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PNC BANK AND VISA TEAM UP TO SIMPLIFY ONLINE PURCHASES

*- PNC becomes first U.S. bank to offer V.me by Visa;
Provides customers simple, secure online check-out process -*

PITTSBURGH, PA and FOSTER CITY, CAL, Oct. 15, 2012 – PNC Bank, N.A. and Visa Inc. (NYSE:V) today announced the availability of V.me by Visa to more than 1.2 million PNC Virtual Wallet® customer accounts, with a commitment to make V.me available to more than 6.3 million accounts in 2013. PNC is the first U.S. bank to integrate with Visa's new digital wallet service. In addition to PNC Visa cards, consumers are also able to enroll their other U.S. issued payment cards through the V.me site and make online purchases at participating merchants by simply entering a username and password.

"Consumers are shifting to a digital economy, and we believe the emergence of simple, secure payment technology will play a key role in helping customers manage their money," said Tom Kunz, senior vice president and head of e-business and payments at PNC. "We continue to use innovative technology to give our customers convenient access to their money when and where they want."

The V.me wallet service simplifies eCommerce by reducing the friction in online transactions. Registered users can make secure online payments to participating merchants without having to enter card account number, bill-to and ship-to information. V.me stores personal account information behind layers of security within Visa's industry-leading network, making checkout as simple as a click of a mouse, touch on a mobile browser, or in the future, a wave at the physical point-of-sale.

"The next generation of payments will be simple and easy to use, not constrained by the need to enter sensitive account information for every transaction," said Jennifer Schulz, global head of eCommerce, Visa. "We're excited to see V.me recognized as a leading digital wallet service through this agreement with PNC Bank. This joint innovation effort is an important step in delivering the best way to pay and be paid, by creating a more convenient eCommerce experience for the millions of PNC account holders shopping at top online retailers this holiday season."

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PNC is a leader in digital banking technology. Its award-winning Virtual Wallet, an online and mobile money management tool, provides customers a visual and interactive way to manage their finances and monitor everyday saving and spending. Customers who use Virtual Wallet are active users of mobile and online banking services, and often prefer those channels over the traditional branch or ATM. V.me by Visa makes shopping online with Virtual Wallet simple, fast and secure. It is the latest example of how PNC helps customers better manage their money.

To learn more about PNC Virtual Wallet and V.me by Visa, please visit:

www.pncvirtualwallet.com/shopping.

To access V.me video, images and other editorial materials, please visit:

www.corporate.visa.com.

Visa is a global payments technology company that connects consumers, businesses, financial institutions, and governments in more than 200 countries and territories to fast, secure and reliable digital currency. Underpinning digital currency is one of the world's most advanced processing networks — VisaNet — that is capable of handling more than 20,000 transaction messages a second, with fraud protection for consumers and guaranteed payment for merchants. Visa is not a bank, and does not issue cards, extend credit or set rates and fees for consumers. Visa's innovations, however, enable its financial institution customers to offer consumers more choices: Pay now with debit, ahead of time with prepaid or later with credit products. For more information, visit www.corporate.visa.com.

PNC Bank, National Association, is a member of The PNC Financial Services Group, Inc. (NYSE: PNC). PNC (www.pnc.com) is one of the nation's largest diversified financial services organizations providing retail and business banking; residential mortgage banking; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management and asset management. Follow @PNCNews on Twitter for breaking news, updates and announcements from PNC.

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