4 steps to success

We have new technology that makes it easier for you and your clients to work with Schwab—and each other. These tools allow your clients to quickly and securely approve forms and wires on the go by leveraging platforms you and your clients already use: Schwab Advisor Center®, Schwab Alliance and Schwab Mobile Apps.

This action plan is designed to help you take advantage of all the available electronic approval features. Here you’ll find a step-by-step guide for each tool, along with links to all the available resources—from demos to FAQS—to support your success.

Let’s get started.
Electronic approvals action plan
Follow the steps below to help you save time and reduce paper.

1. Get ready
   - Preparation checklist for your firm and clients
   - Sample plan for getting started

2. First, try it with clients
   - Recommendations for getting started
   - Overview of electronic approval for one-time, third party wire
   - Tips for using electronic approval for wires
   - eSignature for a simple form requiring a single signer
   - Tips for using electronic approval for forms

3. Then, try it with prospects
   - eSignature for new client paperwork
   - Tips for using electronic approval with new clients

4. Explore and learn more
   - Tips for helping your clients complete signature cards
   - FAQs
   - Advanced features to manage electronic signatures on forms
   - Resource library, glossary of terms, and more
Preparation checklist for your firm and clients

Schwab Alliance and Schwab Mobile Apps are the keys to using electronic tools. Follow the steps below to make sure you and your clients are ready:

**Prep your firm**
- Use the Technology Scorecard at schwabadvisorcenter.com to see how many of your clients have Schwab Alliance access.
- Go to the Profiles tab, then use the Web Access option on the eDelivery page to invite clients to sign up for Schwab Alliance.
- Check the Profiles tab of Schwab Advisor Center to verify all of your clients’ email addresses are up to date.

**Prep your clients**
- Ask your clients to update their mobile phone numbers by contacting their Schwab Alliance service team.
- Ensure your clients install the latest version of the Schwab Mobile App, update their phones with the latest software, and use the mobile guide so they’ll be ready to receive wire authorizations.
- Visit the Client Learning Center and walk your clients through all relevant support materials.

Learn More
You can view the video outlining these processes and more by visiting: http://content.schwab.com/clientexperience

Do your clients already have a Schwab Alliance login?
Jump ahead to the “First, try it with clients” section on page 5 and begin learning about electronic approvals.
## Laying out your plan: Sample timeline

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<thead>
<tr>
<th>Week 1</th>
<th>Week 2</th>
<th>Week 3</th>
<th>Week 4</th>
<th>Week 5</th>
<th>You’re Ready</th>
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<tbody>
<tr>
<td>- Review Tech Scorecard to gauge clients’ Schwab Alliance usage</td>
<td>- Listen to an in-depth recorded webcast</td>
<td>- Identify the best clients to get started</td>
<td>- Try eAuthorization tool to send a wire to client for approval</td>
<td>- Try eSignature to open a Schwab One® account with an existing client</td>
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<td>- Invite clients who don’t have a Schwab Alliance login to enroll</td>
<td>- Have staff review educational videos and resources</td>
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<td>- Review client information to ensure email and mobile numbers are up-to-date</td>
<td>- Review resources on the Client Learning Center with clients</td>
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<td>- Call your Service team or attend a Q&amp;A webcast for answers to your questions</td>
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Advisors who’ve used electronic approvals tools have told us they found them easy with a little support. The following pages provide a step-by-step guide for using electronic approvals.

We recommend that you start by using the tools to complete simpler forms and requests and build from there. For instance, you might begin with:

- An electronic approval for a one-time, third party domestic wire request
- An eSignature for Schwab One® account requiring a single signer

Now we’ll review both of those examples.
Step-by-step guide

1. Be sure to always **call and speak directly with your client** before processing any wire requests—this is a very effective fraud control.
2. Access the Move Money section of Schwab Advisor Center®.
3. Enter the account number, and then select **One-Time Wire**.
4. Enter details for the third party wire as you normally would, and click **Continue**.
5. Attest that you’ve verbally confirmed the wire details with your client.

6. Once you verify the wire details, select **Electronic Authorization** and indicate the client who should approve the wire, then **Submit**.
7. Your client is automatically notified, and approves the request on a mobile device or Schwab Alliance.
8. When you see the message asking you to confirm that you’re submitting a wire for electronic approval, click OK.
9. You’ll find confirmation that you have submitted the wire on the acknowledgement page.
10. You can monitor the progress of electronic wires by using the Alerts function on Schwab Advisor Center.
Tips for using electronic approval for wires

Tips for success
- Ensure the account and wire are suitable for electronic approval—only process requests for third-party domestic wires from a brokerage or individual retirement account or for Standing Letters of Authorization (SLOAs).
- Select clients who have:
  - Schwab Alliance access and are familiar with the site
  - An updated email address and phone number
  - Downloaded the latest version of the Schwab Mobile App
  - Updated their phones with the latest software

Key points for discussing with clients
- Schwab’s new electronic tools let you quickly and securely approve wires online or with your mobile phone—anytime, anywhere.
- Because you can approve a wire in a few clicks, your funds can get to you faster.
- If you have the Schwab Mobile App on your phone, I can send the wire to you electronically.
- Or, if you prefer, you can click on the link in the email to log in to access and approve the wire via Schwab Alliance.
- Schwab takes security very seriously and has extensive measures in place to help protect your information—from the credentials required to access your account online, to monitoring the account for suspicious activity. Schwab also has a Security Guarantee, which protects you against loss by covering 100% of any losses in any of your Schwab accounts due to unauthorized activity. We can review all the details by viewing the Online Security section of the Client Learning Center.

Learn More
- You can view the video outlining the electronic wire approval experience and more by visiting: http://content.schwab.com/clientexperience
- See the “Sending Wires Electronically” section of the Resource Guide.
- Review information about Schwab’s security measures by visiting the Client Learning Center.
Step-by-step guide

1. Complete the forms you’re including in the envelope as you normally would, and save them as a .pdf on your computer.

2. Select Create a DocuSign Envelope from the Forms & Applications page on Schwab Advisor Center.

3. Select Add Files From Your Computer, then enter your client’s name, account number, or tax ID, and select Add.
   - If you wish to review the paperwork before it is submitted to Schwab, choose that option in the routing instructions.

4. Tag all fields that your client should sign, using the Signature and Date Signed icons.

5. Do a final review of the paperwork and tags, then select Send.

6. You will see an Acknowledgement page, and your client will receive notification to sign.
Tips for success

- Try the tool with clients who you have confirmed have:
  - A Schwab Alliance ID
  - An up-to-date email address on file
  - A comfort level with receiving paperwork for signature electronically

- Confirm the forms to be signed are eligible for electronic approval. For instance, forms that require notarization must have a handwritten signature in order to be processed. You’ll find a complete, up-to-date list of acceptable forms in the Service Guide on Schwab Advisor Center®.

Key points for discussing with clients

- Schwab now has new online tools so that you can sign and approve forms electronically—even when you are on the go.

- We could finish the whole process and open your account in a matter of minutes, with no faxing needed.

- I’ll send you an email with a link to the documents. You can also access the documents through the Message Center on Schwab Alliance.

- Schwab takes security very seriously and has extensive measures in place to help protect your information—from the credentials required to access your account online, to monitoring the account for suspicious activity. Schwab also has a Security Guarantee, which protects you against loss by covering 100% of any losses in any of your Schwab accounts due to unauthorized activity. We can review all the details by viewing the Online Security section of the Client Learning Center.

- Schwab’s eSignature feature uses DocuSign’s platform. DocuSign is a leading provider of digital transaction management that allows you to send documents for electronic signature in just minutes. DocuSign leverages advanced data encryption to protect against fraud. You can review information about their security measures by visiting their website.

Learn More

- You can view the video outlining the electronic approval for forms experience and more by visiting: [http://content.schwab.com/clientexperience](http://content.schwab.com/clientexperience)

- See the “Approving Forms Electronically” section of the Resource Guide.
Electronic approval of forms with new clients

Step-by-step guide

1. Create a DocuSign Envelope from the Forms and Applications page on Schwab Advisor Center (see page 8 for detailed steps).

2. Your client(s) will receive an email.

3. Clicking Review Documents will take the client to a secure server to verify their identity and view the forms.

4. To confirm/authenticate their identity, signers will be required to provide identifying information—address, Social Security number, date of birth.

5. Next, the client will answer questions based on their personal data pulled from public records.

6. Once they have answered these questions correctly, they will be taken to the DocuSign site for signing.
Tips for success
As you start to use eSignature, keep the following best practices in mind:

- Send an electronic envelope only to new clients who are comfortable receiving the paperwork electronically, instead of in person.
- Also, make sure that the paperwork for signature:
  - Includes only forms that are acceptable for eSignature
  - Will not require notarization

Key points for discussing with clients

- The first step we’re going to need to take is to set up a new account for you at Schwab. The process we use is quick, easy, and electronic.
- I’ll be sending you the forms electronically. You’ll receive an email with a link to a secure site, where you will complete the signing process.
- Since you are a new client, you will need to fill in your information and answer some security questions.
- Then you’ll be able to complete the forms using your computer or mobile device.
- Schwab takes security very seriously and has extensive measures in place to help protect your information—from the credentials required to access your account online, to monitoring the account for suspicious activity. Schwab also has a Security Guarantee, which protects you against loss by covering 100% of any losses in any of your Schwab accounts due to unauthorized activity. We can review the details by viewing the Online Security section of the Client Learning Center.
- Schwab’s eSignature feature uses DocuSign’s platform. DocuSign is a leading provider of digital transaction management that allows you to send documents for electronic signature in just minutes. DocuSign leverages advanced data encryption to protect against fraud. You can review information about their security measures by visiting their website.
Once you are comfortable using electronic approvals with clients, you can take advantage of all of the features. The following sections walk you through advanced features as well as answers to common questions for electronic approvals.

### Helping your clients complete signature cards

Schwab requests a Signature Card from all new account holders, and it is required for certain transactions (for both new and existing clients) that require signature verification, and to issue checks and debit cards.

- To electronically sign forms that require having a signature on file, your client(s) will need to:
  1. Print the Signature Card from the link provided after eSigning.
  2. Complete and sign it.
  3. Fax or mail it to Schwab.

- Accounts can be opened without a signature card, but having one on file will help ensure prompt processing of any future transactions requiring signature verification.

- If a signature card is not on file:
  - Schwab may be required to contact your client in order to confirm requests to disburse funds.
  - Any checks and/or Visa® debit card(s) requested by your client for this account cannot be mailed.
## Frequently asked questions for electronic approval of wires

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<tr>
<th>Questions</th>
<th>Answers</th>
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<tr>
<td>How do advisors get set up to use the new Electronic Authorization for Wires feature on SchwabAdvisorCenter.com?</td>
<td>Your Firm Security Administrator for Schwab Advisor Center will need to allocate the “Access Electronic Authorization” permission to users within your firm.</td>
</tr>
<tr>
<td>Beyond having access to Electronic Approval for wires, what other rights or roles do Advisors need?</td>
<td>Advisors will need to have disbursement authority on the account (i.e. WPFA role) in order to enter a wire on Schwab Advisor Center.</td>
</tr>
<tr>
<td>Does my firm still need to attest that we’ve verbally verified the wire to ensure its legitimacy?</td>
<td>Yes, advisors always need to contact their client to verbally confirm the legitimacy of one-time, third-party wires.</td>
</tr>
<tr>
<td>What’s the difference between electronic authorization for wires and electronic signature for Forms?</td>
<td>The Electronic Signature for Forms solution is primarily targeted to streamline the new account opening process by eliminating the need to hand sign Account Applications for either existing clients or new to Schwab clients. Electronic Authorization For Wires removes the need for a hand written signature for a Wire LOA.</td>
</tr>
<tr>
<td>Why does my client show as ineligible when I try to create a wire using electronic authorization?</td>
<td>For your client’s security, accounts that have had recent changes to contact information are temporarily ineligible to use electronic authorization for wires. This measure is designed to reduce the risk of a fraud. Please use traditional, paper-based methods for current requests from these clients. We realize this may be frustrating, but the temporary restriction is meant to protect your client. We are currently developing additional security features that will allow clients who’ve made recent changes to information to safely use electronic approval tools by leveraging additional validation measures to ensure the request is being authorized by the client.</td>
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<td>Questions</td>
<td>Answers</td>
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<tr>
<td>Can my clients eSign from a mobile device?</td>
<td>Yes, clients can eSign from their mobile devices.</td>
</tr>
<tr>
<td>What forms will be supported for eSignature?</td>
<td>Most account applications and commonly used maintenance forms can be approved electronically. A detailed list of supported forms can be found in the Service Guide, on Schwab Advisor Center®.</td>
</tr>
<tr>
<td>How long will eSignature envelopes remain active?</td>
<td>Clients have 60 days to eSign forms and submit eSigned forms to Schwab. Advisors have up to 90 days to review and submit eSigned envelopes. eSignature envelopes will remain available on Schwab Advisor Center for 180 days.</td>
</tr>
<tr>
<td>Why is a signature card needed?</td>
<td>Schwab requests a signature card for each new client opening an account in order to validate future transactions where a handwritten signature is required. If we don’t receive a signature card for transactions requiring signature confirmation, we will contact you and your client to verify the transactions. Schwab only requires a signature card for existing clients if Schwab One® checks and Visa® debit cards were ordered. Schwab cannot process orders for checks and Visa debit cards until we receive a signature card.</td>
</tr>
<tr>
<td>I tried to create an eSignature envelope and received a message that the customer is temporarily ineligible for eSignature due to a recent change on their account. When will I be able to send the client an envelope?</td>
<td>For your client’s security, accounts that have had recent changes to contact information are temporarily ineligible to use eSignature. This measure is designed to reduce the risk of fraud. Please use traditional, paper-based methods for current requests from these clients. We realize this may be frustrating, but the temporary restriction is meant to protect your client. We’re currently developing additional security measures that will allow clients who’ve made recent changes to safely use electronic approval tools by leveraging additional validation measures to verify the identity.</td>
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While we recommend that you begin using eSignature for simpler forms requiring a single signer, we realize that you’ll likely want to use it to facilitate more complex processes. For instance, you may want to use forms requiring multiple signatures, or forms with fields you wish to highlight so your clients can complete them. DocuSign provides a number of advanced features to help you manage these more complex situations including:

- Tagging a form for multiple signers
- Tagging fields for a specific signer to provide missing information
- Locking fields that you do not want your client to edit
- Adding sticky notes to highlight information contextually

Learn More
You can view the video outlining the experience for new clients using electronic signature for forms by visiting: http://content.schwab.com/clientexperience
Our video tutorials and guides are a great way for you, your team and your clients to learn about a new process—or reinforce what you’ve read in this Electronic Approvals Action Plan. Explore our resources below to learn more:

**Resources for you**

- Video 1: Get Ready
- Video 2: Help Your Clients with eSignature
- Video 3: Help Your Clients with eAuthorization
- Resource Guide

**Resources for your clients**

- Client Learning Center
- Electronic Authorization Demo
- Electronic Signature Demo
- Schwab Alliance Demo
- Schwab Alliance Enrollment Guide
- Schwab Mobile Set Up Guide
## Electronic approvals glossary

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<th>Description</th>
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<tr>
<td>eSignature</td>
<td>An electronic signature or indication of intent to agree to, or approve the contents of a document.</td>
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<tr>
<td>DocuSign Envelope</td>
<td>A package of documents, prepared by you, sent to your client for online review. The documents are stored on a secure server, they are not physically attached to any online communication.</td>
</tr>
<tr>
<td>DocuSign</td>
<td>A leading provider of digital transaction management who offers a platform which allows you to send documents for electronic signature in just minutes.</td>
</tr>
<tr>
<td>eAuthorization</td>
<td>Electronic approval of wire transfers using Schwab Alliance or Schwab Mobile.</td>
</tr>
<tr>
<td>Client Learning Center</td>
<td>Centralized online education hub with resources to help you educate your clients about these tools and other processes.</td>
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