



SMS Keywords

Overview of SMS Keywords Program

October 2025



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Background

- Employees can text a specific word (as seen in the inventory list) to Fidelity at the number **343-898**
- Fidelity will return a short message, containing a link to online help
- This link is mobile optimized web page to ensure that it is a great user experience while being on-the-go
 - This will minimize the pinching and zooming in on a small hand-held device

Benefits of SMS Keywords

- Keywords are advantageous for **clients with mobile workforces** (hospitality, retail, manufacturing)
 - Quick method of obtaining specific resources on topic that the user desires
- **Creating bundles is fast and easy** – resources have already been created for ease of use
 - PSW page
 - Digital signage
 - QR codes available
 - OFT email with link to PSW page
- **Quarterly SMS marketing bundles** for select keywords will be made available on PSW page

RothInfo

See if Roth contributions may be right for you:
<https://bit.ly/3fYo8kl> For help reply HELP.
Msg&Data Rates May Apply.

Donate

Fidelity: Donating is easier than ever. Check it out
<https://bit.ly/3zrYhlp>
For help reply HELP.
Msg&Data Rates May Apply.

Resources available: PSW Page

Updated toolkit going live Nov 2025

Engaging mobile workforces: SMS/QR code toolkit

Resources and capabilities to extend reach of relevant and timely help to your mobile, front-line employees.

With individuals today relying on their mobile devices for everyday tasks more than ever, we've expanded capabilities for SMS (short message service) Keywords for texting and QR (quick response) codes. Employees can easily access online topics and resources they care about—anytime and anywhere—simply by sending a text or scanning a code from their smartphone.

These solutions are highly advantageous for mobile workforces with limited access to a computer on the job, such as production and customer service front lines, to instantly connect to benefits resources.

What are SMS Keywords?

HOW IT WORKS

- Employees can text a designated word to Fidelity at the number 343898
- Within seconds, Fidelity will return a one-time short message, containing a link to online resources

- This pre-login PSW page provides background on SMS Keywords, an inventory of available keywords and QR Codes, and supports plan sponsor utilization of codes
- Since 2020, QR codes were especially relevant due to COVID-19 and social distancing, so **QR codes are also incorporated within the toolkits** for select keywords which had the most use and can be created for keywords if the MO chooses

PSW: Engaging mobile workforces: SMS/QR code toolkit

Resources available: Keyword inventory

Global SMS Inventory

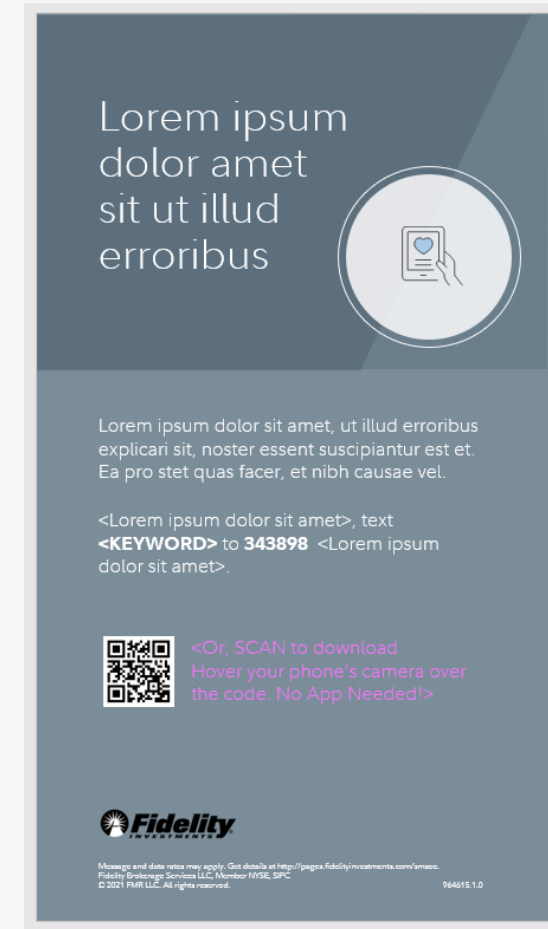
These one-time SMS keywords and QR codes are designed for on-the-go use. Participants may text any of these keywords to 343-898 to receive this SMS message reply.

Message Category	SMS Keyword	SMS Message	Destination Link	Landing Page	QR Code
Enrollment (EasyEnroll)	START	Fidelity EasyEnroll: Enroll now @ https://fidlink.info/3P2gYwW . For help reply HELP. Msg&Data rates may apply	Easy Enroll page	EasyEnroll landing zone	EasyEnroll QR Code Standard Enroll QR Code
	REGISTER	Fidelity: Click https://fidlink.info/3v108Yu to open and register your account via Fidelity NetBenefits. 1 time msg. For help reply HELP. Msg&Data Rates May Apply.	New User Registration	NB Registration	REGISTER QR Code
Savings & Investing	POWER	Fidelity: Click https://fidlink.info/49nJlxT to see the difference an increase can make. For help reply HELP. Msg&Data Rates May Apply.	Power of Small Amounts tool	Small Amounts Tool	POWER QR Code
	NBAPP	Fidelity: Download Fidelity's NetBenefits app with an Apple device. https://apple.co/2NtrGeM . For help reply HELP. Message and data rates may apply.	Apple Store	App Store	NBAPP QR Code
	NBPLAY	Fidelity: Download Fidelity's NetBenefits app with an Android device. http://bit.ly/2JVFIH For help reply HELP. Message and data rates may apply.	Android Store on Google	App Store	NBPLAY QR Code
	SCORE	Fidelity: Get your retirement score in just 60 seconds @ https://fidlink.info/3wlnB15 For help reply HELP. Msg&Data Rates May Apply	Retirement Score pre-login landing zone	Retirement Score Landing Page	SCORE QR Code
	CHECKUP	Fidelity: Take a checkup and get action items to help improve your financial health. https://fidlink.info/48zH3dC For help reply HELP. Msg&data rates may apply	Financial Wellness Money Checkup	Post	
Well-Being	CLARITY	Fidelity: Take a checkup and get action items to help improve your financial health. https://fidlink.info/48AOTDS For help reply HELP. Msg data rates may apply	Financial Wellness Money Checkup	Post	CLARITY QR Code
	LEARN	Fidelity: Get help with your most pressing questions. Explore our top tools & resources: https://fidlink.info/49Rabym . For help reply HELP. Msg&data rates may apply	Learn Hub landing page	Post	

Link to [SharePoint](#)

Resources available: Digital signage

- Templated signage has already been created by FCA
- Content is variable so the marketing owner may update the text with information specific to their new keyword
- Various sizes of signage available 4 x 3, 9 x 16 and 16 x 9
- Space for QR code if you are creating one



New keyword creation

- If you are looking to create a **net new piece**, reach out to **Summer Eastman** and she will share with you the process document and template
- Be sure to meet with her as she will **cross-check the inventory** to ensure there are no duplicates to keywords and confirm that are no words too similar and that the correct template is used
- The reply should start with **Fidelity**:

Text to number	SMS Keyword	SMS message returned	SMS Landing Page
343-898	Add keyword here	Reply message here For help reply HELP. <u>Msg&Data</u> Rates May Apply.	Add link as URL or bit.ly here

The SMS message will only be sent if a **participant** texts the word “**KEYWORD**” to the number 343-898 on their mobile device.

NOTE: The URL _____ (**insert SMS Landing page- must be P2P link**) may be shortened by MEC in the FINAL live message in Production, due to SMS character limitations. However, the shortened or “tiny” URL will still direct to the _____ (**insert SMS Landing page - must be P2P link**) landing page URL.

eReview number

Step 1: eReview of this template

Updates to SMS Keywords


Creating a new keyword and updates follow the same process

- Reach out to **Summer Eastman** for the **step-by-step guide** of how to create or update a keyword
- She will provide you a template to complete **step 2: the XTRAC which will activate the keyword**
- The steps of submitting an XTRAC to finalize the word are shown and explained within this how to guide

Standardizing the SMS Keyword Process

NEW/Updating SMS Keyword Steps:

1. Consult with the [Best Practices SMS Keyword Inventory list](#) to confirm if the keyword is already established.
2. Set up meeting to review **new word/update** with **Jess Buckley** to discuss best practices and landing page links.
3. She will provide the [template](#) to fill out by the content owner which will need to be [eReview](#) approved. The URL will be shortened to fit the character count of the message with a [bitly link](#) by the XTRAC team. Kelley Walker has been the main POC for SMS [eReview](#) content.
4. Once approved, leverage that [eReview](#) information when opening a **B2C/SMS XTRAC**.
 - a. The Transaction type will be **"NEW"** for a new keyword
 - i. Select **"Update"** for changes to an existing or extending it
 - b. Project Name is **"SMS Keyword Creation"** for those creating new word or **"SMS Keyword Update"** if it is an update
 - c. Live date will be when you would like this to start (standard **SLA's** are 2-3 business days)
 - d. Do NOT change the short code, it will always be 343-898. This is the phone number that you text the keyword to
 - e. Keyword is the word you are **creating or updating**
 - f. SMS response message will be added in the notes once you fill out all **required fields***
 - g. SMS End date is the same as the expiration date in [eReview](#)
 - h. Click create under status to add the SMS response in the comment field that pops and once all steps are completed, change the status to "Submit" to enter the ticket.

Create Work Item 

View Default Layout: Show Only Required Fields:

Item Type*	Subtype*	Transaction Type*	Status*		
B2C - Cross Chan.	SMS - Short Mess.	a	DRAFT - Author Drafting		
Project Name*					
b					
Live Date*	Short Code*	Keyword*	SMS Message*	SMS End Date*	Approval #*
c	343898-1	d	f	g	

*this image helps explain required fields for XTRAC labeled A-H

5. Once XTRAC is returned, test the word by texting the **(new)** keyword to 343-898. **ONLY** approve XTRAC once this returns the correct message containing a [bit.ly](#) link (which the XTRAC team will create if the page you are linking to does not fit the character limit of the SMS message).
6. Circle back with **Jess Buckley** to let her know that the keyword is active so she may add it to the above referenced inventory list on the Best Practices [Sharepoint](#) page.
7. **Content owners are responsible for keeping the keyword active** – once extended in [eReview](#), a new XTRAC request needs to be submitted to have the team update the expiration date of the message. This is ongoing maintenance as the owner of the keyword.

Step 2: Submitting the XTRAC

Governance

Keyword Type	Keyword Messaging & Criteria	Approval Required	Additional Notes	Contacts
Global Keywords (Cross-Client)	Existing inventory available on COE Sharepoint), includes messaging on: Enrollment & Onboarding, Guidance & Education, Webcasts, Account Security and Products (SPS, HSA, PP&A)	<ul style="list-style-type: none"> None **EXCEPTION: If using MEETFIDELITY for appointment scheduling, contact: Mike Haubin, If using ADVISOR, contact Wealth Mgmt Team, for appt capacity planning	<ul style="list-style-type: none"> Plug-and-play option. For any existing global keyword, additional CRG or RP approval is NOT required** Simply promote the keyword in your existing print plan materials 	<ul style="list-style-type: none"> Tori Cardenas (primary)
New Global Keyword	Net new requests for cross-client keywords, outside of what is already existing on the Global Keyword Inventory	<ul style="list-style-type: none"> Set up meeting with contact Tori Cardenas 	<ul style="list-style-type: none"> New Global Keyword recommendations will be escalated to Marketing for review, approval (2- 3-week lead time required) 	<ul style="list-style-type: none"> Tori Cardenas (primary)
Custom Keywords (Client-Specific) for Plan Implementations only	Custom/client specific keywords related to Plan Implementations AND linking to a Plan Transition site	<ul style="list-style-type: none"> eReview RP Approval only (if linking to a new Plan Transition site) 	<ul style="list-style-type: none"> If your custom keyword <u>does not</u> link to a Plan Transition website, follow the "Custom Keywords (Client-Specific" exceptions process below 	<ul style="list-style-type: none"> Erin Ralston (for questions on the self-serve custom keyword process)
Custom Keywords (Client-Specific) Exceptions	Any custom/client-specific keyword NOT linking to a Plan Transition site	<ul style="list-style-type: none"> Submit request to Erin Ralston 		<ul style="list-style-type: none"> Erin Ralston

Questions? Contact Summer Eastman

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