

The complaint

V, a limited company complains that The Co-operative Bank Plc's systems are not fit for purpose.

V's complaint is brought by Mr S, a director of V.

What happened

V holds a business current account with the Co-operative Bank. Mr S was unhappy that:

- the payment summary page wasn't useful as it doesn't include enough information to confirm V's payment transfer for its clients
- the online banking page kept coming up with corrupt letters and numbers
- he couldn't edit a payee entry for a particular business and found that the edit payee page displayed incorrect information
- the Co-operative Bank sent its response to his Digital Subject Access Request (DSAR) via CD disc

Mr S was unhappy with the work arounds which the Co-operative Bank had suggested.

Our investigator didn't recommend that the Co-operative Bank should do more than it already had to put things right. In summary our investigator said:

- the Co-operative Bank's payment summary page isn't designed for a customer to download as proof of payment. Since the Co-operative Bank carried out a system upgrade, it no longer includes the same payment summary feature as it did previously.
- the problem with corrupt web pages was probably due to an issue local to V's device rather than a system wide problem. Our investigator noted that the Co-operative Bank had offered to look into this again should the problem arise in the future.
- It was possible that when Mr S tried to edit an existing payee, he couldn't do so because there was a scheduled payment in the future. Our investigator didn't consider this to be a banking error and he was satisfied that the Co-operative Bank had provided instructions on how to resolve the problem.
- he appreciated Mr S's confusion over the way that the Co-operative Bank's system displayed exiting payee's information when Mr S tried to amend a standing order. However, the Co-operative Bank had provided a possible fix, which he thought was reasonable.
- the Co-operative Bank agreed that it didn't handle the DSAR as well as it could have but overall, our investigator thought the Co-operative Bank's offer to pay a total of

£130 compensation was a fair way to recognise any inconvenience and distress.

Mr S doesn't want compensation and remains concerned about the security of V's data and money. Mr S says the payment summary isn't just to prove a payment to customers and suppliers but it is also proof of payment for Mr S. Mr S says that the reference number he referred to is not a payee list ID.

He would like the Co-operative Bank to:

- put something in writing to reassure him that if he sees corrupt web page data in the future, he can ignore this
- provide reassurance that Mr S can ignore any random number created where the account number should be when he tries to edit a payee and that he can simply delete and reinstate payees in the future if he has issues
- reassure him that the payment summary isn't supposed to be a summary of a payment

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 aware I've set out the background to this complaint in less detail than the parties and I've done so using my own words. I'm not going to respond to every single point made by all the parties involved. No discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here.

Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome.

Some of the concerns that Mr S has about the Co-operative Bank's systems seem to arise from changes it has made to the way it displays certain pieces of information such as the payment summary page. The Financial Ombudsman Service isn't the regulator - that is the role of the Financial Conduct Authority – so I can't tell the Co-operative Bank how to run its business. Instead, my role is to look at whether the Co-operative Bank has treated V fairly and reasonably. If I think that V has been let down, I can then tell the Co-operative Bank how to put things right.

I appreciate the Co-operative Bank's payment summary page has changed since the example Mr S provided from 2015. For the reasons outlined above, I can't require the Co-operative Bank to change the format back to the version which Mr S prefers. I'm satisfied that the Co-operative Bank has given some work arounds which our investigator has already provided to Mr S. This should mean that Mr S can find details of completed transactions which will allow him to see the information he needs for himself and clients. I think this is reasonable.

The Co-operative Bank has also explained that the reference number Mr S can see when setting up payee details is the ID for the payee together with an ID for the recurring payment instruction. Again, I think the Co-operative Bank has provided a reasonable explanation why Mr S is seeing what he sees. The Co-operative Bank has also suggested that as it has carried out some major upgrades to its system, it may be helpful for Mr S to delete and reset

payees. Hopefully this will help resolve some of Mr S's concerns going forward.

The Co-operative Bank has told Mr S that if he sees corrupt data in the future he should let it know. The Co-operative Bank has also suggested that Mr S should clear the cookies and cache on whatever device he is using to access online banking. As I don't have enough evidence to conclude that the corrupt data was due to a problem at the Co-operative Bank's end, it makes it difficult for me to uphold this aspect of V's complaint. Particularly as Mr S says he hasn't experienced the problem for a while.

I'm sorry to disappoint Mr S but overall I think the Co-operative Bank has already done and offered enough to resolve V's complaint. I appreciate that Mr S has spent time dealing with his various concerns but I consider the Co-operative Bank's offer to pay an extra £100 compensation on top of the £30 already offered, adequately reflects the inconvenience caused to V when Mr S, as director, has had his time diverted from running the business of V.

I understand that the Co-operative Bank has already credited V's account with £30. If this is the case and V accepts my decision, the Co-operative will need to pay a further £100.

My final decision

The Co-operative Bank Plc has already made an offer to pay a total of £130 to settle the complaint and I think this offer is fair in all the circumstances. So my final decision is that, if it hasn't already done so, The Co-operative Bank Plc should pay V £130. For the avoidance of doubt, this includes the £30 the Co-operative Bank may have already credited to V's account leaving £100 to pay.

Under the rules of the Financial Ombudsman Service, I'm required to ask V to accept or reject my decision before 10 November 2023.

Gemma Bowen
Ombudsman