

The complaint

Mrs L is unhappy that she is unable to receive one-time passcodes (“OTPs”) sent by NewDay Ltd when she tried to access her account online.

What happened

Mrs L raised a complaint with NewDay because she wasn’t receiving OTPs sent by NewDay when she tried to access her NewDay account online, which meant that she couldn’t complete NewDay’s account log-in process.

NewDay responded to Mrs L and explained that their systems showed that the OTPs were being sent to her mobile phone and so couldn’t comment on why these weren’t being received by her. Mrs L wasn’t satisfied with NewDay’s response, so she referred her complaint to this service.

One of our investigators looked at this complaint. But they felt that NewDay had been able to demonstrate that the OTPs were being sent to Mrs L’s mobile phone, and so didn’t feel that NewDay should fairly be held accountable for Mrs L not receiving them. Mrs L remained dissatisfied, so the matter was escalated to an ombudsman for a final 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.

While I appreciate Mrs L’s frustration at not receiving the OTPs from NewDay, I’m satisfied from the information presented to this service by NewDay that they are sending the OTPs to Mrs L’s mobile phone when requested to do so. Consequently, if Mrs L isn’t receiving these OTPs, I don’t feel that this is likely to be because of any fault of NewDay’s.

NewDay have conducted reviews of their systems on more than one occasion to check whether any issue may be present but haven’t found one. Instead, on each occasion, NewDay have found that the OTPs were being sent to Mrs L’s mobile phone.

It seems possible then, given the above, that the issue Mrs L is experiencing may stem from something other than NewDay. However, my remit when considering this complaint is limited to assessing whether I feel that NewDay have done anything unfair – which for the reasons described above, I don’t feel is the case.

If Mrs L continues to experience problems receiving OTPs sent by NewDay, there are other channels available to her which enable her to monitor her NewDay account. These include calling NewDay on the telephone or reconciling kept receipts with her received monthly statement.

Finally, Mrs L has explained that she can access her NewDay account online by receiving a call to her landline, but that she prefers not to do this as her landline phone is upstairs and she has mobility problems. I can appreciate Mrs L’s position in this regard, but it seems

reasonable to suggest that Mrs L could wait until she has cause to go upstairs – such as when she retires for the evening – to then receive the call to her landline which would enable her to access her NewDay account online.

Ultimately, my decision here is that NewDay haven't acted unfairly towards Mrs L as she feels is the case, and so I won't be upholding this complaint. However, while I don't feel that NewDay should fairly be considered responsible for the inconvenience that Mrs L has experienced, it's clear that she has been inconvenienced by not receiving the OTPs to her mobile phone. As such, I hope that Mrs L can find a solution to this problem, potentially in line with suggestions that I've made above, which is suitable for her.

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 Mrs L to accept or reject my decision before 9 July 2024.

Paul Cooper
Ombudsman