PNC Bank Announces New Online Security Feature To Further Protect Customers, Help Prevent Fraud

- Available Dec. 10 as Part of New 'PNC Security Assurance' Program, Which Provides Service Guarantees and Identity Protection -

PRNewswire
PITTSBURGH
(NYSE:PNC)

PITTSBURGH, Dec. 7 /PRNewswire/ -- PNC Bank, a member of The PNC Financial Services Group, Inc., (NYSE: PNC) today announced a new security feature for online banking customers to further protect their information and help prevent fraud and identity theft.

Available Dec. 10, PNC's layered security is designed to enable customers to verify they are at the authentic PNC Bank Online Banking site, and simultaneously enhances PNC's ability to validate a customer's identity. This will be accomplished through a unique image and caption chosen by the customer as well as security questions with answers that only he or she should know.

This authentication feature is part of the new comprehensive "PNC Security Assurance" program, which is designed to protect the various ways customers conduct transactions today - via a bank branch, ATM, check card or the Internet. The program includes online payments guarantees, fraud prevention and detection tools, such as account activity monitoring, as well as the PNC Security Center, a new online, one-click resource about information security and identity protection.

"Protecting our customers' information and identity is critically important," said Thomas Kunz, director of payments and e-Business for PNC, which is ranked by CIO Magazine as one of America's top institutions for its investment in technology. "We are addressing this issue through sophisticated security features that inspire confidence, and help our customers achieve their financial goals."

New Layer of Security

PNC's Online Banking customers have been notified via e-mail and web site advisories about the Dec. 10 implementation of the new layered security.

Here are the two key elements of PNC's online security enhancements:

- Personal Security Image and Caption: During sign-on, customers will see an image and caption they have previously chosen, and thus can be confident they are at the authentic PNC Bank online banking site.

- Security Questions: The computers that a customer normally uses to access his or her account will be recognized by PNC. Attempted access from an unknown computer indicates that further steps are needed to verify the customer's identity. This verification takes the form of a question, to which only the customer should know the answer. Examples include: What is your best friend's first name? What was the name of your first pet? Where did you meet your spouse for the first time?

Overview of New Program

The PNC Security Assurance program brings together the products, services and resources that PNC makes available to protect customers' personal and financial information. This program, found online at pnc.com/securityassurance, offers several products and services, many of which come standard with most PNC personal and business checking accounts and card relationships.

"By providing a convenient, comprehensive set of security assurances, we are making it easier for our customers to have more protections and be better prepared to avoid or, should a situation occur, recover from fraud or identity theft," Kunz said.

Highlights of PNC's information security resources include:

- Prevention: Verified by Visa®, to protect online purchases by consumers; Online Banking security features such as layered security and online statements; Consumer Privacy Policy; and Proactive Security Team, which implements protections to safeguard customers' information.

- Detection: PNC consumer AutoAlerts®, for free online or phone notifications about certain account activity to help detect fraud; Real-time, online account view by customers; PNC's fraud monitoring of check/credit cards and account activity; and a service for credit report and monitoring.

- Resolution: Online Banking and Bill Pay Guarantee provides 100 percent coverage of direct losses or damages for any verified, unauthorized online consumer transactions or failure on PNC's part to meet a consumer's payment deadline; Zero Liability for PNC Check Cards and credit cards; Identity Theft Reimbursement Insurance with as much as $10,000 in protection; and ID theft assistance.

The PNC Financial Services Group, Inc. (http://www.pnc.com/) is one of the nation's largest diversified financial services organizations providing retail and business banking; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management; asset management and global fund services.

SOURCE: The PNC Financial Services Group, Inc.

CONTACT: Patrick McMahon of The PNC Financial Services Group, Inc.,
+1-412-762-2477, or patrick.mcmahon@pnc.com

Web site: http://www.pnc.com/
http://www.pnc.com/securityassurance

Company News On-Call: http://www.prnewswire.com/comp/701257.html

---

https://pnc.mediaroom.com/news-releases?item=74128