

The complaint

Mr G is unhappy that he's unable to make transactions using his Bank of Scotland plc account while he's working offshore.

What happened

Mr G works offshore and raised a complaint with BOS because since the advent of Strong Customer Authentication ("SCA"), BOS have required him to authenticate any transactions he tries to make while offshore by either text message or phone call to his mobile phone, and didn't give him the option to verify via his mobile banking app. And because both phone call and text message require mobile phone signal, which Mr G doesn't have access to while he's working offshore, this means he's unable to make any purchases until he returns home.

BOS responded to Mr G and explained that if he had wi-fi signal while he was offshore, which Mr G did, then he should automatically be offered the option to verify his transactions via the BOS mobile banking app.

BOS did accept that the service Mr G had received when he'd spoken to them about the issue hadn't been to a fair standard and they apologised to Mr G for this and paid £30 to him as compensation for any trouble or upset he may have incurred as a result. And BOS also paid a further £36.98 to Mr G as a goodwill gesture, representing the additional amount that Mr G had to pay on a specific purchase because he had to make the payment via a third-party payment authoriser and so incurred a charge. Mr G wasn't satisfied with BOS's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. They noted that BOS had suggested possible solutions intended to enable Mr G to use his mobile banking app to verify payments, and that BOS had provided a security token to Mr G as an alternative means of SCA verification. As such, our investigator felt that BOS had done their best to find a solution for Mr G, and they didn't feel that Mr G's inability to authorise transactions while offshore was the result of any unfair action by BOS. Mr G didn't agree, and so the matter was escalated to an ombudsman for a final 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.

Having done so, I won't be upholding this complaint or instructing BOS to take any action here – beyond the action that they're already taking in trying to help Mr G be able to authorise payments via his mobile banking app.

One reason I've taken this position is because it isn't BOS's fault that Mr G works offshore, such that the only viable authentication method while he is offshore is via the mobile banking app. And I'm also satisfied that if Mr G does have wi-fi signal while he is offshore, he should be able to authenticate his transactions via the mobile banking app using that wi-fi signal.

Mr G has said that he's never been able to verify transactions via the mobile banking app, and indeed that he has never been given the option to do so while working offshore. But BOS don't have any record of any systemic issues with their mobile banking app. As such, it seems that the issue that Mr G has encountered here is one unique to himself, which suggests that it might be an issue with Mr G's phone or wi-fi connectivity that might be the cause. And BOS have confirmed that this would be consistent with Mr G not being presented with the option to verify his transactions via the mobile banking app.

I note that BOS have provided Mr G with several possible solutions to ensure that the mobile banking app is working correctly on his mobile phone, and they've also provided a security token to Mr G as an alternative means of SCA verification. This seems reasonable to me, and in taking these steps I feel that BOS have fairly tried to help Mr G overcome what I'm satisfied isn't a problem of BOS's creation.

I can therefore only encourage Mr G to liaise with BOS as per their requirements so that they might better understand and potentially resolve his issue for him. And I also encourage Mr G to discuss the security token process with BOS as an alternative verification option for him.

Finally, Mr G has explained that he has had this issue for several years, ever since SCA became mandatory. But if this is the case, I must question why Mr G continues to try to make transactions while offshore, given that he has been unable to verify offshore transactions for several years. And so, I would suggest that Mr G either works with BOS to resolve the issue, uses a security token as an alternative verification method, or waits until he's onshore to make any purchases that he wants to make.

All of which means that I don't feel that BOS have acted unfairly here, and so I won't be upholding this complaint. I realise this won't be the outcome Mr G was wanting, but I trust that he'll understand, given what I've explained, why I've made the final decision that I have.

My final decision

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 18 September 2024.

Paul Cooper
Ombudsman