

The complaint

A company, which I'll refer to as C, complains that Advanced Payment Solutions Limited (trading as Cashplus) has been unable to restore access for its managing director to its main bank account through Cashplus's mobile banking app.

Mrs R, the managing director of C, brings the complaint on C 's behalf.

What happened

In January 2022, following a technical issue at Cashplus, Mrs R lost access to C's main bank account through Cashplus's mobile banking app. Although Mr R, another director in C, retained access through the app, the problem inconvenienced C as Mrs R handled most banking matters for the business, and typically did so using the app. Mrs R continued to have access through the app to C's second account with Cashplus, which indicated that the problem wasn't caused by her phone or use of it.

Cashplus sought to rectify the problem, but without success. So, in February, it provided Mrs R with a code key which enabled her to access C's bank account through Cashplus's website, but Mrs R still couldn't use the app.

Mrs R complained. Cashplus upheld the complaint, apologised for the inconvenience the technical problem had caused, and offered C £30 as compensation. Cashplus believed at this point that there would be no further issues for Mrs R in accessing C's account through the mobile app, and that the code key provided a working alternative. However, although the code key solution did enable Mrs R to access the account through Cashplus's website, the issues with the mobile app remained. Therefore, Mrs R rejected Cashplus's offer and brought C 's complaint to our service.

Our investigator looked into things and sought to mediate a solution. He engaged Cashplus to get the issue with the app resolved – but, unfortunately, the issue remained. Our investigator said Cashplus should pay C £150 to compensate for the inconvenience caused.

Mrs R continued to be disappointed that the issue was unresolved but agreed with this outcome. However, Cashplus didn't agree. It said that it couldn't find any technical errors preventing Mrs R from accessing C's account through the app. It also said the account was being accessed through its website using the code key and by Mr R using the mobile app. It clarified that there was nothing stopping Mrs R accessing C's account on her mobile through Cashplus's website using the code key even if the app was unavailable.

As the matter was unresolved, it was passed to me to decide.

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.

Cashplus has said that it is not aware of any technical reason why Mrs R cannot access C's account through its mobile app. However, Mrs R has said that, despite following all the guidance provided by Cashplus's customer services representatives through many calls, the problem remains. Given she successfully uses the app on the same mobile device to access C's other account with Cashplus, and given she was able to use the app to access C's main account prior to January 2022, I have no reason to doubt her.

However, it also appears to me that Cashplus has made reasonable efforts to resolve matters. I can see that at the end of January 2022 and start of February, Cashplus's IT department tried various measures to restore Mrs R's connectivity to her account through the app. These proved unsuccessful. It did also provide a code key generator to enable access through its website.

Mrs R would have liked to speak directly to someone in Cashplus's IT department rather than through its customer services team, but there is no basis for me to say that Cashplus's procedures in this regard are unreasonable or that this would have brought an effective resolution.

Through the course of our investigation, Cashplus has repeatedly confirmed that it is not aware of any reason why Mrs R should be unable to access C's bank account using the app, so it does not believe there is any more it can do. But Mrs R has repeatedly confirmed that she still unable to make the app work. This deadlock has now persisted for many months.

Cashplus has pointed out that the code key it provided enables Mrs R to access C's bank account through Cashplus's website from any device, including from a mobile phone. However, Mrs R has said that she doesn't want to carry a laptop around with her, which is cumbersome, and doesn't want to carry a code key token, which is small and could be easily lost. In my view, while this was a good alternative solution for Cashplus to provide, I can appreciate that it doesn't provide Mrs R with the mobile customer experience she expected.

Overall, while it's disappointing Cashplus hasn't been able to resolve the issue and I acknowledge Mrs R's frustration, I also acknowledge that Cashplus has tried to resolve the issue – both before and since our involvement in this complaint.

Our investigator recommended that, in these circumstances, Cashplus should pay C £150 to compensate for the inconvenience and bring closure to this dispute. I think this is fair. I am aware that Cashplus may be disappointed with this outcome given its efforts, but I believe Mrs R is receiving from Cashplus a lower quality of service than she might reasonably expect. For this reason, I think this amount is reasonable.

My final decision

I uphold this complaint and require Advanced Payment Solutions Limited to pay C £150.

Under the rules of the Financial Ombudsman Service, I'm required to ask C to accept or reject my decision before 24 March 2023.

Andy Wright
Ombudsman