

The complaint

Mr M complains about numerous text messages National Westminster Bank plc (NatWest) sent late at night. He would like NatWest to investigate if there was a data breach as he is concerned that this may be linked to an account at another banks being blocked.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here, instead I will focus on giving the reasons for my 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 have reached the following conclusions: -

- I don't doubt it must have been very confusing and distressing for Mr M to receive a series of text alerts late at night relating to previous account transactions. Whilst there is some dispute as to what exactly Mr M received and when, and if he ever received messages with one time pass codes in them, there is no dispute that Mr M received a number of text messages relating to previous transactions.
- Mr M's main concern is that another bank that he has had issues with may have connected with NatWest and, as a result, the text messages were maliciously sent to harass him. I have seen no evidence to support this. We have checked with NatWest who have assured us that the messages were genuine, in the format it uses and from its automated fraud prevention system. As automated messages they are not messages that could be manually devised or edited. In this complaint I can only consider NatWest's actions not those of other banks. Mr M will need to contact the other bank he has referred to, about any concerns he has relating to blocks on accounts.
- Mr M has queried the veracity of one of the payments he made in USD. We have also asked NatWest about this. It has confirmed a text alert on 21 May 2024 was in relation to a USD payment for \$43.50. It has evidenced that no such payment was made on that day or within 48 hours of that alert. Its explanation, which I find plausible, is that Mr M didn't authorise this payment, so the money wasn't debited. A transaction for \$22.50 did go through on 26 May 2024 but it's likely this was a different transaction hence the different sum.
- There clearly was an issue with Mr M receiving multiple messages relating to previous transactions. NatWest has raised this with its technical team. Whilst I appreciate Mr M might not find that satisfactory it seems to me that a technical issue is the most likely explanation.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 18 November 2024.

Bridget Makins
Ombudsman