

The complaint

Mr B has been having problems with making online payments from his account with AIB Group (UK) Plc ("AIB") and believes there has been a lack of support. As a resolution to the matter Mr B would like his accounts restored to how they were before March 2022.

What happened

Mr B holds an account with AIB. Mr B says he has had problems with making online payments from his account since March 2022.

AIB say it thinks the problems Mr B have are caused by its implementation of stronger customer authentication (SCA) and mainly relate to online payments. SCA is an extra layer of security that all banks have introduced in line with banking regulations to combat fraud. AIB run SCA through both its mobile banking app and voice recognition system. Mr B is not set up for mobile banking and doesn't want to use his mobile for banking. And although he is set up for voice recognition, as of yet Mr B hasn't used this to set up a payment.

Mr B raised a complaint about this and other things with AIB some of which were upheld and the others of which Mr B says he has accepted the outcome.

But Mr B has referred his complaint regarding his problems with making online payments to this service because he is unhappy that AIB can't tell him exactly what the issue is that is causing it and disputes that it is a SCA issue. This is the only complaint Mr B has referred to this service within the six-month time limit outlined in AIB's final response letter of 7 February 2023 and so the only complaint we can look at.

AIB says if Mr B doesn't want to use its mobile banking app to go through SCA Mr B can use the alternative option where having already registered for phoneline banking he would have his voice recorded on its system which will allow him to use its voice recognition system to make transactions. When Mr B makes a purchase, he will receive a call from AIB and will be able to complete the purchase with his voice.

As of yet Mr B hasn't tried this option to set up a new payment using voice recognition to go through SCA.

One of our investigators looked at Mr B's concerns and thought that the alternatives offered by AIB to make payments were fair and didn't think AIB needed to do anything more.

Mr B disagreed, he says AIB haven't investigated his complaint properly and can't prove that the failed payments were due to SCA and therefore his complaint should be upheld and has asked for an ombudsman's 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 hope that Mr B won't take it as a discourtesy that I've condensed his complaint in the way that I have. Ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that.

And the crux of Mr B's complaint is regarding the difficulties he's had with making online payments and whether AIB has done enough to support him with this. As a resolution to his complaint Mr B would like AIB to go back to how it operated before the introduction of SCA pre March 2022.

It might be helpful for me to say here that, I don't have the power to tell AIB how it needs to run its business and I can't make it change its systems or procedures – such as the technology it implements and uses to process customer transactions and safeguard their money. These are commercial decisions and not something for me to get involved with.

My role rather is to look at problems that Mr B has experienced and see if AIB has done anything wrong or treated him unfairly. If it has, I'd seek to put Mr B back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

AIB haven't been able to identify what has been going wrong with Mr B's payments but think it is to do with SCA as the problems started around the time this was introduced. Though it says SCA normally works seamlessly via its banking app and voice ID or card reader.

I appreciate this is deeply frustrating for Mr B as he just wants to get to the heart of the matter and understand what is going wrong. But sometimes it is just not possible to identify exactly what is causing a problem or whether it is due to AIB, Mr B or an external issue outside of both Mr B and AIB's control.

I understand Mr B believes because AIB can't figure out what the problem is his complaint should be upheld. But just because AIB can't say what is causing Mr B's issues with making online payments doesn't mean there has been an error on its part or that it has treated Mr B unfairly.

All AIB can do in this situation is to try to work out - with Mr B's assistance - what the problem is and offer different solutions to try and resolve it. And my role in this is to decide whether the actions AIB have taken to do this are fair and reasonable in the circumstances.

And having considered everything I think they are. I can see AIB has consistently made an effort to engage with Mr B to try and come up with a solution to resolve the payment and other issues he's having and tried various things to identify what the problem is including but not limited to:

- Having someone from its IT department assist Mr B in uninstalling and reinstalling Mr B's online account, reactivating it and providing him with a new access code;
- Asking him to install AIB's app and use it for making payments – which Mr B doesn't wish to use; and
- Having Mr B register for voice recognition software and offering to talk Mr B through the process while attempting a trial payment to a new payee.

The last of which hasn't yet been tried or exhausted as Mr B is yet to set up a *new* payee where SCA is required and so AIB aren't able to rule this out as the issue, though it says Mr B has successfully been able to sign into his account and use SCA to make payments to saved payees.

So on this basis I don't think AIB have treated Mr B unfairly as it has tried to do different things to support Mr B and I can't see what more it can do. I accept Mr B believes the problems started occurring post March 2022 and so AIB should go back to that operating system. But as I stated above it's not our role to say how a business should operate and I don't think it would be fair or reasonable to ask AIB to do this when other customers aren't experiencing the issues Mr B is having and the source of the problem has yet to be identified.

I accept that none of the means of making payments with SCA gives Mr B what he wants and that other banks might have different online banking operating systems. But that doesn't mean it automatically follows that AIB hasn't provided Mr B with reasonable options for conducting his banking with it or treated Mr B unfairly.

So it follows that I do not uphold Mr B's complaint as I don't think AIB has done anything wrong or treated Mr B unfairly and I can't see what more it can do.

My final decision

For the reasons I've explained I've decided not to uphold Mr B's complaint against AIB Group (UK) Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 15 April 2024.

Caroline Davies
Ombudsman