

Banking Bedlam

Next month the new cheque writing format is supposed to be observed by every person writing cheques. The new format requires every cheque to have the date written numerically only. I'm told the reason behind this is that writing the dates numerically will make it easier for the banking institution's computers to read the date.

I pay monthly service charges on chequing accounts at two different banking institutions and neither bank asked my preference for writing the date on my cheques. The banks apparently couldn't even agree amongst themselves on which order to write the date. Some want the day first while others want the number of the month first and still others want the year first. If the banking "powers that be" were considerate of their service fee paying customers, they would have at least made the order of the date universal. Then people would get used to writing the date in that certain order and fewer mistakes would be made. When I last ordered new cheques, I noticed the two banks I deal with differ in how they want the date written.

I suspect the banking brains that came up with this numerical date system are the same brains that designed the keypad of the Interac machines. The majority of people punching in the amounts you pay on your Interac card are the same people operating the cash registers, calculators and computer keyboard number pads, so why are the numbers on the keypad of the Interac machine in a different order? On the calculator, cash register and computer number pad the numbers start at the bottom left, but the numbers on the Interac keypad start at the top left. Many times I've caught myself pressing the 7 instead of the 1, the 8 instead of the 2, or the 9 instead of the 3 on the Interac machine.

Bookkeepers and accountants add thousands of numbers everyday and it gets to be second nature for our fingers to operate the calculator or numerical keypad of the computer. Just as a typist learns to type or a pianist learns to play the piano without looking at the keys, a bookkeeper's fingers finds the numbers on the calculator keypad. It becomes automatic for the index finger to go up for the 7, not down.

Before any of my bank teller friends get offended by this opinion, I want you to know that the tellers who are trying to help us every day are not the ones making the decisions that have such a broad effect. That is part of the problem. I suspect these decisions are made by people who haven't had face to face dealings with customers for a long time and have lost the ability to think these changes through for customer practicality.

Realistically, I know that my complaining about the Interac keypad won't make any difference, but being the rebel that I am, I will continue to write out the name of the month on all my cheques. If writing the name of the month instead of the number only saves me from putting the wrong number in the wrong box just one time, the service charge I will have saved will have been worth it.