

OTS LOCKBOX AND eLOCKBOX SERVICES SERVICE DESCRIPTION

PlainsCapital Bank (“Bank”) offers OTS Lockbox and eLockbox Services in partnership with PNC, National Association (“PNC”). These services (“PNC Services”) are offered in accordance with the Bank’s security provisions, the terms of the Treasury Management Services Terms & Conditions, and this Service Documentation, where applicable.

By use of any of the PNC Services, Customer agrees not to violate the proprietary and other rights of PNC and its suppliers of PNC Services including any Documentation that may be provided by PNC from time-to-time. Customer further agrees not to modify, decompile or reverse engineer any of PNC Services.

Customer agrees that PNC, its affiliates, and their respective directors, officers, employees, agents, suppliers, and contractors, shall have no liability to Customer in connection with the PNC Services or any agreement between Bank and PNC.

Customer agrees that all information which is either non-public, confidential or proprietary in nature, whether oral or written or via computer disk or electronic media or otherwise, to which Customer is given access or which is made available to Customer in relation to the PNC Services is referred to hereinafter as “Confidential Information”. Confidential Information shall include, without limitation, passwords, verification codes or other security procedures used in connection with the PNC Services, development plans, technology, knowhow, processes, requests for proposal, software, databases, employee information, trade secrets, contracts, proprietary information, historical and projected financial information, business strategies, operating data and organizational and cost structures, product descriptions, pricing information, customer information (including without limitation names, addresses, telephone numbers, account numbers, demographic, financial and transactional information or customer lists), whether received before or after the date hereof. Confidential Information includes information of any third party whose information is disclosed hereunder by PNC.

Except as expressly provided below or with PNC’s prior written consent, Customer agrees (a) that it will hold all Confidential Information of PNC in confidence, (b) that it will not disclose any Confidential Information of the other to any third party, other than to directors, officers, employees, affiliates, agents, consultants, or representatives who have a need to know such information in connection with the PNC Services (collectively, the “Representatives”), and to its applicable regulatory authorities and auditors, and (c) that it will not use or permit its Representatives to use any such Confidential Information for purposes other than as reasonably required in performing the PNC Services. Customer agrees to inform its Representatives of the confidential and valuable nature of the Confidential Information and of its obligations under this Service Documentation.

OTS LOCKBOX

OTS Lockbox is a Lockbox Service as defined in the Treasury Management Terms & Conditions. After Bank has received appropriate enrollment documents, completed all other required Bank documentation, and if the Bank, along with its partner PNC agrees, Customer may use OTS Lockbox Services.

USER ADMINISTRATION

Bank will implement administrative users within the PINACLE Integrated Receivables portal as requested by client. Administrative users will have the ability to create, modify, and delete users, assign lockbox permissions along with password unlock and reset capabilities within the PINACLE Integrated Receivables portal.

OTS LOCKBOX CUTOFF TIMES

OTS Lockbox provides the ability for the client to select from 3 separate processing cutoff times. (4:00 a.m., 9:30 a.m., 2:30 p.m. Central Time). OTS lockbox images will be available to the client via the portal no later than 2 hours after each cutoff time.

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REMITTANCE ON-SITE

Offered through OTS Lockbox, this service allows Customer to scan Items and remittance documentation received and transmit them directly to the Customer's OTS Lockbox for viewing and deposit. It is a Remote Deposit Service as defined by the Treasury Management Terms & Conditions. In order to use Remittance On-Site, you will be provided with additional software and user documentation, together part of the Service Documentation.

	Computer Requirements
Browser Compatibility	Microsoft® Internet Explorer® 11.0 Note: The Compatibility View setting should be active for the site to minimize display issues. We do not recommend using Microsoft's Edge browser with PINACLE at this time. Chrome® 56.0.2924 and higher Firefox® 52 and higher 128-bit Transport Layer Security (TLS 1.1 or higher) encryption is required. JavaScript and Cookies must be enabled. Adobe® Reader® 6.0 or higher (for viewing and downloading reports)
Operating System	Microsoft® Windows® 8 and 10
Screen Resolution	1024x768 is recommended
Remittance on-site certified scanners	Kodak i2420/i2620 Fujitsu fi-7160/fi-7180 Alaris S2000 Series

eLOCKBOX SERVICE

eLockbox Services aggregate customer payments received from bill payment sites, walk-in payment centers, collection agencies, credit counseling agencies, and other online bill payment originators ("Bill Payment Originators") into a single daily electronic credit along with reporting details of individual customer payments. After Bank has received appropriate enrollment documents, completed all other required Bank documentation, and if the Bank, along with its partner PNC agrees, Customer may use eLockbox Services.

Customer agrees to provide sufficient information including assumed business names, any customer payment addresses, and customer account details in order for the eLockbox Service to properly identify payments. If a customer payment from the Bill Payment Originators cannot be identified, the Bill Payment Originators will print a check with the customer information and mail the check to the address provided by the person making the payment.

eLOCKBOX SERVICE DISCLAIMER

Bill Payment Originators are independent third parties who are performing services on behalf of Customer payors and are not affiliated with, or controlled by, Bank or PNC. As such, Customer acknowledges and agrees that Bank and PNC shall have no liability to Customer for any losses incurred that are caused by the acts or omissions

CONTACT US

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