



ACH Onboarding Application

This document summarizes the ACH onboarding application submitted to Purpose Account by Resolution Industry Trust Company (RITC), including company information, banking details, report delivery preferences, penny testing schedule, and authorization.

Company Information	
Company Name	Portfolio Recovery Associates
Primary Contact	Kristy Copeland
Title	DMC Relations Senior Manager
Email	kristy.copeland@portfoliorecovery.com
Phone	757-374-9959

Banking Details (1 Account)	
Account 1	
Account Holder	PRA GROUP, INC
Bank Name	Bank of America
Routing Number	111000012
Account Number	003756290734
Account Type	Checking
Notes	—

Report Preferences	
Confirmation Report	
Format	XLSX
Delivery Date	1 business day before payment due date
Delivery Method	EMAIL
Delivery Email	DMCPayments@pragroup.com>, prasettlement@portfoliorecovery.com
File Nomenclature	PAI_Confirmation_Date_Company
Template	Uploaded

Verification Report	Not opted in
---------------------	--------------



Scheduled Date	May 22nd, 2026
Test Account	Bank of America · ****0734
Mocked Verification Report	Yes
Mocked Confirmation Report	Yes
Execute Penny Test	Yes

Authorization & Acknowledgment

1. ACH Authorization. The applicant authorizes Purpose Account by Resolution Industry Trust Company (RITC), including its affiliates, subsidiaries, and designated agents, to originate ACH credit entries to the bank account(s) specified in this application, in accordance with the NACHA Operating Rules.

2. Accuracy of Information. The applicant certifies that all information provided in this application is true, accurate, and complete to the best of their knowledge, and agrees to promptly notify Purpose Account by Resolution Industry Trust Company (RITC) of any changes.

Acknowledgment	
Acknowledged By	Kristy Copeland
Title	DMC Relations Senior Manager
Company	Portfolio Recovery Associates
Date Completed	May 21, 2026
Authorization Status	Accepted by applicant

Authorized Signature

Date