



# WELCOME, INTERNATIONAL STUDENTS!

## WE'RE HERE TO MAKE YOUR BANKING EASY.

To apply for a new account, schedule an appointment at your most convenient branch at [pnc.com/locator](https://pnc.com/locator).

## PNC Virtual Wallet Student<sup>®</sup>: Checking and Savings Together

### WHY PNC VIRTUAL WALLET STUDENT?

While in the U.S., you can make managing your finances more efficient and convenient. You'll get:

- No monthly service charge for up to 6 years<sup>1</sup>
- Free online banking<sup>2</sup> and mobile banking<sup>3</sup>
- One free incoming (domestic or international) wire transfer per statement period deposited to your Spend account
- Free online financial education through PNC My Finance Academy
- Use your PNC Visa<sup>®</sup> debit card to pay with just a tap with Contactless Card Technology
- And more

### WANT TO TRANSFER OR ACCESS YOUR MONEY? PNC MAKES IT EASY.

- See the information on the next page regarding instructions for receiving wire transfers to your PNC Spend account.
- With Zelle<sup>®</sup> in the PNC Mobile app, you can easily send and receive money with people you know and trust — wherever they bank in the U.S.<sup>4</sup>
- Enjoy surcharge-free access to your money at approximately 60,000 PNC and Partner ATMs coast to coast, including approximately 41,000 Allpoint ATMs found in many top retailers nationwide.<sup>5</sup>
- To find a PNC or Partner ATM near you, visit [pnc.com/locator](https://pnc.com/locator).

### WHAT DO YOU NEED TO APPLY?

Non-U.S. persons without a U.S. Social Security number must apply in person at a PNC branch.

You will be asked to provide this information:

- Name (must match your name on your official government ID or passport)
- Local U.S. address
- Home country address
- U.S. phone number
- Email address
- International Tax Identification Number or ITIN (if applicable)
- Two forms of identification
  1. A valid passport with a photograph is required. We will also need a photocopy of your passport.
  2. A second form of ID is also needed. Show either your U.S. student visa or your U.S. student ID with photo.



### CHOOSE FROM MULTIPLE LANGUAGES

PNC provides ATMs with a variety of language options and offers customer service interpretation in more than 240 languages at 1-888-PNC-BANK.



### BUILD YOUR BANKING CONFIDENCE

*USA Banking 101* was developed by PNC to help you understand and navigate your banking while you're here — including online banking, improving account safety, building credit during your time in school and more. Visit [pnc.com/internationalstudents](https://pnc.com/internationalstudents) and click on "USA Banking 101" under "Resources for Getting Started."

# WHAT HAPPENS NEXT?

Here's What to Expect if You Are Approved for Virtual Wallet Student



Use these steps to get the most from your new accounts. You will need the 10-digit Spend account number you were given when applying for the account to do the following:

## ENROLL IN ONLINE BANKING

PNC will mail or email you a unique nine-digit Online and Voice Banking User ID shortly after account opening. Once you have it, visit [pnc.com](https://pnc.com) and click "Enroll in Online Banking" to complete the steps.

You will need:

- Your nine-digit Online and Voice Banking User ID to use in place of a Social Security number
- Your 10-digit Virtual Wallet Student Spend account number
- The four-digit Visa® debit card PIN number you selected on your account application, or you can select the "Receive a One-Time Passcode sent to your phone" option

## SET UP MOBILE BANKING

Once you're enrolled in Online Banking, download the PNC Mobile app from the Apple App Store® or Google Play™ store and tap "enroll." You will see the information you need along with step-by-step instructions.

- See the list of required information.
- Follow the step-by-step instructions.

## RECEIVE WIRE TRANSFERS

PNC only accepts incoming wire transfers for PNC customers to deposit accounts like Virtual Wallet Student.

If someone is wiring you money, you will need to provide the bank sending the money with this information:

- Your name
- Your address
- Your 10-digit Virtual Wallet Student Spend account number
- If your wire is domestic, provide PNC's ABA routing and transit number. To find it:
  - In mobile banking, click your account and then "Account Actions"
  - In online banking, click your account and then "Go to Account and Routing Number"
- If your wire is from outside the U.S., provide PNC's SWIFT code: PNCCUS33.

For more information, visit [pnc.com/internationalstudents](https://pnc.com/internationalstudents)



**1** Virtual Wallet Student has no minimum balance requirement or monthly service charge for active students for six years from the date of account opening. You may be asked to provide proof of active enrollment in a qualifying educational institution. At the end of the six years, your account will be converted to Virtual Wallet and subject to the Virtual Wallet Features and Fees in effect at that time. If you transfer this account to a different product or account type during the first six years, you will forfeit the benefits of the Virtual Wallet Student account and will not be able to transfer back to the Virtual Wallet Student account.

**2** Online Banking is free to customers with an eligible account; however, there may be a fee for certain optional services. We reserve the right to decline or revoke access to Online Banking or any of its services. All online banking services are subject to and conditional upon adherence to the terms and conditions of the PNC Online Banking Service Agreement.

**3** PNC does not charge a fee for the Mobile Banking service. However, a supported mobile device is needed to use Mobile Banking. Also, your wireless carrier may charge you for data usage. Check with your wireless carrier for details regarding your specific wireless plan and any data usage charges that may apply.

**4** Zelle® should only be used to send or receive money with people you know and trust. Before using Zelle® to send money, you should confirm the recipient's email address or U.S. mobile phone number. Neither PNC nor Zelle® offers a protection program for authorized payments made with Zelle®. Zelle® is available to almost anyone with a bank account in the U.S. Transactions typically occur in minutes between enrolled users. If the recipient has not enrolled, the payment will expire after 14 calendar days. See the PNC Zelle Terms of Use for additional terms and conditions. Use of Zelle® is subject to and conditional upon adherence to the terms and conditions of the PNC Zelle® Terms of Use.

**5** Partner ATMs are not owned by PNC and may be limited to cash withdrawal functionality.

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