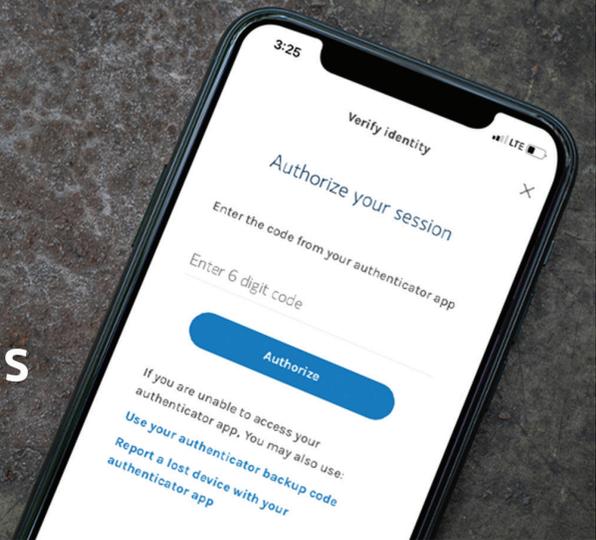


## How to Use Authenticator Apps with Morgan Stanley Online



An authenticator app is a form of Multi-Factor Authentication (MFA) available for Morgan Stanley Online that provides a secure code from an app on your device to verify your identity.

### KEY BENEFITS

- Authenticator codes constantly refresh to provide a more secure experience.
- Accessible without mobile service and while traveling internationally.
- Typically, free to use and compatible on mobile and tablet devices.

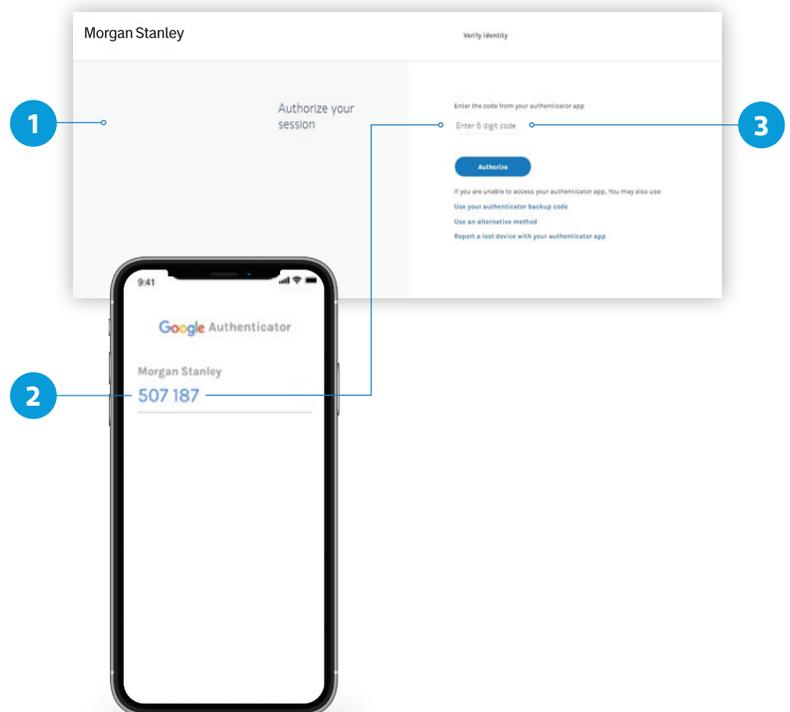
### GET STARTED

- Search “authenticator app” on your device’s app store and download an app of your choosing. Examples include Google Authenticator, Duo and Authy.
- Authenticator apps used to access your Morgan Stanley account(s) can also be used on other supported platforms.
- Enroll in VoiceID for an added layer of protection. The Client Service Center can only assist with login issues once you are enrolled in VoiceID. Call 800-869-3326 to enroll.

### HOW TO USE YOUR AUTHENTICATOR APP

When prompted to verify your identity on Morgan Stanley Online or the Morgan Stanley Mobile App, you’ll be required to:

1. Authorize your session with an authenticator code.
2. Open your authenticator app and retrieve the secure code.
3. Enter the code into Morgan Stanley Online and click Authorize to verify your session.



## HOW TO REGISTER YOUR AUTHENTICATOR APP ON MORGAN STANLEY ONLINE

First, ensure you have an authenticator app downloaded on your device.

1. Once logged in, navigate to **Services** and select **Security Center**.
2. Navigate to **Two-step verification** and click **Edit**.
3. Select **Authenticator app** and click **Continue**.<sup>1</sup>
4. Open your authenticator app and scan the QR code displayed on Morgan Stanley Online. Alternatively, enter the key displayed into the app.
5. Once paired, your authenticator app will display a 6-digit code. Enter the code into Morgan Stanley Online and click **Continue**.
6. Save the backup code in case you lose access to your authenticator app and need to verify your identity.
7. Decide whether you'd like a backup verification option should you not have access to your authenticator app and select **Continue**.
8. Name your authenticator app to differentiate your apps, click **Continue** and then select **Done**.<sup>2</sup>

<sup>1</sup> **Note:** When registered in authenticator app as your Two-step verification method, you will be required to verify your identity when logging in on a device or browser that has not been saved.

<sup>2</sup> **Note:** If you would like to verify your identity upon every login, select **Security Center** and navigate to **Two-step verification**. Click **Edit** and enable the toggle to **Verify your identity at every login**.

## WHAT TO DO IF YOUR DEVICE IS LOST OR STOLEN WITH YOUR AUTHENTICATOR APP

Report a lost or stolen device paired with your authenticator app when you are prompted to verify your identity or by calling the Client Service Center (CSC) at 888-454-3965. For security purposes, your account(s) will be locked temporarily. If your VoiceID has been active for 30 days, CSC can remove the lock after verifying your identity.

If you have another device with a registered authenticator app, you can log in using that authenticator app. You can also remove the authenticator app(s) that was on your lost or stolen device from your authenticator app settings.

**Note:** If you have multiple Morgan Stanley Online usernames and register one in an authenticator app as your Two-step verification setting, all of your usernames will also be registered.

## ON THE MORGAN STANLEY MOBILE APP

1. Once logged in, navigate to **Security Center** in the menu.
2. Navigate to **Two-step verification** and click **Edit**.
3. Select **Authenticator app** and click **Continue**.
- 4a. If an app is detected, select **Use my authenticator app** and click **OK**.
- 4b. Alternatively, if no app is detected, click **Continue**, copy the key displayed on the Morgan Stanley Mobile App and enter it into your authenticator app.
5. Refer to steps 5–8 on the left to complete registration.

