

Morgan Stanley

Switching Is Easy

Set up your account with Morgan Stanley in three simple steps

1

Fund your account

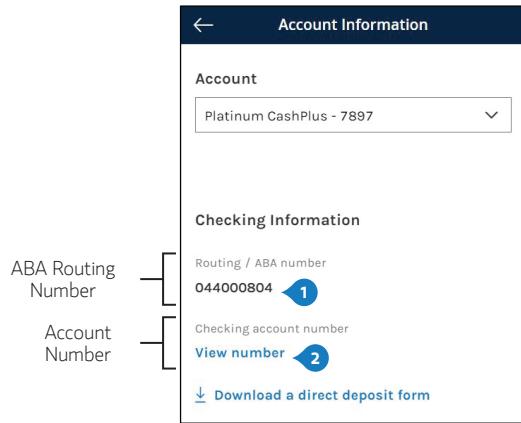
- Log in to Morgan Stanley Online or Morgan Stanley Mobile and link an external account using our secure **Instant Account Verification** service to make your online transfer.
 - Online: Click on **Pay + Transfer** → **Transfers** → **Manage External Accounts** → **Add External Account**
 - Mobile: Click on **Pay + Transfer** → **Transfers** → **Manage External Accounts** → **Add an 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

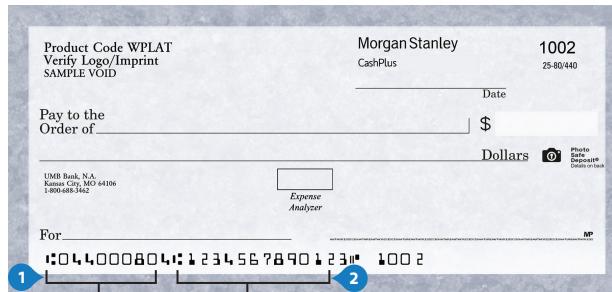
Switch your direct deposit and other recurring deposits

- Access your Checking Account Number and Routing Number to set up or change an existing direct deposit.
 - Online: Click on **Services** → **Account 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.

Morgan Stanley Online & Mobile



Check



BANK NAME: **UMB BANK, N.A.**

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** → **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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Send Money with Zelle is available on the Morgan Stanley Mobile App for iPhone and Android. Enrollment is required and dollar and frequency limits may apply. Domestic fund transfers must be made from an eligible account at Morgan Stanley Smith Barney LLC (Morgan Stanley) to a U.S.-based account at another financial institution. Morgan Stanley maintains arrangements with JP Morgan Chase Bank, N.A. and UMB Bank, N.A. as NACHA-participating depository financial institutions for the processing of transfers on Zelle. Data connection required, and message and data rates may apply, including those from your communications service provider. See the Morgan Stanley Send Money with Zelle terms for details.

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