

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

The desktop screenshot shows a 'Services' dropdown menu with 'eAuthorizations' selected. The mobile app screenshot shows the 'My Team' screen with 'eAuthorization' selected.

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

The desktop flow shows a form to select a phone number and method (call or text), followed by a form to enter the security code and click 'authorize'. The mobile app flow shows a similar process with 'Text my phone' selected, the security code '123456' entered, and the 'authorize' button pressed.

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
 Alerts eAuthorizations

Pending Wire
 Today

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

4. approve / deny

BENEFICIARY BANK
 ACME Bank
 ABA Number : 011000011
 NEW YORK
 TRANSACTION DATE
 01/09/2019
 FREQUENCY
 One Time
 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™.

The Morgan Stanley Mobile App is currently available for iPhone® and iPad® from the App StoreSM and AndroidTM on Google PlayTM. Standard messaging and data rates from your provider may apply. Subject to device connectivity. Apple®, the Apple logo, iPhone®, iPad® are trademarks of Apple Inc., registered in the US and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc.

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