

# 10 Golden Rules

## Don't give scammers a chance!

Do you know the basic rules that make your online visit safer?

### 1. Be alert: at all times

Scammers rely on your carelessness to obtain your banking information. Therefore, don't fall for their tricks. Listen to your gut feeling and trust your common sense. Don't let yourself be pressured. Think again: Does the situation make you suspicious? Count to ten and then decide.

Deutsche Bank will never:

- request your login details outside of online or mobile banking.
- request you to enter a One Time Password (OTP) on a "verification page."
- require you to make a test transfer so you can use your online banking. Never trust such supposed "tests." Once you've entered your OTP or Secure Token to authorize the transaction, it's usually too late.
- Pressure you to cancel allegedly fraudulent payments. We will stop suspected cases immediately and then inform you.

**Remember:** Secure online banking starts with you! We need your cooperation.

### 2. Phishing emails, SMS, WhatsApp: recognize and act

Cybercriminals use so-called phishing messages to obtain your data. They often try to lure you to phishing sites using legitimate-looking messages. Please note the following points to ensure your online banking is secure:

- Use your email program's spam filter to quickly identify phishing emails.
- Do not open suspicious emails and delete them immediately.
- Also, delete suspicious emails immediately from the trash folder.

Under no circumstances should you click on any attached links. Otherwise, malware (e.g., Trojans) may be installed on your PC, which can spy on your data and make it inaccessible. Or you may be redirected to a fraudulent site.

### 3. Software updates: always stay up to date

Undiscovered or already known software vulnerabilities are a major entry point for cybercriminals. These vulnerabilities can be exploited by attackers to access manufacturer systems. For example, malware can be introduced or access to your online banking can be gained. Therefore, you should always install the latest updates from the respective providers promptly to close these gaps. The good news is: Current Windows and Apple operating systems come with built-in security systems. These include a firewall (to protect your data traffic) and antivirus protection that is automatically activated, continuously performs security checks,

and regularly installs updates. If you use other providers, ensure regular, automated updates.

#### **4. Always type in the address manually for online banking**

Fraudulent websites look deceptively real. Did you access the Deutsche Bank website via a link? Then you may have landed on a scam site trying to steal your data. So, it's better to play it safe: Type the address for USA - Deutsche Wealth online banking manually into your browser. The Deutsche Bank URL is: [https://dwo.db.com/digital/2283/#/SMBModule\\_Login](https://dwo.db.com/digital/2283/#/SMBModule_Login). Or save the URL as a favorite. Then, with one click, you'll land on the correct website.

#### **5. Confidential data and passwords: never save or share them**

Just because something is stored on your computer doesn't mean it's secure. All data on your device can potentially be read, for example, by a Trojan. You won't even notice it. Therefore, you should never save important passwords on your PC. The same applies to all other confidential data. Instead, use a password manager. If possible, enable two-factor authentication. Please also never share your data with other people. You have no way of knowing how they will use it. Never send passwords via email or instant messaging, as these can be intercepted. **Don't forget:** emails and instant messaging are like postcards!

#### **6. Check your account balance and transactions regularly**

Viruses or Trojans can tamper with your transaction display. Please regularly compare your online transaction display with your account statements.

#### **7. Login and transactions: always compare before authorizing**

Trojans and viruses can alter the data on your monitor. Therefore, you should never rely solely on this display. Always compare the data on your smartphone display, or device, with the data on your statement.

#### **8. New threats from artificial intelligence (AI): be vigilant**

Fraudsters are gearing up. They are using cutting-edge technologies, such as artificial intelligence (AI), to create so-called deep fake messages. These are deceptively real videos or voice messages. Be skeptical of unusual requests, even if they appear to come from people you know. This technology makes the well-known "grandparent scam" disturbingly realistic. Criminals pose as relatives in need on the phone and ask for money. With the help of AI, they sound just like your friends or family members. Always verify in person before making transfers or handing over money. Please be vigilant.

#### **9. Using online banking: Don't use it on someone else's device**

Want to quickly check your account balance from an internet café or a friend's PC? That sounds tempting, but it's not secure online banking. After all, you can't know how secure the device in question is. The likelihood of cybercriminals gaining access to your data is undeniable. Therefore, only use online banking on your own device.

#### **10. After online banking: Always log off properly**

Secure online banking until the end: Always log off properly after use. Simply closing the browser window isn't enough. Otherwise, your logged-in session could continue running in the background, opening the door for cybercriminals.

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