

The complaint

Mr B complains about problems he had accessing his business account with TIDE PLATFORM LTD ("Tide").

What happened

In July 2024 Mr B contacted Tide to say that he was getting an error message when he tried to log into Tide's app. The message said that the authenticator app he was using didn't have any passkeys for Tide. Over the following days, Tide took Mr B through some troubleshooting steps. Those included reinstalling both the Tide app and the third-party authenticator app, going through Tide's account recovery process and resetting the authenticator app on Mr B's phone. But unfortunately none of the suggested fixes resolved the situation. Nor did trying to log in using the phones of other family members.

The issue was resolved at the beginning of August, more than three weeks after Mr B first raised it. Mr B says Tide led him to believe that the problems were being caused by his phone, so he bought a new one. But he still couldn't get into his account. In response, Tide sent him instructions to recover the account. Mr B followed the instructions and was finally able to log in. He says that he was then able to access the account on both his old and new phones, even though he hadn't made any further changes to either device's settings.

In response to Mr B's complaint, sent to Mr B nine days after he first reported the problem, Tide apologised for the delay in resolving the matter and the lack of updates provided to Mr B. It offered to pay Mr B £100 to reflect this. And it said it could arrange for a transfer of Mr B's money to another account to minimise disruption to his business.

Tide says there were no adjustments made to Mr B's account between him first reporting the issue and it eventually being resolved. It believes the issue was caused by settings on Mr B's phone. It's commented that the assistance which resolved the issue was a simple account recovery process on Mr B's new phone, which Mr B carried out without any additional input from it. And it's explained that this is a standard way of gaining access to an account from a new device.

But Mr B believes the issue was resolved due to something that Tide did but hasn't acknowledged. He's commented that technology doesn't tend to fix itself without intervention. He doesn't believe that Tide investigated the problem properly when he first contacted it. He says its responses were dismissive and uninformative and it failed to consider that the problem might be at Tide's end until late on. Mr B says Tide's communication was sporadic, vague and unhelpful. He says he spent a lot of time trying to resolve the issue, which he should, instead, have spent focussing on his business. And he says the situation caused him considerable stress.

Mr B says that not only did he incur the cost of a new phone, but the problems had a significant impact on his business. He says he lost business opportunities, as he couldn't manage client payments, invoices and other transactions. He says this led to delays in payments and potential damage to his business relationships. Mr B doesn't consider the compensation that Tide has offered to be enough to reflect the full extent of the disruption,

financial loss and stress that the issue caused. He considers that £500 would be a more suitable amount. And he'd like a genuine apology from Tide and a commitment from it to improving its customer services processes.

One of our investigators considered the complaint, but didn't think he could ask Tide to do more.

Mr B disagreed with the investigator's view, so the complaint's been passed to me.

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'm sorry to disappoint Mr B, but having done so, I've reached the same conclusion as the investigator, and for similar reasons.

I've looked in detail at the messages between Mr B and Tide during the time the problem persisted. I've also looked at the internal communications between Tide's employees, trying to get to the bottom of the issue. I'm satisfied that Tide did all it could to try to resolve the issue and that it tried hard to establish what the cause of the problem was. It's true that it decided early on that the problem was unlikely to be caused by the Tide app. But it based that view on its analysis of the error messages and the results of the trouble-shooting steps Mr B tried. I don't think that was unreasonable. While the matter took more than three weeks to resolve, it's not clear to me what more Tide could have done.

Tide has said categorically that it made no changes to Mr B's account between the initial report of the problem and its eventual resolution. I've seen nothing to make me think that's not true. I'm satisfied from Tide's internal records that at the end of July it remained of the view that the problems Mr B had experienced didn't arise from the Tide app. On learning that Mr B had bought a new phone, it sent him its standard instructions to recover the account. This would always have been required to access the account on a new phone. After he'd followed the account recovery process on his new phone, Mr B was able to access the account again.

It's clear that Mr B spent a lot of time over several weeks trying to get access to his account. I can completely understand how frustrating and disruptive the situation was. And I realise that the frustration will be compounded by the fact that it's likely that Mr B will never know for sure what it was that finally allowed him to regain access to his account after more than three weeks of problems. But where the evidence is inconclusive or contradictory, I base my decision on what I think's most likely to have happened. And I'm not satisfied that I can fairly conclude, based on the available evidence, that it's more likely than not that the issue Mr B had was due to a fault with the Tide app, or to anything within Tide's control. Nor do I consider that I can fairly hold Tide responsible for Mr B's decision to buy a new phone.

It follows that I don't find that I can fairly require Tide to do more than it's already offered to do. If Mr B would like to accept Tide's offer, he should contact it directly.

Finally, I realise that Mr B would like Tide to commit to improving its customer service processes. But this service isn't a regulator, and we don't have the power to require a financial business to change its systems or processes.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 20 November 2024.

Juliet Collins
Ombudsman