PNC REMITTANCE ADVANTAGE FAQ
For American Postal Workers Union (APWU)

What is PNC Remittance Advantage?

PNC Remittance Advantage is a payment automation solution offering payers and payees the ability to streamline the payment and remittance process by leveraging the use of electronic funds transfers (EFT) and electronic remittance advice (ERA). Through the PNC Remittance Advantage Website, payees can receive ERAs, EOBs and search, view and download payment information. PNC Bank provides ERA delivery in a variety of formats, enabling direct import to your A/R system and reducing A/R labor costs and data entry errors.

How does PNC Remittance Advantage work?

Once your enrollment In PNC Remittance Advantage is complete, you will receive a confirmation and EFT payments will begin once the payer updates its system. When a payment is posted to your account, you will receive an automated email notification of EFT payments and the availability of the associated ERAs, including EOBs as appropriate.

What does PNC Remittance Advantage cost?

There are no charges to payees.

Is PNC Remittance Advantage HIPAA compliant?

Yes, HIPAA compliance covers three basic areas: security, privacy and electronic transaction format.

What is an Electronic Funds Transfers (EFT)?

An electronic funds transfer, or EFT, is the electronic message used by Health Plans to allow a financial institution to electronically transfer funds to a provider's account to pay for health care services. An EFT includes information about the transfer of funds such as:

- Amount paid
- Name and identification of the payer and payee
- Bank accounts of the payer and payee
- Routing numbers
- Date of payment

What is an Electronic Remittance Advice (ERA)?

An electronic remittance advice, or ERA, is an explanation from a health plan to a provider about a claim payment. An ERA explains how a health plan has process/adjusted claim charges based on factors like:

- Contract agreements
- Secondary payers
- Benefit coverage
- Expected copays, deductible and co-insurance

What are the benefits of using EFT?

Using EFT reduces paper processing and the errors associated with such processing. EFT also reduces costs related to check processing and postage and allows for faster response times to inquiries regarding the status of payment.

What information do I need to enroll for EFT?

You will need your APWU provider ID, bank account name, account number, account type and routing number. Your APWU provider ID is not required if you are currently in enrolled in PNC Remittance Advantage program with payer.

How do we enroll in PNC Remittance Advantage?

Step 1. Have available your APWU Provider ID, a voided check or a letter from your bank with the account name, account number, account type and bank routing number for each of your practices' bank accounts.
Step 2. Go to PNC Remittance Advantage at https://rad.pnc.com.
Step 3. Click the "Register Now!" button.
Step 4. Register for the web site with your e-mail address, your tax identification number and your APWU Provider ID.
Step 5. For larger practices, add all of your payees and organize them according to bank account, location, personnel or whatever is appropriate for your practice.
Step 6. Enter your bank account information and upload a scanned image of your voided check or bank letter.
Step 7. Associate each payee group with a bank account, and then submit your enrollment form online.
Step 8. Allow two weeks to validate the bank account information before receiving electronic payments and remittance advices.

Do I need to enroll all providers in my practice?

You will need to add all of your payees during enrollment.

Do we need to change our banking relationship to received EFT payments?

No, the EFT payments leverage the Automated Clearinghouse (ACH) network, which is used by all banks in the US.

When will I receive payment under my new account?

The new account will be effective January 1, 2018. However, if you are currently enrolled in EFT, claims with 2017 dates of service will process under your old account. Once your new enrollment is completed, claims with 2018 dates of service will process under your new account.

If my bank or bank account changes, how far in advance should I notify PNC?

It can take up to two weeks for PNC to make an account update, so plan accordingly before closing your bank account.

Who should I contact if I have problems enrolling or any questions?

You will need to contact PNC Remittance Advantage Help Line at 1-877-597-5489Monday through Friday, from 8:30 am to 8:30 pm (ET).