START HERE

INITIAL SETUP IN 5:00

VirtualWallet by PNC

Your Virtual Wallet is waiting for you!

Get set up in 5 minutes with these steps so your money can start working for you.

1 CREATE YOUR ONLINE BANKING USER ID IN 3:45

First find your:

- Social Security Number
- Spend Account Number
- Check Card PIN

Click the *Get Started Now* button on *pncvirtualwallet.com*.

Follow the steps there to create your PNC Online Banking User ID and password.

If you're not new to PNC and already have an Online Banking User ID, skip over to step 2.

2 PICK YOUR EDITION IN :45

Once you're in Virtual Wallet, pick the edition that's right for you. In most cases, you can just stick with what we recommend based on what you've already told us.

Don't lose sleep over this decision—you can change your edition at any time.

3 SET YOUR PAYDAY IN :30

Get a regular paycheck? Remember to switch your direct deposit to your Spend account.

Set your payday on your calendar so you can more accurately manage your money and predict Danger days. Add as many as you need to match your life.

Don't get a paycheck? Don't worry! You can add it whenever you start getting paid regularly.

HAVE MORE TIME? KEEP READING FOR THE EXTENDED SETUP »

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EXTENDED SETUP IN 2:25

Have another few minutes after finishing the initial setup?

Fully customize your Virtual Wallet to fit your financial life with these steps.

1 SAVE MONEY WITH THE SAVINGS ENGINE IN :17

The Savings Engine helps you save money with automatic transfers from Spend to Growth.

Click the *Add* button to create a savings rule so you can save money regularly.

2 CREATE PAYEES + SCHEDULE A BILL IN :87

You can pay companies + people with Bill Pay.

First, click the *Schedule Bill* button on your Calendar and add a payee for each of your bills. You'll only have to do this once.

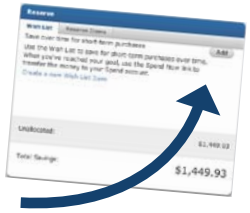
Then, schedule a bill to that payee and see it appear on your Calendar.

SEE IT: SCHEDULING A BILL

3 SAVE FOR A PURCHASE WITH THE WISH LIST IN :41

Your Wish List, on your Account Detail, helps you track your savings toward short-term purchases.

Click the *Add* button to create a new item and start saving for it today.



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