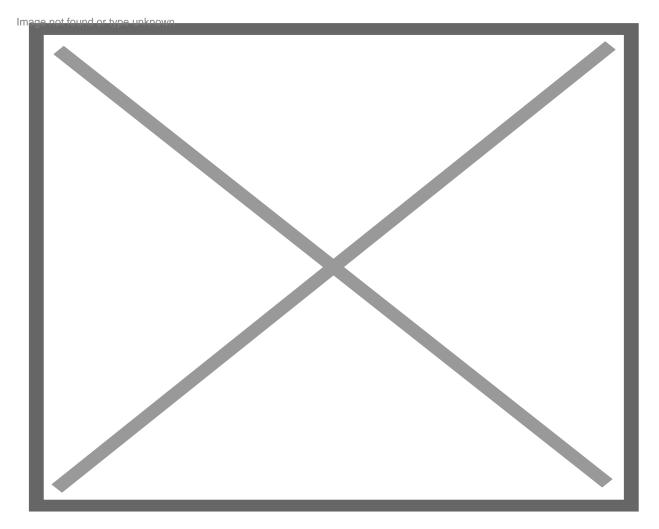
Here's Everything You Need to Know to Gain Access to Your Oriental Bank Account; Additional Important Info Released

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Oriental Bank has made available important information to its customers who have complained about not having access to their accounts. The bank also provided details on online banking, mobile banking, payroll deposits, direct debits and more. Below, we've include the firm's entire message to customers.

The bank said it completed the transition of all former Scotiabank accounts to the Oriental banking platform last weekend. This transition means that all accounts are now under Oriental account numbers and not accessible by their former Scotiabank numbers. Other banking products such as debit cards which supply access to account funds have also changed.

"We want to assure our esteemed clients that their funds are safe and secure. We understand that there is frustration and apprehension in not being able to access funds. It is the priority of every person in our organization to assist our clients in updating their user information which would allow immediate access to their accounts," Oriental said.

"While every effort was made to notify and inform customers of the steps to be taken to access their funds once conversion was complete through mail delivery, media alerts, social media notifications, and outreach efforts. Unfortunately, all customers did not receive the necessary notifications. We acknowledge that this is a disruption in the lives of our banking clients' and we are working diligently to rectify the situation," it added.

Solutions have been identified for clients who have the following issues. Detailed Information is also available on the website https://integration.orientalbank.com/usvi

Reports of Zero Balances

First and foremost, all funds are safe, said Oriental. Customers are not seeing their funds if they are accessing Scotiabank's former banking service. They will have an instant view of their account balances by activating their new Oriental online banking service at orientalbank.com/usvi and following the prompts to login or sign up. (See details below under Online Banking)

Activating Your Oriental Debit Card

Oriental MasterCard debit card customers were sent a new card with a security chip and contactless technology followed by a secure personalized envelope with their new PIN number.

- Customers who RECEIVED their Oriental MasterCard and their new PIN can activate it by making a payment or POS transaction using their new card at any ATM with their new PIN or calling 866-622-6800. You will have instant access to all account information and transactional activity. The old PIN will not work with the new card.
- Customers who HAVE NOT RECEIVED THEIR PIN through the mail due to mail delays due to the pandemic or outdated addresses are encouraged to visit https://orientalbank.com/en/vi/contactus/ to request a call back or call Oriental Customer Service at 1-800-981-5554.
- Customers who HAVE NOT RECEIVED A DEBIT CARD through the mail are encouraged to call Oriental Customer Service at 1-800-981-5554. Branch appointments are available as well. To avoid lines at the branch appointments can be scheduled online at <u>https://orientalbank.com/en/vi/appointments/</u>, select St. Thomas or St. Croix. Customers age 65+ and first responders will be given special consideration. For personal safety, visitors are reminded to wear a mask and maintain 6 feet of social distance when visiting the branch.

Gaining Immediate Access to Funds

The fastest way for a customer to access their funds is by activating their Oriental debit card, said the bank. If they have not yet received the card and need immediate funds, they may do the following:

- Write a check using their old Scotiabank checks for expenses as normal. These checks will continue to be accepted. At this time there is no need to order new Oriental checks.
- Register for the new Oriental Online Banking and Mobile Banking services using their new Oriental credentials (username / password) to make payments or transfer money. (details below under Online Banking)
- Withdraw funds in the Branch or Drive-thru using a counter slip or by writing a check for "cash" using a Scotiabank check to Oriental.

Online Banking

Existing Online Banking customers should have received a welcome letter with detailed login instructions. If the customer did not receive the letter, they should call Customer Service at 1-800-981-5554. New Online Banking users should visit orientalbank.com/usvi, select "Access your accounts," then select "Personal Banking" below "Oriental Access," and follow the prompts to sign up.

Mobile Banking

To start using the mobile banking app, users must first enroll in Online Banking. After having established a User ID and Password and logged in for the first time on a desktop computer, they can then log in through the app which can be downloaded from the app store, selecting the "Banca Movil Oriental" icon with the orange O on a white background. We encourage existing online users to delete the Oriental Caribbean mobile banking app that appears with the Oriental O icon on a gray background to avoid conflicts.

Payroll Deposits

ACH payroll checks will automatically be deposited as before the transition. The branch routing numbers have not changed.

Direct Debits

Direct debits linked to your old account number will continue to be processed as usual. For new direct debits please use the new account number assigned in the letter received.

Working with Oriental

"We apologize for discomfort and time spent visiting our branches. The number of people who did not receive their mailed information has resulted in longer lines at the branches. We are working to speed up service and make the wait time more pleasant," Oriental said. "We encourage customers to call their local branch, or schedule an appointment online at https://orientalbank.com/en/vi/appointments/, select St. Thomas or St. Croix, before visiting our branches to safely and comfortably receive personal service."

"We also encourage calling our Customer Service line so we can provide assistance while customers remain safe at home. We have expanded our call centers to provide faster personal assistance for our customers. Call 1-800-981-5554 for assistance.

"We are continuing outreach to our commercial accounts and increasing outbound assistance calls to personal account holders with emphasis on assisting our senior community members.

"Everyone at Oriental is 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 concluded.

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