

The complaint

Mr C complains Revolut Ltd (Revolut) refused to allow him to close his bank account unless he provided it with a form facial recognition as identification.

What happened

Mr C says he holds a bank account with Revolut which he hasn't accessed for over two years. Mr C says when he attempted to withdraw the balance of his bank account and close it, Revolut insisted he needed to provide it with facial recognition before allowing this.

Mr C says he doesn't want to provide this type of identification and it wasn't a condition of the account when he opened it. Mr C says he is concerned about the safety of providing such identification especially given he is worried Revolut may sell his data in the future. Mr C wants Revolut to allow him to close his bank account without this type of facial recognition as a requirement.

Revolut says as a regulated financial institution, it is obliged to verify its customers', and this is in line with its Know Your Customer (KYC) obligations. Revolut says any data is handled with discretion and selfie checks are a standard part of its security process. Revolut says Mr C can ask it to remove any data going forward by contacting its support team. Mr C wasn't happy with Revolut's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator felt it wasn't unreasonable for Revolut to ask for additional photographic identification as the bank account hadn't been used for a couple of years. The investigator pointed out that while Mr C wasn't happy about providing a picture for that purpose, Revolut had agreed it was happy to delete this form of identification afterwards, if Mr C requested it and felt that was fair.

The investigator says it's not uncommon for banks to implement security features to combat fraud and therefore didn't feel Revolut were being unreasonable in asking for it. The investigator explained it wasn't the role of this service to investigate Mr C's concerns that Revolut could sell his data to third parties, that would be something for the Information Commissioners Office (ICO) to consider.

The investigator says it's not for this service to tell a business how to carry out its security measures as these are commercial decisions for the business to take. Mr C didn't agree with the investigator's view and asked for the matter to be referred 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 and I will explain how I have come to my decision. I can understand it would be frustrating for Mr C to be asked to provide a "selfie" as

a form of facial recognition when that wasn't a requirement when he first opened his bank account.

The first thing to say here is it's not the role of this service to investigate Mr C's concerns about any potential future sale by Revolut of his personal data, that would be something for the ICO to consider, as explained by the investigator. When looking at this complaint I will consider if Revolut acted unreasonably when it asked Mr C for a selfie photograph to meet its identification requirements, before allowing the closure of his bank account.

It's worth saying that Mr C's bank account had lain dormant for around two years and with that in mind it's not unreasonable for Revolut to request up to date identification from him.

I understand Mr C feels strongly about providing his personal identification using facial recognition as a means of identifying himself, as he feels it has potential security implications. While I understand the points Mr C has articulated and without trying to dismiss his feelings about that, it's worth saying that he did provide photographic identification when he first opened the bank account, when providing his passport and here Revolut were looking to match that identification.

I'm also satisfied that over a period of time Revolut may wish to change its terms and conditions to meet the ever-changing risk of fraud that has unfortunately become more prevalent. Revolut says it handles Mr C's data with the utmost discretion and have also agreed that if Mr C asks, it would be prepared to consider removing any such information after it had been provided. I'm satisfied that is fair here, and hopefully this should help put Mr C's mind at rest on concerns over the security of his identity.

It's also worth mentioning it's not for me to tell Revolut what security measures it must have in place to satisfy the identification of its customers nor what those measure should consist of. So, with that in mind I am satisfied Revolut have acted reasonably when asking for the selfie as a form of identification and that is in line with its standard process and procedures. While Mr C will be disappointed with my decision, I won't be asking anymore of Revolut.

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 C to accept or reject my decision before 11 November 2024.

Barry White
Ombudsman