

Morgan Stanley

Morgan Stanley Mobile App Check Deposit

With the Morgan Stanley Mobile App, you can use the mobile check deposit feature to deposit checks drawn on a U.S. bank, anytime, anywhere¹, from your iPhone®, iPad® or Android™ device. With mobile check deposit, you may deposit various types of checks (with some of the highest deposit limits in the industry²) into your eligible Morgan Stanley brokerage accounts, including:³

INDIVIDUAL (PERSONAL) CHECK

Checks to and issued by an individual.

BEARER CHECK

Checks written out to “bearer” or “cash.”

CORPORATE CHECKS

Checks issued by a corporation.

UNITED STATES (U.S.) TREASURY CHECKS

Checks issued by U.S. Treasury.

STARTER/TEMPORARY CHECKS

Checks that are temporary/issued at the opening of an account. Can be identified by lack of name/address on the upper left side.

PAYROLL CHECKS

Checks issued by a corporation to its employees.

DIVIDEND CHECKS

Checks issued to an individual for dividends earned.

CERTIFIED CHECKS

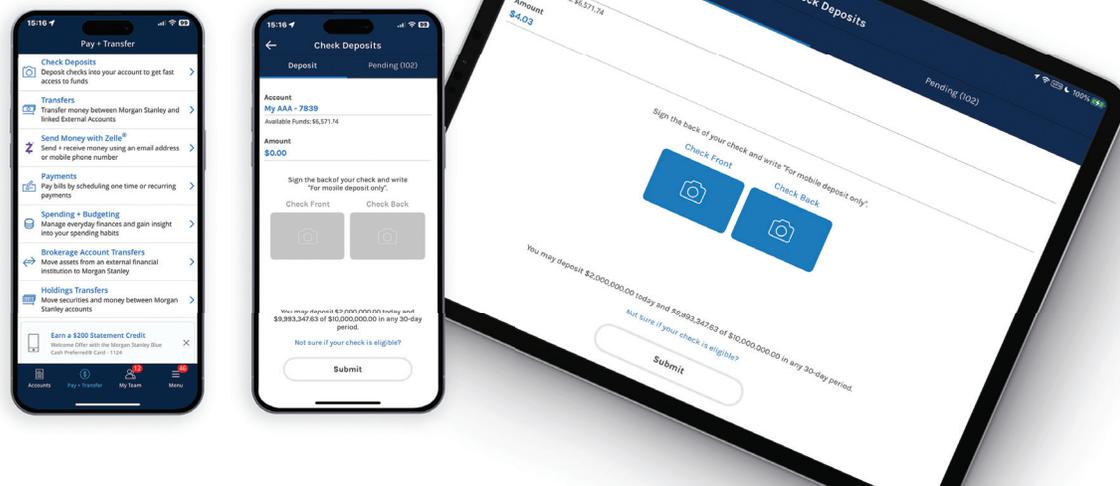
Checks for which the bank verifies that sufficient funds exist in the account to cover the check.

OFFICIAL CHECKS

Checks that the bank issues with guaranteed funds.

CASHIER'S CHECKS

Checks guaranteed by a bank, drawn on the bank's own funds and signed by a cashier.





Follow these simple steps to deposit your check:

1. Log in to the Morgan Stanley Mobile App with your Morgan Stanley Online username and password. If you do not have a login, tap “create a username” from the Morgan Stanley Mobile App home screen to register. Please note that you must have an eligible account established with Morgan Stanley prior to registering for online access.
2. Tap the “Pay + Transfer” button at the bottom of the screen. Then tap “Check Deposits” at the top of the screen.
3. Select the account you would like to deposit your check into.

4. Enter the amount to be deposited in the “Amount” field.
5. Take a picture of the front and back of your endorsed check. Start by tapping the “Check Front” button and the phone’s camera will be launched.
6. Place the check on a dark surface, in a room with plenty of light. In landscape orientation, hold the device directly over the check and line up the check with the embedded guide marks. Once the check is in proper alignment, the mobile app will automatically capture the image of the check.
7. After the check image is captured, there will be a preview of the image.
8. Examine the image for clarity and focus. To redo your check image capture, tap on “Retake.” To continue with the check deposit process, tap on “Looks Good.” Repeat the same steps to capture the image on the back of your check.

REVIEW YOUR MOBILE DEPOSIT

After you have taken a picture of the check, you can:

- Tap either one of the images to retake if a new image is needed.
- Tap the “Submit” button to continue with the deposit.

AFTER YOU HAVE SUBMITTED YOUR DEPOSIT

- A confirmation screen will appear and you will receive an email confirmation.
- Tap “Done” on the confirmation screen to return to the app.
- Tap “Pending Deposits” to review your recently deposited checks.
- To deposit more checks, tap on “Deposit.”

Please note: You should retain the physical copy of the deposited check for 14 days.

Tips

- Place the check on a flat and dark surface.
- Ensure there is enough light in the room and minimal shadows on the check.
- Hold the device steady, directly above the check; the app will take the photo for you.
- If a retirement account is selected, a contribution type is required. You will be presented with a list of valid contribution types based on the retirement account (e.g., deductible, nondeductible, employee, employer, etc.). Please contact your Financial Advisor or Private Wealth Advisor for assistance in choosing a contribution type and contribution amount.
- The funds associated with mobile check deposits will be available for withdrawal per the funds availability policy on the day we process your deposit into your Morgan Stanley brokerage account. Log in to your Morgan Stanley Online account and go to “Help & Support” to view Morgan Stanley’s Funds Availability Policy.

To learn more about mobile check deposit or the Morgan Stanley Mobile App, please contact the Morgan Stanley Team servicing your account or call 888-454-3965.

¹ Subject to certain terms and conditions. Checks must be drawn on a U.S. Bank

² Morgan Stanley Smith Barney LLC reserves the right to change the deposit limits at any time and without notice.

³ The Morgan Stanley Mobile App is currently available for iPhone® and iPad® from the App Store® and Android™ on Google Play.™ Standard messaging and data rates from your provider may apply. Subject to device connectivity.

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