File Transfer Service

<u>General</u>. PNC's File Transfer Service offers the customer a secure way to send files to, and receive files from, PNC. The customer may utilize PNC's Direct Host Transfer using sFTP, AS2 or Connect:Direct protocols to transfer files, or PINACLE® File Gateway to transfer files using a web browser and https protocol. PNC also offers encryption options to secure file transmissions.

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

PNC Rights and Obligations.

- PNC will provide the customer with a user ID and password to enable the customer to transfer files via Direct Host Transfer. The customer must provide the required user ID and password and make use of Internet Protocol (IP) address validation. The customer is responsible for selecting the additional security options PNC makes available.
- PNC will provide encryption and required keys and certificates to facilitate file transfer via Direct Host Transfer.

Customer Obligations.

- Customer will test the file transfer connection, and, if required, the format/contents of the customer's data file, with PNC prior to sending production files.
- Customer is responsible for ensuring files transmitted to PNC have been scanned for viruses before the files are transmitted. PNC utilizes virus scanning for incoming files and will quarantine and not process any files that are identified to contain a virus.
- If the customer uses PNC's PINACLE File Format Testing Service, the customer agrees that PNC will have no liability for any use of the File Format Testing Service, or any action or transaction in connection with the File Format Testing Service. The customer should only use test data for the File Format Testing Service. In addition to the test tool, the customer must complete end-to-end testing and meet all other requirements.
- Customer is responsible for purchasing, selecting and maintaining the hardware, software or other technology the customer uses to send data or information to PNC or to access the Services. The customer agrees that PNC will not be responsible for meeting the installation specifications (including cabling, power and space), the operation, maintenance or technical support of any third-party product.