

## **The complaint**

Mr G has complained that Monzo Bank Ltd blocked his account. He is also unhappy with the security identification process that Monzo asked him to complete in order for him to use its banking app.

## **What happened**

The detailed background of this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

Mr G has an account with Monzo.

In June 2023, Monzo blocked Mr G's account after the bank's fraud detection systems noticed that a new mobile device was trying to access Mr G's account. This meant Mr G wasn't able to use his bank card or access the money in his account. At the time, the balance of Mr G's account was just over £200.

Mr G contacted Monzo to try and find out what was happening with his account. Mr G spoke to an advisor who explained to him that because a new device had been used to attempt to gain access to his account, Mr G needed to verify his identity, so that Monzo could ensure that the login attempts from the new device were completed by Mr G and not someone else.

Monzo asked Mr G to send in a selfie picture via email, however, the picture Mr G submitted was blurry. And didn't have details of his identification document clearly displayed. So, in order to complete its security process, Monzo asked Mr G to complete its in app video verification process or PIN recovery. However, Mr G didn't complete either process. So, his account remained blocked.

Over the following months, Mr G contacted Monzo and told them that he was struggling to complete the process and that he wasn't computer literate. He said he'd be happy to get his identification verified by a solicitor and send this to Monzo. He also told Monzo that he wanted to close his account and have the funds in his account returned to him. He said he was able to send videos and photos to his family and friends without any issue, so it must be a fault with the banks systems or app.

In response, Monzo, spoke to Mr G on the phone on more than one occasion to try and talk him through each stage of its verification process, however Mr G didn't complete it. Because Mr G said he was struggling, Monzo also reached out to Mr G via its well-being team to see if it could help him complete the process. But Mr G said he wasn't interested and just wanted his account closed. So, Mr G's account remained blocked.

Mr G complained to Monzo. He said he wanted his account closed and balance returned to him. In response, Monzo said that in requesting Mr G to complete the actions that it had, it was complying with its procedures in order to ensure the security of his account. And Mr G would need to complete its verification process before it could close his account and release his balance.

Unhappy with this response, Mr G brought his complaint to our service where one of our investigators looked into it. The investigator acknowledged the impact Monzo's actions had on Mr G, but she said Monzo hadn't done anything wrong when it had asked Mr G to complete its verification process and blocked his account. So, she didn't uphold Mr G's complaint.

Mr G disagreed. He said he wasn't computer literate had been trying to provide Monzo with identification for more than a year. Mr G said he was happy to provide anything they wanted via post through a solicitor.

As no agreement could be reached the matter has come to me to decide.

### **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.

Monzo has a responsibility to monitor accounts, and one of the reasons for this is to prevent financial crime and safeguard its customer's accounts from fraudulent activity. As such Monzo needs to have systems in place to look out for signs that might indicate its customers are at risk of fraud.

Monzo has explained that in June 2023, a new mobile phone was used to try and access Mr G's account which triggered its fraud detection systems and as such it had to follow the ID verification process put in place to protect Mr G's account.

Mr G expressed his dissatisfaction to Monzo, regarding its verification processes – in particular the video ID. In response, Monzo highlighted that it is an app-based bank, and for convenience and security it tries to keep its processes within its app. Monzo explained that using a video ID process and asking a customer to provide photo identification are some of the ways it keeps its accounts safe, and if a customer doesn't complete this process, it restricts what activity can take place on an account – which is what happened here.

Having looked at all the evidence, I don't think Monzo treated Mr G unfairly when it blocked his account and asked him to complete its verification process. I say this because an unknown mobile device was detected trying to gain access to Mr G's account. Monzo needs to have systems in place to safeguard its customers' accounts from fraud. Despite repeated requests and the bank providing support to Mr G, he didn't complete its verification process. So, I can't say Monzo treated Mr G unfairly when it blocked his account access.

Mr G says he is happy to provide any information Monzo needs – but he wants to do this by post through a solicitor. He has told the investigator that the reasons behind this is because he isn't computer literate and because of his age. But I note that this is contrary to what he told Monzo when he said that he doesn't have any problems sending videos or photos to friends and relatives. So, I don't think I can place much weight on what Mr G has said about his computer literacy.

I've thought carefully about Mr G's comments about why he isn't willing or able to carry out the video ID process. And I appreciate Mr G is upset and continues to be unhappy being asked by Monzo to follow this process, and still being unable to access his account balance. But having looked at all the circumstances of this complaint, I don't think Monzo is acting unreasonably when it asked Mr G to complete this process via its banking app. There is a requirement for Monzo to protect its customers' accounts from fraud and keep their money safe. With that in mind, I consider it fair for Monzo to ask Mr G to complete its video

verification checks, and I don't think it unreasonable that Monzo hasn't offered him an alternative process in order to complete its security checks.

I realise Mr G will be disappointed by my decision. But having looked at all the evidence and circumstances of this complaint, I can't say Monzo treated Mr G unfairly when it blocked his account and asked him to complete its video ID process. So, I won't be asking Monzo to do anything further to resolve Mr G's complaint.

### **My final decision**

For the reasons I've explained my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 6 June 2024.

Sharon Kerrison  
**Ombudsman**