

PNC Bank, Visa Announce Collaboration on Immediate Payment Capabilities Through Visa Direct

PITTSBURGH, Oct. 29, 2025 – PNC Bank, N.A., and Visa Inc. today announced a renewed strategic collaboration that will further expand immediate¹ payments capabilities available to PNC Treasury Management clients. The initiative utilizes Visa Direct’s expansive U.S. network and PNC’s leading Treasury Management Platform to provide clients with access to differentiated payment capabilities, delivering streamlined and efficient money-movement and payment processes.

“PNC’s enhanced collaboration with Visa meets a growing need among PNC’s corporate and commercial clients for faster, secure payments solutions,” said Sarah Billings, head of Global Payments for PNC Treasury Management. “Our clients have come to expect leading capabilities and expertise from PNC. Our strategic collaboration with Visa enriches PNC’s competitive set of offerings for our clients seeking reliable, scalable and cutting-edge payments solutions.”

There has been growing demand for faster payments across business-to-consumer and business-to-business use cases: from insurance disbursements to gig economy payouts, earned wage access and refund/rebate payments, all of which are served by PNC and enabled by Visa Direct. Recognizing that payments are not one-size-fits-all, PNC provides services that align seamlessly with the preferences of both payors and payees, helping businesses deliver fast and flexible payment experiences.

"Businesses today operate in a 24/7 environment and they expect their payment capabilities to keep pace," said Vira Platonova, global head of Visa Direct, Visa. "Our renewed collaboration with PNC is about empowering their clients with the modern tools they need to succeed. By providing access to real-time payment rails through Visa Direct, we can help them streamline operations and meet the growing demand for faster, more flexible digital payouts."

PNC has been at the forefront of payment innovation and immediate payments technologies. The collaboration with Visa builds on the bank’s existing portfolio of products and solutions, which include Direct to Debit Card, Real Time Payments, Zelle Disbursements and proprietary disbursement solutions Intelligent Routing and ePayments. The Direct to Debit Card solution is available via API and through PNC’s ePayments platform, enabling businesses to embed real-time payments into their workflows and offer payees flexible, secure disbursement options.

PNC Treasury Management offers a platform of innovative, end-to-end technologies and experienced teams that help clients architect and implement a cohesive cash management system for their business. PNC is committed to investing in leading technology and will continue to support its clients as they work to optimize working capital; achieve faster, more secure transactions; and drive their business forward.

About Visa

Visa (NYSE: V) is a world leader in digital payments, facilitating transactions between consumers,

merchants, financial institutions and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement. Learn more at [Visa.com](https://www.visa.com).

About PNC Bank

PNC Bank, National Association, is a member of The PNC Financial Services Group, Inc. (NYSE: PNC). PNC is one of the largest diversified financial services institutions in the United States, organized around its customers and communities for strong relationships and local delivery of retail and business banking including a full range of lending products; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management and asset management. For information about PNC, visit www.pnc.com.

¹Actual fund availability for all Visa Direct transactions may depend on receiving financial institution, account type, region, compliance processes, along with other factors, as applicable.

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