
THE BANK (CHAPTER 1 ONLY)

Breaching the underworld

Saskia van Essen thrillers

MIRIAM VERBEEK



About 'The Bank'

***** **"Verbeek writes in gorgeous prose and features unforgettable characters in this richly drawn, perfectly paced thriller."** - *Jeff Klune - Book Commentary*.

Saskia loves her new dream job in Lyon, France, investigating financial systems for the Friendly Society Bank. In her free time, she indulges her second passion, bike riding.

She's astonished when a stranger accuses her of murder, and even more bewildered when Europe's top law enforcement agencies ask her to trace money trails that could lead to some of Europe's criminal masterminds. Somehow, she must learn how to present an innocent face to the criminals who begin to track her every move as she delves into the secrets they think are hidden in the cyber world.

When her family and friends receive death threats, she's terrified, but it's too late to stop her clandestine work. There's a small window of opportunity for her to save herself and those she loves while bringing down an evil network ... and she has no way of knowing if her strategy will work.

Chapter 1

BOOK EXCERPT

SASKIA SAT UP, one hand searching around in the dark for her buzzing phone.

She held the lit screen to her face.

2am!

“Schijt! Wie belt nou?” she muttered, frowning at the number on the screen. It had a +1 prefix. She did not recognise it and rejected the call.

Five seconds later, the phone vibrated to life again. Not a wrong number then. She swiped to answer and lifted the device to her ear. “Hallo?”

“Doctor van Essen? Is it you, Dr van Essen? I’m in deep trouble. You’ve got to help me!” The panicked male voice – speaking English in a pronounced southern American accent – was so loud that Saskia jerked the phone away from her ear.

“Who is this?”

“It’s me, Doctor van Essen. It’s Clint Bailey. I’ve done something really stupid, and you’ve got to help me!”

Who is Clint Bailey?

“Mr Bailey, please help me by telling me who you are and what your problem is.”

“I’m Clint. You know? I spoke with you after your talk at the bank about cybersecurity. You know – I’m seconded to FSB for a couple of weeks. But, Doctor van Essen, I’ve done exactly what you warned us not to do.”

Saskia dredged up a memory of a tall man with a broad middle, floppy brown hair, eyes behind rimless glasses that blinked too much and – yes! the same penetrating voice.

Though maybe he’s not so tall, Saskia reflected, I have to stop thinking of all adults as tall.

She brought her attention back to the matter at hand. “How can I help, Mr Bailey?”

“There was a message from Mister Aubert telling me to attend urgently to a matter.

There was a link, and I clicked on the link.” At the last word, Clint Bailey’s voice rose to a squeak. “It’s not from Mister Aubert!”

“Where are you?” Saskia kicked off the bed cover and reached for her laptop on the small table jammed between the bedhead and wall of her cramped bedroom.

“I’m in the office – I know – it’s a ridiculous time, but I wanted to get some stuff done, and it’s the right time to talk to my American colleagues – you know? Time difference and all –”

“Mr Bailey, are you using the bank’s computers?” Saskia put the phone on loud-speaker and set it on the table as she opened her laptop. Using her foot, she hooked a stool out from under the table and transferred herself on to it.

“I am! You know – you told us not to click on links unless we were sure about them – that some of them could infect systems. You know – worms and viruses and all –”

“Mr Bailey, when did you do this?”

“Just now. I mean. I realised I might be in trouble. There’s no IT people here. You know, it’s late –”

“Mr Bailey, disconnect your computer from its power source.”

“What?”

“Disconnect your computer from its power source. Pull out the electricity plug now!”

“What? Oh! Oh! Yes. Okay. I’ve just – yeah – I see it! Okay. Done.”

“Exactly how much time has passed since you clicked the link?”

“Uh? Ah? About ten minutes – maybe less. I had your number. You know –”

“I want you to unplug every computer in the bank.”

“All of them?”

“All! Now, Mr Bailey! Call me again when you’ve done it.” Saskia typed a password into her laptop, clicked into the bank’s website and located the after-hours number. She tapped out the number for the security section.

“Oui?”

In French, she introduced herself and then said, “Monsieur, there is every possibility that the bank’s computer system has been compromised. We may have time to stop the whole system from being infected, but I need you to switch off all the power in the building.”

“That’s impossible!”

“Monsieur, the bank may lose many millions of euros if this infection takes hold. Our computer system is linked to all other branches of the bank, and if you do not do this, it may cause problems worldwide.”

As she negotiated with Security, Saskia searched her phone contacts for Ferdinand Fourvier, head of FSB’s IT section.

“It is imperative you do this, Monsieur. I am working now to ensure that the power outage will be short, but it must happen now, or the consequences could be terrible.”

She heard a muttered conversation offline. Another person came online. “Who are you?”

“I am Doctor Saskia van Essen. I’m with the Compliance Risk Management Unit of the bank. With whom am I speaking?”

“Alain Dubois.”

“Monsieur Dubois, I met you when I first took up the position at the bank. To remind you, I am the small Dutch woman, and we discussed the issue of risk to your security protocols.”

“I remember you.”

“Good. Please act urgently on my request. The sooner this is done, the quicker I can resolve the matter. I will get back to you as soon as I can to further explain the situation. Please give me a mobile phone number where I can call you after you turn off the power. The line we are currently using may not work.” Saskia struggled to keep her voice calm as waves of impatience threatened to close her throat. Her attention was only partly on the conversation, because she was scanning her email inbox to check if she had also received the email Clint Bailey had opened. Her scan stopped at a message from ‘Antoine Aubert’:

This is an urgent matter that needs your attention immediately!
Click here!

Antoine Aubert

Managing Director

Friendly Society Bank Pty Limited (FSB)

Lyon Branch

Saskia squinted at the screen. So, the same message had probably been sent to all bank staff in Lyon. How many others had clicked the link?

Alain Dubois finally made a decision. “Very well, Mademoiselle. Please hurry with a callback.”

Saskia noted the mobile number he dictated and thanked him.

She tapped out a message to Clint Bailey:

Power about to be switched off in building. Stay put. I'll call
soon. S

Then she called Ferdinand Fourvier, who was as disgruntled at being woken as she had been until she explained what had happened and the action she had taken. “Do we know what the infection is?” he asked.

“Not yet. I don’t even know if there is an infection. I’m currently in my parents’ home in Holland, so I can only help remotely. If you can get to the bank for a hands-on, I’ll

have a look at the email Monsieur Bailey opened and tell you as much as I can. How long will it take you to get to the bank?"

"Eh? Go to the – of course – thirty – maybe forty minutes."

"As soon as I know, I'll let you know whether this panic is for nothing or something."

She tapped out another message to Clint Bailey:

Ferdinand Fourvier, Head of IT, will be at bank in about 30 mins. Stay put. S

All her attention was now focused on her laptop. Using the sandbox application on her computer, she began to investigate the nature of the link, quickly confirming that her panic was justified. The link was to install a trojan designed to make the computer – or, in this case, the computer system – inoperable. Within half-an-hour of infection, the screen of a compromised computer would display a demand for payment.

Saskia frowned as she scrolled through the code. There was something amateurish about it, but it was still beyond her capability to quickly interrogate.

She clicked into the private chat group she shared with her geek friends.

#AllThere: URGENT. I need someone who can undo ransomware before it goes live.

She waited for a response, continuing to study the code, hoping to find something to make it inoperable.

"Ping!"

#JackoFry. Try #CaseIt10 on gig.geeks.hire. New. Good reputation.

Saskia knew #JackoFry. It didn't surprise her that her friend was up at this ungodly hour. They rarely left off fiddling with his screens till dawn. Saskia did a quick search on the gig.geeks.hire site for #CaseIt10 and verified #JackoFry's recommendation, including the 'charge for services was always reasonable'.

She sent a note to #CaseIt10 via the website using her handle #AllThere, which would allow #CaseIt10 to check her bona fides; then she sent a direct message in the faint hope she could get a quick answer – who knew where in the world #CaseIt10 lived.

Five minutes later, 'Ping!' #CaseIt10 responded.

#CaseIt10: How can I help?

#AllThere: My organisation has just had a ransomware attack. Hopefully we've checked the spread. Can you disable?

#Casel10: Who shall I send the bill to?

#AllThere: Me.

#Casel10: Send me what you've got.

Saskia did as requested.

Not even a half hour had passed since she'd been woken. With the immediate panic over, she noticed that she was cold, and the only light in the room was from the laptop screen and her phone. She switched on a bedside lamp, climbed into her bed and under the cover of a doona. She propped herself up against the wall with a pillow tucked at her back, positioning the laptop before her. She messaged M. Fourvier the details he would need when he started investigating the spread of the infection. The bank's computer system operated on a hybrid network topology. Hopefully, that would work in his favour.

M. Fourvier replied:

Have shut down computer network. Power back on. Have started tracing spread of infection. So far seems your actions have stopped it in its tracks.

Saskia dropped her head back against the wall.

I'm not going to sleep!

A message 'ping' from her computer shocked her awake.

#Casel10: EasyPeasy. Real amateur work this one. Bought the malware from the Dark Web for US\$39.90 yesterday. IP's from a public site so it won't help you. But I've got the code to decrypt the malware. I'll send it separately.

#AllThere: Wonderful! Thank you!

#Casel10: No problem. Happy to help.

Chapter 8

TWO DAYS LATER, WHEN Saskia entered the back gate of her lodgings, a woman in a tight black skirt and white shirt, and a man wearing the blue uniform of a police officer, rose from their seats at the garden table. Alongside them, Mme Claire stayed seated, her hand restraining Rufus by the collar. Three mugs sat on the tabletop, indicating the three had been in each other's company for some time.

Saskia grimaced and immediately regretted doing so. Her battered face still did not appreciate movement.

She had barely made it home after the beating at the market, her bravado dissolving within minutes of pushing against the bike pedals to propel her forward. One eye had almost closed shut by the time she reached the garden gate, and blood kept dribbling from her cut lip no matter how often she dabbed at it with a tissue. Thankfully, neither Rufus nor Mme Claire had been in the garden to witness her homecoming. She'd left the bike and its basket of groceries propped against the garden shed wall, hauled herself up the flight of stairs to her apartment and confronted the wreckage of her face in the bathroom mirror.

A shower and painkillers had dulled the physical aches but done nothing to dull her bewilderment. Why had the woman seemed so certain she had killed – murdered – her husband? Who might her husband have been?

After a night of fitful sleep, she'd spent the better part of Sunday in front of her laptop looking for news on murders in Lyon, wondering how anyone could link her to any.

Her face still a painful mess; she'd debated whether to call in sick, but M. Aubert's rebuke about the leave she'd taken a few weeks before still gnawed at her, so she set

sunglasses over her eyes, skipped her usual stop for a breakfast croissant at her favourite bakery and spent most of the day hidden in her office.

“Our pardon, Dr van Essen. We have some questions for you,” the black-skirted woman said.

“Does this have something to do with what happened at the market the other day?”

Mme Claire’s eyebrows rose at her words. Saskia could almost feel Mme Claire’s eyes inspecting Saskia’s swollen lips and the bruise on her cheek.

Saskia pushed her sunglasses more firmly up her nose, hoping at least to hide the sore eye from examination.

“Yes and no,” replied the woman. She introduced herself as Louise Granger, juge d’instruction (investigating magistrate), and the uniformed officer introduced himself as Gabriel Clément.

Mme Claire rose. “Come, Rufus,” she said. “We will leave these people in peace. Though, perhaps I could bring you a cup of tea or coffee, Saskia?”

“Thank you, no,” Saskia said. “Do you mind if I put my bike away?” she asked the law enforcement officers.

“Please,” the magistrate agreed.

Bike parked, Saskia returned to sit on the chair Mme Claire had vacated, dropping her backpack to the ground beside her. “I still have no idea what all of that was about,” Saskia said.

“It would appear that you sustained quite a beating,” the magistrate said.

Saskia shrugged. “Superficial, but looks a bit awful.”

“Can you tell us what happened?”

“Umm – I was doing some shopping at the St Antoine Market when – well, umm – this woman started yelling at me. She knocked me over and hit me. I couldn’t understand what she was saying. She spoke – perhaps it was Arabic. I don’t know. Some people pulled her away, and a man told me she was accusing me of murdering her husband. When someone suggested the police should be called, the woman’s friend said it was a mistake and apologised.”

“So, you think they did not want to involve the police? Or do you think this friend believed it was a mistake?” the magistrate asked.

Saskia shrugged. “I admit I wasn’t thinking very straight, and I still can’t work out why I was accused of murder or why someone should even mistake me for someone else. I was – umm – I guess I was embarrassed to be the centre of – er – attention.”

Gabriel Clément, who had pulled a notebook out of his breast pocket and opened it, paused. “You do not like to be the centre of attention?”

It was on the tip of her tongue to say, “A failing of mine,” but she said, “No.”

“Did you?” Officer Clément asked.

“Did I what?”

“Did you murder her husband?”

Saskia drew back in horror. “Of course not!”

“Have you ever murdered anyone?” the magistrate asked.

Saskia’s glance flicked from Officer Clément to the magistrate, who looked expectant, and then back to Officer Clément. “What?” Saskia squeaked.

“It is a simple question, Dr van Essen. Have you ever murdered anyone?” Clément asked.

Indignation flared. Saskia scrambled to stand on the seat of her chair, placed her hands on the table and leaned forward towards the police officer. “Monsieur, not only have I never murdered anyone. I have never even thought of murdering anyone. Even when provoked, I have never thought of murdering anyone!”

“Bon.” Clément sat back, a small smile twitching his lips.

Was he smirking?

“Dr van Essen, could you describe these women to us?” the magistrate asked.

Saskia swivelled her attention to Louise Granger. “Yes. The woman who attacked me was heavy-set, perhaps a metre and a half tall, probably middle-aged. Her brows were black, and her eyes dark. She wore a green kaftan and a matching hijab. Her companion was similarly dressed, though she wore heavy makeup – false eyelashes, brows darkened and shaped. She – the companion – understood and spoke some French. I don’t think the woman who attacked me – and yes!” she glared at Clément, “it *was* an unprovoked attack!”

Saskia drew breath to calm her irritation at the police officer, and brought her focus back to Mme Granger, who responded with the merest twitch of an eyebrow. “I don’t think that first woman understood or spoke any French,” Saskia continued. “There were two children with them. A boy of perhaps four or five. Grey shorts, reddish shirt. Dark, short hair. The girl was about ten. Thin. She wore a hijab that hid her hair and skinny denims with a loose brown tee shirt. The children looked neatly turned out. I didn’t note their footwear. The women wore slip-on sandals. There was also a baby in a covered pram. I did not see the baby. Is this the information you want?”

The magistrate smiled, nodding slightly. “Merci. Oui.” She turned to the police officer, who had been scribbling furiously in a notebook. “You have all that?” To Saskia, she said, “You have good recall, given the trauma of the situation.”

“It’s what I’m good at, Madame. I notice and remember details.” Saskia settled back on to her chair, annoyingly aware that her feet did not reach the ground and that her small stature must have made her standing-on-the-chair outburst look ridiculous.

“That is good news for us, Dr van Essen – ”

“Oh, stop calling me Dr van Essen. It’s pretentious politeness. And tell me what’s going on here. Why are you here? More to the point, why are you, a *juge d’instruction*, involved in a disturbance at the market? How come the police are involved at all? Has there been a murder at all? And how come I’m being accused?”

Under French law, since Napoleon’s days, a magistrate appointed to be *juge d’instruction*

tion in a case had almost unlimited control of the investigation. The appointment of such a person meant the case being investigated was serious or complex.

The magistrate gave a single, slight nod. “How would you like us to call you? And please call me Louise.”

“Saskia will do.”

“You are right to guess, Doctor – uh – Saskia, that we are here to investigate more than your assault at the market. However, before I answer your questions, please tell us more about the incident at St Antoine. You say there was a man who understood what your assailant said. Can you tell us exactly what he said the woman accused you of?”

Saskia frowned, fumbling for the memory. “Exact words? Er – well – at first, he just told me that she said I’d murdered her husband. I said I had not. Then he had a conversation with her and he said – ummm – he said that she told him I may not have pulled the trigger but I was the cause of his death and was more to blame for her husband’s death than the bullet that killed him.”

“Do you have any idea what she meant?” Louise asked.

“Have I not already made clear that I don’t?”

“What is your work, Saskia?”

“I work at the FSB. It’s a bank. I work in the risk division.”

“What does that entail?”

“My job is to research whether the bank is keeping up with the latest European regulations and following them, as well as incorporating organisational structures that encourage responsible behaviour from staff.”

“And is the bank keeping up with regulations?”

“I’ve only been at the bank for a few months, so I haven’t done much more than getting to know how the bank operates. I’ve made a few suggestions for improvements, and I am not at liberty to discuss bank details with you without clearance.”

“Do you have people working for you?”

“No.”

Clément looked up from his notebook, his busy pencil pausing. “You have nothing to do with the bank personnel?”

“I don’t know what you mean by that. I am part of the bank personnel. I report directly to the head of the bank’s risk management team, Madame Le Fèvre.”

Louise reached into the bag hanging from her shoulder, removed a folder and extracted a photograph. She placed it on the table in front of Saskia.

Saskia picked up the photo. It showed the head and shoulders of a man with a neatly trimmed greying moustache and beard, and grey curly hair cropped close to his head. His eyebrows were black and thick, and his eyes were closed. Foreboding cramped her breathing as she studied the image. Judging by the pallor of his skin, the photo had been taken of a dead man. She took a deep breath as she looked up to meet Louise’s gaze.

“Umm – I think he was one of the people who attended a recent talk I gave at the bank about avoiding scam emails.”

“So,” Clément said, sitting forward. “You do have something to do with other people at the bank.”

Louise put a hand on his arm, and he sat back.

“Do you remember his name?” asked Louise.

Saskia shook her head. “No. It was an open invitation session, and there were about fifteen people there. A few people introduced themselves to me after the talk. This man didn’t.”

“Could you find his name?”

Saskia frowned. “You should go to the bank’s personnel department for this information.”

Clément straightened, this time ignoring the hand that Louise again placed on his arm. “Before we give you further information that might persuade you to help us, tell us about the man who translated for you – at the market. You said that a man was able to understand what the woman said.”

“What do you want me to tell you about him? I’d never seen him before. He was kind and helpful.”

“It didn’t seem strange that a person who understood the lady happened to be on hand to translate?”

“No. Not at all. Lyon is full of people from many nations.”

“Can you describe him?”

“I didn’t pay much attention to him.” Saskia closed her eyes, replaying the scene. “He was dressed in a suit – a fawn-coloured suit. He had a matching scarf, I think. He was old – I mean, like fifty or sixty. He spoke good French, but with a slight accent. I think he wore glasses. There was a woman with a checkered scarf. A stallholder. I remember seeing her before.”

“Yes,” Louise said. “She described the incident to us. She did not know either the gentleman who helped you or the two women. But she said she had seen you before. She also knew your name. You paid her for her produce with a credit card loaded on your phone, which is how we have been able to find you.”

“Are you going to tell me what this is about?”

“I think that’s fair,” Louise said. “This man,” she put her finger on the photo, “was found dead on the banks of the Rhône beyond the Confluence two weeks ago. He had no identification on himself, and we have been at a loss to identify him. Quite by chance, we heard about the disturbance at St Antoine Market and, given there was an accusation of murder involved, we decided to follow up.”

“Jezus!” Saskia breathed. “Do you know how he died?”

“A bullet to the side of the head. He was also severely tortured.”

Saskia glanced at the photo again.

“We have touched up the photo to hide the damage to his temple,” Louise said. “We wondered whether there might be a connection with the murder accusation at the market.”

“If there is one, I don’t know about it.”

“Again, we ask, can you tell us who he is? It would be most beneficial to our investigations if we could at least identify him,” Louise said.

Saskia thought for a while. She had already hacked into the personnel files of the bank once when looking for information about Antoine Aubert. Would it be right to do it again? She was tempted to ask if she was a suspect, but instead she reached for her backpack, took out her laptop and set it on the table. Within minutes, she had worked her way into the personnel files of the bank and was scanning names. When she came to a name that sounded male and Middle Eastern, she clicked into the file to peruse the photo. Finally, she turned her laptop screen around for the magistrate and police officer to see.

Clément began to scribble in his notebook.

Saskia said, “What’s your mobile number? I’ll send you a screenshot of this page.”

Louise provided a number. Saskia made the transfer and then closed her laptop. “Madame, Monsieur, I have provided this information to you, but it was way beyond my comfort zone.”

“Understood,” Louise said. “Thank you.”

“Do you think you could find any further information about this – ” Clément glanced at his notebook, “Amin Aziz?”

“The information I provided to you says he works in the accounts department. I don’t personally know anyone there.”

Louise stood. “Thank you for your help, Saskia. We’ll make further enquiries. Now that we have these details, we should be able to find his family. Thank you again, Saskia.” She reached into her shoulder bag and drew out a card. “Should you think or hear of any further information, please contact me.”

Saskia accepted the card and walked the officers into the house and up the hallway to the front door. She turned back into the hallway, having shut the door behind the visitors. Mme Claire stood in the hallway; one eyebrow raised and her head tipped slightly to one side.

Saskia grimaced. “I’d hoped to forget about all of this, but it seems I’ve been plunged into something I’ve got nothing to do with,” Saskia said to the silent enquiry.

“May I know?”

“Yes. Yes. Of course.”

The Bank is a work of fiction. Names, characters, places and incidents are either the product of the author's imagination or used fictitiously. Any resemblance to an actual person, living or dead, events or locales is coincidental. AI was not used to create any part of this book.

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