

The complaint

Mr N complains of poor customer service and security concerns with NewDay Ltd trading as Aqua.

What happened

Mr N had been logged out of Aqua's mobile phone application so he contacted them to update his mobile number on their records. Mr N was told that as he wanted to update his personal details that he would need to complete enhanced security. He was asked about transactions in the last 14 days but as Mr N usually used the online facilities with Aqua he wasn't able to pass the enhanced security.

Mr N told the call handler he wanted to pay off the balance and close his account as he was not satisfied with the call handler. The call handler explained that as he failed security, she would put him through to another operator at customer services as she was unable to continue the call. The call handler said another handler would be able to ask him different questions.

The call handler transferred Mr N's call into the customer services automated queue. Mr N says he was waiting for approximately 15 minutes before he spoke with another call handler.

Mr N told the new call handler that he wished to make a complaint about the previous call handler and wanted to make a payment to clear the balance and close the account. The call handler took a payment over the phone and informed Mr N of how the complaints procedure worked. The call handler raised Mr N's complaint.

Aqua didn't uphold Mr N's complaint. They said they listened to the call Mr N had with the original call handler and Mr N. Aqua said the original call handler handled the call as they would expect, she was polite and professional and had gave him a high level of service. In regards to security, Aqua said that the correct security procedures were followed as Mr N hadn't passed the enhanced security.

Mr N disagreed with Aqua's findings so he brought his complaint to our service. He said that he thought the second call handler dealt with him appropriately. Mr N said that the second call handler did not ask enhanced security. He also wanted to know if his account had been fully closed.

Our investigator did not uphold Mr N's complaint. The investigator explained that enhanced security is needed when someone is updating personal details but as Mr N told the second operator he wanted to make a payment and close his account then that's why he wasn't asked enhanced security questions on the second call. The investigator explained that Mr N's account was fully closed. Our investigator also explained to Mr N why the original call handler needed to transfer his call back into the automated queue as he had failed the security procedure.

Mr N said he was very disappointed in the investigator's findings. He again raised security issues with Aqua and said his issue was the fact the original call handler didn't pass him to

another department, she just put him back in the automated queue which wasn't acceptable customer service, so he wanted an Ombudsman to review his complaint.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Firstly, I'll address the security concerns Mr N has. Before I do so, I need to explain that it's not the role of this service to say how a business should run their security processes, however, I've looked to see if Aqua have followed their own security process and I'm satisfied they have and that they treated Mr N fairly, even if he doesn't see it this way. I'll explain why below.

On the initial call Mr N wanted to update his mobile number on Aqua's systems. I've listened to this call and the call handler explains why she needs to ask him enhanced security questions – because he's wanting to make changes to his personal details. While I know this has frustrated Mr N, I don't think what Aqua asked Mr N was unreasonable. The call handler was following Aqua's processes and it's reasonable for a business to want to verify that they are talking to the right person when dealing with requests and accounts. Unfortunately, Mr N didn't answer these correctly and so Aqua couldn't proceed with that particular request. But that doesn't mean Aqua acted wrongly or unfairly here.

Mr N has said on the second call that the call handler he spoke to only asked him his name and address and didn't complete enhanced security with him. But, as our investigator explained to Mr N, this was because on the second call that he wanted to do something different on the second call as opposed to the first.

As Mr N told the second call handler he wanted to make a complaint about the first call handler, make a payment and close his account, then Aqua say enhanced security is not needed to do any of these things as they aren't changing a customer's details on the system. So I've not seen any evidence that Aqua have made an error or not followed their own security process here.

I've thought about what Mr N has said about the first call handler and how she didn't pass him to another department but just placed him back in the automated queue. He thought that this was poor customer service. Mr N said she was lazy and couldn't be bothered to take ownership of his call.

I've listened to the call and the call handler does explain to Mr N that she can't continue the call as he hadn't passed the security questions and would be transferring him to another call handler in the customer services department. I can see why Mr N thinks this might be strange or unprofessional, but that's Aqua's process and I don't think it's led to Mr N being treated unfairly. If the original call handler had continued the call and updated Mr N's mobile number then she wouldn't have followed Aqua's security process.

This is why she passed the call to another agent through the automated queue. So while Mr N wanted the original call handler to take ownership of the call, resolve the situation for him and not place him back in the automated queue, the call handler was unable to do this as Mr N had failed the enhanced security questions.

Mr N has acknowledged that the second call handler he spoke to was "lovely and dealt with (him) accordingly". So I'm persuaded that he was transferred to the correct department, even if it was the same department as the original call handler. The second call handler was able to complete everything Mr N instructed her to do. Mr N was concerned his account hadn't

been fully closed but the second call handler closed this and Aqua have confirmed his account is now showing as settled.

While I can understand why Mr N is frustrated that he had to wait approximately 15 minutes to speak to a new call handler and was placed in the automated queue again, I'm not persuaded that there's much more that Aqua could've done here for the reasons I've already given. So it follows I won't be asking Aqua to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 5 May 2021.

Gregory Sloanes
Ombudsman