

Subject: RE: Enhanced Ed wire [C]  
From: Vahe Stepanian <[REDACTED]>  
Date: Fri, 04 Aug 2017 09:28:26 -0400  
To: Richard Kahn <[REDACTED]>  
Cc: Liam Osullivan <[REDACTED]>, Bella Klein <[REDACTED]>, Stewart Oldfield <[REDACTED]>

Classification: Confidential

Our ops team questioned the instructions when received on Thurs 7/27 – those instructions were subsequently confirmed by your team.

DB processed wire per those instructions on 7/28 and the funds were returned to DB acct on 8/1, which most likely posted to account on 8/2. The credit of funds back to the DB account noted “invalid account” – referring to the account to which DB was sending the funds.

Thank you,

Vahe

From: Richard Kahn [mailto:[REDACTED]]  
Sent: Friday, August 04, 2017 9:22 AM  
To: Vahe Stepanian <[REDACTED]>  
Cc: Liam Osullivan <[REDACTED]>; Bella Klein <[REDACTED]>; Stewart Oldfield <[REDACTED]>  
Subject: Re: Enhanced Ed wire [C]

out of office til 12pm

please reply to my question

thank you

Richard Kahn

HBRK Associates Inc.

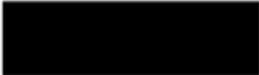
575 Lexington Avenue, 4th Floor

New York, NY 10022



On Aug 4, 2017, at 9:17 AM, Vahe Stepanian < > wrote:

Classification: Confidential

Just tried calling you to discuss – I'm available @ 

Thanks,

Vahe

From: Richard Kahn [mailto:

Sent: Friday, August 04, 2017 9:16 AM

To: Vahe Stepanian <[REDACTED]>

Cc: Liam Osullivan <[REDACTED]> Bella Klein

<[REDACTED]>; Stewart Oldfield <[REDACTED]>

Subject: Re: Enhanced Ed wire [C]

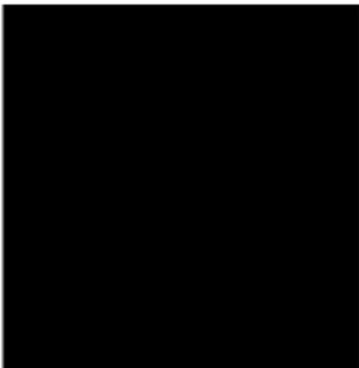
when was this wire rejected by ops team?

Richard Kahn

HBRK Associates Inc.

575 Lexington Avenue, 4th Floor

New York, NY 10022



On Aug 4, 2017, at 9:10 AM, Vahe Stepanian <[REDACTED]> wrote:

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Rich - apologies for that, oversight on our end in terms of recognizing the wire was returned to the account.

Worth noting here though that our ops team initially questioned the instructions, which were then confirmed. Will send along that email under separate cover.

Regardless, please let us know the correct instructions and we will re-send ASAP.

Best,

Vahe

From: Richard Kahn [mailto:[REDACTED]]  
Sent: Friday, August 04, 2017 8:14 AM  
To: Liam Osullivan [REDACTED]  
Cc: Bella Klein <[REDACTED]>; Vahe Stepanian

<[REDACTED]>; Stewart Oldfield <[REDACTED]>  
Subject: Re: Enhanced Ed wire [C]

this wire was sent last friday

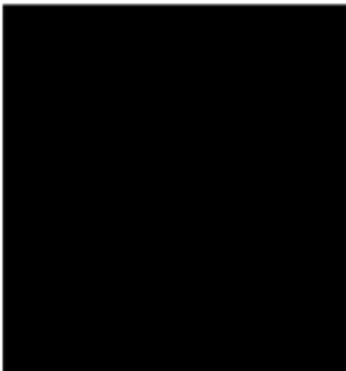
why are we just finding out about this now when asking?

Richard Kahn

HBRK Associates Inc.

575 Lexington Avenue, 4th Floor

New York, NY 10022



On Aug 4, 2017, at 8:03 AM, Liam Osullivan [REDACTED] wrote:

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Bella,

The wire was returned. The reason given was Invalid Account. Can you please check with the recipient to confirm their instructions?

We apologize for not catching this earlier.

Thank you,

Liam

From: Bella Klein [mailto: [REDACTED]]  
Sent: Friday, August 04, 2017 7:25 AM  
To: Vahe Stepanian < [REDACTED] >  
Cc: Liam Osullivan [REDACTED] Richard Kahn  
< [REDACTED] >  
Subject: Re: Enhanced Ed wire [C]

Vahe,

The recipient did not receive wire, please help with fed reference

Thank you,  
Bella

[REDACTED]  
Tel: [REDACTED]

On Jul 28, 2017, at 6:21 PM, Vahe Stepanian < [REDACTED] > wrote:

Thx Liam

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Vahe Stepanian  
Key Client Partners  
Deutsche Bank Securities Inc.  
Tel. [REDACTED]  
Mobil [REDACTED]  
Email [REDACTED]

-----Original Message-----

From: Bella Klein [REDACTED]  
Sent: Friday, July 28, 2017 06:17 PM Eastern Standard Time  
To: Liam Osullivan  
Cc: Vahe Stepanian; Darren Indyke; Richard Kahn  
Subject: Re: Enhanced Ed wire [C]

Thank you!

Thank you,

Bella

On Jul 28, 2017, at 5:57 PM, Liam Osullivan [REDACTED] wrote:

Classification: Confidential

Bella,

The transfer has been processed.

There is no fed reference generated for the wire due to the fact the intermediary U.S. Bank (Bank of New York Mellon) is also the processing Bank

Thank you,

Liam

From: Bella Klein [mailto: ]

EFTA01421062

Sent: Friday, July 28, 2017 10:09 AM

To: Vahe Stepanian <[REDACTED]>

Cc: Darren Indyke <[REDACTED]>; Richard Kahn <[REDACTED]>;

Liam Osullivan <[REDACTED]>

Subject: Re: Enhanced Ed wire [C]

Vahe

Please email fed reference when available

Thank you,  
Bella

[REDACTED]  
Tel: [REDACTED]

On Jul 28, 2017, at 9:14 AM, Vahe Stepanian <[REDACTED]> wrote:

Classification: Confidential

EFTA01421063

Ok – we'll proceed per the below confirmation. Thanks Bella.

From: Bella Klein [mailto: [REDACTED]]  
Sent: Thursday, July 27, 2017 7:28 PM  
To: Vahe Stepanian < [REDACTED] >  
Subject: Re: Enhanced Ed wire [C]

This is International wire in USD. IBAN and Swift code should work. I always send wires in this format from DB checking account

Thank you,

Bella

On Jul 27, 2017, at 5:32 PM, Vahe Stepanian <[REDACTED]> wrote:

Classification: Confidential

Bella – following up per guidance from our ops folks. Can you please confirm these are USD instructions?

If so, there seems to be a US corresponding bank missing. Please let us know so we can confirm with Darren.

Best,

Vahe

From: Darren Indyke [mailto:[REDACTED]]  
Sent: Thursday, July 27, 2017 5:13 PM  
To: Vahe Stepanian <[REDACTED]>  
Cc: Bella Klein <[REDACTED]>; Richard Kahn

<[REDACTED]>; Liam Osullivan [REDACTED]  
Subject: RE: Enhanced Ed wire [C]

Call me on my cell

Sent from my Verizon 4G LTE Droid

On Jul 27, 2017 4:52 PM, Vahe Stepanian <[REDACTED]> wrote:

Classification: Confidential

Received Bella. I will call Darren to confirm and we will process in the morning.

From: Bella Klein [mailto: [REDACTED]]  
Sent: Thursday, July 27, 2017 4:32 PM  
To: Vahe Stepanian < [REDACTED]>  
Cc: Darren Indyke < [REDACTED]>; Richard Kahn < [REDACTED]>  
Subject: Enhanced Ed wire

Vahe,

Please process the attached wire

Thank you,  
Bella

Tel: [REDACTED]

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