Application Programming Interface Service (API)

PNC's Application Programming Interface Service (API) allows the customer to access various PNC services. The API Service securely operates in conjunction with PINACLE® Services, including integration for user entitlements, reporting services and notifications. PINACLE is PNC's online and mobile banking platform for businesses and institutions.

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

PNC Rights and Obligations:
- PNC will provide access to documentation for the customer in the event of material changes, additions or removal of functionality from an API, in accordance with the Agreement.
- PNC will provide the customer, in accordance with Security Procedures, required secret API keys and access tokens for production and test transactions.
- PNC reserves the right to suspend or terminate the customer's API connection, if the customer uses an API in a way that is inconsistent with the customer's intended usage during the API certification process or PNC's documentation.
- PNC considers any API-initiated transaction submitted on behalf of an active PINACLE operator credential to be valid. It is the client's responsibility to confirm the transaction's accuracy through a review and approval workflow within their own application, within third party software, or an approval workflow supported by PNC.

Customer Obligations:
- The customer is responsible for auditing and securing the functions the customer's agents, including Designated Third-Party Providers, can perform through the customer's systems using an API.
- The customer and its agents, including Designated Third-Party Providers, will not use the API in a way that is inconsistent with the customer's intended usage during the API certification process or PNC's documentation.
- The customer is obligated to ensure its agents, including Third Party Providers, adhere to the applicable provisions of the Agreement.