

Subject: RE: Account [REDACTED] Overdraft for 8 days- ACTION REQUIRED [I]  
From: Melinda Roy <[REDACTED]>  
Date: Tue, 22 Mar 2016 12:30:57 -0400  
To: Armen Brash <[REDACTED]>,  
Jj Litchford <[REDACTED]>,  
Paul Morris <[REDACTED]>

Classification: For internal use only

Armen,

This account should have been closed last week, which JJ was supposed to do. Because it was not closed and because JJ did not respond to an OD referral, another fraudulent preauthorized debit was paid on Friday 3/18. Yesterday I submitted a ticket to reverse that preauthorized debit so that the account will no longer be in OD. I was told that it will be processed by tomorrow. At that point, I will have to transfer the remaining funds to the new account and close the old one. JJ told me that he would come in yesterday afternoon to take care of it, but he never did, so at this point I will take over the process.

I am not sure if JJ had the client sign account closing documents. I am trying to figure that out today so that I can be prepared once the debit has been reversed. I will keep you updated.

Melinda

From: Armen Brash  
Sent: Tuesday, March 22, 2016 12:17 PM  
To: Jj Litchford; Stewart Oldfield; Melinda Roy  
Subject: RE: Account [REDACTED] Overdraft for 8 days- ACTION REQUIRED [I]

Classification: For internal use only

Adding Melinda... does anyone have an update?

Best,  
Armen

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Armen Brash

Director

Deutsche Bank Wealth Management

345 Park Avenue, 10154-0004 New York, NY, USA

Tel. + [REDACTED] Fax + [REDACTED]

Mobile [REDACTED]

Email [REDACTED]

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From: Armen Brash

Sent: Tuesday, March 22, 2016 9:12 AM

To: Jj Litchford; Stewart Oldfield

Cc: Andrew Gallivan

Subject: FW: Account [REDACTED] Overdraft for 8 days- ACTION REQUIRED [I]

Classification: For internal use only

All,

This overdraft has now been outstanding for 11 days. Per policy, it is being escalated to Andrew, copied.

I understand that the client had fraud on this account about a week ago—a new account was opened and the assets were transferred, but this account was supposed to be closed (and was not).

As of Friday, we were waiting to learn if this was a "good" transaction or also fraudulent.

JJ: Do you have an update on this and when the overdraft will finally be resolved?

Best,  
Armen

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Armen Brash

Director

Deutsche Bank Wealth Management

345 Park Avenue, 10154-0004 New York, NY, USA

Tel. [REDACTED] Fax [REDACTED]

Mobile [REDACTED]

Email [REDACTED]

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From: Melinda Roy

Sent: Monday, March 21, 2016 11:17 AM

To: Armen Brash

Cc: Jj Litchford; Stewart Oldfield

Subject: RE: Account [REDACTED] Overdraft for 8 days- ACTION REQUIRED [I]

Classification: For internal use only

Thank you. Sorry for the confusion. JJ is coming in this afternoon to take care of it.

From: Armen Brash  
Sent: Monday, March 21, 2016 11:16 AM  
To: Melinda Roy  
Cc: Jj Litchford; Stewart Oldfield  
Subject: RE: Account [REDACTED] Overdraft for 8 days- ACTION REQUIRED [I]

Classification: For internal use only

Fee waiver approved...

Last week—I sent the below email to Paul:

“Paul

This account is still open...it hasn't been closed yet.

Is the transaction that overdrew the account a good transaction? If so, it should be covered from the new account, and then the account should be closed.

If the transaction that overdrew it was fraudulent, then the fraud procedures need to be followed so we can grant a provisional credit, then the account should be closed once the investigation is complete and the credit is made final (or assets recovered).””

Best,  
Armen

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Armen Brash

Director

Deutsche Bank Wealth Management

345 Park Avenue, 10154-0004 New York, NY, USA

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Mobile [REDACTED]

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From: Melinda Roy

Sent: Monday, March 21, 2016 10:37 AM

To: Armen Brash

Cc: Jj Litchford; Stewart Oldfield

Subject: FW: Account [REDACTED] Overdraft for 8 days- ACTION REQUIRED [I]

Classification: For internal use only

Armen,

Please see below. This account was supposed to be closed last week but for some reason was not. I am looking into what happened now. Could we please have approval to waive the OD fee?

From: Komal Shahani

Sent: Monday, March 21, 2016 10:35 AM

To: Melinda Roy; Jj Litchford

Cc: '[REDACTED]'; Kathryn J

Stanfield; Stewart Oldfield

Subject: RE: Account 35266976 Overdraft for 8 days- ACTION REQUIRED [I]

Classification: For internal use only

Hi,

Since, the account has overdrawn and it's in OD for 8 days, so we would require a financial teas either to wave or to charge fees with approval of business line manager.

Kind regards,  
Komal Shahani

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Komal Shahani  
Process Supervisor

DBOI Global Services Private Limited  
COO Wealth Management Operations  
A-1 & A-2, Evolve - Mahindra Technology Park,  
Inside Mahindra World City - SEZ, 302029 Jaipur, India  
Tel. [REDACTED]  
Mobile [REDACTED]  
Email [REDACTED]

Please send all the Banking related Queires to our new Group E-mail ID  
[REDACTED]

From: Melinda Roy  
Sent: Monday, March 21, 2016 10:31 AM  
To: Komal Shahani; Jj Litchford  
Cc: 'gtopwmbankingexceptioncheckprocessing@list.db.com'; Kathryn J Stanfield; Stewart Oldfield  
Subject: RE: Account [REDACTED] Overdraft for 8 days- ACTION REQUIRED [I]

Classification: For internal use only

Komal,

This account has fraudulent transactions and was supposed to be closed last week. I am looking into why it was not closed.

From: Komal Shahani  
Sent: Monday, March 21, 2016 10:29 AM  
To: Jj Litchford; Melinda Roy  
Cc: [REDACTED]; Kathryn J Stanfield  
Subject: Account [REDACTED] Overdraft for 8 days- ACTION REQUIRED [I]

Classification: For internal use only

Hi,

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Earlier today we received an overdraft referral form from Operations. Please be aware that this account has been in an overdraft status from more than five business days and, therefore, should be charged a fee.

You MUST take one of the below two action steps:

I. Charge a \$30 overdraft fee.

-Create a Financial Client Instructions-Banking TEAS case under the account in -DBforce.

-Enter the following language in the Description field in the Special Instructions section, "Charge a \$30 overdraft fee."

-Select "Exempt" from the Instructions Via field in the Call Back Details section.

II. Request/Enter a Waiver.

-Create a Financial Client Instructions-Banking TEAS case under the account

in DBforce.

-Enter the following language in the Description field in the Special Instructions section, "Waive the \$30 overdraft fee."

-Select "Exempt" from the Instructions Via field in the Call Back Details section.

Attach Business Manager email approval to case

Kind regards,  
Komal Shahani

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Komal Shahani  
Process Supervisor

DBOI Global Services Private Limited  
COO Wealth Management Operations  
A-1 & A-2, Evolve - Mahindra Technology Park,  
Inside Mahindra World City - SEZ, 302029 Jaipur, India  
Tel. [REDACTED]  
Mobil [REDACTED]  
Email [REDACTED]

Please send all the Banking related Queires to our new Group E-mail ID  
[REDACTED]

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