

# We're enhancing your Online Banking experience and updating our terms.

When you first sign on to the new Online Banking experience, you'll be prompted to review and accept new digital banking agreements that will apply to your future use of PNC Online Banking and the PNC Mobile app. Below you will find a summary of these changes. We encourage you to review these new agreements prior to moving to the new Online Banking experience. You can access the agreements by clicking on the following links:

[Electronic Communications Agreement](#)

[Digital Services Agreement](#)

## **The Online Banking Service Agreement is now the Digital Services Agreement.**

We've updated our agreement by making it easier to read and navigate. We've also given it a new name, the Digital Services Agreement. This agreement will apply to your future use of PNC Online Banking and the PNC Mobile app. You must accept this agreement before you can access these digital services. Although there are some changes (see below), the terms of the Agreements are very similar.

## **We've placed certain terms from your prior Agreement related to electronic communications into a free-standing Electronic Communications Agreement.**

Just as when you consented to receiving certain electronic communications in your prior Online Banking Service Agreement, by accepting the Electronic Communications Agreement, you consent to receiving certain electronic communications from PNC and to using electronic signatures in your relationship with us. The substance of the terms of these agreements are similar.

## **We're reminding you of existing arbitration provisions in your account agreements.**

We are not changing your dispute resolution rights, but we have added language reminding you that your use of PNC Online Banking and the PNC Mobile app is subject to any existing dispute resolution provisions in your account agreement(s) for particular PNC products. Any such provision will apply to your access of your account(s) through these digital services.

## **We have changed some terminology and how we present terms related to payments to and advances of funds from certain PNC credit accounts.**

For clarity, we have restructured the way we present terms related to the ability to make payments to and take advances from certain PNC credit accounts. Within the Digital Services Agreement, please see the section titled "Payments to PNC and Advances" to review these terms, (formerly found in "Internal Transfer Funds Service" and "External Transfers Payments" within the Online Banking Service Agreement).

## **We have included additional terms related to Account Delegation and added terms for Cash Flow Insight.**

We have included additional terms related to a business's ability to appoint a Delegate to access certain accounts through PNC Online Banking and the PNC Mobile app. We also have added terms relating to Cash Flow Insight, a suite of cash flow management tools available to business clients in PNC Online Banking, including a link to the Pay Receive Sync service agreement.

**We've moved some existing terms into the Digital Services Agreement.**

So that you can more easily find terms that apply to your use of PNC Online Banking and the PNC Mobile app, we've moved some existing terms that were previously found in separate agreements into the Digital Services Agreement. These include terms related to the Real-Time Payments service and the Mobile Deposit service, as well as the Account Aggregation service that is available to PNC Investments clients.

We also have provided a more robust version of the Consumer Electronic Funds Transfer Disclosure Statement for Digital Services, which explains our consumer clients' rights and obligations related to use of electronic funds transfers services.