

# Morgan Stanley

# Morgan Stanley Payments

## Online and Mobile App

### Features and Benefits



#### CONVENIENT TO USE

Morgan Stanley's Payments (Online Bill Pay) is accessible via Morgan Stanley Online and the Morgan Stanley Mobile App via iPhone®, iPad® and Android™. Morgan Stanley Payments allows you to add your payees, make one-time and recurring payments, and receive your bills electronically (for payees who choose to participate).



#### FLEXIBLE

Choose the account you want to pay from—all accounts with check-writing privileges (excluding retirement accounts) can be used for online and mobile payments without any additional setup.



#### SIMPLICITY

Consolidate and make all your payments at once. With Morgan Stanley Payments, you spend less time paying bills, and payees receive payment quicker than they would with the traditional check-writing method. Wherever possible, we will issue funds via an electronic funds transfer, or an electronic payment. Payees who do not accept electronic payment will be prompted to enter a mailing address, and a check will be sent directly to them.



#### ON-TIME PAYMENTS

You choose an available payment date and we issue the payment so that it arrives to the payee on the specified date. If any errors occur, you will not be penalized, and Morgan Stanley will work with your payee to reverse late payment fees/penalties.



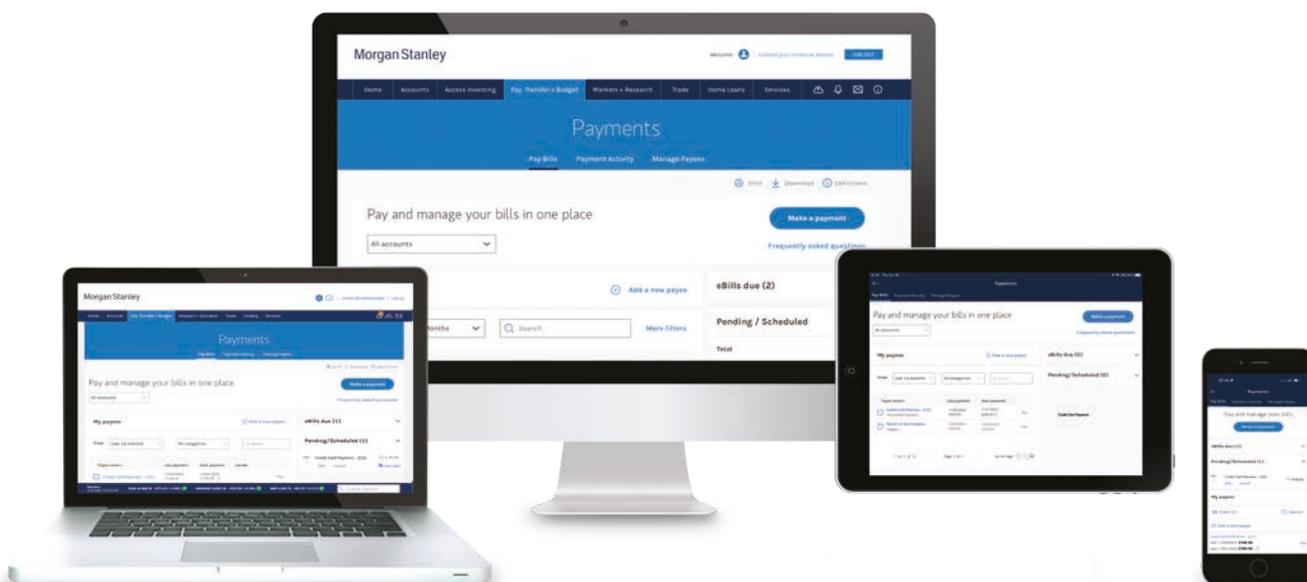
#### SAME-DAY PAYMENTS

Select payees offer the option to make a same-day payment for bills that need urgent attention.<sup>2</sup> There is a \$15 Morgan Stanley fee for these payments.



#### eBILL

Receive your bills electronically for payees who offer this option. This allows you to receive electronic versions of your monthly bills online. You will be able to view a copy of the bill by clicking the **View eBill** link when available. Your current amount due and payment date will populate automatically, saving you the trouble of copying this information from your paper bill.



# Getting Started Online and Mobile App



## Morgan Stanley Online

Go to: [www.morganstanley.com/online](http://www.morganstanley.com/online)

1. Go to [www.morganstanley.com/online](http://www.morganstanley.com/online) and click on Payments under the **Pay, Transfer, + Budget** tab.
2. Follow the on-screen instructions to enroll and click on **Get started**.
3. Tap on the **Pay + Transfer** on bottom navigation.
4. See below for detailed instructions.

Note: All accounts with check-writing privileges that are not retirement accounts can be used to pay bills.



## Morgan Stanley Mobile App

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

1. Download the iPhone<sup>®</sup> and iPad<sup>®</sup> app by visiting the App Store<sup>SM</sup>. For Android<sup>TM</sup>, download the app by visiting Google Play<sup>TM</sup>.
2. Log in using your Morgan Stanley Online username and password.
3. Tap on the menu icon in the upper left corner.
4. Tap on **Payments**.
5. Follow the on-screen instructions to enroll and click on **Get started**.
6. You are ready to start making payments.

To learn more about Morgan Stanley Payments via online or the mobile app, contact your Financial Advisor or Private Wealth Advisor.

## Morgan Stanley Payments Online

On Morgan Stanley Online or the Morgan Stanley Mobile App hover over or tap **"Pay, Transfer + Budget"** and click or tap **"Payments"**

### Add payee

Click on the **Add a new payee** link (in My Payees tab)

- Select from our list of common payees, search for a payee name or, if not found, add a new payee by clicking **'Add payee manually'** at the bottom of the search results.
- Complete the required fields, click **Review**, then **Submit**.

**Note:** You can also add a new payee from the **Manage Payees** tab.

You must enter at least the first two characters of the payee name in the search field.

### Make a single payment

- Click **Make a payment**, check the box next to the payee or click **Pay** (In My Payees tab).
- On the **Make a Payment** screen, enter required information including Payee, Amount, Payment Date and Frequency.
- Click **Review** and then **Pay**.

A confirmation screen will confirm successful payment(s).

### Make a Recurring Payment

- Click on **Make a Payment** or **Pay** (in My Payees tab).
- Select **"Payee"** from the **Make a Payment** drop down.
- Select **Recurring** from the frequency dropdown, then select **repeat until date**.
- Type the amount in the **Amount** field, then select **Payment Date** (calendar defaults to next available date) and frequency details.
- Click **Review**, then **Pay**.

**Note:** You can opt in to receive payment notifications by selecting the checkboxes at the bottom of the screen.

### Edit/Cancel Existing Payments or Series of Payments

Click on the **Pending/Scheduled** dropdown menu from the Pay Bills tab or Payment Activity Tab.

- Scroll down to the scheduled payments you want to edit and click **Edit**.
- Make your changes and click **Review** and then **Pay**.
- To cancel a scheduled payment, click **Cancel** on the right side of the specific payment.
  - If you are cancelling a recurring payment, you have the option to cancel just one payment or the entire series

### View Payment Activity

Click on the **Payment Activity**

- Choose from the dropdown for **Date Range, Status, From Account, Category** or **Search for a payee** in the search field.

## Morgan Stanley Payments Online

You must log in to Morgan Stanley Online for the following activities listed below.  
Hover over the “Pay, Transfer + Budget” tab and click “Payments”

### Make multiple payments at once

- Click on **My Payees** from the top of the page.
- From the list, identify the payees you want to pay by clicking the box next to the payee name and then click “**Pay X**”.
- Enter the payment amount and desired payment date. You also have the option to change the account you are making the payment from.
- Click **Review**, then **Pay**.

**Note:** you can pay up to 20 payees at a time.

### Enrolling in eBills

Click **Enroll eBill** next to the payee in **My payees**.

- All payees who are eligible to receive eBills will have **Enroll eBills** in the details column on the My payees section of the **Pay Bills** tab.
- Click **Enroll eBills** and verify your personal information.
- After successfully enrolling, you will receive an email when your first bill is available.

**Note:** You can also enroll in eBills on the **Manage Payees** tab. It may take up to 24 hours to complete enrollment for eBill. You will receive an alert when it goes into effect and when you receive a new bill, it will display under **eBills Due**.

### View eBills

Click on the **Pay Bills** tab or navigate to Manage Payees.

- To view the details of an eBill, click **View eBill**.
- Click **Continue** on the View eBill pop-up window.
- You have the option to remove the bill from the **eBills Due** list by clicking **Mark as Paid**. If the bill still requires payment, click **Pay**.

<sup>1</sup> Subject to terms and conditions.

<sup>2</sup> Same-day payments are not always available.

Electronic payments arrive to the payee within 1-2 business days, check payments arrive to the payee within 5 business days. Same-day and overnight payments are available for an additional fee within the available payment timeframes.

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

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