

Russian Money

Chapter 1

Kozel Action Center —Ashburn, Virginia

Beads of sweat formed on Niko's forehead.

Sokolov's gonna be pissed.

Niko copied the next account number on his list and pasted it into the welcome screen of the National Bank of Cyprus. Then he entered the stolen password and transferred five million rubles into a Cayman Island bank account. This amount, less than \$90,000, wouldn't trigger any reporting alerts within the government of Cyprus.

Nervously tapping his fingers on the table, Niko waited for the transaction to clear. He half expected someone to break the door down and arrest him.

It cleared.

He checked the remaining Cyprus balance—nearly one hundred million rubles. Niko ran a program to make twenty-two more transfers, each into a different Cayman Island account.

At the console next to him, Joey was removing money from Seychelles Islands Bank and Trust. Joey's curly blond hair and boyish looks contrasted with Niko's dark military haircut and rugged build. It made them an odd couple when they hit the bars together.

But tonight, the bars would have to wait. They had a special assignment. A Russian billionaire would pay dearly for meddling in the American mid-term elections.

Their boss, Marko Kozel, a tall, muscular man, graying at the temples, urged them on. "Keep it up, guys. Drain 'em dry." He stood at the front of the Action Center, a room with seats for twenty operators—all but two of them empty.

He pointed to the large screen which displayed charts of the increasing amount of money transferring out of each bank. "Sixty million rubles—over a million dollars—but we've got a lot more to go. We need to wrap this up before ten o'clock. That's five o'clock in Moscow. The early risers will start checking their investments by then. Our unlucky billionaire might notice his missing cash."

Niko looked at his watch. *Quarter after eight.* He chose the next account number. The password started with the letter "A." He had to use his ring finger to stretch across the keyboard because of the brutal lesson he received a few years ago. He should be happy the man only took his little finger.

Marko interrupted his thoughts. "Something wrong, Adam?"

Adam. That's what Marko called him, but to everyone else he was Niko, like the guy in the video game, *Grand Theft Auto*. Adam felt a kindred spirit with the character in the game, so he chose the nickname as his online "handle." Adam was a name from Niko's Ukrainian past—a past he preferred to forget.

He looked at Marko, the only father he'd ever known—the man who'd turned his life around. "I volunteered for this assignment because we need to stop the Russians. But those assholes can be truly brutal. Hell, I'm not even sure what our own government would do if they caught us."

Joey playfully punched Niko in the shoulder. "C'mon, man. We agreed to do this. It's no big deal." He turned back to his console and continued typing. "Now stop whining. Let's move the money."

40 It was a game to Joey, but he was right. They'd both agreed to do this, and it was too late to back
41 down now.

42 Marko took a seat next to Niko. "You know I'll take the blame if our government finds out." A smile
43 lit up his face. "We're the best security experts in the world. That's why Kozel Group won the contract
44 to stop Russian meddling. No matter how much they object, the NSA knows we can't just play defense—
45 simply sticking our finger into the dike every time it springs a leak. Besides, when we stop the Russians,
46 no one'll complain about our methods."

47 Niko nodded and turned back to his computer to select the next account. "Twelve state primaries
48 next week. Time to defend the will of the American voters." As corny as that must have sounded, he
49 meant it. In the last two months, thousands of registered voters had been turned away from the polls in
50 key precincts because the Russians deleted them from the voter rolls. *No more of that shit.*

51 He stopped briefly to stretch and looked up at the chart. They had stolen fifty million dollars so far.
52 "We could use some help here. I thought Vyper would join us. I want to meet this super hacker."

53 Marko shook his head. "As I've told you before, some people don't work well with others. Vyper
54 supplied the passwords and procedures for the banks. You guys handle it from here."

55 "You said no one else can access the accounts tonight. Did Vyper take care of that, too?"

56 Joey spoke up. "Niko, you might be able to talk a nun out of her habit, but you're not getting the
57 boss to spill details about Vyper. He's—"

58 A high-pitched warble drew Niko's attention to the screen. A red stop sign shape flashed at the peak
59 of the chart. Sweat dripped from his forehead. "No more Cyprus transfers. Everything's on hold. They're
60 onto us."

61 On the screen below the chart appeared a flashing message:

62 AWAITING CONFIRMATION.

63 Marko placed a hand on Niko's shoulder. "We're cool. Stick to the plan. You're just pulling off
64 another con. Vyper told us to expect this. It's normal."

65 *Another con.* Niko shook his head. He grazed his finger on the stump where his pinky used to be
66 "Russians don't play games. They kill people. You don't know what they're like."

67 "You're in America now. We've covered our tracks. Remember, the Russians don't know what we're
68 doing. The banks simply need approval because the number of money transfers exceeds the default
69 limit. Vyper will redirect the call to us shortly."

70 The phone rang. Niko answered in his native Russian tongue. "*Allo?* ... One moment, I will transfer
71 you."

72 Marko waited ten seconds before picking up the phone. He spoke in an authoritative Russian voice.
73 "*Allo?* ... *Da*, this is Sergei Orlov ... *Da*, I approve for Alexei Ivanovich Sokolov ... password *Indrik*." He
74 hung up.

75 One minute passed, then another. Finally, the flashing message on the screen disappeared.

76 Niko looked at his console. "We're good!" He let out the breath he didn't realize he was holding.
77 "Transfers are going through now." He picked up where he left off, entering more wire transfers to move
78 funds out of Cyprus.

79 It felt good stealing cash from this man. Marko had told him Vyper traced the Russian hackers and
80 their money back to Alexei Sokolov, a Russian oligarch on the sanctions list. Apparently, the Russian
81 believed he could swing the American election to favor politicians who would end the sanctions against
82 him—perhaps even promote trade with his technology and weapons companies. In addition, Vyper
83 discovered where Sokolov stashed his cash.

84 By 9:30, they had stolen over two billion dollars and deposited it into Marko's temporary accounts.
85 Niko had settled into a rhythm, preparing to enter each new piece of data as soon as the computer
86 responded. Then he noticed the system at the was bank slowing down.

87 The warbling alert sounded once more. On the screen below the chart, a flashing message appeared:

88 DISTRIBUTED DENIAL OF SERVICE.
89 CYPRUS AND SEYCHELLES BANKS.

90 DDoS! Someone was flooding the bank servers with hundreds of network messages—too many to
91 handle. This was not a coincidence.

92 Marko spoke first. "They're onto us. These attacks are the fastest way to stop our transfers. Move
93 the funds out of the Cayman accounts NOW."

94 The race was on. The banks would soon be forced to tell the Russians where their money went. They
95 could also block all access.

96 Niko began at the top of the list of Cayman accounts—the ones where he deposited the stolen rubles.
97 He transferred the entire balance into a backup account in the Bahamas. This wasn't the time to worry
98 about reporting limits. He and Joey continued to work their way down the list.

99 They had moved nearly the entire two billion dollars before Niko's access was blocked. "I can't get
100 in."

101 "I'm locked out, too," said Joey.

102 Marko waved his hand. "Abandon the remaining money. We took enough. Start the laundry."

103 Niko ran Vyper's *Kleener* program which controlled a few hundred "bots"—robotic programs that
104 rapidly moved funds through several accounts. They methodically transferred millions of rubles in small
105 batches to hundreds of accounts in Panama. Once all the money was in Panama, the bots moved it
106 through more banks in Eastern Europe.

107 Joey leaned back in his chair and watched the charts on the wall, tracking the laundering progress.

108 Niko couldn't relax. "The Russians caught us in the act. Are you sure they can't find us?"

109 A smile crossed Marko's face. "Don't worry. They can't trace us through the dark net, and all the
110 bank accounts were registered under fictitious names." He turned his laptop toward Niko. "Help me out
111 here. Your Russian is better than mine. Proofread this email. I'll be sending it anonymously to our
112 unlucky billionaire."

113 Niko read it once, then again. *Holy shit! He's stirring up a hornet's nest.*

114 *Spasíbo* for your generous involuntary contribution. We have removed over 100
115 billion rubles from your banks in Cyprus and the Seychelles.

116 These are the funds you preferred to keep secret. We also know where you keep the
117 rest of your cash. If you move it, we will find it. If you do not do as we demand, we
118 will take all your money, your family's money, and your friends' money—every ruble.

119 We know what you are doing to the American election. You have 24 hours to stop. If
120 we detect any interference after the deadline, we will destroy your comfortable life.

121 We will monitor the CONTRIBUTIONS post on the XIRO.COM website waiting for
122 your reply.

123 Niko looked up. “The language is clear. So is the message.” He hoped this would stop the attacks.
124 But he also worried the Russians might discover who took their money.

125 Marko sent the email.

126 Once the laundry operation was complete, Niko and Joey scrubbed all traces of their activity from
127 the computers. Only the three of them—plus Vyper—would ever know who did this.

128 Before they left, Marko checked XIRO.COM, a website used for anonymous communication. “We
129 received a message. Take a look.”

130 Four words appeared on the screen:

131 I AM NOT AMUSED.

132 Joey stood and grabbed his coat. “Well, I’m amused. Let’s go get a beer.”

133 “A beer sounds good,” said Niko. “But I’m pretty sure Sokolov just threatened to hunt us down and
134 make us pay. I’ll need at least two beers.”