

GHOST WALLET

Guardian of the Invisible Code.

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Chapter 1: Shadows in Zurich

The rain fell hard against the glass towers of Zurich, slicing the neon reflections into blurred streaks of colour. Ethan Cole stood beneath the overhang of a closed café, his hood pulled low over his eyes. Drops pattered against his boots, mixing with the oil-stained puddles along Bahnhofstrasse.

He checked his watch – 2:43 AM.

The city was quiet at this hour. No trams rumbling past, no footsteps on the sidewalk, no murmured conversations drifting from late-night bars. Just the hiss of rain and the low hum of distant street lamps vibrating in the fog.

But in Ethan's world, silence never meant safety.

He shifted his stance slightly to stretch the tightness in his lower back, scanning the deserted street with clinical precision. His gaze moved to the reflected windows above. Dark. Still. No silhouettes. Good.

He adjusted the sling bag on his shoulder, feeling the cold metal of the encrypted SSD press against his ribs.

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The drive felt heavier than its actual weight. Inside it lay a fragment of something Victor Caine left behind – a fragment people were willing to kill for.

The neon from a nearby pharmacy flickered red and white across his features. His eyes were bloodshot, dark crescents carved beneath them from weeks of insomnia. Ethan didn't remember the last time he slept for more than two hours. Sleep made him slow. Dreams made him remember.

And he didn't need memories tonight.

He stepped out into the rain, moving with quick, controlled strides, each step angled to minimise noise even on wet concrete. The cold bit into his fingers, but his mind stayed sharp. He scanned the corners, the parked delivery vans, the closed storefronts with metal shutters pulled down. Zurich was safe for most people. But Ethan Cole wasn't like most people.

He crossed the street, passing a steel trash container overflowing with soaked cardboard. The smell of stale coffee grounds and sour milk wafted up with the steam

rising from the grates. Two stray cats scurried into an alley as he approached, their eyes catching the sodium glow before disappearing into darkness.

Ethan moved past an empty tram station shelter and into the next block, turning into a small plaza lined with silent ATMs and locked boutiques. His contact, a broker named Holzer, insisted on meeting near public surveillance for safety. Ethan doubted it would make a difference if someone truly wanted him dead.

He reached the covered tram platform and stood under the flickering LED panel announcing the night service schedule—four minutes until the next tram.

Holzer was already there, hunched on the metal bench, wearing a thick wool coat and leather gloves. His head twitched up when Ethan approached. The man's eyes darted nervously, scanning the shadows. Holzer looked older than his forty years tonight – lines carved deep into his forehead, hair receding under the wool cap.

“You have it?” Holzer whispered, his voice trembling despite the layers of clothing.

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Ethan didn't answer immediately. He scanned the platform, the street, the shadows. A dark SUV idled half a block away, windows tinted, engine silent. He catalogued it instantly, noting potential escape routes.

He turned back to Holzer and nodded. Slowly, deliberately, he pulled the SSD from his sling bag, holding it low by his thigh.

Holzer reached out too quickly, his fingers trembling. Ethan pulled it back.

"Where's the rest of the payment?" Ethan asked, voice quiet, flat. Rain dripped from his hood onto Holzer's glove, pooling along the creases.

Holzer fumbled with his phone, glancing around. His pupils were wide, adrenaline and fear mixing in his bloodstream like poison. "It's ready. But you should know...they're watching. Reinhardt's people. They know you have Victor's ghost wallet fragment."

Ethan felt a familiar tightening in his chest. Not fear. Calculation. Lucas Reinhardt's name always brought complications.

He leaned closer, voice low and calm. “Then transfer it now.”

Holzer tapped rapidly, fingers slipping against the cracked screen, breath hitching with every beep. The LED above flickered again, displaying Tram 10 – 2 mins.

Ethan felt his phone vibrate in his pocket. Payment received. A secure crypto transaction pinged on his wrist screen, glowing pale blue under his sleeve.

He handed over the SSD. Holzer grabbed it, clutching it like it was the last candle in a blackout. His breath came in short bursts now, misting the cold air between them.

“You should disappear, Cole. Reinhardt doesn’t just want the AI. He wants everyone who’s touched it gone.”

Ethan turned away as the tram’s headlights cut through the rain. The metallic screech echoed along the empty street as it pulled in, its interior flickering with harsh fluorescent lights. A single passenger, a sleeping old man, leaned against the glass divider inside. As Ethan stepped onto the tram, he glanced back over his

shoulder. The dark SUV had rolled up to the curb. Two men in black coats stepped out, tall, deliberate in their movements. Holzer barely had time to react before they grabbed him, dragging him into the vehicle. The tram doors closed with a pneumatic hiss. Ethan watched the SUV drive away through the rain-streaked window, the streetlights warping their silhouette into shadows that melted into the Zurich night.

His stomach twisted, a cold burn settling under his ribs. He'd sold Holzer out the moment he realised Reinhardt's men were already here. Guilt tried to claw up his throat, but he pushed it down.

There was no time for guilt. Guilt made you hesitate. Hesitation got you killed.

The tram jolted forward, rattling through the sleeping city. Ethan pulled his hood back slightly and leaned against the cold glass, watching the rain race sideways past the window. Somewhere out there, Lucas Reinhardt was waiting. And Victor Caine's ghost wallet was only beginning to wake up.