Morgan Stanley

What Is Multi-Factor Authentication?

Multi-Factor Authentication (MFA) provides additional verification—beyond your username and password—to confirm your identity and protect access to your accounts. MFA can help safeguard your accounts in the event that your username and password are compromised.

Morgan Stanley offers advanced MFA options, such as device registration, compatibility with authenticator apps and security keys, one-time security codes, VoiceID and push notifications. We also offer biometric authentication for Morgan Stanley Mobile App users.

MFA leverages the following authentication factors to confirm your identity:

SOMETHING THAT YOU KNOW
— like a password, your mother's maiden name, or the make and model of your first car.
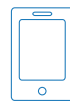
SOMETHING THAT YOU HAVE
— like a trusted device that only you have access to, such as your mobile phone or computer.

SOMETHING THAT YOU ARE
— like your fingerprint, eyes or face. This is called biometric authentication.

### Choose Your MFA Method

TWO-STEP VERIFICATION

1. From Morgan Stanley Online, go to the **Services** tab and select **Security Center**.
2. Navigate to **Two-step verification** and click **Edit**.
3. Select a **verification method** and click **Continue**.
   - **Text/voice security code (default):** send a one-time passcode to your phone.
   - **Authenticator app:** retrieve a code from a third-party authenticator app.
   - **Prompt on the mobile app:** send a notification to your Morgan Stanley App.
   - **Security key:** use a physical authentication key to verify your identity.

Note: Depending on your selected verification method, you may be prompted to complete additional enrollment steps. Once verified, your new method will be saved.
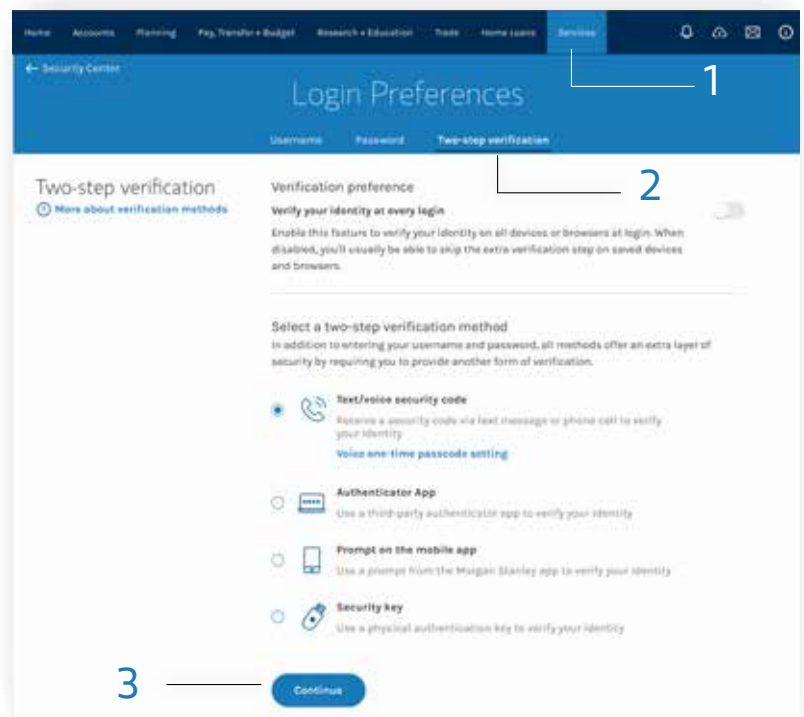
Set Your Login Verification Preference

1. From Morgan Stanley Online, go to the **Services** tab and select **Security Center**.
2. Navigate to **Two-step verification** and click **Edit**.
3. Use the toggle to adjust your verification preference.
   - For additional security, enable the toggle to **Verify your identity at every login**.
   - (Default) Disable the toggle to only be asked to verify your identity when logging in on a device or browser that has not been saved.
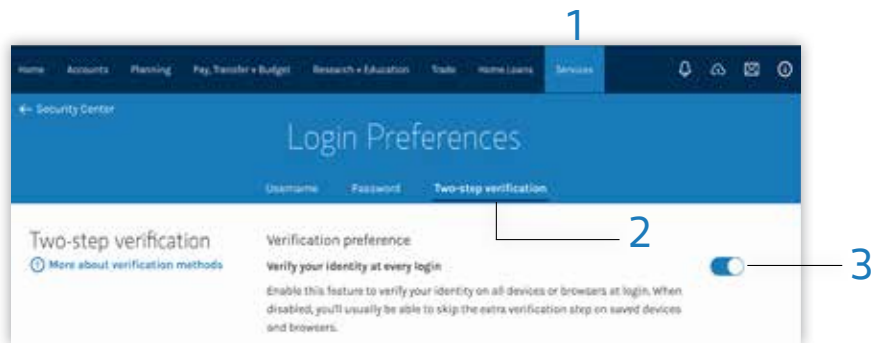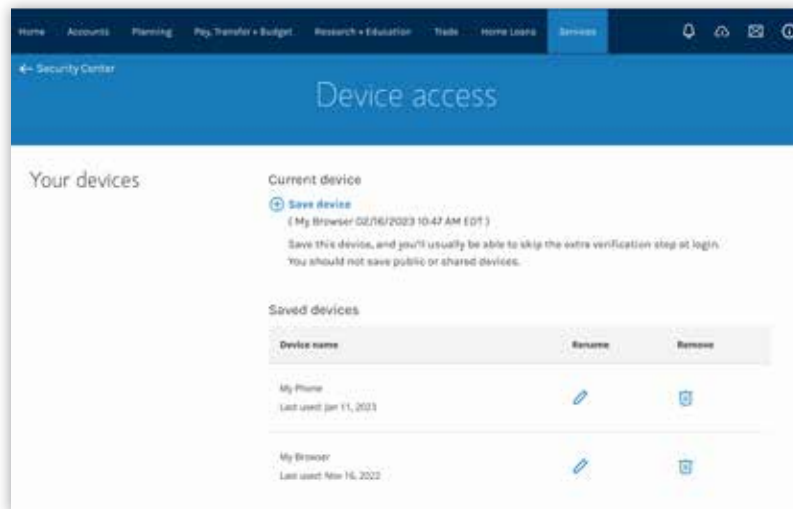
Save Your Device

When logging in from a device that is not saved to your profile, you will be prompted for MFA and asked if you would like to save your device. Only save a device if it is a trusted personal device, like your own phone, tablet or laptop.

DURING LOGIN

1. Log in with your username and password.
2. Confirm your identity with your preferred verification method.
3. Select **Save this device**.

ALREADY LOGGED IN?

1. Navigate to **Security Center**.
2. Click **Your devices**.
3. Select **Save device**.

AUTHENTICATOR APP

Authenticator apps are a convenient form of MFA available for Morgan Stanley Online. To verify your identity, use a secure code generated from an app on your device.

VOICEID

Like a fingerprint, VoiceID is a biometrics-based authentication that confirms your identity whenever you contact the Morgan Stanley Service Center. To enroll in VoiceID, contact the Morgan Stanley Service Center at 800-869-3326.

To be eligible to receive Push Notifications, you must log in to the Morgan Stanley Mobile App on an Android or Apple device at least once within the last six months and opt to receive Push Notifications. The Morgan Stanley Mobile App is currently available for iPhone® and iPad® from the App Store℠ and Android™ on Google Play™. Standard messaging and data rates from your provider may apply.