

Direct 835 Service

PNC's Direct 835 Service enables the customer to receive electronic healthcare remittance information from insurance payers in the ASC X12N 835 format via a mutually agreeable secure transmission method. The customer can elect optional Reassociation and have the customer's electronic remittance files matched with the customer's associated payments automatically when sufficient information is provided by the payer before being transmitted to the customer and/or have the customer's files grouped ("split") via several available options to facilitate posting to the customer's patient accounting system(s).

PNC Obligations:

- PNC will not alter the content of the files sent by the payer. The payer is responsible for the accuracy of the information PNC transmits to the customer.
- PNC will notify the customer if PNC detects that a file is not in the required format or does not contain the minimum required data elements unless the customer instructs PNC differently.
- Wherever possible and based on information provided by the customer, PNC will enroll the customer for the Electronic Remittance Advice (ERA) direct 835 and Electronic Funds Transfer (EFT) with the payers the customer selects.
- For payers that enroll providers via a web-based portal, PNC will provide the customer with detailed instructions on the method of completing the process for the customer's requested transaction.
- When using Reassociation, PNC will transmit matched remittance files to the customer for posting to the customer's patient billing system. PNC will make available reports on the customer's matched and unmatched files via the PNC Healthcare module on PINACLE®, PNC's online and mobile banking platform for businesses and institutions.
- If using Reassociation services, PNC will match electronic remittances and payments if the payer has provided sufficient information. If no match can be made when a file is received, PNC will warehouse unmatched remittance files according to the customer's instructions, pending receipt of the associated payment.

Customer Obligations:

- Authorize PNC (and PNC's contractors) to enroll for ERA and EFT with the payers the customer selects.
- Provide enrollment information required by payers, including appropriate authorized signatures, when applicable, and instructions that will allow PNC to contact the payers and complete each payer's certification (transaction testing) process, (if applicable), on the customer's behalf.
- Authorize PNC to access the customer's information, (including account information), held by payers as necessary to perform enrollments.
- For EFT enrollments, obtain a Universal Payment Identification Code (UPIC).
- In addition to the customer's other indemnification obligations under this Agreement, the customer agrees to indemnify PNC against, and to release PNC from, any liability related to payer enrollment, payer certification and such authorized use of the customer's information with said payer.