

The complaint

Mr T complains that he has ongoing issues with his online banking which National Westminster Bank Plc hasn't resolved.

What happened

Mr T says that he has ongoing issues with his mobile banking app and while he has been paid compensation, the issues still haven't been resolved.

NatWest said that Mr T initially contacted it in December 2022, due to issues using the biometric feature on his mobile banking app. He was paid £120 as a resolution to his complaint to cover the cost of calls and the trouble he had been caused. Mr T contacted it again in March 2023 saying that he didn't receive a call back and that he had requested the biometric approval be removed but this didn't happen. NatWest upheld this complaint and said the biometrics feature had been requested to be removed and it paid him £100 because of the inconvenience he had been caused. NatWest confirmed that the biometrics feature was removed on 6 April 2023. However, in May 2023, Mr T contacted NatWest again about the issues he was experiencing. In this response he was provided with advice on how to use the biometrics feature and was paid £70 for not receiving the service he should have. NatWest said it was continuing to support Mr T with access and payments and had recorded the additional support he needed.

Mr T referred his complaint to this service in July 2023. He said the issues with his online banking still hadn't been resolved.

Our investigator didn't uphold this complaint. She noted that Mr T had experienced issues with NatWest's facial biometrics which made it difficult to make payments, but NatWest had confirmed the biometrics feature was removed on 6 April 2023. She thought the total of £290 compensation paid for the issues arising from this was reasonable. She noted that Mr T had said he was still experiencing issues making certain payments. She acknowledged this but said that Mr T needed to provide further evidence so this could be investigated as the information he had provided so far didn't show the error. She said if further information was provided to show the issue he was experiencing then NatWest could investigate this.

Mr T didn't accept our investigator's view. He said the face recognition had been turned back on on his account.

As a resolution hasn't been agreed, this complaint has been passed to me, an ombudsman, to issue a decision.

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 can appreciate how frustrating and upsetting it has been for Mr T as he has struggled to make payments using his online banking app. But for me to uphold this complaint I would

need to be able to say that NatWest had done something wrong or treated Mr T unfairly, and to the extent that issues have been identified that it hasn't done enough to resolve these.

Mr T contacted NatWest in December 2022 and again in March 2023 about issues he was experiencing with the biometrics feature. I can see that in both cases his complaint was upheld, and compensation was paid for the service issues he had experienced. Based on what I have seen about the issues raised I think the compensation paid in both these cases was reasonable.

Mr T asked for the biometrics feature to be turned off on his online banking. I can see that this was actioned, and the feature was turned off on 6 April 2023. However, Mr T then contacted NatWest again. At this time, it appears that the biometrics feature had already been deactivated. But, given the issues raised, I find it reasonable that NatWest provided information about how to use the biometrics feature and how to address problems with this not working. It also provided Mr T with further compensation due to the service issues he had experienced.

So, noting that Mr T's request to remove the biometric feature was actioned and he has been provided information about how to use this should he wish to in the future, I find that NatWest has taken reasonable steps to address the issues Mr T was experiencing. Mr T did suffer distress and inconvenience during the period when he was experiencing the issues and he wasn't always provided the service he should have been while dealing with this. Taking this into account I find the total of £290 compensation that has been paid is reasonable.

Unfortunately, Mr T experienced further issues making certain payments in October 2023. While he has provided some detail about these, NatWest has said that the screenshots provided do not show the payment stage of the process or any error. Given this it isn't able to provide any further insight unless Mr T is able to provide further information so it can understand why certain payments aren't being completed. I do not find this unreasonable, and I would expect, if Mr T is able to provide further details of the issue he is experiencing, that NatWest would assist him with this.

In conclusion, I find that the actions taken by NatWest in response to the issues Mr T has raised have been reasonable and so I do not uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 29 February 2024.

Jane Archer
Ombudsman