



"In Quotes"

Gareth
Kershaw

"COMPUTER SAYS NO..."



Thursday afternoon. A high street bank. Nine cashier's windows are visible stage left. Two are manned. A long queue stands looking at watches, drumming fingers, and sighing loudly. Somewhere, a telephone rings. And rings.

At one counter, a lady in a tabard – who may be from a local amusement arcade – empties out a suitcase full of 10-pence pieces.

Eventually, a disembodied voice intones: "Cashier number 6 please..."

Cashier No.6: "Can I help you?"

Customer: "Yes, I'd like to pay this cheque into my savings account please..."

Cashier No.6: "Certainly... account number?"

Customer: "... 55588936..."

Cashier No.6 (pause): "Ah... erm... you can't pay money into that account here. It's Internet only."

Customer: "I'm sorry?"

Cashier No.6: "Internet only."

Customer (confused): "So I can't pay money into my bank account in my bank?"

Cashier No.6: "That's right. It's Internet only."

Customer: "OK. I'll make a transfer from my current account instead."

Cashier No.6: "Ah... well... you can't do that either. It's..."

Customer: "... Internet only?"

Cashier No.6: "Internet only."

Customer: "So this is a bank account into which I can neither pay nor transfer money?"

Cashier No.6: "Er... yeah. You see... it's Internet only."

Later. A side office. A woman wearing a strained smile and a badge saying: "Jane: Assistant Manager – how can I help?" sits across a desk. She may have recently completed her customer care and conflict management training.

Jane: "... that's right sir...
the super e-savings direct bond plus is an Internet only account."

Customer (truculently): "But if I'd been told that when I opened it,
I wouldn't have, well... opened it."

Jane (brightly): "You do get a higher rate of interest.
There's less manpower involved you see..."

Customer (exasperated): "On what? I can't deposit any money upon which to earn
any interest!! And as far as manpower's concerned, you've just spent 20 minutes dealing
with an idiot like me when paying my cheque in would have taken 20 seconds..."

Jane: "I wouldn't use the word "idiot" sir...
(under her breath) prat's probably nearer the mark..."

No, this isn't the script for one of those Nationwide ads. It happened to me last week. In a real bank. Whose name rhymes with Fat Jest.

Why mention it? To prove that there are still businesses out there – and some pretty big ones at that – that still seem to think Internet can be a fait accompli; an autonomous end in itself. As this episode clearly demonstrates, it isn't, shouldn't be, can't be, and never was.

Here endeth the lesson.



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