

Remote Deposit Service

PNC's Remote Deposit Service enables the customer to deposit checks via image exchange. The Deposit On-Site Service provides an omni-channel solution with scanner, mobile and check API deposit channels where check images can be submitted to PNC for deposit. PNC's Image Cash Letter Service enables the customer to leverage the customer's existing imaging infrastructure to capture images of checks and transmit the images to PNC for processing via data transmission. PNC's Remittance On-Site solution allows customers to remotely deposit checks and remittance documents into the customer's PNC lockbox established under the Integrated Receivables Service.

PNC Rights and Obligations:

- PNC may establish monthly thresholds per item or aggregate monthly deposit limits.
- PNC will maintain images within PNC's standard retention schedule.
- PNC may not process duplicate, partial or incomplete remote deposit files. PNC reserves the right to refuse any item for deposit.
- Upon reasonable notice, PNC can inspect customer premises as deemed necessary by PNC (in PNC's sole discretion) in order to determine customer compliance with the terms of the Service.

Customer Obligations:

- After the customer sends an image of an original check for deposit, the original check may not be redeposited, even if the substitute check PNC created from the customer's remote deposit or an image of such a substitute check is returned. The customer must employ appropriate measures to ensure that original checks are not redeposited, and the customer is responsible for any loss that may arise as a result of unauthorized access to or use of such original checks or check images.
- If the substitute check or an image of the substitute check is returned for any reason, PNC will return the check as an image replacement document, and the customer may re-deposit any returned check that was deposited using this Service by sending or releasing to us another remote deposit file containing an image of the returned check image replacement document. The original check image may not be submitted.
- Customer must submit check images in accordance with the American National Standards Institute's Check Image Exchange X9.37 format or other such format as determined and communicated by PNC. If the image quality does not meet the image quality or format standards, credit for such item or the entire file may be delayed. The customer must store remittance materials in a secure location that can only be accessed by authorized personnel. Original remittance documents should be kept for a minimum of fourteen (14) days after deposit. Materials should then be destroyed.
- The customer must train all operators that are using this service to help the operators understand the operator's roles and responsibilities. The customer must perform regular audits of the customer's remote deposit procedures and adjust as necessary.
- Scanners and mobile devices are only permitted to be used within the United States. Customers using Remote Deposit with a Canada Branch Account may also use the scanner located in Canada.
- The customer must obtain, at the customer's own expense, a scanner that meets the requirements of the remote deposit service utilized. Installation software must be downloaded on the computer connected to the scanner.
- If using a service that allows for mobile deposit, the customer must download and utilize the app on the customer owned and eligible device(s) and promptly install all app updates. All of the customer's users of the service agree to be bound by the terms of the applicable End User License Agreement (EULA) and must indicate agreement before downloading the app. If a user's mobile device is lost or stolen, the customer must promptly disable the use of the service on that device.
- If the customer uses a check scanner to deposit items into a PNC lockbox, Remittance On-Site Service Terms will also apply.

- The customer must include the customer's virtual endorsement on the back of all check images deposited via Image Cash Letter, and the customer is responsible for the correct placement of the customer's endorsement on the check images. For other remotely deposited checks (such as through Remittance On-Site and Deposit On-Site), the customer agrees that PNC may provide the customer's virtual endorsement to each check image submitted through the Service.
- For remote deposit files meeting the daily cut-off times and otherwise not subject to rejection, PNC will acknowledge the deposit and post the balance to the customer's account. This provisional credit is subject to PNC's Funds Availability Policy, verification of each image, and subsequent collection of the items.