

Request Advice Slip: The Isaac Garg Story

Not many people know the name Isaac Garg, but he is one of the founding pillars of responsible mind-loss. An employee in a large international bank with headquarters in the US, in the 1980s he was given the task of creating and overseeing the 'Request Advice Slip' function at cash machines. Each time a customer makes a withdrawal, they are given an option on screen: *Request advice slip*. If a customer selects this, the machine dispenses a thin slip of paper that shows the date, time, location, amount of transaction, redacted account information, and modified balance after the withdrawal. There are minor variations bank-to-bank, but in general, an advice slip will look like this:

YOU HAVE WITHDRAWN	£50.00
06 MAR 2023	21:48
MACHINE ID: 46	LONDON CHARING X RD
FROM A/C:	XXXX9158
CARD NUMBER:	XXXX XXXX XXXX 4036
AVAIL BALANCE:	£1053.66

Isaac Garg wrote the computer program that retrieved this information. Nowadays to anyone tech-literate it probably looks like a basic data-set; at the time, given the internal complexity of the bank's systems, it became a relatively complex problem to solve. Garg was able to automate this data retrieval and reproduction in a central server that fed it to the individual ATM near-instantaneously at the time of request, but given the volume of requests over the bank's network of more than 100,000 ATMs in the continental United States, it exerted stress on the bank's data storage and access systems, and it required constant monitoring and maintenance. For an able computer engineer like Garg, it became mind-numbing work; for certain, it could be a core example of the type of modern activity that vastly increases the risk of mind-loss. But what Garg did that was so revolutionary in the field of responsible mind-loss - a field that nobody was even exploring at that time - was, when running one of his periodic modifications to the data-retrieval program, to enter a new data type. From the first working day of the next month, one in every half a million advice slips would, at the bottom, contain a line of *advice*. On the basis that one in two ATM transactions involved an advice slip request, Garg reckoned his machines dispensed around 180 million request slips, of which 360 would contain an actual advice-line.

The first one appeared calibrated to be, were it to come under scrutiny, the type of inoffensive, uncontroversial thing that a corporation might conceivably say in a social-responsibility exercise, using the cash withdrawal advice slips as a channel to communicate a wholesome message.

It said, EAT MORE FRUIT AND VEGETABLES

The complete advice slip - I have seen a photo of it - looks like this:

YOU HAVE WITHDRAWN	\$40.00
02 JUN 1994	08:12
MACHINE ID: 98	WASHINGTON AVE DALLAS TX

FROM A/C: XXXX9158
CARD NUMBER: XXXX XXXX XXXX 4036
AVAIL BALANCE: \$955.21
EAT MORE FRUIT AND VEGETABLES

Did the account holder see the line of advice, genuine, useful advice, at the bottom of their ATM receipt? Did they just glance at the figure, fold it into their wallet, or crumple it into their pocket without noticing the final line? Did they see it, register it ephemerally, then think no more of it? Might they have read it then, without have previously intended to, used some of their newly-dispensed \$40 to buy a bag of apples? So much of Garg's work must have been lost, unread, its impact unquantifiable, unknowable. I would never have heard of him or what he did had it not been for R McK (op. cit.) who, through some of his American tech-finance connections, knows collectors of the Garg slips. They are, in this tiny subculture, worth millions, sometimes tens of millions of dollars. R McK showed me one that he was holding as collateral for a risky Silicon Valley deal. It dated from after Garg's bank had taken over a British bank, and their back offices were combined, the reliable Garg leading the technical integration of the withdrawal-advice systems. Framed in inch-thick art-glass, it read:

YOU HAVE WITHDRAWN £80.00
24 APR 1999 18:31
MACHINE ID: 33 SHELL/HUDDERSFIELD RD W YORKS
FROM A/C: XXXX3792
CARD NUMBER: XXXX XXXX XXXX 1176
AVAIL BALANCE: £840.10
TRY WALKING SHORT DISTANCES RATHER THAN DRIVING.
IT'S BETTER FOR YOU AND IT REDUCES EXHAUST POLLUTION

From the mid-90s to around 2005 was Garg's golden age. He became more confident, certainly more cheeky, operating on a broad interpretation of 'advice' and leaving, for the enthusiast and the collector, a set of unanswered questions which, if anything, add to the power of the work. Did Garg set parameters for certain advice lines? Did he, most intriguing of all, tailor advice for individuals he had profiled by using his access to their accounts to build up a picture of their personality through their spending habits?

YOU HAVE WITHDRAWN £100.00
04 APR 1996 09:06
MACHINE ID: 95 DICKENS AVE CORSHAM WILTS
FROM A/C: XXXX4361
CARD NUMBER: XXXX XXXX XXXX 1180
AVAIL BALANCE: £18.20
THE WORDS TO OASIS SONGS ARE NOT A MORAL CODE

To the collectors, and to me, the withdrawal details are an essential part of the whole piece, not just the line of advice. Right away I wanted to know more about the person in Corsham – I looked up Corsham on a map, I read about its amenities – who had taken out £100 cash on a

Saturday morning in October 1996, leaving them with less than £20 in their bank account. Had Garg been monitoring them? Had he gathered information that led him to conclude that the holder of the account ending in 4361 was in fact using Oasis lyrics as a moral guide? The information a bank had in those days was far less granular than it is now: then, card transactions would show a vendor ID – so Garg could have seen, for example, if 4361 was spending money in record shops or on concert tickets, as long as they used card or cheques, but what were they doing that prompted Garg to give them that advice? And how could Garg have known it? Or was the advice-line just whatever happened to come next in a list or database that Garg had developed, and there was no correlation between it and the recipient?

There were, the collectors pieced together, a handful of general thematic areas Garg favoured. One was the relatively safe zone of orthodox health and fitness advice, albeit delivered with more edge towards the end of the period:

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YOU HAVE WITHDRAWN                £10.00
12 JUN 1999                        12:30
MACHINE ID: 44    CONCOURSE NEW ST STATION B'HAM
FROM A/C:                XXXX0958
CARD NUMBER:            XXXX XXXX XXXX 1479
AVAIL BALANCE:          £121.80
TRY REDUCING YOUR FAT AND SUGAR INTAKE
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YOU HAVE WITHDRAWN                $80.00
05 FEB 2002                      10:44
MACHINE ID: 04    PALMER DRIVE YOUNGSTOWN TN
FROM A/C:                XXXX6332
CARD NUMBER:            XXXX XXXX XXXX 1943
AVAIL BALANCE:          $3000.00
GIVE UP SMOKING NOW. GIVE UP SMOKING NOW
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YOU HAVE WITHDRAWN                £50.00
23 OCT 2005                      19:54
MACHINE ID: 03    ALBION RD GT YARMOUTH NORFOLK
FROM A/C:                XXXX4361
CARD NUMBER:            XXXX XXXX XXXX 1508
AVAIL BALANCE:          £86.90
YOU'RE NOT DOING ENOUGH EXERCISE AND IT SHOWS
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Another theme was what in my trade we would consider a generalist-layman's type of practical life-guidance. Tonally it tends towards a brisk, common-sense experiential voice, again with the

bravery to shift towards admonishment later in the series:

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YOU HAVE WITHDRAWN                                £60.00
22 AUG 1999                                         18:43
MACHINE ID: 11          GRAINGER ST NCLE-UPON-TYNE
FROM A/C:                                           XXXX6698
CARD NUMBER:                XXXX XXXX XXXX 1093
AVAIL BALANCE:                                £277.77
FINISH ONE THING BEFORE YOU START ANOTHER

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A third strand of Garg's work, and the one that continues to generate the most speculation about his intentionality, was a group of advice-lines which have a level of detail that suggests individual targeting:

AVAIL BALANCE: £6454.50

COFFEE AND A TWIX IS NOT A REAL BREAKFAST

YOU HAVE WITHDRAWN £240.00

30 SEP 2000 22:58

MACHINE ID: 06 TFL KENSAL RISE LONDON

FROM A/C: XXXX6095

CARD NUMBER: XXXX XXXX XXXX 1044

AVAIL BALANCE: £3869.19

YOU'RE TOO OLD TO BE DOING COKE ON A WEEKNIGHT. GO TO BED

YOU HAVE WITHDRAWN \$100.00

06 OCT 2001 22:20

MACHINE ID: 21 FRENCHMAN ST NEW ORLEANS LA

FROM A/C: XXXX5446

CARD NUMBER: XXXX XXXX XXXX 0732

AVAIL BALANCE: \$3530.00

YOU'RE NOT BISEXUAL. YOU'RE GAY

YOU HAVE WITHDRAWN £60.00

30 FEB 2004 10:16

MACHINE ID: 01 LLOYDS TSB BANK HIGH ST MATLOCK

FROM A/C: XXXX5370

CARD NUMBER: XXXX XXXX XXXX 1206

AVAIL BALANCE: £28633.77

STOP WASTING YOUR MONEY ON DESIGNER CLOTHES. THEY WON'T MAKE YOU ANY MORE ATTRACTIVE

'Matlock Designer Waster', as it's known to Garg enthusiasts, is one of the foundation-stones of the 'no profiling' school of thought, because the bank customer who received it was an 86-year-old man who lived in a village in rural Derbyshire, travelled by bus once a week into Matlock (a quaint little town that sells baking supplies, hand-knitted scarves, tea, and hiking equipment) and had in all his long life never knowingly or unknowingly bought or worn anything that could ever be interpreted as 'designer clothes'. Matlock man had studied the balance on his advice slip and, keen-eyed even in his later years, studied too the unexpected line printed below. Unable to mentally provide himself with any satisfactory explanation for it, he had, so the story goes, gone back into the bank branch where only moments ago he'd withdrawn his money, and handed his slip to a cashier. Not in a spirit of complaint, but enquiry. The cashier, predictably,

had no idea what he was talking about; performed a few transactions to try to replicate it, opened the machine to check the spool of paper for strange messages, found none; asked Matlock man to leave it with the bank and promised they would investigate. This is all via the main collector – a Californian tech industry name that even people with no interest in tech or industry or California would have heard of – who used his own resources to illegally examine the bank’s records, and found that, a couple of weeks later, Lloyds TSB Bank sent Matlock man a letter apologising for the ‘*erroneous communication*’ which it said was the fault of a ‘*computer systems malfunction*’ and advising him his account had been credited with £50 as gesture of apology for ‘*any inconvenience or distress caused*’. Matlock man duly checked his balance on his next visit to the bank; it was £50 higher; the advice slip contained no additional text; he died before his next scheduled trip to Matlock, leaving the contents of this his current account to be divided equally between his grandchildren.

The organizational structures of multinational banking corporations being what they are (op. cit.), it would have been a near-impossibility for a cashier in a small branch of one of its overseas, non-core retail banking operations to even know about the existence of, much less contact, Isaac Garg. What they did was hand a photocopy of *Matlock Designer Waster* (Matlock man kept the original, the value of which is around \$15 million and the subject of a decade-long transatlantic probate dispute) to their immediate line manager, who showed it to the overall branch manager, who authorised a £50 payment which he justified in the bank’s internal reporting system as ‘*ex gratia A/C holder payment after one-off computer error. No formal complaint, no further action, ticket closed*’.

Moving into Garg’s end period – and this is where the money gets extreme – there is a thematic arc towards the rude, the random, the strange, the dangerous. R McK showed me a photo on his phone of a photo he’d taken of someone else’s phone of a copy of a late Garg:

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YOU HAVE WITHDRAWN                $180.00
06 JUN 2004                        08:25
MACHINE ID: 17 BUCK-EES ROUTE 59 POLK COUNTY TX
FROM A/C:                          XXXX7047
CARD NUMBER:                      XXXX XXXX XXXX2044
AVAIL BALANCE:                     $10538.30
STOP PASSING BILL HICKS LINES OFF AS YOUR OWN. YOU SOUND LIKE A
HALF WIT

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Others journey into even wilder territory:

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YOU HAVE WITHDRAWN                £200.00
17 JUL 2004                        18:35
MACHINE ID: 10 STATION APPROACH CHERTSEY SURREY
FROM A/C:                          XXXX8839
CARD NUMBER:                      XXXX XXXX XXXX 1058
AVAIL BALANCE:                     £9922.00
HAND JOBS COST LESS THAN CIGARETTES FOUR INCHES OF THROBBING
GRISTLE GO FOR IT BIG GUY

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YOU HAVE WITHDRAWN                                £150.00
28 OCT 2004                                         06:10
MACHINE ID: 03      HIGH ST CHURSTON FERRERS DEVON
FROM A/C:                                               XXXX1165
CARD NUMBER:                XXXX XXXX XXXX 1773
AVAIL BALANCE:                                £3411.05
IF YOU DON'T DANCE THE SEASONS MIGHT NOT CHANGE

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And the latest-dated Garg slip that any of the collectors has been able to find:

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YOU HAVE WITHDRAWN                $300.00  
20 JAN 2005                        14:07  
MACHINE ID:   16    LAKEVIEW CENTER SALTSVILLE MA  
FROM A/                                XXXX5065  
CARD NUMBER:                    XXXX XXXX XXXX 1038  
AVAIL BALANCE:                  $65760.90  
IT'S OK IF YOU'RE DRUNK
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This final subset is especially interesting because of what it says about the risk Garg was taking. All of them are dated post-*Matlock Designer Waster*, after which Garg must have been aware of the potential for customer reporting to lead to bank enquiries. Garg's seniority would have given him some insulation, but he would have seen the danger of bad publicity. Collectors and Garg-enthusiasts debate his motivation: what's certain is that nobody has found any Garg slips dated after 2005. The most likely explanation is that Garg, alert to technological advances, must have realised that the near-ubiquity of camera phones, allied with the increasing speed and universality of internet communications – even before the effective takeover of human attention by social media – would mean the recipient of an advice line could bring attention and scrutiny at a level that even he might struggle to avoid. So Garg stops, leaving behind an absolutely unique body of work, a genuine re-imagination of the possibilities of a modern medium; even more, the re-definition of what *constitutes* a medium, and the deployment of a corporate technological apparatus in service of a playful, subversive, challenging form of art-communication.

The most recent update I heard, from R McK via his Californian connections, was that the main collector had located Garg at home and anonymously given him ten million dollars for his retirement. There was a note included with the money. It was printed up to look like an ATM advice slip, giving the deposit amount, date, beneficiary, and at the bottom it said THANK YOU FOR WHAT YOU DID