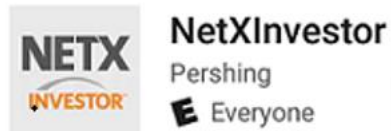


## Guide for Funding Your Account Via Mobile Deposits

### Download The NetXInvestor Mobile App

You can download the NetXInvestor mobile application directly to your Android or iOS device from the Google Play Store or Apple App Store.

#### Mobile Requirements



- Android:
  - OS 4.4 or higher
  - Size: 3 MB
- iOS
  - OS: 7.0 or higher
  - Size: 30 MB

When logging in, in addition to your user ID, you will need to provide BCIS' Financial Org #, which is 5L9.

### Deposit Checks

Mobile check deposit feature provides you with a quick and convenient method to deposit checks for processing using NetXInvestor. Using this feature, you can take front and back photos of checks, attach the check images, enter the amount of the check and select the accounts to credit.

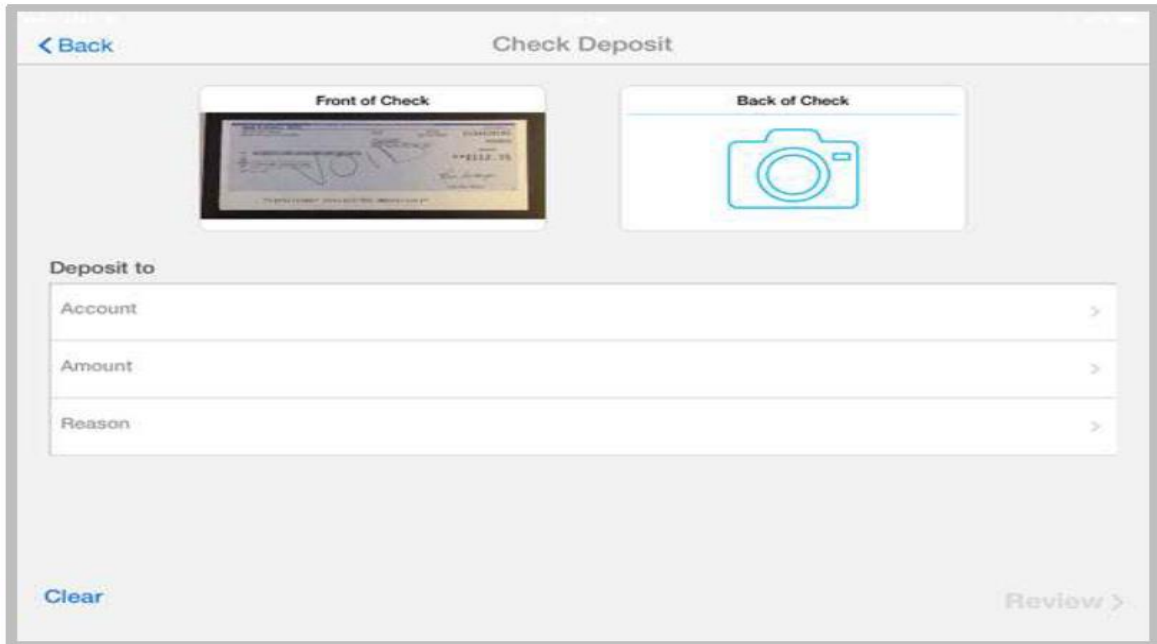
To deposit checks:

1. After logging into your brokerage account, tap the menu icon and then under the **Transact** tab, tap **Mobile Deposit**. A page displays where you can use the device camera to take a photo of the check.

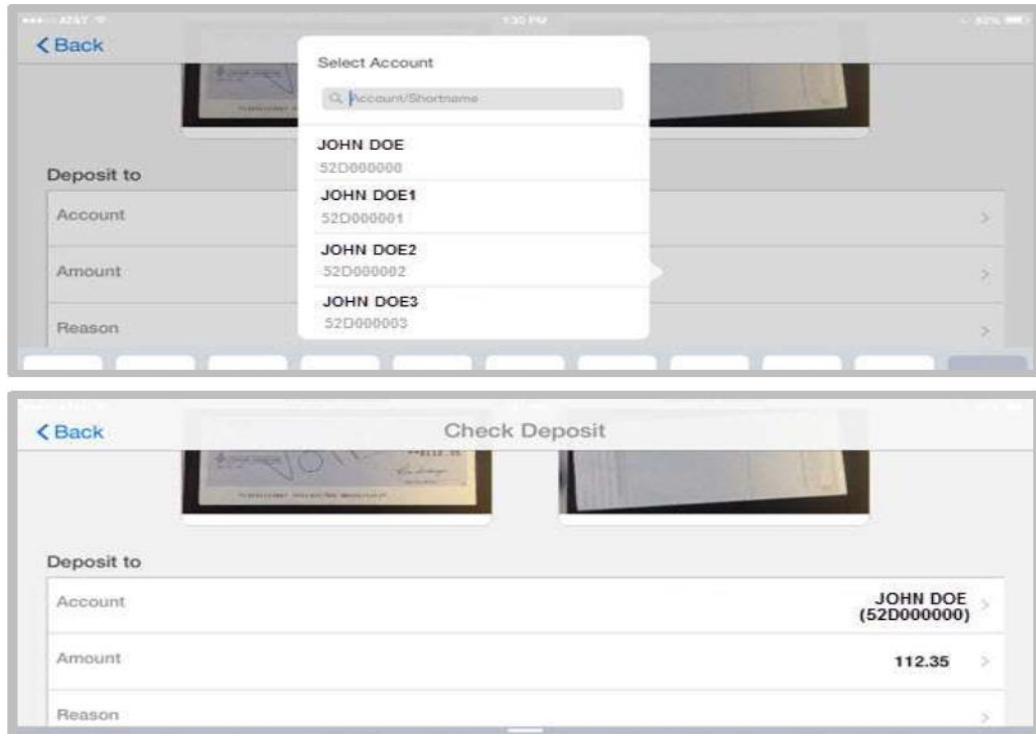
The screenshot shows the 'Check Deposit' interface in the NetXInvestor mobile app. At the top, there is a '< Back' button and the title 'Check Deposit'. Below the title are two camera icons labeled 'Front of Check' and 'Back of Check'. Underneath these is a 'Deposit to' section with three input fields: 'Account', 'Amount', and 'Reason', each with a right-pointing chevron. At the bottom left is a 'Clear' button, and at the bottom right is a 'Review >' button.

2. Take a photo of the front and back of the check.

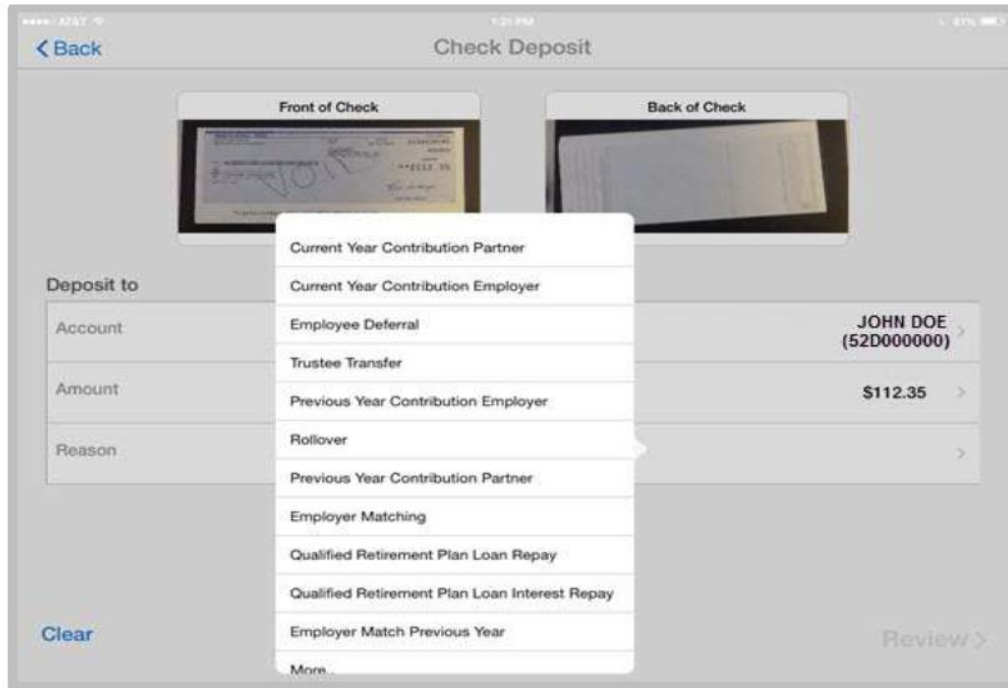
**Note:** The image below depicts a check with the word "VOID" written on the face. Do not take pictures with "VOID" written across the face of the check.



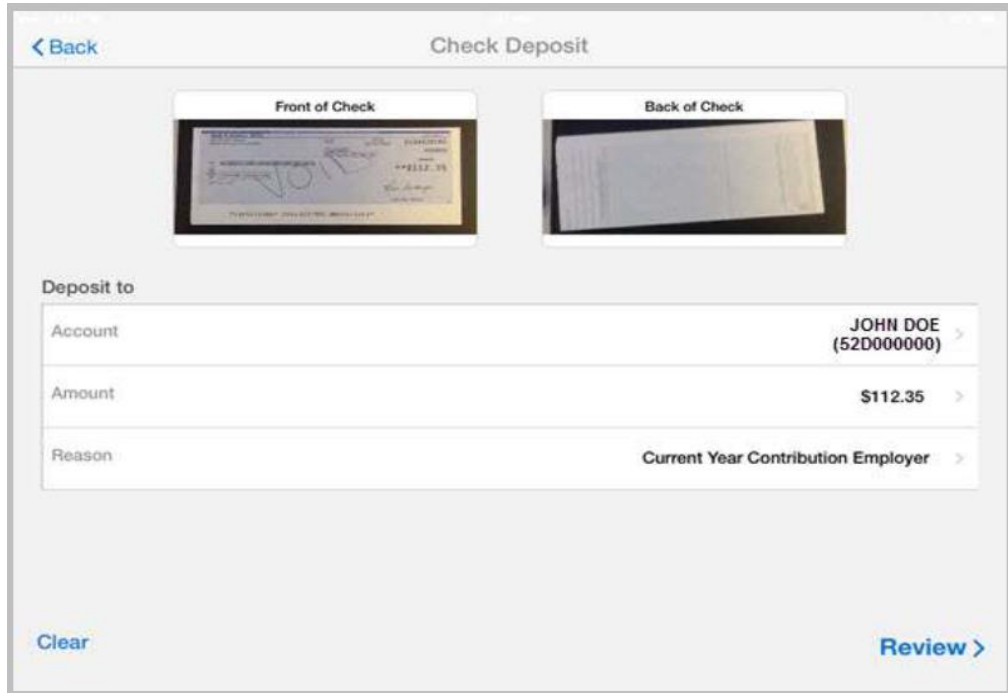
3. Follow the prompts to select the desired account and enter the check amount.



4. If prompted, select a deposit source code for each account.



5. Tap **REVIEW** to review the information.

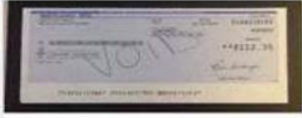


6. Verify the deposit details and tap **Confirm**.


[← Back](#) Check Deposit

**Review**

Front of Check



Back of Check



|            |                                    |
|------------|------------------------------------|
| Deposit to | JOHN DOE<br>(52D000000)            |
| Amount     | \$112.35                           |
| Reason     | Current Year Contribution Employer |

Please note, any check submitted after 3 PM EST will be processed the following business day.

Cancel**Confirm >**

## Frequently Asked Questions

- What types of accounts are eligible for Mobile Check Deposit?
  - All accounts you have with BCIS, both brokerage and advisory accounts with BBVA Wealth Solutions are eligible.
- Are there any restrictions on the use of this feature?
  - Do not deposit a counter check, it must be encoded with your personal information and account number
  - Do not deposit a starter check (i.e., a check numbered less than 100, or a check with a handwritten routing number and/or account number)
  - Retirement account maintenance fees cannot be paid using Mobile Deposit
- Can I use the Mobile Check Deposit feature to fund a new account?
  - Yes, once the account is open and active, funds may immediately be deposited using the Mobile Check Deposit feature.
- Is there a limit to the amount of money that I can deposit using Mobile Check Deposit?
  - Mobile Check Deposit has a per check limit of \$50,000.00 when deposited through NetXInvestor Mobile.
- Is there a limit to the number of deposits per day per account?
  - There is no limit to the number of deposits that can be made in one day to any one account.
- Once I have deposited the check, what do I do with it?
  - Keep the check in a secure area for at least 7 business days. Make sure the deposit has been credited to your account and then destroy the check.

## Processing Times

**Note:** Check deposits are not processed on Saturdays, Sundays or on New York Stock Exchange and bank holidays.

- The daily cutoff time for depositing checks is 3 P.M. ET
- When will I see the deposit posted to my account?
  - Mobile check deposits submitted for processing prior to the 3 P.M. ET cutoff time and in good order are normally transmitted and posted on the same business day.
  - Checks deposits submitted after the cutoff time will be credited the next business day
  - Mobile check deposits are not processed on Saturdays, Sundays or on New York Stock Exchange and bank holidays
- When will the funds be available for withdrawal?
  - All checks are subject to the standard four-day hold period. This hold cannot be waived for any reason, regardless of the bank on which the check is drawn (including BBVA Compass checks).

## Check Information

- What checks are accepted through Mobile Check Deposit?
  - Only first- and second- party checks are accepted
- What checks are not accepted through Mobile Check Deposit?
  - Third- party checks
  - Cashier's Checks in amounts less than \$10,000
  - Money Orders
  - Non-U.S. Dollar denominated checks
  - Debit Memos
- How do I endorse the back of the check?
  - Sign your own name to the back of the check.
- Can I pay for maintenance fees on a qualified account?
  - You cannot pay maintenance fees using Mobile Check Deposit. Those payments may be mailed directly to Pershing at the address on the maintenance fee invoice.
- Are the check images stored anywhere on my mobile device?
  - No. Neither the photos nor any account information are stored on your mobile device. Instead, the images and information are captured directly in the mobile application.
- What should I do with the check after I complete my deposit?
  - After you deposit the check, store the physical check in a secure location until you have verified that the deposit was credited to your account.
- How will I know if the check has been credited to my account?
  - Deposits that are successfully credited display in **Account Activity** as **Check Received**.
- Can I use an e-mailed or photocopied image of a check with the mobile check deposit feature?
  - No. Only images of original checks are accepted by the Mobile Check Deposit feature.

## Troubleshooting

- What if the check I submitted is not accepted?
  - Contact BBVA Compass Investment Solutions at 1-800-239-1930 (Option 1) for assistance.
- What will Pershing do if it receives a mobile deposit that is not in good order?
  - Pershing will contact us. We will contact you at the phone number on file. If we are unable to contact you, or are otherwise unable to resolve the issue, the deposit will be deleted and will be asked to use an alternative method to deposit funds. See Appendix A for additional troubleshooting guidelines

**APPENDIX A**

| <b>Issue</b>  | <b>Description/Solutions</b>  |
|---|---|
| Image could not be read   | The check image is not clear enough. Submit another image. Ensure the information on the check is clearly readable, you are taking a picture of the check 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, you are taking a picture of the check under good lighting and the four corners of the check are aligned inside the frame. |
| Mobile Deposit feature is unavailable                                   | The mobile check deposit system is unavailable at this time. Try again later.   |
| Signature Missing   | Your check is not endorsed. Endorse your check and retake pictures to continue.   |
| Amount you supplied does not match the amount read by the check scanner | You entered an amount that does not match the amount on the check. Enter the amount on the check to continue.   |
| Split deposits do not equal total check amount                          | You entered deposit amounts that 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   | Enter the amount of the check to continue.  |
| Reason code not selected  | Select a reason to continue.  |
| You did not supply the account number                                   | Select one or more account numbers to continue.   |
| Amount exceeds limit  | The amount you entered exceeds the maximum deposit limit. Checks that exceed the maximum deposit must be deposited via the traditional deposit method.  |
| 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.  |