



# Protecting your online accounts

## DB Private Wealth Online Plus

We are committed to keeping your DB Private Wealth Online Plus account, as well as all of your deposit accounts with us, safe from security breaches and fraud. We have designed a range of security controls to keep your online accounts protected.

### General guidelines

- Do not use public or other unsecured computers when you log onto DB Private Wealth Online Plus.
- Avoid making transactions with multiple Internet browsers open; log off to close your connection.
- Use our Bill Pay feature to limit exposure of your checking account numbers.

### Protecting online payments and account data

- Establish limits for monetary transactions at multiple levels: per transaction, daily or per account.
- Reconcile by carefully monitoring account activity and reviewing all transactions on a daily basis.
- Set up additional alerts to monitor account activity and balances.
- Receive automatic alerts when account information changes, transactions fail, and statements are available to account information, transaction failures, account additions or statement availability, trigger mandatory alerts.

### Sign-in controls

Our authentication solution is designed to reduce the risk of fraud by confirming a client's or authorized user's identity when accessing Online Plus. This is accomplished by requiring both a Private Wealth and User ID, plus two critical additional factors, namely:

- **Complex device profiling.** During login, details about the Online Plus user's device and network are gathered and evaluated for 1) any inconsistent behavior and 2) other fraudulent login signs.
- **Out-of-band authentication.** Online Plus users may be required to verify their identity with a one-time security code provided by either an automated voice call or text message.

### Password requirements

- Passwords expire in 90 days and require a strong combination of letters, numbers and special characters.
- User names and passwords should not be shared and automatic login features should not be used.

### RSA Secure Tokens

As an additional layer of security, we offer RSA encryption Secure Tokens. With this feature, users must enter a PIN and one-time token code when logging onto Online Plus or approving ACH and wire transactions. If interested in this feature, please reach out to your relationship manager.

## User level entitlements

User level entitlements help to establish your own risk review process before allowing access to a feature.

- Assign roles and use account entitlements to separate duties.
- Limit approval authority roles and set approval authority requirements for:
  - Sending a transaction or setting a transaction amount.
  - Making any changes, additions or deletions to user profiles and ACH and wire templates.
  - Assign dual system administrators for online cash management services.
  - Please note multiple approvals must be set by an administrator or by the Bank on your behalf.

## Payment controls

Online Plus has a number of controls designed to reduce the risk of fraudulent payments.

- **Out-of-band transaction authentication.** Users can be required to receive an automated phone call or text message to verify their identity during the approval of ACH and wire transactions. Daily limits for ACH and wire transactions are required as well.
- **Token approval.** Users are required to enter their PIN and a one-time token code when approving ACH and wire transfers.

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