

Credential Security



NOTE:

- If you wish to go directly to WealthCentral without registering your credential during your 60 day grace period, click the **Register Your Credential Later** link at the bottom of the Enhanced Security screen.
- Please see the [table](#) on the following page for a list of the security credentials that are available to you.
- Fidelity provides a coupon for a free VIP Security Token (Model HAI08), which you can request by submitting an **Add or Modify Access** Service Request (**User Access & Entitlements > Access Request > Add or Modify Access**).

Overview

Identity theft and fraud are growing issues and Fidelity takes them very seriously. In order to help protect you and your clients, Fidelity added an additional layer of security to the WealthCentral log in process. In addition to using your **User ID** and **PIN**, you may be required to enter a security code provided by a security credential. A security credential, also known as a token or a hard token, is simply a hardware or software device that generates a one time code to help authenticate a user.

Using a security credential provides additional protection for your account because it incorporates a second factor of authentication. The first factor is something you know, such as your **PIN**. The second factor is something in your possession, which is the security credential. Both your **PIN** and the credential are required to access your account. As with your **PIN**, it is possible that your security credential could be stolen. Therefore, it is important that you take steps to secure this information.

Fidelity requires all WealthCentral users who are entitled to the Trading, Money Movement, Advisor Fee, and/or User Administration functionality to use a security credential. A sixty (60) day grace period begins after your first log in following the implementation of this requirement. During this period, you must acquire and activate a security credential. Fidelity works with Symantec to provide credentials, so you can get one by visiting [Symantec's web site](#). Fidelity participates in Symantec's VIP Network, meaning if you already have a credential offered by another VIP Network member, you can use it with WealthCentral. Go to [Symantec's web site](#) to see if your credential provider is a member of the VIP Network.

Please see the following Frequently Asked Questions (FAQs), which may answer any questions you have about them. If you still need additional information, please contact your Relationship Manager.

Frequently Asked Questions (FAQs)

Q1: What is a security credential?

A1: A security credential, also known as a token, or a hard token, is a device that generates a one-time PIN, which helps to authenticate a user. Security credentials are available in many formats, including both hardware and software.

Q2: Which security credential should I use?

A2: The table below contains information on the types of security credentials, so you can make a decision regarding which credential best meets your needs.

Credential Type	Download	Cost	Comments
VIP Access Desktop 	Yes	Free	<ul style="list-style-type: none"> Free download Available immediately No shipping Easy to remember Use backup method to log on from a different computer
VIP Access for Mobile 	Yes	Free	<ul style="list-style-type: none"> Free download Available immediately No shipping Easy to remember Easy to carry
VIP Security Card 	No	\$\$	<ul style="list-style-type: none"> Convenient credit card size Easy to remember Easy to carry Must wait for shipping Cost in the \$50 range (as of October 2014)
VIP Security Token (Model HAI08) 	No	Free (with coupon)	<ul style="list-style-type: none"> Fidelity provides a free coupon Must wait for shipping Must remember to carry this device or have it available in order to access WealthCentral
VIP Security Token (Model HV08) 	No	\$	<ul style="list-style-type: none"> Proven, reliable technology Must wait for shipping Must remember to carry this device or have it available in order to access WealthCentral Cost in the \$30 range (as of October 2014)

Q3: How do I bypass the Registration screen?

A3: You have 60 days to obtain and register your security credential. During this 60 period, you can go directly to WealthCentral without registering your credential by clicking the **Register Your Credential Later** link at the bottom of the Enhanced Security screen.

Q4: Why use a security credential?

A4: The security credential helps to protect your account by adding an additional layer to the authentication process that is known as a second factor of authentication.

Q5: How does the second factor of authentication help make my information more secure?

A5: The first factor of authentication is something you know, such as your **PIN**. The second factor is something in your possession, which is the security credential. Both your **PIN** and the credential are required to access your account.

Q6: Who must use a security credential?

A6: Fidelity requires all WealthCentral users who are entitled to the Trading, Money Movement, Advisor Fee, and/or User Administration functionality to use a security credential.

Q7: Why is Fidelity implementing a security credential?

A7: Online fraud is a large and growing problem. Fidelity's security systems have a good record in preventing fraud. However, thieves, or fraudsters, keep improving the sophistication of their attacks, so we must continue to improve our systems as well. Security credentials are the logical next step in protecting your information.

Q8: How do I get a security credential?

A8: You may already have one! Fidelity participates in Symantec's VIP Network, meaning if you already have a credential offered by another VIP Network member, you can use it with WealthCentral. Go to [Symantec's web site](#) to see if your credential provider is a member of the VIP Network. If you don't already have a credential, you can get one from the [Symantec web site](#).

Q9: How much does a security credential cost?

A9: Although there is no cost to use the service on WealthCentral, there may be a charge for the security credential itself. You can choose from several types. Software tokens that you can use on your phone or run on your computer are free. On request, Fidelity provides a coupon code for a free basic hardware token; other types are available in the \$30 to \$50 range. Visit [Symantec web site](#) to see the various types of security credentials that are available.

Q10: How do I get a coupon for a free security credential?

A10: Fidelity provides a coupon for a free VIP Security Token (Model HAI08), which you can request by submitting an **Add or Modify Access** Service Request (**User Access & Entitlements > Access Request > Add or Modify Access**).

Q11: Can I have one credential at work and take another with me when I travel?

A11: No. Only one credential can be associated with your ID. If your credential is not available and you need to access the system, you can still log in. Fidelity can send a text message with a temporary security code that you can use to log in. Click the **Need help logging in?** link on the Enter Your Security Code screen to request this text message from Fidelity.

Q12: What if I forget my security credential?

A12: Fidelity can send a text message containing a temporary security code that will allow you to log in. The message must be sent to a phone which you previously registered on the **Credential Security** page on WealthCentral (**Settings > Credential Security**). If you have not yet registered a phone, you can call an analyst in the Fidelity Technical Product Support Group at 800-523-5518 between the hours of 8:00 a.m. and 8:00 p.m. to get a temporary security code.

Q13: What if I lose my security credential?

A13: You can still log in by clicking the **Need help logging in?** link on the Enter Your Security Code screen to request a text message containing a temporary security code be sent from Fidelity to your phone. Then, go to the **Credential Security** page on WealthCentral (**Settings > Credential Security**) where you can report the loss.

Q14: How do I send a text message with a temporary security code to my cell phone?

A14: If your credential is not available and you need to access the system, you can still log in. Fidelity can send a text message with a temporary security code that you can use to log in. Click the **Need help logging in?** link on the Enter Your Security Code screen to request this text message from Fidelity.

Q15: What if someone finds my lost security credential?

A15: If someone finds your lost security credential, they will not be able to use it to access your information since they still would need your **User ID** and **PIN** to log into WealthCentral. For added security, you should report the loss to prevent the credential from being associated with any other accounts.

Q16: I do not have Trading or Money Movement entitlements. Can I get a security credential?

A16: Yes. Your local system administrator or an individual with the same responsibilities within your firm can add a security credential to your account.

Q17: Can I share my security credential with a colleague?

A17: No. Each person in your firm must have his own security credential since its purpose is to identify each individual as a unique WealthCentral user.

Q18: If I have a security credential, will I still need to answer the security questions?

A18: Yes, it is possible that you will have to answer the questions. The two systems are designed to work together. Even when you use the security credential to log in, the system may detect something unusual about your log in pattern (e.g., you log in from a different location using a different computer system). If this occurs, the system may ask you to answer a security question to ensure the safety of your information.

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