

The complaint

Mrs C is unhappy with the time J.P. Morgan Europe Limited trading as Chase took to verify her bank transfers.

What happened

The details of this complaint are well known to both parties, so I won't repeat it all again here. Instead, I'll focus on explaining what I think is key to the decision I've reached.

Mrs C wanted to transfer funds from her Chase account to an external account. Three payments were flagged for verification checks, and she was asked to phone the bank. Mrs C says she is unable to talk on the phone due to her disability, and so she contacted Chase via its online chat facility.

Mrs C said it took over 24 hours to verify one of her bank transfers. She says she has been inconvenienced several times because there is no system in place to verify her other than over the phone. Mrs C says she would like Chase to compensate her and implement an alternative formal system to verify bank transfers for disabled customers.

Chase initially paid Mrs C £50 for the service she experienced, but Mrs C raised a further complaint when a further payment was stopped. Chase didn't uphold the complaint and it said it needs to phone customers to verify payments and it is something it cannot discuss with them through its in-app messaging service.

Our investigator didn't think the complaint should be upheld. He thought the initial transfer had been processed in around 12 hours and the second was processed almost immediately. He said Chase had shown its policy is to process all payments within 24 hours, so he didn't think it treated Mrs C unfairly and he thought the transfers had been processed in reasonable time. Our investigator also said it wasn't our role to tell Chase how it should operate.

Mrs C didn't accept our investigator's view and says the process caused significant and unnecessary stress compared to no stress at all for someone who can talk on the phone. She says the length of time to process transactions is disproportionately longer whether its within policy guidelines or not and its unfair. Mrs C also says she was given conflicting information on live chats about whether they could conduct verification by the chat facility.

As an agreement couldn't be reached, the complaint has been passed to me to decide.

I issued my provisional decision on 28 February 2024 in which I said:

"...Mrs C thinks Chase has discriminated against her because it's taken significantly longer to verify her transfers and Mrs C believes this is due to her disability. It's not my role to decide if the equality act has been breached as that's for a court to decide. However, I've looked at whether Mrs C was treated fairly when Chase processed her transactions, and I don't think she was. I'll explain why.

Firstly, I think its important for me to explain that the way in which Chase organises its

internal departments, and systems, such as the processes it has in place for customers who can't speak on the phone to complete verification checks, is a commercial matter for them to decide internally. It's not something we would look to interfere with.

However, the chat transcripts show that Chase explained that verification checks are usually completed over the phone, but I would expect it to make reasonable adjustments to help its customers use its services if they aren't able to use the phone.

Chase has confirmed that its customers can use a text relay service to enable those who can't speak on the phone to interact with it. I appreciate that Mrs C has her reasons for not wanting to use this service, but I'm satisfied Chase has a reasonable alternative in place to enable customers who can't speak on the phone to use its service. That said, I can't see that this service was mentioned to Mrs C during her chat conversations with the bank and I think it ought to have told her about this.

When the first transaction was stopped for verification checks, Chase eventually agreed to carry out its checks via its chat facility and I think that's reasonable. I appreciate the process took longer for Mrs C than it did for her husband, but as this is outside of the usual processes, I don't think its unreasonable that it took longer to process as Chase had to consider what adjustments could be made to help Mrs C. However, Chase acknowledged that Mrs C's initial transaction wasn't handled correctly so I think it was right to have compensated for this. I would also expect it to have updated its records to alert its staff of Mrs C's disability and any adjustments she may require.

I note Mrs C informed the agents that she planned to carry out further transactions and she was assured that notes would be added to the system, so I'm satisfied the agents were aware of Mrs C's disability.

It's not clear whether Mrs C's records were updated at this time. I've reviewed the subsequent chat conversations Mrs C had with Chase's agent when she attempted further large transfers. Mrs C was again told that verification was to be done over the phone, and she was also asked if she could ask her husband for help. Considering the difficulties she had faced previously and the information she had provided about her circumstances, as well as the assurance given that a note had been added meaning she wouldn't have to explain things again, I think Chase could have handled things better here. The third transfer Mrs C initiated was processed eventually, but the transcript shows that it took almost four hours to complete the verification.

Furthermore, the complaints handler dealing with her further complaint indicated that transactions couldn't be verified via chat which contradicted what had been done for her previously. Another agent suggested Mrs C's complaint related to what could be done for someone who is deaf, which caused Mrs C to have to clarify that she is not deaf. I think it is clear from the transcript I've seen that Mrs C found the experience very distressing and stressful.

Overall, while I appreciate the transactions were processed within the 24 hour timescale set out in the terms and conditions, I'm not satisfied Chase did enough to take Mrs C's disability into consideration. The transfers still took a considerable amount of time compared to when someone uses the phone. In addition, during the online chat, each agent confirmed they had read through the previous conversations, but at the same time, Mrs C was asked multiple times if she could talk on the phone, suggesting the agents hadn't read the previous conversations, or hadn't taken Mrs C's comments seriously. As such, I'm not persuaded Chase treated her fairly or reasonably.

Chase has already paid Mrs C £50 compensation, so I've thought about whether this goes

far enough to compensate her for the impact its errors had on her. I find the issues Mrs C encountered persisted and added to the frustration and upset she experienced, so I'm not satisfied £50 is fair. I find an additional payment of £300 compensation a fair way to resolve the matter in these circumstances."

Both Mrs C and Chase responded accepting what I said in my provisional decision.

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.

As neither party provided additional information for me to consider, I see no reason to depart from what I said provisionally.

My final decision

For the reasons set out above, my decision is that I uphold this complaint and I require J.P. Morgan Europe Limited trading as Chase to pay an additional £300 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 1 April 2024.

Oluwatobi Balogun
Ombudsman