



The Devil's Banker

Christopher Reich

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Hailed as “the John Grisham of Wall Street” by the *New York Times*, Christopher Reich returns to the world he knows so well--the dangerous, dazzling world of high finance and international intrigue. In this ingeniously crafted thriller, the bestselling author of **Numbered Account** and **The First Billion** introduces his most complex and engaging hero yet: forensic accountant Adam Chapel--and paints a frightening scenario where terrorism is big business and money is the ultimate weapon of war...

The explosion that shatters the smart Parisian apartment reverberates around the globe. In an instant, a suspected terrorist is dead and half a million dollars has vanished. Within days, the CIA is certain it has found a connection between the dead man and a planned terrorist attack on U.S. soil. Determined to avert another 9/11, they have assembled an elite counterterrorist task force, code name: Blood Money. Its mission: to follow the money trail. Its secret weapon: forensic accountant Adam Chapel. A man who trusts numbers more than people, Chapel has his own reasons for wanting to get the job done-- four of his colleagues were killed in the Paris blast. Now Chapel is thrust back into the line of fire when he teams up with British intelligence agent Sarah Churchill. The two are assigned to hunt down a shadowy mastermind who is moving vast sums of money from country to country, from bank to bank, leaving no tracks--as he prepares for an Armageddon of his own devising.

As Chapel follows a disappearing money trail from Paris to Munich to the deserts of Saudi Arabia, Sarah uses her elite training to stalk the “shadow” and his elusive network. Meanwhile, their quarry is auditing their every move, laying a twisting trail of false clues and shocking surprises. With the clock ticking down, soon Chapel and Sarah have only days, hours, minutes to avert disaster as a master terrorist plots to unleash the first strike in a brilliantly orchestrated conspiracy--with an almost unimaginable goal.

Hurling us from the winding alleys of Pakistan to the elite banking houses of Europe, **The Devil's Banker** creates an adrenaline-fueled world where following the money has never been more dangerous, and evil has never been harder to unmask.

From the Hardcover edition.

The Devil's Banker Details

Date : Published August 3rd 2004 by Dell (first published January 1st 2003)

ISBN : 9780440241423

Author : Christopher Reich

Format : Paperback 465 pages

Genre : Fiction, Thriller, Mystery, Suspense, Spy Thriller, Espionage

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From Reader Review The Devil's Banker for online ebook

Rupesh Goenka says

The novel is based on the financial aspect of money laundering in support for terrorism through hawala operators. The plot is stale & a hastening end ensures that the book becomes a well below average read. DISMISSED.

Chuck says

Mr. Reich returned to his wheelhouse in this one which is finance based thrillers. However, it centered around middle eastern terrorist activity and I personally have been over served with that genre. It also was written in a choppy style with a cast of thousands and my ancient memory was over taxed so I'm sure there were facets to the story that I missed. I didn't quit on it though and I'm reasonably sure that there are others who would enjoy it.

Quillracer says

Not really worth 2 stars, but I can't rate it 1½ (Did nothing for me).

Why?

Another novel about terrorists. Ho-hum.

Another novel where just about everyone (good and bad) is playing his or her own game behind their friends' backs. Another plot device that's been done to death.

A book about a forensic accountant tracking down terrorists via the money they're using. Right up there with novels about terrorists and double-dealing people on the excitement scale.

I couldn't develop any dislike for the bad guys or any fondness for the good guys. Reich's highly omniscient POV writing didn't help.

Reich frequently drifts between events happening in the book and earlier ones. The first few times he did it, the shift from the story to prior events and back to the story threw my reading off-stride. Even after I caught on, every time he did it, I had to 'readjust' my mindset from past events to current ones, which broke my reading flow. So did the many asides explaining the function of this or that computer program or government operation or task force.

Two blurbs on this edition of the book call it 'fast-paced.' It is – if your idea of fast-paced runs to turtles, snails, and sloths. One blurb says it has 'relentless action.' It does but not until you reach around page 400 of this 465 page book. And Reich never delivers the tension a thriller should have. Scenes that could have been real nail-biters petered out before they reached that point. The climax, which should have been a headlong

rush toward a catastrophe only averted at the last second, was a tepid wrapping up of the story.

I won't be reading another Christopher Reich book.

Edward says

I enjoyed this book as I have every one of Reich's books. He's one of the top thriller authors writing today IMO, but never seems to get mentioned with the real creme de la creme. Which is too bad, because he deserves it.

Reich doesn't do any one thing better than others - characters, pace, writing are all solid and that is what makes his books good. And he doesn't go overboard with too much action or too much introspection and several of my favorite thriller authors have begun to do in recent years.

Dipanjan says

"Follow the money" is the one liner to describe the plot line of this book. In "The Devil's Banker", Mr. Reich has explored a very realistic approach to the counter-intelligence efforts against terrorism. All terrorism efforts indeed revolve around the critical availability of funds. Without money there is no revolution, no political campaign. What is intriguing about this story is the cat-and-mouse game between the forces of evil and the patriots of intelligence community. It's a simple idea, one way to catch the bad guy is to track how and where they spend their money.

This story brings forth a close view of how 9/11 attacks were made possible by the terrorism groups shifting funds around the world in an intricate manner through a shadowy banking system of "Hawala".

"The Devil's Banker" looks at the problem from a new angle. How does a terrorist leader finance his operations without raising an alarm in the law enforcement agencies which are now all interconnected in the digital world. And it shows us how a law enforcement agent finds him, forces him into the open and nabs him.

This is an enjoyable read. It's different and it's fresh. Go ahead and pick it up.

Jennifer says

The underlying story is good...terrorists laundering their money around the world to fund their terror activities. But in typical Christopher Reich style, there are too many characters, too much going on, a lot of waffle and then everything happens quickly in the last 100 pages. I wish there were half stars because I'd rate this 2.5 rather than a 3.

James says

The Story

Christopher Reich's *The Devil's Banker* is an old fashioned chase book. Except here the quarry is an international terrorist. And the hunter uses computers more than guns to corner his prey.

Of all of the ways to fight terrorism, this book covers perhaps the least understood but most important aspect: finance.

Adam Chapel is a forensic accountant whose biggest thrill is to discover and then pull out the "golden thread" of the terrorist transactions. Just as he is about to nab his first terrorist, the suspect detonates a bomb that instantly kills four of the investigators. Injured, and now determined to avenge the deaths of his friends, he teams up with British intelligence agent Sarah Churchill to hunt down the bomber's secret organization.

The terrorist cell called Hijira is funded by a wealthy Parisian commodities trader called Marc Gabriel. His plan is to destroy the heart of the American political establishment through a complex plan that has taken over 20 years to reach fruition. His idea is to take a nuclear warhead and explode it during an important Middle Eastern state visit to Washington.

As Adam follows the trail of numbers and papers across Europe and into the Middle East, he begins to realize that the money is somehow related to a missing Israeli nuke. That means that the clock has started ticking on this search. But he has very few clues to work with and an uncooperative French investigative liaison. Yet, despite the odds, Adam slowly begins to trace the money from the bomb to Marc Gabriel.

In a nice twist on the classic character match ups, Chapel is the brains and Churchill the muscle in the hunt. Gabriel, of course, has kept his tracks well hidden. He has laid down a trail of false clues and traps that spring shut with deadly results. Nevertheless, Chapel and Churchill start to close the loop on Gabriel. But Gabriel complicates matters by implicating Chapel in the terrorist plot (because he survived the bombing). This means that Chapel must do the last of his investigations out of the official loop. Further complicating matters is the dubious affiliations of Sarah Churchill, who sometimes helps but just as often seems to hinder the investigation.

With the clock ticking down, Reich weaves Chapel's hunt together with the story of the bomb's journey to its destination, while slowly revealing the complicated plan to blow up the White House. How can the wrongly accused Adam Chapel figure out what's going on before the bomb blows up?

The last three chapters are impossible to put down.

The Critique

Christopher Reich does a terrific job taking the reader through the treacherous shoals of high finance: from the Islamic paperless hawala banking system; to a pirated software operation in South America that is the perfect money laundering front; to the stainless steel sheathed ultra modern private banks of Switzerland and Germany; and finally through the various Federal and International governmental oversight agencies. At points in the book, the sheer volume of acronyms can be a challenge to navigate without a glossary: "Run the name through the CBRs. Check for SARs and CTRs" and "OFAC called the White House. The White House called FTAT to confirm that OFAC's IEEPA request was legit...." are but two examples. Still, thriller readers

get used to the lingo pretty quickly.

Unusually for thrillers, the characters are actually fairly well defined and actually go through some development. We learn that Chapel was pushed by his father from a young age to make money. Churchill goes from being 007's female counterpart to being a double agent, and from being warm to icy cold as her political convictions ultimately surface. Most intriguing of all is Marc Gabriel. The brilliant financier is shown to be a family man who dreams of a simple life in back in the deserts of the Middle East. But he is driven by his dreams of vengeance to send his own son and sister to their deaths to help him achieve his goals.

The fast-paced plot has enough twists and turns in it to keep readers guessing, even when the scheme has been fully revealed. Reich has managed to hook readers by teasing their intellectual curiosity, and then managed to keep them locked in to the end by making them care what happens to the characters.

Reich also has a dry wit that comes only from an international work background, such as: "...that just about summed up 200 years of Franco-US relations: allies without trust, friends without intimacy..."

If I have one criticism, it is that he gives a little too much away before the end. But perhaps that is the way of forensic accounting: each clue builds on the last until the story emerges from the accumulated facts.

Bottom Line

This is a perfect airline book. It can be easily read on a transatlantic or transcontinental flight. The action is so gripping that the hours will just melt away. On top of which, readers will get a pretty good education in modern financial institutions in Europe and the Middle East.

Highly recommended to fans of the thriller genre, as well as MBA types who would not otherwise dream of reading fiction.

Ashley says

Adam Chapel is an accountant and after reaching the top at his firm he decides to start working for law enforcement- in particular the CIA, using forensic accounting to find and stop terrorists. When Adam is almost killed during an attack, he must work very quickly with the limited information he's given to hopefully stop the terrorists before their full attack on American soil can be carried out.

It's not every day that you manage to find a book about an accountant and it's actually interesting! I felt like this book had the right amount of money mixed in with action to keep me interested and turning the page. I also liked that the book was set all over Europe- especially in Paris! It reminded me so much of my time there. The only thing I didn't like was that the end felt a little abrupt, almost like it ended too quickly.

Ronald Howell says

Not very thrilling, but the story line was pretty good!

Wayne says

The Devil's Banker has one or two major characters....or is it 3 or 4.....or, perhaps, 5 or 6....or a lot! This book should really have a defining list of characters at the beginning to make it just a bit easier to follow the narrative.

Christopher Reich writes novels that are filled with suspense and intrigue. Having read all of his novels I most enjoyed Patriots Club, Numbered Account, the 'Rules' series, and The Take. His prose is often very inventive and colorful, describing perfectly the setting or person. For example, in describing a small, cramped and windowless office in an old building with no air-conditioning, Reich writes "even though it was only three P.M., the room had the fusty, melancholy pallor of an abandoned classroom."

The story itself involves a CIA forensic accountant, Adam Chapel (along with a mysterious British agent, Sarah Churchill) hunting down a terrorist planning to blow up something or somebody. The only thing that keeps The Devil's Banker from being thrilling and exciting from beginning to end are the numerous characters introduced throughout the novel. Some are introduced even 280 pages into the book and another near the end. This caused me some confusion from time to time but still could not prevent me from enjoying my 11th Christopher Reich novel. His novels are inventive and compelling.

Lee says

This book by Reich follows the money trail of terrorism. A bomb takes out a team of policemen in Paris and Adam Chapel a former account tries to follow the money trail to stop the terrorist attack. Aided by Sarah Churchill who provides the "boots on the ground" part of the duo they attempt to follow the banking trail to find the suspects. Okay action from Reich highlighting the glamorous part of stopping terrorism.

Jean Barry says

Just couldn't get into it.

Millicent says

Another one of those books that illuminates parts of the world I know nothing about. The forensic accountants of this world have changed the way the "bad guys" do business. The author educated me about the importance of looking at the numbers, tracking the money, and catching the bad guys. It would seem to be very unreal, until reading Fareed Zakaria's book - Post American World and seeing his assessment that closing down access to funds has shrunk the possible impact of Al Queda....

A good read with new information.

Graeme Stuart Waymark says

Any review or the cover will describe the plot and the cast of characters involved in finding and stopping terrorists. A lot of well researched data around that theme is presented and can be both understood and followed. BUT, oh my gosh, the number of characters, with a novel approach to having a protagonist - my advice to the author or editors: don't!

Do not compel the reader to choose one main character from many. Is the reader faced with a choice such as: who is first amongst equals? Or perhaps we are to choose the protagonist as the one who makes the least number of mistakes? Which, of course, they all do in one part of the novel or another.

Perhaps Christopher Reich, wanted to structure his novel after 'working' models of democracy in the 21st Century where one hand does not know what the other hand is doing, or where it is, or why - or even more revealing who controls whose hand and who controls the heart and mind. The point is I am finished the novel and none the wiser whom it was revolving around as a central figure. This makes for a wee bit more chaos than that which normally I accept on my watch lol.

Simply, the novel was much too convoluted and needed serious editing. Statements were made about or attributed to an individual, which are not followed thru or explained. Events happen so quickly, and the scenes change so abruptly, that it makes one's head spin. Oh, it was fun to read, like a roller-coaster ride during maintenance - not exactly restful or fun. 3 stars will do it. There are still parts that did not make sense and I don't feel like I should have to re read over and over to make sense of it. The ending became slightly ridiculous with the arrest and torture of a good guy and the final disappointment was the author's decision regarding any potential romantic conclusion. Inevitable perhaps, but Reich did have other alternatives I am sure. Now the big question for the reader, is the threat as described a reality? Could so little cause so much and escape detection ? Gotta admit, loved the retribution bit tho!

In conclusion, I am a retired CPA and have done some forensic accounting. I do believe the plot of this novel could have stood well enough based primarily on that theme and the majority of readers would have been taken into a world mostly unknown where 'follow the money' is more the rule - it also works!

Mari says

A compelling plot without a compelling protagonist. Clever international money laundering crime, described in detail that would satisfy the pickiest lawyer or accountant. The novel moves around a bit, and the author provides a good sense of each setting.

But I couldn't bring myself to care what happened to the main character, which ultimately made the book a not unpleasant but forgettable vacation read.

Russ says

A very well done thriller about a task force that must follow the money to foil a terror attack.

Five hundred thousand dollars are sent by a terror financier from Pakistan to Paris through back channels. The sum of money is evidence that Hijira, a terrorist organization, is about to go operational. The recipient of

the funds is unknown. Counter-terror finance analyst Adam Chapel and British secret service agent Sarah Churchill are members of a small, ad hoc task force known as Blood Money, which to trace the financial breadcrumbs to the source. If they succeed, they can prevent the terrorists' plot.

Devil's Banker strikes the perfect balance between the technical details of a terror finance investigation and an action-packed adventure. The details seem very accurate and plausible, and they do not slow down the drive of the storyline. They add a layer of concreteness and precision that draws the reader into the story even further.

Adam and Sarah faceoff against enemies including Marc and George Gabriel, a French Muslim father & son duo. There is tension between the father and son, which was not my favorite element of the book (a would-be terrorist with daddy issues doesn't engender much sympathy from me), but it did add depth.

Devil's Banker maintains a good pace. The end is satisfying except maybe for one pivotal paragraph a few pages from the end that served as the climax. The paragraph wasn't clearly written and caused unnecessary confusion.

A strong book. The author, Christopher Reich, is obviously an intelligent, conscientious researcher with a firm handle on how to write a thriller. Recommended.

Nathan says

Everyone wants an exciting job these days. Well, watch out, because the international FBI accountants are on the loose. Following a trail of money, these super action-hero-ish accountants are taking on the world of terror, and saving humanity one pinched penny at a time. My first sign that this book would be voted off the island was when the first mission was code named "Operation Overdrawn." The only good thing I can say about this book is that the dust cover had a cool picture on it.

Jan says

There are many ways of fighting the war on terrorism and Christopher Reich has written an enthralling novel about one of the least understood. Adam Chapel is a former accountant indepently wealthy from a job at a big investment firm that is recruited into a new (sub) intelligence agency against the war on Terrorism. Chapel faces the reality behind the glamorous new career when a bomb kills members of his fellow team, on the hunt of a terrorist. Adam Chapel hunts terrorists by "following the money." It is not easy finding the "golden thread" and it is decidedly not dull for Mr. Chapel. The plan has been years in the making and despite the painstaking care on the mastermind behind it, pieces of it come to light. Sarah Churchill hunts terrorists the old fashioned way. As their lives intertwine they each do their part to uncover the plot which involves overthrowing the government of Saudi Arabia by the nuclear destruction of the White House while the Saudi King is guest of honor at a White House dinner. It is frighteningly real and far too plausible for comfort.

Curt says

I really enjoyed this book. I think terror financing is a fascinating topic. The book moved the plot along quickly and before I knew it, everything was wrapped up.

Kudos to the author for doing his research and getting most of the details right.

Martin says

I'm still unconvinced about this author. This is his fourth (chronologically) that I've read, and the fact that I've given it a fourth try clearly indicates something is keeping me in there. But surprisingly I can't really place it. This book was average. It had all of the good attributes for an interesting read but somehow it fell flat. I'm not sure whether it was too many characters, or whether it was confusing to place them at certain stages, or whether the ending was just, well, not too exciting. Not one that I read again, but not a bad book either. I think I'll read one more book...
