

## **The complaint**

S complains that Amazon Payments UK Limited (Amazon) suspended its seller account.

## **What happened**

S' director, Ms R, has told us she opened a seller account with Amazon and provided documents that were accepted for verification purposes. In February 2023 Amazon asked Ms R to submit further documents to complete a Know Your Customer (KYC) compliance review. Ms R submitted various documents, including a bank letter and statement, utility bill and credit card statement.

Amazon reviewed the documents supplied but went on to suspend S' seller account. Amazon contacted Ms R and explained it had concerns over the validity of some of the documents provided. In July 2023 Amazon confirmed the account remained suspended.

Ms R referred S' complaint to this service and it was passed to an investigator. The investigator didn't think Amazon had acted unfairly by suspending S' account following the KYC review as it had concerns about the documents supplied and didn't ask it to do anything else. Ms R asked to appeal S' complaint, so it's been passed to me to make a 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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I've looked at Amazon's Payment User Agreement that governs how it administers accounts. Section 1.4 says Amazon may require account holders to provide additional information to verify customers and their business' identities. Section 5.3 of Amazon's user agreement says it can take the step of suspending account access if it has concerns about the account and credentials provided. So I'm satisfied Amazon's service agreement allows it to request documents to complete a KYC review, even if it's previously approved the account. In addition, I'm satisfied Amazon's service agreement allows it to suspend account access if it has concerns about the information it receives.

Here, Amazon responded to Ms R and gave an explanation setting out why it wasn't willing to verify the documents she provided as genuine. Ultimately, until documents that Amazon is satisfied are genuine are supplied, I wouldn't expect it to remove an account suspension of this nature. I leave it to Ms R to contact Amazon to request an update and confirmation of what it now needs to remove the suspension from S' account. However, based on the

information provided by both sides, I haven't been persuaded that Amazon acted unfairly or made a mistake when it suspended S' seller account.

I'm sorry to disappoint Ms R but as I'm satisfied Amazon has dealt with S fairly, I'm not telling it to do anything else.

### **My final decision**

My decision is that I don't uphold S' complaint.

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

Marco Manente  
**Ombudsman**