Deposit On-Site®

PNC’s Deposit On-Site service helps you streamline deposit preparation and eliminate multiple trips to the bank, whether you are at your desk or on the go. You can easily capture images of the consumer and business checks you receive and then transmit the check images to PNC for processing, helping you to reduce administrative time and expense. Because fewer depository accounts are required in multiple locations, banking fees may also be reduced.

<table>
<thead>
<tr>
<th>Your Current Treasury Management Service</th>
<th>Will Become This PNC Treasury Management Service</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Remote Deposit Capture</strong></td>
<td><strong>Deposit On-Site</strong></td>
</tr>
<tr>
<td>Allows desktop scanner to scan checks for deposit processing</td>
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<tr>
<td>Access to service is controlled via a download to your workstation</td>
<td>Access to service is controlled via single sign-on through PINACLE</td>
</tr>
<tr>
<td>Eligible accounts limited to business accounts and (business owner) personal accounts</td>
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</tr>
<tr>
<td>Deposits can be submitted 24 hours a day, 7 days a week, with ledger cut-off time of 9:00 p.m. CT</td>
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<tr>
<td>Transaction history is 60 days; image history is up to 60 days</td>
<td>Transaction history is 65 days; image history is 35 days</td>
</tr>
<tr>
<td>Images can be exported and printed</td>
<td>Images cannot be exported but can be printed</td>
</tr>
<tr>
<td><strong>Remote Deposit Capture</strong></td>
<td><strong>Deposit On-Site</strong></td>
</tr>
<tr>
<td>Return Deposit Items are presented as Image Replacement Documents (IRD); re-presented IRDs must be deposited at a local branch</td>
<td>Return Deposit Items are presented as IRDs and, if eligible for re-deposit, can be re-deposited through the remote deposit service. The original item should not be re-deposited only the IRD</td>
</tr>
<tr>
<td>Monthly limits are applied at the account level</td>
<td>Transaction limits per deposit and per item will be applied at the company level for all accounts on the service</td>
</tr>
<tr>
<td>Check images may only be created from original checks</td>
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</tr>
<tr>
<td>Multiple scanners models are currently supported for use with the service</td>
<td>All scanners currently used at BBVA USA are supported for use with Deposit On-Site</td>
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<tr>
<td>Supports the use of virtual deposit tickets</td>
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<tr>
<td>Supports the use of virtual endorsements</td>
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</tr>
<tr>
<td>Administrator: Has access to all features and functions</td>
<td>Supports the ability to add deposit permissions to users other than administrators; roles are managed through PINACLE</td>
</tr>
<tr>
<td>User: Capture only</td>
<td></td>
</tr>
<tr>
<td>Capture user: Capture, transmit and reports</td>
<td></td>
</tr>
<tr>
<td>Transmit user: Transmit only</td>
<td></td>
</tr>
</tbody>
</table>
Frequently Asked Questions

Do I need to replace my current scanner?
No. Deposit On-Site supports a wide range of scanners, including those you are currently using for your BBVA USA remote deposit service. Please refer to the instructions found within PINACLE for details on minimum computer requirements and scanner driver download instructions to support the remote deposit capture service.

How do I purchase a replacement desktop scanner and what is the cost?
You can purchase replacement scanners and maintenance services by going to pncorder.com. If you already have a scanner or choose to purchase one from a supplier other than Vecmar Computer Solutions, the scanner must be from PNC’s list of certified scanners. Your Treasury Management representative can discuss this with you in more detail.

What type of software is needed for the desktop scanner?
Deposit On-Site is delivered through PNC’s PINACLE service. Since this is a web-based service, there is no application software required to be installed on your workstation except the required check scanner driver. The check scanner driver must be downloaded to your workstation. The check scanner driver must be downloaded to your workstation after conversion weekend. Instructions for downloading the check scanner driver can be found on the C&IB Welcome Site under Treasury Management.

Can I set up more than one account for deposit?
Yes, you can set up an unlimited number of business accounts, as well as multiple deposit locations.

Can I transmit more than one deposit per day?
Yes, you can transmit any number of deposits per day. PNC establishes per item and per deposit limits for all Remote Deposit customers. Your limits will be set based on historical activity. If you require an adjustment to your limit after conversion, work with your Treasury Management Sales Officer to submit an implementation request.

How many checks can be included in a single scanner deposit?
You may deposit up to 500 checks; however, we recommend smaller batches of 300 checks or fewer to ease reconciliation.

What type of checks can be deposited?
You can only deposit checks drawn on domestic banks that have a valid Federal Reserve Routing Transit Number (RTN). Checks drawn on foreign banks or non-U.S. dollar checks cannot be deposited using the Deposit On-Site service. In addition, any check that fails to meet the minimum Image Quality Acceptance (IQA) parameters will be rejected.

When will my company have access to the information and images processed through Deposit On-Site?
As items are scanned, you will have access to the images and information detail that are available the day the deposit is created and for a 65-day history. Check images are available for your access for 35 days after check scanning.

What should I do if the item scanned does not meet the standard criteria for capture quality?
Re-scanning the item is always the first step. If this fails, then the check must be deleted, and the original check must be taken to a PNC branch or mailed to our Bank-by-Mail department for deposit processing at the following address:

PNC Bank Attn: Miscellaneous Accts Services
P.O. Box 8108
Philadelphia, PA 19101-8108

When and how often can I submit my deposits to PNC? When will they be credited?
You can capture, scan and submit deposits 24 hours a day, 7 days a week. The daily deadline is currently 10:00 p.m. ET, Monday through Friday, for same-day ledger credit. Any deposit submissions received after the deadline or on weekends/holidays will be credited the next business day.
Whom to Contact with Questions

Prior to conversion
Follow instructions from the BBVA USA service to print reports and/or export any data that you need to retain prior to the conversion to PNC on Friday, October 8 at 10:00 p.m. ET, which is the last deposit window for BBVA USA. Refer to the BBVA USA Remote Deposit user guide for instructions.

For assistance with your BBVA USA account, contact one of the numbers below, based on your region:
- East Business Relationship Client Services (Birmingham): 1-800-607-4444
- North Texas Business Relationship Client Services (Dallas): 1-866-876-4922
- South Texas Business Relationship Client Services (Houston): 1-800-570-2791
- West Business Relationship Client Services (Tucson): 1-800-236-2059

On or after conversion
To log into PINACLE, you will need a Company User ID, an Operator ID and password. System administrators will receive their organization’s Company User ID, along with Operator IDs for each of their users. Administrators will be responsible for communicating these credentials to each user. Each individual user will receive a temporary password via an email directly from PNC prior to the start of the preview period. For additional information about PINACLE access, please refer to the PINACLE Administrative section of the Digital Channels document in the Treasury Management section of the Corporate & Institutional Banking Welcome website.

To complete your service transition:
- Confirm that all your accounts are set up for Deposit On-Site.
- Register to attend any of training webinars through PINACLE.
- Review all your operator entitlements within PINACLE and make any necessary adjustments.
- Set up any additional locations if applicable for your deposit accounts within Administration.

After the conversion date, once you are ready to begin using Deposit On-Site to make your remote capture deposits, complete the following steps for all scanners:
- Activate and install the Deposit On-Site check scanner driver.
- Additional instructions on check scanner driver installation are available on the C&IB Welcome Site under Treasury Management.

For assistance with your PNC account, contact:
PNC’s Treasury Management Client Care (TMCC) at 1-800-669-1518. TMCC can also be reached via email at TMCC@pnc.com. For additional questions, contact your Treasury Management Officer.

You may also join a live PINACLE webinar training session for the Deposit On-Site service by accessing the PINACLE “Help and Training” tab.

What to expect in the coming weeks
Simply continue to bank as you do today while final preparations are made for the transition to PNC.