Schwab Alliance support guide

A visual overview of your clients' experience

Schwab Alliance is a website and mobile app designed exclusively for clients of independent advisors.

This advisor support guide provides an overview of your clients' Schwab Alliance experience and can answer commonly asked questions. If you have a more complicated question or if you suspect fraud, call your Service Team.

For additional details, visit **Schwab Advisor University** and the **Service Guide**. We also encourage you to share the **Client Learning Center** with your clients, which offers easy-to-understand how-to's, videos, and more.

To get started, click any section below.

At any time, you can see all items by clicking the topic index in the upper-right corner.

To explore the guide in full, click Next.

Main topics

Get started

You can invite clients to enroll in Schwab Alliance by sending an invitation from Schwab Advisor Center®, or clients can navigate directly to **schwaballiance.com**. Once enrolled, clients access the site from their computer or mobile device.

Navigate through the topics below to learn more.

Help your clients:

- Enroll in Schwab Alliance >
- Log in after enrollment >
- Fix login issues >

Enrollment process: Advisor invitation

You can invite clients directly from Schwab Advisor Center® (Accounts > Profiles). For more information about inviting clients, visit the **Service Guide**.

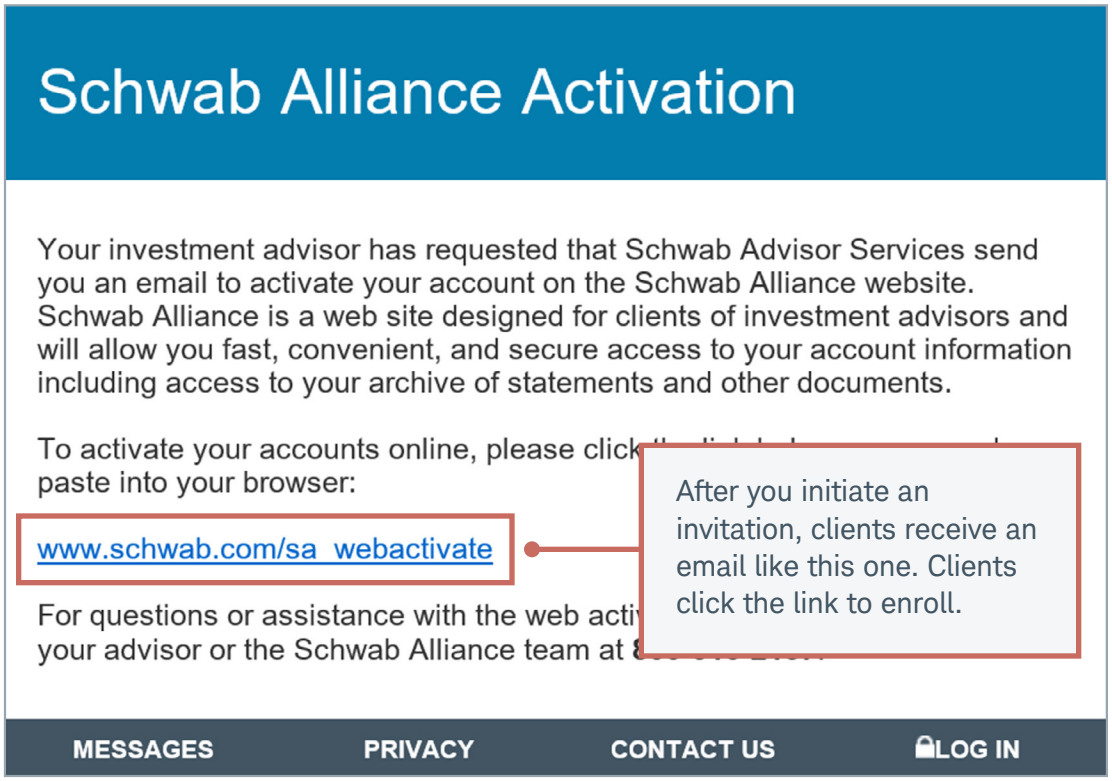
Once invited, your clients will receive an email like the one shown below. Clients click the highlighted link...

Tip

If your client can't find the invitation, they can **self-enroll**.

Tip

Explore the enrollment process with your clients in the **Client Learning Center**.

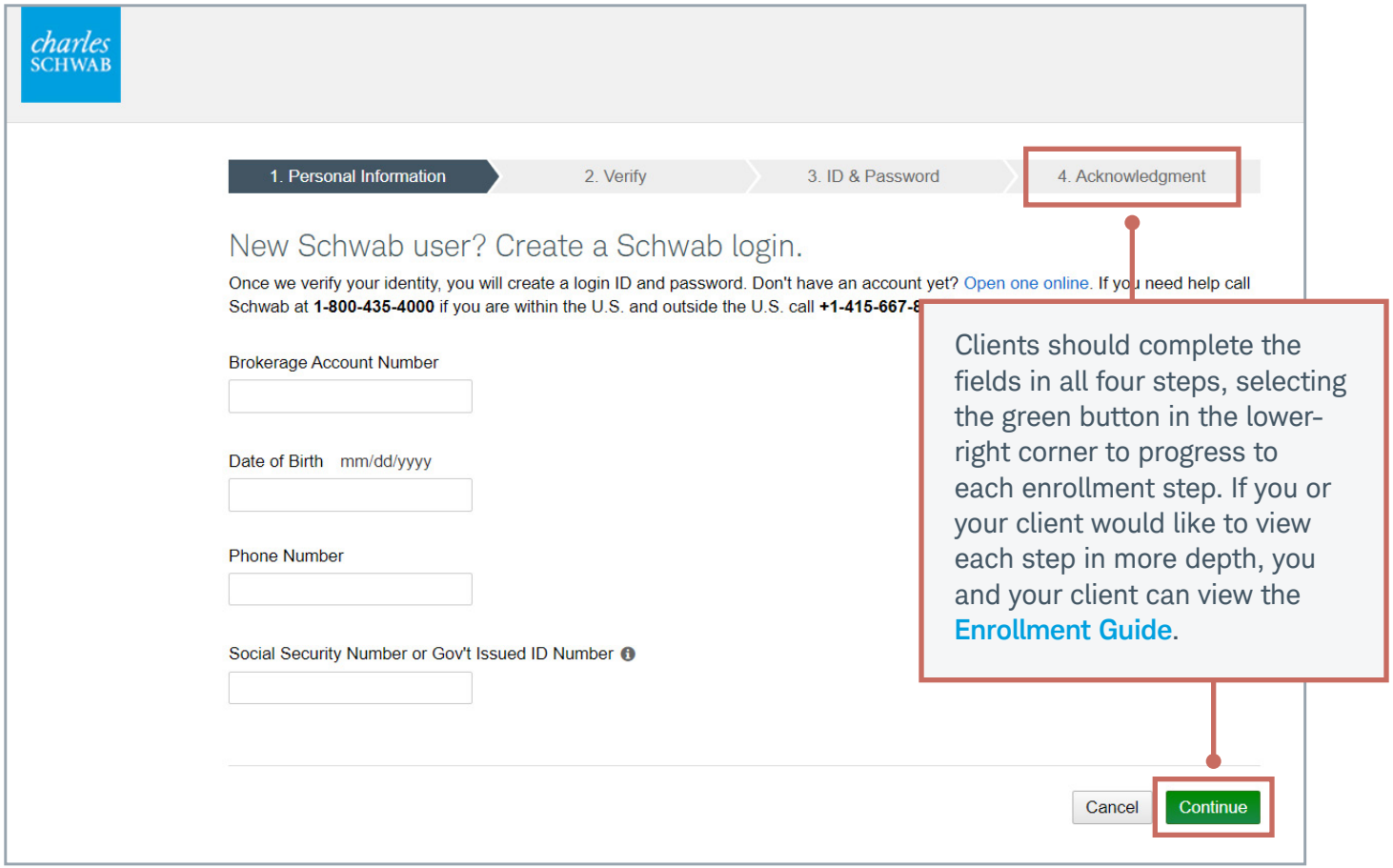


Advisor invitation (continued)

...to be taken directly to the enrollment page. Note that clients need their Schwab account number plus other personal information to verify their identity. Once the form is complete, your client clicks **Continue**.

Tip

Your client can contact you for the account number.



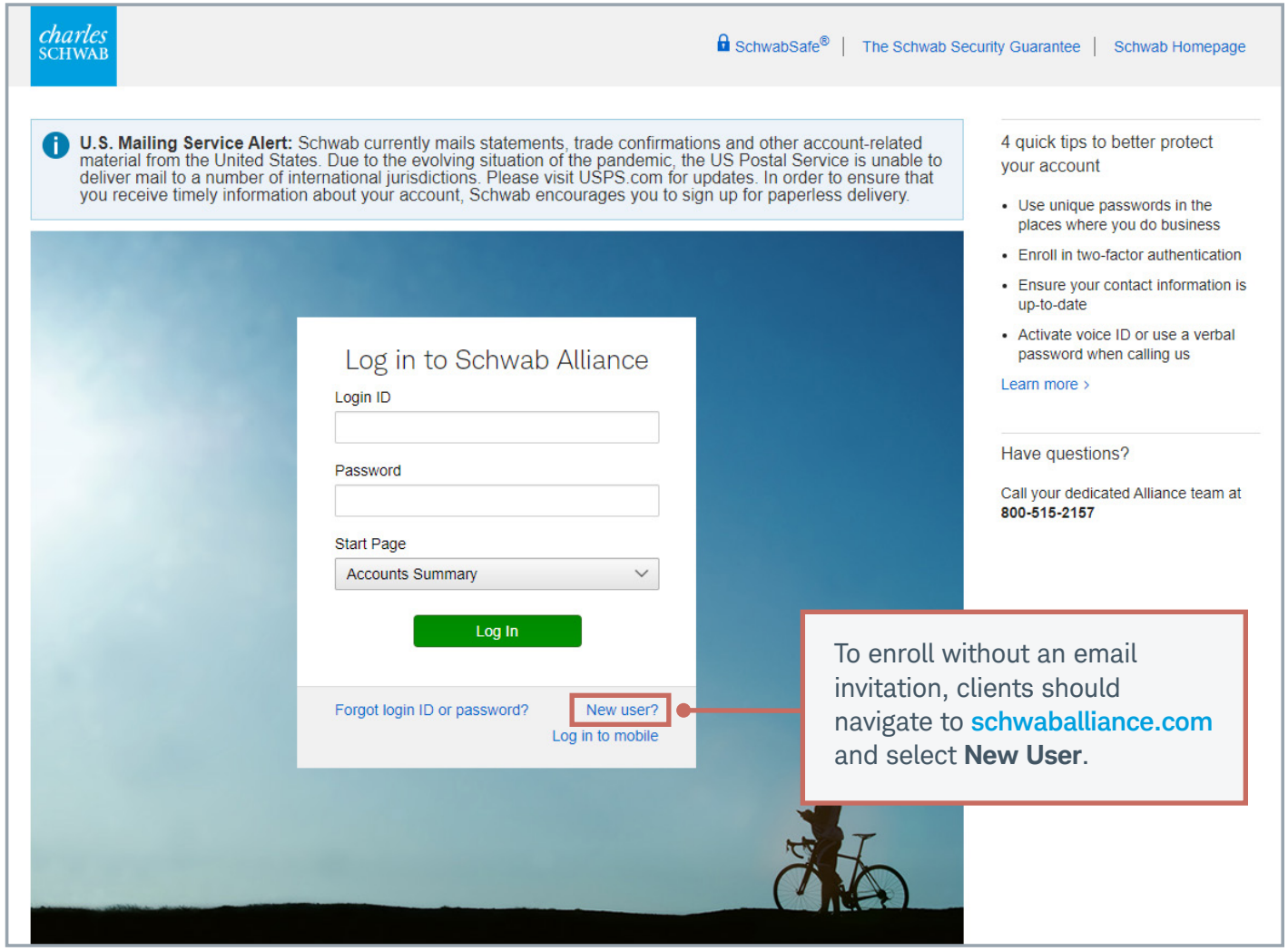
Clients should complete the fields in all four steps, selecting the green button in the lower-right corner to progress to each enrollment step. If you or your client would like to view each step in more depth, you and your client can view the **Enrollment Guide**.

Enrollment process: Client initiation

Clients can also enroll in Schwab Alliance without an invitation. Clients can visit **schwaballiance.com** and select **New User**...

Tip

Explore the process with your clients using the **Enrollment Guide** and the **Client Learning Center**.

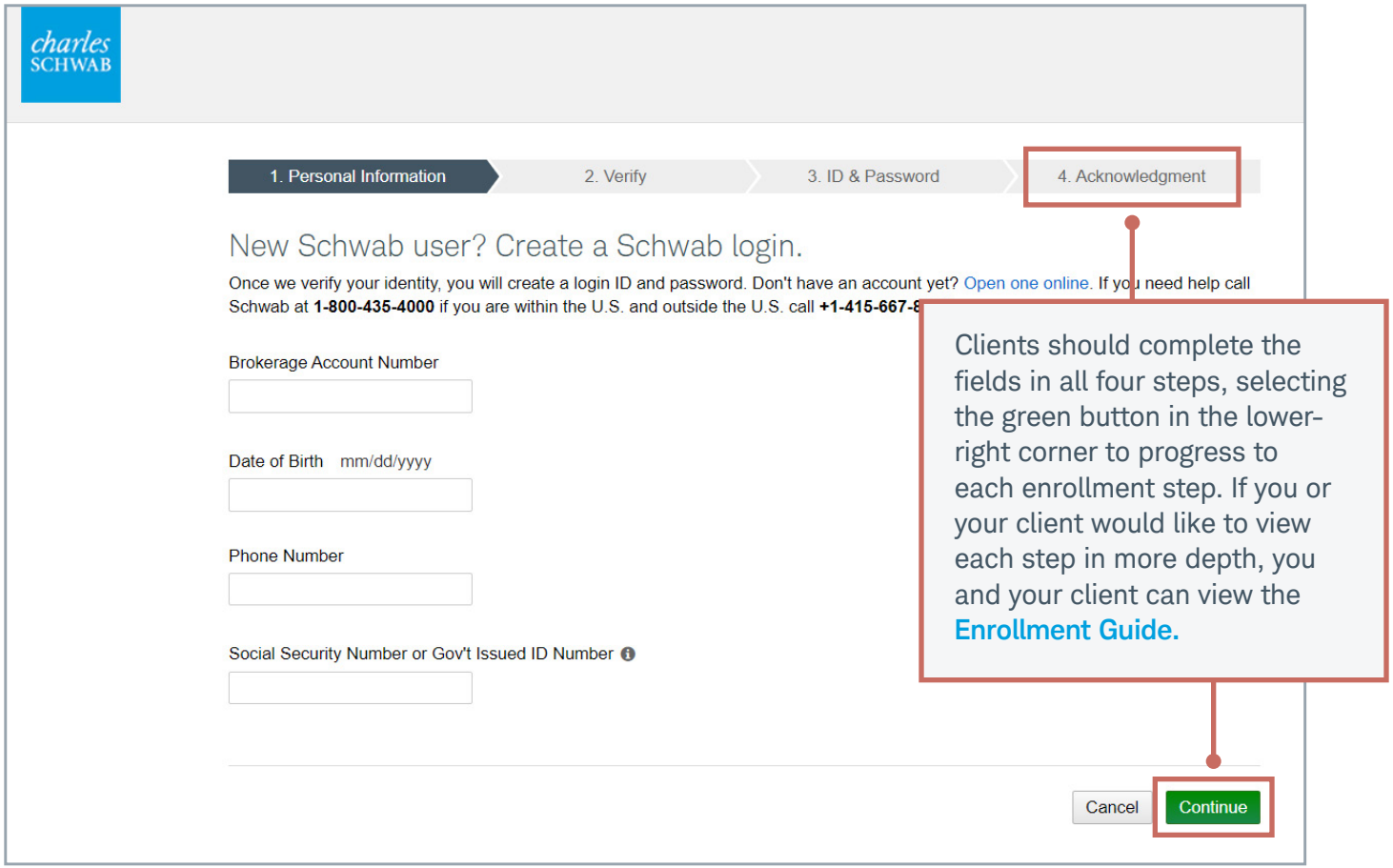


Client initiation (continued)

...to be taken directly to the enrollment page. Note that clients need their Schwab account number plus other personal information to verify their identity. Once the form is complete, your client clicks **Continue**.

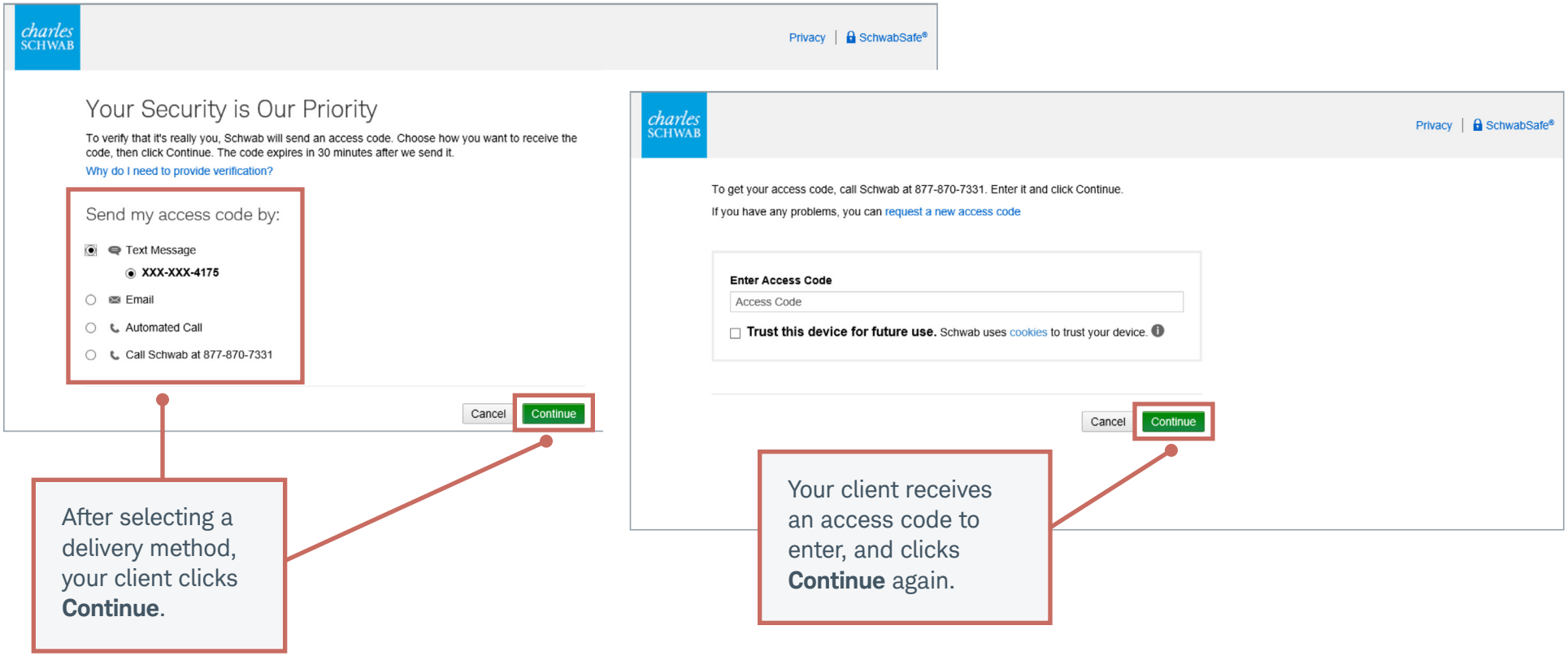
Tip

Your client can contact you for the account number.



Authentication/verification process

For security purposes, Schwab may require clients to enter a one-time access code to complete enrollment. Clients choose the method they prefer, receive the code, and enter it on the following screen.



After selecting a delivery method, your client clicks **Continue**.

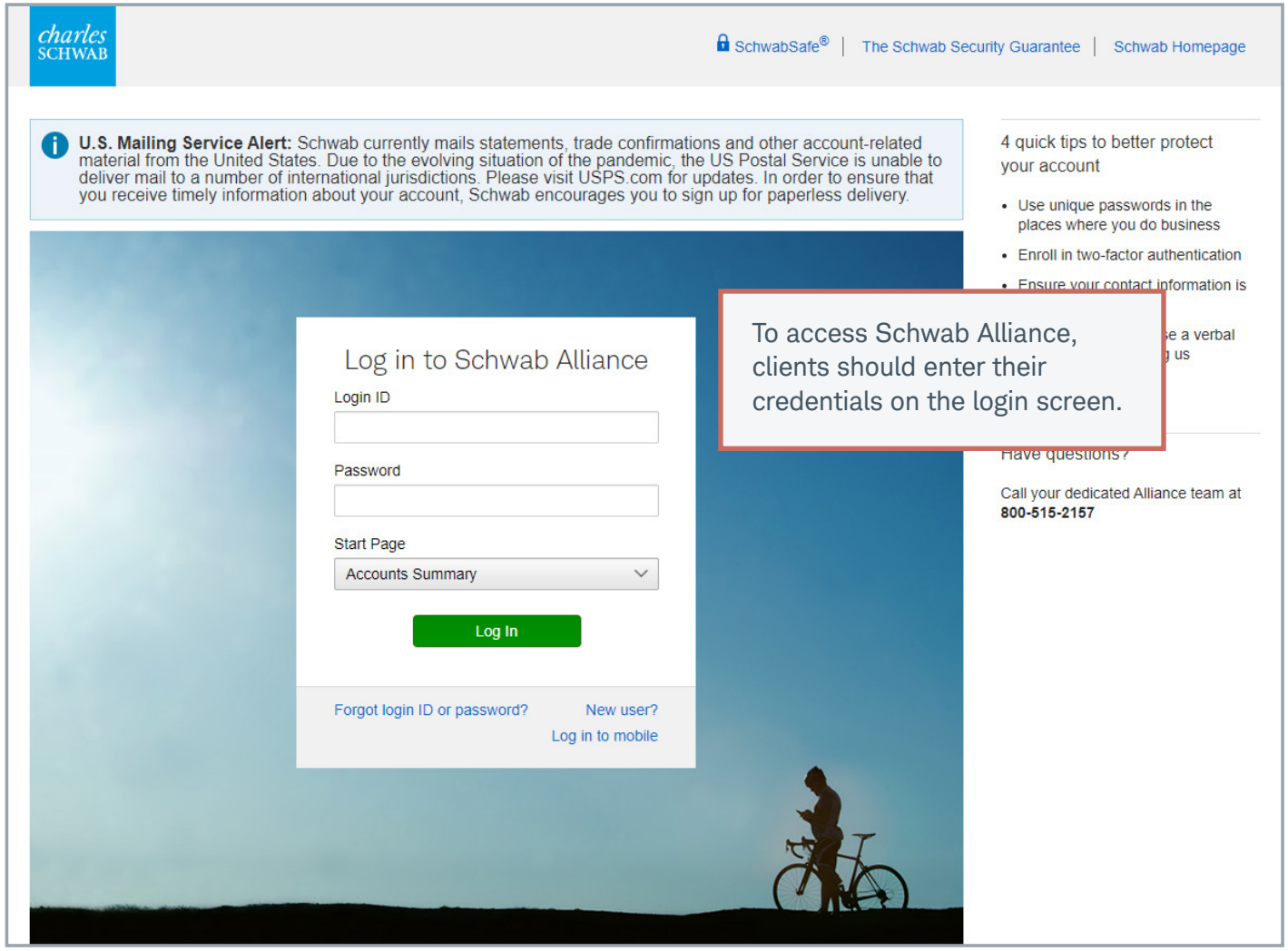
Your client receives an access code to enter, and clicks **Continue** again.

Login process: Computer

Once enrolled, clients can access Schwab Alliance at any time by visiting **schwaballiance.com** and entering their credentials.

Tip

If your client has an account but is unable to log in, the account may have been disabled. **Learn more**.

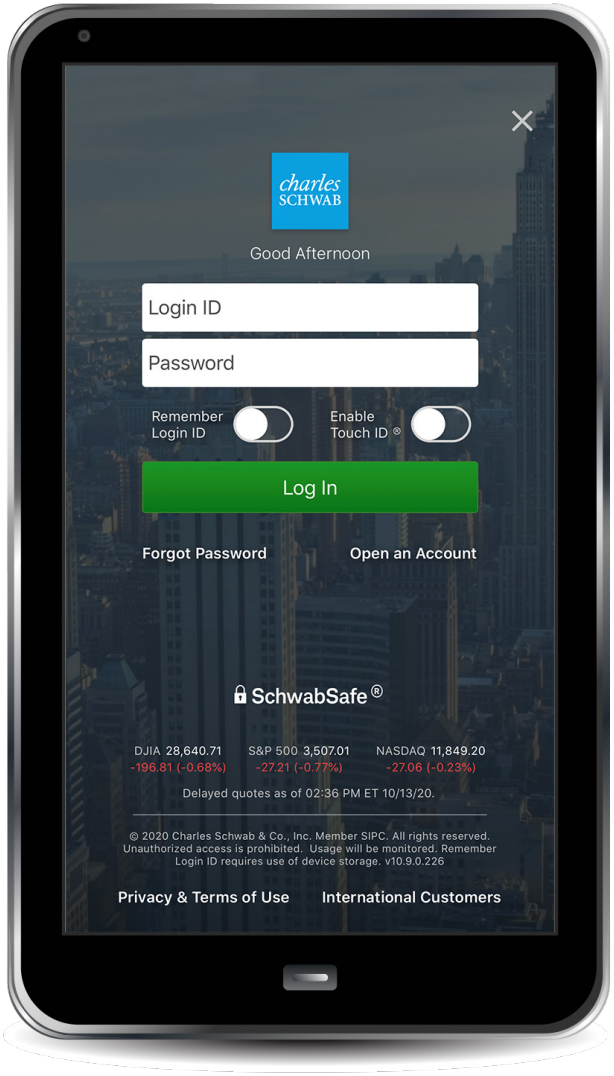


Login process: Mobile device

Mobile users have the best experience by logging into the Schwab mobile app.

Tip

The Schwab mobile app displays the tailored Schwab Alliance experience for users with Schwab Alliance credentials.



Tip

Clients can't enroll in Schwab Alliance through the Schwab mobile app, so they'll need to follow the steps to enroll before using the app.

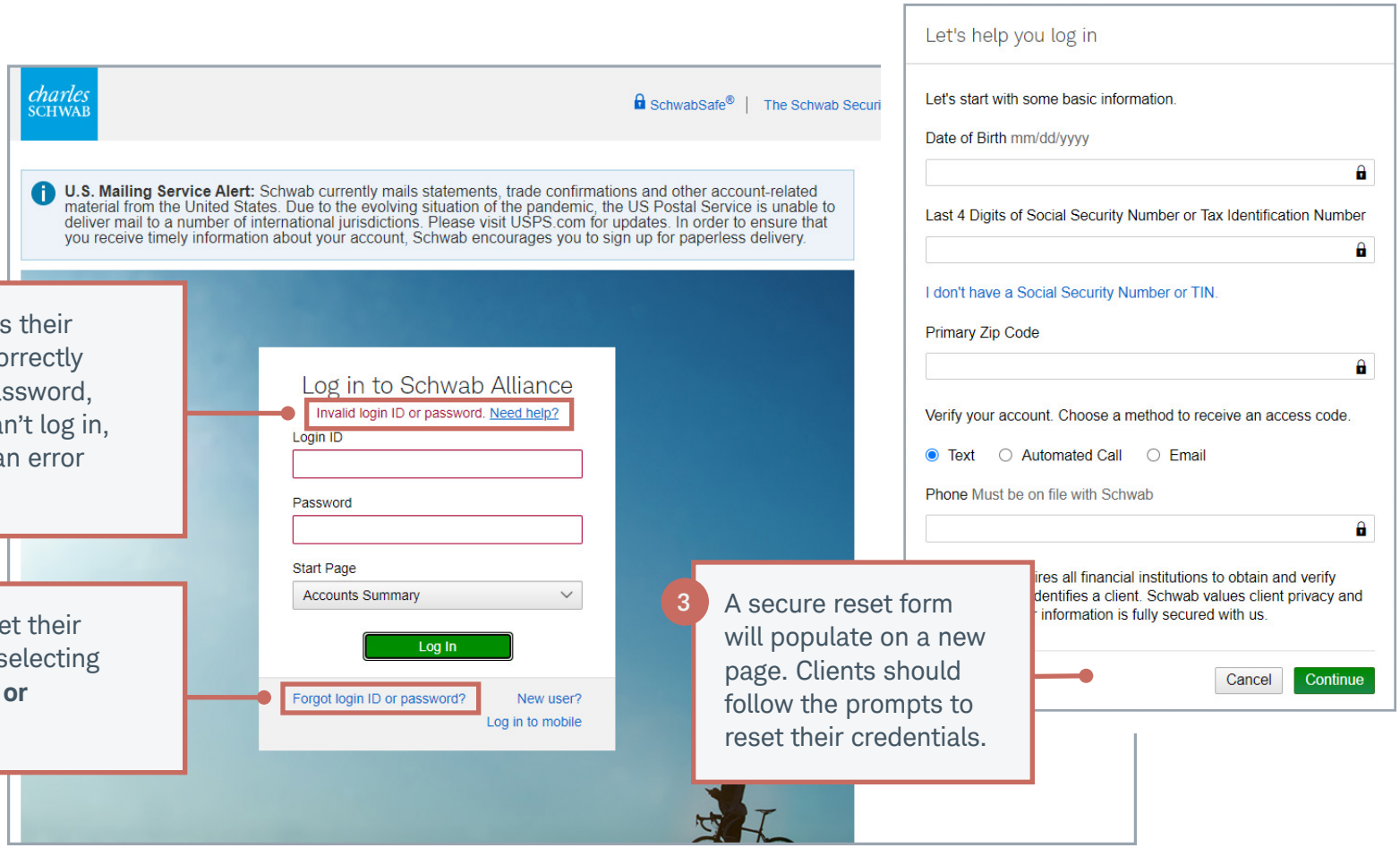
Retrieve login ID or reset password

The most frequent Schwab Alliance login issues involve forgotten or inactive credentials.

Clients should follow the steps below for both situations.

Tip

Credentials are disabled after long periods of inactivity.



1. If a client enters their credentials incorrectly forgets their password, or otherwise can't log in, they'll receive an error message.

2. Clients can reset their credentials by selecting **Forgot login ID or password?**

3. A secure reset form will populate on a new page. Clients should follow the prompts to reset their credentials.

Navigate the site

Choose from the options below to get an overview of the main Schwab Alliance sections.

You can choose one of three view types for each client's Schwab Alliance experience. Depending on the view type you select for your client, not all sections may be available.

Learn about each view type and other customization options in the **Service Guide**.

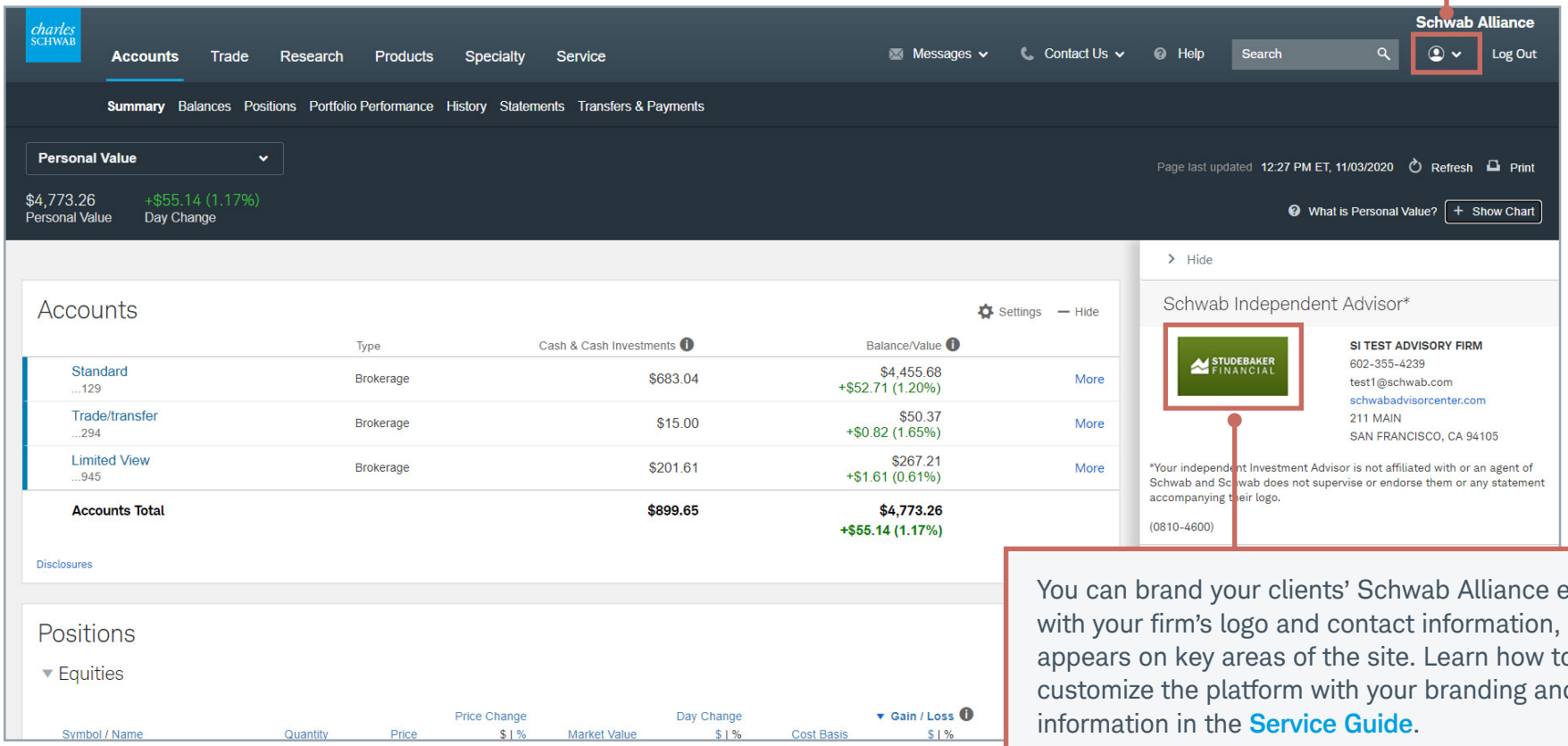
Help your clients:

- Explore at-a-glance
- Access the Research tab
- Access the Accounts tab
- Access the Products tab
- Access the Service/My Profile tab
- Access the Specialty tab
- Access the Trade tab

Explore Schwab Alliance at-a-glance

Your client can explore the site using the top navigation bars. Depending on the view type you select for your client, not all navigation options shown here will be available. Learn about each view type and other customization options in the **Service Guide**.

Your client can select this icon to change contact information and find other settings.

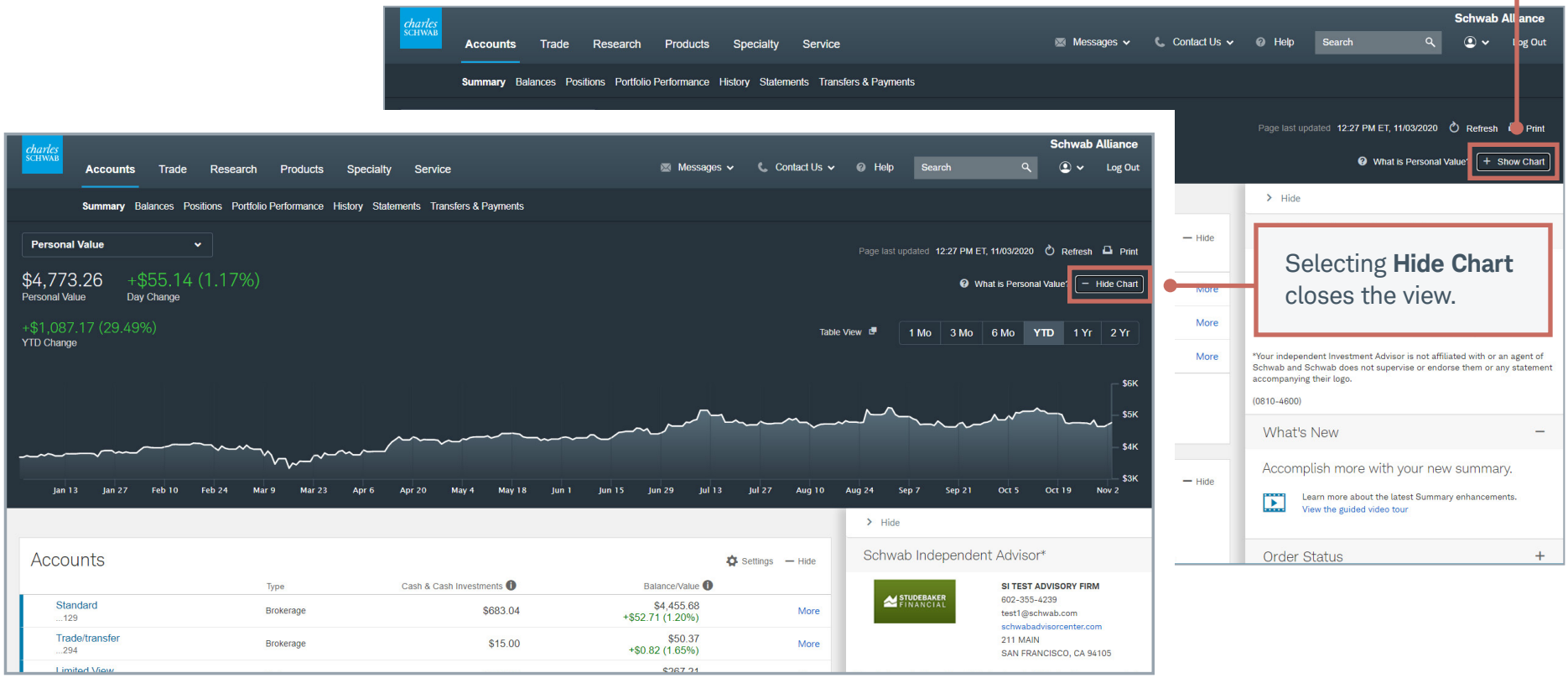


You can brand your clients' Schwab Alliance experience with your firm's logo and contact information, which appears on key areas of the site. Learn how to customize the platform with your branding and contact information in the **Service Guide**.

Personal Value Chart

Your client has the option of viewing a Personal Value Chart, which reflects the sum of accounts and changes due to factors like deposits and withdrawals. The chart does not reflect investment performance, so to avoid confusion the chart is collapsed by default.

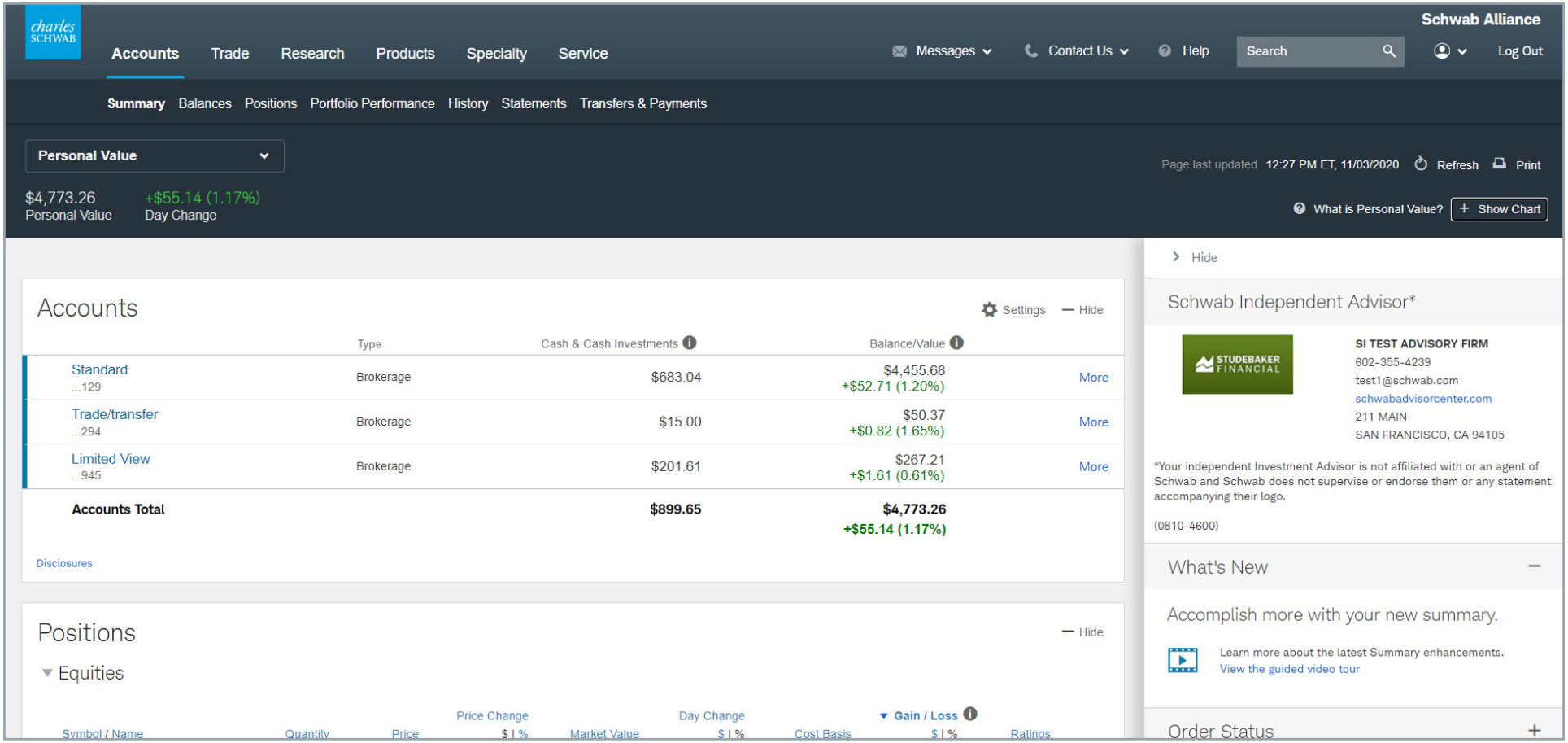
To view the expanded Personal Value Chart, select **Show Chart**.



Accounts tab

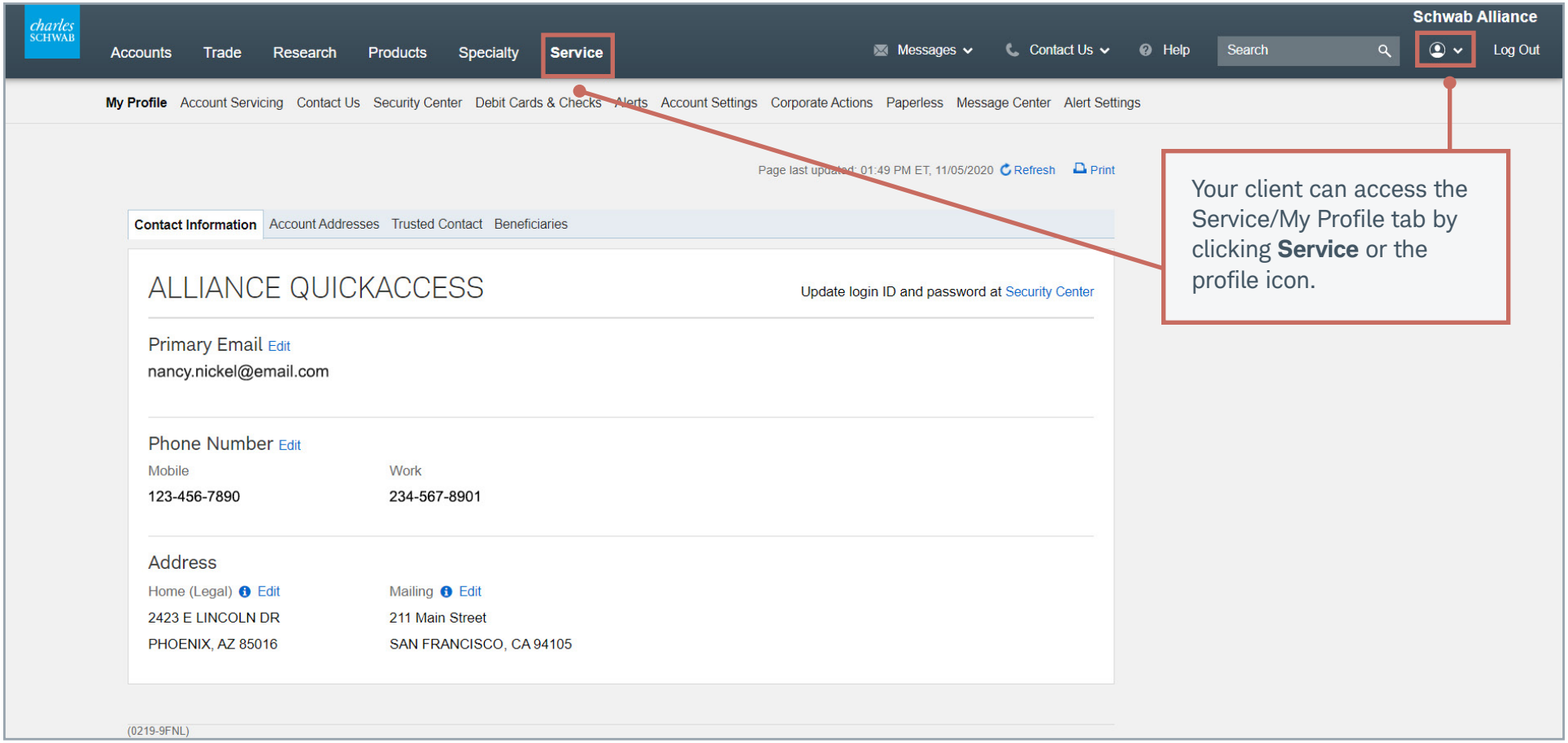
On the Accounts tab, your client can view account balances, historical breakdowns, statements, and more.

Some tabs and features on the Accounts tab may be restricted or limited based on the view you set for your client. **Learn more**.



Service/My Profile tab

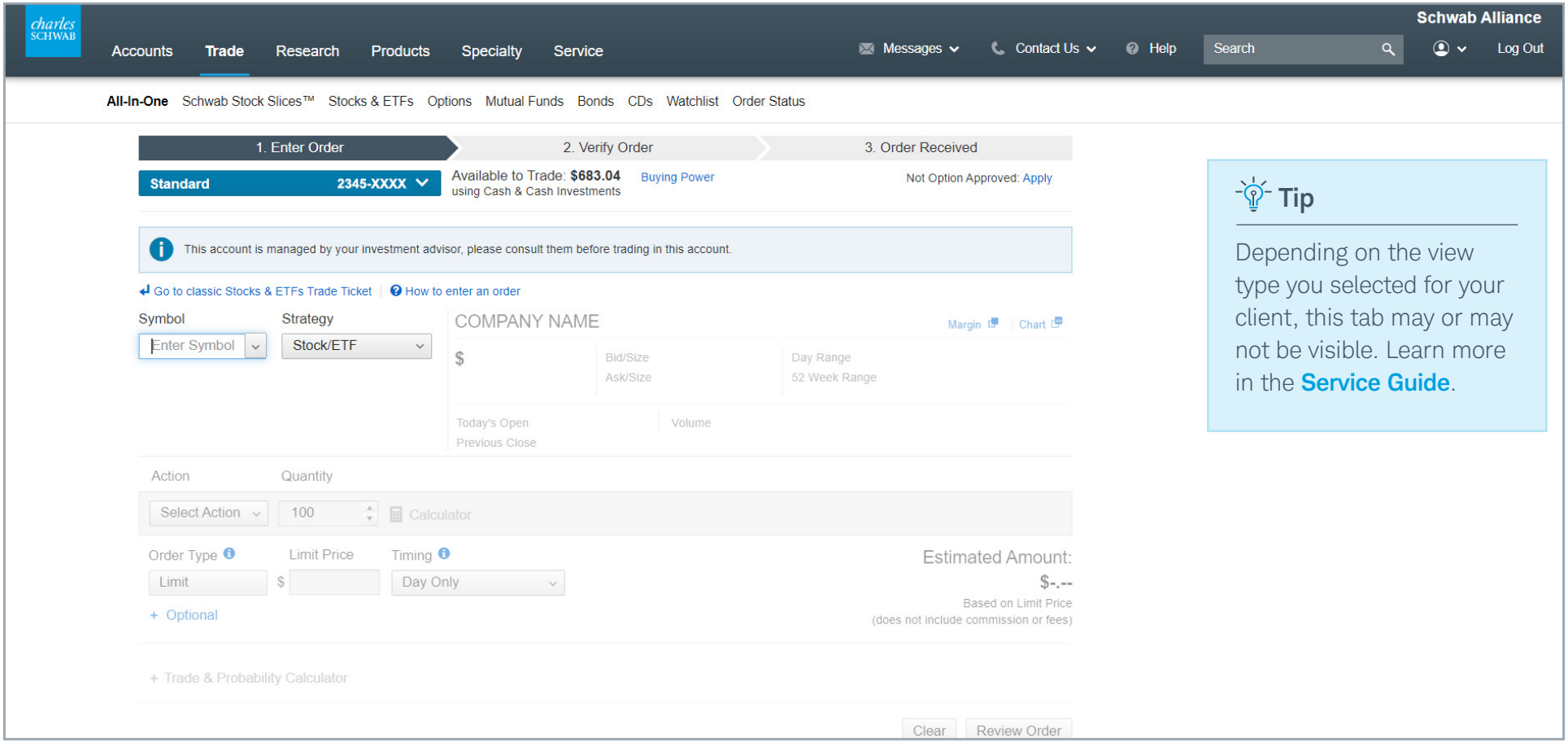
On the Service tab, your client can easily update contact and beneficiary information, adjust profile settings and security features, and more. You'll find more information on these features **later in this guide**.



Trade tab

On the Trade tab, your client can place trades, check order status, and monitor market opportunities.

Note that clients with restricted trading access may still make trades by phone call.

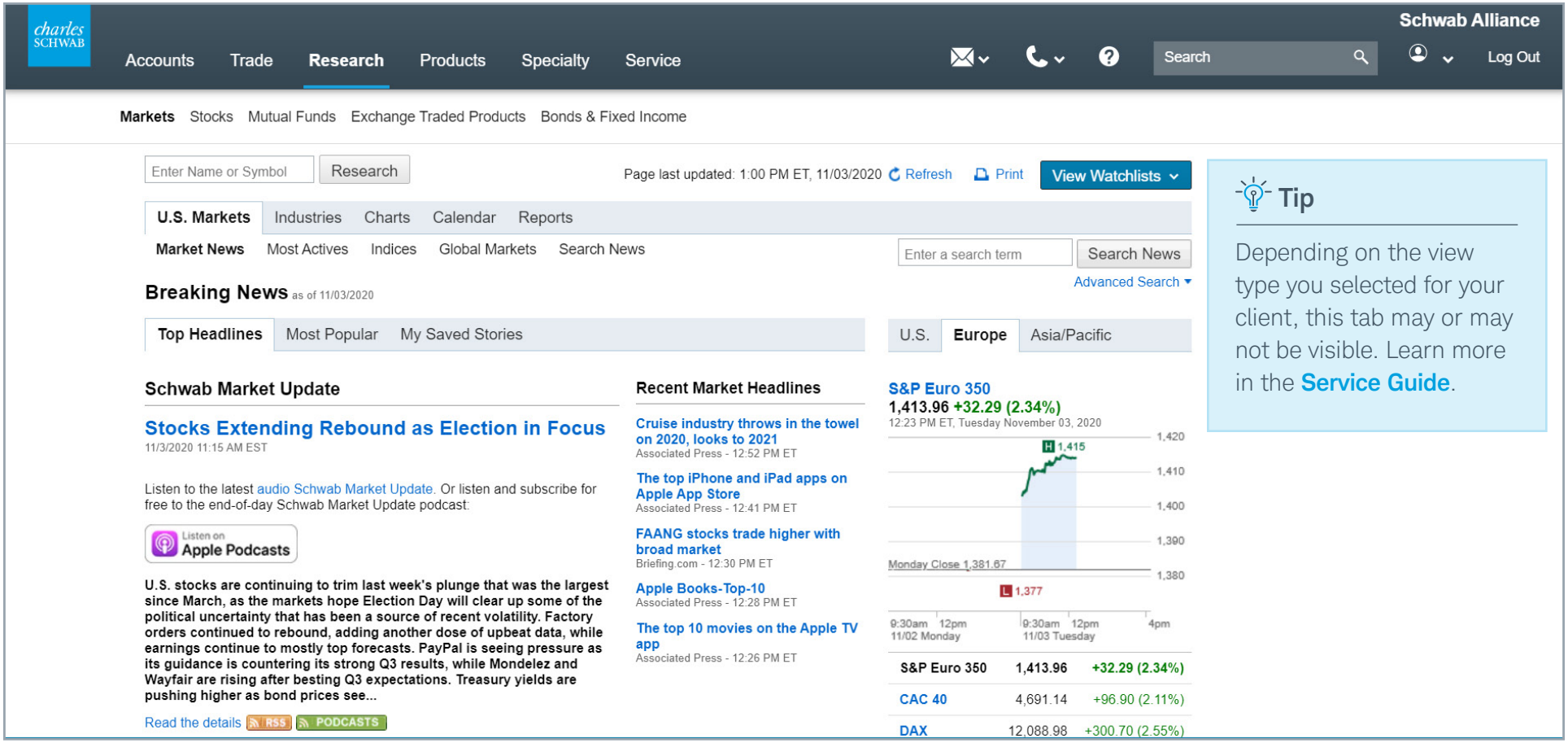


Tip

Depending on the view type you selected for your client, this tab may or may not be visible. Learn more in the **Service Guide**.

Research tab

On the Research tab, your client can explore educational resources and see the latest market news.



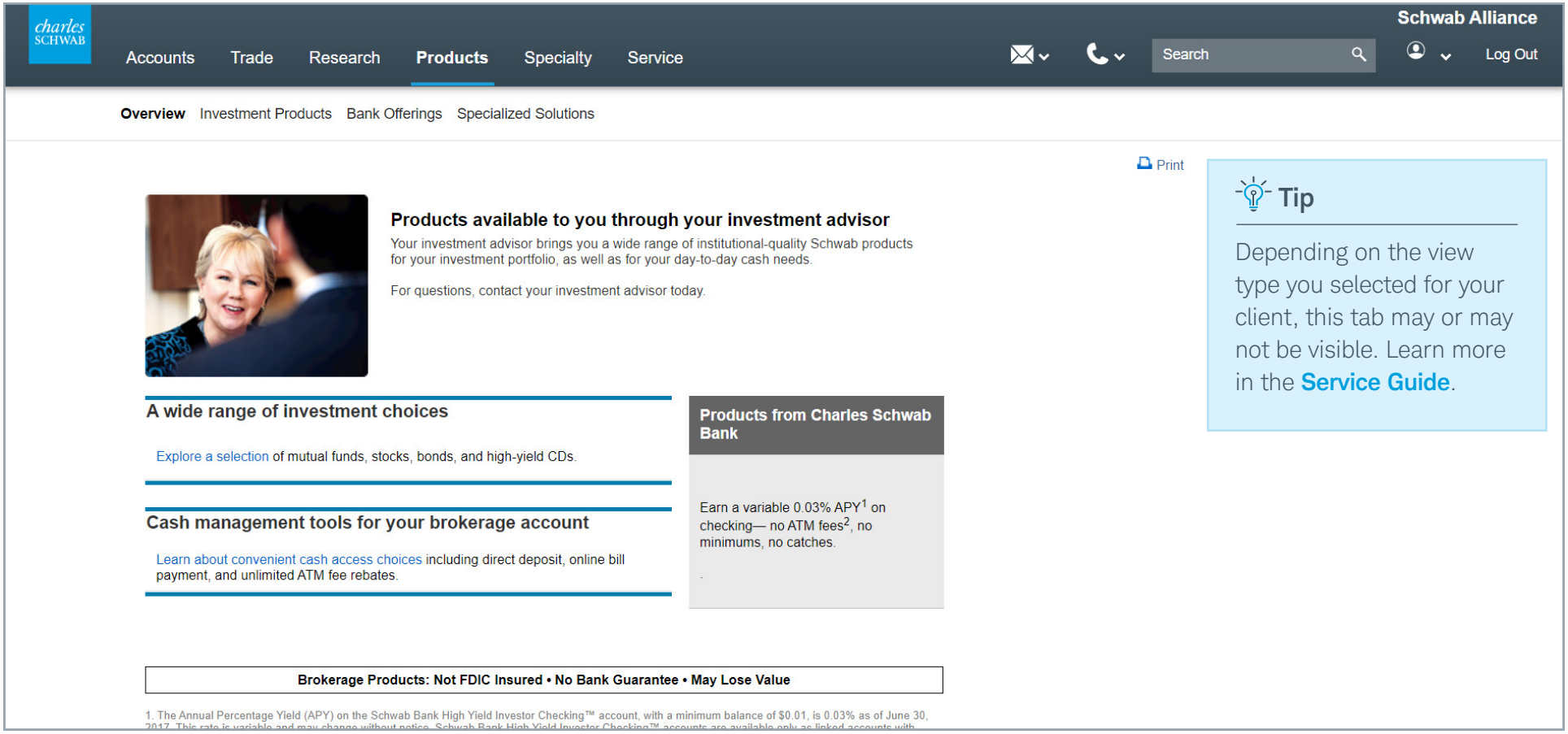
Tip

Depending on the view type you selected for your client, this tab may or may not be visible. Learn more in the **Service Guide**.

Products tab

From the Products tab, your client can explore Schwab's range of products and services.

Clients are encouraged to contact you for details.

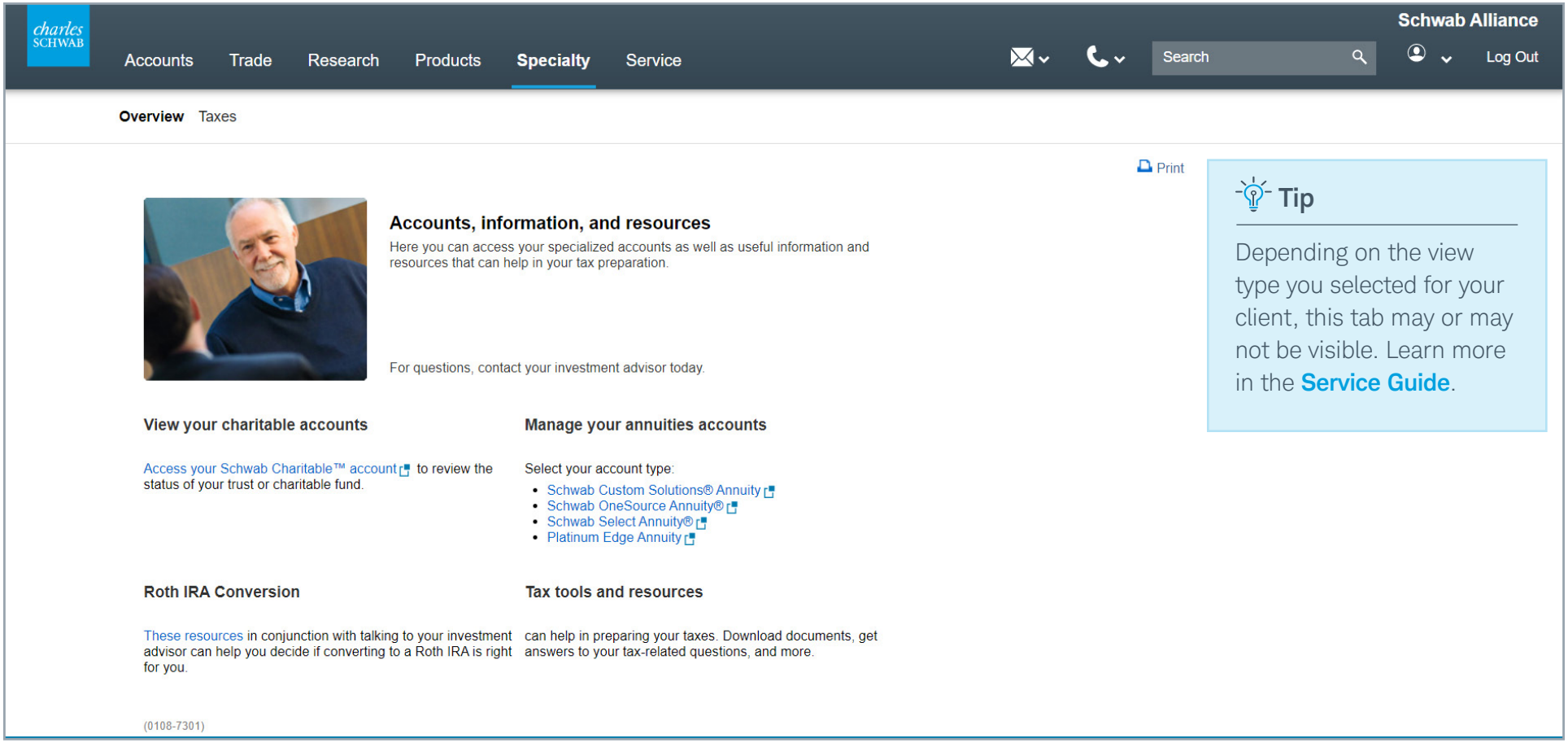


Tip

Depending on the view type you selected for your client, this tab may or may not be visible. Learn more in the **Service Guide**.

Specialty tab

On the Specialty tab, your client can access tax forms and information, plus find additional resources.



Tip

Depending on the view type you selected for your client, this tab may or may not be visible. Learn more in the **Service Guide**.

Manage eApprovals

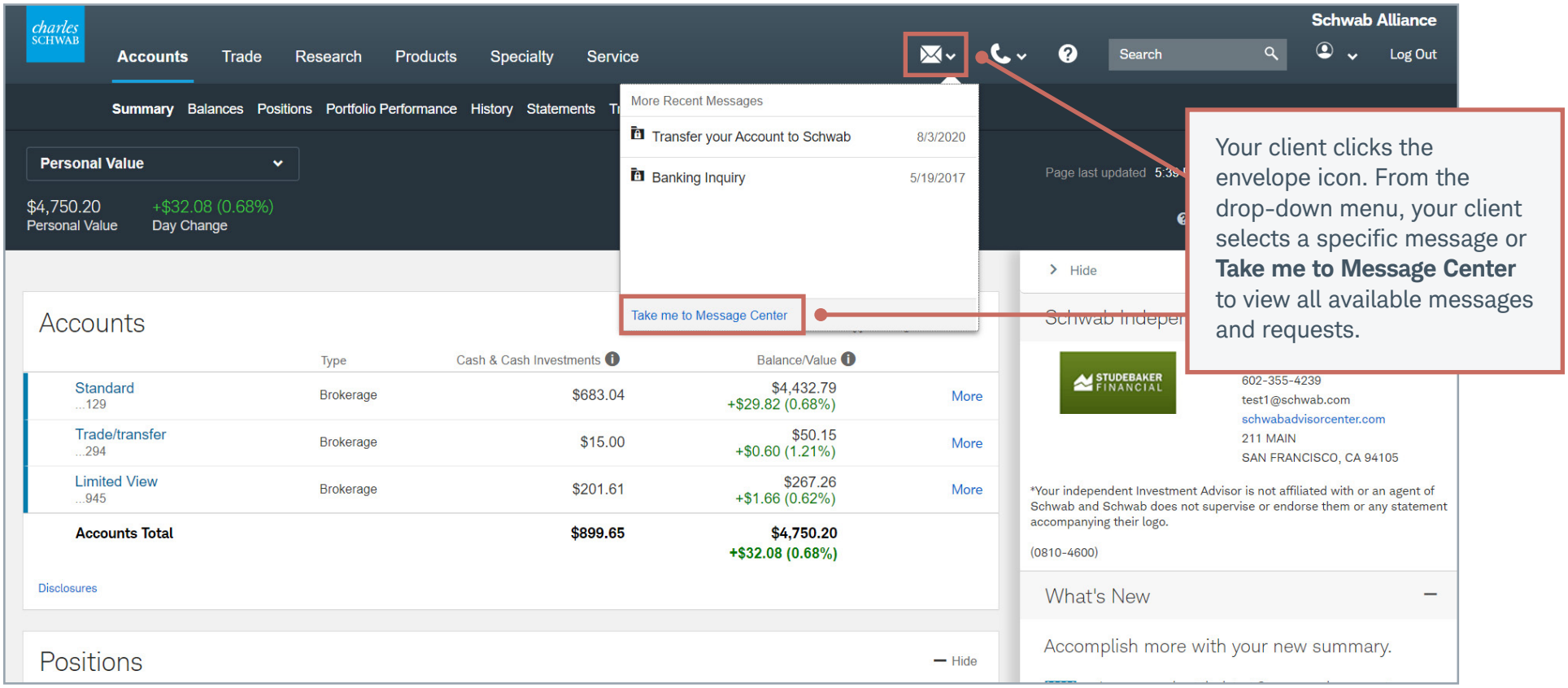
With Schwab Alliance, you and your clients can more easily and securely process requests like money movements. Navigate through the topics below to understand the client eApproval experience.

Help your clients:

- Locate eApproval requests >
- eAuthorize requests >
- eSign documents >
- Understand online transfers >

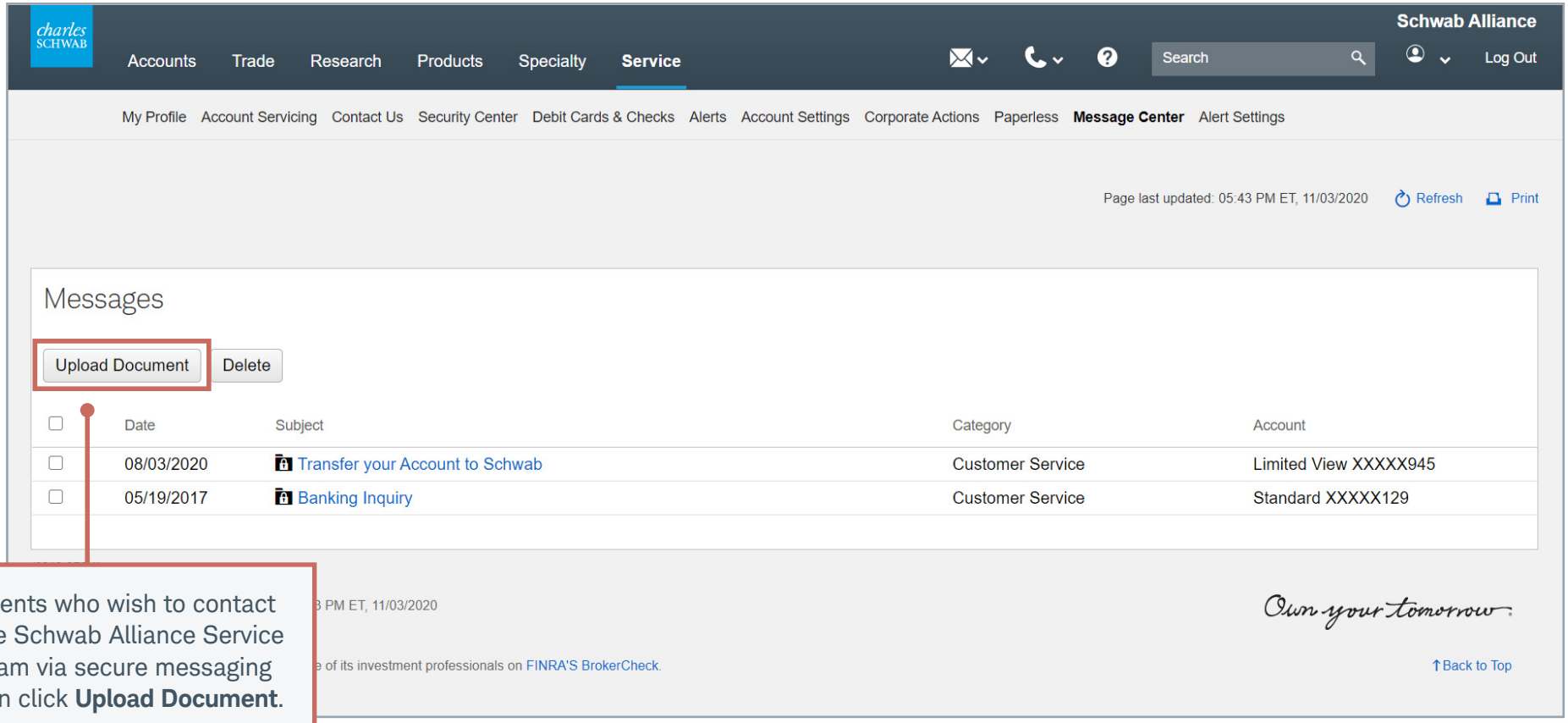
Message Center

From the Message Center, your client can find and approve eAuthorization requests, eSign documents, upload documents, and more. Your client will receive an email notifying them of a new message or request.



Message center (continued)

Clients who can't find an eAuthorization or eSignature email should navigate here to look for the request.



Clients who wish to contact the Schwab Alliance Service Team via secure messaging can click **Upload Document**.

eAuthorization requests

After you initiate an eAuthorization request, such as a move money request, your client will receive an email like the one shown below.

Clients can click the highlighted link...

Your client selects **Review Transaction** to kick off the approval process.

Please review & provide your authorization

Sent on behalf of your independent investment advisor: SI TEST ADVISORY FIRM ("Advisor")[1]

Your Advisor has requested that Schwab Advisor Services send you an email to electronically authorize a transaction that was submitted on your behalf, in lieu of a signed Letter of Authorization form. In order to view details of the request and proceed with the electronic authorization process, please log into Schwab Alliance by clicking the button below.[2] If you do not want to electronically authorize the transaction, you can request that your Advisor send you a printed Letter of Authorization for your written signature.

Review Transaction

You may also view the transaction in the Message Center on the Schwab Alliance website.

MESSAGES | PRIVACY | CONTACT US | LOG IN

[1]This email was sent to you by Charles Schwab & Co., Inc. ("Schwab") at the request of your Advisor. Schwab is a registered broker-dealer. Schwab Advisor Services serves independent investment advisors and includes the custody and trading services of Schwab. Your Advisor is independent and not owned by, affiliated with, or supervised by Schwab. PLEASE DO NOT REPLY TO THIS EMAIL. THIS IS AN UNMONITORED EMAIL BOX. If you have questions about this email, please contact your Advisor, or the Schwab Alliance team at 800-515-2157.

[2]If you experience issues or have questions about the electronic authorization experience, please contact the Schwab Alliance team at 800-515-2157. If you have questions about the transaction, please contact your Advisor.

Tip

Your client should look in the **Message Center** for any missed requests.

Tip

You can learn more about initiating eAuthorization requests in our **Guide to move money eApproval tools**.

eAuthorization requests (continued)

...to launch the eAuthorization workflow.

Check request is ready for authorization

Print

1. Consent | 2. Instructions | 3. Acknowledgement

Consent to Have Investment Advisors Set Up Wires, Checks, Journals, IRA Distributions and Standing Letters of Authorization, allowing the Account Holder to then Authorize through Schwaballiance.com and the Schwab Mobile Application

Your investment advisor can set up transfers of money between Schwab accounts or to outside accounts, including wire transfers, check requests, journals (transfers between two accounts at Schwab), and IRA distributions. Once your advisor sets up the transfer, you will be sent an email notification and, if activated, a mobile alert, informing you that your request is ready for authorization.

By clicking on the "Consent" button below, you consent to:

- Verify the accuracy of information on wire transfers, check requests, journals (transfers between two accounts at Schwab), and IRA distributions and IRA tax withholding elections set up by your investment advisor.
- Electronically sign a Wire Transfer, Check Instructions, or Journal Instructions.
- Electronically sign a Standing Letter of Authorization ("SLOA") for Wire Transfers, Check Instructions, or Journal Instructions set up by your investment advisor.
- Electronically sign an IRA Distribution set up by your investment advisor and make a tax withholding election that will also apply to future distributions from your IRA.

If you do not wish to have the option of providing electronic authorizations through either the Schwaballiance.com website or your mobile device at this time, click "back" and do not click "Consent."

(0717-7PFM) Cancel Consent

1 Your client may have to select **Consent** before the process displays the transaction details.

Check request is ready for authorization

Print

1. Consent | 2. Instructions | 3. Acknowledgement

Please review the check request below that was submitted by your Advisor including the terms and conditions of the check disbursement. If you agree to the check request submitted by your Advisor and to the terms listed below, select 'I agree'. If you do not agree, select 'Cancel' and the check request will be cancelled.

From Account	1234-XXXX
From Account Title	NICOLE NICKEL
Payee Name(s)	DAVE DOLLAR
Recipient Address	434 FAYETTEVILLE STREET RALEIGH, NC 27601
Type	Check
Frequency	One-time
Amount	$9.00
Date Requested	10/03/2017
Date Processed	10/05/2017

Agree to Terms

I authorize Charles Schwab & Co., Inc., to distribute funds from my Schwab Account pursuant to the above instructions provided by my Investment Advisor.

4. I understand that Schwab will retain and store a record of this authorization with my electronic signature in electronic code. I agree that this record constitutes an original of this authorization with my signature.

By selecting 'I agree,' you are confirming the details of the transaction.

☑ I agree

Cancel Submit

2 If the transaction details are accurate, your client should select **I agree**, then **Submit**.

Check request is ready for authorization

Print

1. Consent | 2. Instructions | 3. Acknowledgement

You have successfully submitted your authorization. The transaction has been submitted to Schwab for processing and your Advisor has been notified.

3 If the eAuthorization was successful, your client will receive a confirmation message.

Common eAuthorization questions

Clients should access the Message Center if they can't find your eAuthorization requests.

If your client can't access the Message Center or still hasn't received a request, review the following:

Is the client enrolled in Schwab Alliance?

Your client can't eAuthorize without a Schwab Alliance login and will need to **enroll**.

When was the last time your client logged into Schwab Alliance?

If a client hasn't logged into Schwab Alliance for a while, their account may have been disabled due to inactivity. Your client will need to **reset his/her credentials**.

eSignature requests

After you initiate an eSignature request, your client will receive an email like the one shown below. Clients can click the highlighted link...

Documents enclosed for your review and eSignature

Sent on behalf of your independent investment advisor:
Studebaker Financial ("Advisor")[1]

Your Advisor has asked Schwab to forward the enclosed documents for your review and signature using the DocuSign electronic signature service.

Once you have eSigned the documents:

1. Your documents will be submitted to Schwab for processing and your Advisor will be notified.
2. You will receive a confirmation email.
3. Print or Download a PDF of the signed documents for your records.

The enclosed documents include a Schwab account application. If you requested checks and/or Visa® debit card(s) for your new account, Schwab requires that you submit a Signature Card before they can be mailed to you.[2]

To review and eSign the documents, click the button below.[3]

Review Documents

LEARN MORE: About electronic signatures

STUDEBAKER FINANCIAL

Your client should select **Review Documents** to kick off the approval process.

Tip

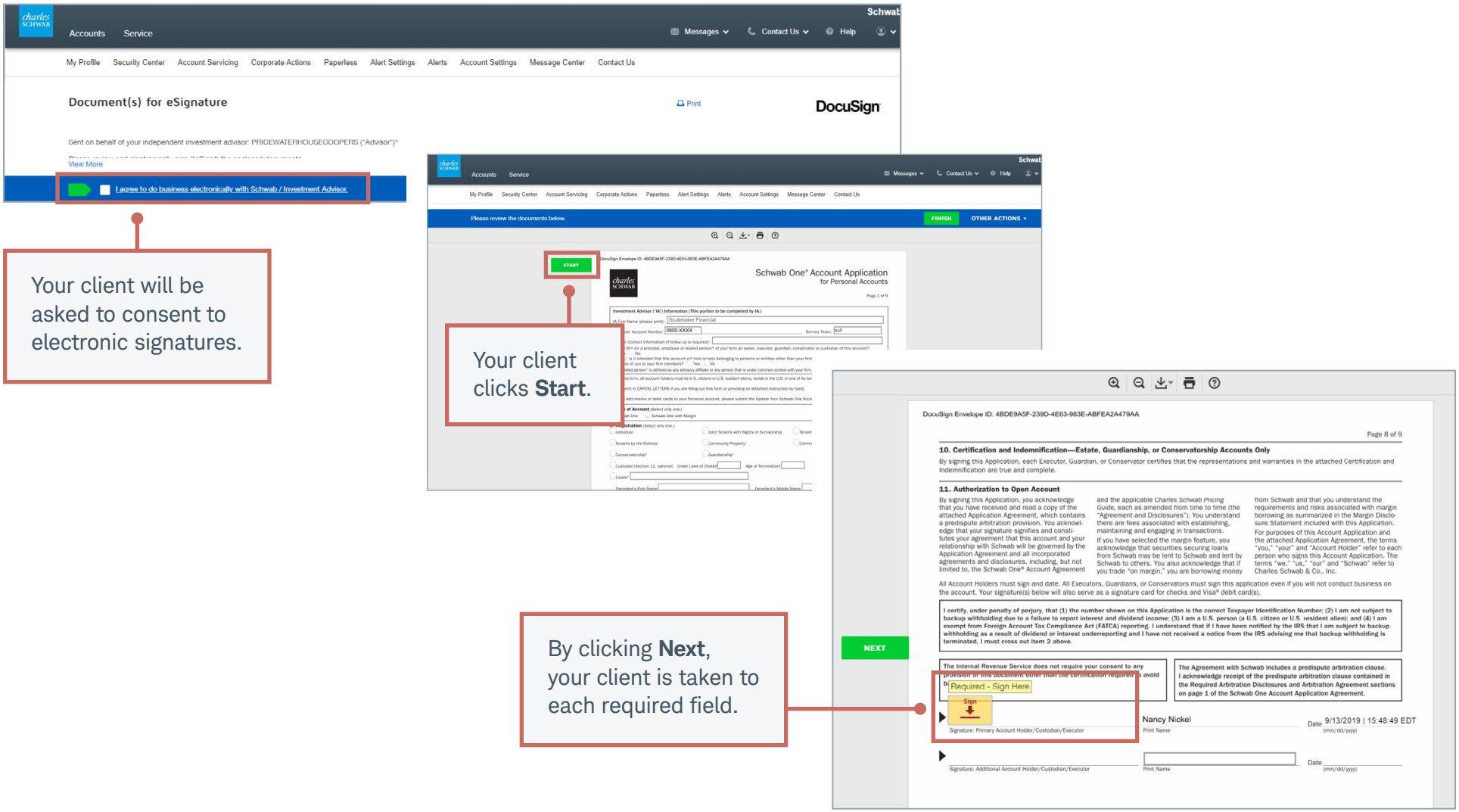
Your client should look in the **Message Center** for any missed requests.

Tip

To learn more about how you can prepare a document for eSignature, visit the **Service Guide**.

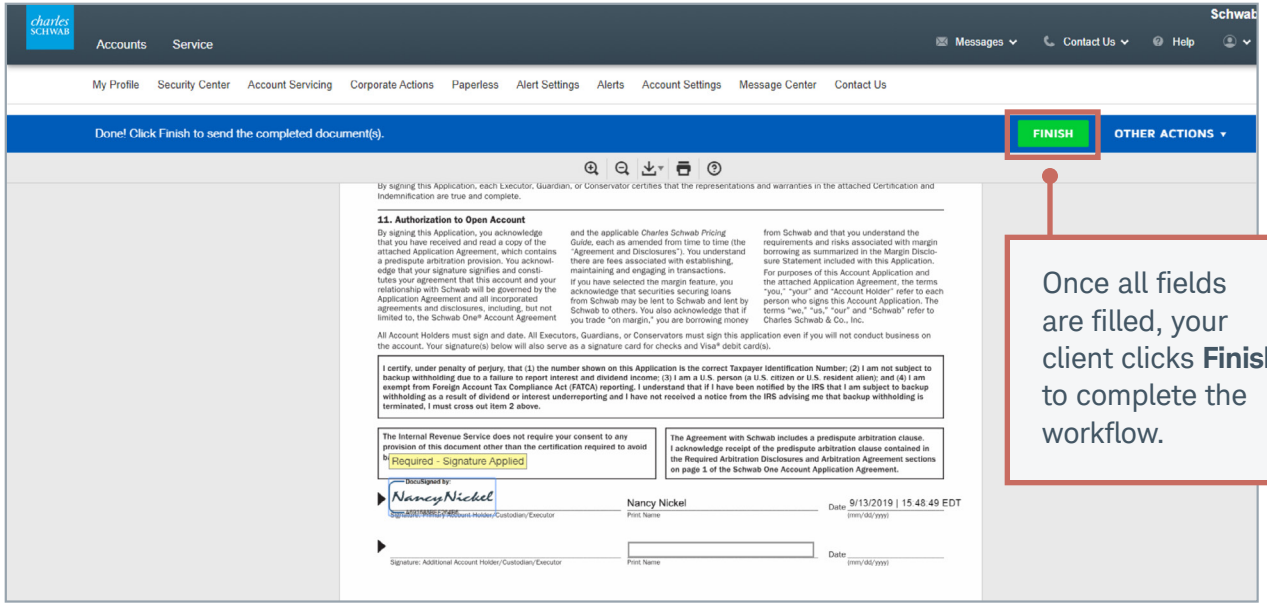
eSignature requests (continued)

...to launch the eSignature workflow. For a more detailed look at eSignature, you can view a demo in the **Service Guide**.



eSignature requests (continued)

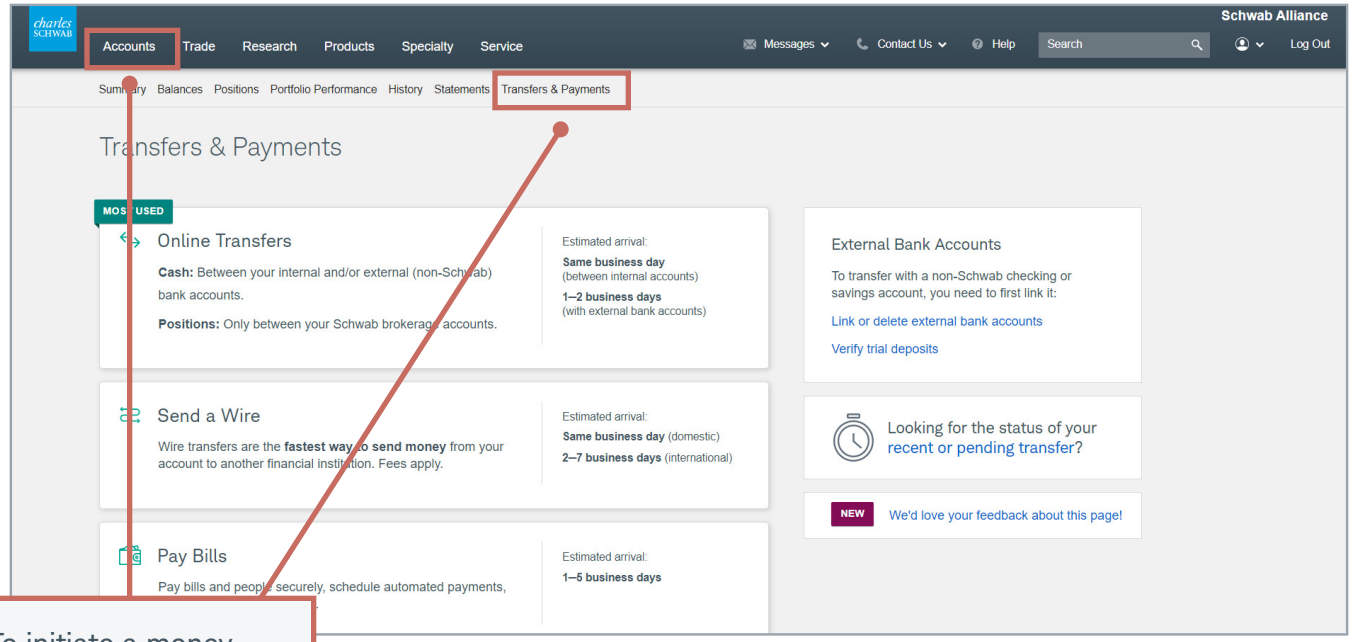
Your client chooses or draws an electronic signature.



Once all fields are filled, your client clicks **Finish** to complete the workflow.

Transfers and payments

There are several ways to move money using Schwab Alliance, but the easiest way is to initiate a fund transfer yourself and have your client eAuthorize the request. However, your clients can also initiate money movements if given the appropriate view type. Explore money movements with your clients on the **Client Learning Center**.



To initiate a money movement, clients should navigate to **Transfers & Payments** under **Accounts**.

Tip

Depending on the view type you select for your client, not all sections may be available. Learn about each view type and other customization options in the **Service Guide**.

Tip

You and your client can set up a Schwab MoneyLink® profile for recurring transfers. Please note that depending on whether you or your client sets up the MoneyLink profile, there will be authority restrictions. Learn more in the **Service Guide**.

Set up account features

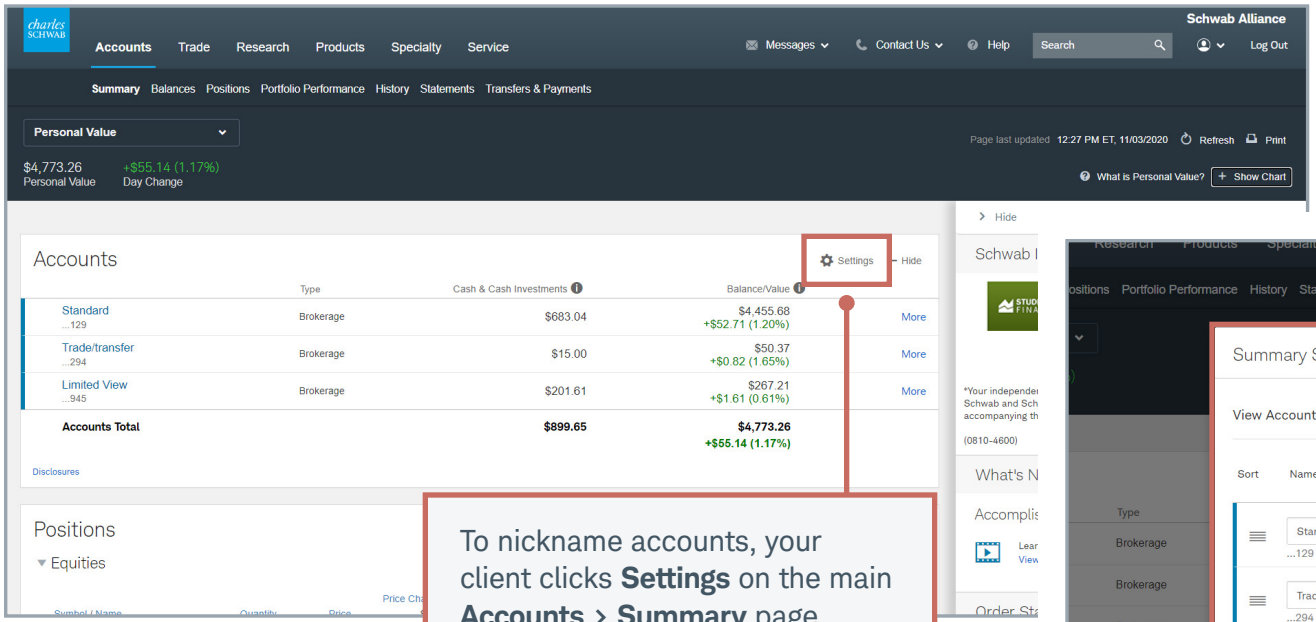
Clients can access self-service features that best support their Schwab Alliance experience, such as organizing their account summary, giving view-only access to third-party professionals, and more.

Help your clients:

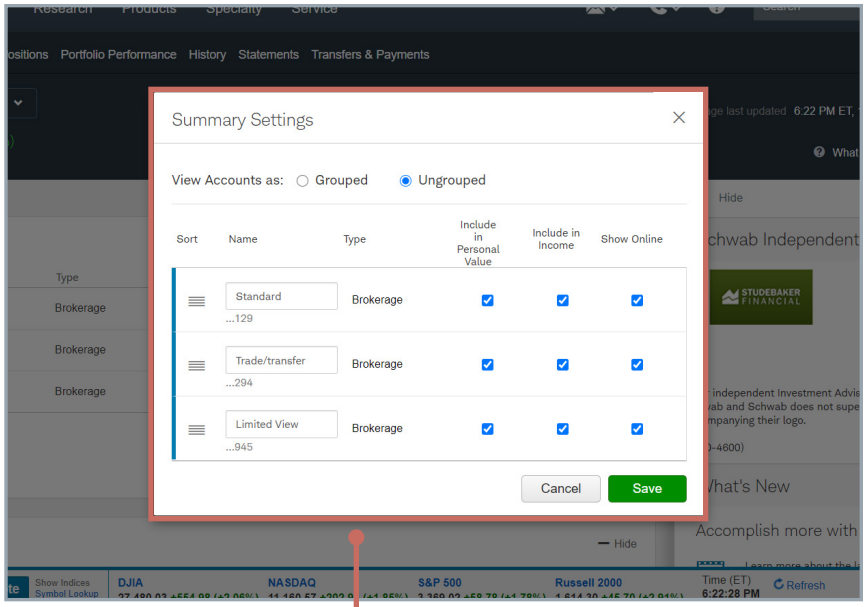
- ☑ Nickname and organize accounts >
- ☑ Add authorized viewers >
- ☑ Download statements and letters >

Nickname and organize accounts

Your client can nickname accounts, group accounts, and more to customize the Summary view.



To nickname accounts, your client clicks **Settings** on the main **Accounts > Summary** page.



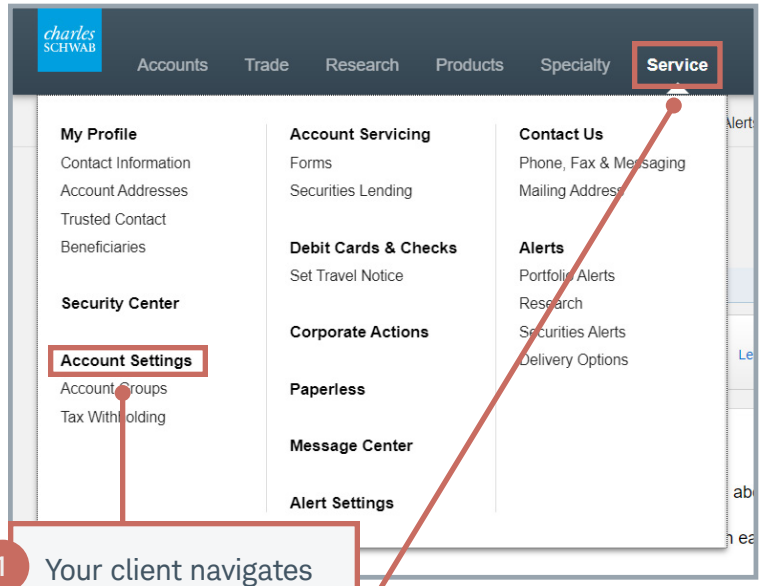
A Summary Settings window will display.

Tip

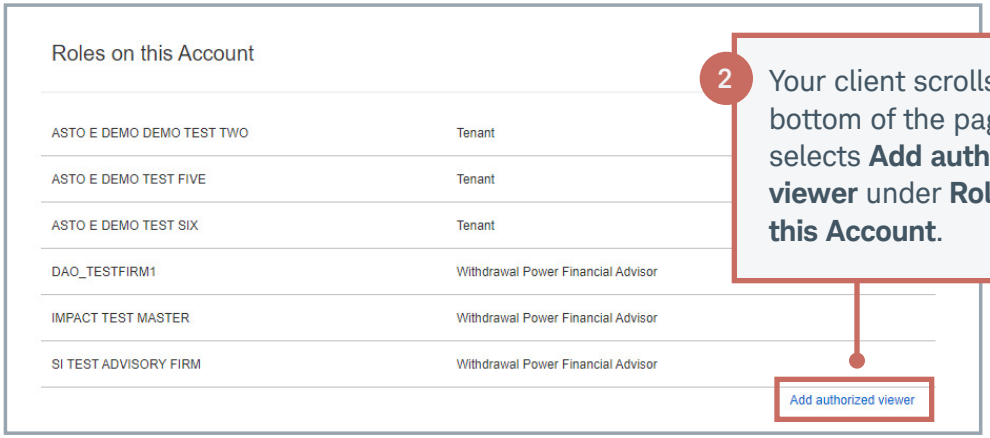
If an account is missing from your client's Schwab Alliance view, first check to see if the client can select **Show Online** in the **Summary Settings window**. If the account doesn't appear, you or your client should contact the Schwab Alliance Service Team.

View-only access

View-only online access is for clients who want to share a read-only Schwab Alliance experience with an authorized user, such as a spouse or tax professional.

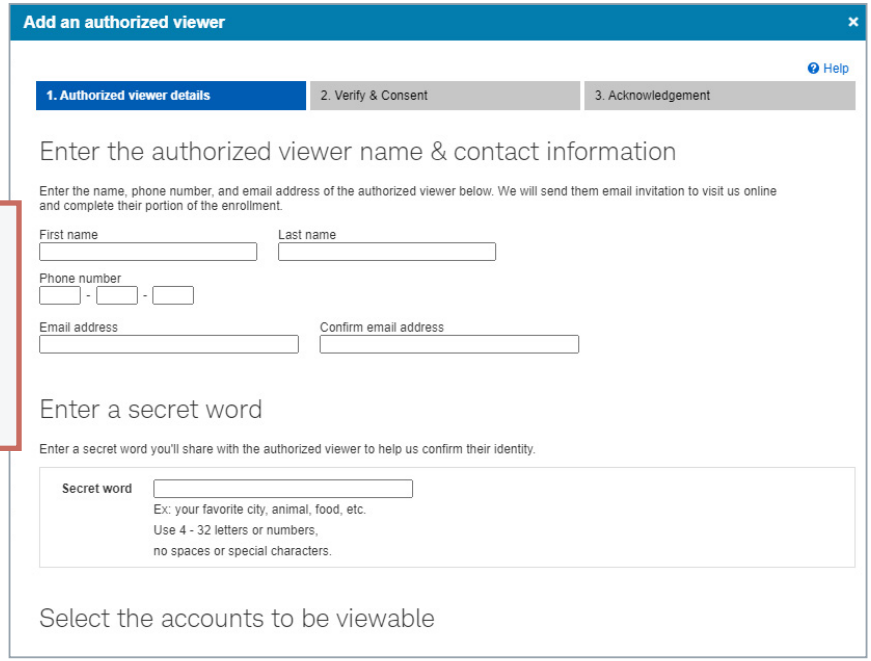


1 Your client navigates to **Service**, then to **Account Settings**.



2 Your client scrolls to the bottom of the page and selects **Add authorized viewer** under **Roles on this Account**.

3 A pop-up window displays with detailed instructions on how to securely invite an authorized viewer.



Statements and letters

Your client can download up to 10 years' worth of account documents, including statements, tax forms, and letters.

Your client navigates to **Accounts**, then to **Statements**.

From there, your client selects the desired document type, then selects **Search**.

Tip

Some options, such as **Letters**, are not selected by default.

Your firm's logo and contact information appears on downloaded statements. Learn how to customize Schwab Alliance with your branding and contact information in the Service Guide.

Update account information

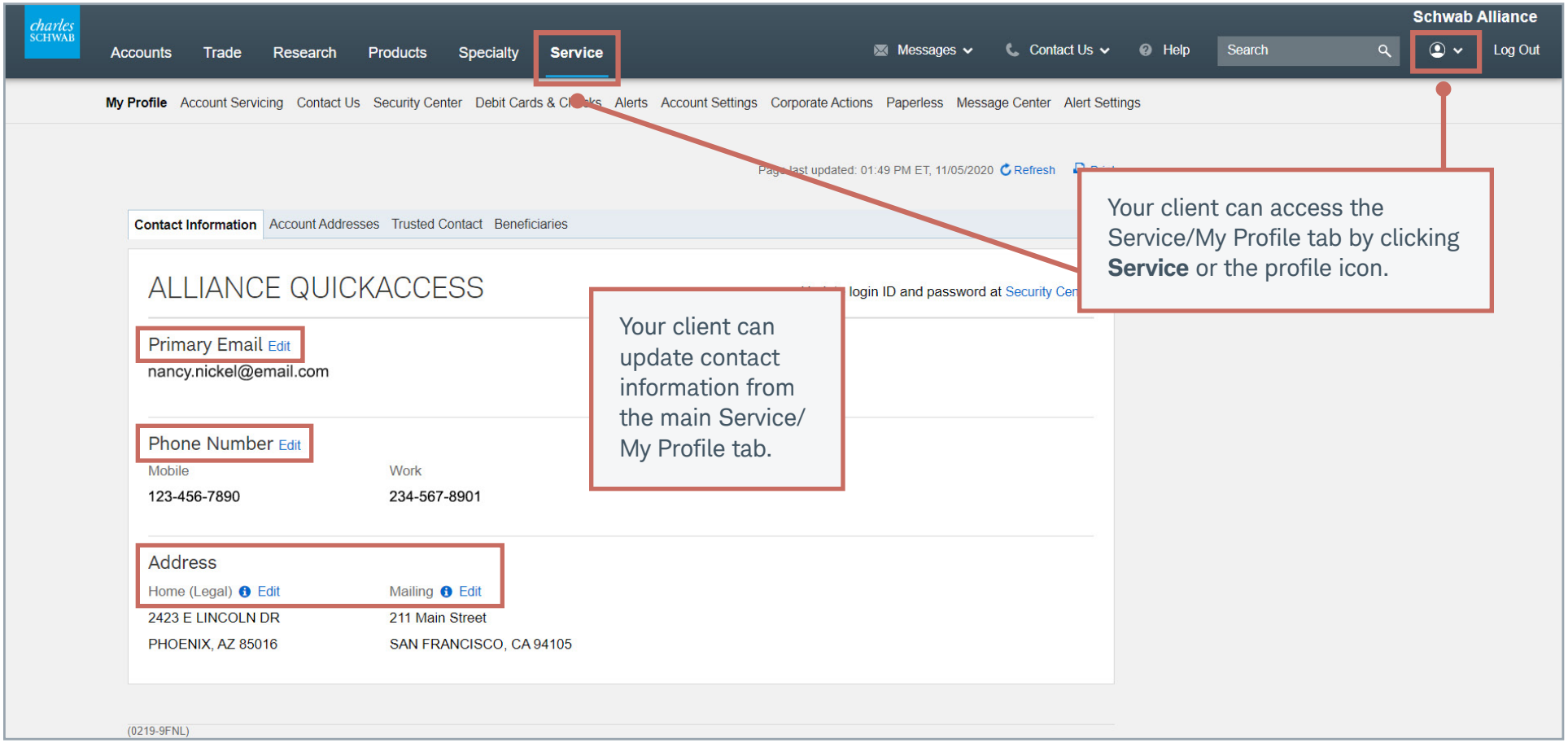
Your clients can update account information and change settings without contacting the Schwab Alliance Service Team or using a paper-based process. Explore the most-used tools below.

Help your clients:

- Update personal/contact information >
- Change security features >
- Update beneficiaries >
- Enroll in eDelivery >

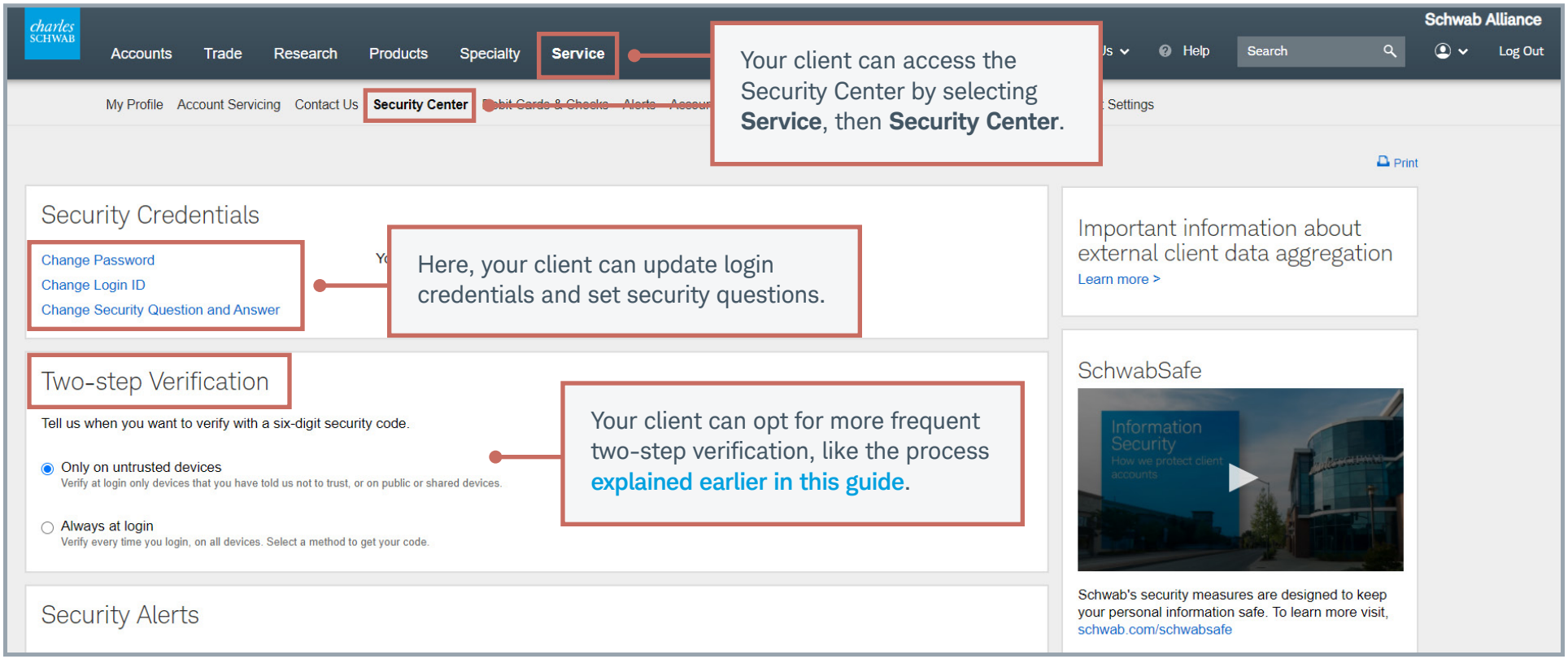
Updating personal information

To update email addresses, phone numbers, and legal/mailing addresses, clients should navigate to the Service/My Profile tab.



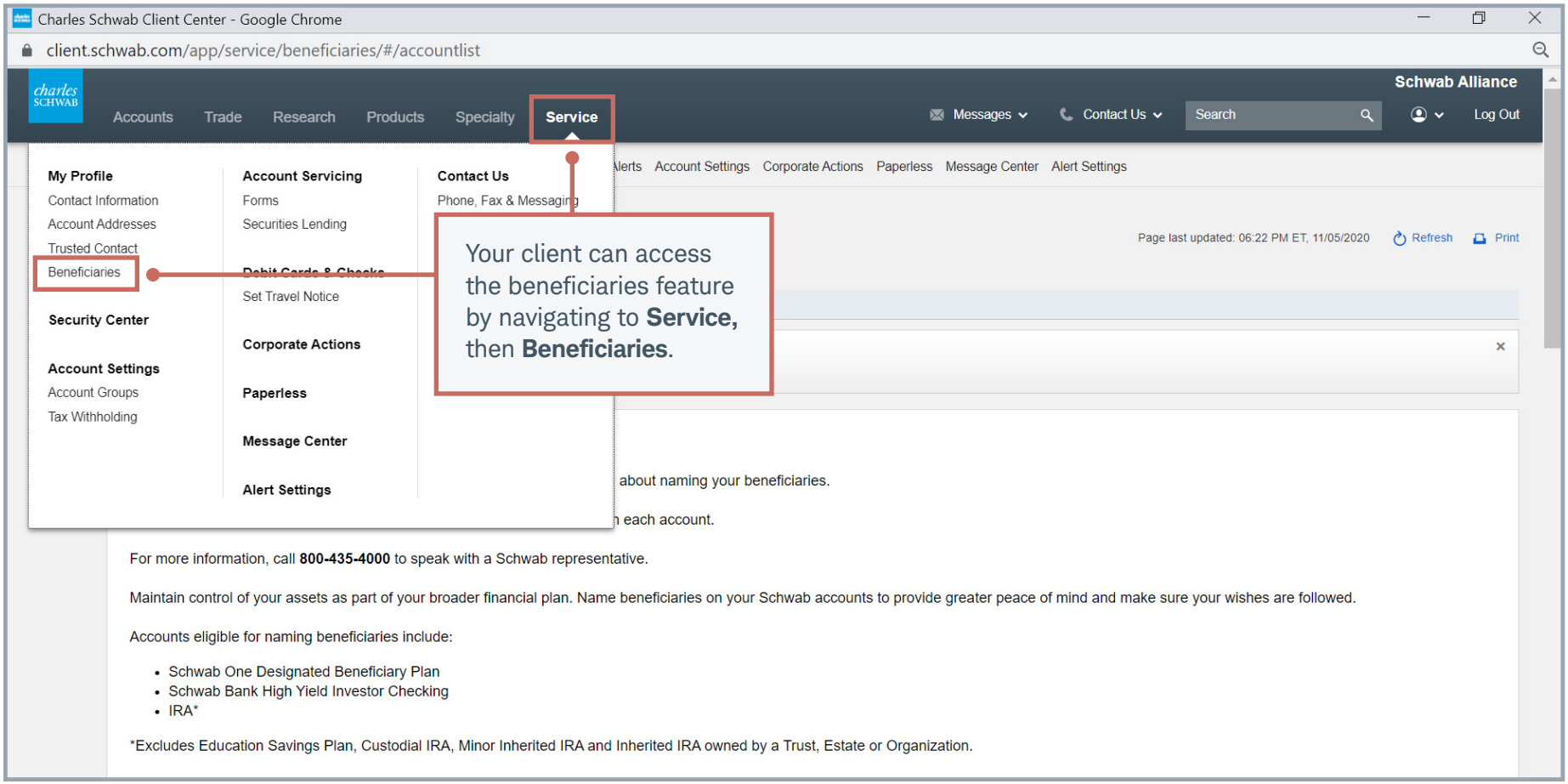
Security Center

Your client can update security preferences by visiting the Security Center on the Service tab.



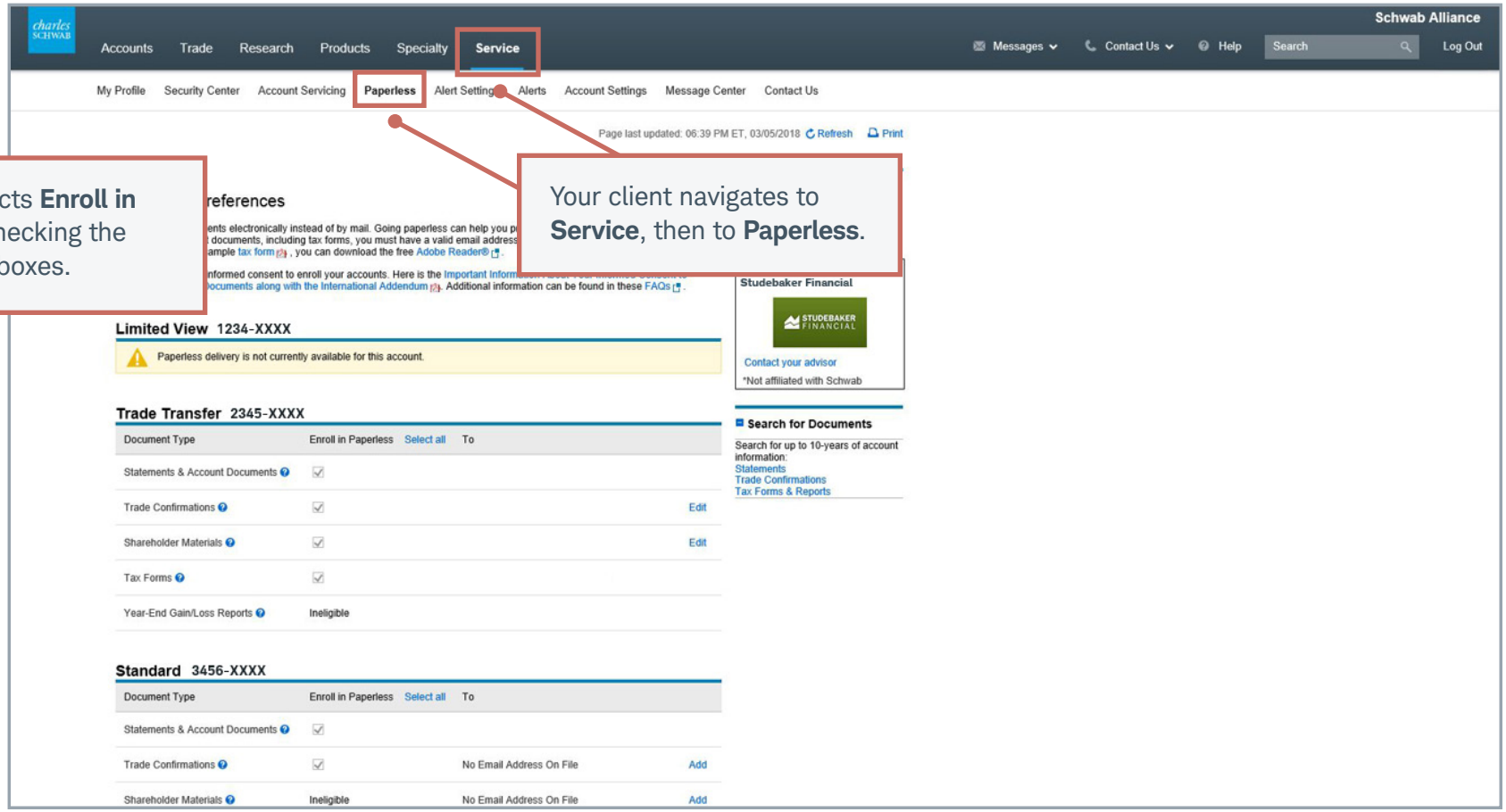
Beneficiaries

Your client can name or change beneficiaries on Schwab Alliance. The beneficiaries feature allows your client to see all eligible accounts with beneficiaries in a single location and update them as needed.



Paperless/eDelivery enrollment

If an account is eligible, your client can enroll in paperless communications on Schwab Alliance.



Your client navigates to **Service**, then to **Paperless**.

Your client selects **Enroll in Paperless** by checking the corresponding boxes.

Common topics/questions

Click the topic to navigate to the relevant explanation.

Enroll/login

Navigate features

Approve requests

Account features

Update account information

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