



# 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

<p>Get started</p> 	<p>Navigate the site</p> 	<p>Manage eApprovals</p> 	<p>Set up account features</p> 	<p>Update account information</p> 
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# Get started

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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](https://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**

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If your client can't find the invitation, they can [self-enroll](#).

 **Tip**

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Explore the enrollment process with your clients in the [Client Learning Center](#).

## Schwab Alliance Activation

Your investment advisor has requested that Schwab Advisor Services send you an email to activate your account on the Schwab Alliance website. Schwab Alliance is a web site designed for clients of investment advisors and will allow you fast, convenient, and secure access to your account information including access to your archive of statements and other documents.

To activate your accounts online, please click the link below and paste into your browser:

[www.schwab.com/sa\\_webactivate](http://www.schwab.com/sa_webactivate)

For questions or assistance with the web activation process, contact your advisor or the Schwab Alliance team at 800-473-3232.

[MESSAGES](#)   [PRIVACY](#)   [CONTACT US](#)   [LOG IN](#)

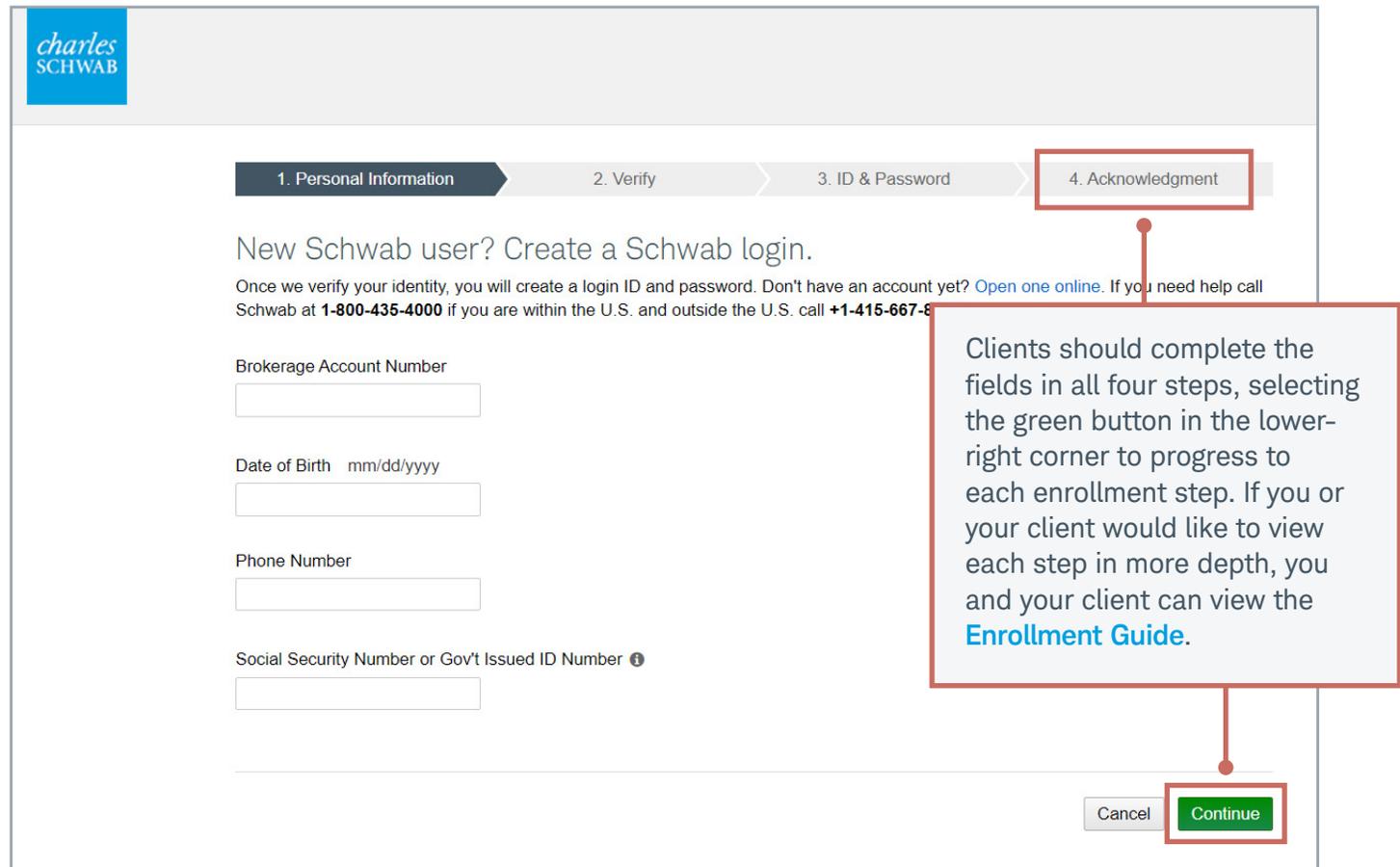
# Advisor invitation (continued)

...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**

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Your client can contact you for the account number.



**charles SCHWAB**

1. Personal Information 2. Verify 3. ID & Password 4. Acknowledgment

New Schwab user? Create a Schwab login.

Once we verify your identity, you will create a login ID and password. Don't have an account yet? [Open one online](#). If you need help call Schwab at **1-800-435-4000** if you are within the U.S. and outside the U.S. call **+1-415-667-8**

Brokerage Account Number

Date of Birth mm/dd/yyyy

Phone Number

Social Security Number or Gov't Issued ID 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](https://schwaballiance.com) and select **New User...**

**Tip**

Explore the process with your clients using the [Enrollment Guide](#) and the [Client Learning Center](#).

The screenshot shows the Schwab Alliance login interface. At the top left is the Charles Schwab logo. At the top right are links for SchwabSafe, The Schwab Security Guarantee, and Schwab Homepage. A U.S. Mailing Service Alert is displayed in a box. The main content area features a login form with fields for Login ID and Password, a Start Page dropdown menu set to 'Accounts Summary', and a green 'Log In' button. Below the form are links for 'Forgot login ID or password?' and 'New user?'. The 'New user?' link is highlighted with a red box and a red arrow pointing to a callout box. The callout box contains the text: 'To enroll without an email invitation, clients should navigate to [schwaballiance.com](https://schwaballiance.com) and select **New User**.' To the right of the login form, there are '4 quick tips to better protect your account' and a 'Have questions?' section with a phone number: 800-515-2157. The background of the page shows a silhouette of a person with a bicycle against a sunset sky.

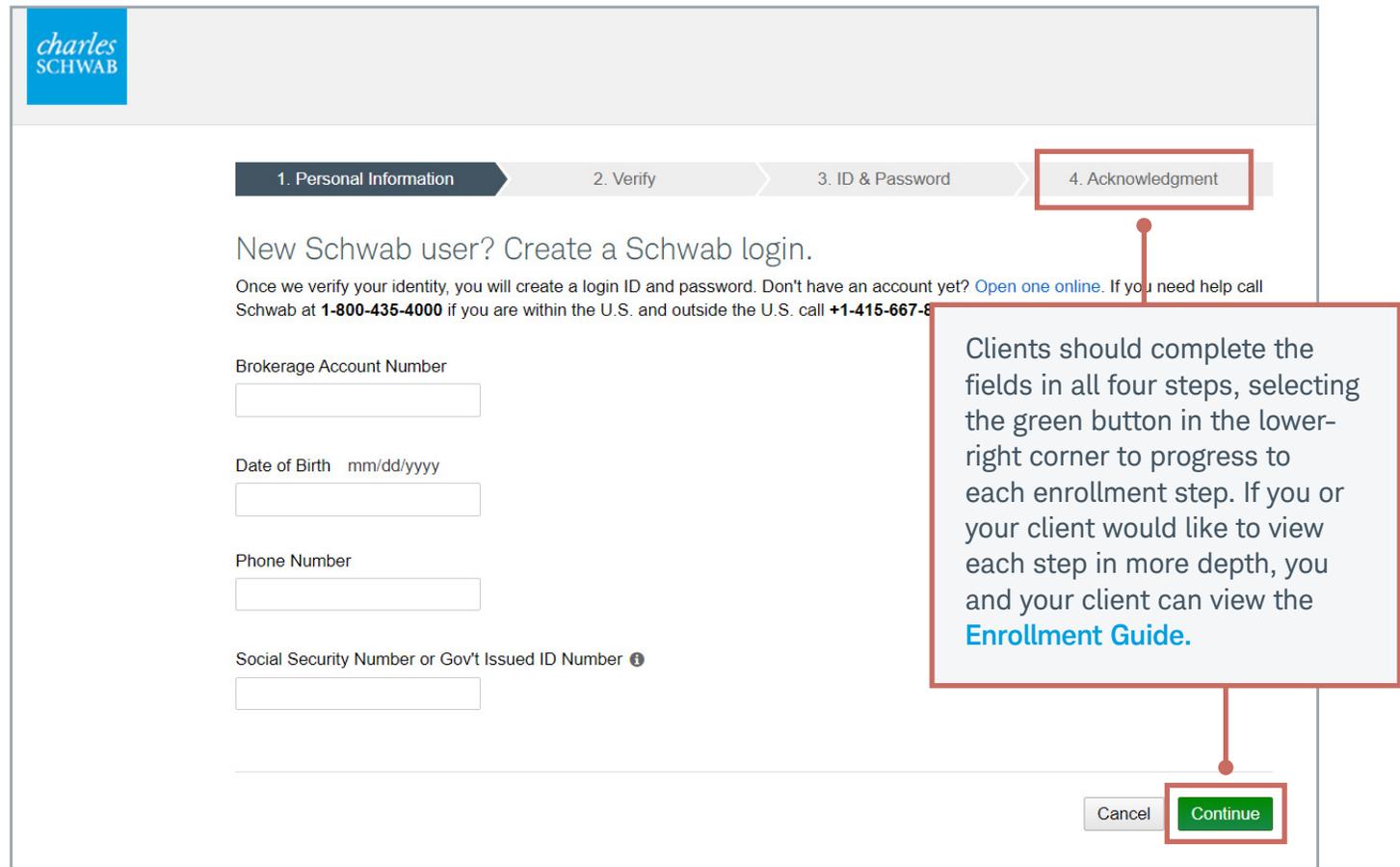
# Client initiation (continued)

...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.



**charles SCHWAB**

1. Personal Information 2. Verify 3. ID & Password 4. Acknowledgment

New Schwab user? Create a Schwab login.

Once we verify your identity, you will create a login ID and password. Don't have an account yet? [Open one online](#). If you need help call Schwab at **1-800-435-4000** if you are within the U.S. and outside the U.S. call **+1-415-667-8**

Brokerage Account Number

Date of Birth mm/dd/yyyy

Phone Number

Social Security Number or Gov't Issued ID 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](#).

# 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.

The image displays two screenshots from the Charles Schwab website illustrating the authentication process. The first screenshot, titled "Your Security is Our Priority", shows a user selecting a method to receive an access code. The second screenshot, titled "Enter Access Code", shows the user entering the received code and clicking "Continue".

**Step 1: Selecting a delivery method.** The first screenshot shows the "Send my access code by:" section with the following options:

- Text Message (with phone number XXX-XXX-4175)
- Email
- Automated Call
- Call Schwab at 877-870-7331

**Step 2: Entering the access code.** The second screenshot shows the "Enter Access Code" section with an "Access Code" input field and a checkbox for "Trust this device for future use. Schwab uses cookies to trust your device."

Callout boxes provide additional context:

- 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](https://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.](#)

**U.S. Mailing Service Alert:** Schwab currently mails statements, trade confirmations and other account-related material from the United States. Due to the evolving situation of the pandemic, the US Postal Service is unable to deliver mail to a number of international jurisdictions. Please visit [USPS.com](https://usps.com) for updates. In order to ensure that you receive timely information about your account, Schwab encourages you to sign up for paperless delivery.

**Log in to Schwab Alliance**

Login ID

Password

Start Page  
Accounts Summary

**Log In**

[Forgot login ID or password?](#)    [New user?](#)  
[Log in to mobile](#)

4 quick tips to better protect your account

- Use unique passwords in the places where you do business
- Enroll in two-factor authentication
- Ensure your contact information is

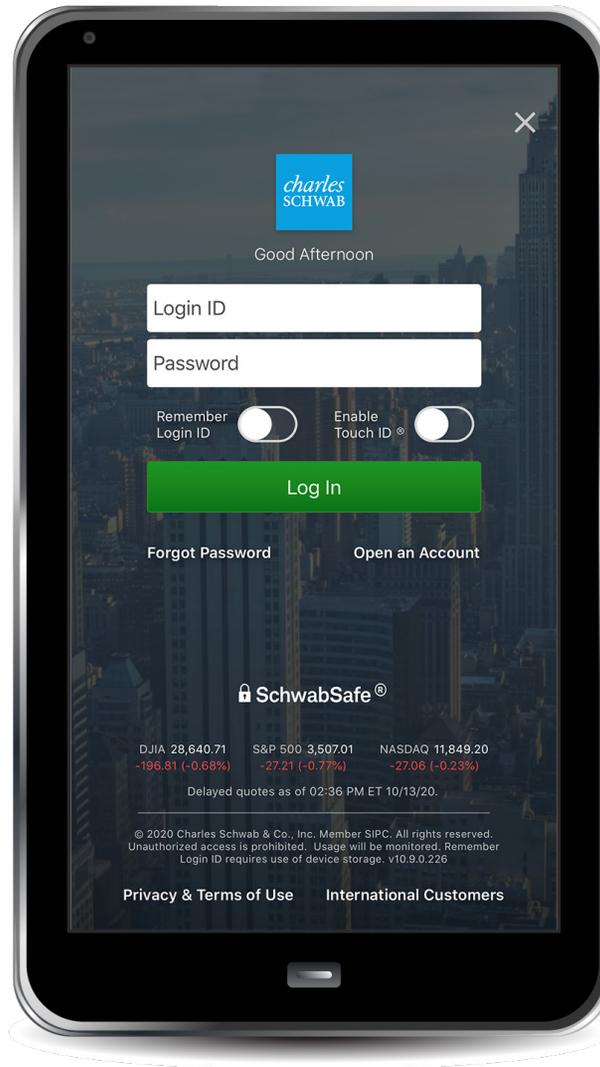
Have questions?  
Call your dedicated Alliance team at **800-515-2157**

# 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.

The screenshot displays the Schwab Alliance client interface. At the top, there is a navigation bar with the Charles Schwab logo, menu items (Accounts, Trade, Research, Products, Specialty, Service), and utility links (Messages, Contact Us, Help, Search, Log Out). Below this is a secondary navigation bar with options like Summary, Balances, Positions, Portfolio Performance, History, Statements, and Transfers & Payments. The main content area shows the 'Personal Value' section with a total of \$4,773.26 and a day change of +\$55.14 (1.17%). Below this is an 'Accounts' table with columns for Type, Cash & Cash Investments, and Balance/Value. The table lists three accounts: Standard, Trade/transfer, and Limited View, with a total of \$899.65 in cash investments and \$4,773.26 in total value. To the right of the accounts table is a 'Schwab Independent Advisor\*' sidebar. This sidebar features a custom logo for 'STUDEBAKER FINANCIAL' and contact information for 'SI TEST ADVISORY FIRM', including a phone number, email, website, and address. A red box highlights the custom logo, and a red line connects it to a text box. The text box explains that clients can brand their Schwab Alliance experience with their firm's logo and contact information. At the bottom of the screenshot, there is a 'Positions' section with a table header for Equities, including columns for Symbol / Name, Quantity, Price, Price Change, Market Value, Day Change, and Gain / Loss.

Type	Cash & Cash Investments	Balance/Value
Standard	\$683.04	\$4,455.68
Trade/transfer	\$15.00	\$50.37
Limited View	\$201.61	\$267.21
<b>Accounts Total</b>	<b>\$899.65</b>	<b>\$4,773.26</b>

**STUDEBAKER FINANCIAL**  
SI TEST ADVISORY FIRM  
602-355-4239  
test1@schwab.com  
schwabadvisorcenter.com  
211 MAIN  
SAN FRANCISCO, CA 94105

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**.

The screenshot shows the Charles Schwab Personal Value Chart interface. The top navigation bar includes 'Accounts', 'Trade', 'Research', 'Products', 'Specialty', and 'Service'. The main content area displays the Personal Value chart with a current value of \$4,773.26 and a day change of +\$55.14 (1.17%). A 'Hide Chart' button is highlighted with a red box. A callout box points to this button, stating 'Selecting Hide Chart closes the view.' Below the chart is a table of accounts and a section for the Schwab Independent Advisor.

Accounts	Type	Cash & Cash Investments	Balance/Value	
Standard ...129	Brokerage	\$683.04	\$4,455.68 +\$52.71 (1.20%)	More
Trade/transfer ...294	Brokerage	\$15.00	\$50.37 +\$0.82 (1.65%)	More
Limited View			\$387.24	

Selecting **Hide Chart** closes the view.

# 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.](#)

**Personal Value** \$4,773.26 +\$55.14 (1.17%)  
 Personal Value Day Change

Page last updated 12:27 PM ET, 11/03/2020 Refresh Print

What is Personal Value? Show Chart

Accounts	Type	Cash & Cash Investments	Balance/Value
Standard ...129	Brokerage	\$683.04	\$4,455.68 +\$52.71 (1.20%)
Trade/transfer ...294	Brokerage	\$15.00	\$50.37 +\$0.82 (1.65%)
Limited View ...945	Brokerage	\$201.61	\$267.21 +\$1.61 (0.61%)
<b>Accounts Total</b>		<b>\$899.65</b>	<b>\$4,773.26</b> <b>+\$55.14 (1.17%)</b>

Disclosures

**Positions**

Equities

Symbol / Name	Quantity	Price	Price Change \$ 1 %	Market Value	Day Change \$ 1 %	Cost Basis	Gain / Loss \$ 1 %	Ratios
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**Schwab Independent Advisor\***

**STUDEBAKER FINANCIAL**

**SI TEST ADVISORY FIRM**  
 602-355-4239  
 test1@schwab.com  
 schwabadvisorcenter.com  
 211 MAIN  
 SAN FRANCISCO, CA 94105

\*Your independent Investment Advisor is not affiliated with or an agent of Schwab and Schwab does not supervise or endorse them or any statement accompanying their logo.

(0810-4600)

**What's New**

Accomplish more with your new summary.

Learn more about the latest Summary enhancements.  
[View the guided video tour](#)

**Order Status**

# 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](#).

The screenshot displays the Charles Schwab website interface. At the top, the navigation bar includes the Charles Schwab logo, menu items (Accounts, Trade, Research, Products, Specialty, **Service**), and utility links (Messages, Contact Us, Help, Search, Profile Icon, Log Out). The 'Service' tab is highlighted with a red box. Below the navigation bar, a secondary menu lists various services, with 'My Profile' selected. A callout box with a red border and a red line pointing to the 'Service' tab and the profile icon contains the text: "Your client can access the Service/My Profile tab by clicking **Service** or the profile icon." The main content area shows the 'My Profile' page with tabs for 'Contact Information', 'Account Addresses', 'Trusted Contact', and 'Beneficiaries'. The 'Contact Information' tab is active, displaying the following details:

- ALLIANCE QUICKACCESS** (Update login ID and password at [Security Center](#))
- Primary Email** [Edit](#): nancy.nickel@email.com
- Phone Number** [Edit](#):
  - Mobile: 123-456-7890
  - Work: 234-567-8901
- Address**:
  - Home (Legal) [Edit](#): 2423 E LINCOLN DR, PHOENIX, AZ 85016
  - Mailing [Edit](#): 211 Main Street, SAN FRANCISCO, CA 94105

(0219-9FNL)

# 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.

The screenshot displays the Charles Schwab Trade tab interface. At the top, the Charles Schwab logo is on the left, and the Schwab Alliance logo is on the right. The navigation bar includes 'Accounts', 'Trade' (selected), 'Research', 'Products', 'Specialty', and 'Service'. Utility links for 'Messages', 'Contact Us', 'Help', 'Search', and 'Log Out' are also present. Below the navigation bar, a breadcrumb trail shows 'All-In-One' followed by 'Schwab Stock Slices™', 'Stocks & ETFs', 'Options', 'Mutual Funds', 'Bonds', 'CDs', 'Watchlist', and 'Order Status'. The main content area features a progress indicator with three steps: '1. Enter Order' (active), '2. Verify Order', and '3. Order Received'. A 'Standard' order type is selected with a dropdown menu showing '2345-XXXX'. Key information includes 'Available to Trade: \$683.04 using Cash & Cash Investments' and 'Buying Power'. A notification states 'This account is managed by your investment advisor, please consult them before trading in this account.' Below this, there are links to 'Go to classic Stocks & ETFs Trade Ticket' and 'How to enter an order'. The main form includes fields for 'Symbol' (with a placeholder 'Enter Symbol'), 'Strategy' (set to 'Stock/ETF'), and 'COMPANY NAME'. A table below these fields shows columns for '\$', 'Bid/Size Ask/Size', and 'Day Range 52 Week Range'. Further down, there are fields for 'Action' (set to 'Select Action'), 'Quantity' (set to '100'), and 'Calculator'. The 'Order Type' is set to 'Limit', 'Limit Price' is '\$', and 'Timing' is 'Day Only'. The 'Estimated Amount' is '\$--', based on the limit price and excluding commission or fees. A '+ Trade & Probability Calculator' link is at the bottom left. 'Clear' and 'Review Order' buttons are at the bottom right.

**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.

**Charles Schwab** Accounts Trade **Research** Products Specialty Service

Search [ ] Log Out

Markets Stocks Mutual Funds Exchange Traded Products Bonds & Fixed Income

Enter Name or Symbol [ ] Research Page last updated: 1:00 PM ET, 11/03/2020 Refresh Print View Watchlists

**U.S. Markets** Industries Charts Calendar Reports

Market News Most Actives Indices Global Markets Search News

**Breaking News** as of 11/03/2020

Top Headlines Most Popular My Saved Stories

**Schwab Market Update**

**Stocks Extending Rebound as Election in Focus**  
11/3/2020 11:15 AM EST

Listen to the latest audio Schwab Market Update. Or listen and subscribe for free to the end-of-day Schwab Market Update podcast.

Listen on **Apple Podcasts**

U.S. stocks are continuing to trim last week's plunge that was the largest since March, as the markets hope Election Day will clear up some of the political uncertainty that has been a source of recent volatility. Factory orders continued to rebound, adding another dose of upbeat data, while earnings continue to mostly top forecasts. PayPal is seeing pressure as its guidance is countering its strong Q3 results, while Mondelez and Wayfair are rising after besting Q3 expectations. Treasury yields are pushing higher as bond prices see...

Read the details [RSS](#) [PODCASTS](#)

**Recent Market Headlines**

**Cruise industry throws in the towel on 2020, looks to 2021**  
Associated Press - 12:52 PM ET

**The top iPhone and iPad apps on Apple App Store**  
Associated Press - 12:41 PM ET

**FAANG stocks trade higher with broad market**  
Briefing.com - 12:30 PM ET

**Apple Books-Top-10**  
Associated Press - 12:28 PM ET

**The top 10 movies on the Apple TV app**  
Associated Press - 12:26 PM ET

**S&P Euro 350**  
12:23 PM ET, Tuesday November 03, 2020  
1,413.96 +32.29 (2.34%)

Monday Close 1,381.87

9:30am 11/02 Monday	9:30am 11/03 Tuesday	4pm
<b>S&amp;P Euro 350</b>	1,413.96	+32.29 (2.34%)
<b>CAC 40</b>	4,691.14	+96.90 (2.11%)
<b>DAX</b>	12,088.98	+300.70 (2.55%)

**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.

The screenshot shows the Charles Schwab website's Products tab. The top navigation bar includes the Charles Schwab logo, menu items for Accounts, Trade, Research, Products (highlighted), Specialty, and Service, a search bar, and user options like Log Out. Below the navigation, there are sub-menu items: Overview, Investment Products, Bank Offerings, and Specialized Solutions. The main content area features a photo of a woman, a section titled 'Products available to you through your investment advisor' with a brief description and a contact prompt, and three product highlights: 'A wide range of investment choices', 'Cash management tools for your brokerage account', and 'Products from Charles Schwab Bank'. A 'Tip' box on the right provides information about view types. A disclaimer at the bottom states 'Brokerage Products: Not FDIC Insured • No Bank Guarantee • May Lose Value'. A small footnote at the bottom left explains the APY rate.

**Products available to you through your investment advisor**

Your investment advisor brings you a wide range of institutional-quality Schwab products for your investment portfolio, as well as for your day-to-day cash needs.

For questions, contact your investment advisor today.

**A wide range of investment choices**

Explore a selection of mutual funds, stocks, bonds, and high-yield CDs.

**Cash management tools for your brokerage account**

Learn about convenient cash access choices including direct deposit, online bill payment, and unlimited ATM fee rebates.

**Products from Charles Schwab Bank**

Earn a variable 0.03% APY<sup>1</sup> on checking— no ATM fees<sup>2</sup>, no minimums, no catches.

**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](#).

**Brokerage Products: Not FDIC Insured • No Bank Guarantee • May Lose Value**

1. The Annual Percentage Yield (APY) on the Schwab Bank High Yield Investor Checking™ account, with a minimum balance of \$0.01, is 0.03% as of June 30, 2017. This rate is variable and may change without notice. Schwab Bank High Yield Investor Checking™ accounts are available only as linked accounts with

# Specialty tab

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

The screenshot shows the Charles Schwab Specialty tab interface. At the top, there is a navigation bar with the Charles Schwab logo on the left and the Schwab Alliance logo on the right. The navigation bar includes links for Accounts, Trade, Research, Products, Specialty (which is highlighted with a blue underline), and Service. On the right side of the navigation bar, there are icons for email, a phone, a search bar, a user profile, and a Log Out button. Below the navigation bar, there are two tabs: Overview and Taxes. The main content area features a large image of an older man smiling, with the heading "Accounts, information, and resources" and a sub-heading "Here you can access your specialized accounts as well as useful information and resources that can help in your tax preparation." Below this, there is a call to action: "For questions, contact your investment advisor today." To the right of this section is a "Print" button. Further down, there are four sections: "View your charitable accounts" with a link to "Access your Schwab Charitable™ account"; "Manage your annuities accounts" with a list of account types: Schwab Custom Solutions® Annuity, Schwab OneSource Annuity®, Schwab Select Annuity®, and Platinum Edge Annuity; "Roth IRA Conversion" with a link to "These resources"; and "Tax tools and resources" with a link to "can help in preparing your taxes." A "Tip" box on the right side of the page contains a lightbulb icon and text: "Depending on the view type you selected for your client, this tab may or may not be visible. Learn more in the Service Guide." At the bottom left of the page, there is a phone number: (0108-7301).

# Manage eApprovals

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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.

The screenshot shows the Charles Schwab Message Center interface. At the top right, there is a navigation bar with icons for messages (envelope), phone, and help, along with a search bar and a 'Log Out' button. A red box highlights the envelope icon, and a red arrow points from it to a callout box. The callout box contains the text: "Your client clicks the envelope icon. From the drop-down menu, your client selects a specific message or **Take me to Message Center** to view all available messages and requests." Below the envelope icon, a dropdown menu is open, showing a list of messages: "Transfer your Account to Schwab" (dated 8/3/2020) and "Banking Inquiry" (dated 5/19/2017). At the bottom of this menu, a red box highlights the link "Take me to Message Center". The main content area shows account information, including a "Personal Value" of \$4,750.20 with a day change of +\$32.08 (0.68%). Below this is a table of accounts with columns for Type, Cash & Cash Investments, and Balance/Value. The table lists three accounts: Standard, Trade/transfer, and Limited View, with a total balance of \$899.65 and a total day change of +\$32.08 (0.68%).

Type	Cash & Cash Investments	Balance/Value
Standard ...129	Brokerage \$683.04	\$4,432.79 +\$29.82 (0.68%)
Trade/transfer ...294	Brokerage \$15.00	\$50.15 +\$0.60 (1.21%)
Limited View ...945	Brokerage \$201.61	\$267.26 +\$1.66 (0.62%)
<b>Accounts Total</b>	<b>\$899.65</b>	<b>\$4,750.20</b> <b>+\$32.08 (0.68%)</b>

# Message center (continued)

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

Messages

[Upload Document](#) [Delete](#)

<input type="checkbox"/>	Date	Subject	Category	Account
<input type="checkbox"/>	08/03/2020	<a href="#">Transfer your Account to Schwab</a>	Customer Service	Limited View XXXXX945
<input type="checkbox"/>	05/19/2017	<a href="#">Banking Inquiry</a>	Customer Service	Standard XXXXX129

Page last updated: 05:43 PM ET, 11/03/2020 [Refresh](#) [Print](#)

Own your tomorrow.

[Back to Top](#)

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...

The screenshot shows an email with a blue header: "Please review & provide your authorization". The body text reads: "Sent on behalf of your independent investment advisor: SI TEST ADVISORY FIRM ('Advisor')<sup>1</sup>. 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.<sup>2</sup> 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." A blue button labeled "Review Transaction" is highlighted with a red box. A callout box on the left contains the text: "Your client selects **Review Transaction** to kick off the approval process." Below the main text, there is a link to the "Message Center" and a footer with links for "MESSAGES", "PRIVACY", "CONTACT US", and "LOG IN".



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

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**

Check request is ready for authorization

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 RAI FIGH, 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**

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

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

Check request is ready for authorization

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")<sup>1</sup>

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<sup>®</sup> debit card(s) for your new account, Schwab requires that you submit a Signature Card before they can be mailed to you.<sup>2</sup>

To review and eSign the documents, click the button below.<sup>3</sup>

[Review Documents](#)

LEARN MORE: [About electronic signatures](#)

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

**Tip**

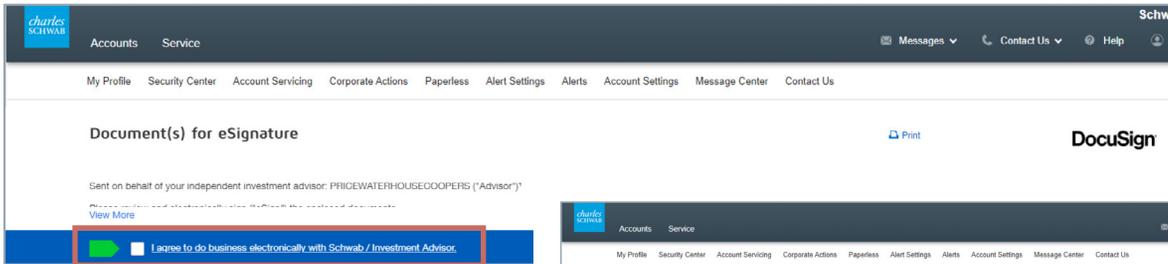
Your client should look in the **Message Center** for any missed requests.

**Tip**

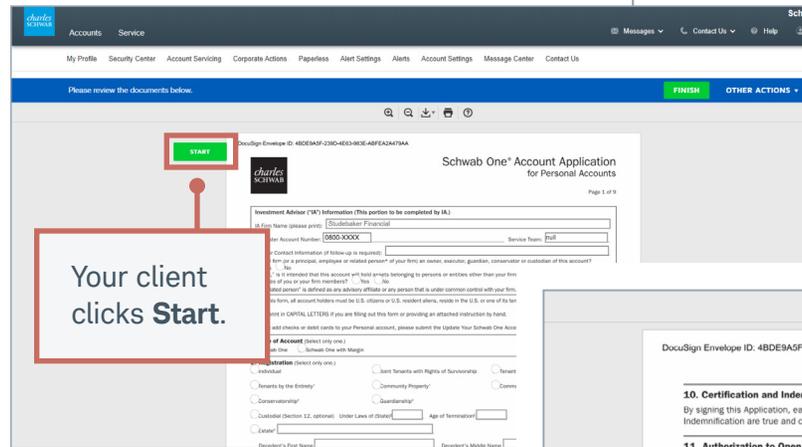
To learn more about how you can prepare a document for eSignature, visit the [Service Guide](#).

# eSignature requests (continued)

...to launch the eSignature workflow. For a more detailed look at eSignature, you can view a demo in the [Service Guide](#).

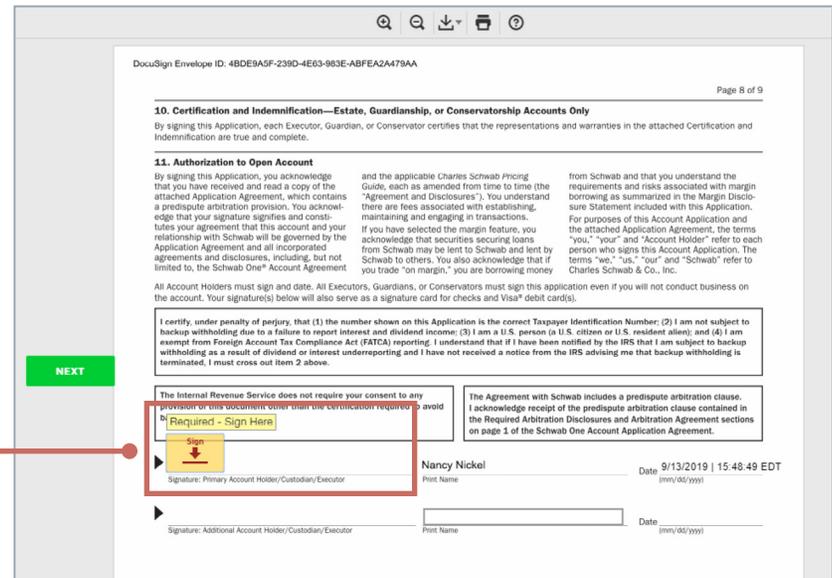


Your client will be asked to consent to electronic signatures.



Your client clicks Start.

By clicking Next, your client is taken to each required field.



# eSignature requests (continued)

### Adopt Your Signature

Confirm your name, initials, and signature.

\* Required

Your Full Name\*  Your Initials\*

**SELECT STYLE**   DRAW

---

PREVIEW Change Style

DocuSigned by:  

  
A091688BEF264B6...

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

**ADOPT AND SIGN**   CANCEL

Your client chooses or draws an electronic signature.


Accounts   Service
Messages   Contact Us   Help

---

My Profile   Security Center   Account Servicing   Corporate Actions   Paperless   Alert Settings   Alerts   Account Settings   Message Center   Contact Us

Done! Click Finish to send the completed document(s).
**FINISH**
OTHER ACTIONS

By signing this Application, each Executor, Guardian, or Conservator certifies that the representations and warranties in the attached Certification and Indemnification are true and complete.

**11. Authorization to Open Account**

By signing this Application, you acknowledge that you have received and read a copy of the attached Application Agreement, which contains a predispute arbitration provision. You acknowledge that your signature signifies and constitutes your agreement that this account and your relationship with Schwab will be governed by the Application Agreement and all incorporated agreements and disclosures, including, but not limited to, the Schwab One® Account Agreement and the applicable Charles Schwab Pricing Guide, each as amended from time to time (the "Agreement and Disclosures"). You understand there are fees associated with establishing, maintaining and engaging in transactions.

If you have selected the margin feature, you acknowledge that securities securing loans from Schwab may be lent to Schwab and lent by Schwab to others. You also acknowledge that if you trade "on margin," you are borrowing money from Schwab and that you understand the requirements and risks associated with margin borrowing as summarized in the Margin Disclosure Statement included with this Application.

For purposes of this Account Application and the attached Application Agreement, the terms "you," "your" and "Account Holder" refer to each person who signs this Account Application. The terms "we," "us," "our" and "Schwab" refer to Charles Schwab & Co., Inc.

All Account Holders must sign and date. All Executors, Guardians, or Conservators must sign this application even if you will not conduct business on the account. Your signature(s) below will also serve as a signature card for checks and Visa® debit cards).

I certify, under penalty of perjury, that (1) the number shown on this Application is the correct Taxpayer Identification Number; (2) I am not subject to backup withholding due to a failure to report interest and dividend income; (3) I am a U.S. person (a U.S. citizen or U.S. resident alien); and (4) I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting. I understand that if I have been notified by the IRS that I am subject to backup withholding as a result of dividend or interest underreporting and I have not received a notice from the IRS advising me that backup withholding is terminated, I must cross out item 2 above.

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

The Agreement with Schwab includes a predispute arbitration clause. I acknowledge receipt of the predispute arbitration clause contained in the Required Arbitration Disclosures and Arbitration Agreement sections on page 3 of the Schwab One Account Application Agreement.

DocuSigned by:  

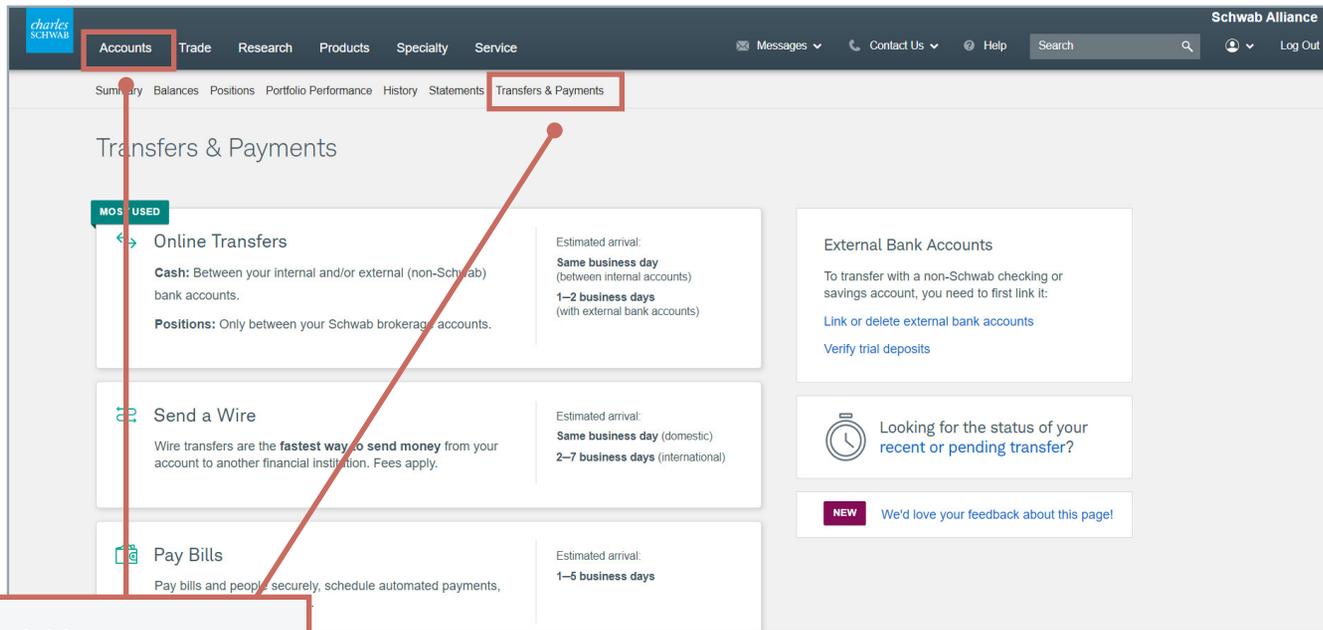
  
Signature: Nancy Nickel   Post Name: Nancy Nickel   Date: 9/13/2019 | 15:48:49 EDT (mm/dd/yyyy)

Signature: Additional Account Holder/Co-Holder/Executor   Post Name:   Date: (mm/dd/yyyy)

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.

The screenshot shows the 'Accounts' section of the Schwab Alliance interface. The 'Accounts' table lists various account types and their balances. A red box highlights the 'Settings' icon in the top right corner of the table. A red line points from this box to a larger text box below.

Account Name	Type	Cash & Cash Investments	Balance/Value	Day Change
Standard ...129	Brokerage	\$683.04	\$4,455.68 +\$52.71 (1.20%)	
Trade/transfer ...294	Brokerage	\$15.00	\$50.37 +\$0.82 (1.65%)	
Limited View ...945	Brokerage	\$201.61	\$267.21 +\$1.61 (0.61%)	
<b>Accounts Total</b>		<b>\$899.65</b>	<b>\$4,773.26</b> <b>+\$55.14 (1.17%)</b>	

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

The screenshot shows the 'Summary Settings' window. The window title is 'Summary Settings'. The 'View Accounts as:' section has 'Ungrouped' selected. The 'Sort' section has 'Standard' selected. The 'Include in Personal Value', 'Include in Income', and 'Show Online' checkboxes are all checked for the 'Standard' account. A red box highlights the window title and the 'Show Online' checkbox for the 'Standard' account. A red line points from this box to a larger text box below.

Sort	Name	Type	Include in Personal Value	Include in Income	Show Online
	Standard ...129	Brokerage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Trade/transfer ...294	Brokerage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Limited View ...945	Brokerage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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.

ASTO E DEMO DEMO TEST TWO	Tenant
ASTO E DEMO TEST FIVE	Tenant
ASTO E DEMO TEST SIX	Tenant
DAO_TESTFIRM1	Withdrawal Power Financial Advisor
IMPACT TEST MASTER	Withdrawal Power Financial Advisor
SI TEST ADVISORY FIRM	Withdrawal Power Financial Advisor

**Add an authorized viewer**

1. Authorized viewer details | 2. Verify & Consent | 3. Acknowledgement

Enter the authorized viewer name & contact information

Enter the name, phone number, and email address of the authorized viewer below. We will send them email invitation to visit us online and complete their portion of the enrollment.

First name  Last name

Phone number  -  -

Email address  Confirm email address

Enter a secret word

Enter a secret word you'll share with the authorized viewer to help us confirm their identity.

Secret word

Ex: your favorite city, animal, food, etc.  
Use 4 - 32 letters or numbers,  
no spaces or special characters.

Select the accounts to be viewable

# Statements and letters

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

The screenshot shows the Charles Schwab Client Center interface. The navigation menu at the top includes 'Accounts', 'Trade', 'Research', 'Products', 'Specialty', and 'Service'. The 'Accounts' menu is highlighted, and a sub-menu is open showing 'Summary', 'Balances', 'Positions', 'Portfolio Performance', 'History', 'Statements', and 'Transfers & Payments'. The 'Statements' option is selected. Below the navigation, there are filters for 'Account' (set to 'All Brokerage Accounts') and 'Date Range' (set to 'Last 3 Months'). A 'Document Type' section has radio buttons for 'Statements', 'Tax Forms', 'Letters', 'Reports & Plans', and 'Trade Confirms'. The 'Statements' option is selected. A 'Search' button is visible. Below the filters, a table lists 7 documents found from 8/5/2020 to 11/5/2020. The table has columns for 'Date', 'Document Type', 'Account', and 'Document Name'. The first three rows show 'Statements' for 'Limited View 1234-XXXX', 'Standard 2345-XXXX', and 'Limited View 1234-XXXX' accounts, each with a 'Brokerage Statement' link and a 'Save' button.

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.

The screenshot shows a downloaded statement document. At the top, it displays the client name 'TEST CLIENT NAME' and account information. Below this, there is a section titled 'Your Independent Investment Manager and/or Advisor' which includes the name 'TD TEST FIRM', phone number '123-456-7890', email 'td@testfirm.com', and address '123 Main Street, City, State 12345'. A 'Table of Contents' is also visible, listing various sections like 'Terms and Conditions', 'Change in Account Value', 'Asset Composition', etc., with corresponding page numbers.

This screenshot is similar to the previous one, showing the 'Your Independent Investment Manager and/or Advisor' section for 'TD TEST FIRM' with contact details and a 'Table of Contents'.

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

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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](#)





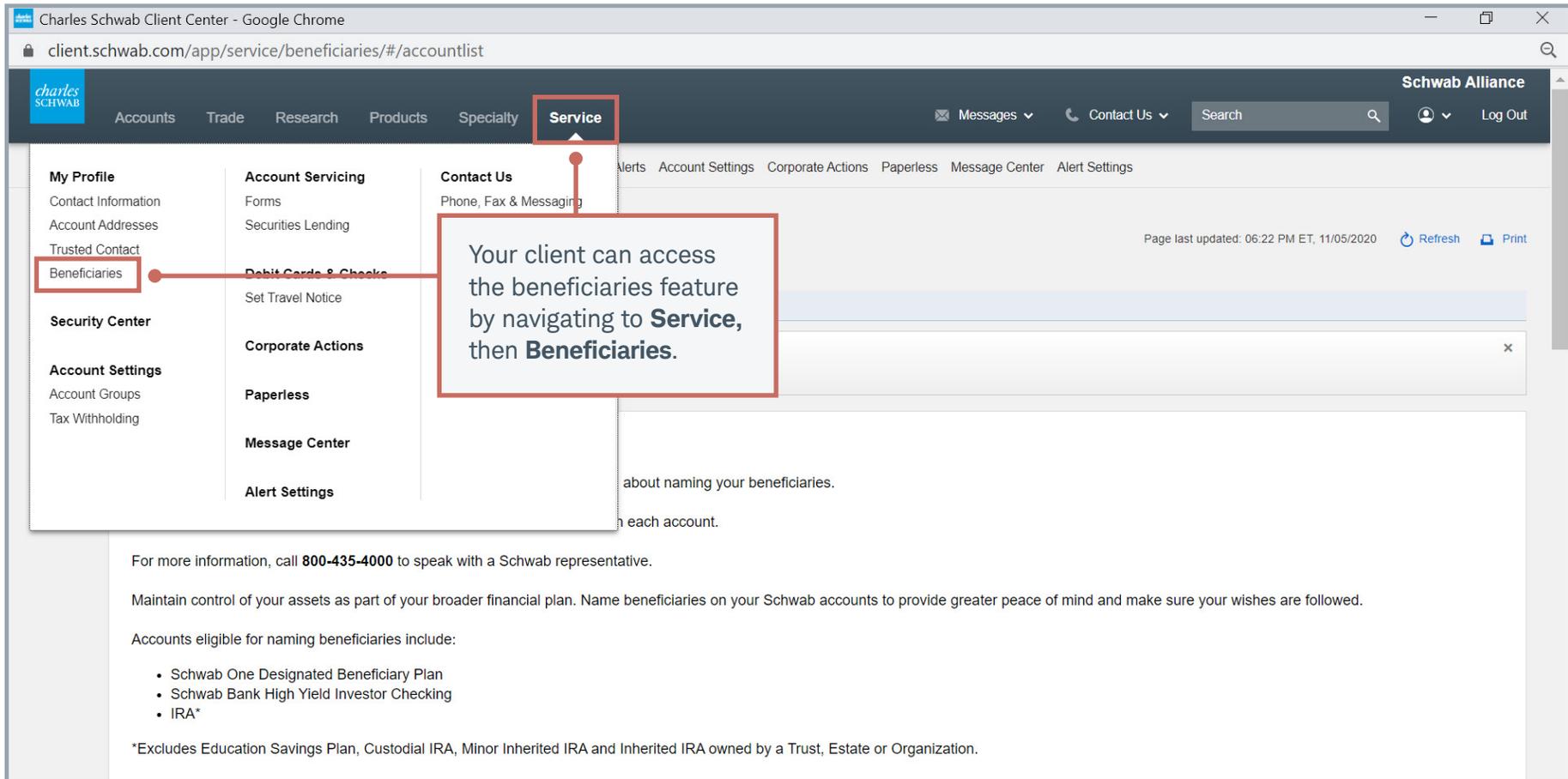
# Security Center

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

The screenshot shows the Charles Schwab website's Security Center. The top navigation bar includes 'Accounts', 'Trade', 'Research', 'Products', 'Specialty', 'Service', and 'Schwab Alliance'. The 'Service' tab is highlighted with a red box and a callout box stating: "Your client can access the Security Center by selecting **Service**, then **Security Center**." Below the navigation, the 'Security Center' link is also highlighted with a red box. The main content area is divided into sections: 'Security Credentials' with options for 'Change Password', 'Change Login ID', and 'Change Security Question and Answer'; 'Two-step Verification' with radio button options for 'Only on untrusted devices' and 'Always at login'; and 'Security Alerts'. A callout box points to the 'Change Password' option, stating: "Here, your client can update login credentials and set security questions." Another callout box points to the 'Only on untrusted devices' option, stating: "Your client can opt for more frequent two-step verification, like the process explained earlier in this guide." On the right side, there are two informational cards: 'Important information about external client data aggregation' with a 'Learn more >' link, and 'SchwabSafe' featuring a video player and the text: "Schwab's security measures are designed to keep your personal information safe. To learn more visit, [schwab.com/schwabsafe](https://schwab.com/schwabsafe)".

# 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.

Navigation: Accounts Trade Research Products Specialty **Service** Messages Contact Us Help Search Log Out

My Profile Security Center Account Servicing **Paperless** Alert Setting Alerts Account Settings Message Center Contact Us

Page last updated: 06:39 PM ET, 03/05/2018 Refresh Print

**Enroll in Paperless**

references

ents electronically instead of by mail. Going paperless can help you p  
documents, including tax forms, you must have a valid email address  
ample tax form you can download the free Adobe Reader

informed consent to enroll your accounts. Here is the Important Inform  
documents along with the International Addendum. Additional information can be found in these FAQs

**Limited View 1234-XXXX**

⚠ Paperless delivery is not currently available for this account.

**Trade Transfer 2345-XXXX**

Document Type	Enroll in Paperless	Select all	To
Statements & Account Documents	<input checked="" type="checkbox"/>		
Trade Confirmations	<input checked="" type="checkbox"/>		Edit
Shareholder Materials	<input checked="" type="checkbox"/>		Edit
Tax Forms	<input checked="" type="checkbox"/>		
Year-End Gain/Loss Reports	Ineligible		

**Standard 3456-XXXX**

Document Type	Enroll in Paperless	Select all	To
Statements & Account Documents	<input checked="" type="checkbox"/>		
Trade Confirmations	<input checked="" type="checkbox"/>	No Email Address On File	Add
Shareholder Materials	Ineligible	No Email Address On File	Add

**Studebaker Financial**

STUDEBAKER FINANCIAL

Contact your advisor  
\*Not affiliated with Schwab

**Search for Documents**

Search for up to 10-years of account information:  
Statements  
Trade Confirmations  
Tax Forms & Reports

# Common topics/questions

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Click the topic to navigate to the relevant explanation.

## Enroll/login

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[Enrollment:  
Advisor invitation >](#)

[Enrollment: Client  
initiated on schwaballiance.com >](#)

[Authentication/verification  
with access code >](#)

[Desktop login >](#)

[Mobile login >](#)

[Client forgot password/credentials >](#)

[Client credentials are disabled >](#)

## Navigate features

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[Your firm's branding >](#)

[Personal Value Chart >](#)

[Brief overview of each tab >](#)

## Approve requests

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[Message Center >](#)

[eAuthorization >](#)

[Missing eApproval request >](#)

[eSignature >](#)

[Transfers/payments >](#)

[Schwab MoneyLink® >](#)

## Account features

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[Nickname an account/  
organize accounts >](#)

[Account is missing from  
Schwab Alliance >](#)

[Third-party view-only permissions >](#)

[Download statements, letters, and  
documents >](#)

## Update account information

---

[Updating personal information  
\(phone numbers, addresses, and  
email addresses\) >](#)

[Turn on two-step verification >](#)

[Security features and questions >](#)

[Change login ID/password >](#)

[Beneficiaries >](#)

[Paperless/eDelivery >](#)

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Schwab Advisor Center® is a website of Schwab for the exclusive use of advisors who custody at Schwab.

Schwab Alliance is a website of Schwab for the exclusive use of clients of advisors who custody with Schwab. Requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device.

To learn more about the Schwab Security Guarantee, go to <https://www.schwab.com/schwabsafe/security-guarantee>.

The Schwab Mobile Deposit service is subject to certain eligibility requirements, limitations, and other conditions.

Enrollment is not guaranteed, and standard hold policies apply.

Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade, maintenance, or for other reasons.

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*Own your tomorrow.*