

Wire Instructions

Overview

This guide provides detailed steps for transferring funds via wire transfers on etrade.com. You will learn how to set up wire details and how to use them once established.

What is a wire disbursement?

A wire disbursement is an electronic transfer of funds across a network of banks or transfer service agencies worldwide.

Why should I define a set of wire instructions in my account?

Wire instructions are important to be able to transfer funds when checks, or the ability to hold proceeds in your E*TRADE from Morgan Stanley stock plan accounts, are not available.

How do I set up wire instructions?

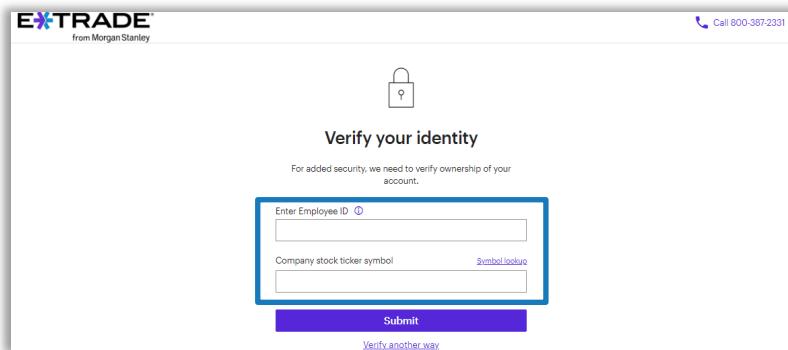
This guide will help walk you through each step to help you establish wire instructions in your etrade.com account. You can then use **“How To Use Your Wire Disbursement Options”** to select a wire recipient directly from your trade ticket.

How To Set Up Wire Disbursement Instructions

1. Click on the **At Work** tab at the top of your screen once logged in to etrade.com.

2. Go to **My Account** and scroll to the bottom of the page to select **Add/Edit Wire Instruction**.

3. Verify your identity for an added layer of security.



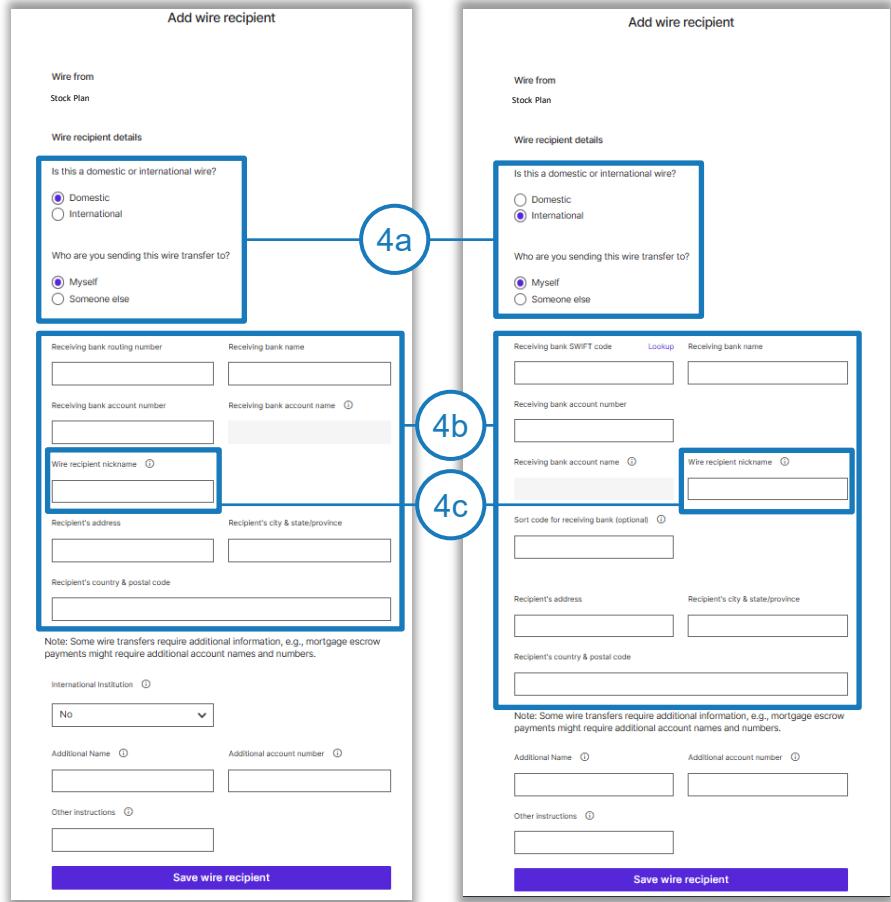
The screenshot shows the 'Verify your identity' page from eTRADE. At the top right is a lock icon and the text 'Call 800-387-2331'. The main heading is 'Verify your identity' with the sub-instruction 'For added security, we need to verify ownership of your account.' Below this is a form with fields: 'Enter Employee ID' (with a blue border), 'Company stock ticker symbol' (with a blue border), and a 'Symbol lookup' link. A 'Submit' button is at the bottom, followed by a 'Verify another way' link.

4a. Select **where** to send your wire.

4b. Enter your **required wire recipient details**.

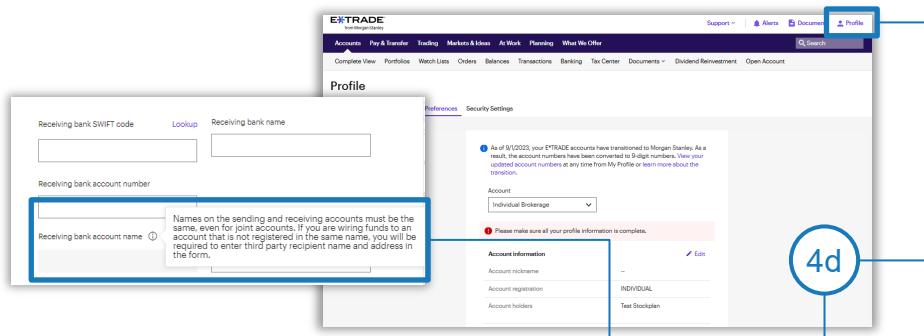
NOTE: Required fields may be different for domestic and international wires. Follow the prompts on the screen before saving wire details.

4c. Select a nickname to easily identify the criteria you use for the set of wire instructions. Type your desired nickname into the **Wire Recipient Nickname** field.



The image shows two side-by-side 'Add wire recipient' forms. Both forms have a 'Wire from' field set to 'Stock Plan'. The left form is for a 'Domestic' wire, and the right form is for an 'International' wire. Both forms include fields for 'Receiving bank routing number', 'Receiving bank name', 'Receiving bank account number', 'Receiving bank account name', 'Wire recipient nickname' (with a blue border), 'Recipient's address', 'Recipient's city & state/province', 'Recipient's country & postal code', 'International Institution' (with a dropdown menu 'No'), 'Additional Name', 'Additional account number', and 'Other instructions'. Both forms have a 'Save wire recipient' button at the bottom. Blue circles labeled '4a', '4b', and '4c' point to the 'Wire recipient nickname' field in the domestic form, the 'Receiving bank account name' field in the international form, and the 'Other instructions' field in the domestic form, respectively.

4d. Verify that the name on the account of the receiving bank matches the name on your stock plan account. You can confirm by clicking on your **Profile** and selecting **Account Preferences**.



The screenshot shows the 'Profile' page with the 'Account Preferences' tab selected. It includes fields for 'Receiving bank SWIFT code' (with a blue border), 'Receiving bank name', 'Receiving bank account number', and 'Receiving bank account name' (with a blue border). A note states: 'Names on the sending and receiving accounts must be the same, even for joint accounts. If you are wiring funds to an account that is not registered in the same name you will be required to enter third party recipient name and address in the form.' To the right is a 'Security Settings' panel with a note: 'As of 9/1/2023, your eTRADE accounts have transitioned to Morgan Stanley. As a result, the account numbers have been converted to 9-digit numbers. View your updated account numbers at any time from My Profile or learn more about the transition.' It also includes sections for 'Account Information' (with a red error box 'Please make sure all your profile information is complete.'), 'Account nickname', 'Account registration', and 'Account holders'. A blue circle labeled '4d' points to the 'Receiving bank account name' field.

5a. **STEP 5 ONLY APPLIES TO
INTERNATIONAL WIRES:**

Enter your receiving bank's **SWIFT
Code**. You can click the **Look up
your SWIFT** link to find your bank's
specific code.

5b. If applicable, enter the **Sort
Code** (optional field for UK use
only).

5c. If applicable, a box will appear to
enter your **international bank
account number (IBAN)**. An IBAN is
issued by banks in participating
countries. If your recipient bank is in
a participating country, please
contact the bank to obtain your IBAN.
Additionally, your IBAN can typically
be found on account statements from
your recipient bank. Click the **Learn
More** link for more details (E*TRADE
is unable to provide you with IBAN
details for accounts held with another
financial institution).

6. Enter any additional information, if
applicable, and click **Save wire
recipient** to complete the process and
create the set of wire instructions for
use.

The screenshot shows the 'Add wire recipient' page of the E*TRADE interface. At the top, it says 'Wire from Stock Plan-0115'. Below that, 'Wire recipient details' are listed. A question 'Is this a domestic or international wire?' has 'International' selected. The 'Receiving bank SWIFT code' field is highlighted with a blue border and has a 'Lookup' button next to it. The 'Receiving bank name' field is empty. Below these, 'Receiving bank account number' and 'Receiving bank account name' fields are empty. To the right, 'Wire recipient nickname' and 'Sort code for receiving bank (optional)' fields are also empty. A blue line with the label '5a' points to the 'Receiving bank SWIFT code' field, and another blue line with the label '5b' points to the 'Sort code for receiving bank (optional)' field.

Save wire recipient

How To Use Your Wire Disbursement Instructions

1. When placing an order to sell or exercise (if applicable) your stock plan benefits, you are asked how you would like to receive your proceeds.

You may be able to hold proceeds in your E*TRADE brokerage account (restrictions in some jurisdictions may apply), receive proceeds by check, or wire proceeds based on your wire instructions.

To wire your proceeds, select **Wire** from the drop down.

How would you like to receive your proceeds?

Wire

2. Next, select the desired wire instructions to use under **Wire Options**.

You can create several sets of wire instructions to various banking institutions. You can also edit the selected wire instructions or create a new set of wire instructions using the **Edit or add new wire instructions** link.

Choose Wire Option:
 Wire to "Test"

Rest. Stock: \$25.00

Select Currency: Select Please Select a Currency

Payment Reason: Select Please enter a payment reason

[Edit or add new wire instructions](#)

3. Once you've selected your wire instructions from the list, select the **desired currency** and **payment reason** for your proceeds from the dropdown box.

Choose Wire Option:
 Wire to "Test"

Rest. Stock: \$25.00

Select Currency: Select Please Select a Currency

Payment Reason: Select Please enter a payment reason

[Edit or add new wire instructions](#)

4. To complete the order using your desired wire instructions, **check the box (if applicable)** to acknowledge that proceeds received by check or wire are subject to a currency conversion fee.

The InterBank spot rate is used for currency conversion and an additional fee up to 300 basis points or 3.00% is applied. Click the **Learn More** link for additional details.

Lastly, click on **Preview Order** to review order details then click **Place Order** to complete transaction.

How would you like to receive your proceeds?

Wire

Choose Wire Option:
 Wire to "Test"
Rest. Stock: \$25.00

Select Currency: India(INR) Payment Reason: Receipts on account of sales of shares under Emi

I acknowledge that foreign wires and check disbursements are subject to an additional fee of up to 300 basis points* (3%). Additionally, I further agree to and acknowledge that when E*TRADE executes a foreign exchange transaction on my behalf, a component of the foreign exchange rate may include a markup (e.g., trading spread) charged by E*TRADE and/or its bank services provider(s). [Learn More](#)
*As an example \$10,000.00 times 300 basis points will result in a total of \$300.00 in exchange fees.

[Edit or add new wire instructions](#)

Fees will be applied to each order. Please review the individual orders on the preview screen.

Order Totals

Total Shares to Sell: 10 Estimated Gross Proceeds: \$453.55 Total Estimated Cost: \$422.21
Estimated Net Proceeds: \$411.34

[Reset Order](#) [Preview Order](#)

Foreign wires and check disbursements are subject to an additional fee of up to 300 basis points (3%).

Have Questions?

Contact us at 800-838-0908 24 hours a day, weekdays (from outside the US, visit etrade.com/contact for your country's toll-free number).

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