

Banked but Busted: A Valuable Conclusion - 03-04-2010

by vcmorris - The Thin Pink Line Blog: women and work, women and leadership, women and careers, women and negotiation, women and money, work/life balance - <http://thethinpinkline.com>

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Don't shoot the messenger.

That's long been my motto. Even when things get so messed up and compromise your sense of well-being and your right to a remedy - never shoot the messenger. The messenger is often a very good person who has to figure out a way to sweeten bitter news.

I found two worthy messengers in the midst of my ING Direct debacle <http://thethinpinkline.com/2010/02/04/banked-but-busted/> where a simple money transaction became a complicated and protracted ordeal that compromised a very important and time sensitive transfer of funds. I want to thank these messengers publicly for not only doing their job but doing it well with a sense of personal commitment that made their professional credentials in financial services even more impressive: Erica Borsella, the ING representative who stepped in to handle my situation from a supervisory level and Cathy MacFarlane, ING Direct Corporate Relations who, when notified by me with an email detailing the timeline and mistakes made - responded on behalf of the company. Both made it clear that I had done nothing wrong - in fact, that I'd done a responsible job as a customer - but was the victim of an unfortunate circumstance: an inadequately trained ING representative who gave me wrong information.

Though neither Borsella nor MacFarlane could "fix" what happened to me, both provided an often forgotten asset called the human touch. MacFarlane consented for me to share her email in full:

From: MacFarlane, Cathy <cmacfarlane@ingdirect.com>
Sent: Wednesday, February 24, 2010 2:19 PM
To: Valerie Morris <valerie@valeriecolemanmorris.com>
Cc: Borsella, Erica <eborsella@ingdirect.com>; Dean, Brenda <bdean@ingdirect.com>; ombudsman <ombudsman@ingdirect.com>
Subject: RE: Valerie Coleman Morris - ING Electric Orange Details

Dear Valerie:

When I finished reading your timeline and blog I found myself feeling an overwhelming respect for the level headed and patient manner in which you dealt with a series of unintended and undesired events and total admiration that despite being jet lagged and tired, you posted a beautifully written, concise and very logically detailed blog at 3:33 a.m.!! As someone who's 'filters' fall away when I'm tired, I definitely need to take a lesson from you.

First, I have to say that your experience with ING DIRECT distresses me. I assure you that as a bank and as a culture Erica Borsella (who tried to assist you in correcting the issue) is the norm and not the exception. Unfortunately, the entirety of the problems started with what you so aptly called "an

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inadequately trained associate."

I appreciate your thoughtful posting and there are several lessons we can take from your unfortunate experience so we can try to ensure that all our customers have positive experiences. We need to ask our customers for the facts – and all the facts – and then explain the way the system and its features work. Indeed, a P2P (person to person) payment with the recipient's bank account and routing number would have arrived in two days. Minus the necessary details (recipient's bank account and routing number) the payment 'could' become a paper check and take 5–7 business days as it travels snail mail. The new training contains simple steps – hopefully it will prevent customer pain!

Valerie, on behalf of the bank I want to thank you again for your patience and extraordinary understanding. You helped us see a point of weakness and we're correcting it.

Please feel free to contact me at any time with suggestions for ensuring we maintain a brand that deserves people's trust.

Best regards,

Cathy MacFarlane

As I so often write in my blog: *It's your money so take it personally*. I just wanted each of you to know that I practice what I preach. It was *my money* that was needed for a major project - my book "Mind Over Money Matters". It details the mindset individuals and families need in order to recover from the recession - and is being published this summer by Sterling and Ross Publishers, New York. The transfer of those funds were compromised and I *took that personally*.

I hope the detailing of my banked but busted experience will help each of you know that we do have a voice and can effect change (even if not for our own particular circumstance). What helped me most is that I kept good records: names, dates and times and followed through. And along the way found two messengers who appreciated my attention to detail and the opportunity for their company to learn how to better assist customers.

And despite automated emails I continue to receive declaring that I "haven't yet activated" my ING Electric Orange card - I'm not going to. As my 3-year old granddaughter Savannah would declare: "No way! The memory of the botched transfer experience won't allow me to do that. I remain an ING Direct Orange Savings customer. It has worked seamlessly for me. But the "banked but busted" debacle is why I see red when it comes to ING Electric Orange.

Here's to your health and wealth.