

Electronic Data Interchange Service (EDI)

General. PNC's Electronic Data Interchange Service ("EDI") allows the customer to exchange remittance information electronically with trading partners, either together with, or independently of, the associated payments. The associated payments are sent and received either by check (using PNC's Integrated Payables Service), ACH, AFT, Card or Wire Transfer.

Detailed descriptions of EDI and procedures for EDI'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 applies to each payment processed through EDI. In the event of a conflict between the Terms and Conditions for EDI and the payment type Service Schedule, the payment type Service Schedule shall control with respect to EDI. Capitalized terms not otherwise defined herein shall have the same meaning ascribed to them in the Agreement.

The customer may send (EDI Disbursements Service) and receive (EDI Receivables Service) remittance information relating to transactions with trading partners in the supported format the customer and PNC have mutually agree upon. The formats to and from which PNC can support the translation of remittance information will be provided by PNC to the customer upon request or via a separate communication. Any requests to change the selected format must be submitted to PNC in writing. After review of the request, PNC will advise the customer whether the change has been approved and when it will become effective.

Customer Obligations.

- Customer must provide and maintain all hardware, software and applicable communication lines under the customer's control necessary to use EDI.
- Customer and the customer's trading partners are responsible for the accuracy and completeness of any data transmitted to PNC. PNC will not be responsible for any delay, misdirection or any other error in a transmission caused by or based upon the information the customer or the customer's trading partner provide to PNC.
- Customer will maintain records of the customer's transactions with the customer's trading partners.

Security Procedures. By using EDI, the customer agrees to be bound by the selected Security Procedures and any additional Security Procedures or instructions that PNC may provide or require. By continuing to use EDI, the customer agrees that the applicable Security Procedures are suitable to the customer's circumstances. The customer understands that PNC is not responsible for the security measures employed by the customer's trading partners.

Processing. PNC will send and receive remittance information in accordance with the deadlines PNC provides to the customer, which may be updated from time to time. An EDI transmission is received by PNC when the transmission, including agreed-upon Security Procedures, is completed. A transmission is received by the customer when PNC has completed the transmission in accordance with this Agreement. If PNC receives a transmission after the applicable deadline, it will be deemed to have been received by PNC on the next banking day.

EDI Disbursements Service.

- File processing. Each file sent to PNC must meet requirements specified in documentation that PNC will provide. Though PNC has no obligation to detect errors, if PNC becomes aware of errors at the file and/or transaction level, PNC may attempt to contact the customer to obtain further instructions on the file. PNC is not obligated to process a file when the file contains errors, or when PNC receives conflicting instructions from the customer's Authorized Persons.

- Cancellations. PNC has no obligation to cancel an EDI Disbursement payment, except as may be provided in the Terms and Conditions applicable to the Card, ACH, Wire Transfer and Integrated Payables Services. PNC shall not be liable for any failure to process the cancellation request.
- Account Funding. The customer agrees to have sufficient available funds in the Account at the cutoff time provided by PNC on each Banking Day to cover the amount of that Banking Day's EDI Disbursement payments. If the customer does not have sufficient available funds in the Account, PNC may refuse to process some or all of customer's EDI Disbursement payments.

EDI Receivables Service.

- EDI Receivables Reporting. PNC will provide reports of items received to the customer's designated Account(s) via the Special Reports module within PINACLE®, PNC's online and mobile banking platform for businesses and institutions. The types of transactions included within these reports may include ACH, Wire Transfers, AFT, Card and checks, as well as remittance information associated with the transactions. The types of transactions to be included in the reports may be designated by the customer during the implementation process.
- EDI Receivables Electronic File Service. PNC will provide a file of items received to the customer's designated Account(s) via file transmission. The types of transactions included within the file may include ACH, Wire Transfer, Card and checks, as well as remittance information associated with the transactions. The types of transactions to be included in the file may be designated by the customer during the implementation process.

EDI Electronic Account Analysis Service. EDI Electronic Account Analysis provides the customer's account analysis statement data electronically via a file transmission in an EDI 822 format. PNC will create the file at the first availability of the customer's account analysis information.

PNC Canada Branch Customers. EDI Disbursements Service is not available in Canada.