

The complaint

R complains that PayrNet blocked its account access which meant it lost a business contract. R is represented by its director Mr W.

What happened

Mr W says R's account was blocked by PayrNet in November 2022. He says the correct details, which are saved, were inserted but PayrNet said incorrect details were used. Mr W says he tried speaking to PayrNet about the issue but didn't receive any help. He says he lost a business contract as a result of what took place and would like compensation for that lost contract as well as access to the account.

PayrNet says the account was blocked due to repeated attempts to access it with incorrect details. It says it correctly required identification documents from Mr W, but an error code was generated which was due to Mr W's device not having a "file upload and camera" facility available. PayrNet says it can't be held responsible for what took place. It says it will repay the account balance which is under £1.

Mr W brought the complaint to us, and our investigator didn't uphold it. The investigator thought the evidence suggested the problem was caused by Mr W's device not having the facility to upload files and having the camera device open. The investigator thought PayrNet had tried to assist Mr W and was entitled to restrict account access in these circumstances.

Mr W doesn't accept that view and says the camera issue or file issue was not mentioned in any of the exchanges between him and PayrNet. He disputes that he inserted incorrect login information.

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.

Having done so I have come to the overall view that I don't uphold this complaint.

I have looked carefully at the evidence both sides have provided about the problem and confirm to Mr W that I have read all of the information he has provided. I accept there is a dispute about what caused the initial account block and so it's difficult to attribute any blame to either side. I can see PayrNet says there were multiple attempts to log into the account with incorrect details and Mr W says his access information is stored by his device. In those circumstances I can't fairly find that PayrNet was responsible for incorrectly applying the account block.

The key issue is what then took place about attempting to remove the account block. I think PayrNet was entitled to ask Mr W for identity evidence in these circumstances and I am sure Mr W will appreciate that fraud is a major problem for customers as well as a business. I am satisfied having looked through the exchange between the parties that PayrNet did try and help Mr W resolve the problem. I appreciate Mr W says he wasn't told what the problem

was. But I'm satisfied PayrNet told him on 16 November 2022 the problem may have been with his device settings about the camera and file upload facility and repeated that information on 22 and 25 November 2022. So, I'm satisfied Mr W was told what the problem seemed to be, and I can't fairly hold PayrNet responsible for Mr W's device settings.

I appreciate Mr W may have had limited identity documents, but I can't fairly hold PayrNet responsible for that. And I can see that an impasse was clearly reached as PayrNet asked Mr W for confirmation about his device settings about the camera and file facility, but Mr W said the problem was with it. I can't see that Mr W ever provided evidence to PayrNet or us about the settings, for example showing they were enabled.

So, I'm satisfied overall that PayrNet did try and help Mr W and did explain what it considered the problem to be. I can also see that PayrNet has fairly offered to send Mr W the relatively small account balance. And I make clear that even if I thought PayrNet had made a mistake, I have not seen any evidence that R lost a contract due to an account access issue. I make clear to Mr W that the complainant here is R and not him. And I find this now brings an end to what we in trying to resolve this dispute informally can do.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask R to accept or reject my decision before 15 November 2023.

David Singh
Ombudsman