

The complaint

Mrs M complains that she is unable to gain access to her account with Paysafe Financial Services Limited.

What happened

Mrs M has an account with Paysafe. Paysafe accounts have emails registered against the account holder.

Mrs M has explained that her email service provider closed its email services, and so she asked Paysafe to update her details to include a new email.

Paysafe sought further information before agreeing to any changes. It was not however satisfied that the information and documents which it received were sufficient for it to make the changes which Mrs M had requested.

Mrs M referred the matter to this service. One of our investigators considered what had happened and issued a preliminary assessment. The investigator agreed that Mrs M had not provided Paysafe with sufficient information to allow it to make the change and allow Mrs M access to the account.

Mrs M did not accept the investigator's assessment and asked that an ombudsman review the case.

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've reached the same overall conclusion as the investigator did, and for similar reasons.

I have considered the documents which Mrs M has provided to Paysafe. Having done so, I think that its conclusion that it had not received sufficient information to allow it to give Mrs M access to the account was a reasonable one.

It is possible that Mrs M will be able to meet Paysafe's requirements at some point in the future, and my understanding is that the account remains open. But I do not believe that I can properly require Paysafe to give Mrs M access to it now.

My final decision

For these reasons, my final decision is that I do not uphold Mrs M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 31 July 2024.

Mike Ingram
Ombudsman

