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 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 Mobile App \$ Services My Team My Financial Advisors Call or schedule a meeting with your Financial Account Services eDelivery Online Mailbox 📀 Send and receive emails from your Advisor Team or Online Support > Profile + Settings Digital Vault Manage and share important files with your Advisor Team like statements, authorizations, and other relevant documents Manage Alerts eAuthorizations eAuthorization
 Electronically authorize US and international, one-time and recurring transactions Find ATM/Branch Locate your nearest ATM or local Morgan Stanley branch

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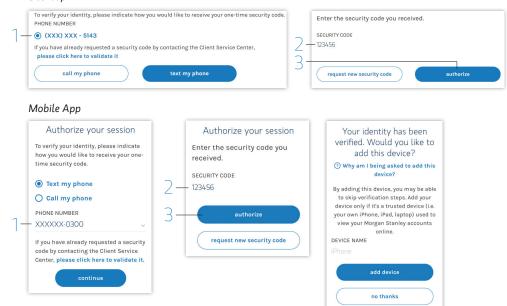
STEP 2: VERIFY

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

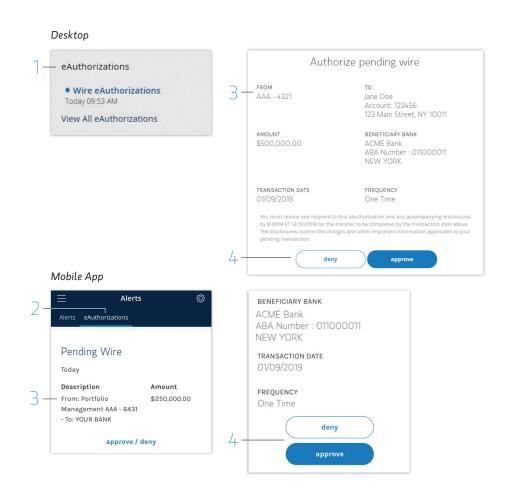


STEP 3: APPROVE

To approve an eAuthorizations, follow the steps below:

- You will receive a notification when the transaction is pending your approval.
- 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.



STEP 4: MANAGE ALERTS

FROM MORGAN STANLEY ONLINE

- To modify alert settings, hover over the Services tab and select eAuthorizations.
- Click (i) and then Delivery Settings. Select preferences under eAuthorizations. Click Update to save.

FROM THE MOBILE APP

- 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™.

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