



Protecting your online accounts

Deutsche Wealth Online

We are committed to keeping your Deutsche Wealth Online account 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 onto 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 additional e-mail or SMS 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 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 expire in 90 days and require a strong combination of letters, numbers and special characters.
- Usernames and passwords should not be shared. Automatic login 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 when logging onto 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.
 - 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

Deutsche Wealth Online has several 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 a one-time token code when approving ACH and wire transfers.

About Deutsche Bank Wealth Management

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