

## 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 **My Team** from the icons on the bottom of the screen.
2. Select **eAuthorizations**.
3. Select **get started**.
4. Review and acknowledge the eAuthorizations agreement and select **accept and continue**.

**Desktop**

1 — Services

- Account Services
- eDelivery
- Profile + Settings
- Manage Alerts
- 2 — eAuthorizations

**Mobile App**

1 — Accounts Pay + Transfer My Team Menu

2 — eAuthorization

- My Financial Advisors
- Online Mailbox
- Digital Vault
- eAuthorization
- Find ATM/Branch

### 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**

1 — To verify your identity, please indicate how you would like to receive your one-time security code.

PHONE NUMBER

2 — (XXX) XXX - 5143

If you have already requested a security code by contacting the Client Service Center, please click here to validate it

call my phone text my phone

3 — Enter the security code you received.

SECURITY CODE

123456

request new security code authorize

**Mobile App**

1 — Authorize your session

To verify your identity, please indicate how you would like to receive your one-time security code.

2 — Text my phone

Call my phone

PHONE NUMBER

XXXXXXXX-0300

If you have already requested a security code by contacting the Client Service Center, please click here to validate it.

continue

2 — Authorize your session

Enter the security code you received.

SECURITY CODE

123456

authorize

request new security code

3 — Your identity has been verified. Would you like to add this device?

Why am I being asked to add this device?

By adding this device, you may be able to skip verification steps. Add your device only if it's a trusted device (i.e. your own iPhone, iPad, laptop) used to view your Morgan Stanley accounts online.

DEVICE NAME

iPhone

add device

no thanks

**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

3 Authorize pending wire

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 eAuthorizations

Pending Wire

Today

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

3 approve / deny

4 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](https://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™.

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