

The complaint

Ms H complains about PayrNet Limited, trading as Pockit ("Pockit") for not helping her when she was unable to access her account. He wants her balance to be transferred to her new account and compensation for her inconvenience.

What happened

Ms H held a bank account with Pockit. She received her regular payments into this account.

In August 2021, Ms H was unable to remember her log in information. She contacted Pockit.

Over the following two weeks, Ms H exchanged messages with Pockit about trying to access her account. Pockit sent her details of how to reset the information and how to access her account with photo ID. Ms H explained that she did not have photo ID.

During this time, Ms H requested call backs during specified hours. She did not receive call backs during these times and missed the call backs which were attempted.

After several more weeks of trying to contact Pockit, Ms H contacted us.

Our investigator has looked into this matter and has sought more information from Pockit. Pockit has not responded to our requests for information so we have proceeded on the basis of the information available.

Our investigator considered that Pockit was entitled to set its own security procedures, but that it ought to properly help consumers who found those security procedures difficult, or who did not have the types of ID information required. He therefore recommended that the complaint be upheld and Pockit should release Ms H's funds to her and should pay to her £300 for her distress and inconvenience.

Pockit did not accept the view so it was passed for an ombudsman decision.

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.

I have further attempted to contact Pockit for updated information, and to set out my preliminary view about how this complaint should be resolved.

That correspondence has been sent to Pockit and Pockit has not responded. Consequently, we do not have up to date information on Ms H's account balance, or the process Pockit operates for Ms H to access her funds without photo ID.

My colleague set out his reasonable view and an explanation of how he considered that the matter should be resolved and I agree with that view.

My only departure from that view is that I think that the compensation ought now to be

increased to £500 due to the very significant inconvenience that Pockit has caused Ms H.

In September 2021, Ms H had a credit balance, to which she needed access to support herself and her family. She has been unable to access her funds now for almost a year and Pockit has not offered her any meaningful alternative ways to access her funds. She has had to open a new account and move her regular payments in order to use them. This will no doubt have caused difficulties for Ms H and caused her considerable upset.

I previously indicated to Pockit that I thought the compensation ought to be increased to £500 to reflect this and Pockit has not responded.

I therefore remain of that view, and I uphold the complaint.

Putting things right

In order to put things right, Pockit must now contact Ms H and agree how it can transfer the balance of her account to her. Pockit should make contact with Ms H within 14 days of this decision becoming binding upon the parties.

Pockit should also pay Ms H £500 compensation for her distress and inconvenience.

My final decision

For the reasons given above, I uphold Ms H's complaint, and direct PayrNet Limited to:

- Make contact with Ms H within 14 days of this decision becoming binding on the parties;
- Arrange with Ms H a method to transfer to Ms H her account balance, and agree a timescale for this to be done; and
- Pay to Ms H £500 compensation for her distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 19 August 2022.

Laura Garvin-Smith
Ombudsman