

The complaint

Mr W complains that Advanced Payment Solutions Limited, trading as Cashplus has entered his address in error on its systems and this has prevented him from accessing his account.

What happened

Mr W said his home was affected due to Covid and his temporary address wasn't registered with the post office. He had to update his address with Cashplus, but said it spelt this incorrectly and it didn't register on its system. Mr W said that due to this he couldn't access his Cashplus account, and he complained to Cashplus.

Cashplus said Mr W called in August 2023 to update his address as its online banking would not accommodate the full length of his address. He said this caused his online transactions to fail due to an address mismatch. Cashplus said this change is usually made via its App or online banking, where additional security measures are in place, so by phone he was asked to provide proof of address documentation. Cashplus said Mr W contacted it again in August and said he couldn't provide the required proof as he was at a temporary address.

Cashplus said it updated Mr W's address on its records in full, but apologised for a minor typing error with the second line of this update where a letter was added. Cashplus reviewed Mr W's account but said it found no record of any transactions being declined. It said its online banking usage records confirm that he was able to access his account throughout this time and it disagreed that the address discrepancies had any impact on his use the account. Cashplus asked Mr W to provide screenshots of the error so that it could investigate further.

Cashplus told Mr W it had amended his address on 30 August 2023 to remove the error. Cashplus said it may not have needed to request documents about an address discrepancy, but this is required for security for changes made by phone and once Mr W acknowledged it was a temporary address, Cashplus updated his details without the need for documentation.

Mr W wasn't happy with this response and referred his complaint to our service. He said Cashplus didn't comply with the Equality Act about his disability and consistently processed his data incorrectly. He wants Cashplus to process his data correctly and apologise for its repeated failures and compensate him for the stress and inconvenience it put him through.

Our investigator didn't recommend that the complaint be upheld. They said Cashplus made a typing error with the address, but it didn't appear to have caused a disruption to Mr W's banking activity. They said Cashplus corrected the address and paid Mr W £25 by way of apology for his time. The investigator said this is fair in the circumstances.

Mr W was unhappy with this view and requested an ombudsman review his complaint. He said Cashplus' actions impacted him as it had closed his account in August 2023.

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.

Mr W has recently said he's experienced problems with the delivery of his bank card, and with stopping specific merchant payments after Cashplus again requested proof of address. These issues are being dealt with as a separate complaint.

I've looked carefully at Cashplus' handling of Mr W's account and his access to banking transactions to see if it has acted within the terms and conditions of the account and to see if it has treated him fairly.

Mr W said he was unable to complete purchases online and felt a mistake by Cashplus in changing his address was the cause of this. Cashplus apologised for the typing error when it entered Mr W's new address, but said this didn't cause any hindrance to his use of the account as shown by his account transactions.

Having looked at Cashplus' review and the account records, I haven't seen anything to show that any of Mr W's transactions were declined at the time. Mr W has not provided a screenshot to Cashplus or ourselves to show his transactions were declined and so it is unclear what access issues he experienced. The account transactions indicate that Mr W was obtaining regular access to his account via online banking.

Mr W said that Cashplus hadn't treated him as it should under the Equality Act given his disability. I can see that Cashplus initially followed its security process by requiring Mr W to send proof of address but found a work around for this when he said this was a temporary address. Although it did this incorrectly – by including the character 'L' at the end of the first line of the address, this was corrected within the same month, and doesn't appear to have impacted on Mr W's ability to use his account.

Our investigator has explained that it's not our role to determine if Mr W has been discriminated against, as this can only be made by a court of law.

I have considered if Cashplus treated Mr W fairly and reasonably and whether it has followed the terms of the Consumer Duty.

As I haven't seen anything to suggest that Mr W's banking activity was disrupted by Cashplus' actions, I think its payment of £25 was fair for the phone calls he made. It follows that it wouldn't be fair for me to require Cashplus to do anything further in respect of Mr W's complaint or in respect of the Consumer Duty. I realise that Cashplus' actions weren't perfect, but I hope Mr W understands that to uphold his complaint we would need to see evidence of detriment he has suffered.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 26 February 2024.

Andrew Fraser
Ombudsman