

The complaint

Mr W complains that he was unable to access his TransUnion credit report online, which in turn stopped him from using third party sites such as the government gateway site.

What happened

The details of this complaint are well known to both parties and so I won't go into too much detail here but will give a summary of events:

Mr W lost access to his online credit report through TransUnion in January 2022. This stopped him from being able to order a passport or check his state pension through the government gateway site, as they use TransUnion to complete identity validation checks. There were also other third-party sites he couldn't access because of this.

Mr W complained to TransUnion, they provided him with a hard copy of his report but wasn't able to assist him further with gaining access to his online credit report. They said there was no failing on their part and so didn't uphold Mr W's complaint.

Mr W brought his complaint to this service. TransUnion told our investigator they couldn't provide this service with a reason for Mr W not being able to access his online credit report as it would compromise their security measures. They also said they are not obliged to provide an online report and so maintained they had done nothing wrong.

During the course of the investigation Mr W says he spoke to TransUnion again and the agent told him he was failing as the email address he uses is linked to a third party. This caused Mr W to worry that someone other than him had access to his email account. Mr W provided evidence that the call took place, but TransUnion said they didn't have a copy of the call to provide to this service.

After much back and forth between this service and TransUnion over more than a year, they provided this service with some information that allowed the investigator to assist Mr W, so he could access his credit report online.

Our investigator upheld Mr W's complaint in summary he said:

TransUnion's security measures are there to protect their customer's and while there had been no failing of the system, he felt that TransUnion could have provided more assistance to help Mr W with this issue, rather than leaving him locked out and not knowing what to do for the best part of eighteen months. He asked TransUnion to pay Mr W £200 to recognise this. Mr W agreed with the investigator's findings, but TransUnion did not, so the matter has now been 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.

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. Having done so I am upholding this complaint and for broadly the same reasons as the investigator, I'll explain.

TransUnion have security measures in place to protect the information they hold about their customers. This is very important and, in principle, exactly what I'd expect. In most cases this means that genuine customers are able to access their information online and their information is kept safe, but in some instances, as in Mr W's case here, the system blocks genuine users from gaining access to their information.

In instances such as this TransUnion's policy is to offer to send, upon proof of identity, a hard copy of the credit report to their customer so they can check if the details they are entering are correct. Mr W received his hard copy through the post, and this confirmed to him that he was, in fact answering all of his security questions correctly, leaving him even more confused as to why he couldn't access his information online.

TransUnion say giving a hard copy of the credit file is enough for them to meet their obligations, as set out by the regulator, the Financial Conduct Authority (FCA). They are not obliged to provide an online service to their customers. And while this may be true, the fact that they do means that they should be treating all of their customers fairly and consistently. So, they should be offering assistance to those, who through no fault of their own, like Mr W find themselves unable to access the online service. It's not good enough to say some of their customers can use the online service and some can't. Especially when the impact is wider reaching than TransUnion's own website and can stop consumers from being able to access third party services and do important things like ordering passports and checking state pensions or tax portals.

As it stands, I'm not satisfied that TransUnion did enough to assist Mr W when he found himself in this situation. I say this because TransUnion doesn't currently have a second-tier process in place to help their customers, as they feel this would compromise their security systems. However, I don't agree, there are lots of firms that use a second-tier system without compromising security. An example would be: If I log into my online banking app or telephone banking, and for whatever reason I don't get through the security steps. There is often a second stage where I can speak to someone in person who will go through another level of security and help me to gain access or reset the account. This is just an example and not the only thing that could be put in place to help.

To be absolutely clear I am not telling TransUnion to put in place a second-tier process as that's not my role. That is the role of the FCA. But I can say that without such a process in place, or any alternative to their customers, I can't say TransUnion have done all they can to help and support Mr W or others like him or treat them fairly. And but for the intervention of this service and the perseverance of the investigator this matter would still not be resolved for Mr W. It's very disappointing that TransUnion were reluctant to share information with this service to help resolve Mr W's complaint, as they are required to do so under the rules set out by the FCA. And had they done so, the matter could have been resolved for Mr W much sooner and he wouldn't have been without access to his information for such a long time.

The confusion Mr W experienced in not being able to access the online report was further compounded when TransUnion told him his email address was linked to a third-party account, which could be the cause of the problem. Although, TransUnion haven't been able to provide a copy of the call recording, I've no reason to disbelieve what Mr W has said about this as he has provided evidence that the call took place. And he has expressed to us on a number of occasions the concern's he had over this and the worry it was causing him. TransUnion have now confirmed Mr W's email address is not linked to any other account,

I'm satisfied this is the case and that Mr W was given this information incorrectly. But that doesn't take away the worry it caused to him.

In summary Mr W wasn't able to access his credit file online for almost eighteen months, this caused him a massive amount of inconvenience and worry, which could have been avoided had TransUnion provided a better service to him as their customer. This was compounded by him being given the incorrect information about his email address. To put things right here I think TransUnion should compensate Mr W for the poor service provided to him.

Putting things right

TransUnion should pay Mr W £200 for the lack of assistance provided to him during the time he was unable to access his credit file online and for the worry caused by the incorrect information given to him about his email address being linked to a third party.

My final decision

For the reasons set out above, my final decision is that I uphold Mr W's complaint and I require TRANSUNION INTERNATIONAL UK LIMITED trading as TransUnion to carry out the actions as set out under the 'Putting things right' section of this decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 10 October 2023.

Amber Mortimer
Ombudsman