

The complaint

Mr G complains that Equifax Limited unnecessarily asked him to provide identification to complete its registration process. Mr G also complains that Equifax asked him for identification to complete a deletion request he made.

What happened

At the beginning of December 2023 Mr G registered with Equifax online. Mr G's explained he provided his personal information, including his address history, but Equifax's system wasn't able to verify him. As a result, when Mr G called Equifax he was asked to provide some identification documents to complete the registration process and verify him. Mr G's explained his view is that Equifax ought to have been able to verify his identity and complete the verification process based on the information he'd already submitted.

Mr G made a GDPR deletion request to Equifax and asked it to remove his personal information. Equifax said, to do that, Mr G had to provide documents to verify his identity first. Mr G complained.

Equifax issued a final response on 18 December 2023. Equifax advised it had been unable to automatically verify Mr G's identity when he attempted to complete the registration process. Equifax added that it needed documents from Mr G to verify his identity before it could comply with his deletion request and provided information setting out what was needed. Equifax didn't uphold Mr G's complaint.

On 3 January 2024 Equifax emailed Mr G to confirm it had received his verification documents and started the process of deleting his membership information.

An investigator at this service looked at Mr G's case. They weren't persuaded Equifax had made mistakes or treated Mr G unfairly by requesting documents to verify his identity.

Mr G asked to appeal and said he had only partially completed the registration process when Equifax asked him to supply documents to verify his identity. Mr G added that being asked to submit identity documents to get Equifax to delete his personal information didn't make sense. Mr G said that Equifax should've been able to delete his data without asking for anything further from him. As Mr G asked to appeal, his complaint has been passed to me to make a 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.

I'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've

focused on what I think are the key issues. My approach is in line with the rules we operate under.

Mr G's pointed out that he has been able to complete automatic verification processes when registering accounts with other businesses and has asked why Equifax wasn't able to do the same. I take Mr G's point, but each business is free to operate in line with its commercial discretion – including how to verify a customer's identity when signing up for a new service or product. Whilst I appreciate other businesses were able to verify Mr G's details, I'm satisfied Equifax would've done so if possible.

Mr G's asked for a specific reason why the verification process didn't complete automatically. But I wouldn't expect a business to release sensitive information, like how it verifies a customer's identity. And I'm satisfied that Equifax had a legitimate reason to ask Mr G to send in identification to complete the process. I appreciate why Mr G felt that step was unnecessary, but I haven't been persuaded Equifax acted unfairly or made a mistake.

When Mr G made a deletion request, as the GDPR rules allow, Equifax asked him to provide documents to verify his identity. Again, I can appreciate why from Mr G's view that may've felt unnecessary. But Equifax needed to be sure it was dealing with the right person. And, as we know, Equifax had been unable to verify Mr G's details during the registration process. I've looked at guidance issued by the Information Commissioner's Office and it confirms that businesses may request identification from someone who's made a deletion request.

Whilst I recognise why Mr G was reluctant to provide documents to verify his identity, I'm satisfied Equifax had a legitimate reason to request them so it could comply with his deletion request. I haven't been persuaded that Equifax treated Mr G unfairly.

I'm sorry to disappoint Mr G but as I'm satisfied Equifax reasonably asked for identification and dealt with his complaint fairly I'm not telling it to do anything else.

My final decision

My decision is that I don't uphold Mr G's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 29 May 2024.

Marco Manente
Ombudsman