

# PNC Virtual Wallet

Q3 Report

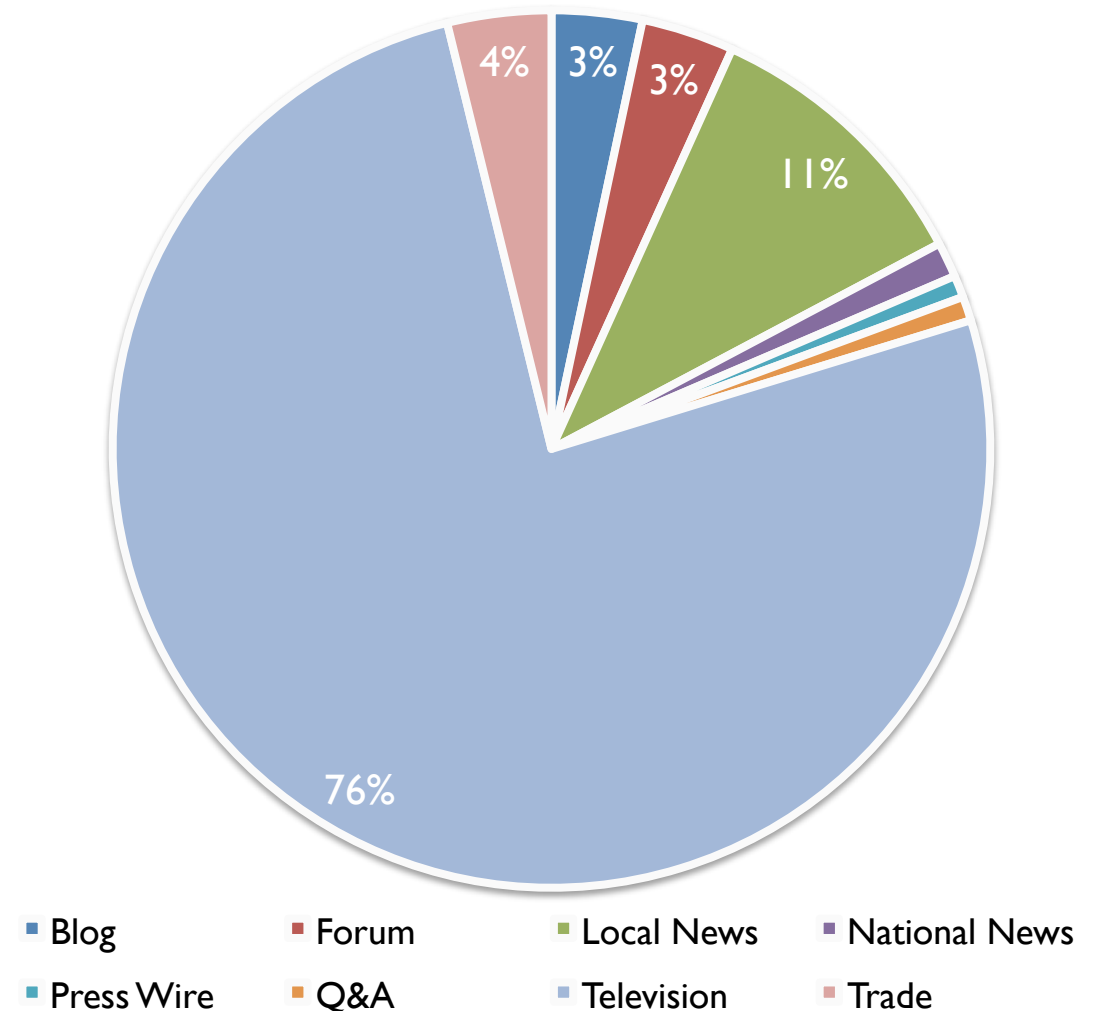
July 1, 2013 - September 30, 2013

## Key Media Drivers

Coverage during Q3 2013 was primarily driven by:

- ▶ The Today Show ran a piece on September 27th, on monthly fee changes coming to PNC Virtual Wallet. The story was neutral in tone and resulted in over 5 million impressions.
- ▶ The announcement of PNC's first pop-up bank in Atlanta was circulated widely online and picked up on many online news sites including MSN Money. This resulted in 1.5 million neutral views.
- ▶ New research from Change Sciences Group reporting that banks with money management tools have the advantage over startups like Mint.com garnered attention on many online web sites including Yahoo!Finance, International Business Times and the Sacramento News.
- ▶ My Carolina Today ran a very positive piece interviewing PNC Banker Thomas Parks on the "freshman fifteen" and PNC Virtual Checking as a solution perfect for college students.
- ▶ CNBC ran a piece on August 30th about the industry trend to charge for access to branches and tellers. The piece led off with PNC being mentioned as a bank about to institute this fee. This piece had an audience of 500,000 viewers.

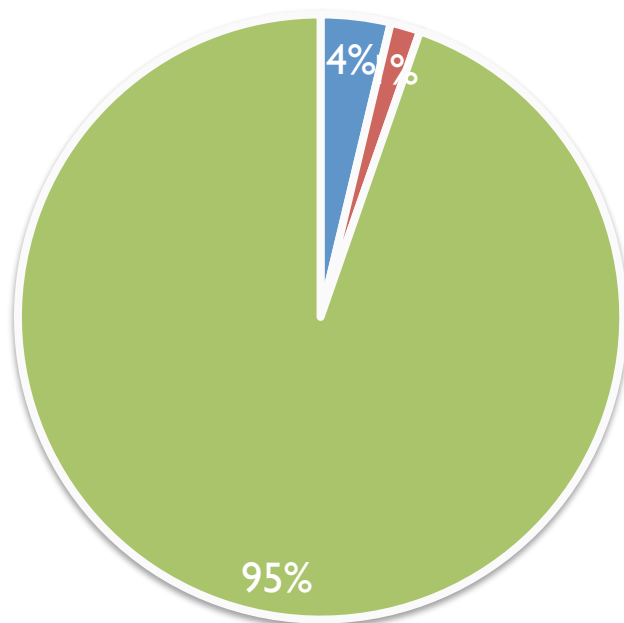
**Media Types by Volume of Coverage**



## Key Findings

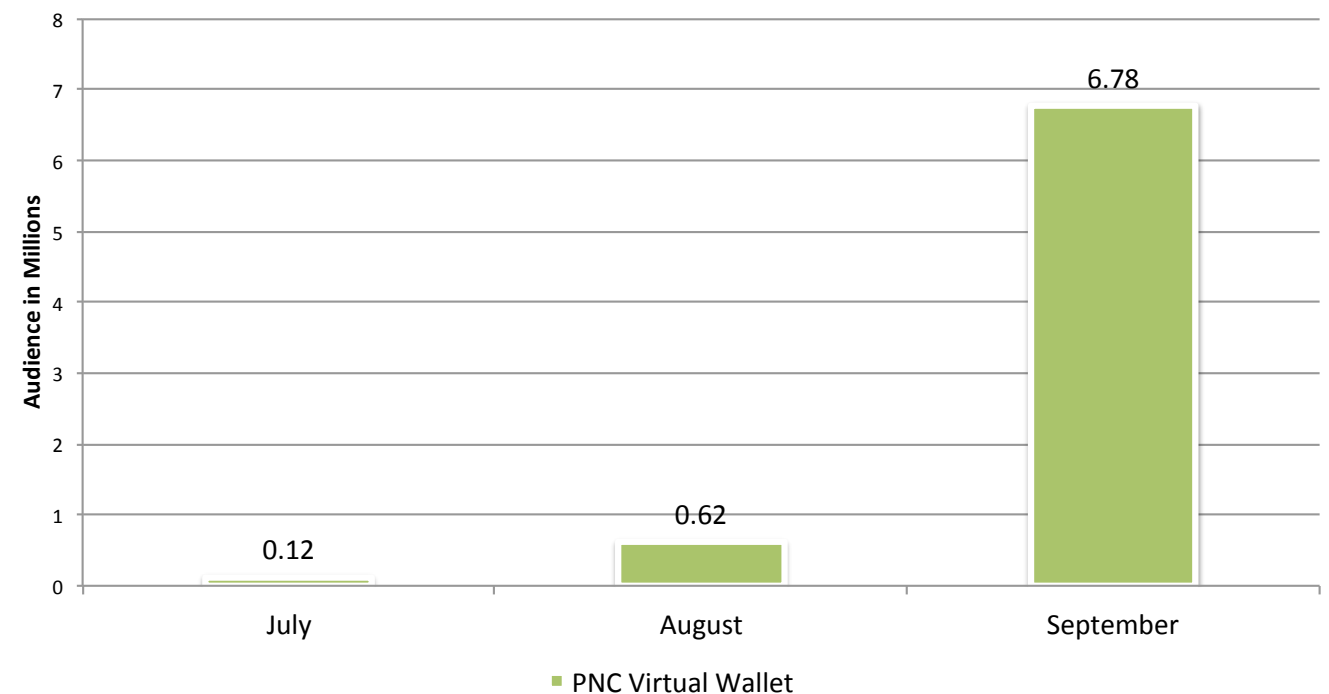
- ▶ Audience values increased in September due to the coverage of fee changes coming to PNC Virtual Wallet which ran widely on the *Today Show*.

### Audience by Media Type



- Online News (285,855)
- Social Media (122,771)
- Television (7,257,962)

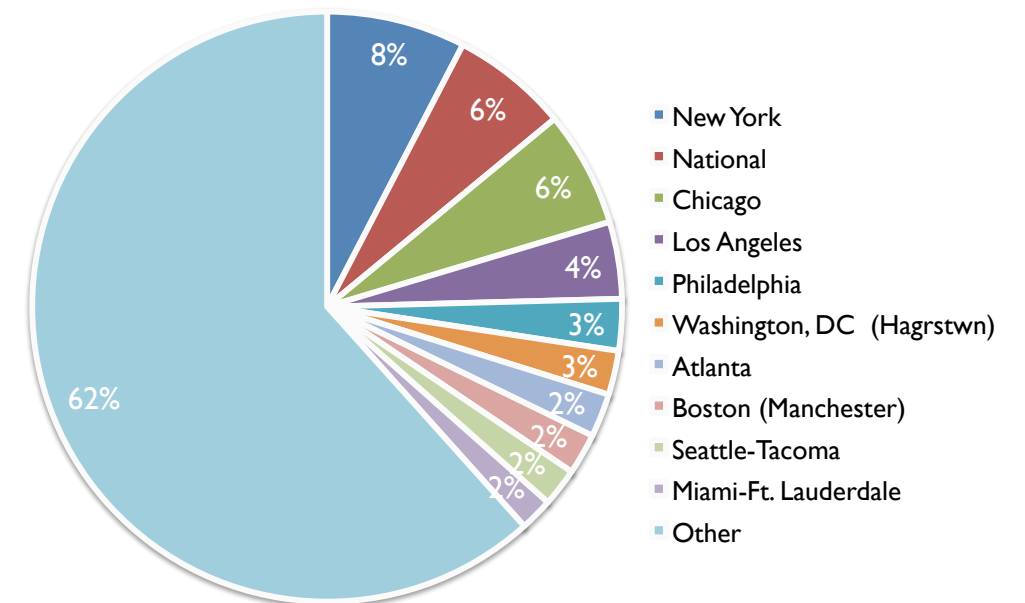
### Total Audience - All Media Types



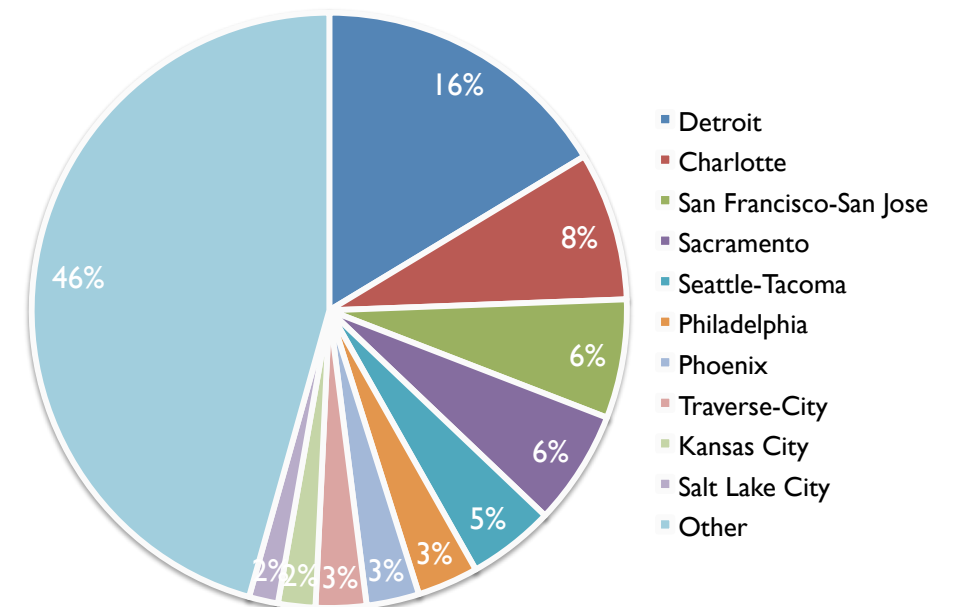
## Key Findings

- ▶ The majority of online news stories overall are from National web sites with over 2 million unique views. This is not pictured in the chart at right due to its dominance over the rest of the field. This differs from the Television coverage which reached more people through local affiliates than through national shows.
- ▶ The largest local market for Television was New York due to the *Today Show* piece which garnered over 5 million in New York audience values.

Television Market Audience



Online News Markets by Audience

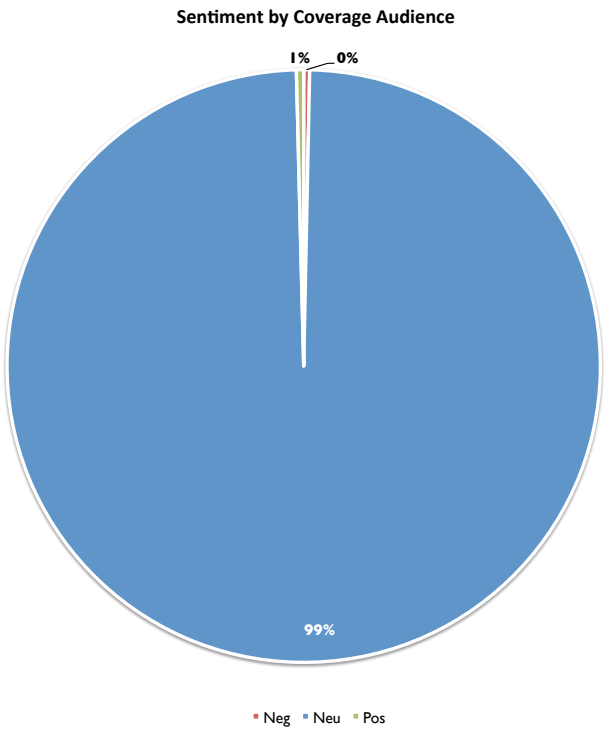
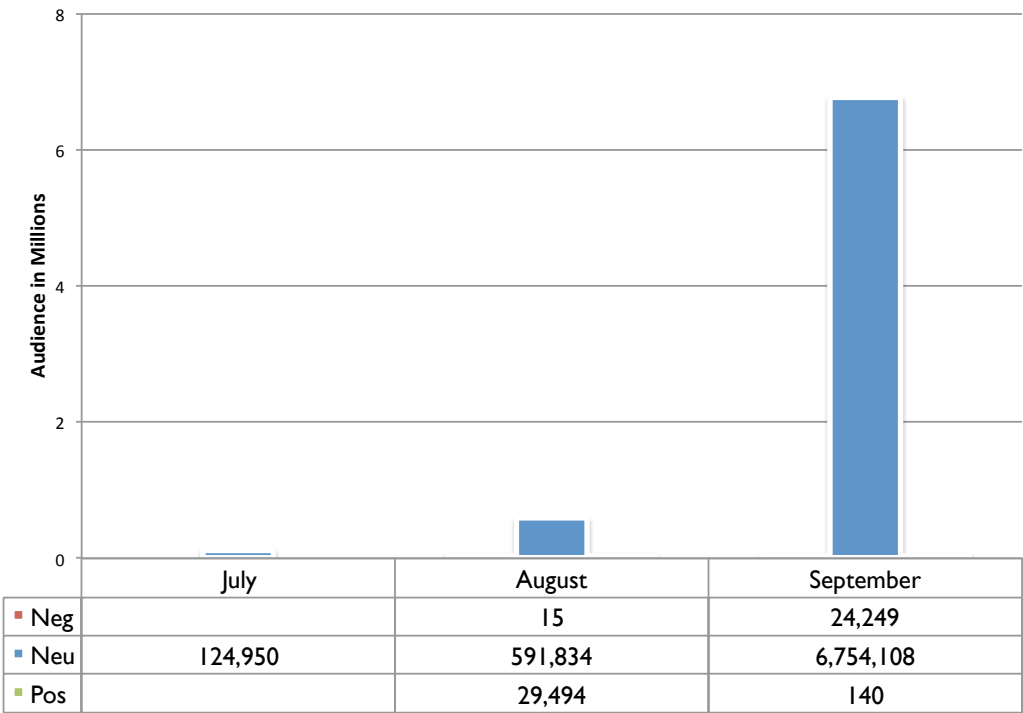


Key Findings

- Nearly all of the coverage of PNC Virtual Wallet was neutral in sentiment. The deviations were in an August Television piece on My Carolina Today that discussed PNC as a solution for students. Additionally, there was negative sentiment surrounding PNC Virtual Wallet when it was mentioned in an news broadcast related to a local fraud case.

	Positive	Neutral	Negative
July	-	100%	-
August	5%	95%	-
September	-	100%	-

Sentiment by Coverage Audience

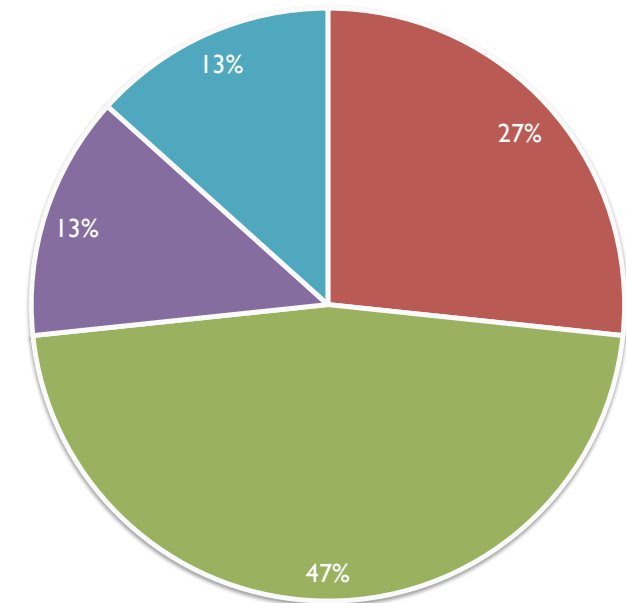


## Key Findings

The themes examined in the Q3 news included: Bank Fees, General product news, Pop-Up Branches, Promotions, Recommendations and Technology. The primary media drivers for themes were:

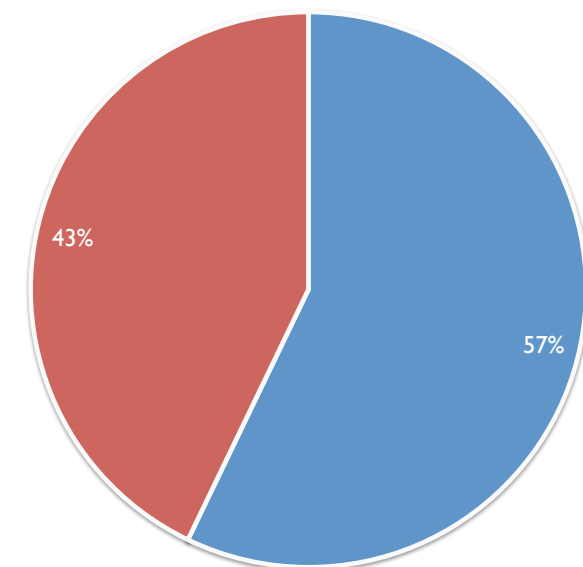
- ▶ Many stories over the summer discussed changing Bank Fees. These usually profiled several banks changing their fees or moving services to more premium accounts including PNC's Virtual Wallet fee changes. Overall, many of these pieces discussed the changes evenly across the banks profiled and did not target PNC specifically.
- ▶ The new Pop-Up branch in Atlanta Georgia drove a significant share of the positive coverage for PNC Virtual Wallet making up 47% of positive news about PNC Virtual Wallet.
- ▶ Additional topics that drove media were new promotions from PNC Virtual Wallet for cash bonus, Iphone and Android app discussions

Theme Share of Positive News



■ Bank Fees ■ General ■ Pop-Up Branch ■ Promotions ■ Recommendations ■ Technology

Theme Share of Negative News

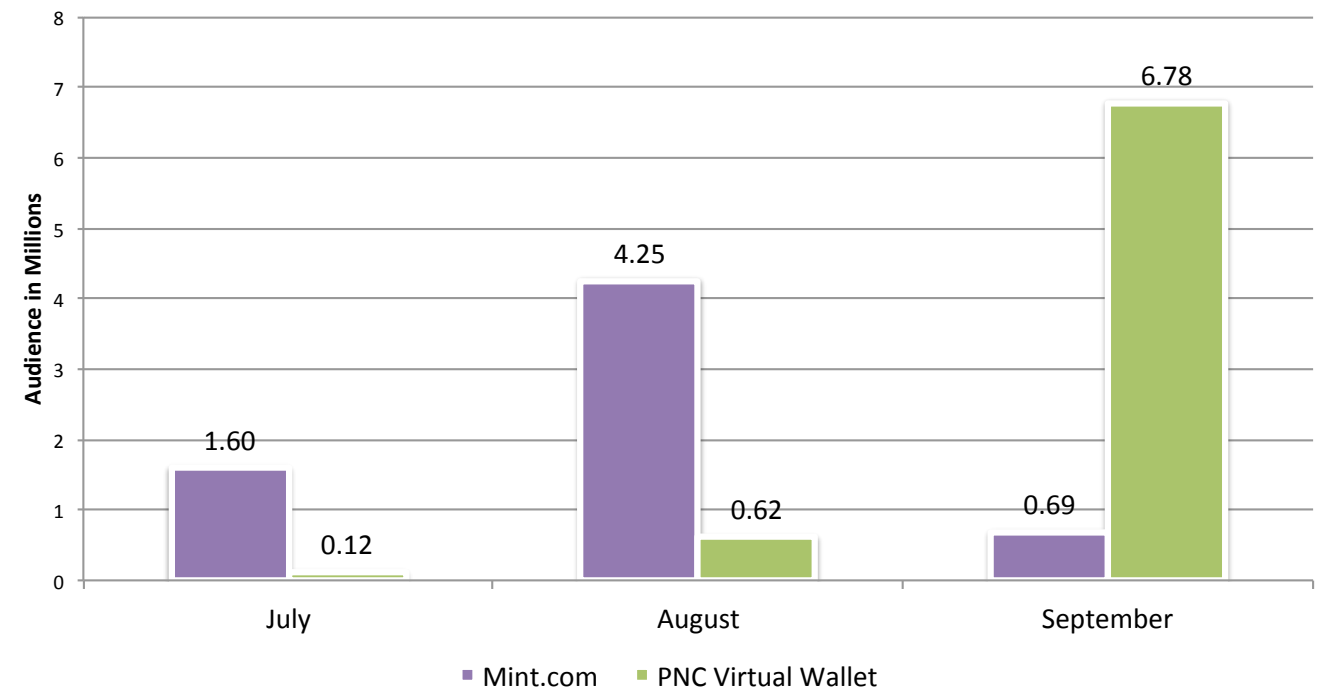


## Key Findings

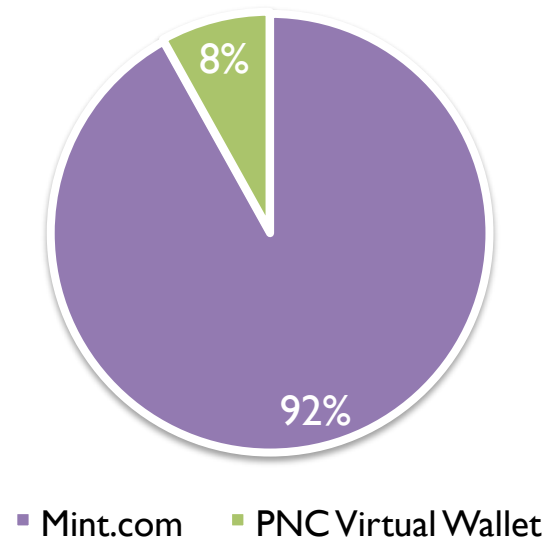
Mint.com's coverage for the quarter was primarily driven by:

- *DigitalTrends.com* ran a story that was picked up by 120 online sites listing Mint.com as one of 12 useful online services for students.
- The *Today Show* ran a piece discussing the secrets of price tags and Mint.com was listed as a data source for spending figures on Education and Supplies. This neutral piece from August 26th resulted in a television audience of 1.6 million.
- A story titled *Free phone applications that save you money* profiled Mint.com. This story from August 5th, was picked up on over 130 online news sites.
- The sale of Intuit's Financial Services division resulted in a large number of online mentions for Mint.com which was stated to be remaining an Intuit property.

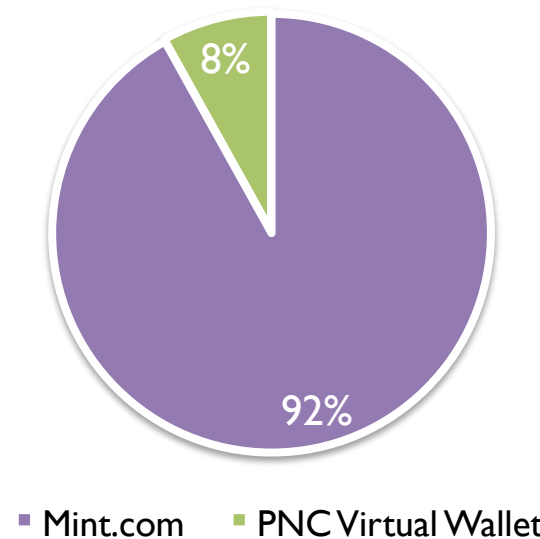
Share of Audience - All Media Types



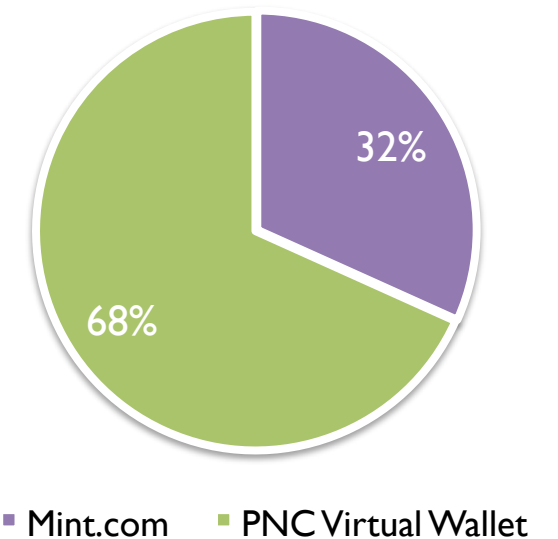
Share of Audience - Online News



Share of Audience - Social Media



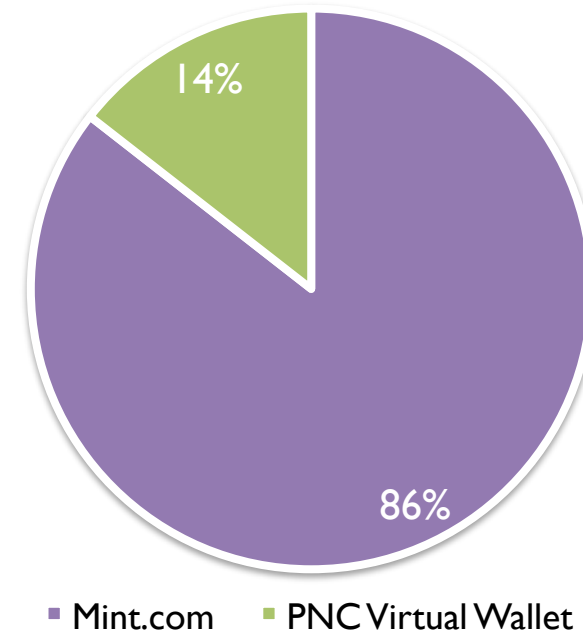
Share of Audience - Television



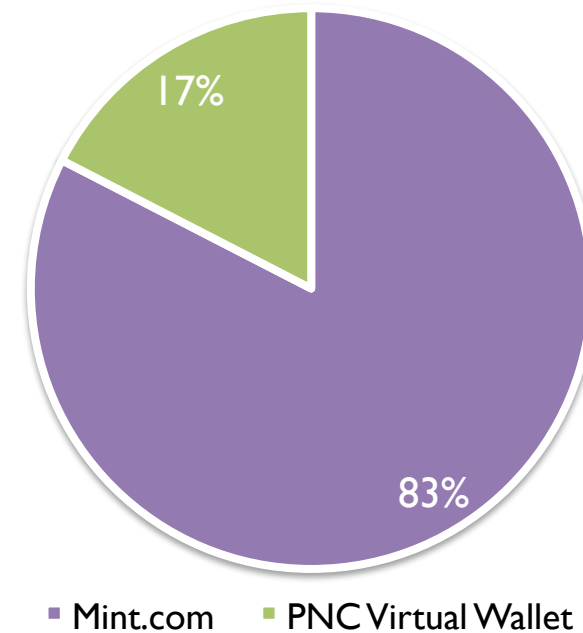
## Key Findings

- ▶ PNC virtual wallet garnered significantly more television audience than Mint.com (215%) with 99% this coverage being Neutral.
- ▶ The largest variation in sentiment (the most positive and negative mentions) was found in Social Media. This content was specifically within Forums where users were discussing their likes and dislikes in online banking.

## Share of Positive Coverage by Audience



## Share of Negative Coverage by Audience



	Positive	Negative	Neutral
Mint.com	3%	2%	95%
PNC Virtual Wallet	1%	0%	99%