

Morgan Stanley

Send Money with Zelle®

Send Money with Zelle® is a fast, easy way to send money to family and friends in minutes¹ using their email address or U.S. mobile phone number right from your mobile app or desktop.

Available in the Morgan Stanley Mobile App and Morgan Stanley Online, Send Money with Zelle® allows you to send and receive money with friends, family and people you know and trust with an eligible account in the U.S. Morgan Stanley charges no fees to send or receive money using Send Money with Zelle® in the Morgan Stanley mobile App or on Morgan Stanley online.

Features and Benefits



FAST

Money goes directly to or from your eligible Morgan Stanley account, typically in minutes¹.



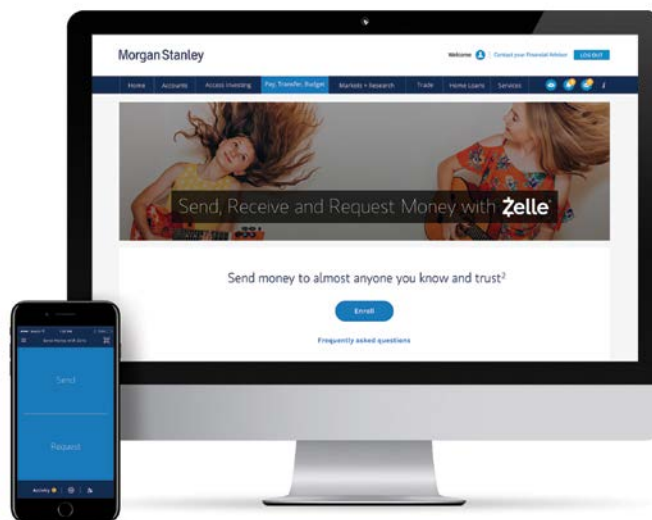
EASY

Send and receive money without sharing account information—whether or not the recipient is a Morgan Stanley client.²



CONVENIENT

Available on Morgan Stanley Online and Mobile App for your convenience.



Getting Started

- For Morgan Stanley Online access, go to **App Store**® and enter your username and password. If you do not have a username and password, follow the instructions to register.
- For the Morgan Stanley Mobile App, visit the App Store® or Google Play™ and enter App Name: "Morgan Stanley Wealth Management."

Getting Started

Send Money with Zelle® is currently available on the Morgan Stanley Mobile App and Morgan Stanley Online.

Note: For your security, you are required to use a device registered with your Morgan Stanley Online/Mobile profile or complete a secondary authentication. If you are not using a registered device, you will be prompted to complete the authentication before you can continue with enrollment in Send Money with Zelle®.

1. Log in to Morgan Stanley Online or the Morgan Stanley Mobile App using your Morgan Stanley Online username and password or biometric identification (i.e., fingerprint, facial recognition).
2. Hover over **Pay, Transfer + Budget** > click **Send Money with Zelle®** > **Enroll** on Morgan Stanley Online or tap on the Menu icon > **Pay, Transfer + Budget** > **Send Money with Zelle®** and **Get Started** to enroll on the Morgan Stanley Mobile App and begin sending and receiving money right away.

Enroll	You may enroll in Zelle® with multiple financial institutions. However, you must enroll with a different contact method (i.e., U.S. mobile phone number, email address) for each.	<ol style="list-style-type: none">1. Tap or click Enroll.2. Review and acknowledge the Terms & Conditions. Tap or click Accept.3. Choose contact method (email address and/or U.S. mobile phone number) by which payment should be sent to your Morgan Stanley account. Tap or click Continue. Note: You may be prompted to agree to SMS/text alerts (if applicable).4. Verify your contact information by tapping Continue and then entering the six-digit code sent to the email or mobile phone you selected. Tap or click Verify.5. Choose a Morgan Stanley account to send and receive money. Select Enroll.6. Tap or click All Done.
Send/Request Money	<p>On the Morgan Stanley Mobile App, you will have the option to provide permission for the App to access your contacts. If desired, press "OK" when prompted or update Settings at any time.</p> <p>Tip: You can schedule future dated or recurring by tapping or clicking the calendar icon on the review screen.</p>	<ol style="list-style-type: none">1. Click or tap Pay, Transfer + Budget > Send Money with Zelle®2. Tap or click Send Money or Request Money.3. Select who you would like to request money from or send money to from a prepopulated list or enter a new contact.³ Tap or click Continue.4. Enter amount and tap or click review.5. Review details, add a note (optional), tap or click Send Money or Request Money. <p>Note: If you are sending money to a recipient for the first time, you will receive a prompt to ensure you want to complete the payment. Choose Yes to send payment.</p>
Receive Money	Once you are enrolled, incoming payments will be automatically received in your default account. No further action is required.	
View Transaction	<p>On the Morgan Stanley Mobile App</p> <ul style="list-style-type: none">• Tap Send Money with Zelle®• Tap Activity	<p>On Morgan Stanley Online</p> <ul style="list-style-type: none">• Hover over Pay, Transfer + Budget• Click Send Money with Zelle®

For questions, contact your Financial Advisor or Private Wealth Advisor, or call 800-869-3326 and press "1" at the prompt to speak with a Cash Management Service Professional.

¹ Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®.

² Must have an eligible account in the U.S. to use Zelle®.

³ Payment Requests to persons not already enrolled with Zelle® must be sent to an email address.

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.

Apple®, the Apple logo are trademarks of Apple Inc., registered in the US and other countries. App Store® is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc. 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. Transactions typically occur within

minutes. To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with Zelle®. See the Send Money with Zelle® terms for details.

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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