



Coming Soon!

Simpler, Faster, Better.

Morgan Stanley Online Bill Pay makes paying bills online simple and convenient. And in late July it will be even better:

- *Greater simplicity.* The Payment Center lets you pay bills, transfer funds and monitor account activity, all from a single page.
- *Faster payments.* Same-day payment capabilities on most bills are as fast as it gets on the Web.
- *Added security.* You will access Online Bill Pay only through ClientServ.SM Encryption technology scrambles your information as it passes over the Internet.

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