

BRAND GUIDELINES

for

BRANCH ENVIRONMENTS



Preface

The PNC brand
comes to life in
everything we do
and everywhere
we are.

To fulfill our brand purpose, we must deliver a customer experience with empowering insights anchored in an empathetic understanding of our customers. The design of our environments today reflects how we want the PNC brand to be perceived in our ever-changing marketplace. These guidelines focus on a critical brand touchpoint—the physical expression of our brand in the branch environment.

Context

BRAND EXPERIENCE DESIGN

Every customer interaction is a brand opportunity. The customer experience includes everything from online banking to ongoing communication via mobile devices or social media. No matter what channel, PNC must deliver a consistent brand experience.

In today's experience economy, creating an emotionally engaging experience is more important than ever for customer acquisition, retention, and loyalty. Our primary opportunity to differentiate is through experience design.

EXPERIENCE MATTERS

We've enhanced our strategy for connecting with customers and clients in a more meaningful way for future growth and success.

This includes:

- Adapting to changing customer behaviors
- Evolving our brand platform
- Introducing a customer-centric value proposition
- Creating valuable products and services customers are willing to pay for
- Diligently building customer loyalty through advocacy



For more information, read the document *Experience Matters for Achievement*, available on the [Branch and Digital Merchandising](#) page, or via e-mail request to RCB_Marketing@pnc.com.



Objective

THE PURPOSE OF THESE GUIDELINES

These guidelines help focus design elements to create a customer experience in-line with PNC's brand traits.

They are intended to:

- Reinforce our brand behaviors and core values
- Give context for design decisions
- Describe drivers behind branch design
- Provide reasoning for changes and desired outcomes
- Create consistency across the organization
- Ultimately create a more consistent brand experience for the customer.

BACKGROUND

The design elements described in these guidelines are intended to facilitate a new choreography and more purposefully introduce branded components into branches not originally built by PNC. The design is intended to shift the traditional view of banking without shocking or abandoning the customer. It involves migrating current behaviors and integrating new technology solutions. New aspects of the design will roll out gradually to the entire footprint through renovation projects and be applied holistically to new builds.

Living the PNC Brand

Core Values

PERFORMANCE

CUSTOMER FOCUS
We care about the achievement and financial well-being of our customers and always strive to do what is right for them.

RESPECT

TEAMWORK

INTEGRITY

DIVERSITY

QUALITY OF LIFE

Our seven Core Values guide our daily actions and are fundamental to "what makes us PNC." Customer Focus is an essential part of the PNC brand experience.

The Experience Matters

You've been delivering on our brand attributes – ease, confidence and achievement – delivering them every day and in every customer interaction. But now, our customers' expectations are greater than ever before. That's why we're raising the bar higher. It's not just about "what" we deliver, it's about "how" we deliver – all guided by "why" we do it. We're striving to differentiate what we offer from our competitors and creating that discernible difference: the experience.

How we do it : Our Value Proposition and Customer Advocacy Principles

Our **value proposition** is what sets us apart – a valuable experience that helps individuals and businesses alike understand their financial position, make sound decisions and act on them with confidence. We deliver it through:

- Specialized capabilities
- A personalized approach
- Actionable insight
- Flawless execution

Our customer advocacy principles:

- Our goal is to increase customer loyalty through every PNC experience
- We offer products and services that meet our customers needs
- We strive to be clear and transparent with our customers
- We strive to effectively balance the needs of our customers, employees, communities and shareholders.

Why we do it: Our Brand Purpose

Simply put, to foster achievement and create a sense of financial well-being for all.

Financial well-being

Financial well-being is as relevant to personal finances as it is to the health of any business, large or small. It's knowing where you stand today, and having options for tomorrow. It's about more control and less stress. It's being confident in the decisions you're making, and knowing where to turn for trusted guidance.

The experience matters, now more than ever, and we all have to own it.



BRANCH ENVIRONMENT OVERVIEW

- 7 Experience Matters
- 8 The Fundamentals
 - 9 The Brand Personality
 - 10 The Guiding Principles
 - 11 The Lens of the Customer
- 12 How These Guidelines Are Organized

BRANCH DESIGN DRIVERS

- 14 Brand Personality Traits
 - 15 Personally Invested
 - 16 Relentlessly Resourceful
 - 17 Authentically Encouraging
 - 18 Actively Insightful

BRANCH DESIGN ELEMENTS

- 20 Color
- 21 Textures, Patterns, & Materials
- 22 Furniture
- 23 Lighting

BRANCH EXPERIENCE ZONES

- 25 The Branch Experience
- 26 Customer Experience Zones and Desired Behavior
- 27 Degree of Privacy
- 28 Choreography
- 29 Welcome & ATM Zone
- 30 Community & Amenity Zone
- 32 Discovery Zone
- 33 Conference Zone
- 34 Consultation Zone
- 35 Concierge & Drive-Through Zone

CONCLUSION

- 37 Resources

BRANCH ENVIRONMENT OVERVIEW

Experience Matters

Drivers Behind the Design of Our Branch Environments

We are evolving to a more precise expression of our brand.

We are creating banking experiences that:

- Help customers manage money in a way that's tailored by them, their lifestyle, or their business
- Leverage technology for transactions, exploration, and demonstrations
- Facilitate meaningful conversations with bankers and specialists to evaluate each customer's unique needs and opportunities
- Fulfill our brand purpose "to make financial well-being achievable for all" by equipping our customers to make good financial decisions



The Fundamentals

The branch environment reinforces the PNC brand in three fundamental ways. This framework is the underpinning of how these guidelines are organized.



The Brand
Personality

The Guiding
Principles

The Lens of
the Customer

The Fundamentals

The Brand Personality

The brand personality is broken down into relatable traits. We are able to increase brand equity by leveraging a consistent set of traits as we work to express the value of PNC in all channels.

What this means:

PNC has defined four brand personality traits that are expressed across all touchpoints:

- Personally Invested
- Actively Insightful
- Authentically Encouraging
- Relentlessly Resourceful

Why this is important:

The brand personality traits humanize the branch experience, and are expressed through both new and existing design elements, in order to:

- Strengthen the brand's perceived value
- Create an experience that is consistent, familiar and reassuring, regardless of space constraints
- Serve as a filter for how we express ourselves

The Fundamentals

The Guiding Principles

Guiding Principles build consistency between brand touchpoints. Consistency maximizes brand awareness and loyalty.

What this means:

The guiding principles are intended to create:

- A comfortable space that breaks down customer barriers
- An open inviting lobby
- A place to explore and discover
- Intimate meeting space for customers
- Quiet space for bankers

Why this is important:

The guiding principles drive the customer experience within the PNC branch to:

- Facilitate our transition from transaction centers to solution centers
- Enable multiple touch points for customers to manage transactions
- Create an engaging experience while meeting customer expectations

The Fundamentals

The Lens of the Customer

By making the PNC customer and their experience the focus of all design decisions, maximizing customer outcomes is more assured.

What this means:

By designing through the lens of the customer, together we achieve:

- A more open environment with moments of surprise and delight
- A setting that eliminates the urge to “queue up” in a teller line
- Multiple conversational areas to ease customers into deeper discussion
- Spaces that encourage collaborative, shoulder-to-shoulder discussion
- An environment free of clutter to allow human interaction to take center stage

Why this is important:

In order to communicate our brand purpose of “financial well-being,” we must understand the lens of the customer:

- Customers are seeking innovative ways to make banking easier and more convenient
- They find value in being able to tailor the experience to their needs
- They are looking for help in managing their money and want more control over their financial outcomes
- They want their bank to be a trusted partner who can help them understand their financial options

How These Guidelines are Organized

Each section of this guidebook delves into greater detail on how to apply the brand personality, the guiding principles, and the lens of the customer within the context of the branch environment.

The Brand Personality

Branch Design Drivers

The Guiding Principles

Branch Design Elements

The Lens of the Customer

Branch Experience Zones

BRANCH DESIGN DRIVERS

Brand Personality Traits

Our brand personality should be reflected in how we look, feel and sound. It drives our brand voice, and serves as a filter for how we express ourselves. This is key to creating an experience that is consistent, familiar and reassuring, no matter the issue at hand.

When designing the physical environment, it's important to consider how PNC's personality is expressed in the context of the branch experience. In terms of design, these traits inform the selection of materials, the placement of furniture, and the support of operations within each branch.



Personally Invested

It's all about you.

Design Drivers: Open & Inviting

Clear glazing showcases activities from inside to outside. Unobstructed sightlines connect people, create a sense of belonging, and a feeling of community.

Modern Aesthetic

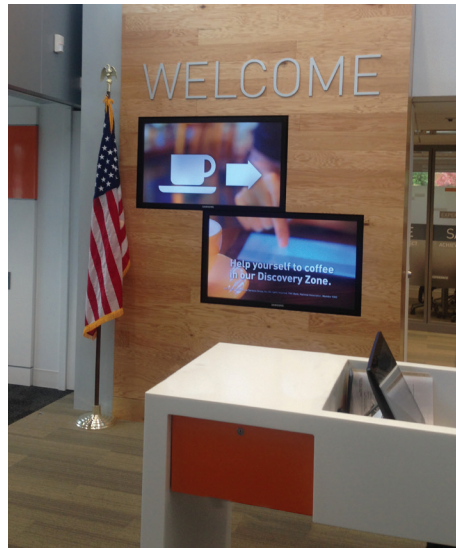
Natural materials, reflective surfaces, and simple detailing show architectural honesty. The simple design aesthetic, proportions of community space to consultation space, and overall transparency create a sense of banker and customer equality.

Human-centric

The height of the entry canopy is low and not over-stated. Entry doors and other entry elements are proportioned to a person to make customers feel welcome. Movement between experience zones is comfortable and intuitive. Conversational areas allow for comfortable side-by-side interactions which build positive relationships.

Exterior Elements

Fully covered drive-through areas, convenient bike parking, and tidy entry vestibules all demonstrate care and integrity. Human-scaled elements break down traditional banking paradigms and prepare customers for the comfortable interior spaces within.



Relentlessly Resourceful

We are dedicated to helping you achieve your goals.

Design Drivers: Immediate Greeting

The environmental design allows the customer to be greeted immediately upon entry and interact with staff.

Barrier-Free Environment

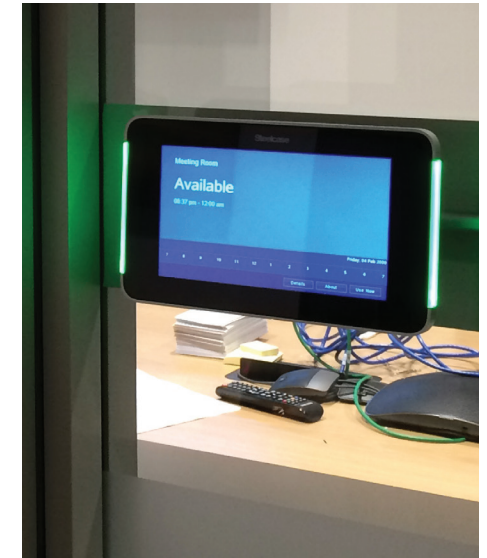
The design is open and free of visual obstructions, encouraging collaboration and trust building. The space supports conversation between activity zones.

Clear Sightlines

Visibility between activity zones builds customer awareness by showcasing the staff's capabilities. Awareness grows into customer advocacy.

High Functionality and Technology Focused

Fully-functioning displays and live interfaces reinforce the customer's belief that the brand is tuned-in. Touchscreens and seamless app connections confirm the brand's commitment to innovation.



Authentically Encouraging

We celebrate with you every step of the way.

Design Drivers: Fresh, Vibrant Color Palette

The color palette is well balanced. Primary visual emphasis is expressed in eye-catching bright orange. The orange highlights are balanced with a warm gray floor plane, clean whites tones, and cool gray wall graphics.

Bright, Natural Light

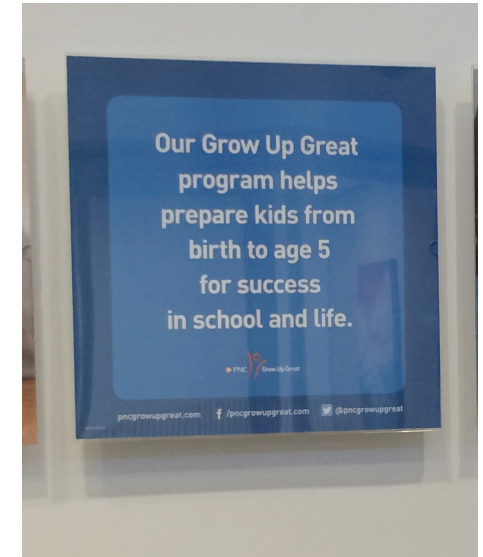
Natural daylight improves people's moods and increases productivity. A visual connection to the outdoors creates a sense of place. Daylighting reduces indoor energy use by more than 20%.

Clear, Enthusiastic Messaging

Printed communication is straightforward and easy to read. Digital content uses vibrant colors and sweeping movement to attract customers' attention. Digital messages are upbeat and localized.

Coffee / Beverage Station

The easily-accessed beverage station is an unexpected delight for the customer. This amenity is a gesture of generosity and empathy.



Actively Insightful

Getting to know you helps us to fulfill your specific need.

Design Drivers: Personal Stories

Personal anecdotes are relatable and provide a human component to the physical space. Positive relationships are fostered with opportunities and space in which to engage in honest conversations.

Transparency

The openness and visual connections between various spatial zones suggests there is trust between all areas and that there is nothing to hide.

Customizable Content

Digital Content is tailored for the customer segments. This creates a personal connection with the customer and delivers relevant and intelligent information.

Emotional Intelligence

Sensitive to time, the staff has emotional intelligence to seek customer's needs and assess next steps quickly. The store layout supports the operational model.



BRANCH DESIGN ELEMENTS

Color

Studies show that people prefer recognizable brands when making choices. One of the most powerful brand identifiers is color. Color influences how customers view the personality of the brand and becomes the easiest way for customers to recognize a brand.



Cool grey tones are calming and help visually balance the intensity of the orange. Multi-color graphics are cleanly set off from these surfaces.



White is clean and bright. It also conveys simplicity which helps suggest that the banking experience will be made simple. Various white materials work to frame the colorful graphics and accentuate the feature areas. White surfaces reflect natural light which reduces lighting demand and creates a more optimistic environment.



Warm colors like red and orange are energizing and grab people's attention. The color orange is used as the primary brand element to build consistency between branches. Its boldness gives maximum impact with minimal use.



Orange wall graphics add warm color and an appearance of linear movement to the wall surfaces. These graphics are used in places to create a visual focal point and, in conjunction with video displays, to connect local messaging with branding.

Orange fabrics bring texture and warmth into the space. Woven fabrics help soften the visual impact of the strong orange color while still reinforcing the brand. Fabrics help to improve acoustics which enhances conversational ease.



Strong blues suggest expertise, stability, and loyalty, and provide a calming and comforting effect. When used together with the warm oranges, blue creates high-impact, vibrant designs.

Textures, Patterns, & Materials

Textures are used to support the brand personality by softening a space both visually and acoustically. Patterns help to create visual interest and depth. Textures and patterns together with other finish materials can help to warm up a space and emphasize desired architectural forms.



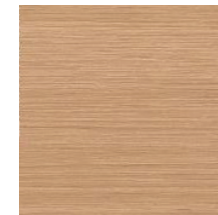
Neutral grey flooring keeps the eye focused on the dynamic digital screens, the open spaces, and feature walls. The floor color provides a visual respite and a spatial unifier between zones. The materiality of the carpeting softens the acoustics. Visually, the carpeting continues seamlessly from one zone to another and connects spaces. This design intent reflects the movement between spaces that customers are encouraged to make.



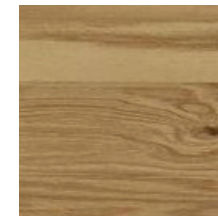
The darkest material in the palette, the walk-off mat performs both an operational function and a visual one. It both removes dirt from shoes and it creates a dramatic visual contrast from the bright, light-filled interiors. This contrast helps heighten the welcoming effects of the warm community space.



Reference:
Color Palette



This wood laminate used on furniture and other millwork is of a neutral color palette. It reinforces a clean and optimistic aesthetic. The neutrality of the wood allows the accent brand colors and materials, dynamic digital content, and printed graphics to be visual anchors.



Natural wood suggests honesty and integrity. It is an approachable and familiar material. Whether dark wood or light, the presence of natural wood for interior design has been shown to give people a sense of well-being and optimism.

Furniture

Customer comfort is a number one priority to deliver a positive customer experience. From the lighting levels and quality to the seating type and arrangement, customer comfort is key.

As PNC moves from transaction-based retailing to solution-based experiences, the appropriateness of the chosen furniture becomes tantamount in delivering desired outcomes.

Whether to encourage conversation in softer lounge chairs, to promote collaboration around a table, or to entice discovery with bar-height counters, the furniture supports the experience.

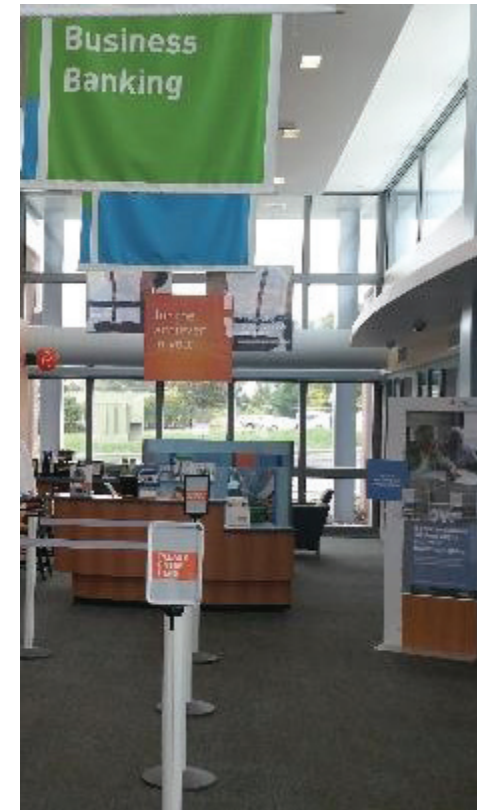
The various furniture arrangements help bring people together; both customers and employees. These collaborative arrangements break down the perception of banking as hierarchical or intimidating. Tables and chairs of varying heights, sizes, materials and arrangements help to provide a variety of options to deliver the appropriate setting for each unique customer experience.



Lighting

Lighting is successful when it's enhancing the architecture, furniture, environmental graphics, and creating a space which is comfortable for the various tasks and experiences performed. Creating a color temperature close to daylight around 4500K helps to render people and materials in a true, white light. This color temperature reduces fatigue on the eye and creates the most life-like appearance of objects.

Pendant lights have been removed in favor of energy-saving and efficient light-distributing can fixtures. Having an even distribution of white light reduces hot spots and dark corners, and creates a more even lighting level throughout the space. This lighting strategy helps reinforce customer perception of the space as approachable and genuine.



BRANCH EXPERIENCE ZONES

The Branch Experience

The PNC Branch is designed to create an experience that is **welcoming**, reinforces **community**, and encourages **discovery**.

As PNC Bank moves from a transactional to a solutions-based strategy, branch design plays an important role in creating our unique brand experience. The branch experience should reinforce the feeling that PNC supports customers with solutions, with advice, and with insights. Different areas, or “zones”, are defined by physical elements or activities. These experience zones are intended to support human interaction and facilitate behaviors that lead to stronger customer relationships.



Customer Experience Zones and Desired Behaviors

Welcome & ATM Zone

We dedicate space at the entry of our branch to welcome our customers and direct them to the right location for consultation or discovery.

Community & Amenity Zone

We invite the community in to linger, connect, learn, and enjoy refreshments. At the heart of the space is the community zone, where flexible seating is grouped to encourage conversation and interaction.

Discovery Zone

We encourage exploration, whether independent or with a banker. The discovery zone is designed to be active and informative. Technology is embedded to show customers how to simplify their banking experience.

Conference Zone

We provide meeting space for our customers and partners to conduct their business. We want to be a neighborhood branch.

Consultation Zone

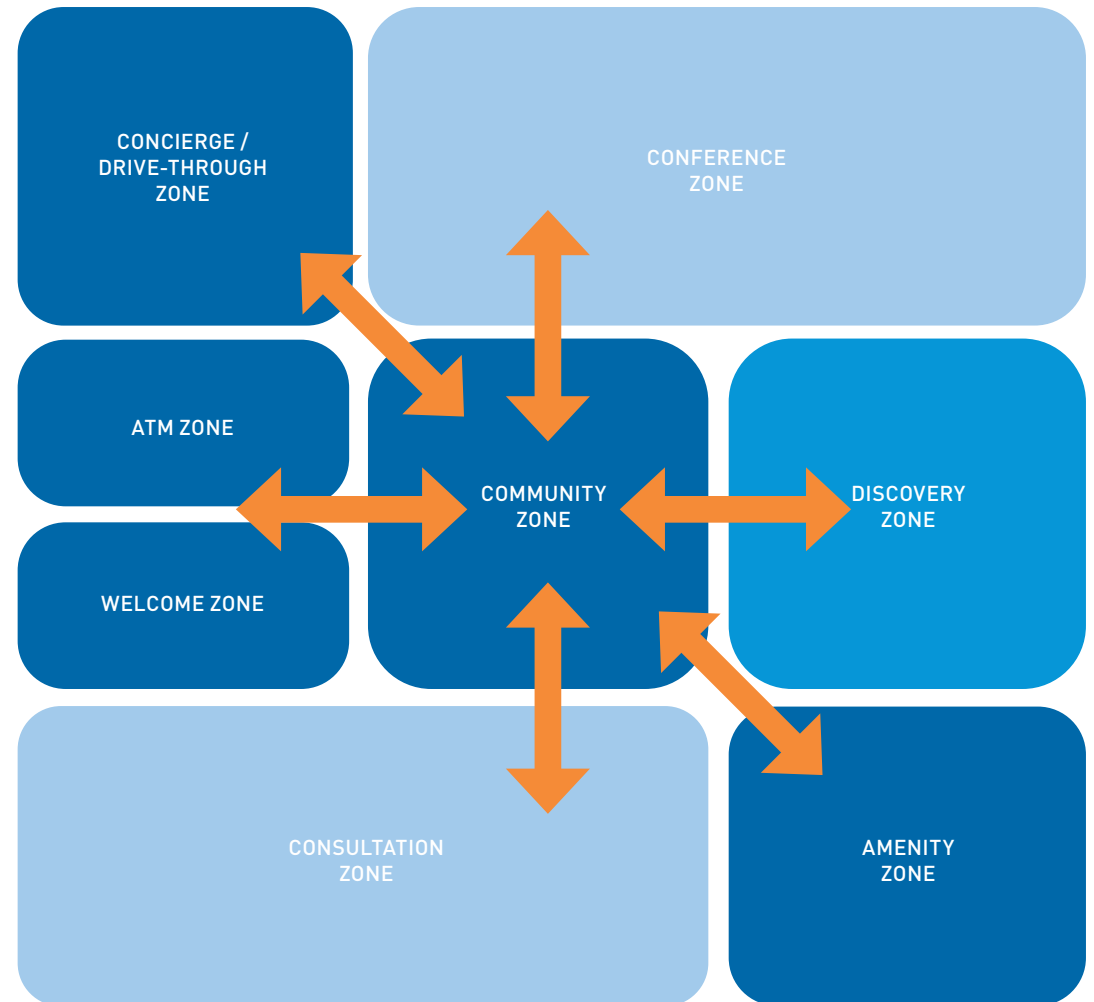
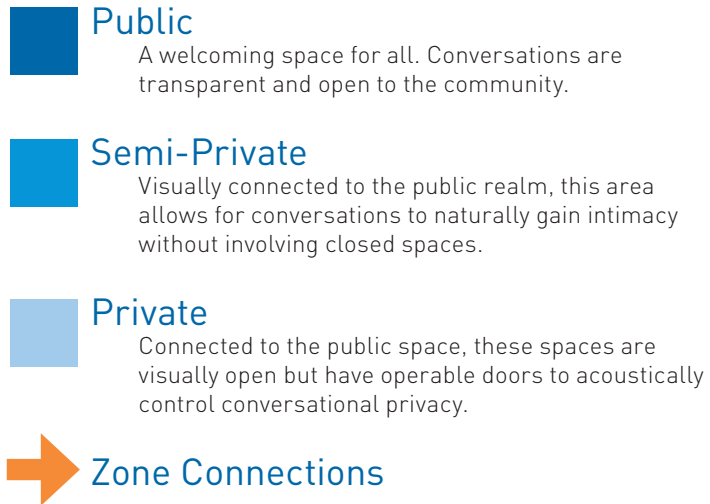
We invite our customers to consult with our bankers in dedicated meeting spaces. These consultative areas provide varying shades of privacy from frosted glass to open work stations.

Concierge & Drive-Through Zone

We tailor our transaction-based areas to meet a variety of customer needs. The concierge zone is designed to provide convenient and quick service.



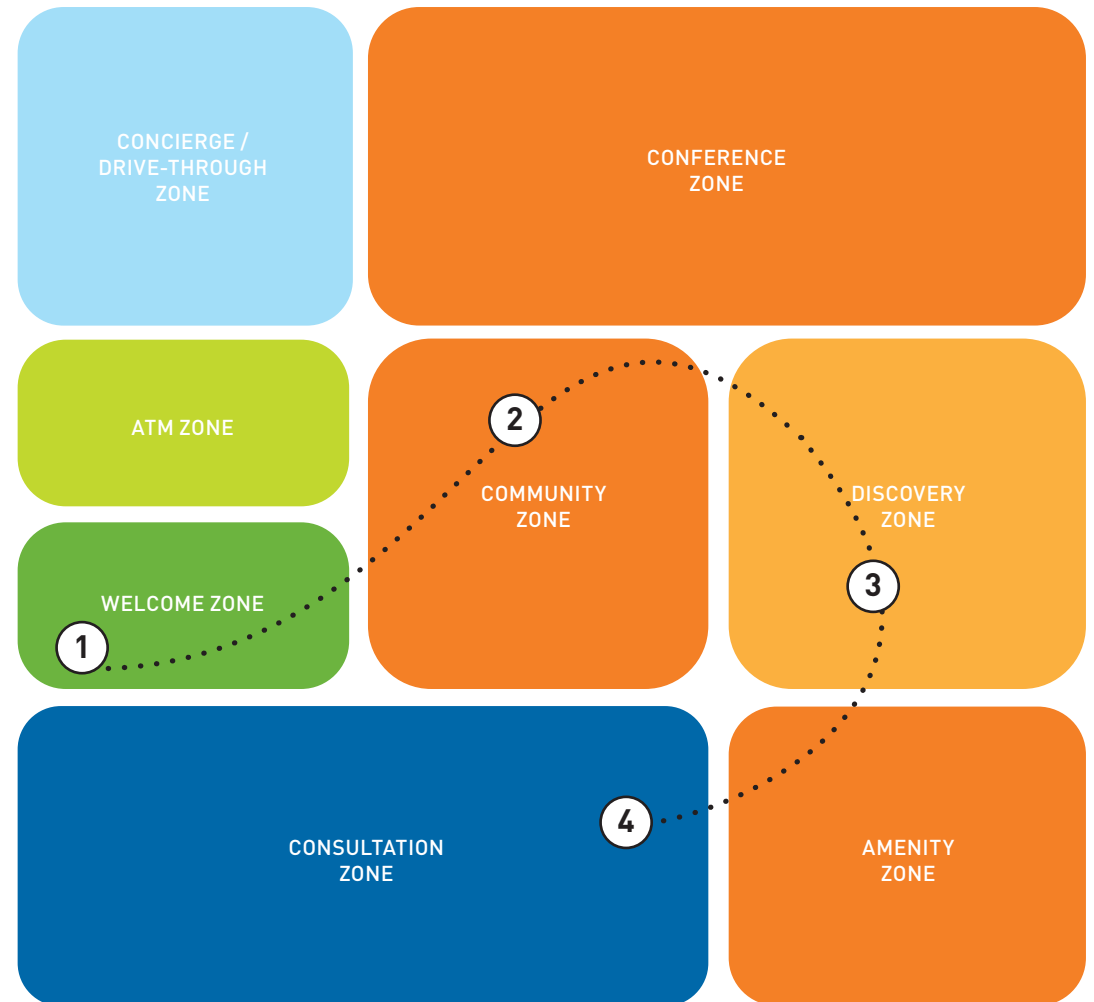
Degrees of Privacy



Choreography

EXAMPLE CUSTOMER JOURNEY

- 1 Welcome Zone:** Customers experience a clean, transparent, and human-scaled entry area, with clear sight lines to staff and space beyond. Visibility to dynamic video creates intrigue and draws people into the space. Digital content reassures customers of a beneficial experience. Branch staff are front and center to greet customers eye-to-eye from the central perch. Customers are engaged in conversation and their needs are quickly assessed.
- 2 Community Zone:** Together, customers and branch staff move seamlessly into the open community zone. Lighting is even and comfortable. Digital and printed messaging informs customers of local happenings, events, and offers. Customers feel assured in the genuine and open conversational interaction with staff. Classes, discussions, and lingering all happen here.
- 3 Discovery Zone:** Customers and staff connect into the discovery zone where conversation focuses on specific needs. Here, people sit or stand to collaborate around new technology and learn about how this technology can solve their needs. Customers are engaged further into conversation and mutual trust is reinforced.
- 4 Consultation Zone:** Conversation deepens while people move into the consultation zone. Here, customers and staff begin exploring more specific financial solutions, while still being visually connected to the community zone. Staff and customers sit face-to-face or shoulder-to-shoulder in comfortable task chairs and share access to a monitor display for collaborative conversation. Doors can be open or closed depending on sensitivity of subject and customer preference.



Welcome & ATM Zone

We dedicate space at the entry of our branch to welcome our customers and direct them to the right location for consultation or discovery.



GREETING
The design allows the customer to interact immediately with staff upon entry

VIBRANT COLOR
Brand accent colors serve as a primary visual emphasis.



Community & Amenity Zone

We invite the community in to linger, connect, learn, and enjoy refreshments. At the heart of the space is the community zone, where flexible seating is grouped to encourage conversation and interaction.

OPEN SEATING
Seats arranged to
face one another
encourages
conversation



Community & Amenity Zone (cont.)

We invite the community in to linger, connect, learn, and enjoy refreshments. At the heart of the space is the community zone, where flexible seating is grouped to encourage conversation and interaction.

COMMUNITY SPACE
An area for learning and collaboration provides solutions for customers.

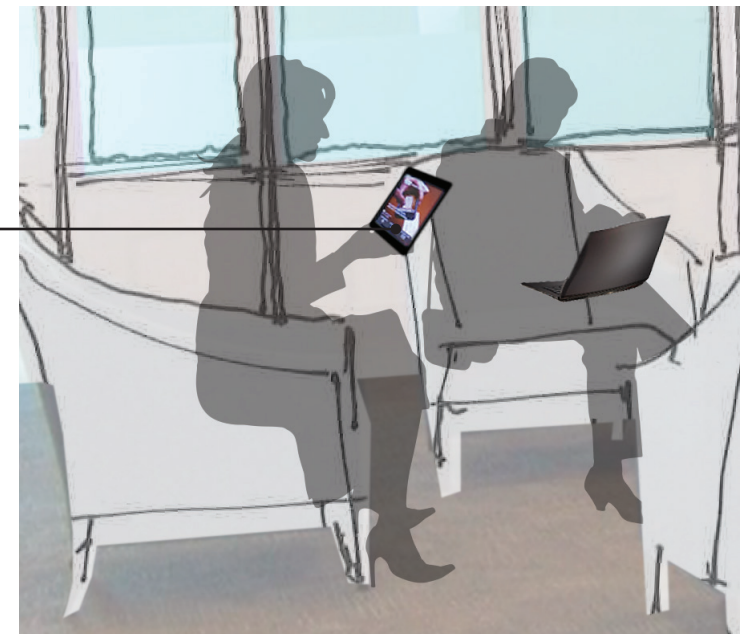


BEVERAGE STATION
Refreshments are a gesture of generosity and empathy, and make the customer feel at home.

Discovery Zone

We encourage exploration, whether independent or with a banker. The discovery zone is designed to be active and informative. Technology is embedded to show customers how to simplify their banking experience.

AREAS TO ENGAGE
Technology and opportunities for learning confirm the brand's commitment to innovation.



Conference Zone

We provide meeting space for our customers and partners to conduct their business. We want to be a neighborhood branch.

NATURAL LIGHT

A visual connection to the outdoors creates a sense of place.

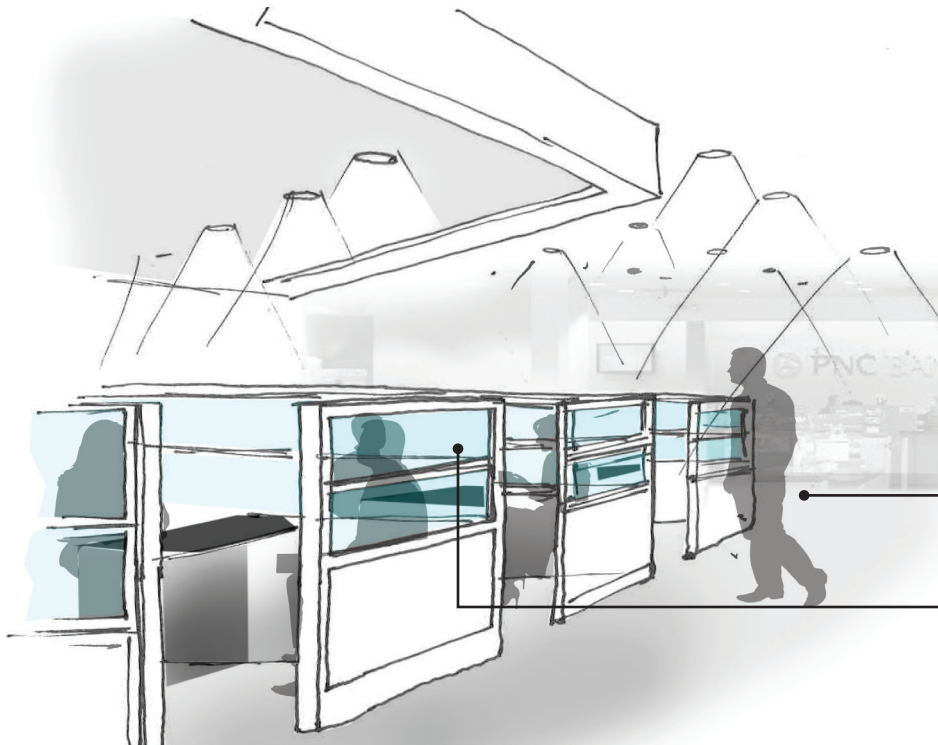
HIGH FUNCTIONALITY

Displays and interfaces help customers be their most productive



Consultation Zone

We invite our customers to consult with our bankers in dedicated meeting spaces. These consultative areas provide varying shades of privacy from frosted glass to open work stations.



CONNECTIONS
Flooring moves between spaces to connect zones

TRANSPARENCY
Openness between various zones suggests there is trust between all areas and there is nothing to hide

Concierge & Drive-Through Zone

We tailor our transaction-based areas to meet a variety of customer needs. The concierge zone is designed to provide convenient and quick service.

QUICK INTERACTIONS
The layout allows for the delivery of quick service to customers.



CONCLUSION

Resources

These guidelines sit within a broader family of guidelines that help the PNC Brand come to life in various channels. There are a number of resources available to provide additional context or answer questions. Whether you are a PNC employee or a valued vendor, your needs may be different. Please contact the following for more information:

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