

# Morgan Stanley Online Transfers

Online and Mobile App

---

Morgan Stanley Transfers is accessible via Morgan Stanley Online and the Morgan Stanley Mobile App via Android,<sup>™</sup> iPad<sup>®</sup> and iPhone.<sup>®</sup> Morgan Stanley Online Transfers allows you to transfer funds between Morgan Stanley accounts or between your Morgan Stanley accounts and a verified account from another financial institution. You can schedule Online Transfers for one time, recurring or for a future date.

## Morgan Stanley Online



- 1 Log onto your account at [www.morganstanley.com/online](http://www.morganstanley.com/online) and click on the "Pay, Transfer + Budget" tab.
- 2 Follow the on-screen instructions to enroll.
- 3 Click on the "Get Started" button—you are ready to start making transfers.

## Morgan Stanley Mobile App



Visit the App Store<sup>SM</sup> or Google Play<sup>™</sup> and enter App Name: "Morgan Stanley Wealth Management."

- 1 Download the iPad<sup>®</sup> and iPhone<sup>®</sup> app by visiting the App Store.<sup>SM</sup> For Android, download the app by visiting Google Play.
  - 2 Login using your Morgan Stanley Online username and password.
  - 3 Tap "Pay + Transfer" on bottom screen navigation menu, click on "Transfers" to access the transfers screen and begin making transfers.
-

# Getting Started

## Internal/External Transfers

### Morgan Stanley Online



#### TO INITIATE A TRANSFER

**1.** Click the “Pay, Transfer + Budget” tab, “make a transfer”—the system displays the “Transfer Overview” screen. (You can make a transfer within Morgan Stanley and to another financial institution from a single screen).

**2.** On the overview screen click “Transfer funds”:

**A.** Choose an eligible account from the dropdown in the “Transfer from” field. This is the account the funds are to be transferred from (this can be either a Morgan Stanley account or an account at another financial institution).

**B.** Choose an eligible account from the dropdown in the “Transfer to” field. This is the account the funds are to be transferred to (this can be either a Morgan Stanley account or an account at another financial institution).

**3.** In the “Amount” field, type the dollar amount.

**4.** In the “Type” field, click the “One-Time” button to set up a single transaction or “Recurring” to set up a series of transactions.

**5.** In the “Initiation Date” (i.e., the date you want the transfer processed) field, select the date.

**A.** For a future-dated transfer, tap to enter a new date, or click the calendar icon to select a future date, up to one year in the future. To submit, click “Review” and then “Submit.”

**6.** Click “Review”—a summary of your transfer will appear. Click the back arrow if you wish to change anything, or click “Submit” to proceed. You will receive a confirmation with a summary.

**Note:** If the transfer is set to occur on a future date, it will appear in the “scheduled Transfers” section of the “Overview.” If the transfer was completed the same day, it will appear in the “Transfer History” section of the “Overview,” as well as the “Transfer History” section of “Transfer Activity.”

#### RECURRING TRANSFERS

- Follow steps 1 to 3 from above, we also support Liquidity Access Line Accounts, Morgan Stanley Access Investing, Morgan Stanley Access Direct and eligible Retirement Accounts. (Internal/ External Transfers).
- In step 4 “Type” field, click the “Recurring” button and complete the “Recurring Transfer” details fields.

**4.** The “Initiation Date” will default to the earliest available transfer date. If you would like to schedule a transfer, tap “Initiation Date” to select the date of the transfer. The transfer will default as a one-time payment. For recurring transfers, tap “Recurring” to set frequency of the transfer.

**5.** Tap “Continue” to proceed to the “Review Transfer” screen.

**6.** Review and confirm that all information entered is correct, then tap “Submit.” You will receive a confirmation screen with a summary.

**Note:** You can initiate transfers within Morgan Stanley if you have multiple accounts that are eligible for internal transfers.

Transfers outside of Morgan Stanley can be initiated once you have linked an account from another financial institution for external or Automated Clearing House (ACH) transactions. You can add external accounts through Morgan Stanley Online. (See below for instructions on how to link an account from another financial institution.)

Eligible accounts for transferring funds to and from Morgan Stanley are Basic Securities Account, Active Assets Account, CashPlus Brokerage Account, Managed Accounts, Liquidity Access Line, Morgan Stanley Access Investing, Morgan Stanley Access Direct and eligible Retirement Accounts.

### Morgan Stanley Mobile App



#### TO INITIATE A TRANSFER

**1.** Tap “From” and select the desired account you want to transfer from.

**2.** Tap “To” and select the desired account you want to transfer to.

**3.** Tap the “Amount” field and enter the transfer amount, then tap “Done.”

## Adding an Account from Another Financial Institution to Morgan Stanley Online Transfers

In order to execute a transfer to and from an external financial institution in the United States, Morgan Stanley will need to verify that you are the primary account holder. Instant Account Verification is a convenient alternative to the trial deposit method and facilitates a faster, easier experience when adding an external financial institution account for transfers. Once you have added and verified your external financial institution account, you can make an external transfer via Morgan Stanley Online or the Mobile App. An alternative method to add your external bank or brokerage account, the trial deposit verification, may take up to 3 business days.

### FOLLOW THESE STEPS TO ADD AN EXTERNAL ACCOUNT IN MORGAN STANLEY ONLINE USING INSTANT ACCOUNT VERIFICATION

1. Log onto [www.morganstanley.com/online](http://www.morganstanley.com/online).
2. "Pay, Transfer+Budget" tab and click the "Manage External Accounts" tab from the Transfers section
3. Click "Add External Account"
4. Click "continue" on the Add External Accounts splash page
5. Select the institution you would like to add from the icons displayed or enter the name of the Financial Institution in the search field
6. Enter your login credentials for the external financial institution account and click "next"
7. A pop up will display to indicate the account has been successfully added, click "Make a transfer" on the pop up to initiate a transfer immediately or "close."

Alternatively, if your financial institution is not supported by Instant Account Verification or you prefer to provide your *account and routing*

*number and verify trial deposits*, follow steps 1-4 above and continue with the following steps:

5. Click the "manually add external accounts" link at the bottom of the Add External Accounts splash page. Additionally, navigation to the trial deposit verification process is available within the Instant Account Verification modal, simply click the link labeled "here" on the bottom of the Select Financial Institution screen.
6. In the "Routing Number" field, enter the nine-digit routing number of the other financial institution. Click "Continue."

**Note:** The system displays the name of the financial institution based on the routing number you entered. Verify that it is correct. If the name of the financial institution displayed in the "Bank Name" field is incorrect, simply re-enter the routing number or click the **back arrow** to navigate back to the main screen.

7. On the same screen, complete the required information—Account Number and Nickname (not more than 15 characters).
8. Review the information on the summary page, click "Submit," or click the back arrow if you wish to go back and make changes.
9. Once you submit, you will receive a confirmation that the external account had been added. You will now see an information message displayed next to the account awaiting trial deposit verification on the Manage External Accounts tab as well as an alert displayed on the Transfers Overview page.
10. Click "Close" to return to the "Manage External Accounts" tab.
11. Follow the steps outlined on the next page to verify the trial deposits and validate your external account.

## Validating External Accounts

### Morgan Stanley Online

For the security of your account, all external accounts added through the trial deposit process require further validation. Please follow the steps below to validate:

**1.** After you enter the required external account details, Morgan Stanley sends out two (2) randomly generated deposits

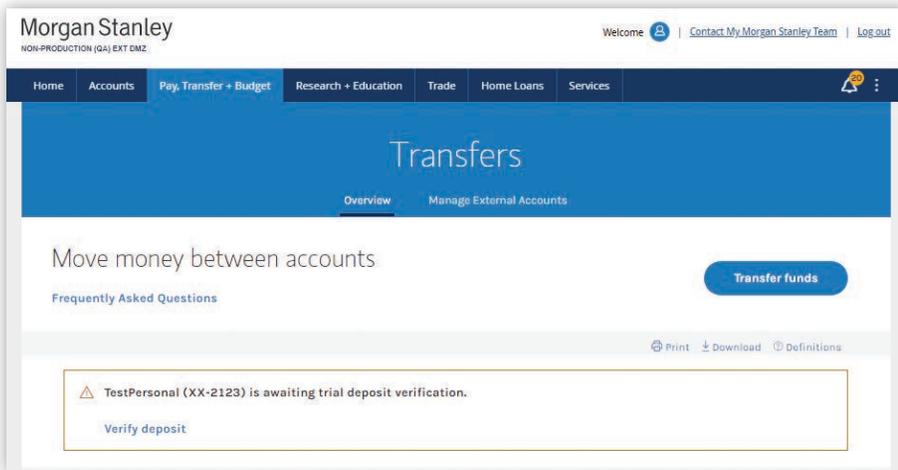
(less than \$1.00) to the external financial institution. These trial deposits typically take between one (1) and three (3) business days to arrive and post at the receiving financial institution.

**2.** You will need to verify the trial deposit amounts, either by logging into your external account or contacting your

outside financial institution. Once the trial **deposit amounts are obtained**, you will need to enter the amounts on the “Verification” page on Morgan Stanley Online Transfers. If the trial deposit amounts match, your external account is validated and is activated for use.

**Note:** You will have three (3) chances to enter the correct trial deposit amounts. The account must be verified within 10 days of submitting the request or it will expire.

**3.** In the event that the account is not verified, the external account will automatically be put into a “Failed Trial Deposit” status in Morgan Stanley Online Transfers. From a “Failed Trial Deposit” status, you can only delete the external account. If you would like to add the account again, you must click on “Add External Account” and restart the trial deposit verification process by reentering your account information.



To learn more about Morgan Stanley Transfers via online or the mobile app, contact your Financial Advisor, Private Wealth Advisor or call the Morgan Stanley Service Center, 24 hours a day, seven days a week at 800-869-3326.

The Active Assets Account, Business Active Assets Account and Basic Securities Account are brokerage accounts offered through Morgan Stanley Smith Barney LLC.

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

Apple®, the Apple logo, iPhone®, iPad® and iPad Air® are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay™ and iPad mini™ are trademarks of Apple Inc. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc.

Liquidity Access Line (“LAL”) is a securities based loan/line of credit product, the lender of which is either Morgan Stanley Private Bank, National Association or Morgan Stanley Bank, N.A., as applicable, each an affiliate of Morgan Stanley Smith Barney LLC. All LAL loans/lines of credit are subject to the underwriting standards and independent approval of Morgan Stanley Private Bank, National Association or Morgan Stanley Bank, N.A., as applicable. LAL loans/lines of credit may not be available in all locations. Rates, terms and conditions are subject to change without notice. To be eligible for an LAL loan/line of credit, a client must have a brokerage account at Morgan Stanley Smith Barney LLC that contains eligible securities, which shall serve as collateral for the LAL. In conjunction with establishing an LAL loan/line of credit, an LAL facilitation account will also be opened in

the client’s name at Morgan Stanley Smith Barney LLC at no charge. Other restrictions may apply. The information contained herein should not be construed as a commitment to lend. Morgan Stanley Private Bank, National Association and Morgan Stanley Bank, N.A. are Members FDIC that are primarily regulated by the Office of the Comptroller of the Currency. **The proceeds from a non-purpose LAL loan/line of credit (including draws and other advances) may not be used to purchase, trade, or carry margin stock; repay margin debt that was used to purchase, trade, or carry margin stock; and cannot be deposited into a Morgan Stanley Smith Barney LLC or other brokerage account.**

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://www.morganstanley.com/wealth-disclosures/cashplusaccountdisclosurestatement.pdf>

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

**Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**