

Mobile Check Deposit

USER GUIDE

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This User Guide contains illustrations and screen shots that are representative of information available within the secure pages of the Investor Portal website. The information contained herein is for discussion purposes only and is subject to change without notice. Please refer to the secure web pages for additional details on use and/or applicable disclosures.

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1. Introduction

Mobile check deposit provides a quick and convenient way to deposit checks for processing using Investor Portal mobile. Using this feature, you can take front and back photos of the check, enter the amount, and select the accounts to credit.

Purpose

This user guide provides an overview and deposit process of the Mobile Check Deposit feature and contains frequently asked questions and answers.

Download Investor Portal Mobile Application

You can download and install the Investor Portal mobile application directly to your Android or iOS device by searching for it on Google Play Store or Apple App Store.

DEVICE	APPLICATION NAME
Android	Pershing Advisor Solutions - NetXInvestor
iOS	BNY Mellon Pershing

Mobile Requirements

- Android
 - OS 6.x or higher
 - Size: 3.3 MB
- iOS
 - OS: 9.0 or higher
 - Size: 17.7 MB

2. Deposit a Check

1. Tap **Menu** > **Transact** > **Mobile Deposit**. A page displays where you can use the device camera to take photo of the check.

The screen displays two camera prompts at the top: "Front of Check" and "Back of Check", each with a camera icon. Below these is a "Deposit to" section with three input fields: "Account", "Amount", and "Reason". Each field has a right-pointing chevron. At the bottom right of the "Deposit to" section is a green "Add Account" button with a plus icon. At the bottom left is a "Clear" button, and at the bottom right is a "Review" button with a right-pointing chevron.

2. Take a photo of the front and back of the check.
3. Follow the prompts to select the desired account and enter the deposit amount.
4. For retirement accounts, select a deposit contribution reason.

The screen displays two photo thumbnails at the top: "Front of Check" and "Back of Check". Below these is a "Deposit to" section with three input fields: "Account", "Amount", and "Reason". The "Account" field is populated with "A COMPANY SECURITIES(52D000003)", the "Amount" field with "\$ 87.32", and the "Reason" field with "Check Deposit". Each field has a right-pointing chevron. At the bottom right of the "Deposit to" section is a green "Add Account" button with a plus icon. At the bottom left is a "Clear" button, and at the bottom right is a "Review" button with a right-pointing chevron.

5. After providing the details, tap **Review** to verify the deposit details.
6. Verify the deposit details and tap **Submit**.

Tip: You can split a check between seven accounts. To split a check, tap **Split Deposit** before you take photos of the check, select the number of splits, and follow steps# 3 through 6 to complete the deposit.

3. Cutoff Times

The daily cutoff time for depositing checks is 3 p.m. (ET).

Check deposits submitted prior to the cutoff time and in good order are processed the same business day. Checks submitted after the cutoff time and in good order will be deposited on the next business day.

Check deposits are not processed on Saturdays and Sundays and on New York Stock Exchange and bank holidays.

4. Frequently Asked Questions (FAQs)

General

What types of accounts are eligible for Mobile Check Deposit?

All accounts are eligible.

Are there any restrictions to use this feature?

Retirement account maintenance fees cannot be paid using Mobile Deposit. Otherwise, all deposits that are currently accepted in physical form are eligible.

Can I use the Mobile Check Deposit feature to fund a new or pending account?

No. The account must be in an active state, meaning the account must be opened and approved.

How many accounts can I deposit into using Mobile Check Deposit?

You can split a check across as many as seven accounts.

Is there a limit to the amount of money that I can deposit using the Mobile Check Deposit feature?

Mobile Check Deposit has a limit of \$1,000,000 per check when deposited through Investor Portal Mobile.

What are the fees for Mobile Check Deposit?

There is no additional cost to use the Mobile Check Deposit feature.

Can I deposit a check to a retirement account?

You can deposit a check to both retirement and non-retirement accounts. Retirement accounts require an additional field for a deposit contribution reason indicating the type of deposit you are making for your retirement account, such as current year contribution or IRA rollover.

Check Information

What checks are accepted through Mobile Check Deposit?

Only first-party checks, checks made payable to Pershing LLC / Pershing Advisor Solutions LLC and checks made payable to the account owner are accepted.

What checks are not accepted through Mobile Check Deposit?

Third-party checks, cashier's checks under \$10,000, money orders, non-U.S. dollar checks are not accepted.

How should I endorse the check?

You must sign the back of the check.

Are the check photos stored anywhere on my mobile device?

No. The photos and any account information are not stored on your device.

What should I do with the check after the deposit?

After you deposit the check, the physical check must be stored in a secure location until the deposit is successfully credited to their account. You should contact your advisor for more information on retention policy, storage and destruction of physical checks.

How will I know if the check has been credited to my account?

Deposits that are successfully credited display in **Account History** as **Check Received**.

Can I use an e-mailed or photocopied image of a check with the mobile check deposit feature?

No. The check images must be original for the mobile check deposit feature to work correctly.

Timing

When can I see the deposit posted to my account?

Mobile check deposits submitted prior to the 3 p.m. (ET) cutoff time and in good order are posted on the same business day.

Mobile check deposits are not processed on Saturdays and Sundays or on New York Stock Exchange and bank holidays.

When can I withdraw funds?

All checks are subject to the standard hold period (typically five business days).

Troubleshooting

What if the check I submitted is not accepted?

The following issues may prevent you from submitting a mobile deposit. If you are unsuccessful after multiple attempts, you should contact your advisor for more information.

ISSUE	DESCRIPTION/SOLUTION
Image could not be read	The check image is not clear enough. Submit another image. Ensure the information on the check is clearly readable, a picture of the check is taken under good lighting, and the four corners of the check are aligned inside the frame.
MICR line could not be read	The check image is not clear enough. Submit another image. Ensure the information on the check is clearly readable, a picture of the check is taken under good lighting, and the four corners of the check are aligned inside the frame.
Mobile check deposit feature unavailable	The mobile check deposit system is unavailable at this time. Try again later.
Signature missing	You did not endorse the check. Endorse the check and retake pictures to continue.
Amount you supplied does not match amount read by check scanner	The amount you entered does not match the amount on the check. Enter the amount on the check to continue.
Split deposits do not equal total check amount	The deposit amounts you entered do not add up to the amount of the check. Check the deposit amounts and submit your request again.
You did not supply the amount	You did not enter the amount. You should enter the amount of the check to continue.
Reason code not selected	You did not select a reason. You should select a reason code to continue.
You did not supply the account	You did not select the accounts to which the check should be credited. You should select one or more account numbers to continue.
Amount exceeds limit	You entered an amount that exceeds the maximum deposit limit of \$1,000,000 per check. Checks that exceed the limit cannot be deposited via mobile check deposit.
Not a U.S. check	This check cannot be deposited via mobile check deposit. Only checks drawn on U.S. financial institutions are eligible for mobile check deposit.
Missing/Invalid front signature	The check does not have a signature. The check should be signed in front and the photos should be retaken to continue.

What should I do if the deposit is not approved or deleted?

If the mobile deposit is disapproved or deleted, you should contact your financial advisor for further action.

What will Pershing do if it receives a mobile deposit that is not in good order?

Pershing will contact your financial advisor to work with you on resolving the issue.