

# DEPOSIT ON-SITE® (DOS)

Streamline deposits with mobile and desktop capabilities

You need an efficient way to accelerate the deposit of consumer and business check payments and to reduce the administrative time and expense associated with deposit preparation and bank-related fees.

## PNC DELIVERS

PNC's Deposit On-Site® services provide an efficient means to help you streamline deposit preparation and eliminate multiple trips to the bank, whether you are at your desk or on the go.

You can easily capture images of the consumer and business checks you receive and then transmit the check images to PNC for processing, helping you to reduce administrative time and expense. And, since fewer depository accounts are required in multiple locations, banking fees can also be reduced.

## HOW IT WORKS

DOS service is accessed with PINACLE®, PNC's top-rated online corporate and mobile banking portal, and offers your business an easy-to-use deposit process. You can make deposits from your office using a bank-certified check scanner, or use a supported mobile device to make deposits using the Deposit On-Site Mobile® app.

Your business can use Deposit On-Site Mobile as your sole deposit channel, or it can be used in addition to your Deposit On-Site web-based desktop scanner service.

Checks can be submitted for deposit to PNC several times a day or at the end of your business day, as long as you meet the established PNC 10 p.m. ET extended deposit deadline.<sup>1</sup>

## ABOUT DEPOSIT ON-SITE MOBILE

PNC developed the DOS Mobile app specifically to serve the needs of corporations because companies today are on the move like never before. It has the same security features you've come to expect with your desktop application.

## BENEFITS

- Manage your deposits and streamline your operations and workflows.
- Easily access account transaction history and various transaction reports and initiate transaction inquiry searches. All reports and transaction histories are stored in the Deposit On-Site archive.<sup>2</sup>



Access your mobile phone's app store to download PNC's Deposit On-Site app at no charge.



Authenticate and connect to the DOS service.



Create a new deposit by taking a picture of the check.



Deposit details can then be viewed from a mobile device.

**NOTE:** Mobile users can deposit more than one check per deposit and set up additional data entry fields at the deposit or check level. This enables a user to submit additional information about deposits and check payments. The DOS Mobile service does not store your security credentials or data.

- Transaction reports are available at the channel (mobile or web), and at the operator, deposit location or company level.
- Export your payment details, including any custom data captured from Deposit On-Site, for upload to your systems.

The security features intrinsic to Deposit On-Site and Deposit On-Site Mobile help to:

- Prevent checks from being transmitted twice
- Safeguard against unbalanced deposit submission
- Provide multifactor security access controls
- Enable your administrators to manage operator entitlements and roles

## ADDITIONAL FEATURES

### Deposit On-Site — Remittance

With Deposit On-Site's remittance feature, you can also scan and capture data from the remittance coupon that is included with consumer and business check payments. During the scanning process, data is captured from the remittance coupon's OCR scan line, and the related check payment can be exported to update your systems.

### Deposit On-Site — Image Export

Deposit On-Site's image export feature can provide a daily data transmission file, including a CSV format and an Excel file, that includes all of your deposit information and item images for easy research and storage.

### Deposit On-Site — Foreign Exchange

Eligible clients can make cross-currency deposits of Canadian or U.S. checks via a scanner. When a check requires a currency conversion for deposit based on the currency of the deposit account, Deposit On-Site will present a currency exchange rate prior to submission of the deposit. Once the client accepts the rate, the funds will be converted and credited to the account. Please note: This feature is only available for deposits made via a scanner.

## READY TO HELP



At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. To learn more about how we can bring ideas, insight and solutions to you, please contact your Treasury Management Officer or visit [pnc.com/treasury](https://pnc.com/treasury).

<sup>1</sup> Funds may not be available for immediate withdrawal. Please see the applicable funds availability policy for your account to determine when your funds may be made available.

<sup>2</sup> Images are available for 35 days within the Deposit On-Site application, and reports and data are available for 65 days. After 65 days, the data is available within PINACLE Image On-Demand for seven years.

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Bank deposit, treasury management and lending products and services, foreign exchange and derivative products (including commodity derivatives), bond accounting and safekeeping services, escrow services, and investment and wealth management and fiduciary services are provided by PNC Bank, National Association ("PNC Bank"), a wholly owned subsidiary of PNC and **Member FDIC**.

In Canada, PNC Bank Canada Branch, the Canadian branch of PNC Bank, National Association, provides bank deposit, treasury management, lending (including asset-based lending) and leasing products and services. Deposits with PNC Bank Canada Branch are not insured by the Canada Deposit Insurance Corporation or by the United States Federal Deposit Insurance Corporation.

A supported mobile device is needed to use Deposit On-Site Mobile. Also, your wireless carrier may charge you for data usage. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging changes that may apply.

Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval.

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