

The complaint

Mr W complains about the difficulties he's experienced in using The Royal Bank of Scotland Plc's ("RBS") mobile banking app in particular when authorising payments using biometrics. Mr W is also unhappy with the service he's received from RBS in dealing with his complaint.

What happened

Mr W moved his banking to RBS in early 2023 and was set up for mobile banking on his account.

Mr W needed to make regular court appointed payments to his ex-wife. RBS advised Mr W to set up biometrics due to the payment limits it has in place on the app where customers aren't registered for biometrics. Mr W was also sent a card reader on 28 February.

Mr W successfully registered for biometrics on 18 March but found that when it came to authorising payments with biometrics it kept failing. He says the app required you to put your face in a circle and blink and it was very difficult to get the exact spot required. Mr W says after a few attempts it would fail and delete all the information he'd loaded into the app, which resulted in him having to set it all up - including the app - again from scratch. Mr W says he missed two important payments because of this and now feels he has to carry around the information needed to set up payments to circumvent biometric payments failing which means his account isn't secure.

Mr W also found that every time he made a payment using biometrics he received a message saying that the payee details for XXXX have been updated as requested by you and to contact RBS immediately if this was not made by him. Mr W says he never made any changes to the payee details yet this message indicated someone had.

Mr W says he tried to pay a cheque in through its app but was told that the amount entered did not match the cheque – even though it did.

Mr W complained to RBS about the issues he had with both paying in cheques and using biometrics to make payments on its app on 1 April. He says now biometrics is set up he is forced to use it as it can't be deactivated.

RBS issued its final response letter on 4 May dealing with the failed deposit of a cheque. It wasn't able to establish where the error was but upheld Mr W's complaint because he was unable to action the cheque deposit and for the amount of time that it took to resolve his complaint. RBS credited Mr W's account with £100 for the distress and inconvenience suffered and asked that Mr W contact its technical support team to investigate further if he was still having issues.

Mr W was dissatisfied with this as RBS had only addressed one of the complaint points he'd raised with it. Mr W says he contacted RBS about this and spoke to someone who had no interest in resolving the matter and was provided with incorrect information – saying the matter had been closed. Mr W spoke to someone else and it eventuated that all his complaint points hadn't been answered as his complaint had been split and Mr W was told

that someone would be in contact about this and his other complaint points. RBS failed to get in touch, so Mr W brought his complaint to this service.

Mr W says he has a very serious medical condition which he's told RBS about and all the issues surrounding his banking with it is making it worse – he wants to be provided with a service he can rely on.

One of our investigators looked into Mr W's concerns and gave RBS an opportunity to further respond on the problems Mr W was having.

RBS investigated why Mr W was receiving a message telling him there had been a change to the payee. It says that each time Mr W made a payment to the payee in question he amended the payment reference and that it's this amendment of the payment reference that was triggering the notification Mr W was getting. It says that this is an anti-fraud message and working as expected.

RBS have advised that there are no known errors with its mobile banking app and have asked Mr W to provide further details and evidence of the problems he has in order for it to further investigate and assist him.

RBS says if a customer fails biometrics 5 times they would be taken out of the app and would be required to re-register and potentially have to enter a one-time passcode. RBS says a customer would only fail biometrics if they failed to meet what was advised on screen when trying to use biometrics or potentially if the image appeared different to when the customer was initially registered. RBS has confirmed that the blink requirement was due for removal in October and should hopefully make the journey smoother for Mr W.

However, if Mr W doesn't wish to use biometrics for authorising payments he can deactivate it and has the option of using the card reader or voice biometrics being introduced later this year.

Our investigator thought that RBS had done all that it could to assist and resolve Mr W's issues without further evidence and thought that the £100 compensation he'd received for the app failing to process the cheque correctly was fair compensation and didn't think RBS needed to do anything more.

Mr W disagrees and have asked for an ombudsman's 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.

It is clear from what I've seen that Mr W is very unhappy with his decision to move his banking to RBS – in particular with the experience he's had with using its banking app and the communication he's received regarding the complaints he's raised about this. What is not clear to me is what Mr W wants to resolve the matter.

It might be helpful for me to say here that, as we are not the regulator, I cannot make RBS change its systems or processes – such as the technology it uses to provide its banking facilities or services. These are commercial decisions and not something we'd get involved with. We offer an informal dispute resolution and my role in this is to look at the problems Mr W has experienced and see if RBS has done anything wrong or treated him unfairly. If it has, I would seek – if possible - to put Mr W back in the position he would've been in if the

mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

Mr W has raised a number complaints with RBS but the focus of my decision and the crux of what I consider Mr W's complaint relates to is the complaint points Mr W referred to us in his complaint letter dated 26 May 2023. I've outlined these in the background above and for ease I will deal with each of the main complaint points separately below.

Issue 1 – Not being able to pay in a cheque using RBS's app.

RBS already upheld this complaint point and compensated Mr W £100 for the distress and inconvenience suffered due to this. Mr W has agreed in his correspondence with us that this matter is considered resolved by him and as such I will not be asking RBS to do anything further here.

Issue 2 – Automated message saying payee details had been updated.

I'm satisfied that RBS have explained the reason for this message and that Mr W understands why he's received it. Mr W believes the content of this message to be a miscommunication, misleading and a failing of RBS's systems but has agreed to move on from this. So I don't think there is anything further for RBS to do here.

Issue 3 – Validation on app fails when using biometric system and deletion of details held on the app when automatically restored to factory settings.

RBS say it isn't aware of any other customers having these issues and aren't aware of any errors in its system. My understanding is that if a customer fails biometrics 5 times they would be taken out of the app and would be required to re-register – which I think is what has happened to Mr W on occasion. I appreciate this is frustrating for Mr W but based on what I've seen I can't say this is an error on RBS's part or Mr W's when following the biometric instruction – so I can't make a definite finding on this point. But I don't think it is unreasonable – for security purposes – for the system to reset after a certain amount of failures.

In any case RBS have confirmed that the blink requirement has been removed and Mr W should have a smoother journey going forward when using biometrics to authorise payments. And as I can't say Mr W hasn't been able to successfully use biometrics to authorise payments due to an error on RBS's part and as Mr W hasn't made us aware of any ongoing problems or whether there has been a change in the ease of use of the biometrics, I don't think there is anything further to do here.

Issue 4 – Alternatives and further support provided to Mr W in order to make payments.

RBS says Mr W has the option of deactivating the biometrics if it still doesn't work for him and authorising payments using its card reader which I understand was sent to Mr W on 28 February. So I'm satisfied if Mr W is still having problems with using biometrics to authorise payments that RBS has offered him a reasonable alternative.

Finally, Mr W says all the issues he's had is affecting a very serious medical condition he has. I can see that RBS has requested Mr W's authority and Mr W has agreed to add a note to his account concerning his medical condition – so going forward it can take this into consideration when dealing with any issues that might come up.

So overall and having considered everything - although as explained above it is not for me to tell RBS what technology to use or how to provide banking facilities - I'm satisfied overall that RBS has done all it can to assist and support Mr W in using its banking app.

Furthermore, I think the £100 compensation already paid to Mr W for the failed cheque deposit is fair and I do not consider that further compensation above this would make a material difference to his situation or is warranted. And that being the case I'm not going to ask that RBS do anything more.

My final decision

For the reasons I've explained I've decided not to uphold Mr W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 9 January 2024.

Caroline Davies
Ombudsman