

The Teller

(A Short Story by T. U.-P.)

Like any other Saturday at the end of the month, Miles Benton awakens to the dim tolling of the neighbourhood church bell up the street, and decides to check out his online banking account. After entering his username and password in the electronic fields, he notices that some of his online banking features have been strangely modified with a different cell phone contact associated with his private account. After finally finding a way in, he is hit by a sudden malaise when he discovers the balance on his checking account has dropped almost ten thousand dollars. Looking in at some of his recent online transactions, he spots some type of breach where a mysterious third party used a different email and contact information to illicitly transfer the fairly substantial sum of money into a shadow account.

“Hi, my name is Miles Benton... I’d like to report that someone has transferred funds from my checking account without my consent...” He says after calling the number on the back of his debit card.

“Ok, Mr. Benton. I’m going to have to transfer you to cybersecurity.” A female agent replies.

After about five minutes on hold, a male agent says: “Hello, sir. This is Jupiter Bank cybersecurity. How may I help you?”

“Hello. I’d like to report that my account was somehow accessed by someone else and a fairly large sum of money was transferred externally.”

“Ok, Sir. So... I understand that you noticed some unauthorized transfers just today? You know that you need to take precautions to protect your private banking information from third party users...”

“Well... I am pretty good with hackers. I’ve never shared my confidential account info with anybody. I think that this is on the bank’s end...”

“I see... Well, Sir... I’ll give you a case number and we’ll have a look at the unauthorized transfers you spoke to us about and you can contact us and see where your case is at.”

After the stressful and rather unproductive call with Jupiter Bank, Miles hangs up the phone clutching a small slip of paper with his case number scribbled down on it. Fed up with the process over the phone, he quickly puts his shoes on and heads down to his local branch.

After walking through a portion of Little Portugal, he describes the stark and modern façade of Jupiter Bank’s _____ Branch looming in the distance. Upon

entering through the main doors, feeling the watchful eye of globe-shaped security cameras, Miles joins a small queue of banking customers lined up to be served by the three available tellers. In the queue, he surveils the bank floor, noticing the new branch manager with a slight glint in his eye as he enters the vault behind the desk and main service windows.

"I'd like to talk to Mike. He helped me open a tax-free savings account a few months ago. He knows me well." Miles says to the next available teller with large round glasses.

"I'm sorry, Sir. Mike Gonzalves is no longer with us here at _____ Branch." She says curtly.

"You see ma'am, my account was compromised and Mike is an employee I really trust. He also had cybersecurity experience..."

"Sir, we don't discuss cybersecurity issues directly at Jupiter Bank. You'll have to call the banking hotline for a case number in order to resolve the issue. Next person please!" She hollers authoritatively. After the uncomfortable interaction with the unhelpful teller, Miles looks around the branch one last time and spots two security guards by the side doors next to the ATM machines. Making awkward eye contact with one of the two, the flustered customer opts to head out of the branch, determined to alert his credit card company about his banking problem.

After heading back home through Little Portugal, Miles picks up his landline phone to call his credit card provider.

"Hello, this is ____ cybersecurity, how may I help you?"

"I'd like to report a banking error. My account was compromised recently and some third party transferred about ten grand of my hard-earned money into a shadow account."

"I see. Have you alerted Jupiter Bank, Mr...?"

"Benton. Yes, I did alert the bank and my branch but they didn't really help. You see... Someone must have accessed my account through bank branch or staff access. There's no way they hacked in with my username and password..."

"Ok, Mr. Benton. We'll have a look. So, you said your funds went to a shadow account... Can you explain?"

"Well yes. If you look up my online transactions, there a large transfer on August 18th that went to a strange account listed as 'Reclaim XT67'. If you look up that transfer, you'll find out I never authorized it."

“Thank you, Mr. Benton. We just opened up a case with you and will verify if anyone else’s account in Jupiter Bank was compromised like yours. If this is in fact a banking error, chances are your branch was affected by some form of online security breach.”

Two weeks after the first call to my _____ credit card provider, an investigation is launched to locate the whereabouts of branch employee Michael Gonzalves, who had been reported missing by his young wife. After tracking a suspicious pick-up truck to the vicinity of the Hunter Marsh, Gonzalves’ body, tethered to a heavy block of solid concrete, is pulled out of the wetland by investigators.

“This could be Gonzalves. He never did steal all of that branch’s money. That tape is an imposter posing as him in the bank with security clearances. Good thing we found him when we did.” A female detective says to her partner.

“This would have been a real Clonycavan! They say that once a whole year passes and no body turns up in a missing person case, chances are it will take another twenty or more after that!” The dark-complexioned cop says in reply.

After the body is loaded into a large law enforcement van and sent off to the morgue, three arrests are made in the case of the missing teller through a document found in a water-tight plastic folder also tethered to the cadaver. After studying the digital forensics of the case through footage at the _____ branch and mobile phone data, the credit card company is forced to open a case against the Mounted Police (MP).

“Notice how the call from the banker’s double was made directly to the Mounted Police’s ‘O’ Headquarters. Then a series of transfers from various bank accounts were illicitly made following a senior order from the building.” A credit card cybersecurity expert says.

“It’s clear from that call that the individual in question really does work as a high-profile member of the national security agency and was managing networks of organized crime to cover up in the case.” Another digital forensics agent states to their co-worker.

“‘O’ Headquarter is pretty messy. We’re going to have to get them in some kind of lawsuit if they played around with banker doubles and phone agents the way that they appeared to here.”

“That fortress they run must be loaded with white collar crimes. Wish we could just barge in and get the documents we need now for court.”

“They’re probably destroying evidence right now as we speak. I know what the police are like in court. It’s a bloody nightmare when they’re implicated in cases like this.”

"I hate going to court against those red uniforms. It's taboo to try to establish that Mounties are crooked in court these days!"

After the conversation between the two cybersecurity experts, another call is made from the branch manager of _____ branch and a lower-level banking accomplice.

"The wanker document has to be hidden. If they find that one, they're going to pick me up in this whole affair." The branch manager says from his office.

"We tried to close the case off like you ordered, but the credit card company somehow found out and now we're all tied into this thing."

"The plan was to keep our reclamation account hidden. Our Mounties oversee that one and now they're implicated in this whole thing. That's a realm that gets me busted as well!"

"No worries boss. I'll see to it that they never find out who signed that thing 'wanker'."

After taking over 5 million dollars from Jupiter Bank customers, the Mounted Police order their agents in the banking system to leave their posts. Soon an arms race starts up between the MPs and the credit card company with Jupiter Bank caught in the middle.

(The End)