



# Fraud Awareness

## Deutsche Bank Wealth Management Americas

Financial crime risk circular: We are focused on protecting our customers and preventing fraud. The below circular helps you understand threats and techniques to protect your valuables.

### Who attacks

An individual or group that attempts to steal credentials, assume identities and/or extort for financial gain. This can include insiders, vendor employees or others.

### What they attack

Fraudsters could attempt to impersonate legitimate business contacts, vendors, family and others. Also, fraudsters aim to obtain your data through unauthorized data transfer or related theft.

### How they attack

Fraudsters use multiple modes of attack including:

- **Phishing attacks:** These are schemes aimed at tricking you into providing sensitive information. A phishing attack uses identity-based social engineering techniques through email, or other communication technologies to solicit sensitive information.
- **Ransomware:** Ransomware is a form of malware utilized by attackers to extort money by targeting victims through phishing emails or mock websites, enabling hostile encryption or threats to release sensitive details if payment is not received.

### Best practices to counter attacks

Below are some techniques to help prevent falling victim to fraud.

- Avoid use of email for communication of highly sensitive information. If you must send sensitive information via email, make sure to [use encrypted email](#).
- Do not trust unverified transaction email requests. Every request to send funds should be [verified through a phone call](#) with a trusted counterparty. Look out for changing addresses and bank accounts.
- If an email [looks suspicious, do not open it](#). If you open it, do not click on the links or reply. Delete the email right away. Scams exploit our reliance on email and it's one of the most financially damaging online crimes.
- Normally [delete emails](#). Lingering emails with malicious software can infect phones and computers and steal information continuously.
- [Regularly review your account](#) statements for unauthorized activity.
- Keep your [passwords confidential](#) and change them regularly.
- [Do not use free Wi-Fi](#) to transact business. Hackers often access commonly free Wi-Fi networks.

In addition to this circular, if you are interested in discussing this further or if you require any related support, please contact your Relationship Manager.

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