

# The Adventures of Techno Man

*by Jan Brown*

In the techno underground, he was fairly well known as a software pirate and corporate hacker. He rationalized his livelihood as that of a self-sacrificing super hero, rescuing John Q. Public from the machinations of faceless, heartless corporate behemoths and corrupt political enterprises.

He thought of himself as the protagonist in a graphic novel, a very muscular man in white tights and red cape, with a red cross on his spandex chest. Of course, it would take several lifetimes for his skinny frame to grow the required muscles, and the Red Cross would probably sue him for copyright infringement. If they could find him.

But those in need always seemed to find him. He had a massive network of friends and colleagues in the legitimate IT services industry. He had worked at technical service agencies and consultancies that placed him at large corporations, small businesses, utilities, health care and government facilities. His work was brilliant, and he was often called back to the company after he had completed a project. Sometimes they needed his skill set to fix a problem that cropped up a few weeks after his departure. In fixing the problem (which he himself had caused), he became known as a sort of techno hero. No muscles, no tights, no red cross, just a skinny guy dressed in business casual.

His current front was a non-profit organization that he founded to help community and government agencies to increase their IT security. It was (for him) relatively easy work that left a lot of time to pursue his own and other clients' vendettas against the political-industrial establishment. Sometimes his non-profit work was instrumental in gaining access to the network or system he intended to hack.

Presently, he was coding a small sub-routine that would reverse a particular insurance company's practice of automatically denying certain medical treatments for a rare form of leukemia. Once he completed that little chore, he had to test changes to the local gas utility's billing algorithms. When the final changes are in place, users will be billed at the lowest of the "free market source" rates, rather than the highest. The utility claimed not to bill at the highest rate anymore, but his friend inside the company knew otherwise. It was a simple matter to hack the system, bypassing and even using the security mechanisms he himself had put in place on a recent assignment. For an additional Robin Hood-like flourish, the program will identify any customer who received charitable assistance for last year's heating bill, and will give them a free pass for the three coldest months of the upcoming winter (overriding the fraud control he had previously installed, that would otherwise flag "zero dollar" billings.)

The last item on his to-do list was for Suzanne. Suzanne was a lovely, sweet-natured blonde beauty, the subject of his unrequited love since college (which was quite a long time ago). Like so many other people, she had lost much of the value of her 401k in late 2008-early 2009. About the same time, she quit work to care for her parents, both of whom were quite ill. She sold her house at a deep loss to move back home, and the reunited "adult family" of three tried to make ends meet on her dad's small pension and Social Security. Her parents' house had fallen into disrepair, and Suzanne could no longer pay the home care nurse and housekeeper. Getting her dad in and out of the house to see the doctor was a physical trial for both of them,

and paying the medical bills was another trial unto itself. Her personal finances were in serious disarray, and her emotional state was fragile. But not so fragile that she was willing to accept help from him. At least, not knowingly.

There was no single villain responsible for Suzanne's woes. Of the prominent corporate entities responsible for the financial disaster of 2008, some had gone out of business or divested their risky ventures. But two of the institutions were still happily sailing along, still handing out huge executive bonuses. Meanwhile, Suzanne struggles to buy her parents a case of Ensure.

He called a friend at the major financial clearinghouse and arranged to meet at his office. He offered to demonstrate a cutting-edge security program that he had installed for the Pentagon and for several major utilities. It took several more meetings with committees and decision-makers above his friend's level, but he finally made the sale. He studied their system under the guise of "tweaking" the program to fit their particular needs. When his staff installed the product, it already contained the worm necessary to search every transaction for certain parameters, then destroy the bankers' bonus accounts.

His first hint that something went wrong came two weeks later. He called Suzanne to see if she needed any help at the house. She rarely called him back, or accepted any form of help, but he still tried. This time she picked up the phone immediately. There was a quaver of panic in her voice as she asked him to come over.

Suzanne was attempting to pay the monthly bills online when she noticed that their bank accounts had disappeared. She was hoping that, with his connections in the banking industry, he could help her find out what had happened. She seemed frantic.

"Suzanne, it's probably a mistake on the part of the Social Security Administration. Were the funds deposited this month?"

"Yes, just last week. But all of our accounts were emptied out. I keep calling the local branch, and get nothing but voicemail. I can't leave my parents home alone! Can you drive over to the local branch and find out what's going on?"

"Okay, but first show me what happened online."

"Well, nothing 'happened' online. The summary screen simply showed zero balances for each of our accounts." She logged onto the system, but was unable to pull up a screen. Apparently, the servers were busy. He got a sinking feeling in the pit of his stomach.

"Let me call somebody," he said. He was trying to project confidence, but his voice sounded lame.

He spoke with his friend at the clearinghouse, who said, "It's a madhouse here! Haven't you listened to the news this morning? Two of the major U.S. banks have been flooded with complaints about consumer checking accounts that have been emptied, but there seem to have been no withdrawals or debits from those accounts."

"So...the consumers who lost money...what can they do?"

“As far as we can tell, the books are in balance, so the consumers won’t be able to claim fraud protection, unless we can determine that the banks are at fault. Actually, I was thinking of calling you to have a look, but my director said that would be a conflict of interest, since you installed the security system.”

Damn. He’d have to find another way to “de-worm” the system. He wouldn’t be able to restore the funds. But he needed to ensure that the worm would not be found, that it would not be associated with his security program. He had to wait a few days for server traffic to wane, but he extracted it successfully.

Meanwhile, he took Suzanne’s account information and used it to make deposits at the local branch, using his own money to restore the accounts to their previous balance. It was a good use of his money, but it didn’t have the same satisfying effect as his original plan.

Later that month, he heard on CNN that the two banks in question had lost most of their customers due to loss of consumer confidence and failure to move quickly to settle their claims. The executive bonuses were retracted.

So...crime doesn’t pay, not for the banks, not even for Techno Man. But that won’t keep him from trying again.