# PNC Bank Launches New Service to Make Online Banking Easier and More Efficient for Growing Businesses

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PNC Bank, a member of The PNC Financial Services Group, Inc. (NYSE: PNC), has introduced Internet Service Center Express, a broad array of online cash management tools that small and mid-size businesses can access through one easy-to-use channel for one monthly price.

"We developed these capabilities to meet the requirements of the growing ranks of mid-size businesses that are transitioning to online banking so they can complete their financial activities with ease and have more time to devote to other aspects of running their business successfully," said Tom Nist, senior vice president and manager, PNC Business Banking.

"Our intention at PNC is to provide multiple choices to our small and mid-size customers, recognizing that the needs of these businesses vary widely and that they should not be forced into a one-size-fits-all solution," said Nist. "The launch of this service reflects PNC's strategy of making banking more manageable for small businesses, their owners and their employees."

PNC Business Banking customers can obtain account information and transfer funds between PNC Bank business accounts; initiate payroll, federal and state tax payments; place stop payments; inquire about check status and review their current borrowing relationships with PNC -- all from any PC with a standard Web browser. Online services for businesses include:

-- Previous Day and Current Day Reporting: Customers can access account information 24 hours, seven days a week and manage and reconcile accounts online before their statements arrive by mail. Monthly reports similar to the format of their statements and daily reports are available.

-- Automated Clearing House Origination (ACH): The ACH module provides a user-friendly and secure method of initiating direct deposit of payroll and federal and state tax payments.

-- Account Transfer: Customers can transfer funds between their PNC Bank business accounts.

-- Borrowing Report: Customers can view selected information about their current borrowing relationships with PNC Bank, including balances, interest rates, maturity dates and funds available.

-- Stop Payment and Check Inquiry: Customers can easily access their disbursement information, place stop payments online, view selected check images and perform an inquiry on paid checks, stop payments or cancelled stop payments.

-- Setup and Administration of Authorized Business Users: As an added security feature, customers can set up users of their choice to access the system with their own unique operator ID and create a unique account and functional access profile for each user.

-- Client Service: Customers can report and track service issues online.

PNC Bank Treasury Management, the ninth largest treasury management provider in the nation, developed this online offering for business customers. PNC's regional community banking business provides deposit, credit, treasury management and capital markets products and services to small businesses as well as deposit, electronic banking and credit products and services and non-FDIC insured branch-based brokerage products to retail customers.

The PNC Financial Services Group, Inc., headquartered in Pittsburgh, is one of the nation's largest diversified financial services organizations, providing regional community banking, corporate banking, real estate finance, asset-based lending, wealth management, asset management and global fund services.

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