

# Online banking far from sure thing

**500,000 shut out from paying bills online**

If there was hope that people were finally going to embrace electronic banking via the Internet, those hopes have sure dimmed this past week.

That's because a big part of online banking failed big time for most of the week when hundreds of thousands of people using the two most popular financial programs were effectively shut out from accessing their accounts to pay bills electronically.

"As many as a half-million people who had been going online to pay bills and electronically write checks were frustrated in using their online accounts. Either they would have difficulty logging on or, shortly after making a connection, would be booted off."

The massive disruption affected those who use the popular software packages Quicken from Intuit, and Money from Microsoft to pay their bills through the Internet.

Those two applications use the service of an online payment clearinghouse called CheckFree Holdings Corp. and it was a glitch in the CheckFree computer system that caused the problems. The system failure stemmed from CheckFree's changeover to a new transaction-processing system, according to Terrie O'Hanlon, senior vice president of corporate communications.

"We're working as diligently as possible to isolate the root cause of the problem," O'Hanlon said. "This is disappointing; obviously, but we're confident we'll identify the root cause and solve it."

That statement, however, brought little consolation for the estimated 500,000 customers who lost service. About 20 banks were also affected, though CheckFree would not identify them.

It couldn't have happened at a worse time, occurring right at the end of the month, when many consumers pay their bills.

CheckFree says it does not know when its service might return to normal. The CheckFree spokesperson said she did not know how many consumers' transactions had failed, or what percentage of transactions were being blocked by the glitch.

But a Quicken customer support representative told MSNBC, "As far as I know, it's affecting about every Quicken customer trying to do some kind of online banking."

"This is really bad," said Robert, from Dearborn, who e-mailed me earlier in the week about the problem. "I use Intuit's service and they tell me the clearinghouse can't say when the problems will be fixed completely. I'm not writing checks. If they don't come, I could be hit with late charges, plus suffer damage to my credit. This is ridiculous."

By Friday, the problems were still reported to be intermittent, with bill paying working some times, not working others. CheckFree, however, said it would be fixed by the start of the new week.

"We now believe we have developed what we believe will be the solution," the company's chief operating officer Pete Sinigaglia said in a statement.

But the glitch will only increase concerns about the reliability of the Internet for processing confidential financial transactions. While The U.S. Office of the Comptroller of the Currency estimates that there are more than 840 banks that now have Web sites, it has been tough for many to convince consumers to log on and handle their own financial transactions over the Internet. Surveys show the main reason for the reluctance is a lack of confidence in online security and reliable service.

On a related matter, the reliability of Internet auctions took a major spanking this week, too.

And so, presumably did a 13-year-old New Jersey boy who went on a \$1 million electronic shopping spree on the Internet auction site e-Bay (www.ebay.com).

"I'm really not supposed to talk about it," the boy told his local newspaper. "I'm off the Internet now." During his e-Bay shopping spree, the Haddonfield, N.J. boy placed bids of \$15,000 for a 1965 Ford convertible, \$125,000 for a Superman comic, \$900,000 for the bedroom set of Canada's first prime minister and miscellaneous bids for a physician's office clinic in Florida, two mobile kitchens for movie shoots and a Van Gogh painting.

Officials grew suspicious of the exorbitant prices bid by the boy and ended up calling his mother.

"I said he bought (the \$600,000) bedroom

suite and she said, 'I'm hyperventilating,'" said Internet Auction House owner Anthony Garrett, whose company was selling the 1860's era bedroom suite owned by former Canadian Prime Minister Sir John MacDonalld.

The boy's father wasn't pleased, either. "We're not looking at this as a funny story," he said, asking that reporters stop calling his home.

Meanwhile, how the bidding got so far is being investigated by e-Bay because, by policy, minors are not allowed to place bids. But spokeswoman Jennifer Chou admitted the company operates on an honor system, and anyone with a computer online can sign on. The Internet Auction House is considering legal action against e-Bay for failing to head off the prank. e-Bay officials said they had suspended the boy's account.

**PC Mike seminars**

Online banking and Internet auctions are among many topics I'll be discussing in depth from 10 a.m. to noon Saturday, May 8, at my PC Mike "Internet 101" Seminar, to be held at Lawrence Technological Institute, 21000 W. 10 Mile, Southfield.

The session will provide a broad and practical overview of how the Internet and e-mail can help personal and business users. It will include information on navigating and searching the World Wide Web, how to set up a Web site for personal and business use; how to filter out porn and unwanted e-mail and what to look for in a computer system and Internet Service Provider.

I'll also pass out my new PC Mike Tech Tips card, free to all attendees. Doors open 9:30 a.m. but you must reserve a spot in advance. Call the 24-hour PC Mike reservation line at WXYT, TalkRadio 1270 at (248) 423-2721. Admission is \$5 per person.

And we've just added a second seminar for next month, this one dealing with the Y2K problem. It will be held Saturday May 22, at the MSU Management Center in Troy. Again, call (248) 423-2721 to reserve a space.

Mike Wendland reports about computers and the Internet for NBC-television stations coast-to-coast. His radio show is heard every weekend on TalkRadio 1270, WXYT. You can reach Mike through his Web site at [www.pcmike.com](http://www.pcmike.com).

# Benefit to help mom

BY LEONARD FOGER  
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A woman, paralyzed permanently following a Jan. 30 snowmobile accident, needs help, said a committee of friends and relatives planning a May 6 benefit in Farmington Hills.

Wanda Rule, 27, and the single mother of two small daughters, has been hospitalized for nearly three months and faces the rest of her life as a quadriplegic because of spinal cord injuries.

She remains in University of Michigan Hospital.

Rule's relatives and friends are planning a benefit Wednesday night, May 6, at Vladimir's banquet hall, on Eight Mile near Grand River, Farmington Hills.



They have formed the "Wanda L. Rule Special Needs Trust" to help her pay for an electric wheelchair, chairlift and a specialized wheelchair van. Funds are also needed for renovate her home to accommodate a wheelchair and continued health care.

The May 6 benefit will include a buffet dinner, entertainment by the Doublecross Band and Ken Shetter Productions. There will be a silent auction 6-9 p.m. as well as a 50/50 raffle and door prizes.

Minimum contribution is \$75 per ticket.

The injured woman owns her own house cleaning business

**Help sought: Friends and relatives of Wanda Rule and her two daughters, Amber (left) and Jade, are planning a benefit Wednesday night to raise funds for the woman, who has been paralyzed since a Jan. 30 snowmobile accident.**

and has no health insurance. Wanda Rule's family and friends contacted an attorney to determine if her bills can be covered by the insurance policy covering Demski, the other couple or her own snowmobile.

Tickets for the May 6 benefit may be reserved by calling one of Wanda Rule's aunts, Anna Chorboucau, at (313) 252-7216. Donations may be made to the Wanda L. Rule Special Needs Trust, P.O. Box 31-1481, Detroit 48231-1481.

### Correction Notice

In our May 2<sup>nd</sup> insert, we advertised a Compaq notebook computer (model 1675). Due to manufacturing delays, this notebook may not be available. However, we are offering rainchecks for this item.

We apologize for any confusion or inconvenience this may have caused.

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