

PNC's New Mobile App Delivers an Intuitive, Personalized Experience to Help Clients Seamlessly Manage Their Day-to-Day Financial Lives

A Personalized, Customizable Experience Powered by Secure, Scalable Technology

PITTSBURGH, July 7, 2026 /PRNewswire/ -- PNC today announced the launch of its new Mobile Banking app, a modernized platform that delivers a personalized, secure and high-performing digital experience to help retail clients seamlessly manage their financial lives.

PNC is introducing the new app through a phased rollout to ensure a seamless transition for clients. To-date, clients in several markets – including all recently converted FirstBank customers – have received access to the new platform, with all clients expected to be introduced to the modernized experience by the end of summer. The rollout follows the launch of [PNC TotalRewards](#) and the ongoing buildout of more than [300 new branches nationwide](#), reflecting PNC's focus on building lifelong, holistic relationships that help clients manage their financial lives where, when and how they want.

"Our new mobile app puts clients at the center of the experience," said Alex Overstrom, head of Retail Banking at PNC. "We've created a flexible platform that allows clients to manage their money, their way. By combining modern design, integrated rewards and advanced technology, we will deliver a more personalized and complete mobile banking experience."

Personalized Banking Experience

The new PNC Mobile app introduces a streamlined interface with improved navigation, faster load times and a highly customizable design that adapts to each user. Clients can tailor the app by organizing and prioritizing accounts, adjusting their dashboard, and selecting display preferences such as light or dark mode, as well as language options. This flexibility enables clients to interact with their money on their own terms.

The updated design reflects direct client feedback and introduces a cleaner layout, intuitive navigation and interactive elements that make it easier to move through the app and complete tasks efficiently. These enhancements create a more responsive and engaging experience while maintaining familiarity across devices.

Built on Modern Technology Leveraging Agentic Software Development

The PNC Mobile app is powered by a next-generation technology platform designed for speed, scalability and continuous innovation. Built using PNC's agentic development system and leveraging PNC's patented data-streaming microservices-based architecture, the mobile app can be rapidly updated and enhanced

with new features and capabilities reflecting client feedback and PNC innovation.

"The new app reflects a fundamental shift in how we build and deliver digital experiences," said Tom Kunz, head of Retail Digital and Payments. "By leveraging modern engineering practices and next-generation technology, we've created a scalable foundation that allows us to rapidly innovate and optimize the mobile experience for our clients."

The platform is designed to support embedded generative AI capabilities that will further personalize the client experience, including intelligent assistance, proactive insights and enhanced self-service functionality that will be expanded over time. The app is further strengthened by PNC's access to advanced frontier AI models which are used to enhance the fidelity, safety and resiliency of the software development process. This capability enables a higher degree of precision in how software is designed, tested and validated to help ensure that rapid innovation is matched by rigorous security controls and production-grade quality.

Driving Engagement, Scale, and Growth

PNC's existing mobile platform, which serves 8 million clients and 150 million monthly sessions, has been expanding rapidly, with active users growing 8% year-over-year in the first quarter. The modernization is expected to further accelerate adoption and usage by making it even easier for clients to bank with PNC digitally.

Taking an omni-channel approach, PNC has prepared its branch network, business banking teams and customer care centers to support clients throughout the transition. In-app tutorials and guided experiences are designed to help users quickly become familiar with the updated navigation and features, ensuring a smooth and confident onboarding to the new platform.

"Each enhancement is grounded in how clients actually bank day-to-day," said Overstrom. "From faster interactions to more intuitive navigation, we're delivering a mobile experience that feels simple, responsive and built around real financial needs."

Clients will automatically receive the new experience through the Apple App Store or Google Play as it becomes available to them. No action is required beyond ensuring the app is kept up to date.

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.


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