

## Deposit On-Site® Service

General. PNC's Deposit On-Site® Service enables the Customer to accelerate the deposit of checks via image exchange. The Deposit On-Site Service provides an omni-channel solution with desktop scanner, mobile and check API deposit channels, where check images can be scanned, transmitted to PNC for deposit and accessed via PINACLE®, 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 may establish the expected monthly remote deposit activity, per item and per deposit 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 Deposit On-Site files. PNC reserves the right to refuse any item 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 our 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 Deposit On-Site 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 Deposit On-Site file containing an image of the returned check image replacement document. The original check image may not be submitted.
- Customer must submit check images in accordance with applicable law, Canadian Payments Association rules, 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 agrees that PNC may provide the Customer's virtual endorsement to each check image submitted through the Service.
- 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 Deposit On-Site procedures to ensure compliance with these service terms.
- Scanners and mobile devices are only permitted to be used within the United States. Customers using Deposit On-Site with a Canada Branch Account may also use a scanner located in Canada.
- The Customer must obtain, at the Customer's own expense, a scanner that meets the requirements of the Deposit On-Site Service. Installation software must be downloaded on the computer connected to the scanner.
- If the Service allows for mobile deposit, the Customer must download and utilize the application on the Customer-owned and eligible device(s) and promptly install all application updates. All of the Customer's users of the service agree to be bound by the terms of the applicable End User License Agreement (EULA) and must indicate agreement before downloading the application. If a user's mobile device is lost or stolen, the Customer must promptly disable the use of the Service on that device.
- 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.