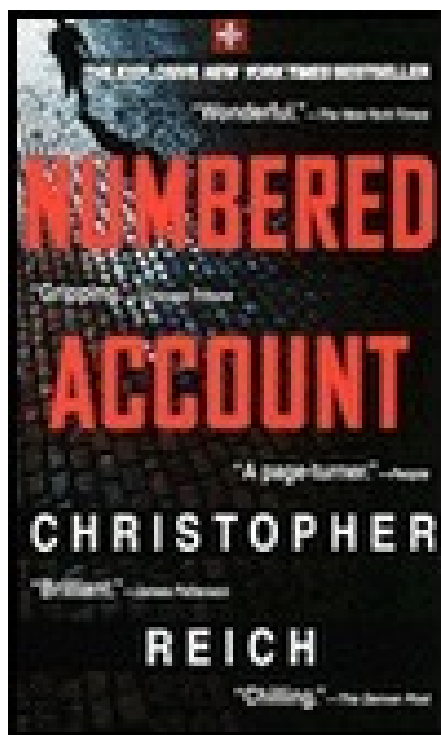




Numbered Account

Christopher Reich

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In his explosive debut thriller, Christopher Reich tells the harrowing story of a young man willing to risk everything--his career, his integrity, and even his life--to hunt down his father's killer. Set in the secret, labyrinthine world of Swiss banking, **Numbered Account**, with its detail and intelligence, could have been written only by an insider--the author himself worked at a major Swiss bank for three years.

Former U.S. marine and Harvard Business School graduate Nicholas Neumann seems to have it all: a dream job, a beautiful fiancée, a future bright with promise. But beneath the dazzling veneer of this golden boy is a man haunted by the brutal killing of his father seventeen years before. And when new evidence implicates the venerable United Swiss Bank in the crime, Nick finds himself willing to do whatever it takes to uncover the truth.

Leaving behind everything he holds dear, Nick takes a job in Zurich with the United Swiss Bank, and is soon plunged into a world where everything--loyalty, power, even life and death--can be bought and sold for the right price. As the secrets of the venerable bank are laid bare, suddenly Nick knows far too much--about the offer he never should have accepted, about the money he never should have handled, about the woman he never should have loved. And as the darkness gathers around him, Nick is faced with a shattering truth: To catch the criminal who murdered his father, he must become a criminal himself.

A work of searing intelligence and sheer storytelling genius, **Numbered Account** is one of those rare thrillers that not only make you sweat, but make you think.

BONUS: This edition includes an excerpt from Christopher Reich's *The Prince of Risk*.

Numbered Account Details

Date : Published (first published January 20th 1998)

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From Reader Review Numbered Account for online ebook

Kay says

So happy to discover Christopher Reich and heading out to find more of his books! A banking thriller, a genre not so common on my shelves, this is a super good read. The writing itself is a great pleasure: the 2nd sentence: "... Christmas lights, strands of yellow bulbs falling from the sky like warm, electric rain." Nick works his new job in a Swiss bank, having come from the U.S. to find out who killed his father. Layer on layer of power games, betrayals, love complications, car chases and fear keep the pages turning. I could see it as a movie, the descriptions and scenes and people were so alive. Power and greed drive a lot of the world, as we know, and this secret banking sector is a place I learned a lot about. There are wise reflections on people, rather philosophical, that I loved. I learned a lot, which I love to do in mystery/thrillers and cannot wait to get another Reich book!

One more of his great descriptions, near the end: "Beneath her cosmopolitan fringe, Zurich kept hidden a mantle of brooding solitude and introspection that was, in fact, her true self."

To re-read, for sure!

Phil Thoden says

Fantastic journey into the world of Swiss banking in the 90s. Chris has a unique ability to bring the reader into a parallel universe we mere mortals will never inhabit.

David says

This novel has been around for awhile and a friend gave it to me to read and I'm glad he did. Mr. Reich has done a great job of plotting this novel with a strong emphasis on the military and the Swiss Bank. Don't let the banking theme turn you off, because this story is more than the boring debits and credits on a financial statement and Mr. Reich ensures that the reader becomes intrigued with the Swiss banking system.

The reader will find in the story Nicholas Neumann, a 28-year-old Harvard MBA graduate accepting a position with a Swiss bank for the sole purpose of trying to find out who murdered his father 17 years earlier. Mr. Reich delivers a tightly controlled plot and pace, and the story comes together with no loose ends.

Overall, I found Numbered Account a terrific novel and I highly recommend it and I look forward to reading another Christopher Reich novel. I would also like to add that Mr. Reich held his own with the likes of Clancy, Patterson and other well-known authors.

Patrick Gibson says

I wasn't paying attention to the author's chronology and read some of his latter novels before this one, which is his first. There is not much here. Stereotypical characters molded to implausible roles. Brightest of the bright are hired by the best of the best. A powerful (never homely) woman is made the lover. Firm's president is oblivious to the heros actions. US government needs his help. (Sound familiar?) Plot moves at times slow, other times slower. Writing is mediocre at best. Clichés abound. Character development is weak. Dialog seems forced, and almost like the author has never actually heard people talk. One example has the protagonist kissing a women lamenting how long it has been since he has felt the touch of a women. Yet, on

the very next page we are reminded of his fiancé last seen only two months ago. Give us a break! One more reason I lament to passing of all publishing house editors. I cannot find any redeeming values to this book. I finished hack writing hoping against hope for a smashing ending. Sigh. No such luck. Since the fall of the communist regimes in Eastern European countries, we have had to have new bad guys in thrillers. Nowadays it is Arab terrorists. I got so bored with this book that I put it down a little over half way through and read two other books before picking it up again. Don't waste your time on this—Reichs later novels are MUCH better.

The Serendipity Aegis ~ ?Misericordia? ?????? ✨❤️ says

For one thing, I disliked the overuse of speaking names. How did the two rivaling top bankers get to be called Konig ('king') and Kaiser ('caesar'). Really? Cheesy, are there no other German family names? Also, the Adler ('eagle') Bank? Neumann 'new man'?

This plot at many points is based on ridiculous stuff.

The whole thing with a clerk (really, Alex is a clerk) managing to hide a transaction from the review? Unlikely.

The battlefield promotion? What for did it happen?

The girl issues? Felt too neatly tucked to be true. Nasty business, at any angle.

The purchase of one bank by the other by you know who? What for? The guy could have had 2 separate banks in his pocket at the same price, from what I gather.

PS. As soon as big data advent happens all the way and is used proactively for AML procedure, the matrix thing is likely to get pointless, since after a certain amount of repetitions the operations will be sticking out from the general noise. Basically, it should be possible to map the payments without the info from the sending link (in our case, the USB).

Q:

You're in, Nick told himself in the admonishing tone that had belonged to his father. Keep your mouth closed and your ears open. Become one of them....

Keep your eyes open and your mouth shut, his father's stern voice reminded him. Become one of them. ...

Nick looked his interrogator in the eye.

Don't waver. Show them you're a true believer. Become one of them. (c)

Q:

He was trying hard to sit more casually—drop a shoulder, maybe slouch a little. It wasn't easy. (c)

Q:

"Here's the drill: A client will call, give you his account number, probably want to know his cash balance or the value of the stocks in his portfolio. Before you give out any information, confirm his or her identity. All our clients have code words to identify themselves. Ask for it. Maybe ask their birthday on top of that. Makes them feel secure. But that's as far as your curiosity runs. If a client wants to transfer fifty thousand deutsche marks a week to an account in Palermo, you say, "Prego, Signore. Con gusto.' If he insists on sending monthly cash wires to a dozen John Does at a dozen different banks in Washington, D.C., you say, "Of course, sir. It's my pleasure.' Where our clients' money comes from and what they choose to do with it are entirely their own business." (c)

Q:

Her stern voice made him want to square his shoulders, fire off a salute, and bark out his name, rank, and serial number. That would make her jump... (c)

Q:

He jogged several yards, shaking off the bank's behavioral corset, then slowed to gulp down a lungful of the

pure Swiss air. (c)

Q:

He had been gung ho from the day he arrived at Officer Candidate School until the day he got out. Loyalty to the Corps went beyond politics and beyond mission. It sat in your gut forever like an unexploded grenade, and even now three years since he last wore a uniform, just hearing another's call of Semper fi triggered an unwanted flood of memories. (c)

Q:

Dull? Nick asked himself. Today I shielded the assets of a suspect wanted by the international authorities. I was followed through the streets by a guy dressed like Sherlock Holmes, and I was threatened by a rabid drug enforcement agent. Where else can you sign up for those kind of thrills? (c)

Q:

"You do not question," he said. "You do not explain. You close your eyes and count the money. You perform your duties in a professional manner, you take your handsome fee, and you sleep soundly each and every night. Once or twice a year you jump on a plane and fly to a beach where the sun shines more than in this miserable hole and sip a piña colada. Peter Sprecher's recipe for long life, brilliant success, and unsurpassed happiness. A thick billfold and two tickets to St.-Tropez, first class."

"I'm glad you can live with it." (c)

Q:

No, he swears, the rocks won't kill me. The mountains won't kill me. No one will.

...

I have to go on, he tells himself. I can't stay here. And like a divine gift, the thought forms inside him that he must make it to the summit—that this time he doesn't have a choice. And he tells himself, "I will reach the top of this mountain. Yes, I will." (c)

Q:

Normally, he was thankful for the unerring efficiency of the Swiss. No other country oversaw the execution of a client's instructions with such exactitude. The French were arrogant. The Chinese imprecise. The Cayman Islanders—who could trust that colony of self-serving financial leeches? The Swiss were polite, deferential, and exact. They followed orders to the letter. And so his escape, when analyzed, grew more storied. For it was the disobeying of a clearly defined order that had permitted him to flee the grasp of the international authorities. (c)

Q:

He wondered what sea they were floating on tonight. (c)

Q:

Kaiser had embarked on a lecture decrying the loss of the well-rounded banker. "Today it's all specialization," he said disparagingly, flicking up the horns of his mustache. "Take Bauer in risk arbitrage. Try asking him about the current mortgage rate and the man will look at you as if you had asked directions to the moon. Or Leuenberger in derivatives. The man's brilliant. He can talk until Christ's second coming about index options, interest rate swaps, the like. But if I had to ask him whether we should loan two hundred million to Asea Brown Boveri, he would panic. Probably shrivel up and die. The United Swiss Bank requires managers who can grasp the finer points of all our bank's activities and fashion a coherent strategic vision from them. Men not afraid to make the difficult decision." (c)

Q:

Nick was hardly a seasoned expert on banking practice. He didn't need to be to realize that if one client had made transfers and deposits totaling more than two billion dollars over a seven-year period, a lot more than three people were going to know about it.

...

Finally, just the act of depositing one million dollars in banknotes every month would beg the attention, if not inspire the conversation, of the bank's sharp-eyed logistical staff. The same portfolio manager arriving at the cash window two, three, maybe four times each month with an armful of greenbacks, always on behalf of the same client, year after year, would be as conspicuous to any and all members of the bank as a woman walking stark naked into its lobby and asking directions to the Basel Zoo. (c)

Q:

“Sorry for not following your precious decorum. In America we are taught to take the bull by the horns, or as my daddy used to say, to grab the goat by the balls.”

“How charming. Please take a seat. Or would you prefer the floor?”

Thorne sat on the couch. (c)

Q:

Happiness, he said, equaled reality divided by expectation. If you don't hope for much, then reality will almost surely beat your expectations, therefore you'll be happy. If you expect the world, you'll always be disappointed. The problem is for folks who always want to be happy, the dreamers who put a big ten on the bottom of that equation. (c)

Q:

The boy was a wizard. Nothing less. Hambros committing this morning; and yesterday afternoon, Banker's Trust—the cagiest outfit on the street. Neumann had argued to the rocket scientists in Manhattan that USB shares—given current management, of course—were an effective hedge against Banker's Trust's own volatile earnings. They'd swallowed his argument hook, line, and sinker. It was nothing short of miraculous. One of Konig's fire-spewing brethren, disciples of the “lose a hand, double the next” school of trading, and they had committed to the boring old farts at USB. Kaiser whooped. A fucking miracle! (c)

Q:

“Mr. Sprecher,” answered Faris over the continuous buzz, “you are sitting in the center of the trading floor of a bank that derives its entire income from buying and selling financial instruments. If you have a problem hearing, I'll be happy to order you a headset. Until then, mind your own fucking business. Okay?” (c)

Q:

They were fearless supporters of other men's battles. (c)

Q:

“We had a personal disagreement,” said Nick, checking his anger. “He wanted to kill me. I didn't think it was such a great idea. He had a gun. I had a knife. It was almost a fair fight.” (c)

Q:

Once we choose our paths, we are committed. You, me, your father. We're all the same. We're true to ourselves, victims of our character. (c)

Q:

He stared straight ahead of him. He thought the lake was very beautiful. He was alive. (c)

Jamie says

Some people whine about the book being long, but that gives the story more depth. The setting is, for the most part, inside a Swiss Bank, United Swiss Bank, a soulless tomb where everyone is fake and consumed with greed and ambition. A tale of false promises for those willing to sell their soul for a job promotion. A tale of whores, drug smugglers, junkies and arms dealers with one guy, Nick Neumann, that follows in his Father's footsteps and does the right thing for the sake of doing the right thing. Unlike his Father, Nick the Marine, has no problem with fighting back against the same scum that murdered his Father.

Numbered Account is a story of soul or lack thereof. It is a morality tale of our choice to do the right thing at a high personal cost or do the wrong thing for immediate personal gain, but with a much higher personal cost in the end.

The villain, Ali Mevlivi, or the Pasha, is a carefully constructed portrait of the Devil in this world. The devil incarnate. The story explains how the Pasha corrupts his weak marks and then “owns” them.

Let us hope that Swiss banks and others are not so involved in financing terrorism and international organized crime rings such as in the story. However, it certainly has a ring of truth and the author,

Christopher Reich, has experience working in the Swiss banking industry. Perhaps he quit banking to write books in order to save his soul.

Jim says

I have a friend who swears this book is great. I've tried reading it twice and haven't been able to get through it (which is exceedingly odd, considering that I normally finish even bad books to find out what happens.) I dunno... I can't quite decide if I just find it boring or it takes too long to develop.

Jay Connor says

The cabin is always a good source for paperbacks long forgotten but fully enjoyed. Last year, I picked up an Asimov. This summer it was "Numbered Account" by Christopher Reich. The fun of the book -- and many of Reich's works -- lies in the oxymoronic world of high finance and international intrigue.

Though this was written in 1998, it feels very contemporary when set against the evil and avarice we have seen exposed in our financial markets. How much further afield would it be for Goldman Sachs or Merrill to be accused of fronting for a drug lord / terrorist? In fact, that almost sounds like reining it in from the much broader selfishness of zero down - no income- credit default swaps of the lax-regulation-no-holds barred mid-2000's

Reich is fun and knowledgeable. His characters as broad and fairly unrealistic. What could be a better combination from an old paperback on the cabin's shelf.

Michael says

“A job he shouldn't have taken... A woman he shouldn't have loved... A secret he shouldn't expose...if he wants to live.”

Nick Neumann, an ex-Marine, is as stubborn and driven as an ox when it comes to his father. Years before, his banker father was assassinated on the steps of his home for no apparent reason and Nick spent seventeen years trying to figure out the who and the why, and now he has a lead. Nick is asked by an associate of his father's to come out to Switzerland and become a banker in the bank that his father worked with until his death. Nick has found some clues related to his father's death and he leaves everything behind; a girlfriend, a great job on wall street and a life, to uncover the truth.

The truth about a bank is not always clear as glass, more like as translucent as a brick wall, and as Nick finds more about his father, he learns more about the bank and its employees, but more importantly its customers, especially the one they call “The Pasha”.

I absolutely loved every minute of this book because it excites and lives up to the excitement. As a mediocely hard read, Numbered Account was written fantastically, always making sure that the reader is understanding what is happening in the story. There is a whole mound of information about banking, bonds, shares, etc. You name it, Numbered Account has it! To read this book you have to have a very basic understanding of what banks do, how they make their money, and what they offer. An amazing read that I

couldn't put down; one of Christopher Reich's best works.

I would recommend this book to mature readers because of some graphic and crude content, but it doesn't take away the thrill of crime, drama, and mystery!

Benjamin Thomas says

This is one of those books that, if I had only gone by the cover blurb (or cover art) or even the plot summary here on Goodreads, I probably would have passed on by. It sounds like a million other thriller books out there and unless you are really into financial thrillers or have read Christopher Reich books before, you may have chosen to pass it by too.

But I'm so glad I took a chance! It wasn't without some reservation though, as this is not a small book; my paperback copy runs 753 pages. But this is much more than "just" a financial thriller. I wouldn't worry about getting bogged down with too much financial transaction and bank operations plot although you can't help but come away with an increased knowledge of Swiss banking practices, especially when it comes to depositor identifications. There are quite a few characters here and we, along with the protagonist, aren't always certain where their loyalties lie or what their intentions are. That alone kept me on my toes but then adding several layers of intrigue surrounding a take-over bid, an unsolved cold case murder, a nice romance, and even international terrorists make for a pretty complex and yet nicely interwoven plot.

It's really difficult to believe this is the author's first published novel. But the detail of Zurich, Switzerland, as well as the inner workings of a large Swiss bank makes it evident that the author knows a lot about what he is writing about.

If I have any criticism at all it would be that there may be too much going on here. A couple of the plot elements seemed to be kind of stuck in there but that is really being nitpicky on my part. It was definitely a page turner, and that's really the goal with a good thriller.

So now I've got to add another must-read author to my way too lengthy list. Life could be worse.

Mark Fox says

As an ex-banker Reich took heed of that well worn aphorism 'write what you know'. Swiss banking is, in its essence, as boring as an accounting lecture. Set against this dull backdrop Reich is right up against it in terms of delivering an entertaining book for we the readers, let alone crafting a thriller that glues us to the slippery edge of our seats. And he almost delivers.

At times this book is entertaining. The pace and the intrigue, the theme, character and motivations all work in synch for stretches and draw us into the story. It does stumble in the middle though. I found myself lamenting that this middle third quagmire was sans fetus. It needed an adrenaline shot to get going again, and if I wasn't reading it for research purposes (to identify these very issues), I may have put it down. Perhaps Reich used one layer too many in completing the novel. Some plot points actually distract us from the central themes rather than help drive them home.

All in all a good first effort. If I were the author I'd be pleased with it. And why not? He did get published after all. Good for him.

Chris says

First off, I would have rated 3 and a half, but without the option of a half I rated 4 because I thought it better than 3.

Second, I read because I wanted to know what had happened to bring the characters to where they are for the period of the book. So that I wanted to know what had happened, and what was going to subsequently happen, says a lot.

However, third, the trusty old cliché of terrorism and a pending-terrorist attack, and Middle East organised crime is used as background plot. Considering that the main story is what is going on in the Swiss financial world, terrorism and Middle East crime seems out of place alongside it.

I also feel that there are other clichés regarding the plot regarding the main character, Neumann: he was engaged, they were on the verge of getting married and because of what he was pursuing in Switzerland (I won't give too much away) they break up, so he has regrets about it; his ex-fiancée is then getting married again, so he wants her back; he had a difficult relationship with his father. Despite these easily being realities, the times they have been used in books, TV shows and films!

Then there's the cliché of an arrogant, unlikeable American law enforcement officer, Sterling Thorne, who is making it his life's sole aim to bring the criminal to justice, to hell with the cost and consequences, don't you know!

As I said, I read it wanting to know what it was all about. I wouldn't recommend reading it, but wouldn't recommend steering clear either. If you read it, don't expect originality or brilliance.

Bonnie says

This book really kept me on the edge of my seat (so to speak). At the same time I felt impatient with the length of time it took to get to the end - though I certainly didn't know of anything that should be cut. I just felt anxious for the dilemmas involved to be resolved and for the really evil villain to be defeated or dead. I really wondered if this was going to be one of those books where evil prevails. The writing is really good with interesting characters and dialogue that is interesting, fleshes out the characters and moves the story along.

3 no 7 says

“Numbered account” is Christopher Reich’s inaugural book. Nick Neumann is a new employee of United Swiss Bank. His job?

“Most of our clients are individuals who have numbered accounts with the bank...Now more than ever we have to keep our mouths shut and do as we are told.”

Politics could not and did not factor into his business decisions.

Nick had his own agenda as well. His father had worked for United Swiss Bank before being brutally murdered. Nick was determined to find out who killed his father and why, no matter how long it took or what secrets he unearthed. On the resulting journey, he encountered drug smuggling, international terrorism, weapons deals, financial improprieties, and astonishing secrets from the present and the past. Oh yes, and murder.

The story is mostly written from Nick's point of view, his thoughts, fears, plans, and regrets, his search for answers and plans for revenge. Readers come to know him well, very well. Bank personnel and outside characters are introduced one by one, as they interact with Nick, and several are featured in alternating chapters as the plot progresses.

Reich pays exacting attention to details in the banking world including financial transactions, complex banking laws, and volatile international dealings. The overall pace is slow but steady, and the action is compelling. The book is long, but the length enhances the depth of the plot and illustrates the complexity of banking.

I met Christopher Reich at a signing event for his newest book, "The Take." (Previously reviewed) He mentioned his background working for a Swiss bank and his book "Numbered Account." This was good for a first book, and certainly met my expectations. I am glad I went back to see how he started.

Peter Vardy says

Laboured

Not a bad story line, if a little laboured. Good characters, the bad guy gets his, You suspect the good guy get his too.
