# Remote Deposit Solutions

#### REMOTE DEPOSIT SOLUTIONS

Deposit checks from your business, without making a trip to the bank, with our remote deposit solutions for business — part of the innovative array of cash flow solutions that work with your PNC Business Checking account to help optimize your cash flow. PNC offers a choice of remote deposit solutions for business that are convenient, secure and easy to use, and can help you to optimize your cash flow.

### DepositNow®1 (Client)

is PNC's basic remote deposit solution designed specifically for the needs of small businesses

#### DepositNow<sup>®1</sup> (A/R – Accounts Receivable)

is designed for small businesses operating select accounting software — allowing a seamless interface to update your accounts receivable

# DepositNow<sup>®</sup> Express

is an expanded small business solution that utilizes automated feed scanner technology and supports an unlimited number of accounts or locations

#### DepositNow®1 WEB

is designed for small businesses scanning and depositing from multiple offices/locations. Review all deposits submitted by all offices/locations prior to posting at the bank

#### DepositNow®1 Mobile

is designed for small businesses to make deposits on the go with compatible mobile devices

Key features of PNC Remote Deposit Solutions	DepositNow® (Client)	DepositNow® (A/R)	DepositNow® Express	DepositNow <sup>®</sup> WEB	DepositNow <sup>®</sup> Mobile
PNC Checking account requirement <sup>2</sup>	Analysis/ Non-analysis	Analysis/ Non-analysis	Analysis/ Non-analysis	Analysis/ Non-analysis	Analysis/ Non-analysis
Number of PNC deposit accounts set up to receive remote deposits	Up to 4 accounts	1 account	Unlimited accounts and locations	Unlimited accounts and locations	Up to 2 accounts with very low volume. One user per cell phone number
Maximum daily deposit dollar limit	Up to \$500,000 for total of all accounts	Up to \$500,000	Up to \$500,000 for total of all accounts	Up to \$500,000 for total of all accounts	Up to \$500,000 for total of all accounts
Daily deposit cutoff time	10 p.m. ET	10 p.m. ET	10 p.m. ET	10 p.m. ET	10 p.m. ET
Accounting software interface capability	Special reports generated for up to 12 additional customer defined fields	QuickBooks <sup>©3</sup>	N/A	Multiple location deposit view	N/A
Funds Availability <sup>4</sup>	Next day up to \$50,000 cap	Next day up to \$50,000 cap	Next day up to \$50,000 cap	Next day up to \$50,000 cap	Next day up to \$50,000 cap
Return item processing	Returned item (IRD) can be resubmitted through DepositNow — one time only	Returned item (IRD) can be resubmitted through DepositNow — one time only	Returned item (IRD) can be resubmitted through DepositNow — one time only	Returned item (IRD) can be resubmitted through DepositNow — one time only	Returned item (IRD) can be resubmitted through DepositNow — one time only





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Verify early day deposits on the same day. They'll show as pending deposits through Online Banking	View through Online Banking	View through Online Banking	View through Online Banking	Administrator can view reports and deposits coming over multiple locations	View through Online Banking
Scanner feed technologies	Manual or Automated feed	Manual or Automated feed	Manual or Automated feed	Manual or Automated feed	Customer's own compatible devices: IOS 4.3, iPhones, iPads, Androids 2.17*
Monthly fee	Manual feed current promotion — \$50; Automated feed — \$75	N/A			
Monthly usage fee	Applicable checking account per item fees apply	\$1.00 for each image deposited			
Scanner costs	Manual feed — free with promotion	N/A			



 ${\sf Cash\,Flow\,Optimized\,is\,a\,service\,mark\,of\,The\,PNC\,Financial\,Services\,Group,\,Inc.}$ 

\*iPhone is a trademark of Apple, Inc. iPad is a trademark of Apple, Inc. registered in the United States and other countries. Android is a trademark of Google, Inc.

PNC does not charge a fee for Mobile Banking. However, third party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the Mobile Banking App. DepositNow Mobile is a feature of PNC Mobile Banking. Use of the DepositNow Mobile feature requires a supported camera-equipped device and you must download a PNC mobile banking app. Eligible PNC Bank account and PNC Bank Online Banking required. Certain other restrictions apply. See the mobile banking terms and conditions in the PNC Online Banking Service Agreement.

- 1 DepositNow is a registered trademark of BServ, Inc. Eligibility for DepositNow is subject to bank approval. Customer must maintain a PNC business checking account to qualify for DepositNow.
- 2 Bank deposit products provided by PNC Bank, National Association. Member FDIC
- 3 QuickBooks® is a registered trademark and service mark of Intuit, Inc. in the United States and other countries. DepositNow is designed to work with QuickBooks Pro and Premier 2008-2013, operating systems Windows XP (SP3) and Windows 7 with IE and/or above.
- 4 Funds may not be available for immediate withdrawal. DepositNow users should refer to their DepositNow® Service Agreement and the applicable Funds Availability Policy for their PNC Business Checking account to determine when their funds will be made available.

Offers, products and pricing are subject to change.

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