



**To: FINRA Entitlement Program Account Administrators**

**From: FINRA Entitlement Group**

**Re: FINRA Entitlement Program - IARD<sup>SM</sup> Confirmation Packet**

Welcome to the FINRA Entitlement Program and the IARD System.

The FINRA Entitlement Program permits authorized users to access the IARD System and other participating Web-based, FINRA applications with a single user account.

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This IARD Confirmation Packet contains seven (7) attachments with detailed information to assist you, the IARD Account Administrator, and your IA Firm as a FINRA Entitlement Program participant.

- I. **Recommended Hardware/Software Configuration** - This attachment lists the minimum hardware and software requirements necessary to access and operate the IARD System.
- II. **Account Management Tool General Overview** - This attachment provides information on features of FINRA Login screens for IARD Account Administrators and Users.
- III. **IARD Account Administrator's Roles & Responsibilities** - This attachment provides the roles and responsibilities of an Account Administrator using the Account Management Tool and provides Entitlement Tips.
- IV. **Password Change Instructions** - This attachment provides the steps for changing your password and accessing the FINRA Entitlement Program and the IARD System.
- V. **Password Change Instructions for IARD Users** - This attachment provides the users with the activities they should perform to access the FINRA Entitlement Program and the IARD System. The attachment also includes important reminders regarding password security. You may distribute this attachment to your users as a reference aid.
- VI. **Entitlement – Firm Download Report** – This attachment provides the benefits and instructions for using the Firm Download Report which enables the Account Administrator to review their users and what access they have.
- VII. **FINRA Entitlement Program Support Information** – This attachment provides a reference of support information available for the FINRA Entitlement Program and the IARD System located at the IARD Web Site, <http://www.iard.com>.

# Recommended Hardware/Software Configuration FINRA Entitlement and the IARD System

Attachment I

## Minimum Recommended Client Configuration

<b>Internet Connection:</b>	Broadband
<b>Web Browser:</b>	Microsoft Internet Explorer 7.0 or greater (Javascript enabled) Firefox 2.0 or greater (Javascript enabled)
<b>Screen Resolution:</b>	1024 x 768 (800 x 600 minimum)

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Once you access the FINRA Entitlement Program, you can find any updates on “Recommended Hardware/Software” information within the IARD System.

For questions about FINRA Entitlement or the IARD System,  
call the FINRA Gateway Call Center at  
240.386.4848 (Investment Advisers).

# Account Management Tool General Overview

## Attachment II

The Account Management Tool is the application that enables IARD Account Administrators to access and manage user accounts belonging to their IA Firm.

**The following are features of the FINRA Entitlement screens that apply to ALL Entitled Users (IARD Account Administrators and Users):**

1. A uniform FINRA Login Page with Terms and Conditions that all users will access when logging into an application.
2. Password features:
  - One password to access the IARD System and all participating FINRA Entitlement Program Applications.
  - A password that will be set to expire on first login after an IARD Account Administrator has created or reset the password.
  - A password that will be valid for 120 days for all participating FINRA Entitlement Program Applications.
3. Users will be able to view a list of all IARD Account Administrators for their IA Firm and identify the applications for which the persons are Account Administrators.
4. Each IARD User must select a Security Challenge question and provide a response that can be used to validate identity before an IARD Account Administrator will reset/unlock a password.
5. Passwords must meet the following criteria:
  - Must contain at least eight characters
  - Cannot contain your user ID
  - Cannot contain your first, middle or last name
  - Cannot contain the character "\*", "&", "%", or " " (asterisk, ampersand, percent, or space)
  - Must contain characters from at least three of the following four categories:
    - English uppercase characters (A-Z)
    - English lowercase characters (a-z)
    - Numeric characters (0..9)
    - Special characters ! \$ # @ / ? | < > ~ = { } ; : ' ( ) + [ ] \ - \_ ` . ^ " ,

# IARD Account Administrator's Roles & Responsibilities

Attachment III

## **Investment Adviser Firm**

The Account Management Tool offers IARD Account Administrators (AAs) the ability to manage their IA Firms' user accounts. Only IARD Account Administrators have access to the Account Management Tool. The tool allows IARD Account Administrators to:

- Create New Accounts
- Search for users
- Change Passwords
- Change Account Status
- Set privileges for application(s)
- Edit Accounts
- Delete Accounts
- Disable Accounts
- Clone Accounts
- Review accounts to determine if access privileges are required

## **IARD Investment Adviser Firm Account Administrator's Responsibilities**

1. Ensure PCs meet Recommended Hardware/Software requirements.
2. Create user accounts for each user at your IA Firm. You may only mark privileges for the application for which you are an Account Administrator.
3. Provide each user with his/her User ID, initial Password and URL for the IARD System.
4. Explain that each user will be required to reset their initial Password during the first login. The FINRA Password Policy will be displayed as users create their new passwords.
5. Your users need to know to contact you (or your alternate) for any account administration issues that need to be addressed. Inform your users who their Primary and Alternate IARD Account Administrators are for the IARD System in your IA Firm. With the FINRA Entitlement Program, User can select "Firm Administrators" from the Menu and be provided with a list of all their IA Firm's Account Administrators, their phone numbers, and the applications for which they are Account Administrators.
6. IARD Account Administrators should disable or delete a user's account when necessary. Periodically monitor users to see if their current jobs/responsibilities require them to have continued access and/or to continue to have the privileges they have. Use the Entitlement Download Report to review users and their information more easily. See Attachment VI.
7. Call the FINRA Gateway Call Center for any changes or entitlement activity (e.g., locked accounts, forgotten passwords) for an IARD Account Administrator.
8. Use the IA Firm Account Administrator Entitlement Form (AAEF) to change an IARD AA.
9. To modify, disable, or delete the IARD System for an IARD AA, use the FINRA Entitlement Modification Form for IA Firms.
10. Challenge Question/Response – To confirm the identity of one of your users when a user has been locked out or needs his/her password reset, ask the Security Challenge Response answer the user provided.
11. Reminder for Account Administrator: To comply with FINRA's Corporate Security Policy, any user account to an application that resides on the FINRA Entitlement platform that has not been accessed at least once during a consecutive 13-month period will be considered a "dormant" account and will be automatically deleted. If this should occur, you will need to recreate the account if the user again needs access to any of the FINRA Entitlement applications. If the account that was deleted is for an Account Administrator, an Account Administrator Entitlement Form (AAEF) will need to be submitted to have the account recreated.

## Responsibilities to your IARD Users:

1. Create each new user and mark the appropriate application privileges. The IARD Account Administrator may only designate privileges for the IARD System.
2. Communicate account User ID and initial Password to each new user.
3. Monitor and maintain all user accounts. Disable or delete each user account immediately upon notification that a user no longer requires access.
4. Provide FINRA Entitlement Help and Training located on the FINRA Entitlement Web Site.
5. Your users need to know to contact you (or your alternate) for any account administration issues (e.g., setting privileges, unlocking accounts, resetting passwords, etc.). Inform your users who the Primary and Alternate IARD Account Administrators are for your IA Firm. With the FINRA Entitlement Program, User can select "Firm Administrators" from the Menu and be provided with a list of all of their IA Firm's Account Administrators, their phone numbers, and the applications for which they are Account Administrators.

## Important Entitlement Tips

1. Review the IARD Account Administrator Navigation Guide found on the IARD Web Site, <http://www.iard.com>.
2. Ensure that your IA Firm has a **Primary IARD Account Administrator (AA)** for the IARD System. The Primary IARD AA will be the main contact for any FINRA Entitlement correspondence, e-mails or phone calls.
3. Ensure that your IA Firm has an **Alternate IARD Account Administrator(AA)**. The Alternate IARD AA will be responsible for all entitlement issues if the Primary IARD Account Administrator is unavailable.
4. IARD Account Administrators should contact the FINRA Gateway Call Center with Entitlement questions or to have their own account unlocked or their password reset.
5. Users can change their passwords as often as they wish.
6. To replace your current Primary IARD Account Administrator, request additional IARD Account Administrators, use the FINRA IA Firm Account Administrator Entitlement Form (AAEF). To modify an existing IARD Account Administrator's account, use the FINRA Entitlement Modification Form for IA Firms.
7. The FINRA Entitlement Program functionality allows one IARD Account Administrator(AA) to see another IARD Account Administrator's User Account, but it is the FINRA Entitlement Group's responsibility to maintain **all IARD Account Administrators'** accounts, including resetting passwords, unlocking AA accounts, and setting privileges.
9. IARD Account Administrators and general users have many other resources available. For further information on the FINRA Entitlement Program and the tools and applications, refer to the FINRA Entitlement Web Site [www.finra.org/entitlement](http://www.finra.org/entitlement)

### **FINRA Entitlement Program Forms and Information Frequently Asked Questions (FAQs)**

While you are working in the Account Management Tool, FINRA Entitlement Help is designed to offer assistance on the functionality available. If FINRA Entitlement Help does not address your questions, please contact the FINRA Gateway Call Center at 240.386.4848 (Investment Adviser Firms).

# Password Change Instructions

Attachment IV

With the FINRA Entitlement Program and the IARD System on the Internet, FINRA has put many security measures in place.

The FINRA Entitlement Program passwords are as sensitive as the PIN number to your bankcard. It is critically important that each user safeguard his/her User ID and Password as carefully as you would your bankcard PIN number.

- A new user to the FINRA Entitlement Program will be required to change the initial password upon first login. Change your password the FIRST time you login, anytime your password expires or anytime you feel your password has been compromised.
- If you are an existing FINRA Entitlement Program user and have requested access to another FINRA web-based application, you will continue to use your existing User ID and Password.
- Passwords expire every 120 days and are case sensitive.

## FINRA Password Policy

**Passwords must meet the following criteria:**

- Must contain at least eight characters
- Cannot contain your user ID
- Cannot contain your first, middle or last name
- Cannot contain the character "\*", "&", "%", or " " (asterisk, ampersand, percent, or space)
- Must contain characters from at least three of the following four categories:
  - English uppercase characters (A-Z)
  - English lowercase characters (a-z)
  - Numeric characters (0...9)
  - Special characters ! \$ # @ / ? | < > ~ = { } ; : ' ( ) + [ ] \ - \_ ` . ^ " ,

Select the IARD System URL:

Application Name	Production Application URL Entry point
Account Management	<a href="https://accountmgmt.finra.org/ewsadmin2/index.jsp">https://accountmgmt.finra.org/ewsadmin2/index.jsp</a>
IARD <sup>SM</sup>	<a href="https://crd.finra.org/iad">https://crd.finra.org/iad</a>

Account Administrators and Users who forgot their password and/or are locked out from attempting to enter a password more than five times, can click on the **Forgot Password?** link to request a new password be sent to them via email.

The user will be prompted to enter his/her user ID and security challenge response before a new password will be emailed. You will be required to change this new temporary password when you log into the system.

### Application Information

Additional information on each FINRA Entitlement supported web-based application is available at:

**Web CRD<sup>®</sup>**: <http://www.finra.org/RegulatorySystems/CRD/>

**IARD<sup>SM</sup>**: [www.iard.com](http://www.iard.com)

**For questions about FINRA Entitlement or participating Applications,  
call the FINRA Gateway Call Center at  
240.386.4848 (Investment Advisers).**

# Password Change Instructions for IARD Users

Attachment V

Your IARD Account Administrator has provided you with your User ID and initial Password information for the FINRA Entitlement Program and the IARD System.

- A new user to the FINRA Entitlement Program will be required to change the initial password upon first login. Change your password the FIRST time you login, anytime your password expires or anytime you feel your password has been compromised.
  - If you are an existing FINRA Entitlement Program user and have requested access to another FINRA web-based application, you will continue to use your existing User ID and Password.
  - Passwords expire every 120 days and are case sensitive.
1. Login with the User ID and Password provided.
  2. If you are a first time user, you will be taken to the Password Reset screen.
  3. On the Password Reset screen, you will need to enter the following information:  
**Current password:** (Initial Password provided via a phone call from the FINRA Entitlement Group). The password field is case sensitive.  
**New password:** (refer to the FINRA Password Policy below when creating a new password)  
Re-type **new password** to confirm: Enter the new password again to confirm.

## FINRA Password Policy

Passwords must meet the following criteria:

- Must contain at least eight characters
  - Cannot contain your user ID
  - Cannot contain your first, middle or last name
  - Cannot contain the character "\*", "&", "%", or " " (asterisk, ampersand, percent, or space)
  - Must contain characters from at least three of the following four categories:
    - English uppercase characters (A-Z)
    - English lowercase characters (a-z)
    - Numeric characters (0...9)
    - Special characters ! \$ # @ / ? | < > ~ = { } ; : ' ( ) + [ ] \ - \_ ` . ^ " ,
4. Select your Security Challenge and enter Security Response.
  5. Click **Continue**
  6. After successfully changing the password, you will be taken to a page that displays the following text:  
**Password Reset: Completed**  
Your password has been reset. Press "Continue" to log in.  
You will then need to log into the application with your user name and newly established password.
  7. You will only need to do this the FIRST time you login, anytime your password expires or anytime you feel your password has been compromised.
  8. Review the FINRA Entitlement Web pages for more information.

Select the IARD System URL:

Application Name	Production Application URL Entry point
IARD	<a href="https://crd.finra.org/iad">https://crd.finra.org/iad</a>

## **IARD User Responsibilities:**

1. Change password with first login.
2. Change password every 120 days.
3. Ensure password meets FINRA Security criteria.
4. Know who are the Primary and Alternate IARD Account Administrators for your IA Firm. You will need to know who to contact for any account administration issues (e.g., setting privileges, unlocking accounts, resetting passwords, etc.). A list of all of your organization's Account Administrators, their phone numbers, and the applications for which they are Account Administrators is available.

Account Administrators and Users who forgot their password and/or are locked out from attempting to enter a password more than five times, can click on the **Forgot Password?** link to request a new password be sent to them via email.

The user will be prompted to enter his/her user ID and security challenge response before a new password will be emailed. You will be required to change this new temporary password when you log into the system.

## **Application Information**

Additional information on each FINRA Entitlement supported web-based application is available at:

**Web CRD<sup>®</sup>:** <http://www.finra.org/RegulatorySystems/CRD/>

**IARD<sup>SM</sup>:** [www.iard.com](http://www.iard.com)

**For questions about the FINRA Entitlement Program or Entitlement,  
Contact your IARD Account Administrator.**

## Entitlement – Firm Download Report

Attachment VI

The Entitlement – Firm Download Report is a tool available to Account Administrators (AAs) which enables them to view their users and their privileges in an easy to use download.

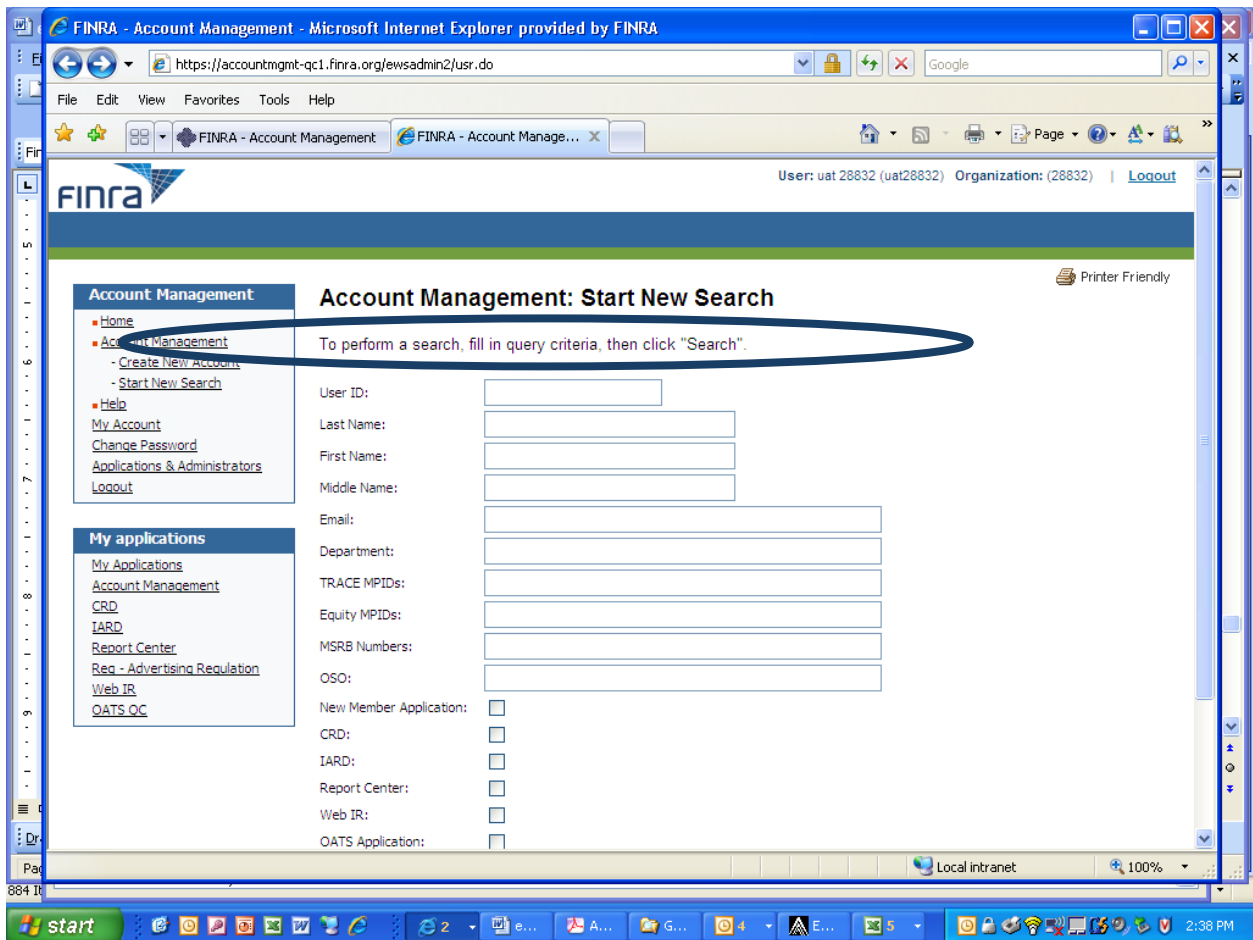
### **Firm Download Report Benefits:**

- Provides the capability to monitor your users and permissions on a periodic basis.
- Provides the capability to display determined attributes:
  - User IDs (default)
  - Names
  - Contact Information
  - Account Creation Date
  - Account Creator
  - Applications
  - Permissions (default)
- Provides the capability to save the download to Excel or Access.
- Provides the capability to easily format/sort the data to meet your needs (e.g., sort by privilege).

For instructions on how to Download the Search Results information to your computer, refer to the following screens.

The Firm Download Report is based on the Account Administrator's (AA) entitlement and search criteria:

- If the query is limited to only accounts with IARD access, that will narrow who appears in the Search Results and download.
- If the query has no specific search criteria, the Search Results will display a list of all accounts within the firm to which the Account Administrator has access.



**Step 1.** Enter your search criteria and click the “Search” button. To see all users at your firm with access to applications to which you have entitlement, simply click the “Search” button without entering any search criteria.

Account Management: Search Results

To view the account, click the User ID. You can also refine your previous search with the form at the bottom of the page.

To download this information to your computer, click "Download Results".

[Download Results](#)

Result 1 of 1

User ID	Last Name	First Name	Middle Name	Email	Department	TRACE MPIDs	Equity MPIDs	MSRB Numbers	OSO	Account Status	Applications Administered
uat28832	28832	uat		uat.rad@finra.org uat.rad@finra.org		AAAA	EAPT,EQS,TTRT	A5521,A655,ERXZ	36	Active	<ul style="list-style-type: none"> <li>New Member Application</li> <li>CRD</li> <li>IARD</li> <li>Report Center</li> <li>Web IR</li> <li>OATS Application</li> </ul>

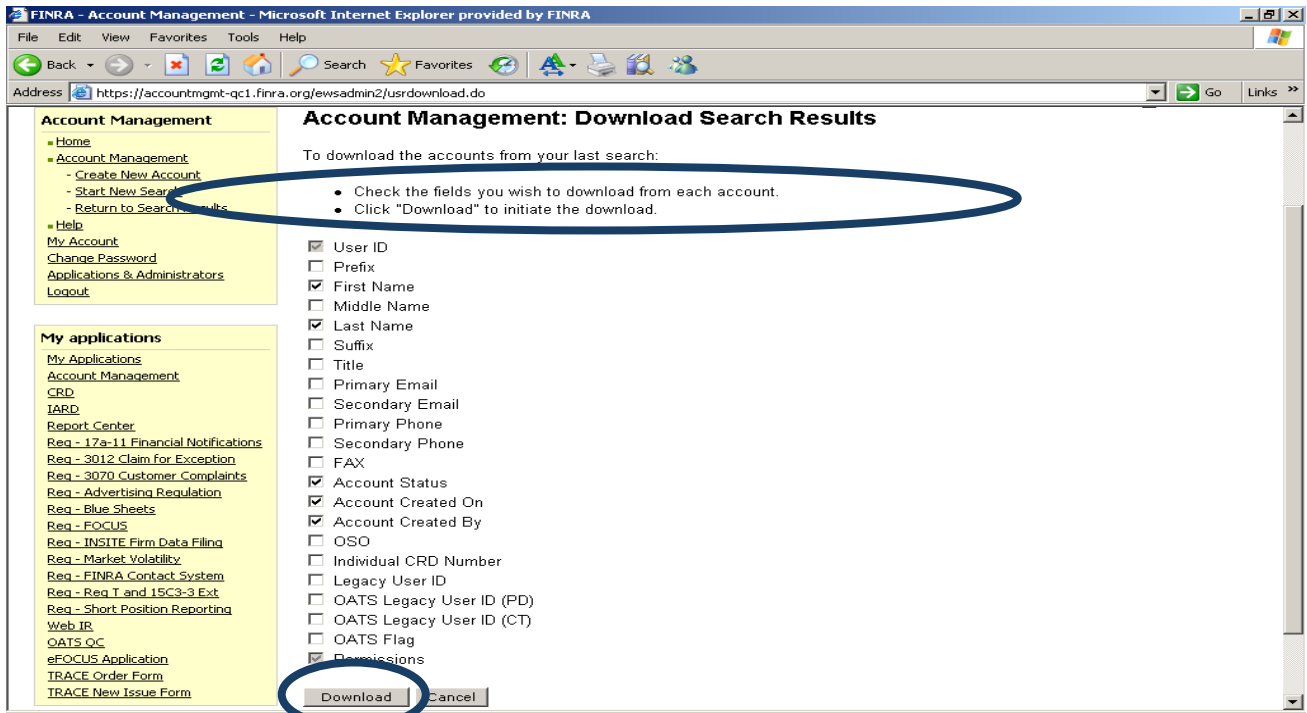
To perform a new search, fill in query criteria, then click "Search".

User ID:

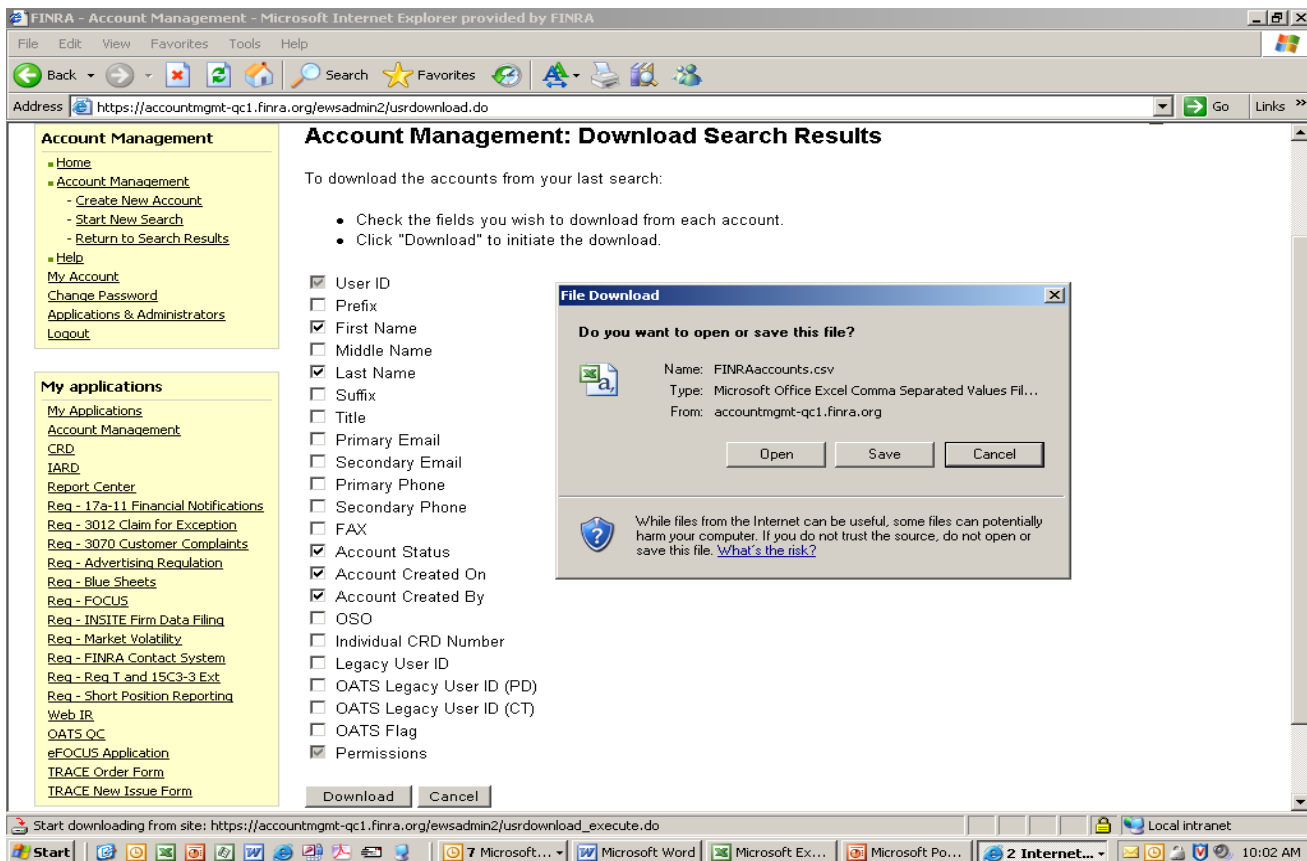
Last Name:

First Name:

**Step 2.** After receiving the Search Results, follow the instructions above.



**Step 3.** Select the attributes you wish to download from each user account and click the “Download” button.



**Step 4.** To open the file in CSV format, click the “Open” button. To open the file and “Save” as Excel or Access, click the “Save” button.

# FINRA Entitlement Program Support Information

Attachment VI

Visit the FINRA Entitlement Web Pages <http://www.finra.org/entitlement> for additional information.

- **Announcements/Highlights**
- **Support Materials**
  - FINRA Entitlement Program Forms and Information
  - IARD Navigation Guides: [www.iard.com](http://www.iard.com)
- **Entitlement Forms –**
  - FINRA Entitlement Agreement (FEA)
  - FINRA Account Administrator Entitlement Form (AAEF)
  - FINRA Entitlement Modification Form
- **Entitlement Help**
- **Entitlement FAQs**
- **Application Information**
  - Web CRD<sup>®</sup>: <http://www.finra.org/RegulatorySystems/CRD/>
  - IARD<sup>SM</sup>: [www.iard.com](http://www.iard.com)
- **Important Phone Numbers**
  - 301.869.6699 for Broker/Dealer Firms
  - 240.386.4848 for IA Firms