

"It's Amanda Styles calling from accounting." "Yes?" I replied reluctantly. "I'd like to talk to you about some inconsistencies that have been flagged on a few of your transactions if you have the time." A few inconsistencies on our transactions? What was she talking about? All of our transactions were monitored and verified through Skycap. "Now's not the best time, Amanda. If it's pressing could I call you back in about fifteen minutes?" Fifteen minutes should be enough time to run a query on all of our accounts and their recent activity and transactions. I didn't wait for Amanda to reply, I needed to move now. As I went to hang up the phone the last thing I heard from Amanda was a plea, "...I just need two bits of information."

I launched my query and let it start to hunt on its own. I looked at Jim. He was deep into Skycap, but I couldn't see where he was or what he was doing. I knew that I needed to start poking around the Barber Shop. I clicked back on the icon and opened it up. There was the pole and the sign in the window but now there was something new. A mailbox was now hanging next to the door with an envelope poking out of the top of it. I clicked on the envelope. "Please Enter Password," it prompted. Password? What fucking password? As I stared at the screen contemplating my next move the letter suddenly vanished. I quickly tapped the mailbox. Nothing happened. I tried again and nothing. I looked over at Jim who was now standing up with his jacket on and was packing up his briefcase. After stuffing some folders inside he fired in his box of tic-tacs, clipped the flap shut, and walked off. As with every absent minded techno-flunky, Jim had walked away without locking his computer. I shuffled over and sat down at this terminal. I wasn't worried about the optics as I'd spent countless hours on Jim's machine installing Skycap. On the menu bar was an icon of a wooden log. I clicked on it, opening up a new screen that gave me access to Jim's Skycap data-"log" and history. At the bottom of the heaping pile of code was the final line "@#type-cast/open,mailbox^letter-true,open-true,content-false". Like a scalpel, I used my mouse to highlight the last word "false" and typed "true" over it and hit enter. Bang! The letter flashed instantly onto Jim's screen. It read simply, "It's time for a shave and a haircut, six bits. Meet me at the same place. AA."

I looked at the odd message and I immediately started recognizing some of the recent and familiar artifacts of the seemingly random. The riddle that troubled Jim so much, "What do you call a barber that will only shave his patrons but not himself?". Jim's admission that "all I need is this AA meeting". Even Amanda's desperate plea as I hung up on her that she just needed "two 'bits' of information". The pieces were all familiar but I couldn't fit them together, except for one surety. The "AA" meeting that Jim had referred to was clearly not the Alcoholic Anonymous gathering that I'd envisioned taking place in the basement of some nearby church. "AA" was Albert Andrews, but who the hell was Albert Andrews? A quick Google search confirmed that Albert Andrews was, in fact, a Jeopardy champion back in the inaugural NBC 1964 season. He'd since passed, by way of a boating accident incidentally. In an attached photograph from his high school yearbook was a classmate's inscription "the smartest guy in the room". My mind was in fourth gear. "The Jeopardy champion isn't the smartest guy in the room". Those were Jim's words. That's when the red message started to flash. My query, which I'd forgotten about amongst the chaos, had ended. What I saw excavated my soul.

Seven accounts had been snared in the net cast by my query. I didn't recognize any of the account numbers-they weren't the accounts of our largest customers. Those I could recite from memory. I punched in the first 5-digit number on the list. "Firemetrix", located in Waltham, Massachusetts. I didn't recognize Firemetrix nor did I recognize the name of the registrant. Amy Matheson. I quickly pulled up the other six accounts. It was the same thing. I recognized neither the firm name nor the registrant. I did recognize one unique detail consistent across each account. They all showed a net credit. That was odd for clients that are consumers of our products and services, as they paid for those purchases through their account. There should have been a consistent stream of both debits

and credits. A summary of the account's activity showed a disturbing trend. Within each account there were a series of transactions that were initiated by the client and then, around four hours later, reversed by Jim. That explained why no money had been transferred into the accounts, as there were no funds to settle because Jim's reversals were done at the same prices. I was puzzled. How did these accounts find their way into credit situations, and what was Jim up to?

The answer to the former question was easier to find than the latter. Rather easily I discovered that the "take-on" transaction that each account initiated was effected in a foreign currency and then settled back in US dollars. The reported prices are down to 2 decimals, though the foreign exchange conversion is calculated out to four decimals. The curious discovery was that the actual funds were being settled to six decimals, outside of the reported prices in Skycap and our firm's official ledger. When I dug further, I noticed that the currency rates on the take-on and take-off trades were different out to the sixth decimal with the money always in the favor of the client. The lightbulb of recognition suddenly flashed in my head. The nickname that I gave decimal places when I created Skycap was "bits." Six bits! I immediately recalled the sign in the Barber Shop window: "What do you call a barber that can shave his customers but not himself?" Of course! The barber was obviously Jim. Then I remembered the message in the mailbox, "it's time for a shave and a haircut, six bits".

The size of the credit associated with a six-bit differential on the foreign exchange on one transaction was small, almost de minimis. It was certainly not grand enough to attract attention from Audit & Control (A&C). However, over multiple transactions and many months, the credits swelled handsomely until, about once a quarter, the money was withdrawn from the account. The quiet cycle of accumulation and withdraw would register as "normal course activity" under any of A&C's sniffing software. This "grow-and-harvest" behavior was consistent across each account. Also consistent was that the account's registrant would always perform the withdrawal. I was puzzled. Who were these registrants and exactly what web of people was Jim evidently syphoning money into and why? This behavior didn't fit Jim's MO. There had to be more to the story. Evidently, there was.

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