Client Digital Capabilities: Step-By-Step Instructions

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With a tremendous amount of technology available to our clients, it is important that we provide you with step-by-step instructions to take full advantage of the resources at our firm. Below you will find a list of the digital capabilities available to you to help assist in managing your accounts.

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Cisco WebEx Meetings

Home

Join a WebEx Meeting, Event, or Training Session:

Using the WebEx Meeting Link in an E-Mail or Calendar Invitation (preferred method):

1. From a Desktop:
   - Open your e-mail or calendar invite to the WebEx
   - Click the green "Join Meeting" button
   - The WebEx Meeting App will launch for you to select audio and video
     Note: first time users may experience a slight delay as the "run-time client" downloads
2. From a Mobile Device:
   - Open your e-mail or calendar invite to the WebEx
   - Click the green "Join Meeting" button in the invite
     Note: if you do not have the mobile WebEx Meeting app already downloaded, you will be re-directed to your App Store to download

Using the WebEx Meeting Number & Password in the E-Mail or Calendar Invite:

1. From a Desktop:
   - Navigate to http://goto.webex.com
   - Enter the meeting number provided by your Financial Advisor/Team
   - Click "Join"
   - Enter the meeting password and then click "ok"
   - Click on the green "Join Meeting" button
   - Enter your name & e-mail address
   - Click "Next"
2. From a Mobile Device:
   - Download & launch the WebEx Meet App
   - Tap "Join Meeting"
   - Enter the meeting number provided by your Financial Advisor/Team
   - Enter your name & e-mail Address
   - Tap "Join" in the top right corner
   - Enter the meeting password
   - Tap "Accept"

Connect to Audio and Start Your Video:

Prior to entering the meeting, you will be prompted with a preview to connect your audio and video settings. This way, you can ensure everything looks and sounds correct. You can always modify these settings once you are in the WebEx.

1. Click the audio drop-down menu
2. Choose how you want to hear the meeting:
   - Use computer audio – use your computer with a headset or speakers
   - Call me at – Enter or select the phone number that you'd like the meeting service to call you on
   - Call in – Dial in from your phone when the meeting starts. A list of call-in numbers will appear after starting the meeting
   - Don't connect to audio – you won't hear any audio in the meeting. This method is used if you are already on the phone with your FA/Team
3. To enter the meeting with your audio muted and/or your video turned off, click the microphone or video camera button respectively
4. Once your settings are correct, click "Join Meeting"

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MyMerrill Enrollment

[Home]

Desktop Enrollment (Client Initiated):

1. Go to http://www.mymerrill.com
2. Click "Enroll for Online Access" in the secure log-in box
3. Follow the instructions to validate your:
   - Account Number
   - Social Security Number
   - E-Mail Address
4. Receive an authorization code via text or phone call for final authentication
5. Create a user friendly ID and password OR use your Benefits Online ID/Password
6. Select and answer 3 security questions
7. Confirm elections with an option to link other owned Merrill Accounts
8. Click "Submit"
9. A pop-up box will ask you to log in and accept terms and conditions an indicate your non-professional user status
10. Choose whether or not to enroll in online delivery for all of your accounts

Mobile App Enrollment (Client Initiated):

Note: you must have the app downloaded from your device's app store

1. Click "Enroll"
2. Follow the instructions to validate your:
   - Account Number
   - Social Security Number
   - E-Mail Address
3. Receive an authorization code via text or phone call for final authentication
4. Create a user friendly ID and password OR use your Benefits Online ID/Password
5. Select and answer 3 security questions
6. Confirm elections with an option to link other owned Merrill Accounts
7. Click "Submit"
8. A pop-up box will ask you to log in and accept terms and conditions an indicate your non=professional user status
9. Choose whether or not to enroll in online delivery for all of your accounts

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Online Delivery

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To sign up for Online Delivery (Desktop):

1. Log on to MyMerrill® at http://www.mymerrill.com
2. Hover over the greeting at the top right of the page, select "Help & Settings" then "Paperless Settings" from the "Manage Accounts" section on the page.
3. Click "Go paperless for all documents" to set up online delivery for all accounts and all document types; OR
4. Click on the arrow next to "Manage Your Document Delivery Settings" to have the option of setting Standardized Delivery Instructions for each document type, which will set your delivery preference for all of your accounts. You also have the flexibility to customize delivery instructions for any account. You can select your delivery preferences for:
   - Statements
   - Performance reporting
   - Shareholder notices
   - Trade confirmations
   - Notices and disclosures
   - Prospectuses
   - Tax Reporting
5. Click "Save Settings"
6. In the pop-up window, review and agree to the Terms & Conditions
   - If there is another account owner, you will have to enter in that account owner's e-mail address so they can also agree to the Terms & Conditions

To sign up for Online Delivery (Mobile App):

Note: Signing up for Online Delivery via the mobile app will set all delivery preferences for all accounts to go paperless

1. Log into the My Merrill Mobile App
2. Tap on "Menu"
3. Tap on "Statements & Documents"
4. Tap on "Manage Paperless Settings"
5. Switch the button to "on" to receive email notifications for all documents available online

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Accessing the Secure Inbox

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Accessing the Secure Inbox (Desktop):

1. Log on to MyMerrill® at http://www.mymerrill.com
2. Navigate to the top-right corner of the page and click on the envelope icon to access the tool.

Accessing the Secure Inbox (Mobile App):

1. Log on to the MyMerrill® Mobile App
2. Click on “Secure Inbox”

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Document Scanning

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How to Scan and Send a document through the MyMerrill Mobile App using the Secure Inbox:

1. Log on to the MyMerrill® Mobile App
2. Tap on “Menu”
3. Scroll down and tap on “Send a document to your Advisor”
4. Tap on “Select Document” to choose a document already stored on your mobile device or tap on “Scan Document” to create a new document
    - If this is your first time using this feature, it may prompt you to provide permission to access your device’s camera
5. Using the camera on your device, take a photo of the document you wish to scan
6. On the next screen, use the circles to resize the frame around the photo ensure you have captured the entire document and tap “Next” to proceed
7. Tap the “+ Add Page” button to scan additional pages or tap on “Create Document to Send” to finalize the document
8. Tap “Continue” to proceed
9. Select who to send the document to by tapping in the “To” field
10. Provide a subject and any additional text in the e-mail
11. Tap “Send” in the top right corner to send the document as a secure e-mail

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Mobile Check Deposit

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How to deposit a check using the MyMerrill Mobile App:

1. Log on to the MyMerrill® Mobile App
2. Tap on “Check Deposit”
3. Take a photo of the front and back of your endorsed check by tapping on the “Front of Check” and “Back of Check” respectively
4. Select the account to receive the deposit
5. Enter the amount of the check
6. Tap “Continue”
7. Review your check deposit details and tap “Make Deposit”
8. Review the receipt right on the mobile app

Note: Please retain the deposited check for up to 14 days to ensure that the issuer has honored the payment

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Third Party Access - MyMerrill

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How to grant read-only access to third parties on MyMerrill:

1. Log on to MyMerrill® at http://www.mymerrill.com
2. Hover over the greeting at the top right of the page, select "Account Access"
3. Click "Get Started" if you have never granted access before or click "Add another party" if adding an additional user
4. Review the Terms and Conditions and click "I Agree" to accept
5. Provide the first name, last name, e-mail address and relationship of the person you are granting third party access to and click "Next" to proceed
6. Select the account(s) to provide access to and click "Next" to proceed
7. Select one of the Access Questions and click "Next" to proceed
8. Review the Confirmation & Submit page and click "Submit" to complete the process
9. The person you have granted access to will receive an e-mail where they can then create their own User ID and Password to view your accounts online

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Digital Signature Suite: e-Signature

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Using e-Signature to electronically sign a form provided by your Advisor (Desktop):

1. You will receive an e-mail to your personal e-mail account indicating that you have a new request to review in your Secure Inbox
2. Click "View Request" in the e-mail to be taken to the log-in screen for MyMerrill, or go directly to http://www.mymerrill.com
3. Log into MyMerrill
4. Click on the envelope icon in the top right corner to access the Secure Inbox
5. Find and open the e-mail indicating that you have a new document requiring your electronic signature
6. Click on the blue "View Request" button
7. Review each of the required disclosures and then click "Continue"
8. Review the form and make any changes, updates or additions to the document. Required fields are highlighted in red
9. Click the "Sign" button next to the signature line(s)
10. Click "Confirm & Continue" to submit your form
11. When there are 2 signers required:
    - If the co-signer is immediately available, the logged in signer can select "Complete form now" and they will be immediately logged out of MyMerrill for the co-signer to log in and complete the form
    - If the co-signer is not available, the logged in signer may select "Send to co-signer" to send a reminder notification to the co-signer on the request. A personal message can also be included in the reminder notification

Using e-Signature to electronically sign a form provided by your Advisor (Mobile App):

1. You will receive an e-mail to your personal e-mail account indicating that you have a new request to review in your Secure Inbox
2. Click "View Request" in the e-mail to launch the mobile app or go directly to the MyMerrill mobile app
3. Click on "Secure Inbox"
4. Find and open the e-mail indicating that you have a new document requiring your electronic signature
5. Click on the blue "View Request" button
6. Review each of the required disclosures and then
7. click "Continue"
8. Review the form and make any changes, updates or additions to the document. Required fields are highlighted in red
9. Click the "Sign" button next to the signature line(s)
10. Click "Confirm & Continue" to submit your form
11. When there are 2 signers required:
    - If the co-signer is immediately available, the logged in signer can select "Complete form now" and they will be immediately logged out of MyMerrill for the co-signer to log in and complete the form
    - If the co-signer is not available, the logged in signer may select "Send to co-signer" to send a reminder notification to the co-signer on the request. A personal message can also be included in the reminder notification

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Digital Signature Suite: Mobile Easy Sign

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Use your mobile device to electronically sign documents with just a few taps:

1. Log into the MyMerrill Mobile App from your mobile device
2. Tap on the “Secure Inbox”
3. Search for an open the e-mail with the words “Mobile Easy Sign” in the subject line
4. Open the attachment to the e-mail
5. Tap on the blue button that says “Sign Document”
6. Review and agree to the Terms and Conditions
7. Use your finger or stylus to create an electronic signature by signing on the screen. Click “Continue” to proceed
8. The signature will be placed on the screen over the form. Drag, zoom, and size the signature and/or the PDF to place it in the signature field
9. Once the signature is in the right place, tap on “Apply Signature” to place the signature
10. Once placed, you can tap on “Submit” which will attach the form in a replay back to the branch using the Secure Inbox
11. Tap “Send” and the form will be sent back to the branch office using the Secure Inbox

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Digital Signature Suite: Digital Collaboration

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How to use Digital Collaboration with e-Signature on MyMerrill.com® to electronically sign forms with real-time help:

1. You will receive an e-mail to your personal e-mail account indicating that you have a new message waiting for you in your Secure Inbox
2. Log into MyMerrill
3. Click on the envelope icon in the top right corner to access the Secure Inbox to view the message and invitation to join the online session, along with contact information
    - Note: If it is within 15 minutes before or after the virtual meeting, you will receive a pop up to join once you log into MyMerrill
4. Review each of the required disclosures and accept any terms and conditions
5. Click on "Begin" to join the session
6. Once in the session, each party will have their own unique color for their cursor and the ability to complete or edit the form in real-time, simultaneously
7. Once the form is completed, the branch office will lock in the information entered so you can electronically sign the form
8. Once all parties have signed, click "Confirm & Continue"

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My Financial Picture®

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Enroll in My Financial Picture®:

1. Log onto MyMerrill at http://www.mymerrill.com
2. Hover over “Accounts” from the top navigation bar
3. Click on “My Financial Picture”
4. Click on “Enroll Now”
5. Review and accept the Terms & Conditions and indicate if you would like to grant your Advisor the ability to view your external account data – if so, click on “Yes” and then “Accept”
   - Note: You can add or remove shared accounts at any time by selecting “Manage > Sharing” under My Financial Picture
6. Click on “Add Accounts” to add outside institutions
7. Type in the name of your institution or select from the displayed list
8. After selecting the institution to add, enter your username, password, and any other information requested to validate your login access to your external accounts and click “Submit”
   - Note: Repeat steps 7 & 8 to add more accounts until all of your desired external accounts have been added

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Funds Transfer Service (FTS)

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Note: You will need a FTS PIN (4-6 digits) to process the transfer online. You can create and reset your FTS PIN over the phone by calling 1.800.MERRILL. The FTS PIN does not expire and can be used for all future transfers. There is a cutoff time for next-day transfers: 4:45pm ET

To transfer funds on MyMerrill.com:

1. Log onto MyMerrill at http://www.mymerrill.com
2. Hover over "Transfers & Bill Pay" and select "Transfers"
3. Click the "Cash" icon
4. Select the appropriate account in the "From" and "To" drop-downs
5. In the "Amount" field, type the amount to be transferred
6. From the "Frequency" drop-down menu, choose the transfer frequency
7. From the "Payment Date" calendar, choose the date of the transfer
8. Select the transfer duration
9. Click "Schedule Transfer" button to proceed. The Transfer Money verification page appears
10. Verify the transaction details
11. In the PIN field, type the Funds Transfer PIN, if prompted
12. Click the "Schedule Transfer" button

To cancel a scheduled transfer:

1. Log onto MyMerrill at http://www.mymerrill.com
2. Hover over "Transfers & Bill Pay" and select "Transfers"
3. Click the "Review Transfers" tab
4. Locate the transfer to be canceled and click the blue "Cancel Transfer" link
5. To cancel the transfer:
   - To cancel a single transfer on a **desktop**, you may click "Yes, cancel the transfer". If it is a recurring transfer plan and you wish to cancel the entire series, select the "Cancel this recurring transfer plan" link
   - To cancel a single transfer on **mobile**, you may click on "Yes, cancel the transfer". If you would like to cancel a recurring transfer plan, please navigate to a desktop and follow the instructions above

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Linking Merrill Investment and Bank of America Banking Accounts

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To establish Single Sign-On (SSO) Through MyMerrill:

Note: You must have both a MyMerrill User ID and Password and a Bank of America Online ID and Password already established.

1. Log onto MyMerrill at http://www.mymerrill.com
2. Click on the banner that says "View your banking and investment accounts in one place" on the Accounts page
3. Enter your Bank of America Online ID and password
4. Confirm your security preferences by indicating if you would like to trust the computer you are currently using or if the computer you are currently using should not be remembered. If you select "Don't remember this computer", you'll be asked to verify your identity each time you sign in.
5. Follow the on-screen instructions to complete on-line SSO linking

To establish Single Sign-On (SSO) Through Bank of America Online Banking:

Note: You must have both a MyMerrill User ID and Password and a Bank of America Online ID and Password already established.

1. Log onto Bank of America Online Banking at http://www.bankofamerica.com
2. Click on the banner that says "Sign up for convenient one-click access" in the Merrill section of the Accounts page
3. Enter your MyMerrill User ID and password
4. Log out of bankofamerica.com and log back in again to complete on-line SSO linking

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MyMerrill Enrollment – International Clients

Home

Desktop Enrollment:

1. Go to http://www.mymerrill.com
2. Enter the ID and Password provided by your Advisor
   - Note: the provided password has a 2-hour expiration
3. Follow the instructions to validate your:
   - First Name
   - Last Name
   - Country of Residence
   - Country of Citizenship
   - E-Mail Address
   - Any additional User IDs (if applicable)
4. Create a user friendly ID and password
5. Select and answer 3 security questions
6. Confirm elections with an option to link other owned Merrill Accounts
7. Click "Submit"
8. A pop-up box will ask you to log in and accept terms and conditions an indicate your non-professional user status
9. Choose whether or not to enroll in online delivery for all of your accounts

Mobile App Enrollment:

Note: you must have the app downloaded from your device's app store

1. Open the MyMerrill Mobile App
2. Enter the ID and Password provided by your Advisor
   - Note: the provided password has a 2-hour expiration
3. Follow the instructions to validate your:
   - First Name
   - Last Name
   - Country of Residence
   - Country of Citizenship
   - E-Mail Address
   - Any additional User IDs (if applicable)
4. Create a user friendly ID and password
5. Select and answer 3 security questions
6. Confirm elections with an option to link other owned Merrill Accounts
7. Click "Submit"
8. A pop-up box will ask you to log in and accept terms and conditions an indicate your non-professional user status
9. Choose whether or not to enroll in online delivery for all of your accounts

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Updating Personal Information

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How to update your personal contact information (Desktop):

1. Go to http://www.mymerrill.com
2. Hover over the greeting at the top right of the page and select Profile Edit, delete, or add new e-mail addresses, phone numbers, or mailing addresses
    - When adding a new e-mail or phone number, you will be required to verify your identity using a one-time passcode.
    - For a phone number, indicate whether or not it is OK to send text messages. Change your preference by clicking “Change preference” beneath each phone number listed

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MyMerrill Security Settings

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How to view your Login History (Desktop):

1. Log onto MyMerrill at http://www.mymerrill.com
2. Hover over the greeting at the top right of the page and select " "Security Center"
3. Click on "Login History" at the top to view your login history to MyMerrill
4. Choose whether or not you want to receive an e-mail alert when your User ID is entered from a new computer or mobile device by changing the toggle at the top of the page

How to view your Login History (Mobile):

1. Log into the MyMerrill mobile app
2. Tap on "Menu"
3. Scroll down and tap on "Settings"
4. Tap on "Login History"

Turn on/off a one-time authorization code when logging into MyMerrill (Desktop):

1. Log onto MyMerrill at http://www.mymerrill.com
2. Hover over the greeting at the top right of the page and select " "Security Center"
3. Under the Login Security section, choose from the following options to set your one-time authorization code settings:
   - Unrecognized devices
   - Every login
   - None

Turn on/off a one-time authorization code when logging into MyMerrill (Mobile):

1. Log into the MyMerrill mobile app
2. Tap on "Menu"
3. Scroll down and tap on "Settings"
4. Tap on "Extra Login Security"
5. Next to "Authorization Code", tap the drop-down menu and choose from the following options to set your one-time authorization code settings:
   - Unrecognized devices
   - Every login
   - None

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MyMerrill Alert Settings (Desktop)

Home

Turn on/off alert settings in MyMerrill (Desktop):

1. Log onto MyMerrill at http://www.mymerrill.com
2. Navigate to the top-right corner of the page and click on the envelope icon to access the Alerts page. View a timeline of all triggered alerts under the "Triggered Alerts" tab
3. To set/update alerts,, choose between the following alert types:
    - Investment Alerts: Input a ticker symbol and click "Set New Alert". Select the type of alert you wish to receive (price, earnings, ratings, etc.) and check the box next to the specific alert. Click "Submit" at the bottom when finished
    - Account Alerts: Choose which account you wish to set an alert for from the drop-down and click "Set New Alert". Choose the type of alert you wish to receive and check the box next to the specific alert. Click "Submit" at the bottom when finished
    - Security Alerts: Set a password reminder alert and/or choose whether or not to be notified if your User ID is entered on a new computer or mobile device
    - Market Alerts: Choose from alerts that help you stay on top of market activity. Check the box next to the specific alert you wish to receive and click "Save" at the bottom
4. To view/change the e-mail that should receive alerts, what types of alerts should be sent, when they should be sent, and how they should appear, click on the "Alert Delivery Options" Tab

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MyMerrill Alert Settings (Mobile)

Home

Turn on/off alert settings in MyMerrill (Mobile):

1. Log on the MyMerrill mobile app
2. Tap "Menu"
3. Scroll down and tap on "Alerts"
4. View a timeline of all alerts under the "Timeline" tab
5. To delete an existing alert:
   - Tap on "Manage Alerts" and tap on the specific alert.
   - Turn off all toggles related to the alert and click "save"
   - It will prompt you and ask if you wish for the alert to be deleted
6. To set a new alert, choose one of the categories below or select "Add Alert"
   - Security
     From here the user can turn on/off the most popular Security Alerts
   - Accounts
     From here the user can turn on/off the most popular Account Alerts
   - Advisor Communications
     From here the user can turn on/off the most popular Communication Alerts
   - Statements and Documents
     From here the user can manage paperless settings
   - Trading
     From here the user can turn on/off the most popular Trading Alerts
   - Markets and Investments
     From here the user can turn on/off the most popular Market Alerts
   - Add Alert
     Investment Alerts: Type a ticker symbol and tap on the ticker that populates. Choose the type of alert you wish to receive (price, earnings, ratings, etc.) and tap on the toggle next to the specific alert. Tap "Done" when finished
     Account Alerts: Tap on the account you wish to set an alert for. Choose the type of alert you wish to receive by tapping the toggle next to the specific alert. Tap "Done" when finished
     Security Alerts: Set a password reminder alert and/or choose whether or not to be notified if your User ID is entered on a new computer or mobile device
     Market Alerts: Choose from alerts that help you stay on top of market activity. Tap the type of alert you wish to receive and then tap on the alert settings and tap "Done" when finished