Guide for Mobile Deposits

Download BBVA Investments Mobile App

You can download BBVA Investments mobile application directly to your Android or iOS device by searching for BBVA Investments on 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

Deposit Checks

Mobile check deposit feature provides you with a quick and convenient method to deposit checks for processing using the mobile app. 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.
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**.
Frequently Asked Questions

• What types of accounts are eligible for Mobile Check Deposit?
  o All brokerage and managed accounts are eligible.
• Are there any restrictions to use this feature?
  o Do not deposit a counter check
  o Do not deposit a starter check
    ▪ Check number below 100 or handwritten routing number/account number
  o Retirement account maintenance fees cannot be paid using Mobile Deposit
• Can I use the Mobile Check Deposit feature to fund a new account?
  o 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?
  o Mobile Check Deposit has a per check limit of $50,000.00.
• Is there a limit to the number of deposits per day per account?
  o 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?
  o 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.

Cutoff Times

• The daily cutoff time for depositing checks is 3 p.m. ET
• Check deposits submitted prior to the cutoff time and that are in good order are processed the same business day.
• Check deposits submitted after the cutoff time will pend until the next business day.

Check Information

• What checks are accepted through Mobile Check Deposit?
  o Only first- and second- party checks are accepted
• What checks are not accepted through Mobile Check Deposit?
  o Third- party checks
  o Cashier’s Checks under $10,000
  o Money Orders
  o Non-USD checks
  o Debit Memos

BBVA Investment Services is the marketing name for BBVA USA and its affiliates that provide financial planning, securities, insurance, trust, asset management and investment advisory products and services. Securities products are offered through BBVA Investments, a division of BBVA Securities Inc., member FINRA and SIPC, and an affiliate of BBVA USA. Advisory services are offered through BBVA Wealth Solutions, Inc., a registered investment advisor and an affiliate of BBVA USA.

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Check Information, cont.

- 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 through mobile check deposit. This may be mailed directly to Pershing using the delivery instructions on the maintenance fee invoice.
- Are the check images stored anywhere on my mobile device?
  - No. The photos and any account information are not stored on your mobile device, 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, the physical check should be stored in a secure location until the deposit is successfully 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. The check images must be original for the mobile check deposit feature to work correctly.

Timing

- When will I see the deposit posted to the account?
  - Mobile check deposits submitted for processing prior to 3pm EST cutoff time and in good order are normally transmitted and posted on the same 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 even for checks drawn on BBVA.

Troubleshooting

- What if the check I submitted is not accepted?
  - Contact BBVA Investments 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 BBVA Investments who will reach out to you at the phone number provided in account opening. Pershing and BBVA Investments will attempt to resolve the issue to continue with the processing or if it cannot proceed, Pershing will then delete the check and funds will need to be deposited through alternative means.
<table>
<thead>
<tr>
<th>Issue</th>
<th>Description/Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Image could not be read</td>
<td>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.</td>
</tr>
<tr>
<td>MICR Line could not be read</td>
<td>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.</td>
</tr>
<tr>
<td>Mobile Deposit feature is unavailable</td>
<td>The mobile check deposit system is unavailable at this time. Try again later.</td>
</tr>
<tr>
<td>Signature Missing</td>
<td>Your check is not endorsed. Endorse your check and retake pictures to continue.</td>
</tr>
<tr>
<td>Amount you supplied does not match the amount read by the check scanner</td>
<td>You entered an amount that does not match the amount on the check. Enter the amount on the check to continue.</td>
</tr>
<tr>
<td>Split deposits do not equal total check amount</td>
<td>You entered deposit amounts that do not add up to the amount of the check. Check the deposit amounts and submit your request again.</td>
</tr>
<tr>
<td>You did not supply the amount</td>
<td>Enter the amount of the check to continue.</td>
</tr>
<tr>
<td>Reason code not selected</td>
<td>Select a reason to continue.</td>
</tr>
<tr>
<td>You did not supply the account number</td>
<td>Select one or more account numbers to continue.</td>
</tr>
<tr>
<td>Amount exceeds limit</td>
<td>The amount you entered exceeds the maximum deposit limit. Checks that exceed the maximum deposit must be deposited via the traditional deposit method.</td>
</tr>
<tr>
<td>Not a U.S. check</td>
<td>This check cannot be deposited via mobile check deposit. Only checks drawn on U.S. financial institutions are eligible for mobile check deposit.</td>
</tr>
<tr>
<td>Missing/Invalid front signature</td>
<td>The check does not have a signature. The check should be signed in front and the photos should be retaken to continue.</td>
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