# Protecting your online accounts Deutsche Wealth Online

We are committed to keeping Deutsche Wealth Online and 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 on to Deutsche Wealth Online.
- Avoid making transactions with multiple Internet browsers open; log off to close your connection.
- Use our Bill Pay feature to limit exposure of your 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 daily.
- Set up e-mail or SMS alerts to monitor account activity and balances.
- Set up alert notifications for contact information changes, password changes, and when your user access is modified. Visit the Alert Management section for full list of available alerts

## Log On controls

Our two-factor authentication solution is designed to reduce the risk of fraud by confirming a client's or authorized user's identity when accessing Deutsche Wealth Online.

### Password requirements

- Passwords require a strong combination of letters, numbers and special characters.
- Usernames and passwords should not be shared. Automatic log on features should not be used.

### Secure tokens

As an additional layer of security, we offer downloadable, soft tokens to a cell phone. With this feature, users must enter a PIN and one-time token code to log on to Deutsche Wealth Online, approving ACH transactions and approving 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, ACH templates and wire templates.
  - Assigning 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.

#### About Deutsche Bank Wealth Management

Deutsche Bank Wealth Management is one of the largest wealth managers globally, and serves as a trusted partner to wealthy individuals, family offices and select institutions. For more information about our capabilities, please contact your Relationship Manager or visit deutschewealth.com

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