

The complaint

Mr N has complained about his experience when using the banking app for his account with The Co-operative Bank Plc ('The Co-op').

What happened

Mr N registered for The Co-op's banking app. He wanted to use biometric authentication so that he could log into his account via his fingerprint. The Co-op's guide stated that Mr N would need to go to 'login settings', but he says when he looked for this, it was not available. After Mr N logged out and back in, the setting became available.

Mr N complained that The Co-op's guide was not sufficiently clear. He asked that it be made clearer. The Co-op initially treated this as feedback, and passed it to its development team. Mr N responded that this was a complaint, and he described the registration process as confusing. He asked that The Co-op pay him £30 for worry and upset he had been caused as a result of having to contact the bank several times, and for the fact his dissatisfaction had not initially been treated as a complaint.

The Co-op responded to state that it did not consider it had made an error. Mr N brought a complaint to this service, stating that "*maintaining good and accurate information is essential for both the customer and the business*". He asked that The Co-op apologise for not initially acknowledging his complaint, rectify errors on its app, pay £30 compensation for trouble and upset, and cover his postage and printing costs in lodging the complaint.

Our investigator did not uphold this complaint. She didn't consider The Co-op's information regarding how to enable biometric login was incorrect. In terms of any inconvenience Mr N may have experienced in this matter, her view was that it wasn't above the level that can be expected in day to day life.

In terms of the events that had occurred, the investigator highlighted that at the time he set up the banking app, Mr N was not registered with The Co-op's online banking. That had to be done before the app could be used, and so Mr N was redirected to The Co-op's website. The investigator considered it was likely that when Mr N was attempting to set up the biometric login, he was still on The Co-op's website. She noted that he had said when he had logged out and back in again, he was on the app and able to set the biometric login.

Mr N disagreed with the investigator's findings. He commented that he still believes the information on The Co-op's website is incorrect. He referred to an internet link from The Co-op which said there was a 'Login Settings' option within 'My Settings'. When he accessed 'My Settings', Mr N said this option was not there. Mr N also said that the investigator's comment that everyone can be inconvenienced at times in daily life suggested she accepted that there was an issue with The Co-op's biometric login information.

In terms of rectifying the issue by logging out and back into the app, Mr N said that this solution was not shown on The Co-op's website support pages. That is why he had said that the information on the bank's website was not accurate. In terms of The Co-op's failure to initially acknowledge his correspondence as a complaint, Mr N said that the bank had

breached Financial Conduct Authority ('FCA') rules. He said that The Co-op made a mistake by initially viewing his comments as feedback.

The investigator confirmed she had considered the internet link Mr N had provided, but this link referred to what to do when on the banking app. Her view was that when Mr N was unable to arrange the biometric login, he was on The Co-op's website, registering for online banking. As such, she didn't consider the information on the internet link was incorrect. The investigator explained that because she didn't consider The Co-op's website information was incorrect, she hadn't proposed compensation for inconvenience, even if Mr N felt he had been inconvenienced.

The investigator highlighted to Mr N that there was information on The Co-op's website which explains that restarting the app can fix problems relating to logging in to it. She noted that the acknowledgement of Mr N's complaint had only been delayed by a few days, and she considered the impact of this to be minimal.

Mr N did not agree that he'd been diverted from the app to The Co-op's website when registering. He stated that nothing in The Co-op's submissions indicated this was the case. From the screenshots he'd kept of The Co-op's registration process, he said it was clear he was still in the app (although he commented it had "*a website look and feel*").

Mr N asked that the ombudsman consider the worry, upset and inconvenience The Co-op's information had caused him, together with what he described as below par complaint handling. He said that he had not seen before The Co-op website link that the investigator had sent him explaining about restarting the app to fix login issues. He suggested that The Co-op should have provided this link to him, either when helping him with the biometric set up, or during the complaint process. Mr N felt that by initially registering his complaint as feedback, The Co-op had unnecessarily taken up his time, and had attempted to "*shrug off a genuine concern as insignificant*". Mr N summarised one of his key issues being that the setting to allow him to set up the biometric login was not available from the start.

Mr N then forwarded the screenshots he'd kept of The Co-op's registration process. Via the times on the screenshots, he highlighted the time at which his registration was completed, whereby he could see his bank balance. He also drew attention to the time that he accessed a message about his preference to receive paperless statements. Mr N explained that he tends to enable biometric login soon after logging in to an app, and he said he did that on this occasion. He said he was unable to locate the relevant setting within The Co-op's app, leading him to search the internet and The Co-op's website.

Just over half an hour after having registered, Mr N contacted The Co-op's support team to ask how to enable biometric login. Having received a response from The Co-op, Mr N tried to locate the relevant settings but was unable to do so. He says he logged out, while still using the app - he did not close the app itself and reopen it. When he logged in again, the setting to enable biometric login had appeared, and he was able to set his preference.

Referring to the timestamps on the screenshots to demonstrate when he started the registration process, up to the time when he messaged The Co-op for support, Mr N said that the inconvenience he had experienced could not be classified as minor. He described The Co-op's response as "*less than useful*". In Mr N's view the problems he encountered could have been avoided had there been adequate testing by The Co-op of its app, and/or better information available through a web page.

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.

It is clear that Mr N remains dissatisfied with the events that occurred when he tried to set up biometric login on The Co-op's app. He says he was caused unnecessary upset and inconvenience, and he has explained the various actions he would like The Co-op to be required to take. My role when determining this complaint is to decide whether The Co-op has been at fault in this regard.

It's agreed that in order to use the app, it was necessary for Mr N to register for online banking. Mr N states that he registered within the app, whilst The Co-op has said that this was carried out on its website. I thank Mr N for providing the screenshots he has relating to the registration process. He has conceded that the registration screens had a website feel. I would agree that that's the case.

The Co-op's digital team has stated that where a customer is registering for the app, but is not yet registered for online banking, they are taken out of the app and diverted to online banking to register. It has also stated that the interface will look like the customer is still within the app. On the balance of evidence provided, my view is that the registration for online banking occurred on The Co-op's website. Once that registration had been completed, Mr N was then able to continue the app registration.

Mr N considers the information provided by The Co-op in relation to setting up biometric login was not clear. He has highlighted a link from The Co-op referring to where to find this option, but says that when he looked it was not there. He has explained that he took time searching the internet and The Co-op's website to find an answer, but unable to do so, contacted The Co-op's support team. Later he logged out while still using the app, logged back in again, and found the biometric login setting had appeared.

Our investigator found information on The Co-op's website which explains that restarting the app can fix login related problems. Mr N has stated that The Co-op ought to have provided that link to him either when he contacted the support team, or when it was responding to his complaint. I acknowledge the point that Mr N has made, but overall it seems to me that The Co-op had made available, via its website, information that assisted Mr N to set up the biometric login feature on its app. Mr N seems to accept that this particular website information would have been helpful for him, and it is unfortunate that he did not find it when looking at The Co-op's website.

Overall, I'm not persuaded that The Co-op's information regarding setting up biometric login was unclear, as Mr N has suggested. In the absence of finding The Co-op to be at fault in this matter, it would not be fair to require it to pay Mr N compensation, or cover his postage and printing costs.

Mr N has highlighted that The Co-op did not initially acknowledge his dissatisfaction with its app as a complaint, but instead treated this as feedback. He has described The Co-op's complaint handling as 'below par'. I should explain that a complaint purely about the complaint handling of a firm is not a complaint about a financial service, and so would not fall within the jurisdiction of this service. However, I can consider a complaint where the subject matter is about an underlying financial service.

The crux of Mr N's case relates to his dissatisfaction with setting up biometric login on The Co-op's app, and the information that was made available about this. These issues constitute a complaint relating to a financial service. A complaint that related solely to a firm not initially registering a consumer's dissatisfaction as a complaint would not be something this service has the power to consider, as it would relate to the complaint handling of a firm.

Taking this into account, I have considered in general the service Mr N received from The Co-op when setting up its banking app, and the information that it provided to him.

My conclusion is that the information provided by The Co-op about its banking app was sufficiently clear. I also consider the service that The Co-op provided to Mr N was of an acceptable standard. I appreciate that Mr N feels The Co-op caused him a significant degree of upset, and of inconvenience. But overall, even if I were to conclude that The Co-op could have handled Mr N's enquiries about the app better, my view is that the degree of inconvenience Mr N experienced was not so material to merit a payment of compensation. In summary, I do not consider that The Co-op should be required to take any further actions in this matter.

My final decision

My final decision is that I do not uphold this complaint, and I make no award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 29 August 2023.

John Swain
Ombudsman