

## INTERNATIONAL SERVICES – Cash Management Services

Global business transactions often require you to make and receive payments in currency other than U.S. dollars. PNC offers a full range of International Treasury Management Services, including Canada Express, multicurrency accounts, and online foreign exchange payments via PINACLE FX. Regardless of where your organization conducts business, PNC can develop customized solutions to help improve the accuracy, predictability and security of your global financial activity.

**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.

To support daily business transactions, PNC maintains a **correspondent bank network** of more than 1,000 institutions, representing more than 115 countries worldwide.

Your Current National City Treasury Management Service...		Will Become This PNC Treasury Management Service...	
CANADIAN TREASURY MANAGER	<ul style="list-style-type: none"> <li>• Full suite of Canadian payables and receivables</li> <li>• Customer relationship directly with Canadian bank</li> <li>• Check images as separate product</li> <li>• Previous Day reports via ConsultNC</li> <li>• Comprehensive reports and transaction initiation via Canadian bank Web portal</li> </ul>	CANADA EXPRESS	<ul style="list-style-type: none"> <li>• SAME</li> <li>• Customer relationship with PNC</li> <li>• Check images as part of standard balance and transaction reporting</li> <li>• Previous Day reports via PINACLE</li> <li>• SAME</li> </ul>
MULTICURRENCY ACCOUNT SERVICES	<ul style="list-style-type: none"> <li>• 17 currencies</li> <li>• Housed at correspondent bank in London</li> <li>• No FDIC insurance</li> <li>• Online statements</li> <li>• No check deposits</li> </ul>	MULTICURRENCY ACCOUNTS	<ul style="list-style-type: none"> <li>• 29 currencies</li> <li>• Housed at PNC</li> <li>• FDIC insured to maximum amount provided by law</li> <li>• Online and paper statements available</li> <li>• Support for check deposits (lockbox, collection, cash letter)</li> </ul>
WEBFX/FX DRAFTS	<ul style="list-style-type: none"> <li>• Comprehensive solution for real-time foreign exchange trading</li> <li>• 17 currencies</li> <li>• FX Drafts printed and mailed by NCB</li> <li>• No multicurrency account reporting</li> <li>• Pre-execution dual authorization for trades not available</li> </ul>	PINACLE FX	<ul style="list-style-type: none"> <li>• SAME</li> <li>• 38 currencies</li> <li>• Option to print FX Drafts on site</li> <li>• Extensive multicurrency reporting capabilities</li> <li>• Pre-execution dual authorization for trades is available</li> </ul>

## Frequently Asked Questions

---

***Q. I currently have a Canadian account through the National City Canadian Treasury Manager program. Will I be expected to close this account and open a new account with PNC?***

A. Yes. If you currently have a Canadian account through the Canadian Treasury Manager program, then you will receive more detailed information regarding the next steps for the conversion of your current Canadian accounts. PNC's experienced team of International specialists will help ensure a smooth transition of your Canadian accounts and related Treasury Management services.

***Q. I currently have a multicurrency account with National City. Will I be assigned a new account number for my PNC multicurrency account?***

A. Yes. Further details regarding the conversion of your National City multicurrency account will be sent to you in a separate communication, including new remittance instructions and effective date.

***Q. When will I be able to conduct business on PINACLE FX?***

A. If you currently have access to WebFX, then your organization will soon receive detailed information about using PINACLE FX, including system requirements and user details.

***Q. What is the PNC SWIFT address and when should I begin using it for incoming payments?***

A. The PNC SWIFT address is PNCCUS33. Your remittance detail should not include this address until you are notified further.

## Whom to Contact With Questions

---

### **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:**

You will be notified should there be any changes in your client service contact.

## What to Expect in the Coming Weeks

---

In the next few weeks, you will receive additional information, including important dates and product documentation, to assist you in the transition of your International Treasury Management services to PNC. PNC's integration team is dedicated to helping you make this transition effectively.

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

# INTERNATIONAL SERVICES - Trade Services/Letters of Credit

PNC's Global Trade Excellence®, available on PINACLE, is a Web-based tool that brings initiation and reporting capabilities for all of your letter of credit, documentary collection, bankers acceptance and purchase order transactions to your desktop. All you need is Internet access. Global Trade Excellence enables you to access information for your trade services easily as PNC processes transactions throughout the day.

Your Current National City Treasury Management Service...		Will Become This PNC Treasury Management Service...	
TRADE SERVICES/ LETTERS OF CREDIT	Letters of Credit <ul style="list-style-type: none"> <li>• Import, Export, Standby</li> </ul> Documentary Collections <ul style="list-style-type: none"> <li>• Import, Export, Direct Export</li> </ul> Bankers Acceptances  Trade Purchase Order Processing  Trade Payables Finance	TRADE SERVICES/ LETTERS OF CREDIT	SAME  SAME  SAME  SAME  SAME
Consult NC/ EXACT4WEB	Provides online access to all trade service activity, including: <ul style="list-style-type: none"> <li>• Import and Export Letters of Credit</li> <li>• Outgoing and Direct Documentary Collections</li> <li>• Bankers Acceptances</li> <li>• Issuance and Amendment Applications</li> <li>• Discrepancy Processing</li> <li>• Trade Purchase Order Processing</li> <li>• Reporting</li> <li>• Document Images</li> </ul>	PINACLE - GLOBAL TRADE EXCELLENCE	SAME SAME SAME  SAME SAME SAME SAME SAME

## Frequently Asked Questions

### Q. Will my reference number change?

A. Yes. On the day your account relationship is converted, all outstanding National City transactions will convert to PNC with your account information. At that time, each National City transaction reference number will be replaced with a new PNC reference number. You will receive a notification of the new PNC reference number for each outstanding transaction when this conversion occurs.

### Q. Will the place of presentation and payment change?

A. No, presentation of documents for your letter of credit will continue to be at the same location that was identified in the letter of credit terms at the time of issuance.

### Q. Does PNC offer an online Trade Services tool?

A. Yes. PNC's PINACLE online portal offers the Global Trade Excellence® module, a Web-based tool that brings initiation and reporting capabilities for all of your letter of credit, documentary collection, bankers acceptance and purchase order transactions to your desktop.



## Whom to Contact With Questions

---

### **PRIOR TO Conversion:**

Please continue to contact the Global Client Care Center at 1-800-622-4685 or via email at [GlobalClientCare@pnc.com](mailto:GlobalClientCare@pnc.com), or contact your Global Trade Officer.

### **AFTER Conversion:**

You will be notified should there be any changes in your client service contact.

## What to Expect in the Coming Weeks

---

At this time, please continue to conduct your Trade Service/Letter of Credit business as usual with the same National City Bank representatives with whom you currently interact. You will receive additional information regarding the conversion of your transactions to PNC soon.

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