

The complaint

Mr D complains about Santander UK Plc not providing him with a One Time Password to use their on-line payment system.

What happened

Mr D has a requirement to make regular monthly payments from his Santander bank account. He doesn't have a smart phone and doesn't want one and, to avoid expensive time-consuming calls, he requested Santander provide him with a One Time Password (OTP) by email so he can make on-line payments.

Santander were delayed in setting up an OTP facility, hence Mr D made a previous referral to our service.

Although Santander say OTP is now set up, Mr D says this isn't working and an inability to make payments by OTP is causing him frustration, inconvenience and high telephone costs.

Mr D complained to Santander. They explained their OTP facility was working but they couldn't process transactions over £500 because of an OTP transaction limit. As there had been some confusion, they applied a redress payment of £30.

Mr D requires an OTP so he can make all his payments and he complained to our service.

Our investigator thought it was reasonable for Santander to impose an OTP limit and didn't uphold Mr D's complaint. Mr D disagreed and pointed out that he has had a £450 transaction declined.

As Mr D remains dissatisfied, this case has now been referred to me to look at.

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'm not upholding this complaint and I'll explain why.

I should first explain that I can't tell a business to make alterations to its procedures or systems. I say this because we aren't the regulator of the financial services industry.

Regarding Santander setting an email OTP limit of £500, I'm satisfied that this is fair and reasonable. I say this because:

- Email is less secure than other methods
- Santander have a responsibility to protect their customers from fraud
- Santander are entitled to make commercial risk-based decisions

I appreciate that this is inconvenient and frustrating and means expensive calls when Mr D wishes to make payments in excess of £500, however there are other options available to Mr D such as direct debit.

Although there is evidence on file that the payments Mr D hasn't been able to make are because they are in excess of £500, Mr D has provided information which shows he can't make payments for a lower amount of £450.

Our investigator passed the information supplied by Mr D to Santander. Santander said they would be able to see all payments and any error messages Mr D is faced with during the payment process and they checked their system. But Santander said they couldn't see any of Mr D's attempts and thought there was possibly an issue with his browser.

Mr D said *'I only have a desktop computer running on MS Windows XP Pro, with an old Firefox 52 browser. I am unable to use any other browser'*.

As mentioned, our service is unable to interrogate either Mr D's or Santander's systems to determine the cause of this issue. Mr D has stated that he has previously given Santander information on his computer, however the browser appears to be both old and unsupported. When considering this, together with Santander's information, I think it more likely than not that the cause of the £450 payment not going through is an issue with Mr D's browser as opposed to an error by Santander. So, I would recommend Mr D considers updating his browser software. I appreciate this may be a difficult task for Mr D, so he may wish to seek help from charities that advertise free computer assistance.

So, having considered all the above, whilst I fully understand Mr D's frustration here, I can't see that Santander have made any errors here and I'm not upholding this complaint.

My final decision

My final decision is that I'm not upholding this complaint.

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

Paul Douglas
Ombudsman