

Tentative Settlement Reached to Help Visually Impaired With Access to ATMs; PNC to Test Unique Use of Cellphones for 'Person-to-Person' ATM Access

PRNewswire
PITTSBURGH

The PNC Financial Services Group and two visually impaired PNC customers today announced a tentative settlement of the lawsuit regarding access to automated teller machines.

Under the terms of the settlement, PNC will be the first financial institution nationwide to test an innovative solution using cellular phones and specially trained phone representatives to guide the visually impaired through an ATM transaction, providing "person-to-person ATM" service. The settlement was submitted today to U.S. District Court Judge Donetta Ambrose for preliminary approval.

"This proposed solution with PNC is an innovative step forward in the quest to ensure real accessibility for persons with vision impairments," said Mark J. Murphy, deputy executive director of the Disabilities Law Project and counsel for the two vision impaired PNC customers. "PNC is to be commended for taking action to address this very important issue."

James S. Walker, a senior vice president who oversees PNC Bank's ATM network, said the arrangement is reflective of PNC's innovative approach to customer service and the company's credo as "The Thinking Behind the Money."

"This arrangement is another example of PNC combining the latest technology with personal attention to provide customer service. It was important for us to create a process that will enhance our visually impaired customers' experience at the ATM," Walker said. "Our collaboration with the Disabilities Law Project and its clients demonstrates how we listen to our customers to determine how we can better align products, services and technology to meet their needs."

Benefits of "Person-to-Person ATM"

The tentative settlement calls for a testing and development phase followed by a pilot program. Benefits of the program to the visually impaired customers will include the following:

- Human touch: Under the program, the customer will be able to call a special toll-free number by cellphone to reach a specially trained representative from PNC Bank's National Financial Services Center. He or she will guide the customer through the transaction and answer questions or repeat instructions, if necessary. The phone representative also can confirm the final transaction (e.g., \$100 withdrawal from the customer's primary checking account).
- Convenient: Visually impaired customers can use their own cellphones or will be provided a cellphone from PNC with limited access to call only PNC Bank to conduct ATM transactions. No major equipment changes are necessary.
- Easy: The PNC Bank representative will be able to talk through the transaction process with the visually impaired customer, explain the buttons and commands, and answer questions.

Access & Empowerment

According to PNC Bank's Walker, "person-to-person ATM access will mean the visually impaired are empowered to use an ATM on their own without relying on a friend, or sometimes a passerby, to help them complete a transaction with their money."

Walker said the proposed solution is consistent with PNC's continuing efforts to expand the services provided by the bank's network of approximately 3,000 ATMs. "Convenient access and high value are PNC Bank's primary goals with ATMs. We have one of the largest ATM networks in the country with more convenient locations than ever before," he said.

PNC Bank's ATM network includes advanced function ATMs that accept deposits without envelopes and cash checks to the penny. PNC also has developed technological advancements on select ATMs, including

the ability to dispense gift certificates and phone cards.

PNC has been recognized nationally for its effective use of technology. Most recently, as reported in Information Week (Dec. 11 issue), PNC was ranked eleventh nationwide in the "Innovation 100: Leaders in Using Information Technology to Serve Customers", a research study co-produced by Information Week and Cap Gemini Ernst & Young.

The Disabilities Law Project (DLP) is a non-profit Pennsylvania law firm that provides free legal assistance to people with disabilities, their families, and their organizations. DLP's main purpose is to advocate for the civil rights of persons with mental and physical disabilities, especially their right to live as integral parts of their communities. For more details, visit the Web site at <http://www.dlp-pa.org/>.

PNC Bank, a member of The PNC Financial Services Group, Inc. (NYSE: PNC), headquartered in Pittsburgh, is one of the nation's largest diversified financial services organizations, providing regional banking, corporate banking, real estate finance, asset-based lending, wealth management, asset management and global fund processing services. For more information, visit www.pnc.com.

The parties to the agreement have proposed that the Court hold a hearing on final approval of the settlement in late 2001 after completion of the pilot program.

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Website: <http://www.pnc.com/>

Company News On-Call: <http://www.prnewswire.com/comp/701257.html> or fax,
800-758-5804, ext. 701257

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