

## **The complaint**

Miss S complains that Prepay Technologies Ltd trading as PrePay Solutions provided her with a travel money card that wasn't reliable enough to use while she was abroad.

## **What happened**

Miss S explains that she took the travel money card so that she could easily make purchases while abroad in the USA. She wasn't confident in using it because she couldn't reliably access the related app to view her balance and load money. And as the app only worked at times, she had to use cash or another card to make payments. She doesn't think that PrePay has taken her complaint seriously because she didn't have technical difficulties when she returned home.

PrePay said that it didn't uphold her complaint. It said that there were no known issues at the time.

Our investigator didn't recommend that the complaint be upheld. She said that she could appreciate the difficulties that Miss S described. But that she'd also looked at the alternative options for her. PrePay has said that there was a 24-hour Freephone number given on the card. And that if Miss S had called she'd be able to access technical support, load her card and obtain a balance. PrePay had said that the card itself was working and Miss S had loaded funds a number of times. And she had access to cash and an alternative card. So, she didn't agree that there was a serious impact. And it wasn't possible to rule out that local Wi-Fi issues may be a cause of the problems.

Miss S didn't agree and wanted her complaint to be reviewed. She said that this card was taken for the purpose of her trip. And the selling points of easy access to the app and loading money weren't available to her. She said she didn't take cash out with her every time and she shouldn't be expected to. Miss S explained that she didn't have a phone contract that allowed her to call from abroad and this would have been costly. She thought it unusual that our investigator had given this as a reason to reject her complaint. Miss S said that she could access all her other apps and accounts while abroad: just not this one and so she didn't accept it was a Wi Fi issue.

## **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.

I can't resolve exactly what happened when Miss S tried to use the app abroad – and as she stated in her complaint form also the internet link to the travel money site. I can appreciate her frustration and disappointment at the technology not working for her. Miss S sensibly had other options available to her which helped her reduce the impact.

Miss S says she wasn't in a position to call a Freephone number that was in place to be

used in these circumstances from abroad. I also note that PrePay has a related facility to provide emergency funds. As a result, in my view PrePay wasn't given the reasonable opportunity then to look into what was happening and assist as I'd expect it to be able to. And if there had been unavoidable call costs and inconvenience for Miss S to have considered compensating her for that. PrePay doesn't have a record of technical issues while she was away. Miss S did contact it when she returned, and the app was working.

I'm afraid for the reasons I've given I'm unable fairly to find there is sufficient evidence that PrePay made a mistake or acted unreasonably.

### **My final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 15 January 2025.

Michael Crewe  
**Ombudsman**