

complaint

Mr H complains that NewDay Ltd (trading as Marbles Card) kept blocking his online account.

background

Mr H said his Marbles account kept being locked. He received a number of emails but thought they were probably fraudulent. The emails said his account had been locked because he'd entered his password incorrectly three times. But he knew he hadn't. Mr H said he had to keep entering security information so he could reset his password.

He is certain he wasn't doing anything wrong. But the account kept getting locked. Mr H is concerned someone else may be trying to access his account – and causing the locks. Mr H said Marbles won't do anything to help. And his account has become unusable. So he wants an explanation of what is happening. And he wants his account fixing.

Marbles said its systems hadn't been experiencing any problems when Mr H had issues logging on. But if Mr H felt someone was trying to use his account, he should alter his details to keep it secure. Unfortunately Marbles could only allow Mr H to change his password. It wasn't able to give him a new username.

Our adjudicator looked into the matter. He wasn't able to obtain any further information from Marbles. It couldn't provide internal data for security reasons. But he could see some login attempts had been made at 4am. And Mr H had said it certainly wasn't him at that time of day. So it was likely someone else was trying to access the account without authorisation.

Because Marbles wasn't able to alter the username the only solution it could offer was to cancel the online account manager. And our adjudicator didn't think that was fair. Mr H would have to close his online account. So he thought Marbles should pay Mr H £100 compensation.

Marbles didn't think it had made any mistakes. It had made a business decision that the username couldn't be altered. So it's asked for an ombudsman's final decision.

my findings

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 it must've been for Mr H. His online account kept getting locked. And he would have to answer a number of security questions to reset the password. But then the account would become locked again. And Marbles didn't seem able to help.

Account security is very important for both businesses and customers. And it's right that Marbles had measures in place to check the correct person was trying to access an account. Unfortunately for Mr H, it became such a regular problem that he found the account almost unusable.

It seems likely someone else has got hold of Mr H's username. And Marbles' systems don't allow Mr H to alter the username to something only he would know. This means Mr H's account is likely to keep getting locked. And it's left Mr H with an online account he can't really use.

It's not our role to look at Marbles' business practises. But I can look at how this issue has affected Mr H. Although I can't really say Marble has done anything wrong, it hasn't been able to offer Mr H a proper solution. If Mr H has to close his account and move elsewhere, it's reasonable to ask Marble to compensate him for the inconvenience.

I can see our adjudicator has suggested Marbles pay Mr H £100 compensation. Taking into account everything I've seen, I think that's fair in the circumstances.

my final decision

My final decision is that NewDay Ltd (trading as Marbles Card) should pay Mr H £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 15 January 2018.

Andrew Mason
ombudsman