## Issue ID:

IS-0002724

## Issue Name:

Controls to ensure timely response and escalation of customer service-related comments require  
enhancement.

## Root Cause Explanation:

The root cause is primarily attributable to a lack of change management discipline and  
oversight to ensure process enhancements are implemented appropriately and working as intended prior to being  
operationalized.

## Issue Rating:

Low Repeat Issue: No  
Status: Open Issue Target Date: July 31, 2024

## Operating Division:

US Businesses

## Risk Category:

12. Product, Operations and Trading

## Risk Sub-Category:

12.1 Operations

## Root Cause Category:

Process