

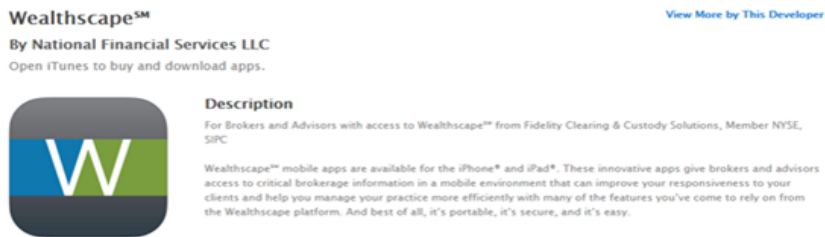
## Fidelity Remote Check Deposit -Advisor

### Important Notes:

1. Advisor must have the WC RCD Mobile entitlement assigned to their User ID
  - a. If you do not have this entitlement, please contact AE Wealth Management
2. Daily dollar amount threshold is currently set at \$500,000 per check, per account, per day
3. All check deposits must be scanned, reviewed, and released by 4:00 pm ET. Checks that are scanned, reviewed, or released after the 4:00 pm ET cutoff will be deposited the next business day
4. All check deposits released to Fidelity are subject to a check collection/hold period of 4 business days
5. Ongoing support is handled by the FCCS Technical Services team, Monday-Friday 8am-8pm ET by calling #800-523-5518

### Getting Started:

1. Download and install the free Wealhscape Mobile App from the App Store



### Process:

1. Login to the Wealhscape app
2. Log the check according to internal policies and procedures
3. Ensure that the check meets Fidelity's acceptability criteria – see attached
4. Select More>Money Movement>Deposit Check, then follow the onscreen prompts to enter the required RCD fields. After the information is saved, the system verifies the data
  - a. If errors are detected, they must be corrected in order for the deposit to be balanced and forwarded to Fidelity
5. Monitor Fidelity's processing of the deposit
  - a. When deemed in good order by Fidelity, the deposit containing the scanned check image is released and transmitted to the bank and the client's account is systematically credited
  - b. Fidelity will reach out if a check is deemed to not be in good order
6. Store & retain all physical checks for 10 business days following the deposit date. Then destroy the checks according to internal policies and procedures

### **Acceptable Checks**

- Personal checks
- Business checks
- Cashier's or bank checks
- Certified checks
- Federal Reserve checks
- U.S. Treasury checks

### **Unacceptable Checks**

- Altered checks
- American Express Gift Cheques (or other gift checks)
- Bank drafts without a valid ABA number
- Cash, checks made payable to cash or coins
- Checks written in a language other than English
- Foreign checks (both foreign currency and USD)
- Improperly written checks
- Post-dated checks
- Stale-dated checks – checks must be dated within 180 days of deposit
- Travelers checks or money orders (both domestic and international)
- Third-party checks greater than \$2,500 (checks payable to anyone other than NFS, Fidelity Investments, or the account holder)