

How do I deposit a check using Mobile Remote Deposit Capture? (For US account holders)

Mobile Remote Deposit Capture service allows you to capture an image of eligible checks for deposit and electronically deposit it into your HSBCnet account using the HSBCnet Mobile App.

For additional information, refer to the [Mobile Remote Deposit Capture fact sheet](#).

Before you can use this service, ensure that:

- You have downloaded and installed the HSBCnet Mobile App
- Your mobile device is a supported device (refer to the [HSBCnet Mobile page](#) for details)
- Your System Administrator has granted you permission to access the accounts into which you wish to make deposits. Refer to the guide on ['How do I enable Mobile Remote Deposit Capture service for a user? \(For System Administrators\)'](#) in the User guides portal.

Note: If you are an existing HSBCnet customer, simply download the HSBCnet Mobile App from your device's app store using the following three steps:

1. Search **HSBCnet** in the Apple App Store or Google Play™ store, depending on your smartphone. Download and install the HSBCnet Mobile app on your smartphone.
2. Use your existing HSBCnet username and security credentials to log on to HSBCnet Mobile via the app.
3. Access HSBCnet Mobile services through the menu on the home page.

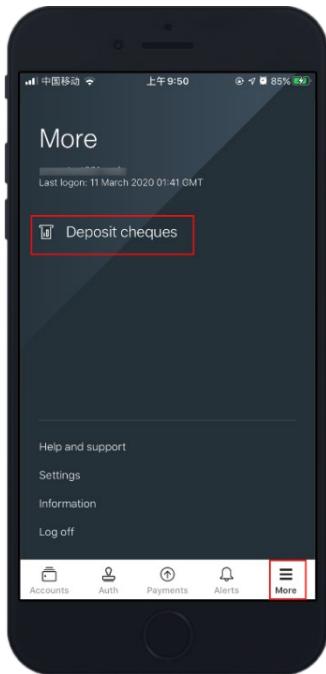
Depositing a check

Complete the following steps to deposit a check using Mobile Remote Deposit Capture.

1. Launch the HSBCnet Mobile app.
2. Authenticate yourself using your credentials.
3. On the landing page, choose the **More** link in the Menu to access the More page. Choose **Deposit checks** to proceed.

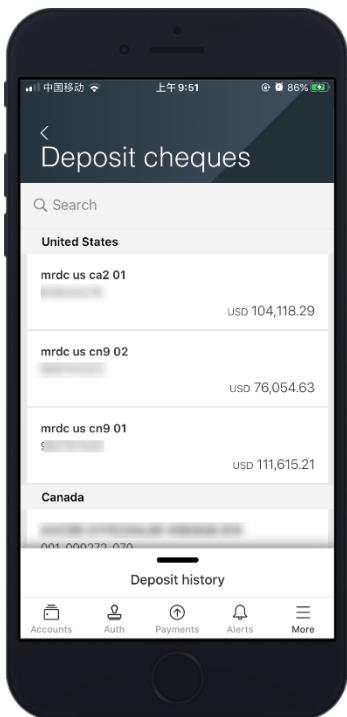
* Eligible US checks include US Treasury checks, USD US drawn Personal or Commercial checks, US PMO's, Bank Drafts."

More link on the Landing page

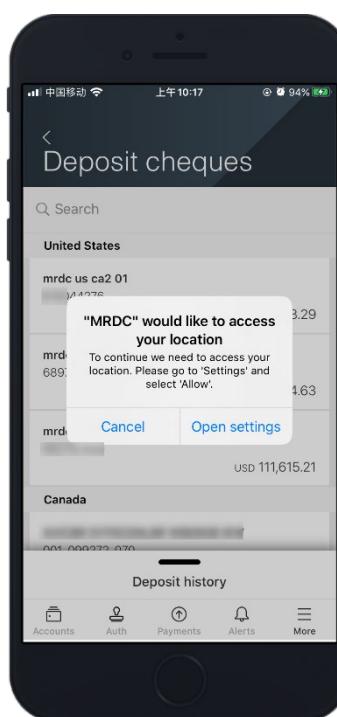


4. On the Deposit checks page, select the account you wish to deposit the check into. Use the **Search** feature on the page to locate your desired account.
5. If this is the first time you are using Mobile Remote Deposit Capture, you are required to allow access to your location in your app settings. Choose **Open settings** and select '**Allow**'.

Select a country and account

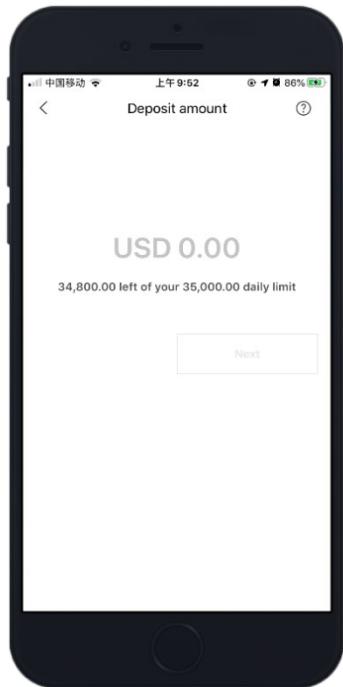


Allow MRDC to access your location in your mobile settings

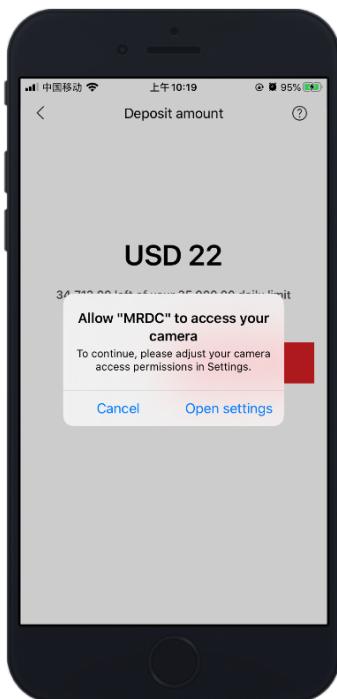


6. Enter the amount of the check and choose next. **Note:** The maximum amount for all checks deposited by all users in your organisation in a day is USD 250,000.
7. If this is the first time you are using this service, you must allow access to your mobile phone's camera in the app settings. Begin by capturing the front of the first check.

Enter total deposit amount



Allow MRDC to access your camera via settings



8. Scan the front and back of the first check following the on-screen instructions. Suitable messages appear to guide you if you make a mistake. At any time, you can choose to cancel a single or all checks and exit.

Capture check image sample – Front and back



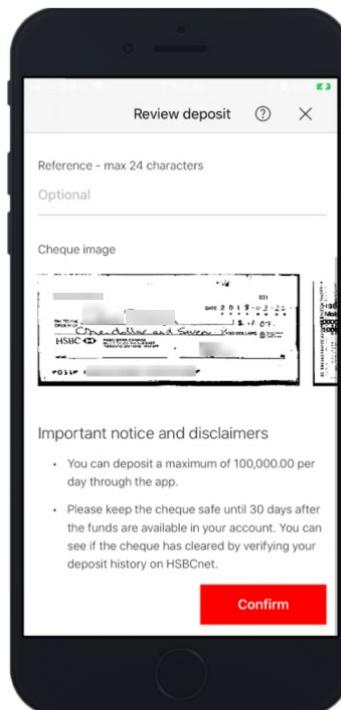
Important: Place the check on a dark, unreflective background/surface when taking photo. Be sure to place the check flat on the surface and make sure all four corners of the check are visible inside the white and green box.

9. Review the deposit details including one or more check images, account and optional reference details.

Review deposit

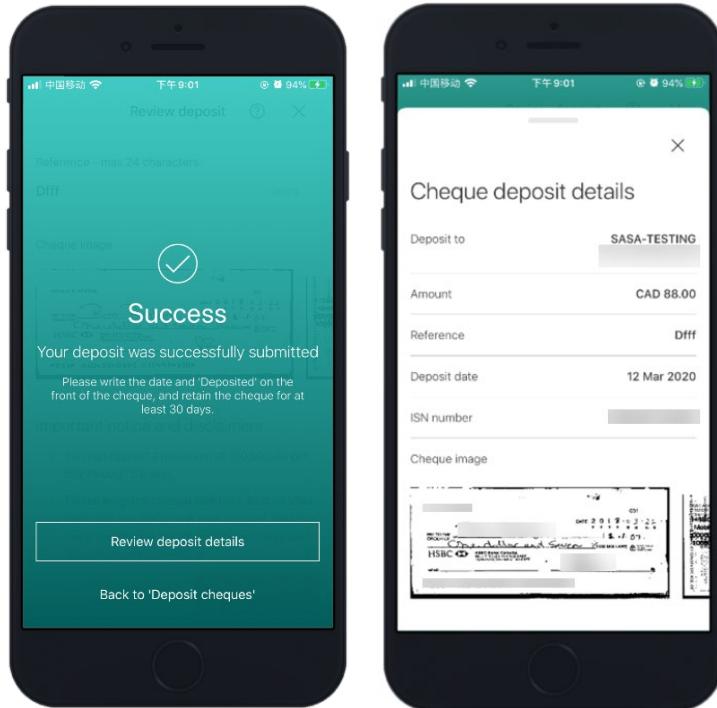


Choose Confirm when finished



10. An acknowledgement confirms that your deposit was successful.

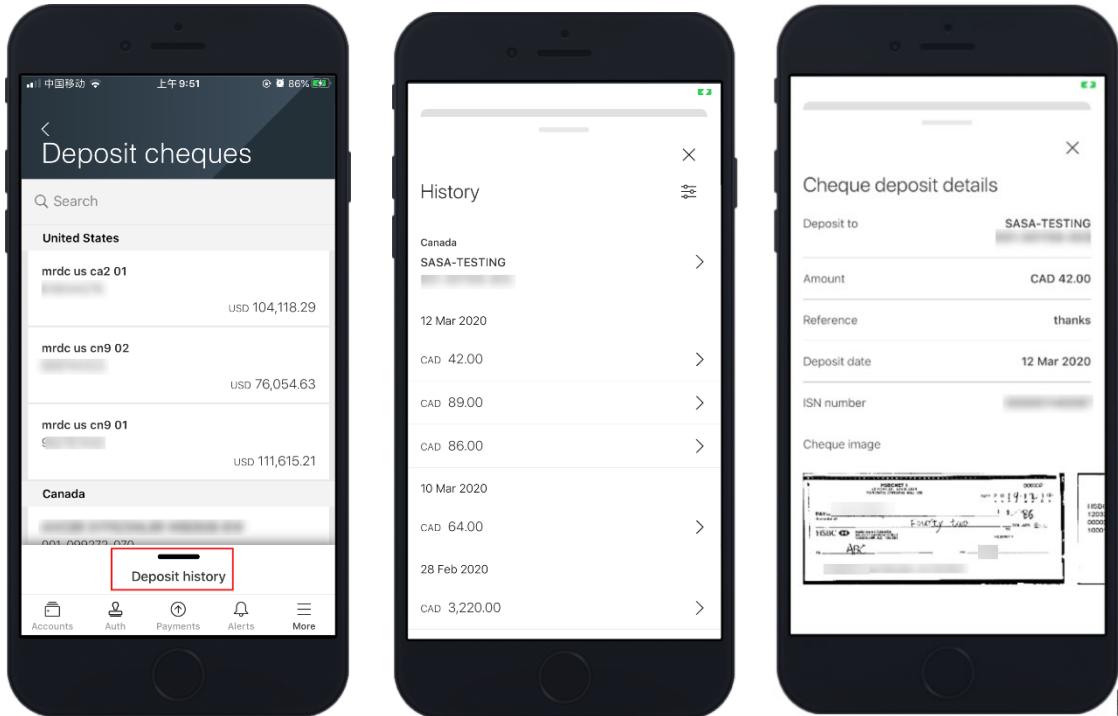
Acknowledgement



Viewing check deposit history

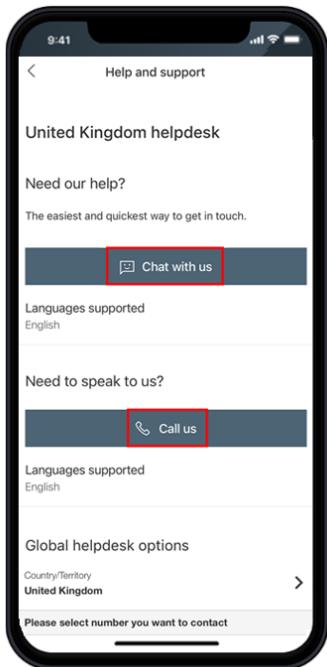
You can only view check deposit history for the last 90 days. Select an account to view deposit history. To view details of a specific deposit, select the payment in the account history. A filter is available to quickly locate a deposit.

Account and check deposit history and Check deposit details



Need to contact us for support?

It's now easier for you to contact us using the HSBCnet Mobile app. Log on to the HSBCnet Mobile app and use the 'Chat with us' or 'Call us' buttons to quickly get help when you need it. Since you're already logged on to the app, you won't have to answer any security questions before speaking to an agent.



Disclaimer

This user guide is prepared by HSBC Bank plc ("HSBC") for issuance by it or another member of the HSBC Group, which comprises HSBC Holdings plc and its subsidiaries ("HSBC Group"). The user guide is prepared for use by the relevant issuing HSBC Group member to provide the recipient with guidance in relation to the use of the HSBC Group's products and services referred to in it. It is not intended to constitute an offer of finance or other services, nor does it constitute accounting, investment, legal or tax advice, nor advice in relation to the suitability of the HSBC Group's products or services for the recipient's intended business purposes or activities. The recipient should not rely upon the contents of the user guide and must obtain its own advice in this regard. This user guide should be read in its entirety together with all other relevant terms, guidance and information made available to the recipient in connection with the products and services to which it relates. The HSBC Group does not warrant that the user guide nor any information contained in it is complete or accurate, including any material sourced from a third party and reproduced in the user guide. Any information or opinions are provided as at the date of the user guide and are subject to change without notice at any time. This user guide is intended solely for use by the recipient to whom it is made available by the relevant issuing HSBC Group member. It should not be photocopied, reproduced, distributed or disclosed in whole or in part to any other organisation or person without the prior written consent of HSBC or other relevant issuing HSBC Group member, each of which excludes any liability in connection with the user guide to the maximum extent permitted by law.

Disclosures

HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is listed with the registration number 114216. HSBC Bank plc is a company incorporated under the laws of England and Wales with company registration number 14259 and its registered office at 8 Canada Square, London E14 5HQ. HSBC Bank plc's registered VAT Number is GB 365684514.

HSBC Continental Europe (HBCE) is a public limited company (a société anonyme) with registered office at 38 avenue Kleber 75116 Paris, registered with the Paris Trade and Companies Register under number 775 670 284. HBCE is authorised as credit institution and investment services provider by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), regulated by the Autorité des Marchés Financiers and the ACPR, supervised by the European Central Bank as part of the Single Supervisory Mechanism.

Copyright: HSBC Bank plc 2025. ALL RIGHTS RESERVED.