

PINACLE® Online and Mobile Platform

General. PNC's PINACLE® is an online and mobile banking platform for businesses and institutions, which provides customers access to deposit account/borrowing relationship data, the ability to issue electronic payment orders, service requests and messages, as well as the ability to receive messages, notifications and alerts from PNC.

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

Security Features and Controls – Customer Obligations.

- PNC provides documentation of the mandatory and optional PINACLE security features and service-level controls in the PINACLE Security Center. The customer is responsible for notifying PNC of any optional security features and controls the customer wants to use, based on the nature of the customer's business, access to electronic payment services and the customer's internal policies and procedures. PNC strongly recommends that the customer use PNC's secondary approval feature for user entitlement changes, at a minimum, for services that permit funds movement.
- The customer must appoint one or two individuals as PINACLE security contacts on the PINACLE Data Security Form. The customer's security contact(s) are responsible for (i) designating the individual(s) that will be the customer's PINACLE security administrator(s) and (ii) requesting, as necessary, that PNC make updates to the customer's PINACLE security features, including, but not limited to, token passcode settings, and system administrator information, passwords and security codes. PNC recommends that the customer's security contact(s) are different persons from the customer's system administrator(s). The customer is responsible for notifying PNC of any changes to the customer's security contact information. PNC will not be liable for acting on any instruction from the customer's named security contact, if the named security contact is no longer authorized to act on the customer's behalf, and the customer has not informed PNC in advance.
- The customer's system administrators have access to all subscribed PINACLE services and associated deposit accounts/borrowing relationships and are responsible for (i) designating the individuals ("users") that have access to the customer's PINACLE services, functions and associated deposit accounts/borrowing relationships and (ii) entitling the specific PINACLE services, functions and associated deposit accounts/borrowing relationships to the users(s). The customer is responsible for ensuring the identifying information about the customer's system administrator(s) and users is accurate and up to date in PINACLE. PNC will not be liable if PNC provides any information to the customer's PINACLE system administrators and users, and the named system administrator or user is no longer authorized to receive such information, and the customer has not updated the user's PINACLE credentials.
- The customer may assign additional users to be system administrators, or administrators for individual services. The customer is responsible for ensuring the customer has users with sufficient entitlements to manage the customer's deposit accounts and borrowing relationships. PNC cannot manage the customer's users on the customer's behalf.
- PNC provides reporting tools that detail the customer's user access entitlements, as well as individual user activity details, including, but not limited to, user login, service access and detailed activity within each service that permits transaction initiation. The customer is responsible for reviewing user access entitlements and user activity detail reports periodically to ensure the access is appropriate for the customer's business and conforms to the customer's internal policies and procedures.

Notifications. Notifications inform the customer that certain events regarding the customer's deposit accounts and/or borrowing relationship(s) have occurred. Some notifications include the option to deliver an electronic version of certain reports or periodic statements.

- PNC is not responsible for delays in email or SMS (text) messaging services that affect the time at which the customer receives the notification. Notifications are sent at the time the event criteria has been satisfied and such criteria may no longer be applicable at the time the customer reviews the activity or event that triggered the notification.
- PNC automatically provides certain notifications via email to alert the customer's PINACLE system administrators, security contacts, and/or users to potentially suspicious activity against the customer / the customer's users' PINACLE credentials. The customer is responsible for reviewing these notifications, and the customer must notify PNC immediately if the customer believes there is suspicious or fraudulent activity occurring.
- Additional notifications may be helpful in alerting the customer to potentially suspicious or fraudulent account activity. The customer is responsible for creating these additional notification subscriptions.
- Standard messaging rates apply for any notifications the customers chose to have delivered via SMS (text) messaging.
- If the customer uses PNC's notification services that provide email delivery to additional recipients, the customer is responsible for the accuracy of the email addresses the customer / the customer's users provide; PNC is not liable for the actions of any third parties to which the customer sends notifications, including the customer's reports and periodic statements.