Electronic approvals for forms
FAQs

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Q. What is eSignature?

eSignature is the ability to capture an individual's electronic signature on a document in lieu of a traditional handwritten signature. Schwab is partnering with DocuSign, a leader in the eSignature industry, to allow advisors to send and receive documents electronically to and from their clients for an eSignature.

Q. Can I only use eSignature with existing clients, or can I also use it with new-to-Schwab clients?

eSignature can be used for both existing clients and new-to-Schwab clients who don't yet have an account with Schwab. Advisors will be able to choose what type of client the signer is when setting up the electronic envelope on SchwabAdvisorCenter.com. Existing clients will use their Schwab Alliance or Schwab Mobile App credentials to authenticate themselves. New-to-Schwab clients will use DocuSign's Knowledge Based Authentication system to verify their identity.

Q. Can I use eSignature to electronically sign a Wire LOA?

The tool you use when electronically authorizing a wire is eAuthorization (see section above). At this time, the only Move Money form we can accept is the Schwab MoneyLink Electronic Funds Transfer form for identically registered accounts (e.g. John Doe Brokerage Account to John Doe Bank Account). We cannot accept any other Move Money form via the Electronic Signature for Forms system. Your clients can electronically approve wire requests for one-time, third-party wires through SchwabAlliance.com or the Schwab Mobile app. To leverage electronic approvals, advisors need to initiate the request using the Move Money tool on SchwabAdvisorCenter.com, select Electronic Authorization, and indicate which client should approve the wire.

Q: Can international accounts be opened with an eSignature?

No, due to the potential complexities in opening international accounts, these forms will not be eligible for eSignature.

Q. What forms will be supported for eSignature?

Currently, many different forms are eligible for eSignature, including account applications, supplemental account documents such as options applications and transfer of account forms, and account maintenance forms such as beneficiary designation forms. Eligible forms on Schwab Advisor Center can be identified by the 'eSign' indicator on the Select pull-down menu on the Forms and Applications tab. Additionally, there is a list of eligible forms located in the Service Guide and on the dedicated Client Experience resource page.

Q. Where can I find a list of all forms that are eligible for eSignature?

A list of all eligible forms is available in the Service Guide on SchwabAdvisorCenter.com.

Q: Is the Wrap Fee Addendum eligible for eSignature?

A majority of Schwab's Wrap Fee Addendum forms are available for eSignature. Contact your Service Team to find out if your addendum can be electronically signed.

Q. When does Schwab plan to make more forms available for electronic signature?

Schwab will continue to make more forms available over time. We will notify advisors of form additions through 'What's New' online communications and will continue to identify eligible forms with an 'eSign' Indicator on the Select pull-down menu on the Forms and Applications tab of Schwab Advisor Center.

Q. Can I add my own advisor forms in addition to Schwab forms for eSignature?

Currently, we are unable to support advisor forms through our eSignature solution. We recognize that this is a high priority, and we are working through design details to develop a solution for advisor forms. We hope to have this feature available in late 2014 or early 2015.

Q. Can I submit eSigned forms to Schwab using my own account with DocuSign?

No. Schwab built specific security measures and integration into our internal systems that are not in place with individual DocuSign accounts. Forms that were eSigned outside of the Schwab DocuSign tool will not be accepted for processing. Please always initiate eSignature from Schwab Advisor Center to ensure that eligible Schwab forms are accepted.

Q: Are there any plans to increase the file size limit for documents that can be sent through the Service Requests tool?

We are currently exploring the ability to expand the file size to accommodate more documents.

Q. How do I get set up to use eSignature?

Your Firm Security Administrator (FSA) will need to grant access to you and any other employees who will be accessing the eSignature tool. Your FSA can access the security function called "Access eSignature" in Schwab Advisor Center. Then, your FSA can create a new User Security Group, or use an existing User Security Group and add the security functions to the group.

Q. How long does it take to set up eSignature?

The set-up process can be completed in a matter of minutes, but timing depends solely on the FSA managing access for your firm. Contact your FSA if you need access to eSignature.

Q. How do I obtain access to the eSignature functionality on Schwab Advisor Center?

Once your FSA has granted you access, you will see the Electronic Signatures box on the right-hand rail on the Forms and Applications tab. Clicking on the "Create a DocuSign Envelope" link will begin the process of sending forms to clients for their eSignature.

Q. Once I have access to eSignature, is there anything else I need to do before I can start using it with my clients?

While the eSignature tool is designed for ease of use, Schwab has also created many tools to help your firm and clients become familiar with it. To get the most out of the tool, take the following steps:

1. Review your Technology Scorecard at schwabadvisorcenter.com/scorecard to see how many of your clients have Schwab Alliance access. Since your clients must have Schwab Alliance website access in order to use the tool, the Technology Scorecard is a great place to check the percentage of your clients who have already signed up. .
2. Check the Profiles tab on SAC.com to ensure that all of your clients' email addresses are current.
3. Staying on the 'Profiles' tab, invite your clients to enroll in Schwab Alliance by accessing the eDelivery page and selecting the Web Access option.
4. Visit the Client Learning Center and walk your clients through all relevant support materials.

Q: How can I obtain a list of my clients who are not enrolled in Schwab Alliance?

You can identify clients who are not enrolled in Schwab Alliance by accessing the Profiles page of SchwabAdvisorCenter.com and setting the “Web Access” dropdown value to “no”.

Q: Will my clients receive training from Schwab on using eSignature?

There are number of resources you can share with your clients that will help you to educate them on using the eSignature tool. You can find these tools at the Client Learning Center website: http://content.schwab.com/learningcenter/get_started.html

Q: Where can I find information about my clients’ contact information?

You can contact your service team for a list of your clients’ contact information including email addresses and phone numbers. If, after reviewing the list, you find email addresses that should be updated, you can do so on the Profiles page of SchwabAdvisorCenter.com. For phone numbers, your clients must contact the Schwab Alliance team to provide an updated contact number.

Q: What if my client wants to use a different email address than the one on file?

Schwab needs to use the primary email address on file for your client. eSignature utilizes this email address, which is also used for other regulatory communications.

Q. How do I access forms when using eSignature?

You can access forms on the "Forms and Applications" page of SAC.com. First, determine if a form is eligible for eSignature by selecting the drop-down menu on a particular form. The menu will include "eSign" if the form is eligible. Then, select the "Open PDF" option to complete a form and save to your desktop. Once saved, click on the "Create a DocuSign Envelope" link and attach forms to the envelope.

Q. What happens if I add a form to my envelope that cannot be electronically signed?

If you include an ineligible form and it is submitted to Schwab for processing, the appropriate service or operations team will contact you.

Q. How much time do I have to complete the preparation of an envelope?

Your session will automatically time out after two hours of inactivity. It is recommended that you prepare all necessary documentation to complete the envelope before beginning the process, as the system currently cannot save a copy of a draft envelope. After timing out, the envelope will be lost.

As a best practice, complete all forms first and save to your desktop prior to creating an envelope. Once saved, the documents can be uploaded to the DocuSign envelope using the "Add Files from Your Computer" option.

Q. 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?

For your client's security, accounts that have had recent changes to contact information are temporarily ineligible to use eSignature. This is designed to reduce the risk of fraud. In the event that your client is temporarily ineligible, you should print the forms and obtain a handwritten signature to complete your transaction in a timely manner.

While the temporary restriction is meant to protect your client, we realize this may be a frustrating experience. We are currently developing additional security features that will enable clients who recently changed information to safely use eSignature by leveraging additional validation to ensure the request is being authorized by the client.

Q. If there are multiple signers assigned to a form, in which order do the signers receive and sign the form(s)?

The order that signers are notified of a document pending signature depends on the order in which you listed the signers on the envelope creation page. Signers will receive an email notification in sequential order after each signer has completed their signing.

Note for Organizational Accounts: For incorporated or non-incorporated entities the order of signers matters. For more information, refer to the online resource page (www.content.schwab.com/clientexperience) at the link titled "Acceptable Forms for Electronic Signature."

Q. If two signers have the same email address, how are they both notified when documents are ready for their electronic signature?

The order that signers are notified of a document pending signature depends on the order in which you listed the signers on the envelope creation page. If the same email is used, two emails will be sent. The first signer will receive a notification email and once the signing is completed, the second signer will receive a notification email sent to the same email address.

In this case, please make your clients aware of who should sign first. Signers won't be able to sign in the wrong order. If the second signer opens and clicks through the notification email first, they will not be able to sign. The first signer must sign before the second can access and sign the envelope.

Q. Can I send a document to myself to sign electronically?

The system is designed to prevent advisors from sending envelopes to their own firm email address to minimize the risk of fraud. If you are opening an account for yourself, you must send the envelope to a personal email address to be able to eSign the document.

Q. Where can my client obtain a copy of the electronically signed documents for their records?

When your client completes eSigning, he or she is presented with the option to download and save a file or print a copy for their records. Alternatively, the client can click on the Review Documents link within the original email notification, where he or she can access the download or print options at the top of the menu bar.

Q: How do I include a copy of my client's statement with a TOA form or a copy of a voided check with a MoneyLink form? Can my client upload a copy of these documents?

Once you have saved a copy of your client's statement or voided check to your desktop, you can include the documents in the electronic envelope by clicking on the "Add Files from my Computer" button on the envelope set up page. Your clients will not be able to include a copy in the envelope.

Q: Will I still be able to use Online Account Open or Laser App to reserve an account number and still have my client eSign the forms?

Yes, you can save the forms that you have completed using either tool and place the forms in the electronic envelope for eSignature.

Q. Can I use the same Docusign tools to have my clients electronically sign my firm's agreements and forms, like investment advisory agreements ("Advisor Forms")?

Yes. To start the electronic signature process for Advisor Forms, go to the Forms and Applications page on Schwab Advisor Center. Click the Create a DocuSign Envelope under Advisor Agreements & Forms on the right-hand side of the page.

Q. Is there a cost to use the new Advisor Agreements & Forms functionality?

No. This functionality is complimentary and available exclusively to advisors that custody client assets with Schwab.

Q. Can I create envelopes that include both Schwab forms and our firm's forms?

No. Because your Advisor Forms, unlike Schwab forms, are routed to you and not submitted to or processed by Schwab once electronically signed, they must be sent to your clients in envelopes separate from Schwab forms. That way, envelopes containing Advisor Forms are visible only to your firm, and are not routed to or seen by Schwab.

Q. Are electronic signatures on my Advisor Forms legally binding?

Yes, electronic signatures are valid to form legally binding agreements when obtained in compliance with applicable laws, including the Electronic Signatures in Global and National Commerce Act (ESIGN). DocuSign's system is designed with these requirements in mind, and DocuSign's website (https://www.docusign.com/how-it-works/legality) has resources, including a whitepaper (https://274a0e7125acf05720ef-7801faf96de03497e5e0b3dfa5691096.ssl.cf2.rackcdn.com/WhitepaperLegalityOfeSignatures.pdf) to help you learn about the legality of electronic signatures.

Q. What is the Certificate of Completion, and where can I find it?

The Certificate of Completion issued by DocuSign is a key artifact that shows who electronically signed and when and associates the signer's electronic signature with the document signed. It also evidences that the signer give his or her informed consent to use electronic signatures before signing, as required by ESIGN. The Certificate of Completion can be accessed by clicking on the appropriate View Envelope link in the Advisor Agreements & Forms Envelope Status page.

Q. Will my client be able to use Schwab Alliance.com or the Schwab Mobile App to eSign Advisor Forms?

No, your clients will access and electronically sign your Advisor Forms via DocuSign's website. Schwab tools cannot be used to eSign Advisor Forms. Because Advisor Forms are solely between you and your clients (and not Schwab), the process is designed so that Advisor Forms are viewable only by you and your clients.

Q. How long will my client have to eSign after I send an Advisor Forms envelope?

Advisor Forms envelopes must be signed within sixty days.

Q. Once envelopes are signed, how long will they remain available?

Envelopes containing signed Advisor Forms will be available to you via DocuSign for six months after completion of the signing process. You can access, print and save your Advisor Forms via DocuSign through the Advisor Agreements & Forms Envelope Status page. You should download your signed Advisor Forms to your own system for longer retention.

Q. Can I customize the system generated email that transmits the envelope of my Advisor Forms to my clients?

No, these emails cannot be customized. However, by using the Note tag when tagging a document, you can provide clients with specific directions or other information.

Q. How can I see the current status of an Advisor Agreements & Forms envelope?

To find the current status of any Advisor Agreements & Forms envelope, click the Envelope Status link on the right hand side of the Forms & Applications page.

Q. Can I send Advisor Forms to my clients whose accounts are not at (or to be opened at) Schwab?

No, the electronic signature capabilities are offered to you for use only with existing or prospective Schwab account holders. The eSignature Terms of Use specify this.

Q. Who should I contact if I have questions regarding the Advisor Agreements & Forms functionality?

You can contact your Service Team for information regarding the set up and sending of envelopes. Keep in mind that in order to protect the confidentiality of your client communications, Schwab will not have access to envelopes containing Advisor Forms. You can obtain envelope status information and download envelopes for your records via the Advisor Agreements & Forms Status page.

Q. How will an advisor be notified that his or her client has received the electronic forms for signing?

Advisors can access the Envelope Status link in the Electronic Signatures box on the Forms and Applications page. The status will show when the envelope has been sent, envelope completed, signer declined, envelope voided, envelope expired, or failed authentication. There is no status notification that indicates whether a client actually received or accessed the electronic envelope. Advisors will receive an alert when clients have declined to sign, failed authentication, completed signing, and when the advisor needs to review and submit the forms to Schwab.

Q. Can I be copied on the email notification that is sent to my client? Can I include a note or make changes to the email?

No, at this time we cannot customize email notifications. However, you can add a note to any document within the envelope by using the "notes" tag in the eSignature tool.

Q. If eSigned forms are sent to Schwab directly, how will an advisor know they have been sent/submitted?

The envelope status on Schwab Advisor Center on the right hand rail of the Forms and Applications page will show an event as Envelope Complete and Submitted by Signer.

Q. How can an advisor confirm the status of form processing once submitted to Schwab?

For New Accounts and TOA submissions, Advisors can use the online status tool on Schwab Advisor Center. For status of other work types, the advisor can contact their Service Team.

Q. How long does it take Schwab to process electronic forms using eSignature?

It depends on the form and the type of job, but the processing time is generally the same as a paper form. Greater efficiencies are gained by the advisor and their client when signing and submitting the form electronically because Schwab receives the form more quickly than when using traditional mail or fax.

Q. Where can an advisor obtain a copy of the eSigned documents for their records?

The advisor can click on the Envelope Status link in the right hand rail of the Forms and Applications page on Schwab Advisor Center. There, the advisor will have the option to view the envelope contents and print a copy for their records.

Q: If my client makes changes to a form, will I be notified of the changes?

No. If you have elected to review the forms prior to submitting to Schwab, you will have an opportunity to review the forms. However, once all signers have completed their signing, you will not be able to edit any of the information.

Q: My service team is not listed as one of the teams to whom service requests can be sent. Can my team add this functionality?

Yes. Contact your service team to have the team added.

Q. Is there status information available on the documents submitted through the Service Request tool? Can I be notified when documents are received?

Schwab is seeking to enhance Service Request tracking to include access to submitted documents and to expand the capabilities of the Status function on Schwab Advisor Center so that you can track your submissions as they are processed by Schwab.

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Verifying new clients' identity through Knowledge-Based Authentication (KBA)

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- What happens if clients don't answer any of the third-party identification questions correctly?
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- At what point in the eSignature process are clients prompted to complete a signature card?
- Where can my client obtain a copy of the signature card?
- How can advisors see if their client has a signature card on file with Schwab?
- Can the signature card be faxed to Schwab (vs. mailing an original copy)?
- May I submit the signature card on behalf of my clients as a convenience?
- What if a signature card is not returned to Schwab?

Q. How hard will it be for clients to get through DocuSign's Knowledge-Based Authentication (KBA) questions? Will my clients have multiple chances if they make a mistake?

KBA is based on personal information compiled from a variety of sources and can include questions about things such as previous residences and phone numbers. Clients will only have one chance to get through the process to access the envelope; however, if they answer one of the first three questions incorrectly, we will serve another question.

Q. What happens if clients don't answer any of the third-party identification questions correctly?

Clients who fail the KBA questions will receive a message that reads "You did not answer the ID Verification questions correctly, so you cannot access these documents."

The advisor will receive an alert indicating that their client failed authentication, and the client will receive an email. The electronic envelope cannot be completed and the advisor should print the form(s) for the client's handwritten signature.

Q. If a signer fails the KBA process, when can they try to eSign a form again?

The KBA process is only used for new-to-Schwab clients. For security purposes, once the signer fails authentication, your best option is to print the forms and obtain a handwritten signature to complete the new account opening process in a timely manner.

Once your client has opened their account, you should help them activate their SchwabAlliance.com login, which will enable them to eSign future documents. The best way to help your clients get started is to go to the Profiles tab on Schwab Advisor Center, and use the Web Access option on the eDelivery page to invite clients to sign up for Schwab Alliance.

Q. How long will eSignature envelopes remain active?

Clients have 60 days to eSign forms, and advisors have 180 days to view the envelope and submit to Schwab, if necessary. Envelopes will expire after this time and will need to be recreated.

Q. My client cannot locate the original email sent from DocuSign to access the documents for electronic signature. What are their options?

If the recipient is a current client, he or she can access the envelope directly through the Message Center on the Schwab Alliance website. Instruct your client to log on to SchwabAlliance.com and access the envelope from the Message Center.

If the recipient is a new client, he or she can only access the envelope via their email. Several reminder emails–including an email two days after the initial notification email–will be sent to the client. You can ask your client to wait for their reminder, or void the current envelope and resend the forms through a new envelope.

Q. My client says he or she did not receive an email notification for electronic signature. What happened?

First, ensure that the client's email address is correct. If correct, the client may need to check their junk email folder, or ensure that their inbox is not full. If the client is not receiving any emails, there could be a server issue that should be escalated to his or her service provider.

Q. Can my clients eSign from a mobile device?

Yes, your clients can eSign from their mobile device. It is not yet integrated with the Schwab mobile app, so your client needs to access the forms through the email notification. When accessing the notification email from their mobile device, the client clicks on the "Review Documents" button and a separate browser window will open prompting clients to log in to the SchwabAlliance.com website to review and eSign, instead of logging into the Schwab Mobile App.

Q: Can my client make changes to the information on the form?

Yes, if the format of the form contains fillable fields, your clients will be able to make changes to the document. If there is more than one signer, you can assign fields for a specific signer to add or edit information.

Q: What if I have a new client who doesn't yet have Schwab Alliance access? How will they sign?

If your client does not have Schwab Alliance access, upon clicking on the Review Documents button from the notification email, your client will be taken through the steps to enroll in Schwab Alliance prior to accessing the forms.

Q: Can my client sign on their Mac?

Yes, your client can sign using Mac and/or their iPad or iPhone with the Safari browser as long as they accept 3rd party cookies. If you client accesses their envelope and sees the SchwabAlliance.com website navigation but does not see the envelope contents, they should enable 3rd party cookies by choosing the following setting, Block Cookies: Never. Your client can find this setting through the following path: Safari > Preferences > Privacy > Block Cookies: Never.

Q: Can international accounts be opened with an eSignature?

No, not at this time.

Q: When will my client be able to access a copy of the signed forms once the envelope is completed?

Signed copies are readily available after signing.

Q. What is a signature card and when is one required?

A signature card captures the client's handwritten signature and is used when processing transaction requests that require signature verification. Schwab requests a signature card for all new-to-Schwab clients. New and existing clients who order Schwab One checks or Visa debit card must also submit a signature card before their checks or debit card can be issued.

Q. Why is a signature card needed?

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 Schwab does not receive a signature card, the account will still be opened; however, Schwab will contact you and your client to verify transactions requiring signature verification until a signature card is received.

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.

Q. What is the benefit of having my client provide an electronic signature if they also have to provide a handwritten signature card to open an account?

The benefits of electronic signatures are ease of use, speed, and security. By using the electronic approval for forms processing, your clients will be able to eSign documents anywhere, anytime, and can immediately submit forms to Schwab without the use of paper or faxes. Additionally, the new process provides a secure method for sending sensitive information to your clients. Signature cards will be utilized for those transactions in which a handwritten signature is submitted and verification is necessary.

Q. Is a signature card needed for each account?

No. If your client is opening multiple accounts, only one signature card will be requested for each account holder.

Q. If I'm opening multiple accounts within the same envelope, does my client need to fill out multiple signature cards?

No, only one signature card per envelope is needed.

Q. If I'm opening a new account for a client who already has an account with Schwab, will they still need to provide a signature card?

If a client already has an account with Schwab, we may already have a signature on file for the client to verify future transactions. If a new account is being opened with checks or Visa cards for an existing client, then a signature card will be required from each account holder before the checks or Visa cards are issued. As a best practice, Schwab recommends having a recent signature card on file to help expedite certain transaction requests requiring additional validation.

Q. At what point in the eSignature process are clients prompted to complete a signature card?

Clients are asked to complete a signature card after finishing the eSigning process for all new account applications. Clients can click on a link that will present the signature card and will be instructed to sign and return the signature card to Schwab.

Q. Where can my client obtain a copy of the signature card?

When your client has completed eSigning the forms, he or she will be presented with a confirmation acknowledgment page. A link to the signature card is on this page. The form is also available on the forms page of SchwabAlliance.com. A URL at the bottom of the original notification email can also be placed in a browser to access a copy.

Q. How can advisors see if their client has a signature card on file with Schwab?

Schwab currently does not have the ability to notify advisors if a signature card is on file. You can contact your service team to get this information.

Q. Can the signature card be faxed to Schwab (vs. mailing an original copy)?

Yes, clients can either fax or mail a copy of the signature card to Schwab. Both the fax number and mailing address are located on the signature card.

Q. May I submit the signature card on behalf of my clients as a convenience?

In an effort to protect your client and prevent unauthorized transactions, we request that your client fax the signature card directly to Schwab.

Q. What if a signature card is not returned to Schwab?

If a signature card is not received, Schwab may contact you and your client directly to validate any future transaction requests that have a handwritten signature. If Schwab does not have a signature card on file, delays may occur in some processes which require validation of the transaction with you and your client directly.

Security

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- Is eSignature secure?
- Is the use of electronic signatures valid?
- How do you plan to authenticate the identity of my new and existing clients to ensure that the right party is electronically signing the form?
- Does Schwab have additional security measures to protect my client's information?

Q. Is eSignature secure?

In addition to partnering with DocuSign, a leader in providing eSignature capabilities, Schwab has also performed security due diligence on the integration of these capabilities and has tested these security controls. Advisors can only send out Schwab forms through DocuSign by accessing Schwab Advisor Center using their existing credentials. To ensure that non-public information is only available through the DocuSign platform, advisors' prospects and clients will not be allowed to access forms through email. In order to view the documents, the prospect or client will be required to first authenticate his or her identity. The authentication process is different for new-to-Schwab clients and existing client. For more details, refer to the other questions below about authentication.

It is Schwab's standard business practice to transmit sensitive information over Secure Socket Layer (SSL), which is the encrypted transport layer commonly used for sensitive internet traffic, denoted by HTTPS:// in the url. It is also our policy to ensure that our level of encryption stays at parity with accepted industry standards. More information can be found at: www.schwab.com/schwabsafe.

Q. Is the use of electronic signatures valid?

Yes. Your use of the DocuSign system through Schwab (when used properly in accordance with all applicable terms of use) is designed to comply with the federal ESIGN Act (Electronic Signatures in Global and National Commerce Act), which generally authorizes the use of electronic signatures for contracts and other documents. The SEC has also generally authorized use of electronic signatures.

For more information, you can read DocuSign's white paper on the legality of electronic signatures here.

You should also consult your own legal counsel and compliance officer about the use of electronic signatures.

Q. **How do you plan to authenticate the identity of my new and existing clients to ensure that the right party is electronically signing the form?**

For new clients who do not have a Schwab account, we leverage a capability called Knowledge-Based Authentication (KBA), provided through DocuSign. KBA requires your clients to answer questions based on personal information compiled from a variety of sources.

For clients with existing Schwab accounts, we will authenticate clients' identity using their Schwab Alliance credentials before they can review forms/applications and eSign them. Current clients must have online credentials for the Schwab Alliance website before they can electronically sign documents.

Q. **Does Schwab have additional security measures to protect my client's information?**

Schwab leverages several layers of online and operation controls including:

Targeted Use: Forms cannot be signed without an advisor first sending those to an end-client, and can only be sent via the Schwab Advisor Center platform.

Customer Verification: Forms submitted are still subject to all the same operational security measures and controls as any other form submitted to Schwab via online or offline channels.

Strong Encryption: Schwab employs the most advanced encryption available for all of its online platforms.

Scanning for Suspicious Behavior: We use various technical systems to monitor systems and behavior.

Business Review: In addition to the systemic controls, Schwab's operational and service teams review forms to ensure that the proper channels are being used for submission.