

Protecting your online accounts

Deutsche Wealth Online

We are committed to keeping Deutsche Wealth Online and your deposit accounts safe from security breaches and fraud. We designed a range of security controls to keep your online accounts protected.

User Security Best Practices

- Use secure authentication features when accessing Deutsche Wealth Online.
- Avoid accessing the platform from public or unsecured devices or networks.
- Never share usernames, passwords, or authentication credentials.
- Use Bill Pay to help limit exposure of sensitive account information.
- Always log off after completing your session and avoid running multiple sessions simultaneously when processing transactions.

Log In Controls

- Two-factor authentication helps reduce fraud risk by verifying an authorized user's identity at login.
- Passwords require a strong combination of letters, numbers, and special characters.
- Soft tokens, available on mobile devices, generate one-time passcodes used to verify transactions. Please contact your Relationship Manager for enrollment.
- The Deutsche Wealth mobile app supports biometric authentication (e.g., facial recognition).

User Entitlement Controls

- Authorized users can assign roles, enforce separation of duties, and define approval workflows.
- Approval requirements can be established for transactions, user profile changes, ACH templates, and wire templates changes.
- Dual system administrators can be assigned for online cash management services.
- Multiple approval requirements must be established by a system administrator or by the Bank on your behalf.

Payments and Account Data Controls

- Authorized users may establish transaction limits at multiple levels (e.g., per transaction, per account).
- Email or SMS alerts can be configured to monitor account activity and balances.
- Alerts for password changes, profile updates, and failed transactions are automatically enabled. Visit the Alert Management section within Deutsche Wealth Online for a full list of available alerts.

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](https://www.deutschewealth.com)

Banking deposit products are offered through Deutsche Bank AG NY and Deutsche Bank Trust Company Americas (DBTCA), member FDIC. Deposit products offered in Deutsche Bank AG NY are not FDIC insured. Fees may apply to our banking services. Please contact your Relationship Manager for further details. The basic insurance amount for products offered in DBTCA is \$250,000 per depositor, per insured bank, for each account ownership category. For detailed FDIC insurance coverage information, please visit the FDIC website at www.fdic.gov.

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- NOT insured or guaranteed by any governmental agency of the United States.
- NOT guaranteed by Deutsche Bank Trust Company Americas (DBTCA).
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