

# INTEGRATION UPDATE

## Fidelity Integration: Questions & Answers

Knowledge is power. Check out this list of **Questions and Answers** and take full advantage of eMoney's latest integration.

### Integration Overview

1. What is the integration?
2. What is the value of the integration for advisors?
3. What features are included in the integration?
4. What features will be available in later phases of the integration?
5. When will the integration be available?
6. When will the integration be available to Enterprise clients?
7. What is the cost for this integration?
8. Which of Fidelity's platforms are available to eMoney Advisors, Assistants, and Planners through the integration?
9. What Fidelity services are available directly to investors (end-clients) through the integration?
10. What is the difference between Fidelity's Streetscape® and WealthCentral® platforms?
11. Which of eMoney's products are available to Fidelity advisors through the integration?
12. What eMoney features are available directly to investors (end-clients) through the integration?
13. Are any integration features available to non-clients of Fidelity?
14. Is this the same initiative as Fidelity's Total Advisor Platform (TAP) initiative?
15. What is Wealthscape<sup>SM</sup> and is it related to the integration?

### Enabling the Integration

16. How do I turn on the Fidelity integration? (Note: this applies to eMoney clients on EMA only).
17. The integration doesn't seem to be enabled for me to turn on, even though I am a Fidelity client.
18. If I don't know my User ID (Portal ID), how do I obtain it?
19. How long does the setup process take?
20. If I am missing client data through the integration, what should I do?
21. What if I am using another connection currently?

### Accessing and Using the Integration

22. How do I access Fidelity's Streetscape® or WealthCentral® through eMoney?
23. How do my clients access Fidelity platforms through the eMoney client portal?
24. Will accounts from Fidelity automatically integrate into eMoney?
25. What data is imported with the client?
26. If a new client is added in Fidelity, will they automatically show up in eMoney?
27. Do all members of an advisor's team have access to the integration features?
28. What are the benefits of the integration to Support users?

### Security and Data Privacy

29. Has any specific advisor or client data been shared with Fidelity in the process to enable the integration?
30. Does single sign-on access from the Client portal put a client's data at risk?
31. Does this integration make eMoney a transactional site?
32. What is RSA two-factor authentication?
33. How does RSA two-factor authentication (2FA) enhance the security of the integration?
34. How is RSA two-factor authentication (2FA) enabled?
35. What if I don't have access to my primary phone during sign-on?
36. What if I am having trouble receiving text messages on my primary phone?
37. Will RSA two-factor authentication (2FA) be required if I don't have the integration enabled?
38. Will RSA two-factor authentication (2FA) be enabled for clients accessing the integration through the client portal?
39. Will there be a notification alerting me or my client once we've moved from an eMoney to a Fidelity server?
40. Is RSA enabled on mobile phones?

### Training and Additional Support

41. What training options are available to help me learn how to use the integration?
42. Who should an advisor call for support if they have a question or issue?
43. Who should an advisor contact if they are interested in learning more about Fidelity services or solutions?

### Additional Considerations – Non-Fidelity Advisors

44. Is eMoney planning to integrate with other providers of brokerage services?
45. How does eMoney's Fidelity Institutional integration impact advisors not within the Fidelity network?
46. Does this integration give Fidelity advisors an advantage over non-Fidelity advisors?

## Integration Overview

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### Q. What is the integration?

A. eMoney and Fidelity Clearing & Custody Solutions<sup>SM</sup> (Fidelity) have joined forces to deliver the first of its kind brokerage platform integration.

With integrations between the best of eMoney's planning-led advisor and client tools and the excellence of Fidelity's brokerage platforms, the integration creates a more complete end-to-end experience that positions advisors to stay ahead of the shifting regulatory, client and industry trends. Advisors and end clients of both Fidelity and eMoney will be able to leverage eMoney's tools to identify financial goals and put a plan in place, then through brokerage platform integration, execute those goals in their customer's Fidelity brokerage accounts.

### Q. What is the value of the integration for advisors?

A. The goal of the integration is to help eMoney advisors improve client relationships, be more efficient in their operations, and differentiate their offering through the delivery of an integrated and complete wealth management experience. Through the integration, advisors can:

- **Leverage eMoney's power in planning, and Fidelity's excellence in execution.**  
Through integration, Fidelity platforms will be available from within eMoney's emX product suite, giving advisors the power to take financial planning through to execution in an integrated platform—and the competitive edge that elevates the value of an eMoney Advisor.
- **Spend more time where it matters most.**  
Simplifying and streamlining processes through value-added integrations empowers advisors to spend less time on less productive and administrative tasks, and more time building relationships and positioning their business and their clients for growth.
- **See more and do more in eMoney's integrated platform.**  
Leveraging technology that improves operational efficiency, increases transparency, and places planning and action at the center of the relationship helps advisors differentiate their business and stay ahead of the shifting regulatory, client and industry landscapes.

### Q. What features are included in the integration?

A. The full extent of the integration will be released in phases, beginning on Sept. 12 for (availability as early as December for eMoney Enterprise clients) and extending through 2017. Features included with this first release are:

- **For advisors:**
  - **Single Sign-On:** To move between eMoney's and Fidelity's platforms.
  - **RSA two-form Factor Authentication (2FA):** An additional layer of security requiring users to enter a 6-digit PIN, sent via SMS text or an automated voice call, each time they sign in to the application.
  - **Streamlined Client Import:** Reduce duplicate manual data entry with the ability to import and access clients between eMoney's and Fidelity's platforms.
  - Advisors can easily create a **Household view** in eMoney, linking both a client and spouse through the integration.
- **For investors:**
  - **Single Sign-On:** Investors will be able to move between eMoney's client portal and MyStreetscape®, as well as from MyStreetscape® into their eMoney portal. For IWS clients, a link to Fidelity.com will be provided where investors can then sign-in to their account (SSO is not available at this time).
  - **Fidelity Documents Delivered to eMoney Document Vault:** Access copies of Fidelity documents, like statements and tax forms, through eMoney's Vault (available in December for RIAs).
  - **eDelivery Enrollment:** Investors using MyStreetscape® will be able to change eDelivery settings directly from within eMoney's client portal (available in 2017 for RIAs).

### Q. What features will be available in later phases of the integration?

A. Other enhancements planned include:

- **Through Q4, 2016**
  - Automation of copies of Fidelity documents from WealthCentral® to eMoney's Vault

- Alerts enhancement to add an account to an eMoney household
- **In 2017**
  - Account opening
  - Money movement
  - Brokerage alerts
  - Account maintenance
  - eDelivery enrollment for WealthCentral® users
  - Performance reporting

More information on these enhancements will be communicated closer to the time of launch.

**Q. When will the integration be available?**

**A.** General availability begins September 12 for clients of both eMoney (EMA installation only) and Fidelity. eMoney’s Enterprise clients will be able to review the integration and determine availability as part of their standard review process scheduled to begin in December of 2016.

**Q. When will the integration be available to Enterprise clients?**

**A.** eMoney’s Enterprise clients will have the opportunity to review the integration as part of their individual product review processes. The exact date will vary from client to client, but should begin before the end of Q4, 2016. eMoney’s Account Management team can be contacted to learn more about the Brokerage Integration availability within the Enterprises.

**Q: What is the cost for this integration?**

**A:** There is no cost to enable the integration, however, you do have to be a client of both eMoney and Fidelity. Fidelity clients also will receive preferred pricing for eMoney products.

**Q. Which of Fidelity’s platforms are available to eMoney Advisors, Assistants, and Planners through the integration?**

**A.** The integration provides direct access from eMoney’s emX product suite to Fidelity’s Streetscape® and WealthCentral® platforms.

**Q. What Fidelity platforms are available directly to investors (end-clients) through the integration?**

**A.** From within eMoney, BD/Bank investors are able to SSO into their MyStreetscape® platform directly, while RIA investors can access a link to Fidelity.com, where they can then login to their brokerage platform.

**Q. What is the difference between Fidelity’s Streetscape® and WealthCentral® platforms?**

**A.** Fidelity Institutional provides brokerage solutions for a number of different intermediary business models, including Broker-Dealers, RIAs, Banks, Family Offices and 401(k) administrators. While both Streetscape® and WealthCentral® are integrated technology workstations designed to drive efficiency within an advisor’s business, each platform provides different ways to support the specific needs of advisors depending on their type of business.

- Streetscape® – Is available to Broker-Dealer, Bank and Institutional advisors and their end clients.
- WealthCentral® – Is available to RIA, Family Office, Retirement, or Bank Trust Advisors and their end clients.

Advisors interested in learning more about any of Fidelity’s services should contact a Fidelity representative directly.

**Q. Which of eMoney’s products are available to Fidelity advisors through the integration?**

**A.** An eMoney subscription is required to use the integration. Once subscribed, Fidelity clients have the choice and flexibility to implement the emX product—Select, emX or Pro—that best meets their business’s needs, at preferred pricing.

### Q. What eMoney features are available directly to investors (end-clients) through the integration?

A. Clients working with an eMoney Advisor have access to eMoney's leading<sup>1</sup> client portal, an interactive personal financial management experience that empowers clients to take an active role in the management of their wealth. With eMoney's Client Portal, clients can monitor their portfolios and financial accounts, store their most important documentation (through our Vault), track spending and progress toward their financial goals, and see in real time how the financial decisions they make today impact their financial plan tomorrow.

### Q: Are any integration features available to non-Fidelity clients of eMoney?

A: Not currently. In order to use the integration features, you must be a Fidelity client. eMoney users who are RIAs or advisors not affiliated with a Broker-Dealer that are interested in learning more about Fidelity should contact a Fidelity representative directly; those affiliated with a Broker-Dealer should contact their home office.

## Enabling the Integration

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### Q. How do I turn on the Fidelity integration? (Note: this applies to eMoney clients on EMA only).

A. Delivering an integrated experience for our clients is a top priority. Because of the nature of this integration, however, there are a few additional steps required to initiate data transmission and turn on single sign-on capability between Fidelity and eMoney. Both Fidelity and eMoney have been busy working behind the scenes to help ensure these processes, which will differ slightly for the RIA and BD client segments, are simple and straightforward. The process will also differ slightly by user role (Advisor, Planner, Assistant).

Note: While these steps have already been completed for most firms, advisors may need to complete additional paperwork at Fidelity if the integration cannot be enabled on the eMoney Applications Select page. See the next question for more information.

- Under the Applications menu > Fidelity Investments (Once the integration is enabled, the SSO access point in the Applications menu dropdown will say "Fidelity Institutional")
- An advisor should select which platform they're logging into, Streetscape® or WealthCentral®, then enter the User ID (Portal ID).
- If the advisor already had a Fidelity brokerage connection, the Integration will be up and running immediately.
- If they did not already have a connection, one will be created automatically, but the approval process will take approximately 24 hours. Once complete, the integration will be ready to go.
  - a. Note: For more detailed instructions on enabling the integration, see the User Guide here.

### Q. The integration doesn't seem to be enabled to turn on, even though I am a Fidelity client.

A. If the integration cannot be enabled, there is a good chance all paperwork required has not been submitted through Fidelity. See steps below for the advisor to initiate the process.

1. For Streetscape® access - contact the home office
2. For WealthCentral® access - contact the local user access administrator to submit a **User Access Request Form for Integration Services** via WealthCentral® Service Center
3. For WealthCentral® FFOS access - contact the FFOS Reporting Services team

### Q. How long does the setup process take?

A. **For RIA Clients:** Though no two cases will be exactly alike, in general, for firms with an existing transmission to eMoney, the setup is approximately one week; for firms who need to add a transmission to eMoney, the setup is approximately two weeks. Timing will be contingent on the firm's ability to submit the appropriate forms/agreements in good order.

**For Bank/BD Clients:** It will vary, but it can take up to three weeks per firm. Each firm must have CUPID turned on in order to take advantage of the integration between Fidelity and eMoney. Timing will be contingent on the firm's ability to submit the appropriate forms/agreements in good order.

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<sup>1</sup> 2016 WealthManagement.com industry awards. First place, Client Portals. [http://wealthmanagement.com/site-files/wealthmanagement.com/files/uploads/2016/09/22/WM\\_Press%20Release-v2.pdf](http://wealthmanagement.com/site-files/wealthmanagement.com/files/uploads/2016/09/22/WM_Press%20Release-v2.pdf)

**Q. If I don't know my User ID (Portal ID), how do I obtain it?**

**A.** The process will vary based on the Fidelity platform used.

- Bank/BD clients should contact their Home Office or BD Technical Support Team by phone: 800-544-4917, option 3 or email: [ibgpsup@fmr.com](mailto:ibgpsup@fmr.com).
- RIA clients should contact their CE RIA Technical Support Team by phone: 800-523-5518 or email: [CEIWSTechnicalSupport@fmr.com](mailto:CEIWSTechnicalSupport@fmr.com).

**Q. If I am missing client data through the integration, what should I do?**

**A.** If data is missing, you should submit a ticket through Connections; eMoney's Data Services Support team will work with both you and Fidelity to resolve the issue.

**Q. What if I am currently aggregating my Fidelity accounts through a different advisor connection (i.e Albridge or DST Vision)?**

**A.** In order to take full advantage of all the integration features, client accounts need to be linked through the Fidelity data feed. When turning on the integration for a client, eMoney will auto-link their accounts from Fidelity. If accounts are already linked through a different advisor connection, we will detect this by the account number and they will not be auto-linked to avoid duplication. You will need to unlink the existing Facts in Connections and re-link them to Fidelity feed.

## Accessing and Using the Integration

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**Q. How do I access Streetscape® or WealthCentral® through eMoney?**

**A.** Advisors will be able to single sign-on to their Fidelity platform from the Applications option in the top navigation bar, by either clicking Fidelity Institutional from the drop-down or by selecting "View All Applications", then clicking on the Fidelity Investments tile, and selecting Launch Application.

**Q. How do my clients access Fidelity platforms through the eMoney client portal?**

**A.** For Streetscape® users (BDs), your clients will be able to access myStreetscape® through a link on the Investments page (if enabled), or through a link in the footer of the client portal.

For WealthCentral® users, their clients will be able to access Fidelity.com through a link on the Investments page (if enabled), or a link in the footer of the client portal. The link will bring them to Fidelity.com, where the investor will be able to login using their username and password.

**Q. Will accounts from Fidelity automatically integrate into eMoney?**

**A:** No, new clients need to be imported and existing clients need to be linked through the Manage Clients page in emX to enable the integration. During this process accounts will be imported. After importing/linking the Primary client, the spouse can also be linked to the household in eMoney and their accounts will also be imported.

**Q. What data is imported with the client?**

**A.** We import the following fields if available: name, DOB, and address for both the client and spouse. Note: We do import email if available, but Fidelity doesn't provide that to us in their feed currently.

**Q. If a new client is added in Fidelity, will they automatically show up in eMoney?**

**A.** No, the client will appear in the Manage Clients list, but they will need to be imported through the Client Import feature.

**Q. Do all members of my team have access to the integration features?**

**A:** Yes, access to the integration is only open to users with an eMoney Advisor or Support license (legacy Planner and Assistant). Each person must enable their integration separately under their own subscription; Advisors must apply sharing rules (including delegation rights) for Support users to be able to access their clients under the integration.

**Q. What are the benefits of the integration to Support users?**

A. If the support users have delegate access to their advisor's clients through sharing as well as their own Fidelity login, they will have full access to all of the integration features. If they do not have their own Fidelity login they can still turn on the integration and access the Manage Clients page to import/link clients, but they will not have access to other integration features like the ability to view copies of Fidelity documents in the Vault.

## Security and Data Privacy

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**Q. Has any of advisor or client data been shared with Fidelity in the process to enable the integration?**

A. No. No individual firm, advisor or client data has been shared between Fidelity and eMoney in the process to enable the integration. To take the proactive steps necessary to ensure a streamlined user experience, however, deployment teams did jointly work to execute transmission agreements where required at the home office level only.

**Q. Does single sign-on access from the Client portal put a client's data at risk?**

A. In addition to eMoney's existing comprehensive security protection including password protection, secure socket layer encryption, firewalls, intrusion detection, audits and inspections we have added an additional verification step for clients using the Fidelity integration. Once the integration is enabled for a client the first time they log in they will be required to enter certain identifying information, which we verify against their data on file at Fidelity. The advisor or investor will not be permitted to access the client site until they complete this one-time verification step.

**Q: Does this integration make eMoney a transactional site?**

A: No. Brokerage transactions are completed in a Fidelity platform. To further protect access to brokerage capabilities through the integration with Fidelity, an enhancement to existing security measures, called RSA two-factor authentication, has been implemented.

**Q: What is RSA two-factor authentication?**

A: RSA Adaptive Authentication is a complete fraud detection platform that uses a dynamic risk and rules-based approach identifying high-risk behaviors and initiating an additional layer of security. It will be incorporated into eMoney's existing security measures and will be added to eMoney's sign-in page.

**Q. How does RSA two-factor authentication (2FA) enhance the security of the integration?**

A. eMoney's RSA 2FA technology is an enhancement to existing security measures and has been implemented to further protect access to brokerage capabilities accessible through the integration with Fidelity. Each time an Advisor, Planner, and Assistant signs into their emX suite product, they will be required to enter a 6-digit PIN, sent via SMS text or an automated voice call.

**Q. How is RSA two-factor authentication (2FA) enabled?**

A. When the integration is first turned on, the Advisor, Planner or Assistant will be prompted to enroll and required to follow the two-factor authentication process each time they sign in. Following this process is mandatory, and those with the integration enabled are unable to opt-out.

**Q: What if I don't have access to my primary phone during sign-on?**

A: Five days after enrolling, users will be prompted to enter a recovery phone number. This is a fallback number should they not have access to their primary phone during sign-in. They have the option to skip this step and will be reminded again after 30 days if no recovery phone number has been entered.

**Q: What if I am having trouble receiving text messages on my primary phone?**

A: The primary delivery method for the PIN is a text message, but you can choose the "More Options" link on the sign-in page. Here, you can select from all delivery options – a text or automated voice call to your primary or secondary phone or generate a one-time access code to be verified by customer service. The one-time access code can only be provided after you go through eMoney's normal security verification process with customer service.

**Q: Will RSA two-factor authentication (2FA) be required if I don't have the integration enabled?**

**A:** While it won't be required, Advisors not using the Fidelity integration will have the option to opt-in to 2FA if they are interested in enabling an additional layer of security.

**Q: Will RSA two-factor authentication (2FA) be enabled for clients accessing the integration through the client portal?**

**A:** Currently this feature is only available for Advisors, Planners, and Assistants. eMoney plans to have this feature available for clients by the end of the year.

**Q: Will there be a notification alerting me or my client once we've moved from an eMoney to a Fidelity server?**

**A:** It will be clear to users when they are in eMoney's site versus a Fidelity site through disclosures.

**Q: Is RSA enabled on mobile phones?**

**A:** Yes, if the Fidelity integration is enabled users will still be prompted to enter their RSA PIN when accessing eMoney from a mobile device or iPad.

## Training and Support

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**Q. What training options are available to help me learn how to use the integration?**

**A.** eMoney makes a number of training resources available, including live and recorded WebEx's training events, a detailed User Guide, training videos, blog posts, and other communications to help you know and understand the benefits and features of the integration.

**Q. Who should I call for support if I have a question or issue?**

**A.** eMoney has a dedicated Client Engagement Team staffed with experts and certified professionals whose goal is to ensure that you get the most out of your eMoney experience. They have a range of support options to meet advisor needs and can be contacted anytime at 888-362-8482 or [engagement@emoneyadvisor.com](mailto:engagement@emoneyadvisor.com) to answer questions about the integration within your eMoney platform. If the question or issue requires escalation to Fidelity, eMoney's team will direct you to the appropriate resource.

**Q. Who should I contact if I am interested in learning more about Fidelity services or solutions?**

**A.** Advisors not affiliated with a Broker-Dealer who are interested in learning more about any of Fidelity's services should contact a Fidelity representative directly; those affiliated with a Broker-Dealer should contact their home office.

## Additional Considerations – Non-Fidelity Advisors

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**Q. Is eMoney planning to integrate with other providers of brokerage services?**

**A.** Yes, delivering brokerage integrations for non-Fidelity advisors as well is our goal. **The first** organization that we're working with is Fidelity. The successful rollout of this functionality is an integral step in helping us evaluate and improve the experience we offer as we work to deliver similar brokerage integration functionality to advisors outside of the Fidelity footprint.

**Q. How does eMoney's integration with Fidelity impact advisors not within the Fidelity network?**

**A.** While Advisors working with both eMoney and Fidelity will be able to connect their clients' brokerage accounts through their eMoney experience, it is important to remember that they are doing so through an integration similar to the others offered on our Applications dashboard (for example, Redtail, Morningstar, Riskalyze, etc.). eMoney will continue to support all advisors, including those working with competitors of Fidelity. In fact, delivering brokerage integrations for non-Fidelity advisors as well is our goal.

**Q. Does this integration give Fidelity advisors an advantage over non-Fidelity advisors?**

**A.** eMoney is and will continue to be custodian-agnostic. We have long provided **all** of our advisors a view of assets both managed AND held away with the goal that it starts a dialogue and eventually leads to the gathering of those assets, regardless of who they use for custody and trade execution services.

Also, it's important to remember that eMoney's system is and will continue to be non-transactional. In order for any assets to be moved under an eMoney Advisor's care, the client must give them the authority to do so. So while advisors who use Fidelity for brokerage and trade execution have the benefit of offering a streamlined and complete client experience through the integration of the two platforms, they have no greater access to view more outside assets than advisors who are not affiliated with Fidelity.

**Have a question that wasn't answered here? Contact us at 888-362-8482 or [engagement@emoneyadvisor.com](mailto:engagement@emoneyadvisor.com) to speak with a member of our support team.**

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