

It could only happen in a call centre

Having been associated with call centres for many years now, I thought that I had seen and experienced everything about business transactions through these new centralised and efficient systems. Well, apparently not!

These days I undertake all my banking transactions over the Internet. This is a system that is increasing in popularity and is gradually offering more and more facilities. I have now asked that my paper statements be ceased and I simply run a spreadsheet that I update from the Internet service. Apart from posting, via the old mail system, the occasional cheque I have no physical contact with the bank.

That is of course until things go wrong.

Recently the bank rang me to indicate that one of the companies in which I hold shares had sent two dividend payments but to the wrong account. "Then just pay them into the account that is now open" I suggested. Apparently it is not that simple. "No. They need to be returned to the issuer" they said, and this apparently was done. I waited and waited and no re-issue was in evidence. I contacted the issuing authority and they said that the cheques had not been returned.

Now the fun started! I rang the bank. "Good morning, PQRS Bank. I will now take you security." The interrogation continued for a couple of minutes, before I could advance my problem. "They will call you", insisted the faceless and nameless person – and of course "they" did NOT! I rang again - "Good morning, PQRS Bank. I will now take you security." plus the interrogation again – and I had to start the story at the beginning again..... "They will call you"..... And "they" did, but had no background and I started the story yet again. Yes the cheques had been returned – so I asked that the issuing authority be advised of this and evidence of the transaction be sent to me.

No evidence, No cheques and another call. "Good evening, PQRS Bank. I will now take you security. What is your name?". "How do you spell that?" said a heavily accented voice – I dutifully spelt my name and about every word I uttered after that. "They will call you"..... was the only conclusion that I could achieve.

Five days later I got a letter indicating that the cheques had been returned – but not by whom, to whom, when and where – as much use as a chocolate fireguard! I rang the bank "Good afternoon, PQRS Bank. I will now take you security." And that interrogation started all over again. "Can I speak with Miss X, please?" I had a name for the first time and I was not going

to let go! “We cannot transfer you, now what is your problem?” AGAIN from the beginning.....

Eventually I received one of the payments by cheque from the issuing authority but not the other – but nothing from the bank. I rang again. “Good morning...” Ahhhhhhhhhhhhhhhhhhh!” This eventually elicited a letter from Mr. Z that of course the cheque for £xyz (the one I had already received) had been returned – “I know that! That is why they have issued a new one” I screamed at the next call centre operative....After the interrogation was over. “They will call you” was the only reply.

I will not bore you with the next 5 visits to the call centre, never knowing who I was speaking to, never being able to penetrate past this armour plating of “customer service” (sic).

I was eventually forced to write an old fashioned letter to “The Bank Manager” at the high street branch that claims to provide my service. I opened by admitting that I did not know his name – was it even a man? – but as everyone in the organisation is now nameless and faceless this seemed a complication too far. I concluded that he had one chance to make me a delighted customer. I received a call FROM A CALL CENTRE OPERATIVE!!!! Indicating that the letter had been received and would be processed but it might take a number of weeks..... Ho Hummmmmmmmmmmmmmmmmmm. “Good morning, FGH Bank, how may I help you?” “Ah! Good morning, I have a number of accounts that I would like to transfer.....”

I was just thinking that it really cannot be this difficult to deal with an organisation – It really had to be me – I must be a fault here – Surely?

Then a friend who knew that I was in the IT and communications industry recounted a tale to me. He had rung his bank:-

“Good morning, ABC Bank. I will now take you security.” “No” he indicated “all I want to do is talk to someone in my branch”.

“No, sir, I can deal with everything that the branch can.” “No” he insisted “ I really need to talk to someone in the building”.

“No, sir” (overtone of ‘when will this boring old buffer get the message’ were noticeably creeping in) “I can deal with any enquiry that you have.”

“Oh, all right,” he said, “I was in my branch 10 minutes ago. Did I leave my reading glasses on the counter?”

Now which part of “CUSTOMER service” are these organisations not understanding?