


Best practices for completing requests during market volatility and COVID-19




During this unprecedented time, we're experiencing exceptionally high call and activity levels. Our team is working hard to serve you and your clients, using comprehensive [business continuity plans](#) to address a range of issues and ensure that core business functions continue. As you work diligently to serve clients in this environment, use the following tips to complete requests quickly and securely.

Initiate requests using online channels when available

Digital tools and forms are less likely to have errors and delays when submitted electronically to Schwab.


1. **Move money with eAuthorization** enables you to submit journal, wire, and check requests using the Move Money tab. Your clients can then securely approve the requests in minutes, online or on their mobile device. [Learn more >](#) 
2. **Open accounts and change addresses** using our completely paperless workflows for faster processing. Like move money requests, they can also be sent to clients for eAuthorization. When available, you can access these workflows directly from the Forms & Applications page. Learn more about [account open](#) and [address change](#).
3. **Use digital signatures**, including signing with your finger or a stylus on any electronic device, for forms that don't require notarization.

When paperwork is necessary...

1. **Include your attestation** for move money requests on the cover letter. To expedite the process, we've added new, digital options to complete attestation via the Service Request feature or by digitally signing the cover letter. [Learn more >](#) 
2. **Use eSignature** as an alternative to obtaining wet signatures on many forms. Visit our [Service Guide](#)  for the full list and instructions on getting started.
3. **Submit documents online** to your service team using Service Requests when digital tools are unavailable so that you can continue to track status online; requests submitted by paper, fax, or email take longer than normal to appear. [Learn more >](#) 

Proactively check progress on requests and address issues online

Use the service features on Schwab Advisor Center® to stay current on the status of requests.

1. **Check status on the Activity tab**, where requests appear as "New" or "In process." Rest assured that if clarification or items are not in good order, the status will change to "Action required," and you'll be able to electronically update requests. [Learn more >](#)
2. **Monitor alerts throughout the day** so that you're aware of "not in good order" updates. Due to high call volumes, our service teams are not able to make proactive phone calls to remind you of open items.
3. **Send documents online** to your service team using Service Requests so that you can continue to track status online. You can also send nonurgent communications to your team via the Send a Message feature. [Learn more >](#) 

Prepare your clients for completing requests remotely

Now more than ever, it's important that your clients are able to work with you using our secure online tools. The [Client Learning Center](#) is a dedicated information hub for your clients to get to know Schwab Alliance and learn how to complete common requests online.

- 1. Ensure that clients are enrolled in Schwab Alliance** and that their email address and cell phone number are up-to-date. Their credentials are required to securely access their account and approve requests online or on their mobile device. [Learn more >](#)
- 2. Use the Schwab mobile app to make check deposits**, with increased deposit limits to further assist in the current environment. Clients simply download the Schwab mobile app and use its check deposit function to instantly send funds to their account.
- 3. Suggest that clients use online access** for checking routine information like account balances. This avoids unnecessary calls and hold times for information they can access 24/7.
- 4. Encourage clients to submit incoming account transfer requests on schwaballiance.com** by logging into their account, going to Transfers and Payments >Transfer Account. They then select the firm from which the account is being transferred and follow the prompts to complete the form. This process allows simple ACAT, mutual fund company, and DRS requests to go straight through and helps clients avoid delays when sending in paperwork.

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