

Magnum Opus

Blip. Alex sighed as his computer chimed with another notification. *Deal with one more file,* he told himself, and then he could go refill his coffee. He could buzz up one of the junior analysts to go refill it for him, but the novelty of that had worn off a promotion ago. For the first ten tedious years, coffee service had been the best thing he'd had to look forward to in this career. Now, another nine years later, even the gold "Chief Executive Analyst" plaque outside his door seemed as dry and uninteresting as the crappy liquid this company passed off as caffeine. He stared into the bottom of his square white mug. The tacky Visa logo on the mug's face grinned back, mocking him.

He pulled up the warning message. "Out-Of-User-Trend," read the dialogue box.

Statistically, about seventy-two percent of the time, OOUT transactions picked out by the system turned out to be fraudulent. *Potential fraud flagged by Citibank in the US. An American card holder based in Iowa with a few purchases in China and one in Spain.* He checked the logistics key. *No travel detected.* He ran the algorithm to double check his conclusion. Definitely fraud. He flagged it with the red ticker.

Blip. Alex rolled his eyes and pushed his chair away from his desk. *I'll deal with you after a stale mugfull.* Every time his computer blipped, his electronic manila grew with another potential fraud charge for him to investigate. It was not the kind of work someone could ever catch up on, but no one could say it wasn't excit— Oh, who was he kidding? Ninety-nine-point-nine-five percent of the time, it was as boring as his ex-girlfriend's cat.

Alex had gotten into this job for the point-zero-five percent of interesting work. It only took the first few years for him to figure out that it was point-zero-five percent of analysts who ever got lucky enough to strike the dramatic jackpot.

Blip. He stood, ignoring it. *Blip. Blip. Blip. Blip. Blip.*

He frowned, glancing back at the notification bell at the bottom right of his screen. Even as he looked, a dozen more cases added themselves to the pile. The notification bell flashed red rapidly and then stopped blinking all together, staying lit. Cases were coming in too fast for the bell to keep up.

He drew his chair back under and gritted his teeth. His brain shot off angry protests at being denied its impending caffeine.

He ignored it and clicked the "New Cases" folder. The list was multiplying at a faster rate than he had ever seen. He clicked on one of the newest ones and watched it drop further and further down the list as it loaded.

The case was similar to the one that he had finished before deciding on his failed coffee break. There were several OOUT transactions in China again, a handful in Turkey, and a few splashes in East Asia, including in Singapore, Cambodia, and Taiwan. He clicked on another. OOUT transactions mostly from China, with about a third taking place in Thailand. There were also several Visa cash advances wired to different Chinese bank accounts. He clicked on the cardholder's account and found that he had over a dozen Visa Debit cards. He went back to the list and clicked on another. A lot of OOUT transactions from India on this card, but again, most were from China. The account holder had sixteen Visa cards total, all nearly approaching their credit limits, all with an egregious number of transactions in the past twenty-four hours.

He picked up his telephone and hit the speed dial button for H. A. Milton, Chief Operations Officer for Visa International, and technically, Alex's boss. Not that that *really* mattered. Slap a bunch of "Chiefs" in front of their names, and they were all just "one of the guys."

"Hank, something is going on down here. Are you seeing this?"

There was a muffled sound on the other end of the line before the gruff voice barked into the receiver. "We got a real problem on our hands, son."

"You call the top?" asked Alex.

"Yeah. Forsythe himself is apparently on his way down to me."

Alex shuddered. For this brief moment, Alex wished he was in the dungeons where the junior analysts lurked. The moment passed when he remembered their prison. Never given any hint of the time of day. Never being allowed to see the sun. Worked, worked, worked, like unhappily enslaved dwarves beneath the mines in the belly of the earth.

Hank breathed sharply into the phone. "This is not good, Alex," Hank continued. "Things are locked up to the highest levels. Apparently the president's on the line. This is bigger than we've ever been prepared for."

Alex sucked in his breath. "How far does big...go?" he asked.

"As far as we can tell... This is a nationwide catastrophe. Possibly global. Mass identity theft. Every nook and cranny has been compromised. The whole ninety-nine yards of it."

Alex scrolled way down the list—way, *way* down—to the first file case file again, the one with the account from Iowa. For a moment, he was amused by the race between the expanding list and how fast his finger could turn his mouse's scroll wheel. It was like running up a downward escalator. He put a stop and a reverse on all flagged charges. It was going to take forever to do this for every account.

Dong! An unfamiliar dialogue popped up. "ACCESS DENIED." He closed the dialogue and clicked the button to stop the charges again. *Dong!*

What the hell...

"Hank, I can't even—"

There was a worried, nasal sigh on the other end. "I know. I tried, too."

The numbers skyrocketing on the screen were too much to absorb visually. Someone had hacked into Visa and was having a grand old time racking up billions of dollars across millions of accounts. Not to mention the cash withdrawals. How that would jam up the banking system. This would all be quite a nuisance in normal circumstances, but this time, Visa's Chief Executive Analyst couldn't even reverse the charges. It was like free transactions were being given out like candy to every crook who had ever put his name on a waiting list. Visa was being bled, turned unwillingly philanthropic toward the undeserving. Alex had a brief vision of a man in a sparkling white suit standing on the highest balcony of his mansion, tossing bills by the fistful down to his guests below. "*Free money!*" said the madman. This was a hacker's dream come true, and a CEA's worst nightmare.

Nah, though Alex, not a CEA's. A shareholder's. And a Visa holder's. And the CEO's, for sure. Forsythe would be crucified. Alex would lose a job, more than likely, and the steady IV of a few zeros a year, but at this point, his salary was little more than a top-up. He'd just retire early. Probably somewhere warm.

He didn't even own a Visa card. *For everything else...* Alex thought to himself.

There was some muted conversation on the other end of the line. "I've got to go," Hank said abruptly. "I'll call you back." *Click.*

Alex stared at the receiver in his hand for a moment, then docked it.

He lifted his hands from the keyboard again, then set his fingers to racing over the keys. There was one more thing he could do, one last stop he could pull. He weaved through controls until he found the access to the main server. He hovered his mouse over the kill switch. The red button. Once more, Alex felt an unfamiliar and brief dash of excitement with his role.

If he pushed it, nobody would have access to their Visa cards for a long while. Theoretically, though, neither would the marauder. He smiled nervously to himself, thinking of the chaos this was going to cause in the Customer Service department. The red button stared at him from the middle of the screen, and he could swear he could see it pulsing, beckoning to him. It seemed to grow larger and larger until it took over his entire screen, one giant red plunger, whispering to him from his wildest dreams. He saw the crowds. He

made his speech. *I came from nothing, and yet I had the great opportunity to be right there on the front lines. I want to thank my mom, and my dad, for always believing in me. I want to thank Visa, for giving me this remarkable opportunity. But most of all, I want to thank all of you, my crowds and crowds of adoring fans..*

He shut down everything. He sort of had the authority to do that. In any case, that kind of consideration lost its relevance as soon as he pushed the button, anyway.

His desk phone rang.

"Chernobyl," he said, picking up the black receiver.

"Alex, it's Hank. Did you shut everything down?"

"Quickly as I could."

There was a moment's pause, and then Hank let out a low whistle. Alex mentally went through some figures to estimate how much might have been lost in the short window that Visa had been left wide open. Then he calculated much would be lost now, by the second, with everything being shut down completely. *Tick. Tick. Tick.* Millions. *Tick.* Billions. *Tick. Tick.* Trillions.

His heart banged in his chest from the rush and a hint of mild terror. He was as scared as the rest of the world should be, if they knew. Would be—when they found out.

A *blip* sounded again from Alex's computer. The same noise echoed in the receiver he was holding against his ear. Alex looked up at his screen. The notification bell in the corner had lit up again.

He wheeled his chair in closer, sandwiching his stomach between the lip of his desk and the uncomfortable leather chair back. "Was that what I think it was?" he asked.

"Yep," said Hank.

"How is that even possible? I wouldn't even be able to get in now—" He tapped out a few commands and the system, which had been an unplugged vegetable only moments before, responded under his touch.

Alex gasped. Everything was back online.

Hank's voice was pinched on the other side. "Whoever this is...must be on the inside. Highest level," he said.

That must have been why Alex hadn't been able to put a stop on any of the charges. All the liquid drained from Alex's face. The notification bell dinged again, and then dinged twice more, and kept dinging faster until it surpassed the rate it had been dinging at before. At least a hundred cases a second.

He tried everything. He tapped away, went back in, clicked, shoved, pushed, pulled, but nothing was working. He pulled up the red button again and clicked it repeatedly. The animated button depressed and sprung up again with every hammer of his mouse button, but nothing else was happening. He couldn't shut the system down again. He managed to briefly close down a few fringe accesses, but they popped back open as soon as he released his grip. Whoever was on the other side of this seemed to have more power than Alex did and could undo any attempts he made to lock the doors. It was a desperate battle, and Alex was losing. He felt the sides of his field of vision vibrating with adrenalin and futility. Visa was open for business. The piranhas had moved in, and they would scrape the place clean of every morsel of flesh and sinew and tendon.

"Alex?" Hank was still on the other end of the line.

"Yeah?" he said, hardly noticing his own response.

"You're fired."

"What?" His gut suddenly dropped through his chair, and his wavering vision tremored at his temples. He felt a rush of heat, calculating his defence. He certainly hadn't caused this mess. This wasn't his fault. Surely he had done everything he could.

"Hey man, I'm just doing you a favour," said Hank.

"Excuse me?"

Hank sighed on the other end of the line. "This is the end. We're going under. We're done. Sayonara, Visa. If there's still a country on the other side of this, which I doubt, at least you'll be entitled to collect your severance. As far as you're concerned, I fired you last week. Got it?"

Alex tongue went floppy in his mouth. "Gee, thanks, man," he managed. He coughed. "Any word from Forsythe?"

"Forsythe's gone. His office has been empty since this morning. Packed up his things and... Orchestrated this whole thing, apparently."

"Forsythe?"

"Well, sort of. Truman found a document stuck in the printer titled, "My New Map." It was a map of eastern China with a piece of Weifang carved out, right on the Yellow Sea. The section was labelled "Forsythe Land." He got on a jet to China about an hour ago. Must've worked out some sort of deal with the Chinese government to hand over the keys in exchange for a nice chunk of oceanfront property. President's up in arms. China's stolen the identity of almost every Visa holder in America and a bunch all over the world. Not to mention all of our company's assets. I'd be surprised if the US is still a thing come Monday.

It's gonna take a long time to climb out of this one. I'm going home to grab as much cash as I can. Probably move to Spain. Wife's always wanted to see the Bilbao. Was always too cheap to take her. Anyway, I suggest you cash out quick and go somewhere while you can. Good luck."

The line clicked and went dead. Alex hung it up and drummed his fingers on his desk. His blackening vision had mostly returned to normal, but he still felt a bit heady. He rose from his chair slowly, bracing himself on his desk to ward off the dizzy spell. Blood flowed into his legs again, and he gathered up his things and slid them into his shoulder bag. On a whim, he pulled out his phone and took a picture of his desk, getting as much of the room in the background as possible. Then he took another, holding his camera right up close to the notification bell in the corner of the desktop screen. He shut the computer down. On a second burst of inspiration, he booted up the computer again and pulled up his personal photo cloud. He located the picture of the notification bell and printed it off on the big office printer. He would have preferred a nice, glossy 11-by-16, but for all he knew, Walmart wouldn't even have a photo centre by the time he pulled out of the parking lot.

He took out a black pen and signed the bottom right. Twenty years and he ended up being one of the point-five after all. This was as exceptional as it got. He got to push the red button.

This was his magnum opus.

Christy Davis has been writing intentionally for the last few years, finding great support and skill-refining through her writers' group. She has a great interest in copyediting and hopes to freelance. She plans to one day publish a novel or two.