

Improvements to the advisor experience

Enhancements to working with Fidelity Charitable® in 2026.

As charitable giving continues to grow, Fidelity Charitable® is investing in digital capabilities, service infrastructure, and security enhancements aimed at helping advisors scale charitable planning, improve operational efficiency, and support a more seamless client experience.

To help ensure a smooth year-end experience for clients, we encourage advisors to:



Go digital

Save time and reduce the risk for errors by taking advantage of Fidelity Charitable's expanding digital capabilities, including a fully digital account opening process.



Go early

Ensure your clients giving goals are met and avoid year-end volume-driven delays by opening accounts, contributing, and helping clients recommend grants early.



Submit complete requests

Review submissions for accuracy and include account numbers to minimize follow-up requests and processing delays.

Digital innovation & modernization

Our investment in a digital-first experience helps firms reduce administrative complexity, improve operational efficiency, and support scalable growth.

Enhancement	Benefit to advisors
Digitized agency agreement	Agency Agreements are now incorporated into the digital account opening and donor approval process, reducing reliance on paper forms and accelerating advisor access setup. Donors can also manage advisor permissions digitally within their profile.
Account opening SLE indicator	For advisors using GivingCentral®, our new timeline in the account opening flow reflects current account opening SLEs to provide advisors with clear expectations regarding processing times for new accounts, reducing uncertainty and administrative follow-up.
Digital account opening confirmations	Advisors using GivingCentral® will be able to save or print complete account opening records, helping support firms' books-and-records requirements and internal compliance controls.
Expanded digital account opening	Advisors can now open multiple accounts online for a single donor relationship, reducing paper application requirements and enabling firms to maintain a more streamlined digital workflow.

Firm benefits

-  Reduced reliance on paper-based processes
-  Improved operational transparency and efficiency
-  Expanded documentation and compliance support
-  Greater visibility into account opening progress
-  Enhanced experience and capabilities in digital flow

Service & operational excellence

Our investments in service capacity and operational performance help firms deliver more consistent experiences for clients during periods of heightened giving activity.

Enhancement	Benefit to advisors
Expanded service & operations teams	Increased staffing and operational capacity help support higher service volumes and maintain responsiveness during peak giving periods.
Automated processing and enhanced workflow management	Automation of routine account-opening activities and optimization of internal workflows accelerates processing of application submissions, improves consistency, and reduces manual touchpoints.
Improved management of errors in account opening applications	Enhanced issue-resolution processes help identify and address submission deficiencies more quickly, reducing rework and improving application quality.
Operational dashboards & capacity planning	Ongoing monitoring of demand, capacity, and performance metrics supports proactive resource planning and more consistent service delivery.

Firm benefits
 Faster processing and turnaround times
 Consistent service during peak periods
 Reduced administrative rework
 Greater confidence in operational readiness

Enhanced security & protection

Our commitment to fraud prevention and cybersecurity helps protect client assets, preserve donor intent, and support a trusted giving experience.

Enhancement	Benefit to advisors
Multi-factor authentication (MFA) enhancements	New MFA requirements for logging in to GivingCentral have strengthened access controls and provide additional account protection.
Enhanced procedures for contribution and grant reviews	Expanded due diligence for processing qualifying grants and contributions to ensure charitable assets are distributed without risk of fraud. In some cases, additional review may extend processing timelines.
Cybersecurity & nonprofit protection initiatives	Ongoing trust and security initiatives, including efforts to promote electronic payments, strengthen protection across the charitable ecosystem.

Firm benefits
 Enhanced protection of client information and assets
 Greater confidence in charitable transaction security
 Stronger fraud prevention controls
 Support for maintaining donor trust

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