Deutsche Bank
Wealth Management

Appendix A

Financial Instructions
(ACH, Check, Free Delivery, Wire)

Amounts	Original	Signature Verification	Fax	Signature Verification	Call Back	Email	Call Back	Phone Call	Comments
Under $50K/$25K FX	✓	✓	✓	✓		✓	✓	✓	
Equal to or greater than $50K/$25K FX	✓	✓	✓	✓	✓				• For DB Trust accounts, all transfers over $100K require two (2) officers' approvals • Verbal instructions are acceptable on all transactions under $50K
Internal Transfers for any amount	✓	✓	✓	✓		✓		✓	• Transfer must be between DB accounts with exact same name and exact same signatories • Requests equal to or greater than $50K/25K FX do not need a written document from the client; However, all telephone instructions, regardless of amount, must be documented by the person taking the call: • On a Client Funds/Asset Transfer Verbal Instruction Order Form; or • In DB Force TEAS ticket
All Initial Standing Instructions	✓	✓	✓	✓	✓				• To terminate a Standing Instruction the same requirements apply

1. Telephone instructions must be documented by person taking the call either on:
   a. Client Funds/Assets Transfer Verbal Instruction Order Form, or
   b. DBForce TEAS Ticket
2. The Callback and Signature Verification must be performed by two (2) separate individuals.
   a. Completed Callback sheet (or stamp) must be submitted to TEAS approver for review

Note: *For all Client Charitable Donation requests, the request must be in writing from the client, regardless of amount. The writing should be either fax or an original document, not an email. Signatures must be verified.*

Questions to Authenticate a Client:

1. Who are the other authorized account holders or signors on this account?
2. What is your occupation employment?
3. What type of account is it?
5. Do you have web online access to your account?
6. Do you have check writing capability
7. What is the largest or smallest position in the
9. When was your trust created?
10. Under what state law is the trust administered?
11. Do you have a debit card associated with this account?
13. What city is your Relationship Manager located in?
18. What year did you open your account?
19. How long have you been banking with DB?
17. Can you name a couple of security positions in your account?

Updated HRM Policy