

## **The complaint**

The estate of Mr M complains PayrNet Limited (trading as Pockit) won't release the funds in Mr M's pre-paid card account, and hasn't communicated as it should about this. The estate of Mr M is represented here by Mr M's mother, Ms M.

## **What happened**

Mr M held a Pockit pre-paid card account. For ease, I'll only refer to PayrNet from now on.

Sadly, Mr M passed away in June 2021. Ms M says she contacted PayrNet to tell it she was dealing with his affairs and ask it to release the money in his account. Ms M says she sent PayrNet a copy of Mr M's death certificate and a copy of his account card, and it told her there was over £600 in Mr M's account. Ms M says PayrNet then ignored her.

So on 13 September 2021 Ms M emailed PayrNet to complain. In this email exchange, PayrNet asked Ms M for Mr M's death certificate and his reference number. Ms M told it she had provided the death certificate and she included Mr M's account number in her email. Ms M emailed PayrNet again about two weeks later to chase things up. PayrNet acknowledged this but otherwise seemingly didn't respond.

On behalf of Mr M's estate, Ms M brought this complaint to our Service. She said this matter had distressed her at an already very upsetting time and PayrNet should compensate her for this. Over the next few months our Service asked PayrNet for information, but it didn't provide the information requested.

Our Investigator gave his opinion of this complaint based on the information he did have, from Ms M. He thought PayrNet hadn't communicated as it should have, and should put things right by telling Ms M whether she'd provided all the information PayrNet needed to release Mr M's funds – and if PayrNet needed more information, it should explain to Ms M what it needed and how to provide it. Our Investigator said that if PayrNet didn't need any more information, it should release Mr M's funds to Ms M.

Ms M thanked our Investigator. PayrNet said it didn't know what documents Pockit would accept in the absence of a Will or Grant of Probate, and that it was talking to Pockit about its policy and would contact us once it had an update. Despite further prompts from our Service, PayrNet didn't respond further.

As agreement couldn't be reached, this complaint was passed to me for consideration.

## **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'd firstly like to say how sorry I am to hear of Mr M passing away, and to give Ms M my condolences. I acknowledge this is a very difficult and upsetting time for her.

I'm also sorry to hear this matter has caused Ms M distress. However, I think it's helpful for me to explain why I can't ask PayrNet to pay compensation to Ms M. It's not disputed that the account in question belonged to Mr M, and so it is the estate of Mr M that is the eligible complainant here. Ms M can represent the estate of Mr M in this matter, but she is not herself an eligible complainant. Therefore I can't award compensation to Ms M herself.

Our Service has asked PayrNet for information several times, but we've not received the information asked for. Therefore, my decision is based on the evidence I do have - this is Ms M's testimony and a copy of the email exchange between her and PayrNet which started on 13 September 2021.

In this email exchange, I can see PayrNet asked Ms M for Mr M's death certificate and reference number. Ms M then provides Mr M's account number, and says she has provided PayrNet with Mr M's death certificate. Ms M also told our Service she had provided PayrNet with the death certificate. Given Ms M's consistency on this point, I think it's more likely than not that Ms M has provided PayrNet with the death certificate. So I'm satisfied Ms M has provided the information PayrNet asked her for in the September 2021 email exchange.

But I've not seen that PayrNet gave a proper response – it only acknowledged Ms M's emails, even after she later emailed PayrNet again to chase things up. It's reasonable to think PayrNet should have responded here, to let Ms M know whether it had received the information she'd provided and what the next steps would be. So I'm satisfied PayrNet hasn't communicated about Mr M's account as it should have.

### **Putting things right**

To put things right, PayrNet should contact Ms M to let her know whether it currently has all the information necessary to release Mr M's funds. If PayrNet needs more information, it should clearly explain to Ms M what is needed and how she can send it. But if PayrNet doesn't need any further information, then it should release the funds in Mr M's account, and I'd expect this to be done without unnecessary delay.

### **My final decision**

For the reasons set out above, I uphold this complaint. PayrNet Limited should contact Ms M to let her know whether it currently has all the information necessary to release Mr M's funds. If PayrNet needs more information, it should clearly explain to Ms M what is needed and how she can send it. But if PayrNet doesn't need any further information, then it should release the funds in Mr M's account.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mr M to accept or reject my decision before 8 September 2022.

Ailsa Wiltshire  
**Ombudsman**