

RBC Wealth Management Online mobile app

Mobile check deposit guide



Wealth
Management

Once you are registered for RBC Wealth Management Online and have downloaded the mobile app, you can securely deposit checks into your eligible RBC accounts from your mobile device.

This convenient feature allows you take a photo of the front and back of a check with your device's integrated camera and select the account and amount for deposit. There is a daily deposit limit of \$100,000 and a monthly deposit limit of \$250,000.

Need to register for RBC Wealth Management Online?

Visit www.rbcwealthmanagement.com and select “**Register**” from within the “**Access Your Account**” log in box on the homepage to get started.

Don't have the mobile app?

Download the RBC WM Online U.S. app, available for free for your iPhone®, iPad® or Android phone. (*Android tablets currently not supported.*)

STEP 1: Prepare your check

Make sure the check is payable to the account owner or RBC Wealth Management. A date, month and year must appear on the date line of the check. The written dollar amount should match the numerical cash field.

Routing and account numbers on the check should be visible. Checks must be less than six months old from date of issue and non-postdated. Cashier's checks, traveler's checks, starter checks, international checks and U.S. savings bonds are not eligible.

JOHN DOE
12345 STREET
ANYTOWN, USA

085

DATE Jan. 1, 2020

PAY TO THE ORDER OF RBC Wealth Management \$ 1,000.00

One thousand and no / 100 DOLLARS

Wealth Management

MEMO John Doe

Security features included. Details on back.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

STEP 2: Log in

Open the RBC Wealth Management Online U.S. mobile app on your device. Log in using your User ID and password.

Your User ID and password are the same for the desktop version of RBC Wealth Management Online and the mobile app.

STEP 3: Initiate

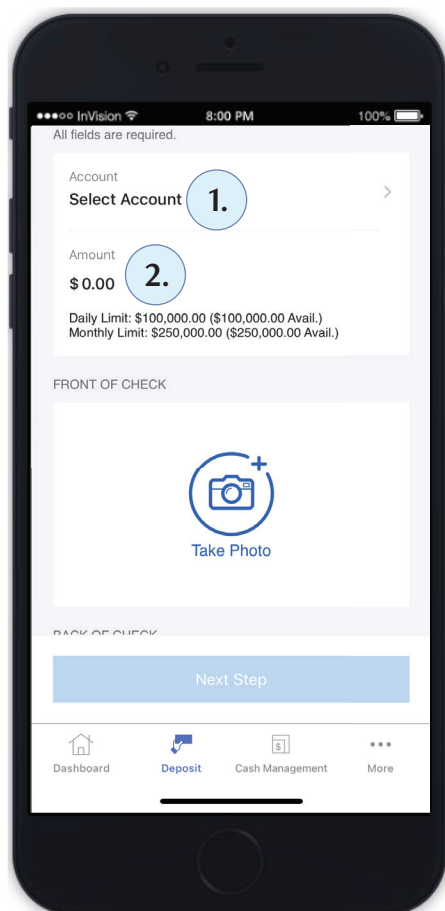
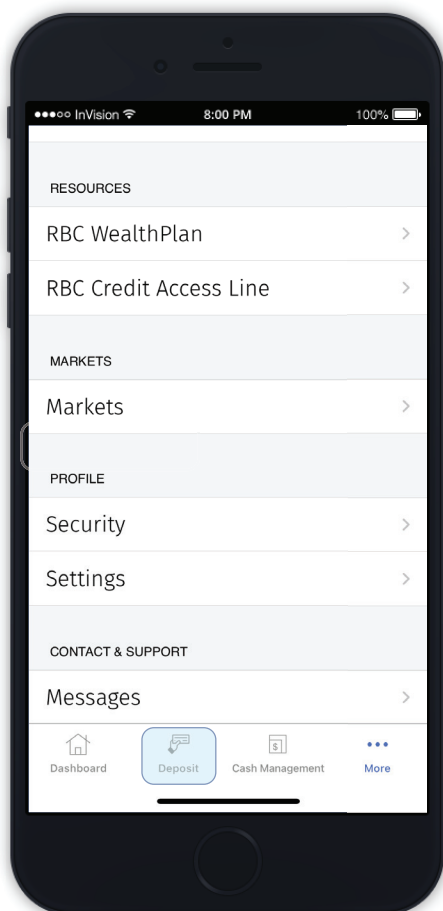
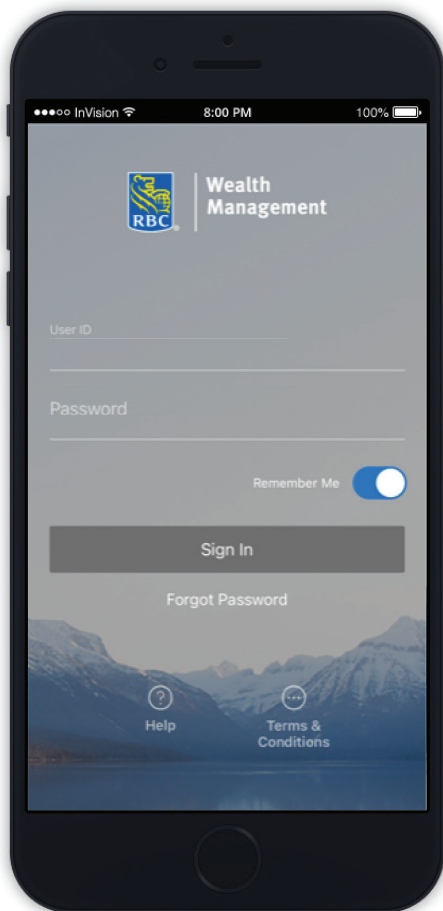
From the home page, select **“Deposit”** from the navigation at the bottom of the screen.

Once you initiate a deposit, exiting the feature cancels any progress and any information you entered is removed.

STEP 4: Deposit information

1. Tap **“Select Account”** to choose the eligible non-retirement account you want to make your deposit into.
2. Input the value of the check.

Retirement accounts are not eligible for deposit via the mobile app. Mobile app deposits cannot be used to pay fees on accounts.



STEP 5: Capture front image

Front of check image: Tap **“Take Photo”** and follow the app prompts to take a photo of the front of your check. Tap **“Capture Manual”** to position the camera on your own, or **“Autocapture”** to receive assistance with positioning.

Place the check on a dark, flat surface in a well-lit room for best results. Hold the camera still and in landscape mode. If you encounter issues with the images being blurry, you may be prompted to retake photos.

STEP 6: Capture back image

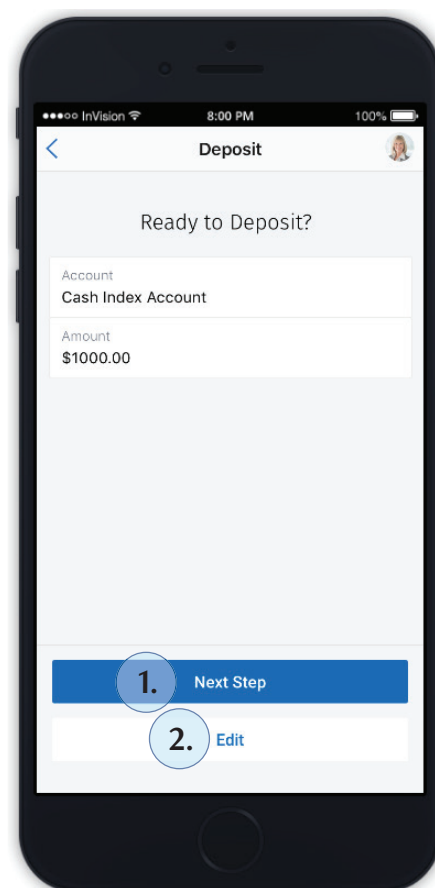
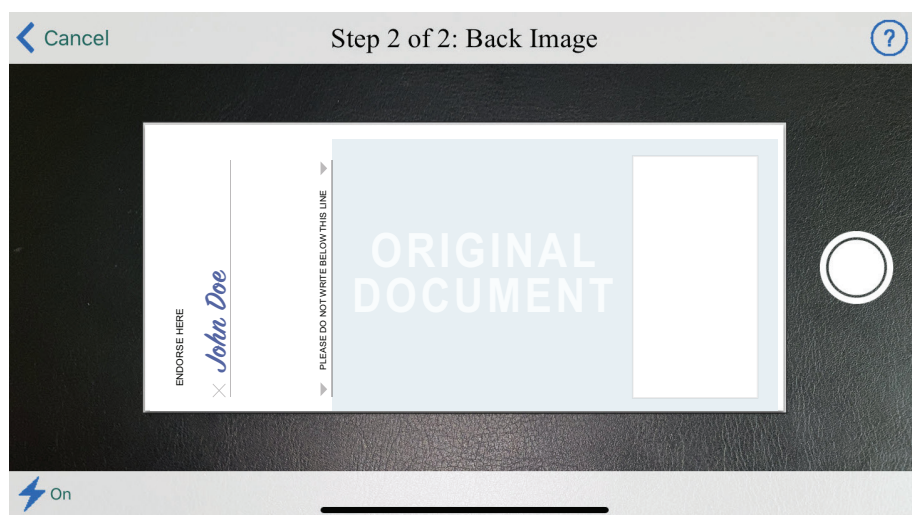
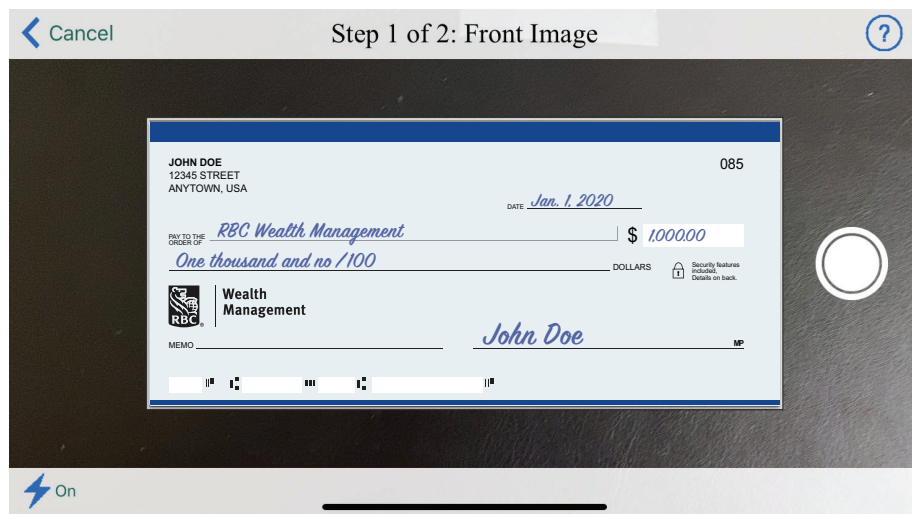
Back of check image: Follow the prompts to take a photo of the back of your check. Tap **“Capture Manual”** to position the camera on your own, or **“Autocapture”** to receive assistance with positioning.

Make sure the check is endorsed by the account holder.

STEP 7: Confirmation

Confirm the account and amount:

1. If correct, tap **“Next Step.”**
2. If incorrect, tap **“Edit”** to return to the previous screen and make changes.

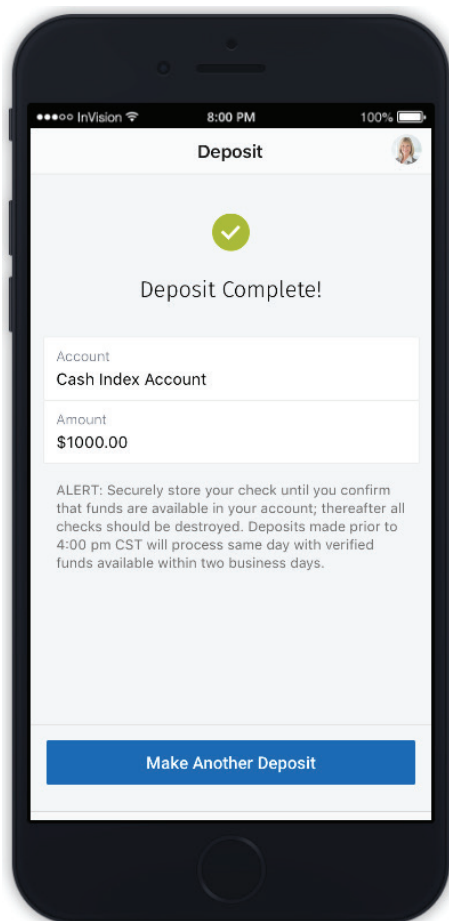


STEP 8: Complete

The “**Deposit Complete**” screen will show if your check was successfully deposited.

You can tap the “**Make Another Deposit**” button to begin the process again and deposit another check.

An email will be sent to the account holder’s email address once the deposit has been accepted. Securely store your checks until you confirm that funds are available in your account; thereafter all checks should be destroyed. Deposits made prior to 4 p.m. Central will process same day with verified funds available within two days. Your financial advisor will receive a notification of your deposit.



Frequently asked questions

Is there a fee for using mobile deposit?

No, mobile deposit is a free feature.

When will funds be available or show in my account?

Checks deposited before 4 p.m. Central will be posted in the account the same business day. Checks deposited after 4 p.m. will be available after 12:30 p.m. Central the following business day.

What types of checks are accepted?

You may deposit the same types of checks that you typically mail or drop off to your advisor for deposit. Cashier’s checks, traveler’s checks, starter checks, international checks and U.S. savings bonds are not eligible.

What are the daily and monthly deposit limits?

The mobile deposit limits are shown on screen when you begin the deposit. Generally, the daily limit is \$100,000 and monthly is \$250,000.

How do I access mobile deposit?

Mobile deposit is available to clients who have registered for RBC Wealth Management Online. To register, visit www.rbcwealthmanagement.com and tap “**Register**” from the “**Access your Account**” log in box. Once registered, you can download the RBC WM Online U.S. mobile app.

How can I take a good picture of the check?

Place your check on a flat, dark surface in a well-lit room so that you can steady your device’s camera to capture all four corners of the check.

How will I know if there’s a problem with my mobile deposit?

You may receive a notification of a duplicate check or poor image within the app. If there are further issues with your deposit, you will receive an email notification that your check was rejected. *(Note: If your check deposit is identified as a duplicate or rejected, it cannot be resubmitted through the app. You will need to mail or bring the physical check to the branch or request that the issuer reissue a new check.)*

What should I do with my check after it is deposited?

It is recommended that you save the check(s) until you have confirmation that the deposit has been successfully credited to your account. To allow sufficient time in case the original check is required for any reason, it’s recommended you retain the check(s) for a week before destroying.

Do I receive a confirmation when I deposit a check via the mobile app?

Yes, you will receive a deposit completed message after the deposit is made. An email will be sent once your deposit has been accepted and a message about the deposit will be sent to your advisor.



**Wealth
Management**