

## Intelligent Routing Service

General. PNC's Intelligent Routing Service (Service) allows the customer to make domestic payments to a payee (Payee) based on payment type preferences (Payment Preferences) the customer selects from the following payment types (each a Payment Type): Instant Payments, Same Day ACH, ACH or Wire Transfer/Funds Transfer.

Capitalized terms not otherwise defined herein shall have the meaning ascribed to them in the Agreement. In the event of a conflict between Terms and Conditions in this Service Schedule and the Terms and Conditions in the Treasury Management Services Agreement, these Terms and Conditions shall control with respect to this Service. More detailed descriptions of the Service and procedures for the Service's use may be provided in implementation documents, which may be updated from time to time. The availability of certain features is subject to change at any time. The Service Schedule for each Payment Type (Payment Type Service Schedule) applies to each payment processed through the Service (each a Routed Payment). In the event of a conflict between the terms and conditions for this Service and the Payment Type Service Schedule, the Payment Service Schedule shall control with respect to this Service.

Instant Payments. Instant Payments that are returned by the payment network can be rerouted if the payment was returned for a reason that is designated as eligible for rerouting ("Reroutable Instant Payments") and the customer has subscribed to the reroute option during setup. Reroutable Instant Payments can be sent as another Payment Type in accordance with the customer's Payment Preferences.

If the Instant Payment is not a Reroutable Instant Payment or the customer has not subscribed to the reroute option during set up, the Instant Payment will be rejected. Rejected Instant Payments will not be rerouted to the next Payment Type priority. The customer must resubmit the payment.

ACH/Same Day ACH Service. Only ACH debits and credits coded PPD or CCD are allowed. If an ACH transaction is returned, it will not be sent again through Intelligent Routing. The customer must correct and resubmit the transaction.

Wire Transfer/Funds Transfer Service. Cancelled or rejected wire transfers will not be reprocessed through Intelligent Routing. The customer must resubmit the transaction.

Future Dated Items. Future dated items will be sent as an ACH, if ACH is selected and the future date is not a holiday or weekend. Future dated items will be sent as an Instant Payment, if the future date is a holiday or weekend. Instant Payment items will be sent shortly after midnight of the future date.

Payment Routing. PNC will rely on the information the customer provides regarding each Payee and Payment Preferences, in addition to the customer's payment Instructions with respect to each payment. Payment Preferences will be used to select the Payment Type used to process each payment. Payment Types are subject to availability due to transaction limits, risk parameters, cutoff times, and other restrictions, as well as applicable network rules. The customer may not be able to modify or cancel a payment Instruction initiated through this Service once PNC has begun processing the Routed Payment as a particular Payment Type. Please see Payment Type Service Schedules for more details on each Payment Type.

Use of this Service is optional. Use of the Service and Payment Preferences will be commercially reasonable, solely at the customer's request, and for the customer's convenience. Use of the acknowledgement files and confirmation files are available with this Service. The customer understands that use of the Service includes authorization and direction to PNC to select the Payment Type used to process payments.