

Image Cash Letter Service

General. PNC's Image Cash Letter Service enables the Customer to streamline deposit preparation by leveraging their existing infrastructure to capture images of checks and transmit the images to PNC for processing via data transmission.

Capitalized terms not otherwise defined herein shall have the meaning ascribed to them in the Agreement.

PNC Rights and Obligations.

- PNC may establish the expected monthly remote deposit activity and per file limits for use of the Service.
- PNC has the right to make changes to the limits and the expected monthly remote deposit activity parameters based on risk-based criteria without the Customer's consent.
- PNC can restrict or limit usage of the Service if we detect changes to the usage of the Service or your business that increase the risk to PNC, as determined in our sole discretion.
- PNC will maintain images subject to PNC's standard retention schedule.
- PNC may not process duplicate, partial or incomplete remote deposit files. PNC reserves the right to refuse any item or file for deposit.
- Upon reasonable notice, PNC can inspect Customer premises as deemed necessary by PNC (in PNC's sole discretion) in order to determine Customer compliance with the terms of the Service.
- PNC has the right, in its sole discretion, to make changes to this Service from time to time which may result in your electronic channels, hardware, operating systems, and software no longer being compatible with our Service, and in such event, PNC will have no responsibility or liability to you or any other person.

Customer Obligations.

- Customer may only use this Service to deposit items received for normal business operations and should not use the Service as a mechanism to transfer funds between related accounts or companies at PNC or another financial institution.
- Customer may only use this Service to deposit items made payable to the Account owner (as indicated on the title of the Account). If Customer wishes to deposit items to Customer's Account made payable to other parties, Customer must show a business need for doing so, obtain permission from PNC, and agree to indemnify PNC for all repercussions of such deposits (through the Acceptable Payees Indemnification Agreement or other format provided by PNC).
- After the Customer sends an image of an original check for deposit, the original check may not be redeposited, even if the substitute check PNC created from the Customer's remote deposit or an image of such a substitute check is returned. The Customer must employ appropriate measures to ensure that original checks are not redeposited, and the Customer is responsible for any loss that may arise as a result of unauthorized access to or use of such original checks or check images.
- If the substitute check or an image of the substitute check is returned for any reason, PNC will return the check as an image replacement document, and the Customer may re-deposit any returned check that was deposited using this Service by sending or releasing to us another remote deposit file containing an image of the returned check image replacement document. The original check image may not be submitted.
- The Customer must submit check images in accordance with applicable law, the American National Standards Institute's Check Image Exchange X9.37 format or other such format as determined and communicated by PNC. If the image quality does not meet the image quality or format standards, credit for such item or the entire file may be delayed or rejected. The Customer must store remittance materials in a secure location that can only be accessed by authorized personnel. Original checks and remittance documents should be kept for a minimum of fourteen (14) days after deposit. Materials should then be destroyed.

- The Customer must train all operators that are using this Service to help the operators understand the operator's roles and responsibilities. The Customer must perform regular audits of their procedures to ensure compliance with these service terms.
- Scanning for Image Cash Letter is only permitted within the United States.
- The Customer must include the Customer's virtual endorsement on the back of all check images deposited via Image Cash Letter, and the Customer is responsible for the correct placement of the Customer's endorsement on the check images.
- The Customer must meet the daily cut-off times and Items must otherwise not be subject to rejection for PNC to process and post to Customer's Account. This provisional credit is subject to PNC's Funds Availability Policy, verification of each image, and subsequent collection of the items.