

Deposit Checks Using RCD Mobile

Overview

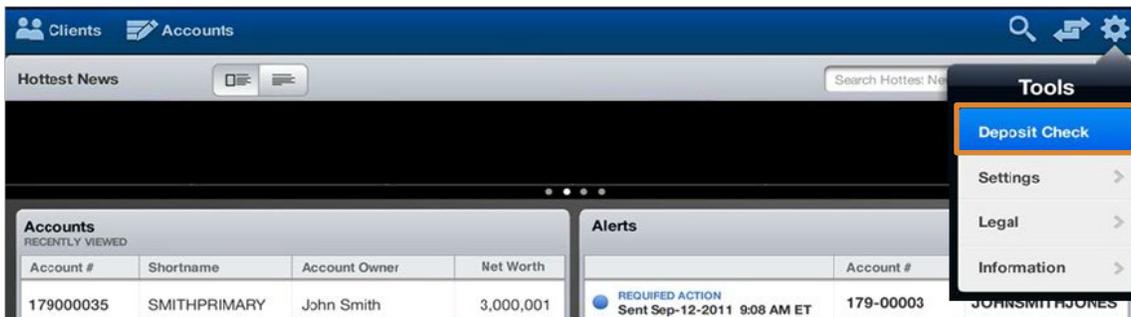
Mobile Check Deposit (RCD Mobile) is a service that enables you to transmit an electronic image of a check taken by the camera in your mobile device, and deposit it into your customer's eligible account.

Access to this functionality is determined by your firm. The same check deposit policies apply to deposits made using RCD Mobile as those made using RCD Desktop. For more detail on acceptability guidelines, RCD status information, and reporting features, refer to the Deposit Checks Using RCD Desktop Job Aid or Policies & Procedures (OLR) in WealthscapeSM.

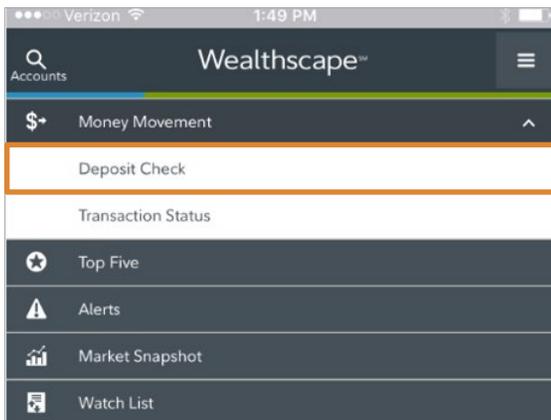
For the latest supported operating systems and browsers, search for **Supported Browsers** on clearingcustody.fidelity.com.

Launch RCD Mobile

- From the Home page of the mobile app on your tablet, navigate to the Tools menu; select **Deposit Check**.



- or
- From the mobile app on your cell phone, open the Money Movement menu; select **Deposit Check**.



For investment professional use only. Not authorized for distribution to the public as sales material in any form. Screen shots are for illustrative purposes only.

References to specific securities should not be construed as a recommendation or investment advice.

Third-party marks are the property of their respective owners. All other marks are the property of FMR LLC. Fidelity InstitutionalSM (FI) provides investment products through Fidelity Distributors Company LLC; clearing, custody, or other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC; institutional advisory services provided by Fidelity Institutional Wealth Advisor LLC.

902683.2.0



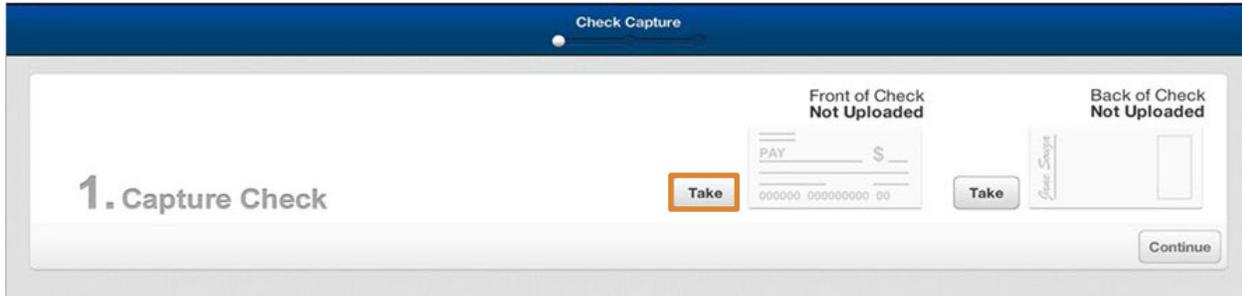
Deposit Checks Using RCD Mobile

Deposit Checks

If an account is in context prior to launching RCD Mobile, this account number and the full check amount will prefill. Verify these details for accuracy.

The check deposit workflow varies across different devices. The following example depicts a check deposit using a tablet.

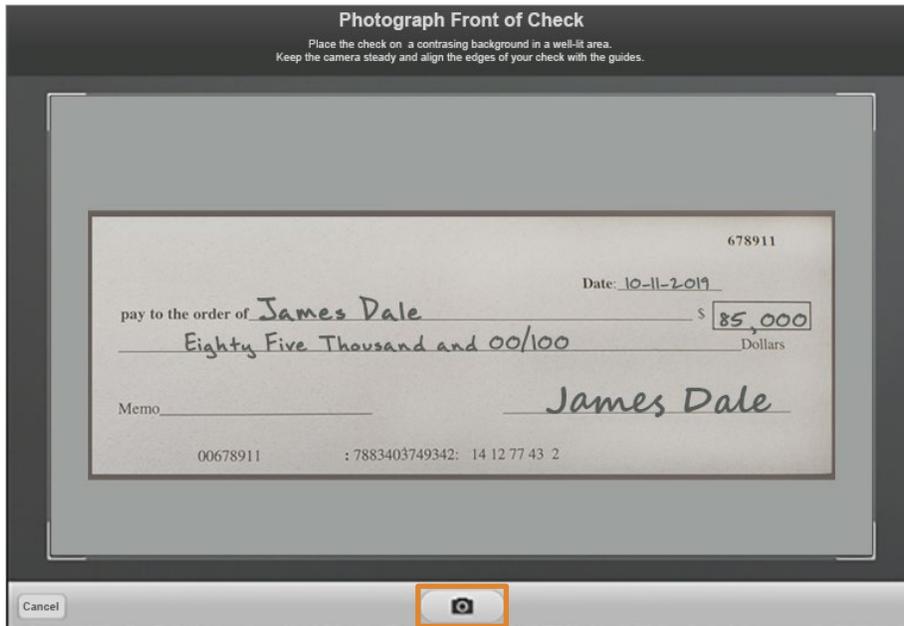
1. In the Capture Check window, next to the Front of Check option, select **Take**.



NOTE

If using a cell phone, you will be automatically prompted to capture images for both the front and the back of the check.

2. To capture the front of the check, select the **Camera** icon.



The Preview screen displays. All images must be clear and well-lit.

3. If satisfied with the image, select **Use**.
A green checkmark displays when the image is uploaded successfully.
4. In the Capture Check window, next to the Back of Check option, select **Take**.
5. To capture the back of the check, select the **Camera** icon.

Deposit Checks Using RCD Mobile

The preview screen displays.

6. Select **Use**.
7. Once you have successfully captured images of both the front and the back of the check, tap **Continue**.



The Input Check Amount window displays.

8. Enter the Check Amount.
9. Select **Continue**.



The Manage Accounts window displays.

A warning message may display if the check amount entered does not match the image. Confirm check details before proceeding. This warning is a soft warning and will not prevent you from submitting the deposit.

10. To specify a brokerage account for the deposit, select the + (plus) icon.
11. To modify the deposit amount, select the **Deposit Amount** field; correct the amount using your device's keypad.



- To add additional brokerage accounts to the deposit, select the + (plus) icon.
- To remove an account from the deposit, select the - (minus) icon.

The Remaining Check Amount balance updates as you add or remove accounts from the deposit. You cannot continue until this balance is zero.

12. Once all accounts for the deposit are added, select **Continue**.

Deposit Checks Using RCD Mobile

13. Select **Verify**.

The screenshot displays a three-step process for depositing a check:

- 1. Capture Check:** Shows two upload status indicators: "Front of Check Uploaded" and "Back of Check Uploaded", each with a green checkmark. Below the first indicator is a small image of the front of a check with a green checkmark. Below the second indicator is a small image of the back of a check with a green checkmark.
- 2. Input Check Amount:** Shows the amount "\$85,000.00" with "CHECK AMOUNT" written below it.
- 3. Manage Accounts:** Shows account information: "033-213654 James Dale" and "TOTAL ACCOUNT VALUE \$12,399.20". To the right, it shows "DEPOSIT AMOUNT \$85,000.00". At the bottom right, it says "Remaining Check Amount \$0.00".

At the bottom of the screen, there are two buttons: "Cancel" on the left and "Verify" on the right, which is highlighted with an orange border.

14. Review the deposit; select **Submit Deposit**.

All mobile deposits are immediately sent for review, approval, and transmission in the RCD Desktop application.

NOTE

If you are using a cell phone, you must select **Submit Transaction** to complete the deposit.

[Submit Transaction](#)