

## **The complaint**

Miss T complains about TSB Bank plc's system errors preventing her from making online purchases.

## **What happened**

Prior to November 2023, Miss T had an issue where she didn't receive a One Time Passcode (OTP) due to a TSB technical issue. Miss T complained about this, and it was resolved by TSB.

In November 2023, Miss T attempted an important online catalogue transaction to enable her to buy gifts, but she couldn't complete this as she again didn't get an OTP.

Miss T complained to TSB. She thinks it's a repeat of the same issue and she is seeking compensation of £1200.

TSB apologised. They said they didn't know the cause of the issue but, as they discovered a potential issue which was a duplicate profile with a different telephone number, they offered Miss T £100 compensation.

Miss T was dissatisfied with this offer and brought her complaint to our service; however, our investigator considered the compensation amount to be reasonable.

As Miss T remains dissatisfied, her complaint has been referred to me to look at.

## **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.

Having done so, I'm not upholding this complaint and I'll explain why.

I'll focus on what I think are the important points to reach a final decision. But I've carefully considered all the points Miss T has made, even though I don't specifically address them all.

I should first say that:

- I'm really sorry to hear about the distress Miss T has experienced when trying to make online catalogue purchases
- We aren't the regulator of financial services, our remit is inquisitorial, and we don't have powers to interrogate a business's system

Whilst I appreciate Miss T has twice experienced the non-receipt of an OTP, I'm satisfied with TSB's explanation that there was a different reason for not receiving the OTP in November 2023. I say this because there is file information and an audit trail (a rejection code) that explains the first experience was due to a specific technical reason. But this doesn't apply to the second issue, which this complaint is about. And although TSB say they

found a technical issue with the profile, which Miss T think may have been the cause of both issues, I don't think this had an impact on the rejection and code.

From reviewing the file, including listening to all the call recordings, the non-receipt of a second OTP is unexplained and, as mentioned by our investigator, there is no evidence that the request by the catalogue company was transmitted to TSB's system.

I recognise that Miss T doesn't believe this, probably because it was a second incident in a short space of time, and thinks TSB aren't being transparent, however as mentioned above our service can't interrogate TSB's system. Also, I found that TSB have cooperated fully with our investigation, providing a number of data reports.

In addition, they've been transparent mentioning the profile issue and offering compensation on the back of this, when there is no evidence that this was the cause, or that they were responsible. Furthermore, from listening to the call recording, where a TSB representative talked through the transaction with Miss T and attempted to monitor system activity, I think it more likely than not that there was a technical issue outside of their control.

I appreciate Miss T will be disappointed but, having considered the above and all the information on file, I'm not upholding this complaint.

### **My final decision**

My final decision is that I'm not upholding this complaint against TSB Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 17 April 2024.

Paul Douglas  
**Ombudsman**