Morgan Stanley

Aggregating Your External Accounts with OAuth

How to Reconnect Your Aggregated External Financial Accounts

Linking your external financial accounts to Morgan Stanley Online or the Morgan Stanley Mobile App helps ensure you have a complete financial picture of your finances.

Many financial institutions have recently upgraded to Open Banking Standard Open Authorization (OAuth), a standard that allows people to more securely share their account data with Morgan Stanley. To ensure that you have the latest information for your aggregated external account(s), you'll need to reconnect to the external financial institution(s) on Morgan Stanley Online or the Morgan Stanley Mobile App.

Step-by-Step Instructions to Update Your External Accounts

ON MORGAN STANLEY ONLINE

1. To get started, login and navigate to the **Overview** tab on the homepage.
2. Under the **Overview** tab, navigate to the **Institutions** grouping.

OAuth-ready financial institutions will have a red icon next to their names.

3. Next, hover over the **red icon** and one of **two messages** will appear:
    *   "Please upgrade your connection to continue getting the latest data for [your financial institution]"
   *   "Your consent to share the account information is pending at [your financial institution]"

4. Click on the **red icon** next to the financial institution.

The red icon will also appear under the Categories and My Groups groupings. Also, under All Accounts in the Accounts tab.

5. A screen will launch displaying the external financial account(s) you've previously linked to Morgan Stanley. Click **Update**.
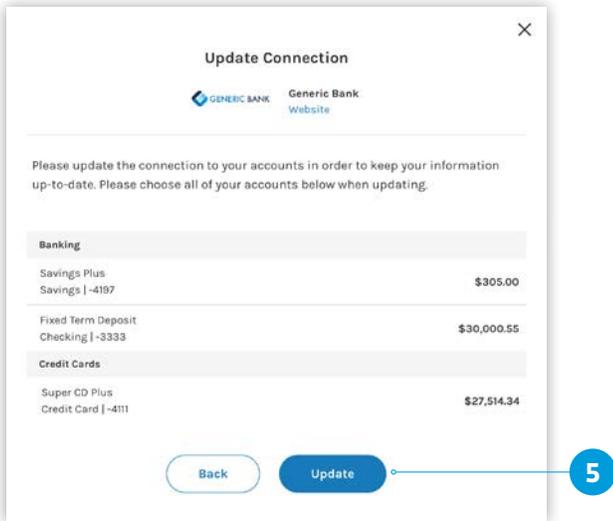
6. From there, follow your external financial institution's process authorizing them to release your data to Morgan Stanley. Click **Continue**.
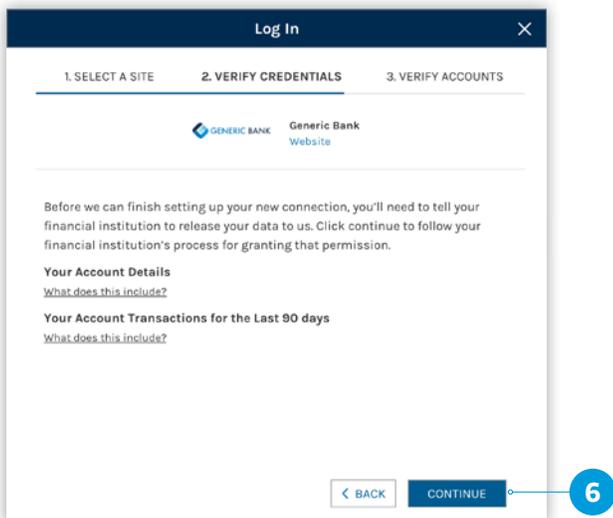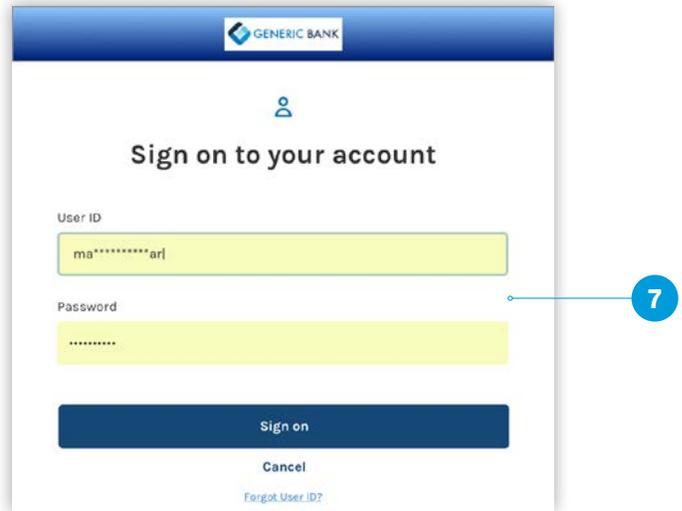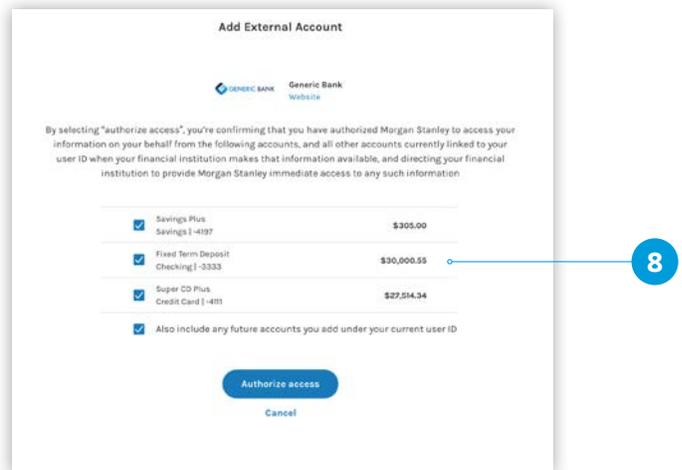

7. Enter your login credentials for the external financial institution.
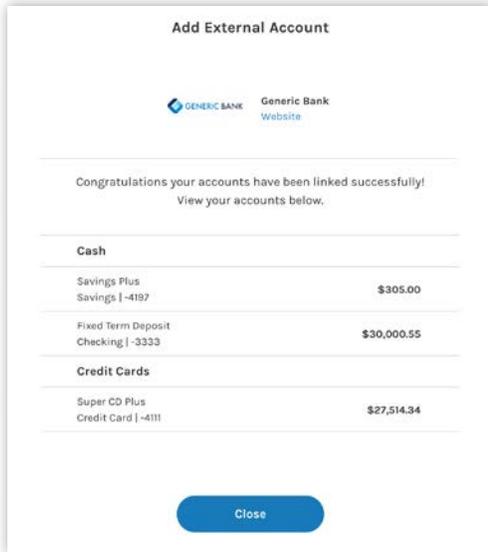

You are entering your credentials directly with the external financial institution. Your credentials are not being stored on Morgan Stanley or any third-party site.

8. *Select the account(s) you're authorizing to share data and link to Morgan Stanley.*

**9.** Once the authorization is complete, you'll see your linked account(s) on the next screen.

10. When you're ready, close out of the window. You'll see your updated account information reflected under the main institution on Morgan Stanley Online.

## ON THE MORGAN STANLEY MOBILE APP

1. To get started, log in and navigate to the Homepage.

OAuth-ready financial institutions will have a red icon next to their names.

2. Tap on the **red icon** and a pop-up window will display one of two messages:
- "Please upgrade your connection to continue getting the latest data for [your financial institution]"
- "Your consent to share the account information is pending at [your financial institution]"
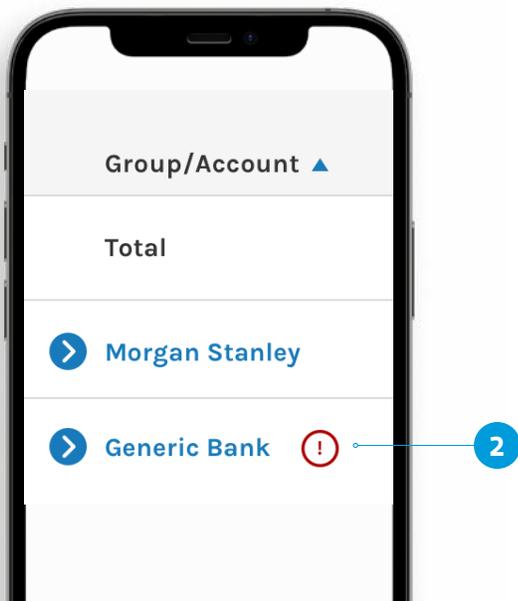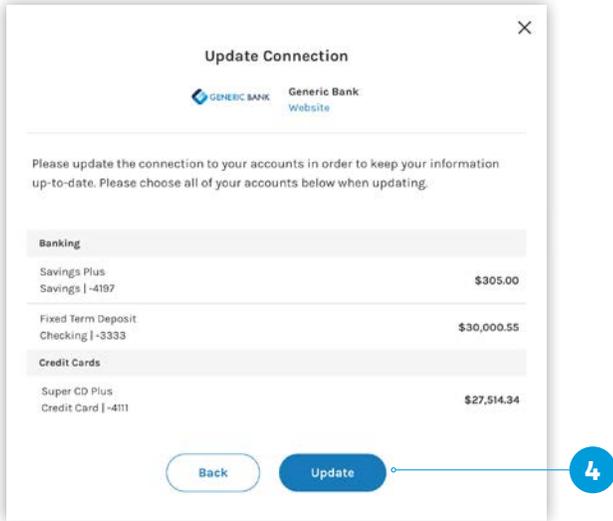

3. Tap **Update connection**.
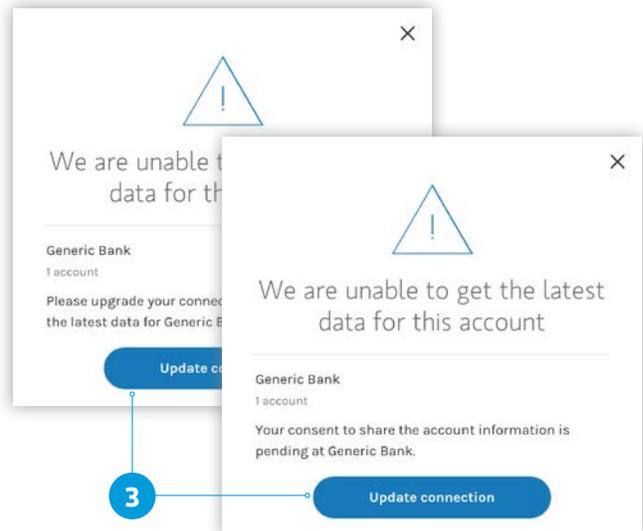
*The red icon will also appear under All Accounts in the Accounts menu option.*

4. A screen will launch displaying the account(s) that you've previously linked from your external financial institution to Morgan Stanley. Tap **Update**.

5. From there, follow your external financial institution's process to authorize them to release your data to Morgan Stanley. Tap **Continue**.
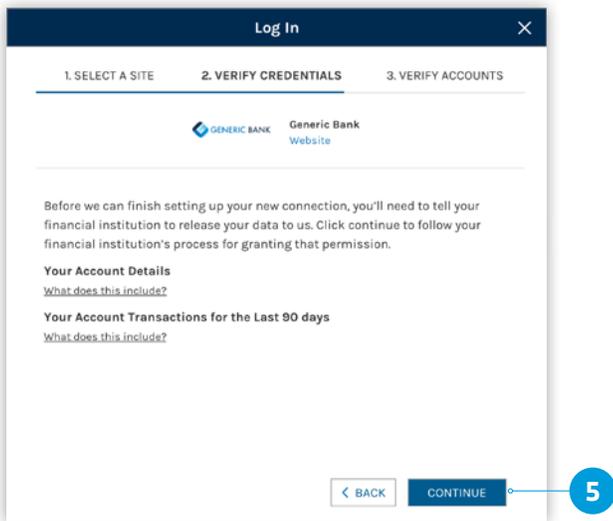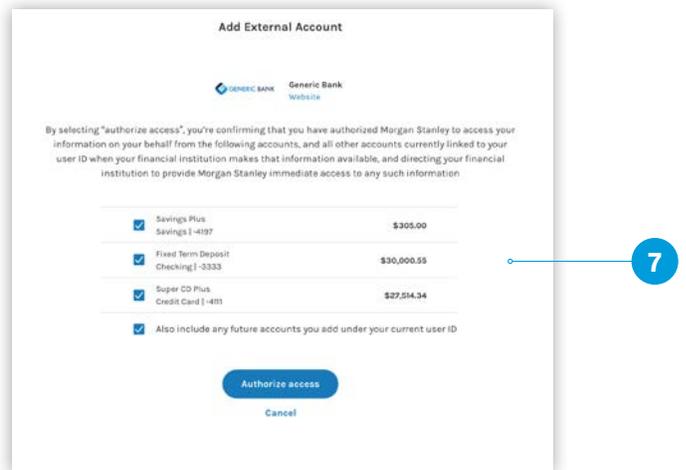

**6.** Enter your login credentials for the external financial institution.
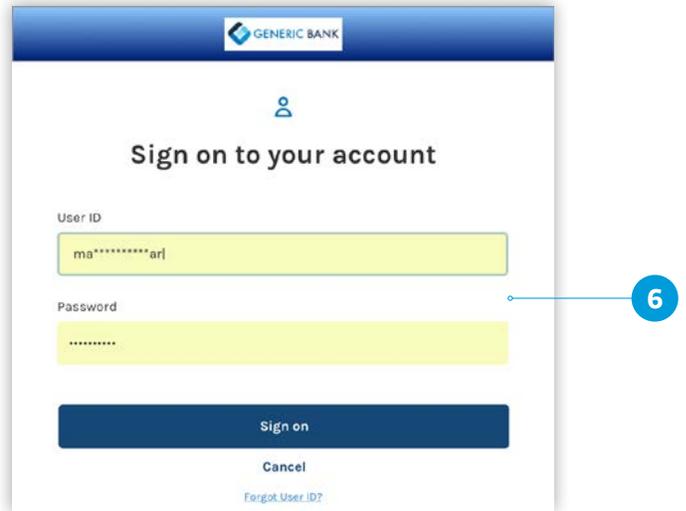
You are entering your credentials directly with the external financial institution. Your credentials are not being stored on Morgan Stanley or any third-party site.

7. Next, select the account(s) you're authorizing to share data and link to Morgan Stanley.

8. Once the authorization is complete, you'll see your linked account(s) on the next screen.
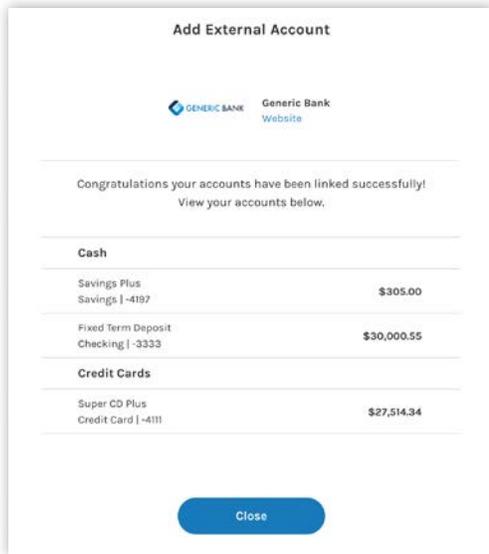
9. When you're ready, close out of the screen. Your updated account information will be displayed under the main institution on the Morgan Stanley Mobile App.