

# A Moving Experience: Officer Krupke and the Call Center Blame Game



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One thing that call centers in Italy and the US have in common—the reps you speak to are most likely NOT located in Italy or the US.

One difference is that Italian call centers state explicitly that “the person you will speak with is in Albania, say, or Ireland. If you would prefer to speak with someone in Italy, press X.” I never bother, since the non-Italian reps are perfectly fluent in the language and are often more motivated to help than a native-based employee would be.

In the US, there seems to be no legal mandate to say where the call center respondent is located, and, in theory, I don’t mind. Technicians based in India have been helping me with computer and phone issues for more than a decade. A few days ago, a woman somewhere in India walked me through a troubleshooting session with my capricious printer and guided me to a happy outcome. On a call with a pharmacy, another woman, I think also based in India, managed to schedule a vaccine for me that the pharmacy’s online system was unable to finalize.

Unfortunately, those experiences seem to be the exception rather than the norm. And banking call centers are the worst of the offenders, maybe because money is at the core: I have this quaintly naïve notion that the money in my bank account is mine, while the bank assumes it is theirs and they will do everything to keep me from it. That is true for banks in both Italy and the US, no difference there.

I want to transfer funds from my Italian bank to my US bank, what in Italian is called a *bonifico bancario*. No problem, right? I have been using the former's website to transfer money to recipients in Italy and in Europe for years. So I went online to do the same for my bank in the US. No problem for preliminary verification. No problem for secondary verification. Operation executed smoothly . . . except for the final security verification. This is done through a code sent via SMS to my cellphone.

Now, this had been a stumbling block for a year when my Italian bank had refused, by phone, email, or message, to change my cellphone number from my defunct Italian one to my US one. But that was resolved (I thought) six months ago when I personally visited the bank in Italy and sat in an office while a variety of minions scurried around to make the change. At present, on the bank website, my US number is correctly noted. So I requested the final verification code, and waited. And waited. I did the whole process again, in case there was a glitch. And waited.

I repeated this the next day. And waited.

Next day I called the bank hotline for tech issues. A real person, Italian, affable and very sure of himself, announced immediately that my problem was not with the bank but with my US service provider, which was "blocking" me from receiving the SMS that the bank had sent. Why would this happen? Maybe they don't like messages from Italy, was his suggestion.

Now I called the US hotline for my phone service provider. I called twice and was put on interminable hold by robots both times. Fortunately, the provider has a retail outlet less than a mile from my home, so I walked there. The store reps shook their heads, said I needed to call the hotline, but they would put the call through from the store phone: maybe that would expedite things. It did, in fact. In less than five minutes I was connected to a real person, perhaps

another Indian woman, who seemed to know her stuff. Yes, my SMS from Italy had been blocked, and she was going to unblock it. A few minutes later she announced that the problem had been resolved, and my SMSs should pass without issue within a few hours.

I returned home joyously, and tried the Italian bank operation anew. And still no SMS. So I called the phone service hotline again. An entire afternoon and five reps later, I was no closer to resolution than I had been the day before. Each new rep was from a different country— Mexico, India, the Philippines, and some undiscernible accent. Each had a different explanation.

My SMS from Italy had not been “blocked.” There is no such thing as an SMS “blocked.” I haven’t received any SMS since October. The problem is my Italian bank. The problem is my iPhone. All I could think of was the song, “Officer Krupke,” from *West Side Story*.

My next option will be to bypass call centers and call someone directly at my bank in Italy. Once upon a time, wire transfers were done by people—not always quickly or efficiently and never inexpensively, but they happened. Of course, this implies my reaching someone at the bank who will answer the phone. Not a given. It also means finding someone who can—and is willing to—do a bonifico. I am not optimistic.

Gee, Officer Krupke. Bonifico you!

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