Morgan Stanley

eAuthorizations

How to Approve Transactions Through
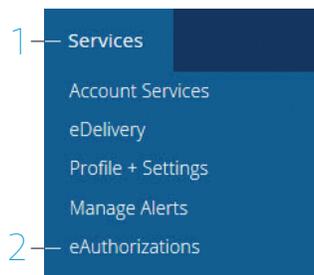Morgan Stanley Online and the Mobile App

eAuthorizations allows you to approve transactions electronically and securely on
Morgan Stanley Online and the Morgan Stanley Mobile App.

STEP 1: ENROLL

1. From Morgan Stanley Online (MSO) navigate to the **Services** tab on the homepage, or using the Morgan Stanley Mobile App, tap **Alerts** from the menu icon in the top-left corner.
2. Select **eAuthorizations**.
3. Select **get started**.
4. Review and acknowledge the eAuthorizations agreement and select **accept and continue**.
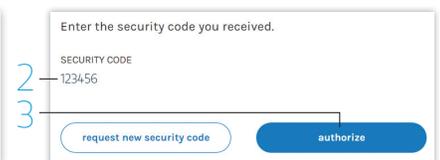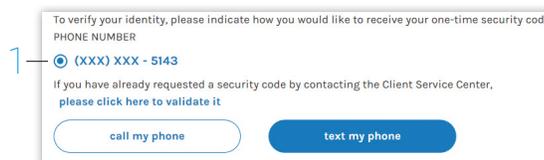
Desktop

Mobile App

STEP 2: VERIFY

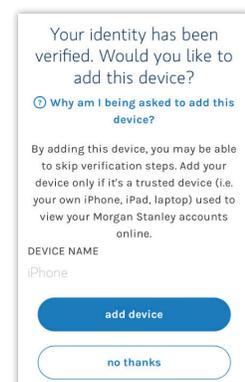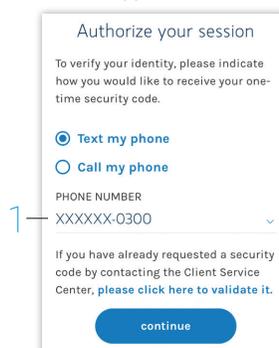To complete your enrollment you may be prompted to verify your device.

1. Select a phone number and method to receive your security code: **Text my phone** or **Call my phone**. The call option is preferred for international clients.
2. Enter the code received into the **Security Code** field.
3. Select **Authorize**.

Verification is a one-time process, required if you are using an unregistered device. After verifying, you will be asked if you would like to register your device.

Desktop

Mobile App

STEP 3: APPROVE

To approve an eAuthorizations, follow the steps below:

1. You will receive a notification when the transaction is pending your approval.
2. Select **Alerts** on the right hand side of the MSO homepage or from the dropdown menu icon on the Morgan Stanley Mobile App and then select **eAuthorizations**.
3. Click or tap on the transaction to review the detail and disclosures (if applicable).
4. Select **approve** to authorize the transaction.

   *Both the push notification and clicking on the email link on your phone will launch the **Alerts** screen. You will still have to tap **eAuthorizations** within the **Alerts** screen to review the transaction.*

Desktop

1 — eAuthorizations

• Wire eAuthorizations
Today 09:53 AM

View All eAuthorizations

Authorize pending wire

3
FROM
AAA - 4321

TO
Jane Doe
Account: 123456
123 Main Street, NY 10011

AMOUNT
$500,000.00

BENEFICIARY BANK
ACME Bank
ABA Number : 011000011
NEW YORK

TRANSACTION DATE
01/09/2019

FREQUENCY
One Time

You must review and respond to this eAuthorization and any accompanying disclosures by 8:10PM ET 12/10/2018 for the transfer to be completed by the transaction date above. The disclosures outline the charges and other important information applicable to your pending transaction.

4
deny   approve

Mobile App

2
≡   Alerts   ⚙

Alerts   eAuthorizations

Pending Wire

Today

Description	Amount
3 — From: Portfolio Management AAA - 6431 - To: YOUR BANK	$250,000.00

approve / deny

BENEFICIARY BANK
ACME Bank
ABA Number : 011000011
NEW YORK

TRANSACTION DATE
01/09/2019

FREQUENCY
One Time

4
deny   approve

STEP 4: MANAGE ALERTS

FROM MORGAN STANLEY ONLINE

1. To modify alert settings, hover over the **Services** tab and select **eAuthorizations**.
2. Click 🛈 and then **Delivery Settings**. Select preferences under eAuthorizations. Click **Update** to save.

FROM THE MOBILE APP

1. To modify notification preferences on your mobile device, tap **Profile + Settings** from the menu icon.
2. Tap **Alerts + Notifications → Delivery Methods → eAuthorizations**. Tap **Update** to save selections.

   You are defaulted into in-app and email alerts. You can opt into push notifications and SMS texts. To opt into the SMS option, you must first tap the 'Enable SMS Notifications' toggle.

Need help?
If you require further assistance, please contact your Financial Advisor or Private Wealth Advisor.

If you don't have a Morgan Stanley Online account, simply visit morganstanley.com/online to register. To download the mobile app, search for "Morgan Stanley Wealth Management" in the AppStore℠ for the iPhone®/iPad® or GooglePlay™ for Android™.