

The complaint

Miss W complains that Cynergy Bank Limited didn't resolve her difficulties with using the authenticator app as quickly as they could have, and this caused her inconvenience.

What happened

Miss W opened an account with Cynergy in February 2021.

In March they updated their online banking and Miss W rang and requested passcode to access online banking. This was ordered for her.

Miss W installed the authenticator app on her phone but couldn't get it to work. She contacted Cynergy to explain the issues and get help but she says she couldn't resolve it. In July Miss W says she spent a whole day trying to access her online banking and failed and so she complained to Cynergy. During a second call, the adviser suggested they send her a Digi pass. This was sent out and the issues were then resolved.

Miss W feels like she has wasted a lot of time trying to resolve this when the Digi pass could have been suggested earlier. She complained to Cynergy.

In September Cynergy didn't uphold the complaint but they offered her £30 as a gesture of goodwill.

Miss W was unhappy with this response and wrote back asking for £100-150 compensation for the inconvenience. She didn't receive any further response, and so she brought the complaint to us.

One of our investigators looked into it and he thought Cynergy should pay Miss W £100. Cynergy disagreed with our investigator's view and asked for an ombudsman's decision, so it has come to me to review.

I issued a provisional decision on the complaint. My provisional findings were as follows:
I've thought about what Miss W has told me and I've also listened to the calls and viewed all of Cynergy's records, including some additional information which they have sent me following the investigator sending his view of the matter.

Cynergy's records show that Miss W made contact in March when she was having difficulty using the authenticator app to log in, and was advised on how to reset the app. Following this, Cynergy's records show that Miss W successfully logged into the app.

There appears to be no evidence of a further issue being raised by Miss W until July 2021. On 23 July 2021, Miss W rang to complain that it was taking three attempts to log in using the app. Cynergy's records show 3 unsuccessful attempts to log in that day after which the call was made.

On 26 July 2021 Miss W contacted Cynergy again to complain that the app was taking several attempts to authenticate her. Cynergy's records show 7 failed attempts. The call

handler explained about clearing search history, cache and cookies but unfortunately the call dropped while they were talking. Miss W had to make a second call to resolve this, and during that call she was offered a Digipass,

The Digipass was posted to her on 28 July and she used it to successfully log in on 1 August 2021.

Although I can appreciate that it will have been frustrating for Miss W, the authenticator may have been falling for any number of reasons and without evidence I can't fairly say it was Cynergy's error. I am also satisfied that when Miss W made contact with them, the customer services team did their best to talk her through what to do and provide a solution for her. Miss W says that she should have been offered the Digipass earlier. However, Cynergy have explained that the Digipass is only offered when it is clear that customers are unable to log in via the authenticator app and a customer is having repeated difficulties, so I think they offered it to Miss W at an appropriate time.

In view of the above, I disagree with the investigator's view that Cynergy should increase their offer of compensation to £100 and I think that the £30 offered to Miss W was fair in the circumstances. I see no need to increase it.

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 sent Miss W and Cynergy a copy of my provisional decision. .

Miss W has replied but Cynergy haven't. Miss W has emphasised that she tried logging on 39 times in March before contacting Cynergy and that she had to ring customer services several times. In July she had to make further calls before being offered the Digipass. I can understand this will have been frustrating, but I think that when they were contacted, Cynergy offered timely resolution on both occasions, and I am satisfied that the £30 offered is fair.

In view of this, I'm making my final decision for the reasons I've summarised above

Putting things right

Cynergy should pay Miss W £30 for distress and inconvenience.

My final decision

I'm upholding Miss W's complaint and directing that Cynergy Bank Limited should put things right as above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 18 July 2022.

Joanne Ward
Ombudsman