

The great bank log-in project.

BNANK's initial response to my problem:

Dear Ms. Abbott,

Thank you for your reply, and for your patience while we awaited an update.

Please try the following:

1. Delete your cookies
2. Close your browser
3. Reopen the browser
4. Go to www.bnank.com/onlinebanking and then save your card numbers again.

Thank you for visiting www.bnank.com

Sincerely,

Niceperson
Internet Communications Specialist

Clearly, this was not going to help much. And triggered a bit of a knee-jerk response. I feel like I have already wasted time on this problem, and I just want THEM to fix it. I write as follows:

Hello -
I believe my original note indicated I had already done this (cleared cache, cookies, etc.) And had already spoken TWICE with your 800 number people, who suggested I set up the accounts again. Which I have already done once.

In any event, it still doesn't make a difference.
Perhaps you should see if other customers are having the same problem....
I have NEVER had this issue at any of my other banks. And your application USED TO WORK FINE. This change has happened fairly recently, like in the last 4 weeks or so.

I also confess I am stunned that it took you more than 24 hours to provide this simplistic advice.

I apologize if this seems negative. But you are a major corporation, and I expect your application, and your support, to be of a much higher standard than I have seen.

Yours truly,
Susan

I didn't have to wait 24 hours this time. Here's what they sent back:

Dear Ms. Abbott,

Thank you for your reply.

Our Technology team has tried to recreate this with different test cards, but could not do so.

They have asked me to request you to try the following:

1. Sign on with each of your 3 cards with a 10 minutes interval between 2 different cards, and note the sign on time for each card. For example, please sign on with your Susan Unincorporated card at 4:00 p.m., then with your Susan Ltd card at 4:10 p.m. and finally with your Susan BNANK VISA card at 4:20 p.m. Note the time you signed on with each card.
2. Sign on again with your BNANK VISA card. From the left side navigation, select "My Message Centre." The Message Centre is a confidential and secure mailbox in BNANK Online Banking where you can exchange messages with BNANK Internet Correspondence Specialists. Unlike e-mail, this is a secure service.
3. Select "Write to Us" from the top right.
4. Provide us each card number and the time you signed on with that card.

Once we receive these details, we will forward them to Technology for further investigation. Please note that the response will then be sent to your Message Centre, not your e-mail address.

Please do not send card numbers through e-mail - only through your Message Centre. Also, please note that the Message Centre is not available when you sign on with Small Business cards.

Thank you for visiting www.BNANK.com

Sincerely,

Niceperson
Internet Communications Specialist

I briefly consider just switching banks. I was thinking about it anyway, so what the heck? Except I am behind in everything right now, and I know it will be a tremendous amount of work. So I don't.

I think back years ago to when I worked in commercial banking. And realize how totally ticked off any customer was who actually went through the pain of moving banks. There weren't many, but I have gained new insight into their state of mind. Am I paying for the sins of the past?

3:37 pm Removed all cookies from BNANK in Firefox. Closed browser and re-started.

3:42 Confirmed no cookies for BNANK in Firefox.

- 3:43 BNANK login page shows the last card I signed in on. #xxxxxxxxxxxxx8, as well as password. Not clear why this has happened, since there are no cookies? Their site must be reading other info to decide who I am.
- 3:45 Clicked sign-on. I'm seeing account xxxxx / xx-xxxx5, which belongs to the card shown above. Take notes and log out. I wonder why I'm doing this... and try to do something productive for 10 minutes while waiting.
- 4:03 Go back to online sign-on. First number shown is still there.
- 4:04 Log-in with xxxxxxxxxxxxxx3. Ask system to remember this card. Give this card a new nickname. I see the correct accounts. E.g. xxxxx/ xx-xxx15
- 4:06 Log-out.
- 4:17 Having a wonderful time, wish you were here too!
So here goes test number 3, with the VISA card. When I get to the login page, the only number there is the last one I entered, see entry at 4:04 pm.
- 4:18 When I click 'sign on with a different card', interestingly enough, the xxxxxxxxxxxxxxx8 card number is already in the window.
- 4:19 I enter the VISA data, and click "remember me". Enter new nickname. Log in with the VISA card. Correct data showing.
- 4:20 Log out and go back to reading marketing blogs.
- 4:32 YAY! It's time. Okay, let's see what happened. The drop-down box shows two cards. So I'm going to go back in and "remember" the first one. When I click "sign on with different card", the box has still remembered the xxxxxxxxxxxxxxx8 number, see 3:43 above. I enter the alias, and log-in. Correct data showing.
- 4:35 Sign off and go back to blog reader. At least I'm getting my reading caught up. Starting to think this may just work. Which is oddly embarrassing. But I wonder why it did work before, and what changed, and why that change is somehow deemed to be my fault? After all, what idiot would do this for amusement? Certainly not me.
- 4:55 Go back to log-in page. Click "sign on with Visa". Am logged in to xxxxx/ xx-xxx15 account.
Assume I made a mistake, and log out.
- 4:56 Go back to log-in page, and use the drop-down box. Delete and enter the password. Am again logged in to checking account ending in 5, i.e. Susan Ltd.
- 4:58 Sign out. Spend a moment of silence feeling sorry for the staff who have to deal with this kind of thing.

Go back, and try signing in to other account, Am logged in to Susan Ltd. account. Unfortunately, this is the account that has no “My Message Centre”, because... small business accounts just don't matter??? Because... who knows.

- 5:01 Log out again. Go back to sign-in page.
- 5:02 Click “sign on with a different card. The window still has the number in it ending with 8. Manually enter the VISA card number, delete and enter password.
- 5:05 Am logged in to VISA site. See My Message Centre. My plan – copy all this interesting information in to the window. Let's see if it works.
- 5:07 Am wondering what to put on the subject line, and settle on this: “ongoing difficulties logging in to accounts”
Now the real challenge. What is the category of my enquiry? They have nothing to match my emotional state. I settle for “Online Banking”.
- 5:09 I need to select a sub-category. Once again, the category I have in mind is not to be found. But am somewhat alarmed by the list, including such treats as “balance not up to date”, ‘balance unavailable’ and so on. I settle on ‘Other’, although there's little satisfaction in it. Oh well. I'm ready to copy and paste.
- 5:11 I just noticed, it says “10,000 character limit”. I wonder if I should count?? How many words is that... But the paste seems to have taken. Thank goodness for all of us. They have promised a 24 hour response window. Stay tuned.