

eAuthorizations

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

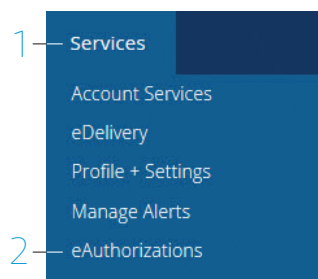


eAuthorizations allows you to approve transactions electronically and securely on Morgan Stanley Online and the Morgan Stanley Mobile App.

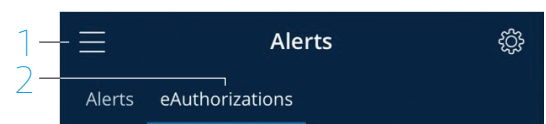
STEP 1: ENROLL

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

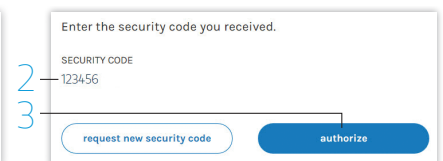
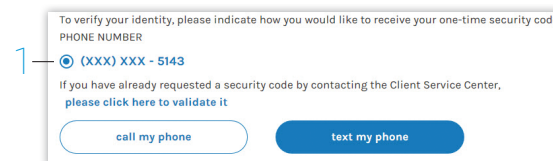


STEP 2: VERIFY

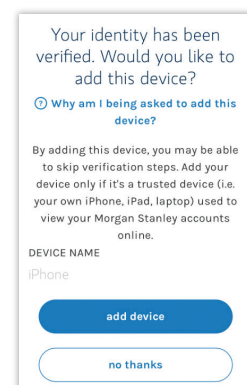
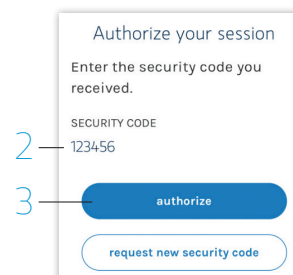
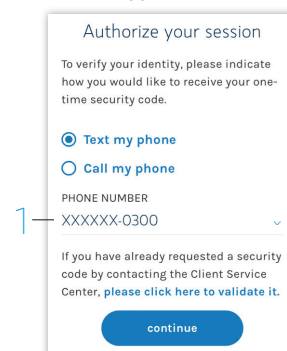
To complete your enrollment you may be prompted to verify your device.

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

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

4 — deny approve

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.

Mobile App

2 — Alerts
Alerts eAuthorizations

Pending Wire
Today

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

3 — approve / deny

4 — deny approve

BENEFICIARY BANK
ACME Bank
ABA Number : 011000011
NEW YORK

TRANSACTION DATE
01/09/2019

FREQUENCY
One Time

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 AppStoreSM for the iPhone®/iPad® or GooglePlay™ for Android™.