

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Important Updates to Your Wire Transfer Approval Process

Dear [Client Name],

At [Firm Name], the security of your assets is our highest priority. To enhance the protection of your accounts against evolving cybersecurity threats, we are implementing modifications to our wire transfer approval procedures, effective [Effective Date].

Key Changes to Your Approval Process:

- **Verbal Verification:** All outgoing wire transfers exceeding \$[Amount] will now require a recorded verbal confirmation via a known phone number, regardless of prior written instructions.
- **Multi-Factor Authentication (MFA):** For requests initiated through our digital portal, you will be prompted to complete an additional security challenge using your registered mobile device or hardware token.
- **Enhanced Cut-off Times:** To allow for thorough verification, the daily cut-off time for same-day wire processing has been moved to [Time] [Time Zone].
- **Documentation Requirements:** Large or third-party transfers may require additional supporting documentation to verify the purpose of the transaction.

What You Need to Do:

Please ensure that the contact information we have on file—specifically your primary mobile number and email address—is current. You can review and update your details by logging into your client portal or by contacting your Wealth Management team directly.

These measures are designed to provide an additional layer of defense for your wealth. We appreciate your cooperation in maintaining the integrity of your accounts.

If you have any questions regarding these changes, please contact your Financial Advisor at [Advisor Phone Number] or [Advisor Email].

Sincerely,

[Authorized Signatory Name]

[Title]

[Firm Name]