

The complaint

Miss P complains that she can't access her TransUnion International UK Limited credit report online. She's unhappy with TransUnion's response to her concerns.

What happened

In 2021, Miss P wanted to make use of some of the third-party platforms which offer consumers detailed information about how to improve their credit score. Miss P found she had difficulty accessing these platforms.

After investigating further, Miss P found that the platforms rely on data supplied by TransUnion. When Miss P tried to view her TransUnion credit report online, she couldn't gain access. Miss P thought she'd accurately answered all of TransUnion's questions to validate her identity.

TransUnion told Miss P that it wasn't possible to tell her why the online system couldn't verify her identity. TransUnion offered to send Miss P a hard copy of her credit report so she could check whether her data was correct.

Miss P is unhappy with this as she's sure that her inability to verify her identity with TransUnion is impacting her ability to access the other platforms. Miss P is concerned that someone else may have accessed her data and somehow changed things so she can't pass security.

The investigator wanted TransUnion to share details of the security process it would've taken Miss P through to verify her identity. When it wouldn't do this, the investigator recommended that TransUnion pay Miss P £100 compensation as she couldn't be sure that TransUnion had treated Miss P fairly.

TransUnion doesn't agree with the investigator's recommendation. It doesn't think it did anything wrong and says it tried to help Miss P by sending her a copy of her credit file in the post. TransUnion is very concerned about releasing confidential information about its own security processes.

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 realise that I've summarised this complaint in less detail than the parties and I've done so using my own words. I've concentrated on what I consider to be the key issues. The rules that govern this service allow me to do so. But this doesn't mean that I've not considered everything that both parties have given to me.

TransUnion has its own automated verification processes that it's entitled to use. If TransUnion can't verify a consumer, it won't allow online access to their report. While I understand this, Miss P is adamant that she gave TransUnion the correct personal information to verify herself. Although TransUnion says it hasn't treated Miss P differently to any other customers going through its security process, it hasn't given me evidence of this despite our requests.

I appreciate the need for TransUnion to keep its processes confidential and secure but it's possible – as we have told TransUnion – for it to share this information with us on a confidential basis. Without seeing it myself, I can't reasonably find that TransUnion treated Miss P fairly and in line with its usual processes.

Although TransUnion sent Miss P her statutory report to make sure that her data is correct, she remains concerned that someone else has accessed her information online because Miss P, as a genuine customer, cannot access it herself. Again, without further evidence from TransUnion, it's not possible for me to know that this hasn't happened.

Overall, I agree with the investigator that it's reasonable to require TransUnion to pay Miss P £100 compensation for the upset she's faced trying to gain access to her credit information online.

Putting things right

I require TransUnion International UK Limited to pay Miss P £100.

My final decision

My decision is that I uphold Miss P's complaint and direct TransUnion International UK Limited to make the above payment.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 4 August 2022.

Gemma Bowen
Ombudsman