

# Morgan Stanley

## Switching Is Easy

Set up your account with Morgan Stanley in three simple steps

1

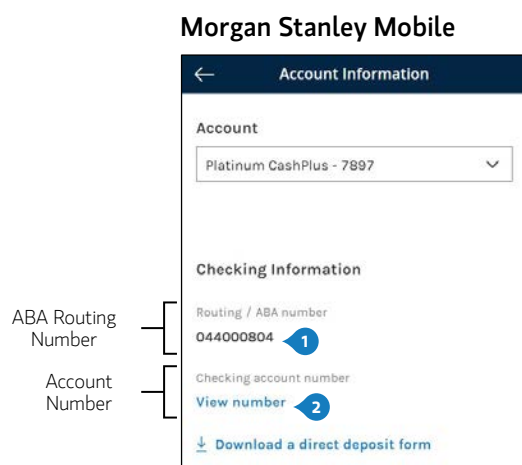
### Fund your account

- Log in to Morgan Stanley Online or Morgan Stanley Mobile and link an external account using our secure **Instant Account Verification service** to make your online transfer.
  - Online: Click on **Pay, Transfer + Budget → Transfers → Add External Account**
  - Mobile: Click on **Pay + Transfer → Transfers → Add External Account**
- Alternatively, you can request manual account verification which requires confirmation of two small trial deposit amounts (less than \$1.00). When adding an external account, click on **Manually Add External Accounts**. This process can take up to 3 business days.

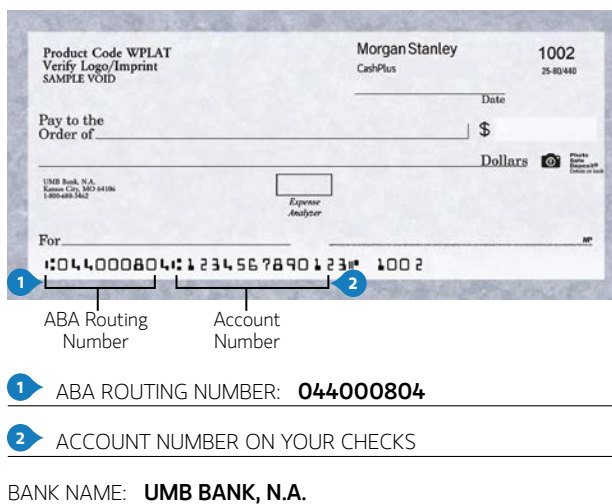
2

### Switch your direct deposit and other recurring deposits

- Access your Checking Account Number and Routing Number to set up or change an existing direct deposit.
  - Online: Click on **Services → Account Services → Account Information**
  - Mobile: Click on **Menu → Account Information**
- Alternatively, Account and Routing Numbers are available on the checks associated with your account.
- Access your employer's payroll provider and other deposit source websites (e.g., Social Security Administration, U.S. Department of Treasury) or call to update your information.
- If your employer accepts a Direct Deposit Form, a pre-filled version is available in Account Information.



### Check



3

### Update your payments

- Provide billers and merchants who automatically draw on your account with your new Morgan Stanley Debit Card or Checking Account Number.
- Enroll in online bill pay to make payments.
  - Online: Click on **Pay, Transfer + Budget → Payments**
  - Mobile: Click on **Pay + Transfer → Payments**

**Once your account is set up, you can access a variety of options to move money**

Deposit a check • Transfer funds • Send Money with Zelle® • Wire transfers via eAuthorizations

## We're Here To Help



For any questions about switching your cash management to Morgan Stanley, contact your Morgan Stanley team or call **800-688-3462** (say "cash management" when prompted) to speak to a service representative

Subject to certain terms and conditions. Checks must be drawn on a U.S. Bank.

Electronic payments arrive to the payee within one to two business days and check payments arrive to the payee within five business days. Same-day and overnight payments are available for an additional fee within the available payment timeframes.

The CashPlus Account is a brokerage account offered through Morgan Stanley Smith Barney LLC. Conditions and restrictions apply. Please refer to the CashPlus Account Disclosure Statement for further details at: <https://morganstanley.com/wealth-disclosures/cashplusaccountdisclosurestatement.pdf>.

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