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Oriental Bank Responds as Frustrated Customers Complain About Transition to New System, Long Wait for Assistance

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Frustrated customers waited in line for hours outside the Oriental Bank in Sunny Isle on Wed. Aug. 26. Covid-19 has exacerbated the waiting process as only a few people are allowed in the bank at a time. By. ERNICE GILBERT FOR VI CONSORTIUM

ST. CROIX — Oriental Bank's transition from the Scotiabank system to its own network between Friday, August 21 from noon to Monday, August 24 at 8:30 a.m., was sold as introducing customers to "the best in banking." But the transition has turned into a crisis for many customers who told the Consortium that their bills were in jeopardy because they could no longer access their accounts even after the transition period. Virtually all customers complained about long wait times spanning entire days, and others said their accounts showed zero balance on the new system.

Customers the Consortium met Wednesday at the bank's Sunny Isle branch spoke freely but requested that their names not be included in the article. The first customer, a woman in her 40s, said she had been waiting since 8:30 a.m. Wednesday, yet five hours later she was still outside waiting to be called. "They cut off my old card and did not give me a new one. I have auto pay, it's not working and I have things to do, bills to pay," she said. "I came Monday for about two hours and left. I came today because I need money. I have no access to my account. Friday I went online and I saw my savings is telling me zero balance, my checking is fine. No access to savings or checking," she said.

This customer further stated that she was given a number to call but the customer representative on the line responded in Spanish. When she requested help in English, this customer said she was placed on hold and taken back to the automated system. She hung up.

"It is a disaster. If I had to work I would lose my day. It's crazy," she said. "I've been here from since 8:30 a.m. and it's now 1:45 p.m."

This customer has an account for her son with the bank as well — which was also inaccessible Wednesday — and needs the money before he leaves for the U.S. Saturday to attend college.

Another customer said she was "moving from line to line since just before 7:00 a.m." and at 1:50 p.m. still had not received help. She said her checking account, which has funds in it, showed zero balance after Oriental shifted to its new system. Like many other customers, this customer was in line to get a temporary card to access her funds. "I'm in line so long to get a card because I need to pay my bill," she said with frustration in her voice.

Wednesday was another customer's third time in line after having left twice, Monday and Tuesday, frustrated by the extremely long wait. "I can't buy groceries, can't buy gas, can't do nothing. This is ridiculous," she said. This customer, the third the Consortium spoke with, said the bank should respond to the crisis by utilizing a shift work schedule to meet the demand of customers. "This is not right. You don't treat your customers like this," she said.

A senior appearing to be in her late 70s was seen standing in line. "Look at this lady, she has no business to be standing here waiting," said the third customer the Consortium spoke with.

Oriental Bank issued a statement to the Consortium Wednesday night stating that while the transition to the new system was successful, it was experiencing a significant increase in customer visits to its branches that has led to longer wait times. The situation has been compounded by the coronavirus pandemic, the bank said, leading to even lengthier waits.

"We at Oriental sincerely care about our customers and are fully staffed and prepared to assist. We have experienced a significant increase in customer visits to our branches which has resulted in longer lines than usual due to the recent conversion in computer systems. The computer data conversion was successful. However, despite efforts to fully inform our customers, questions remain," Oriental said.

"Continuing the necessary safety measures already implemented since the pandemic, we have been completely focused on helping each of our customers to activate cards and accounts, provide a provisional debit card, supporting online registration, and updating customer information among other services. Both branches have been staying open to serve and support customers after closing hours," the bank added.

Some customers said they received their card but could not activate it. Others said they did not receive a new card but woke up to their current card being inactive. Some said they tried the online system but were unable to get through.

Customers told the Consortium that Oriental should send help from Puerto Rico to aid local employees with the new system. Multiple customers said only two employees were helping with customer service at the bank's Sunny Isle branch on St. Croix.

Oriental went on to explain the process it has utilized, including outreach to customers, before moving away from the old Scotiabank system to its own.

See the bank's statement below:

"As part of the transition process customers were mailed a welcome packet detailing the transition and new and changing services being offered by Oriental. Information included change of account numbers from Scotiabank to Oriental, Customer Service contact information for questions, instructions on the use of Scotiabank checks, how to enroll in and access the new online and mobile banking system, and the issuing of replacement debit cards among many other topics relative to personal and business banking.

"Some customers are questioning account balances which is a result of not accessing the new online access provided in the letter we sent with detailed login instructions. If they did not receive the letter, the customers can call us for details at 1-800-981-5554.

"Other concerns involve replacement debit cards and new PIN numbers. Oriental MasterCard debit card customers were sent a new card with a security chip and contactless technology followed by a secure personalized letter with their new PIN number. Customers who received their Oriental MasterCard and their new PIN can activate it by calling Customer Service at 866-622-6800 or by making a payment or a POS transaction using their card at any ATM, using the new PIN.

"Customers who have not received their cards and PINs through the mail due to pandemic mail service delays or outdated addresses are encouraged to call Oriental Customer Service at 866 622-6800 or make an appointment online at orientalbank.com/appointments before visiting our branches to safely and comfortably receive personal service.

"We encourage any customer needing additional information or services to call 1-800-981-5554. Customers needing to visit the branch should schedule an appointment online at orientalbank.com/appointments. We care about the health and safety of our customers and employees: When visiting our branches customers should always wear a face mask and maintain 6' social distance from other people.

"We are more than committed and focused on assisting our customers and will continue taking the necessary steps to ensure all have been served appropriately. Oriental welcomes questions and thanks our customers for their patience as we work to provide the best banking experience," the bank said.