B£OODBANK$

Opening the Arteries of the Banking System

By

M. J. Hall

ISBN: 978-1-62249-309-8

Published by
The Educational Publisher Inc.
Biblio Publishing
BiblioPublishing.com

Table of Contents

Prologue

The room of the Central computer contained a mass of flickering screens which from moment to moment reflected the ever-changing myriad details of seemingly infinite financial transactions. From all over the Country, all over the World, a roller coaster of cash withdrawals, balance requests, deposits, were carried in a never-ending stream of ATM messages to and from the waiting millions out there in the cold and the rain in the dark of the night and the light and heat of the sun, all of which the massive computer system could, for the most part, handle with awesome efficiency.

24 hours a day, this automated juggernaut continued on its way, the flashing lights, the whirring and clicking from the relentless machines orchestrating a scene not unlike the *Krell* laboratory in *The Forbidden Planet*, eternally restless, in perpetual motion.

Today though, was different. Around these screens, monitoring them with unusual concentration were a group of men and women, clearly not the faceless operatives who usually stood idly by as casual servants to the mighty machines. Their eyes straining against the unremitting glow of the monitors, each person's face was etched with the tension inherited from their own experience of a harsher, more realistic climate, a raw place that was a world away from the abstract hidden life of the computer operators who were the natural inhabitants of this cold environment.

"Look!" said a man with a Scottish gravel voice as he pointed towards the screen, "Here's another one!"

Although he spoke to the group in general, the man who could be easily identified as their leader moved with swift economy to stand at the Scotsman's shoulder, peering at the screen, his dark eyes intense and alert.

"Yes, it's them all right" he said in a voice bristling with authority, "Get someone down there right away, but no noise or fanfares, we want surveillance, not capture".

There was a bustle of sudden activity, as a crowd of minions hurried to deal with his orders, bodies separating into corners as if from a rugby scrum, a confusing scramble of voices high and low intermingling as urgent messages sailed out into the ether. The Chief bit his lip anxiously, for this was not the first time in that evening he had given this order. There was no doubt about it, massive fraudulent withdrawals were being made from the banking system.

This in itself was not new, the Chief had seen massive fraud before, but this was something different, hundreds of thousands of these transactions seemed inextricably linked by *modus operandi* and in uneasy corroboration, sometimes-direct connection. Worse still, these known transactions being monitored could well be the tip of the iceberg. The conclusions to be reached from this seemed catastrophic. If true, there was no telling where it could lead. This *could* be paranoia, the Chief reasoned. He hoped it was, for if his worst fears were realised, the signs were ominous. Someone could be orchestrating an attack on the banking system itself.

PART ONE

CASH & CREDIT

1

In Finsbury Square, London, stands the impressive modern building whose marble and glass hallways house APACS, founded by a consortium of banks and financial institutions to oversee their joint interests including automated systems, security, and fraud, especially in relation to plastic cards and ATM transactions.

On this evening, the lights were burning late in these offices of the great and the good. In the main boardroom, a cloud of cigar smoke hovered above the long and elegant table where sat these modern knights of financial *Camelot*, the chairmen and major players who represented the banks and other financial institutions.

The meeting was chaired by the Director-General, Farquhar-Brown, a man who was sophisticated and clever, and not complacent. Yet time in this structure had taught him that his decisions must always be tempered by compromise, by the very nature of the institutions the consortium consisted of. They were competitors first and foremost, after all. He had position, but in reality he had little power, he was a virtual first secretary of a financial United Nations.

In this room with him, sitting at the long table among the most important financial people in the Country was a Junior Minister from the Treasury, something of a token gesture from the government at this stage.

“Gentlemen, this meeting is called to order,” said the Director- General, and a gradual hush descended over the room, leaving his voice slightly echoing among the crystal chandeliers of the high ceiling.

“We have noted an unusually high level of fraudulent activity among our loans and credit card transactions. The volume of such transactions and of general defaults has risen by some 20% in the past year alone. At this rate of growth, we could be discussing a level of 50% by next year, and that is obviously unacceptable. I have asked you here tonight so that we may discuss what steps can be taken to neutralise this threat to our business. Are there any comments at this stage?"

The chairman of a major high street bank, who had only recently been knighted, was first to speak. Sweeping his hand and the cigar it held in an arc of acknowledgement towards his peers, he said unemotionally, almost like a *Mafia Don.*

"All of us have become used to levels of fraud ever-increasing, and after all, our business is also increasing at such levels, year in year out. So what is new?"

A murmur of agreement rumbled round the table, and the Director-General replied, trying to disguise the impatience in his voice.

"Fraud is indeed always with us, but I don't think you've grasped the figures we are talking about here. This is a <u>20% growth</u> on what we may call 'normal' fraud. If this is allowed to go on and grow at its present rate, it will threaten our business to a very significant degree".

Lord Sefton, the chairman of a major building society signalled to the Director-General that he wished to make a contribution, and once again the room stilled, as the portly red-faced northerner spoke, his accent unchanged by his years of success and high society.

"So let's get down to brass tacks. Three questions for you - One - why is this happening? Two, what's brought the change? Three, what can we do about it?"

"I can answer questions one and two by saying that we believe - my investigating officers and I - that such activity is being led by an organisation rather than consisting of a random series of unconnected events" said Farquhar-Brown in a matter-of-fact businesslike voice. "This organisation must be very large, covering the whole country in fact, and it is growing week by week. In our opinion, this is fraud on a highly organised basis. The answer to the third question is more difficult. We could eradicate this problem at a moment's notice by closing down our loan and credit business......" A hubbub of protest drowned out the Director-General as he struggled to continue through the ensuing noise.

"Gentlemen, Gentlemen!" He was shouting now, the echoes of his voice carried by the cavernous room, the chandeliers ringing gently, like barely audible crystal bells.

"Gentlemen! *If* I could continue!" he said, calming himself down as the muttering voices reluctantly receded.

"Gentlemen, the fact is, that *is* the only certain way of eradicating this problem completely, but I accept it would be an operation which would nevertheless kill the patient".

A nervous ripple of laughter crossed the room as he continued.

"What could also be done is to ensure a much more rigorous examination of each application, so that only the genuine applicant would be successful".

"Hold on a minute!" said Lord Sefton, "What we're talking about here is a complete revamp of our existing systems. Everyone in this room knows that's impossible. The cost and time factors are just not on!"

A rumble and grumbling of assent punctuated his words. Farquhar-Brown had anticipated all of this, but had laid out the situation as he saw it mainly for the benefit of his own position at a later date. As a master of compromise - the very nature of his appointment - he had laid out the stall. No one could later accuse him of complacency, he had placed the onus squarely on his associates, who were virtually his employers. Now he was able to put forward the compromise solution he had in mind all along.

"Gentlemen, I propose that we set up a special body to deal directly with this problem. This virtual task force will comprise police officers of the highest calibre, as well as the best from our teams of investigators and specialised accountants etc.”

Slouching languidly in his seat, his narrowed eyes fastening on the Director-General like a weasel, another captain of financial industry raised his voice.

“If this so-called task force is to have any real bite to it, it must be led by someone with teeth”. “Do we have such a man?” asked the recently knighted banker, looking doubtful.

“Oh yes” said the Director-General, “I believe we have”.

2

His life had been ordinary up to this point. There was nothing about him that made him seem different from the crowd, he was anonymous, he lived an anonymous life. He had drifted through school, through employment, through life, a notable underachiever; his youth had passed him by without incident. He lived in a typical house in a typical street with his Wife and 2.4 children. There was nothing visible to separate him from the great mass of humanity surrounding him. But he was different.

It had all changed that one day in autumn. Circumstances had forced his hand. Now he was proud of the system, though proud was perhaps too strong, for somewhere inside he still felt a deep regret that the system had proved necessary to his survival. Being respectable and successful would have meant so much more, but it was never to be, it never could be now.

It had all begun so slowly, but now its strength was frightening to behold, and yet it was all rooted in principles which had a simple premise - the institutions were vulnerable. They had no choice but to open themselves to abuse, and trust in the basic honesty of the great mass of the people. All it took to gain advantage from that belief was someone like him and the conjunction of circumstances that made his reactions inevitable.

Now, the network was indeed formidable. In every city and major town there were ‘operatives’ carrying out orders, taking over empty houses, moving into salubrious areas, opening offices in respectable business premises. Most of all, these operatives generated cash flow, withdrawing vast sums of money, yet in such small amounts at a time to be inconspicuous among the millions of transactions made daily by the honest section of the population.

His own distinctly dishonest transactions would only become obvious as such when the inevitable defaults began to appear, after all, there was no point to drawing money then paying it back again.

Some payments were indeed made. It was all a question of balance. While there were still opportunities to gain from keeping the account and the identity seemingly valid, there was reason to ‘invest’ in such an individual’s illusory future as bait, in fact, to lure further income into the net.

The down side of these accumulating defaults was of course the growing visibility of the deception. Already, the system had accounted for some £10 million vanishing from the institutions. Around now, he knew, the authorities would begin to notice the unusual activity and take steps to monitor, identify any problems, and eradicate them, but he also knew that the nature of bureaucracy was slow to take action. It would be some time yet before his enemy began to take decisive steps against him. Defending the system would not be simple, for it had in effect become a bureaucracy itself. Controlling it, even with the swiftest of intentions, was like steering the *Titanic* away from the iceberg, so difficult for something of that size to make the manoeuvre quickly enough.

Another disadvantage was that his enemy had the best of resources and could call on any such resource without fear or favour, whereas he had to make every move by stealth, hide every action by subterfuge and cunning. At the same time though, the system had all the facts at its disposal, the others were working in the dark, unaware of how the pieces of the jigsaw fitted together. Also, as vast as the system was becoming, it was still the size of a fly in relation to the elephant that was the banks and the treasury, but as huge and powerful as the elephant was, it would have great trouble standing on a fly. Nevertheless, even as things were, he had the capacity to do enormous damage, and he had every intention of doing so.

Lost in these thoughts, he glanced out at the night sky through the stained glass window of his elegant mansion. To the right of him, and slightly below, there on the one lonely road along the horizon, he could see the luminous glow of cars as they drifted through the darkness, on their way home perhaps, or enjoying the company of someone they loved.

An aching loneliness filled his heart as memories of another time pervaded his consciousness. The system he had planned was already spectacularly successful.

Why then, did he still feel so empty inside?

3

In a city far away, in the comfort of his home, with his wife Jane and their children safely tucked into bed, the Chief was trying to relax with a glass of whisky, but to no avail. His mind was full of the events of the day. His concern over this business was growing, yet his superiors did not seem to be taking this threat seriously enough, they were exhibiting typical complacency, and seemed to think that by drafting him into the spotlight, the problem had been solved.

The call had come a few weeks before. A somewhat officious lackey had loftily informed the Chief that he was hereby summoned to APACS to see the Director-General.

The Chief was no stranger to that building, but calls like this were rare, they meant something big was on the cards. Despite his years of experience, the Chief still had butterflies in his stomach as he stood on the elegant escalator taking him up through the magnificent building symbolically to the upper echelons of the Director-General's suite.

"The Director-General is expecting you," the receptionist said, smilingly showing him through. He had not been kept waiting, another portent, he thought at the time.

"Come in!" said Farquhar-Brown in friendly fashion, another bad sign.

Welcoming him in with a handshake and a few pleasantries.

Farquhar-Brown had come straight to the point.

"We have a major credit fraud on our hands," he said, outlining the same facts he had presented to the APACS committee.

When he heard what was involved, the Chief whistled quietly to himself. This really is a challenge, he had thought. Even then he could already see that complacency from the APACS committee was likely to be a negative force in his investigations. Not that this was anything new, but it could be a problem if the scale of damage proved to be as bad as his instincts were already telling him.

"Anything you need is yours," Farquhar-Brown said, though both of them knew that wasn't strictly true.

"Anything within reason, more like", thought the Chief, but he saying nothing. He too had long ago learned the nature of survival and compromise.

"I'll need to choose my own team" was all he had said, proceeding to name several of the APACS specialists, and in particular, as his personal assistant and number one, the woman who was in his opinion, the real expert in her field of credit systems, Susan Bryde. They had worked together on many cases, but only when 'big guns' were called for. Their individual expertise was deemed by their superiors too rare and too in demand to be left undiluted by working together on the vast bulk of cases, which in the main, proved to be fairly easy to deal with.

"Are you coming to bed?"

The voice of his Wife calling downstairs to him intruded into his thoughts.

"In a minute, Dear!" he said, guiltily taking another sip of whiskey.

His mind wandered back to the case, and Susan Bryde. He remembered her reaction to his call.

"Bloody hell!" she had said, less than pleased to be summarily recruited, and he could understand that. He knew how annoying it was to be in the middle of a backlog of work and thoroughly involved in investigations only to be suddenly 'pulled' into something new. At the same time he knew that once Susan saw the basic facts, she would be hooked, as he already was. There was no doubt about it. This was the 'big one'.

Nevertheless, sitting here in his darkened room alone with his thoughts, a few weeks into the investigation he had to admit it was not going particularly well. After a promising beginning, it had stalled.

They had quickly identified some of the accounts that were fraudulently operating, and had taken steps to monitor applications and cash withdrawals, soon identifying a pattern of behaviour. From there, it had been fairly simple to keep surveillance on these individuals drawing the money and paying it into a series of accounts. They had learned everything they needed to know about these individuals, including where and how they lived. Yet he did not move in and have any of them arrested, for he felt that it would simply be showing his hand to the enemy. Could any of these individuals lead him to the heart of the system? Somehow he doubted that, yet as he sat there, doing nothing, he was merely a spectator, a voyeur who was standing by doing nothing, just helplessly watching a constant haemorrhaging of the banks, a draining of their lifeblood by a financial vampire.

Susan had made it clear that she favoured a move against the system, even at the risk of showing their hand.

"At least it's doing *something"*, she had reasoned, and who knows? - They might learn more than they thought? Surely it was worth the chance? He knew she was mad as hell at him, and he marvelled at her decisive certainty. But then it was easier for her than him, he was the one who would carry the can at the end of the day if it went wrong, she could walk away, her record unblemished. Still, he admitted to himself, she had a point. It was going nowhere otherwise.

And he had to admit, she was beautiful when she was angry.

4

His Wife was beautiful, he thought, as he watched her from the kitchen window. She stood in her garden, gently touching the fragile leaves of a delicate flower he didn't know the name of. She was a child of nature, so in tune with the universe, so unlike him, yet they had been together so long, been through so much.

Sensing his eyes on her, she paused and looked at him, almost shy and self-conscious that he had been studying her. He waved to her in reassurance. Even though she stood at the foot of the long garden, he could see she was smiling.

"Enjoying the weather?" he called to her somewhat superfluously, his voice almost lost in the wind.

She looked almost embarrassed, caught in her moment of privacy.

"Yes……………."

He only heard the first word, the wind carrying only the gentle tone of her voice. Why did she choose him? Perhaps because he had an ageless wisdom about him, bought by his experiences and hard times, but also by virtue of an inbuilt intensity and awareness, and a brilliant intuition which he didn't listen to nearly enough for his own good.

These thoughts wearied him, and he sighed as he walked away from the window. Despite his great gifts, life had somehow always been an uphill struggle for him, he was an outsider, a misfit. He had wanted the best for his Wife and children, but seemed unable to provide it for them. With his lack of practicality and shortage of experience and formal education, no one had ever been willing to give him a chance to prove his worth in the World. The years had rolled by, and he had missed the boat. All he had was a mediocre position as a clerk in an office, a job any fool could do.

By this time in his life, the dark forces had gathered against him, and when his bank offered him a chance to apply for a large overdraft, much larger than his salary justified, he made a fatal decision to go for it. He so badly wanted to provide his Wife with something nice in her life for a change, instead of the struggles and deprivation that had attended so much of her life, even before he had met her. Her childhood traumas had been something he was able to help her with emotionally, but her need for social respectability and quiet security matched his own, suffering as they both were from a lack of self-esteem, and the temptation of the overdraft beckoning was too much to bear.

Finally, he filled in the forms giving the information he thought they would like rather than the whole truth. He said he owned his house outright when it was in fact, mortgaged to the hilt; he overvalued the property by 50%; he gave his occupation as 'Manager' instead of 'Clerk'; he stated his income was four times greater than it was in reality.

Some weeks later, the bank telephoned him.

"Your application has been accepted," said the Manager, sounding like a benevolent Father Christmas.

"Thank you," he said, stammering and hesitant, trying to take on the implications of a new beginning. There was a moment of euphoria, a feeling of sudden success after such gloom.

The first few months were an uplifting time, a time to suddenly enjoy the fruits of life, new clothes, a car, a holiday. His Wife was smiling again, she knew little about the reason for the change in their fortunes, accepting his explanation of a promotion and increase in earning power, which had prompted the bank to extend the gold hand of substantial credit towards him.

"We're becoming rich!" she said, her eyes sparkling and happy.

These were good days.

At first, it had all gone well, so well in fact that further banks contacted him and offered him similar facilities as a response to their competitor's success. Within a few months, he had built up a considerable overdraft facility. He found he had a real talent for convincing bank managers and institutions to accept his applications readily, he somehow knew what these institutions wanted to hear, wanted to see. Even at personal interviews, when they proved necessary, he charmed the gullible managers without any difficulty whatsoever, and to him, the lies were white rather than black. After all, he was paying the money back, wasn't he?

Soon, it had all gone so well that they were able to buy a new house, the house of his Wife's dreams, with a beautiful garden, a six-bedroom Georgian house in the best part of Town. Life gained a cosy domesticity and peacefulness they had never previously known.

"I've never been happier," she said wistfully one day, looking at him in admiration, the architect of their fortunes. There seemed so much money available that he felt able to give up his employment, the very thought of performing such a menial task seemed now to be beneath him in any case; they felt akin to the rich and successful. Their immediate neighbour was a famous Cabinet Minister, the other residents of this exclusive address were eminent professional people, retired Lords and Ladies, up and coming *nouveau riche*. Days were spent on shopping expeditions buying goods that they mostly did not need and usually never used. At nights, he would stroll to the Village pub to dream a while away, making impossible plans, while at home, his Wife happily fussed around the house she was so proud of.

These were the rainbow days, but they were an illusion, for the house was built on cards, not bricks.

5

"Let's pull him in," said the Chief, moving decisively away from the video screen and the figure flitting through the dark streets depicted there.

Susan was startled.

"But I thought you said that we didn't want to let them know that we were on to them?"

The Chief smiled at her warmly. It was true that he had opposed Susan's early requests to move against the system. He realised that it must seem to Susan as if he was almost opposing everything she said for the sake of it.

"I still don't want to alert them Susan, and I didn't disagree with your ideas at all. It's just that we have to let events keep pace with us, not the other way round. What we'll do is keep it low key, pull this little cretin in quietly, as if it was merely routine. Lowlifes like him expect to be pulled, and it will come as no surprise to his paymasters either". He smiled at her again, hoping to reassure her insecurities, and was rewarded with the warm look he saw in her eyes.

Susan nodded towards McKay who muttered into his mobile phone. As they watched like quiet voyeurs as the figure of the petty thief almost laughably stood in the queue for the ATM machine, every few seconds or so looking over his shoulder anxiously, telegraphing the fact that he was up to no good.

Only a few moments later, as the man hastily withdrew the money from the machine, a look of panic crossed his pallid features as a police car swung into view and blocked off his exit path. The man tried to run up an alleyway nearby, but as he did so, a policeman exited there right in front of him. They had thought of that too. The man was unceremoniously bundled into the white panda by the business-like officers.

Susan and the Chief hurried away from the video nasty to liaise with the police car at Theobolds Road police station in Holborn. Almost like children whose game has gone well, they laughed and joked, playfully pushing and shoving each other as they made their way into the lift to the ground floor.

The man was waiting in the interview room, his face frightened but surly. He had seen the inside of a room like this many times. They already knew that his name was James West, a name that made them smile, for ‘Jim’ was easily translated into ‘Jimbo’, the police slang word for every little petty thief on the street.

Susan was first to speak.

“Well, well, what do we have here?”

She smiled, but her eyes looked at Jimbo as if he was stuck to the bottom of her shoe. He stared back at her insolently, his bravado fooling no one but himself.

“What have you got to say for yourself son?” she said patronisingly.

Jimbo stared at her under hooded lids, saying nothing, his face filled with tension. He knew he was in for it, but he was no ‘grass’.

Susan looked sideways at the Chief. He shook his head ever so slightly. Susan nodded just as subtly, and they both left the room saying nothing more.

Outside, they compared notes.

“We won’t get anything out of him” said the Chief in a matter-of-fact voice.

“I know,” said Susan, “I didn’t expect to. What I’m really interested in is what he had on him”.

“That’s right,” said the Chief. They were both on the same wavelength. Together they made for the custody Sergeant’s desk.

“Hello Bill” said Susan, smiling at the Sergeant. He looked up, and his scowling face broke into a boyish grin.

“Hello Darlin’!” he said, his voice too loud, “How’s you?”

“Fine Bill” said Susan, her face a study of method acting, “Jim West – did he have anything interesting on him?”

The desk Sergeant turned to a pile of objects at the side of his desk and handed them to Susan.

“Just some credit cards, a little bit of cash, some dope, and a mobile phone” he said, disinterested. It was all routine stuff.

Susan’s eyes gleamed as she glanced through the cards. She took the phone and handed the small package of dope back to the Sergeant.

“OK if we sign for these Bill?” she said, waving the phone and the credit cards in her left hand.

“Sure, no problem” said the Sergeant, reaching for the forms of release.

Moments later, they were back in the car, heading for the office again. Despite the non-interview with Jimbo, they were not disappointed. The cards were a precious lead, and the phone might yield something too.

"We can read the transcripts of Jimbo's interrogation later," said the Chief distractedly to no one in particular. He knew that Susan was of the same mind in any case.

"Yes," said Susan, her mind also far away. She suddenly realised that she was tired, they both were, it had been a long day. She looked at the Chief fondly.

"Shall we call it a wrap for today?" she said with a feeble smile.

The Chief reached over and squeezed her hand.

"Yes, why not?" he said wearily, "We can put a trace on the stuff before we leave, and tomorrow we should learn something more".

Susan smiled at him, warmly this time.

"Shall we have a swift visit to the pub?" she said.

"Good idea" said the Chief, feeling some of the tension coming out on him now.

It had indeed been a long day, and they were only beginning at the beginning.

6

It was raining, and it was time to leave the house. So many of their dreams had been trampled into the dust in this place, yet they were heartbroken to be leaving, his Wife was especially shattered.

"It wasn't real," she said sadly, tears streaming down her face.

She had known only insecurity all her life, and it added to his own sense of anguish that he had only contributed further to her despair.

Bereft of furniture, the rooms stood silent, already a ghost of a place, the central heating closed down till the winter that would follow winter, the garden left to grow uncared for till the summer that followed summer.

It was still pouring when they arrived at their new abode, a rather scruffy terraced house in a poor part of Town, a far cry from the heights they had once risen to. Step by step the furniture arrived, miles too much of it for this much smaller house, the already threadbare carpets trampled with mud as the weather outside grew worse, seeming almost a comment on the condition they now found themselves in. As the last piece of furniture entered the house, the lights failed, plunging their new World into unexpected darkness, this final small event feeling almost too much to bear.

Later that night, in the drab brown-coloured bedroom, they lay emotionally exhausted in each other's arms, sharing tears for their lost dreams.

7

The trail seemed to lead initially nowhere. The names on the cards were of people who didn't seem to exist, their addresses bogus, their details false. Susan and the Chief were unfazed. They had expected no less, and it did, nevertheless, give them confirmation of how the system was being set up, through dummy accounts and addresses. As for Jimbo's mobile phone, it was a stolen one, naturally, and most of the numbers called from it were equally dubious but untraceable.

The really interesting moment came when the phone suddenly rang. The Chief was surprised, but it didn't stop him reacting. Raising his eyebrows conspiratorially, he looked at Susan with her mouth hanging open, picked up the phone and pressed a digit.

"Yeah?" he grunted, rather than spoke the word.

"Leo" said the voice on the other end, just as obscured and gruff.

"What's the score?" the voice asked with anger and irritation.

"You tell me," said the Chief, not knowing what else to say. There was a sudden click as the phone went dead. The Chief flicked through the buttons on the phone, tracing the number. Unsurprisingly, no number had been transmitted. Susan was already calling the line provider to trace the call.

"Leo?" she said, her face perplexed, "Is it Leo calling, or is that Jimbo's codename?"

"My guess is that Leo was calling, though that might not even be his name, as you say," said the Chief thoughtfully.

"What a shame we couldn't record it, and play it over the loudspeakers," said Susan wistfully, regretting the difficulty of recording from a mobile phone.

The Chief nodded.

"There was something though" he said, "Another voice in the background, a deeper, darker voice".

"What was it saying?" said Susan, lighting up, interested.

The Chief looked puzzled.

"The background was noisy, an office or something. It was difficult to hear clearly. It was something like 'pot meal' or 'hot wheel' – it doesn't seem to make sense to me at the moment".

Susan looked hard at him.

"Could it be 'hotmail'?" she said.

"It could be – but that still doesn't mean anything to me," said the Chief, looking at Susan for inspiration.

"Hotmail is a site on the Internet that people can use to send e-mail. More to the point, people can use codenames or aliases through hotmail," she said.

The Chief perked up immediately.

"Now that is interesting!" he said, enthusiastically.

"I'll get straight on to it!" said Susan, as their eyes met and held each other for a few seconds before she looked away.

8

The break up had been swift and ruthless. The Official Receiver had moved against their bank accounts and properties and already he had spent more time at the bleak offices in Atlantic House, Holborn than he could have thought possible. It was such a shabby business, bankruptcy. The bank managers who had been so cavalier in lending him the money lost their smile very quickly when they realised he would have trouble paying them back.

"We demand that you pay us immediately!" said the indignant voice on the phone, the tone threatening and outraged. It was only one of many such calls. They became afraid to answer the phone, or open the mail, but the callers at the door were the worst. To his undying shame, he almost retreated into his shell, leaving his Wife to face the wrath of the debt collectors.

"Is he in?" the aggressive voice demanded, as he hid in the bathroom upstairs.

"No" said his Wife in a quiet tearful little voice.

"He's really dropped you in it, hasn't he?" said the man, feeling unusual sympathy for the defenceless woman facing him, but harassing her nevertheless.

"You tell him we'll be back," he said in a menacing voice.

"Yes."

The quavering voice of his Wife stirred his shame and remorse for the situation he had placed her in. Once again, he had let her down.

His troubles had all begun when one of the banks realised that his exposure was much greater than they thought, a link was made - an illegal link ironically, for customer confidentiality is supposed to be absolute. In reality, banks talk freely to each other, and once the penny dropped in one, the rest knew within days. Although he was technically solvent on paper, most of his apparent wealth was in property. It was a simple matter for the banks and the Official Receiver to down-value the property and make him technically bankrupt as a form of punishment for being too clever and too devious into the bargain. Banks never like to see their own flaws exposed, and their vengeance is total.

At first, he was shattered and repentant, feeling that he had indeed acted badly, and that he should do all he could to rectify the position.

Week after week, month after month, he worked with the administrators of his estate to clear up the mess. But his attitude changed one day in the Courts of Justice.

He was waiting to be called to the dock for his public examination, when he saw a man arrive in handcuffs, obviously brought to the court against his will. The Judge frowned at the man sternly. It seemed as if he would have the book thrown at him.

"You are John Alfred Simpson, are you not?" said the Judge, in imperious tones.

The man managed to look reasonably humble and contrite.

"Yes, your honour," he said, head bowed.

The Judge frowned again.

"Simpson, despite many communications and orders from this court, you have failed to appear in the matter of your bankruptcy – is that correct?"

The man looked humble all over again.

"Yes, your honour."

The Judge leaned forward in his seat.

"Are you now prepared to co-operate fully with this enquiry?"

"Yes, your honour," the man repeated, sounding very much like a broken record.

It seemed that Simpson was in deep trouble, but to the astonishment of the other man, the Judge smiled.

"Very well" he said, leaning back in his seat, his expression one of relief.

The other man was flabbergasted and deflated. Despite his full co-operation and willingness to do all that was asked and more, he had been treated with contempt and tongue-lashed at every opportunity. Yet here was Simpson, who had flaunted the orders of the court at every turn, and yet was now being treated with kindness and consideration. He suddenly felt like a fool, and he realised that he had not been any the better off by helping his tormentors.

It was a terrible moment of revelation. He knew then that he had been wrong to subject his Family to this agony without even putting up a fight. These officials were people of stone, indifferent to the human dramas being played out, everyone was the same, nothing he could do would make any difference to them. Thus began his true education.

His first step was to divert attention from his true address. It wouldn't save the house, but it would buy time and save many precious artefacts. From then on, in all official correspondence and dealings, he put forward a 'dummy' address, one of the properties he still had access to. In this house he placed a few cheap articles of furniture, so that when the official from the bankruptcy offices came to run an inventory, there was nothing of note to see. The real assets lay at his own home address.

Among these assets he still had some bankcards and accounts which hadn't been seized or noticed by the Official Receiver. He drew all the cash from these accounts and opened another from a completely safe address, unconnected in any way to his past. There wasn't a great deal of money there, but it was enough for a basis of a new beginning. He began to make plans to buy another house using the little cash he had along with a mortgage in a false name, which also coincided with a relative of his Wife's, so that if the worst came to the worst, the ambiguity would save him.

Supplying false income details, he acquired the mortgage, and deliberately targeted an empty house, for time was of the essence.

Within a few months, the sale and purchase were complete, and though their grief seemed inconsolable, they at least had a roof over their head. Better still, by signing as unemployed, he was able to draw weekly benefit to cover very basic expenses. Then, giving the name on the mortgage as his landlord, he applied for housing benefit which exceeded the amount he actually paid in mortgage by quite a considerable sum, thereby guaranteeing himself a reasonable income while he decided what to do next.

Although he had taken steps that were decidedly illegal, he did not at this stage harbour thoughts of a life of crime. He knew he would be forever tainted by the events that had befallen his Family, he still harboured illusions about society and forgiveness and acceptance. He hoped that somehow he would be able to turn things around, find some kind of place, some form of endorsement, a *raison d'être*, a way back into society. It would be some time yet before this last illusion was well and truly shattered.

9

The proprietors of Hotmail had no illusions about their customers. Though most of them were bona fide, genuine people who merely wanted to protect their ultimate identities from the hazards of the Internet, some were sleazy, and even sinister, the alias provided by Hotmail designed to hide to their abuse of the facilities readily available.

The forms these abuses took were many. Some customers sought to obscure the fact that they subscribed to the vast array of hardcore pornography. Some used the opportunity to abuse others by e-mail; others were taxavoidance punters, whose activities were none the less easily monitored by the Inland Revenue, as they would find out at a later date. The list went on and on. Abuse was common. Thus, Hotmail was not surprised when Susan contacted them about Leo.

“Let’s see,” said the bespectacled specialist as Susan looked over his shoulder at the computer screen. He typed in leo@hotmail.com to his ‘search customer’ base. The screen leapt into life with myriad messages and information – Leo was live! Susan glanced at the top lines on the screen.

From: aries@sitemail.com

To: leo@hotmail.com

Message: ‘*The sun has risen in the east*’; and the next message below -

From: leo@hotmail.com

To: aries@sitemail.com

Message: ‘*the sun has set in the west*’.

“So there we are,” said the operator, satisfied.

Susan patronisingly patted him on the shoulder.

“Well done,” she said, “Now can you trace back where Leo came from in the first place?”

The operator nodded thoughtfully.

“Sure, no problem,” he said, turning to his desk again. Moments later, there it was, Leo’s home base, www.parker.maiden.co.uk.

Susan smiled triumphantly.

“Can you give me a print-out on all that?” she said briskly.

“Can do,” said the operator, efficiently setting up the printout. In a few moments, he handed Susan a bundle of papers.

“Terrific!” she said, “Thanks a million”.

“Any time,” said the operator, deftly sweeping her legs into his glance as she walked away.

“Not a bad looker,” he muttered, wishing her skirt was shorter.