

Swift International Multibank Services – Information Delivery Service

General. PNC's Swift International Multibank Services allow the customer to receive previous day account reporting information from accounts the customer holds with other banks (foreign and domestic) via PINACLE®, PNC's online and mobile banking platform for businesses and institutions. Swift messaging is used to communicate with the customer's foreign and domestic banks. Use of PINACLE and PINACLE Information Reporting is subject to the terms of the services.

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

Definitions Applicable to the Swift International Multibank Services:

- "Swift Message(s)" means data in local, industry standard or proprietary formats that a member sends or receives through Swift, typically used to exchange individual transactions, reports or other data files including, without limitation, ACH, bulk wire transfers, Electronic Data Interchange and account information.

Information Delivery. The customer may arrange for PNC to receive statement reporting Swift Messages from other foreign and domestic institutions where the customer holds accounts. Messaging will only be processed Monday to Friday, and the receipt or transmission of information may occur at multiple points throughout the day. The customer will be deemed to have received the information on the business day on which PNC received the Swift Message with the information from the other foreign and/or domestic institutions.

Termination. In addition to the other rights PNC may have, PNC reserves the right to terminate the Swift International Multibank Services without prior notice if: (a) PNC is no longer an authorized Swift participant; (b) Swift has ceased to provide any of the Services; or (c) Swift has required PNC to terminate this Service.