading, Printing and Exporting Reports</li> <li>- Creating and Viewing Customized Reports</li> <li>- Transaction Search</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Previous Day/Current Day BAI Reporting</b> <ul style="list-style-type: none"> <li>- Running/Exporting BAI Reports</li> </ul> </li> <li>• <b>Image On Demand</b> <ul style="list-style-type: none"> <li>- Viewing Images of Paper-Based Detail Transaction Items</li> </ul> </li> <li>• <b>Online Statements</b></li> <li>• <b>Special Reports</b> <ul style="list-style-type: none"> <li>- Loan Balance Report</li> <li>- Return Item Activity Report</li> </ul> </li> </ul>
<b>Disbursements</b>	Tuesdays Wednesdays Fridays	2:00pm - 3:00pm ET 11:00am - Noon ET 1:00pm - 2:00pm ET	<ul style="list-style-type: none"> <li>• <b>Customer Support Center</b></li> <li>• <b>Check Management</b> <ul style="list-style-type: none"> <li>- Check Paid Items/Duplicate Search</li> <li>- Transaction Inquiry/Viewing Images</li> <li>- Placing/Cancelling Stop Payments</li> <li>- Monitor: Viewing the Status of a Stop Payment</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Positive Pay</b> <ul style="list-style-type: none"> <li>- Reviewing Exceptions Report/ Making Decisions</li> </ul> </li> <li>• <b>Issue Maintenance</b> <ul style="list-style-type: none"> <li>- Adding Issues and Voids</li> <li>- Importing a CSV/FW File</li> </ul> </li> </ul>
<b>Reverse Positive Pay</b>	Mondays Thursdays Fridays	1:00pm - 2:00pm ET 11:00am - Noon ET 1:00pm - 2:00pm ET	<ul style="list-style-type: none"> <li>• <b>Customer Support Center</b></li> <li>• <b>Reverse Positive Pay</b> <ul style="list-style-type: none"> <li>- Submitting Return Requests on Previous Day Paid Items</li> <li>- View Images of Paid Items</li> </ul> </li> </ul>	
<b>Funds Transfer (Wire)</b>	Mondays Thursdays Fridays	10:00am - 11:30am ET 2:00pm - 3:30pm ET 9:00am - 10:30am ET	<ul style="list-style-type: none"> <li>• <b>Customer Support Center</b></li> <li>• <b>Creating/Approving Repetitive Templates</b></li> <li>• <b>Initiating Repetitive/Non-Repetitive Wires</b></li> <li>• <b>Modifying/Deleting Wires</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Approving Repetitive/Non-Repetitive Wires Reports</b></li> <li>• <b>Administration: Updating Admin1/ Admin2</b></li> </ul>
<b>A/R Advantage</b>	Mondays	2:00pm - 3:00pm ET	<ul style="list-style-type: none"> <li>• <b>Customer Support Center</b></li> <li>• <b>Viewing Online Lockbox Activity</b></li> <li>• <b>Searching Transactions: Current and Archived</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Viewing Spreadsheets: Summary and Details</b></li> <li>• <b>Administration: Assigning A/R Advantage to Other Operators</b></li> </ul>
<b>Account Transfer</b>	Mondays Wednesdays Fridays	2:00pm - 3:00pm ET 10:00am - 11:00am ET 2:00pm - 3:00pm ET	<ul style="list-style-type: none"> <li>• <b>Customer Support Center</b></li> <li>• <b>Initiating Multiple Transfers</b></li> <li>• <b>Initiating Single Transfers</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Viewing Scheduled Transfers</b></li> <li>• <b>Viewing Reports</b></li> <li>• <b>Administration: Assigning Account Transfer to Operators</b></li> </ul>
<b>Global Trade Excellence (Letters of Credit)</b>	Tuesdays Thursdays	11:00am - Noon ET 1:00pm - 2:00pm ET	<ul style="list-style-type: none"> <li>• <b>Import Letters of Credit</b></li> <li>• <b>Export Letters of Credit</b></li> <li>• <b>Documentary Collections</b></li> <li>• <b>Bankers Acceptances</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Document Images</b></li> <li>• <b>Discrepancy Processing</b></li> <li>• <b>Reports</b></li> <li>• <b>Administration: Assigning Global Trade Excellence to Other Operators</b></li> </ul>

Kindly take a moment to verify that your system configurations enable you to attend a PINACLE Training Session using Microsoft Office Live Meeting 2007 by directing your browser to the following site:

<http://go.microsoft.com/fwlink/?linkid=90703>

Once you have entered your name, click "Begin Test Now." You may have to Install Microsoft Office Live Meeting if it is not currently installed on your computer. Next, you should receive a message indicating "Your test has been...successful!" If your test was unsuccessful, please contact Treasury Management Client Services (TMCS) at 1-800-669-1518.