

ACTION PLAN

- Reduce Number of Checks Processed — Leverage Card/ACH
- Implement Check Management Solution — Positive Pay/Account Recon
- Implement ACH Protection Strategy — ACH Positive Pay
- Enhance Collection Process — Payer Express, Print Mail, A/R Advantage
- Optimize Collections — Remote Deposit Solutions, Merchant Services, CFI, UPIC®
- Secure Cash Processing — Cash Logistics, Remote Safe

“ I wake up in the morning, pet my dog, kiss my husband, and then check my account for fraud. In that order.”

Source: 2017 Micro-business Research, Insights & Design Principles

NEXT STEPS

- A/R Advantage
- Cash Logistics
- Merchant Services
- UPIC
- PayerExpress
- Print/Mail
- BusinessOptions®**
- Positive Pay
- Payee Positive Pay
- ACH Positive Pay
- Wire Transfer
- Account Reconciliation
- PINACLE® Express
- Zero Balance Account

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Rethinking Your Organization’s Cash Flow and Payment Risk

This short guide is designed to help you and your PNC Business banking representative discuss your company’s risk of transaction fraud — and work through some simple, effective solutions that fit your business needs.

78% of organizations were the target of payment fraud in 2018*

51% of B2B payments are made by check*

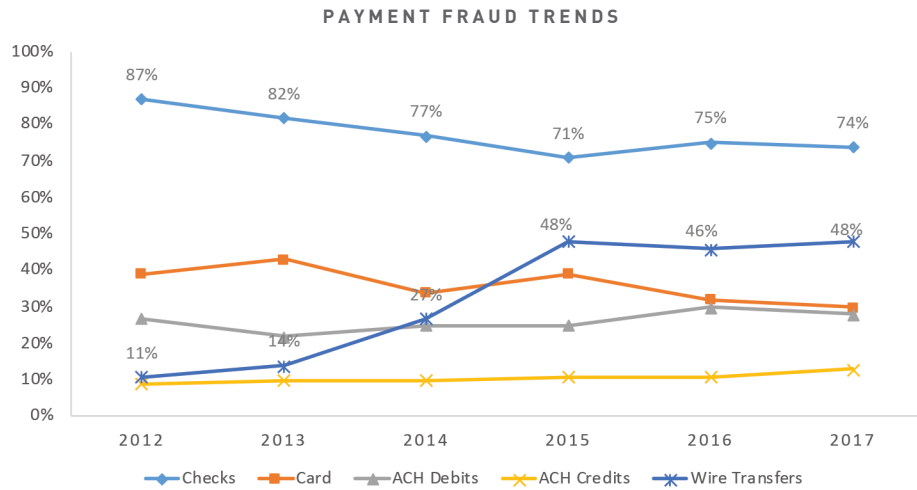
32% of organizations reported an increase in payment fraud from 2016 to 2017*

Here’s a more positive statistic:
Switching to digital payments can save you **50%** on average on total direct acceptance and fraud-related expenses.**

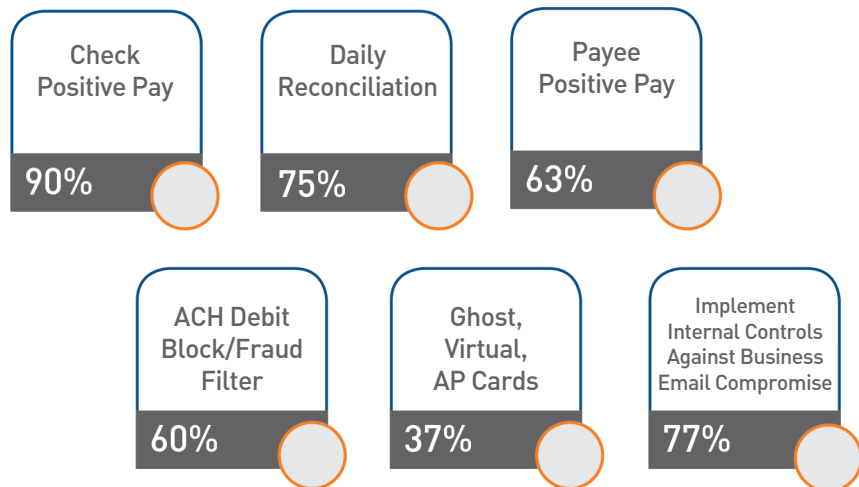
*2018 AFP Payments Fraud and Control Survey
**Visa, Digital Transformation of Small Businesses: The Future of Commerce



TRENDS IN PAYMENT FRAUD



HOW ARE ORGANIZATIONS RESPONDING?



CURRENT USAGE

Disbursement Mix (Estimated % of Your Activity)

- Check
- ACH
- Wire
- Card

Check Fraud Protection

ACH Fraud Protection

Wire Fraud Protection

Reconciliation Process

Opportunities

Issues