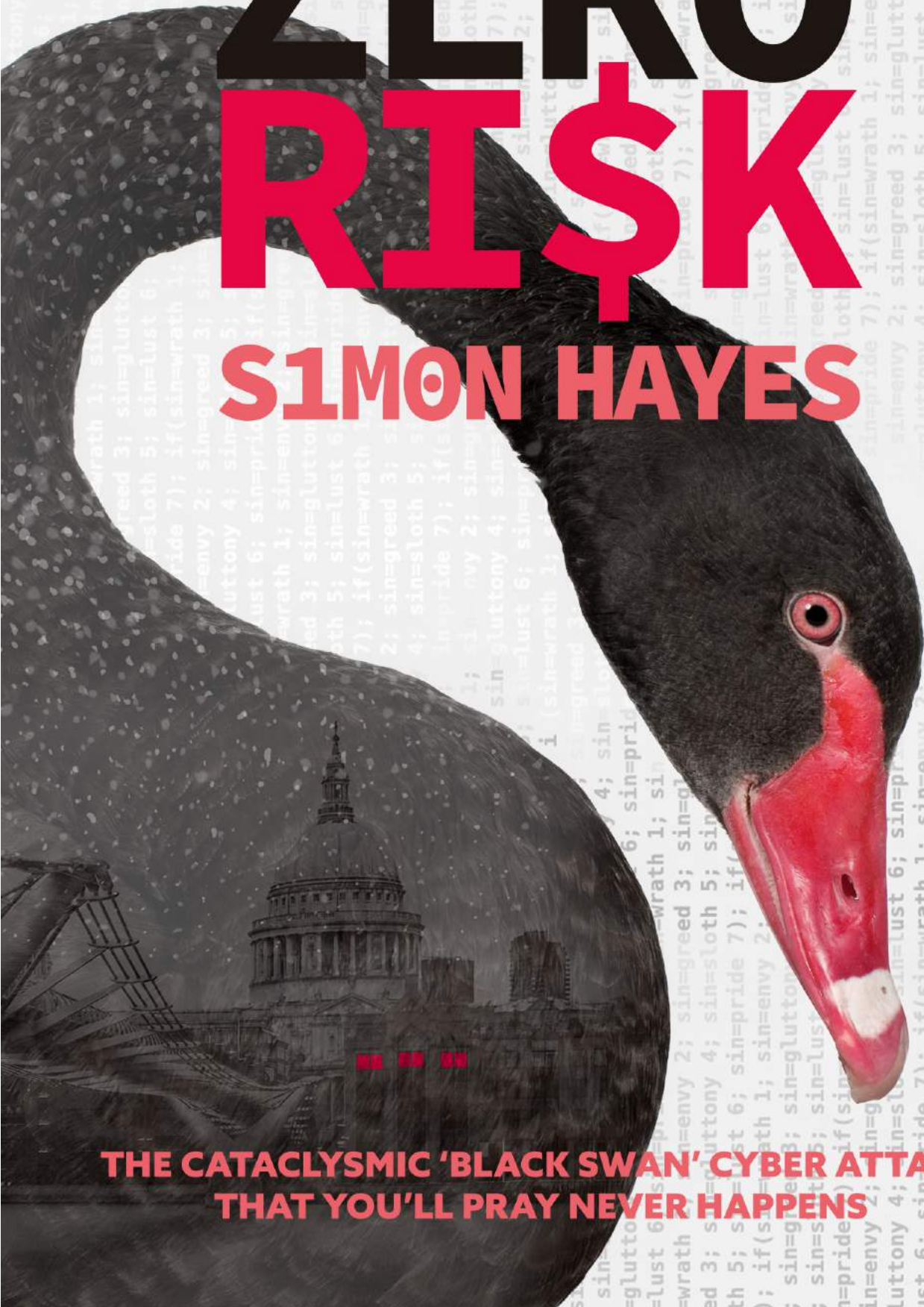


TEN DAYS. SEVEN DEADLY SINS

ZERO RISK SIMON HAYES

THE CATAclySMIC 'BLACK SWAN' CYBER ATTACK
THAT YOU'LL PRAY NEVER HAPPENS



ZERO RISK

BY
SIMON HAYES

THE RUBRIQS PRESS



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Rather than love, than money, than fame
... give me truth

Walden
Henry David Thoreau

Посвящается Татьяне

13. СКАЗКА

Встарь, во время оно,
В сказочном краю
Пробирался конный
Степью по репью.

Он спешил на сечу,
А в степной пыли
Темный лес навстречу
Вырастал вдали.

Доктор Живаго
Борис Леонидович Пастернак

PROLOGUE

EIGHT YEARS EARLIER

FRIDAY 24 JUNE 2016

HOLLY BRAND WAS TRYING DESPERATELY to hide her nerves. Sweating despite the glacial chill in the conference room, she thanked God she had opted for the sleeveless dress that morning. Her colleagues shuffled their papers and looked at their watches, their faces cold from apprehension, not aircon. No one enjoyed the weekly meeting of FROG—the Financial Risk Operations Group—at National Bank.

No one, that is, except Martin Kellett.

Kellett may have been listed as Chief Risk Officer on the bank's website, but among his subordinates Kellett's title was "the Toad." He was third in importance, behind the Chief Executive Officer and the Chief Financial Officer, at the country's fourth largest bank. Holly had no doubt that in his own mind he was already the world's greatest living financier. This weekly gathering of his court was where the frog king's subjects paid homage to his magnificence and bore witness to his cruelty. For Kellett had a habit of devouring, froglike, the insects beneath him.

Just so long as it's not me, prayed Holly, leaning forward to ease the fabric of her dress from her clammy back. She cursed herself for the hundredth time for not losing some weight and repeated the familiar silent self-admonishment that accompanied such thoughts: more time at the gym and less in front of computer screens. Forget more, some would be a start. And fewer of Joan Morris's cakes.

Holly shot another glance around the table. She was looking for comfort, or support, but she saw only the tops of heads slumped in silent misery. At that very moment, offices across London were buzzing with the morning's bombshell referendum result and news of the prime minister's resignation.

But there was no such excitement here. In the kingdom of the Toad, the governing emotion was fear.

The tension in the room was broken by the entry of a smiling, handsome man in his mid-to-late thirties. Rob Tanner, Kellett's deputy, was as warm as the Toad was cruel. No one knew why he had stayed with the Toad for so long; Holly could only speculate that he was too decent to leave the group to the mercy of their sovereign lord. And perhaps, on Kellett's side, somewhere deep in his psyche, there was an understanding that it was only Tanner's cheery presence that kept the whole damn show on the road—not that you'd have guessed it from the Toad's attitude to his number two. But each put-down seemed merely to fortify Tanner's good nature and further incense the Toad. It was a feedback loop which tightened with every passing week.

Kellett's arrival, almost immediately after Tanner's, killed any hopes of a lasting thaw. Brooding and pugnacious, the Toad entered each room as if it were a boxing ring: fists clenched, glaring silent belligerence at anyone who would meet his eyes. A muscular middleweight in his youth, Kellett's sedentary, over-indulged lifestyle had begun to take its toll in middle age. The years had loosened his physique and padded his girth, and now he had the look of an ageing prize-fighter, carrying too many pounds but still bristling with menace. The silence deepened as he lumbered to the head of the table and took his place.

Today, he appeared to be in an unusually placid mood, each agenda item passing in an aura of benign indifference. Until item eight, that was. Holly's specialist subject.

'Ah, *Miss Brand*,' invited Kellett. 'I believe you have an update on legacy security consolidation?' The syllables tripped off Kellett's tongue with reptilian sibilance.

'Yes, sir,' she replied firmly. She made a point of looking him in the eye. 'I do.'

Holly had never cared for Kellett's nickname. She had always liked toads and frogs—all amphibians, really. They were clever. Adaptable. In her eyes, Kellett was more of a snake; his bulging stare reminded her of Ka, the mesmeric serpent in the *Jungle Book*. She looked away, taking a second to collect her thoughts. A feeling of immense calm settled over

her. Holly knew everything there was to know about legacy security consolidation.

‘Well, no time like the present.’ Foiled in his attempt to intimidate, Kellett switched to saccharine insincerity. ‘We mustn’t keep these dear people waiting. I’m sure you have such an important contribution to share with us.’

Kellett’s favourite-uncle niceties were so theatrically bogus that they would have brought laughter in any other setting. But here they occasioned only an abrupt jolt. Everyone knew what this change of tone meant: today’s prey had been identified. Holly knew it too. She took a deep breath and began.

‘To recap: bank computer systems have been built over six decades, with each new program bolted on to form a complex patchwork of technologies. We currently spend three-quarters of the bank’s IT budget on making sure our legacy systems don’t fall apart. That’s over two billion pounds every year.’ She smiled and looked around the room. ‘But effectively all we’re doing with that money is sticking plasters upon yesterday’s plasters. Imagine you have sixty years of sticking plasters on top of each other. Well, I’ve discovered that a lot of them are just plain rotten.’

‘Very graphic and very droll,’ jibed Kellett with undisguised sarcasm, ‘but not terribly enlightening.’

‘Well, if you’d let me finish, I will try to *enlighten* you,’ Holly stabbed back, with unintended vehemence. ‘It’s really very simple. I believe I’ve found a vulnerability, a backdoor left open by our outdated security. There might be others, and the next person to find a weakness like this might not have the bank’s best interests at heart. We have no choice but to tear off those plasters and introduce a completely new computer system. It’ll take time, of course, but we must start planning for it immediately. Otherwise, we’ll be leaving the bank vulnerable to cyber-attack.’

Kellett raised his eyebrows and fixed his subordinate with an expression that would snuff out a candle. ‘Don’t be ridiculous! No bank in history has ever transitioned to a completely new computer system. It’s bad enough that you appear to have gone mad, but it’s unforgivable that you’re wasting my time!’

‘Actually,’ returned Holly, ‘I’m with Einstein on that. Madness is doing the same thing over and over again and expecting something to change.’

Kellett's eyebrows inched even higher. He was not used to being challenged—and certainly not by one of the most junior employees at the bank. 'Miss Brand,' he said, with a sigh. 'I understand your youthful enthusiasm for all things new, but I think our systems have shown themselves to be perfectly resilient for all those sixty years you mention. I see no reason why that should not continue, despite your fanciful talk of Band-Aids and backdoors.'

'Well, perhaps you'd like me to show you otherwise,' offered Holly. She was nervous, of course, but she knew she was right, and that certainty gave her strength. The truth was all that mattered, wasn't it? 'It will take just a minute to set up.'

Anticipation, almost gladiatorial, smacked across Kellett's thin lips. 'If you must, my dear.'

Holly looked up from connecting her laptop to the screen in the conference room, but none of her colleagues would meet her gaze. Except for Rob Tanner, whose smile gave her the nudge she needed to start her demonstration.

'As you can see,' she began, 'I have made a straight-forward connection to the internet. From here I will access the dark web.' Holly worked systematically through a series of web pages until she reached what looked like an old-fashioned command prompt screen on a PC with a blinking green C:\.

'And this is where the fun starts.' Holly entered line after line of code. Her colleagues watched in enthralled silence. Occasionally, the computer would freeze, as if thinking, and then another batch of text would present itself. In the quiet, Kellett couldn't help but try to re-establish his primacy. The bullfrog had to croak.

'I'm sure it's very interesting, Miss Brand, for some of our colleagues to see a computer programmer at work. But I really don't see where you're going with this.'

'You will, sir, don't worry,' she said. Then, 'May I assume your National Bank account is in your full name: Martin Andrew Kellett?'

'My bank account? What on earth has this got to do with *my* bank account?'

'You'll see, sir, if I might continue.' Holly took Kellett's response as the

cue for her final entry. The text “Martin.Andrew.Kellett” was clearly visible amidst the on-screen jumble.

The display froze again before stuttering on. Then, without warning, the code dissolved into the homepage of Martin Kellett’s personal bank account. There was a collective gasp from the room, followed by a panoply of individual exhalations, as Holly’s colleagues noticed, in the upper right-hand corner, Kellett’s swollen balance.

‘Perhaps you’d care to confirm that this is your account, sir?’ ventured Holly. Her eyes twinkled with puckish amusement.

In the quiet that followed, those present might have questioned whether time itself had stopped. The king humiliated in his own court! An eternal second elapsed in perfect silence before Kellett exploded, unleashing an avalanche of rage.

‘I don’t know what stunt you’ve pulled here, but it’s the last thing you will ever do in this company!’ His eyes roamed the room: a challenge. He met a wooden wall of blank faces, offering nothing but quiet contempt. He tried to regain control by ratcheting up the threat. ‘You’re finished in this industry, Brand. You’re finished in this city, in fact. Hear me? *Finished*. Now, get out!’

Holly calmly disconnected her laptop and walked to the door: gaze forward, back straight. She had gone too far this time, she realised. Oh Lord, why did she always have to be such a smart-ass? Why hadn’t she spoken to Tanner first? Every eye in the room followed her. There was more than one look of admiration as well. Then silence, again, before a bellowed, ‘All of you, out!’

Kellett’s roar contained a violence that had the remaining members of the Financial Risk Operations Group scrambling for the door with fear, shock and none of Holly’s poise.

TANNER HADN’T MOVED as the room cleared out around him. He’d seen Kellett angry many times over the years, and—whilst this level of fury was something else—he knew the trick was always to remain level-headed, to find a way to defuse his rage.

‘Well, Martin. I think that was a pretty impressive demonstration.’

As quick as any boxer off his corner-stool, Kellett was on his feet, his

index finger at Tanner's throat. Globes of spittle glistened at the corners of his lips, and his eyes bulged with rage.

'Get rid of her, Tanner! And make sure that everyone here today understands that if they mention a single word of what happened, they'll be lining up behind her at the Jobcentre tomorrow morning. Understand?'

'But Holly's brilliant,' countered Tanner. 'We both know she's the best of all the graduates we've hired in the last ten years. By far. Of course, she's impetuous, she's—'

Kellett was in no mood for equanimity. He pressed even closer and juted his chin with upper-cut precision to within an inch of Tanner's face. Tanner caught the rank tang of sweat, saw up close his boss's pupils burning like coal. But while Kellett's visage was still inflamed, his tone was now icily chill.

'Perhaps you didn't hear me, Rob, so let me make myself absolutely clear. I may not be an expert in securities law, but I do understand enough to know that Miss Brand has just committed a criminal act.' He jabbed that vengeful finger into Tanner's chest. 'If you don't get rid of her, *today*, I will contact the police and the securities regulator myself. I never want to see or hear of her again. Do you understand?'

'Yes, Martin,' was all the reply that Tanner could muster against the onslaught.

'Good. So get on with it!'

DAY ONE

MONDAY 23 DECEMBER 2024

1

ROB TANNER WAS IN HIS ELEMENT. It was a filthy day—sleet and rain and coal dust skies—but that was fine with him. He loved walking the ancient chalk downs of Uffington, whatever the weather. The fresh Oxfordshire air was always rejuvenating, and the chief local attraction—a great white horse, carved into the hillside some 3,000 years ago—posed a tantalising mystery. In such a place, under the watchful, equine eye of prehistory, and with Christmas just days away, not even the English climate could dampen Tanner’s spirits.

He smiled as he remembered one of his mother’s childhood admonitions: ‘There’s no such thing as bad weather, Robert, only unsuitable clothing.’ His smile broadened as he thought of what was to come. A well-earned pint at the White Horse Inn at Woolstone and then lunch with Judith. By God, he had earned it. Not just by dint of the five miles he had walked, in the teeth of an icy wind, but for another year’s hard graft at the bank. Somehow, he’d kept the wheels from falling off, despite Kellett’s best efforts.

How the Board had appointed Kellett CEO was beyond him, but appoint him they had. That was three years ago; Kellett’s influence—and his hubris—seemed to have grown every day since. And while the Toad’s rise had, in turn, led to Tanner’s promotion to Chief Operating Officer, the position was a poisoned chalice. It ought to be the most interesting role in the firm, but these days he spent most of his time putting out Kellett’s fires.

These thoughts melted away as Tanner approached the pub. The only fires he cared to think about now were the log ones burning inside. The windows were festooned with decorations, and in the deepening winter gloom the fairy lights were like beacons, the gentle hubbub emanating

When customer complaints on Christmas Eve about tenfold inflated bank balances herald not early gifts, nor a botched system upgrade, but the most sophisticated cyber attack in history, National Bank Chief Operating Officer Rob Tanner finds himself in the eye of a 'Black Swan' storm no one predicted, but anyone could have anticipated.

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