PNC Bank Introduces Early Pay, Giving Clients Earlier Access to Their Money

The new feature helps eligible clients get paid up to two days early, with no additional cost or enrollment required

PITTSBURGH, Nov. 17, 2026 /PRNewswire/ -- PNC Bank today announced the launch of Early Pay, a new feature that enables eligible clients to access qualifying direct deposits up to two business days before their scheduled payday. The phased rollout began in mid-September and continues through the fall, with broad availability across eligible consumer checking and savings products by late November.

Early Pay is the latest innovation from PNC designed to give clients greater control and confidence in managing their money. Available at no additional cost and with no enrollment required, Early Pay is automatically enabled for eligible accounts, while giving clients the option to turn it on or off based on their preference. It follows the recent launch of PNC's redesigned mobile banking app, further enhancing the digital banking experience with new capabilities and a more intuitive user experience.

"At PNC, we're focused on helping our clients build greater confidence around their financial lives," said Tim Ferriter, interim co-head of Retail Banking at PNC. "Early Pay can give eligible clients faster access to the money they have already earned, providing greater flexibility when managing their daily expenses. Alongside recent enhancements to our mobile banking experience, this feature reflects our ongoing commitment to delivering simple solutions that help our clients bank on their terms and make financial decisions with confidence."

With Early Pay, clients can receive qualifying ACH direct deposits, including payroll and certain government payments, up to two business days early. The service is available at no additional cost, requires no enrollment and is automatically available for eligible accounts. Clients can also manage the feature through Online Banking and the PNC Mobile App, including the option to turn Early Pay on or off for eligible accounts. Access to funds is not guaranteed, and timing may vary depending on when payment information is received by PNC Bank.

PNC client research shows that clients value faster access to their money, reinforcing the role Early Pay can play in helping clients manage expenses, plan ahead and stay in control of their finances. The new feature also supports PNC's continued focus on making everyday banking simpler, more flexible and better aligned with how clients want to manage their money.

Early Pay is available to eligible consumer checking, savings and money market accounts that have been open for more than 30 days. Qualifying ACH direct deposits up to $30,000 may be eligible for early access. Clients can receive notifications when an Early Pay deposit is available, as well as updates regarding changes to their Early Pay preferences.

For more information about Early Pay, visit pnc.com or speak with a PNC representative.

PNC Bank, N.A., 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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