

The complaint

Mr H complains Santander UK Plc required further security checks he was unable to answer after he had passed its Voice ID (VID) verification system when he telephoned Santander in August 2024.

What happened

Mr H explained he called Santander in early August 2024. Mr H said he has the VID system set up on his account. This system recognises customers voices over the telephone and acts as verification for telephone banking. Once it is set up customers do not have to remember passwords or security information and can undertake telephone banking without further security measure. Mr H says despite passing VID he was transferred to an adviser who said he had failed the voice verification system and asked further security questions he was unable to answer due to his learning difficulties.

During the call Santander explained Mr H had failed VID. The adviser explained she would need to identify Mr H before she could assist him. Mr H said he wished to make a complaint about this and explained he wouldn't be able to answer security questions because of his disabilities. Mr H did agree to attempt the security questions, he answered the first question, but explained he couldn't answer the second questions because it involved providing numbers in a sequence, which he was not able to do due to his medical condition.

Mr H asked if he could speak with a manager or raise a complaint. Santander advised he would need to pass security to do this. The adviser explained she could ask a different question, Mr H could call back and attempt VID again or he could visit a branch with identification. After some discussion, the adviser asked Mr H a further security question, which Mr H couldn't answer. Santander then told Mr H he had failed security and the call ended shortly afterwards.

Mr H has explained to our service he has learning difficulties and finds it impossible to remember the information need to pass security questions over the telephone, which is why he has VID on his account. He said Santander were aware of these vulnerabilities and he had provided details to it previously of his medical condition.

Mr H complained to Santander who wrote a final response in September 2024. Santander said it had been unable to verify Mr H through VID so passed him to an adviser to complete security. Santander explained Mr H could have called back and tried to use the VID system again, but he would needed to have passed some form of security before it could assist him.

Santander explained to our service it had not made an error and stood by its final response letter. It confirmed Mr H had raised issues with identification previously, but explained it had to ask mandatory questions to pass security.

Santander provided evidence to our service showing Mr H had used VID 164 times, showing it had only failed to identify his voice on 10 occasions out of those 164. Santander explained there were no other reasonable adjustments for completing security, stating it is standard procedure to ensure it is dealing with the right customer. Santander also said it had to comply with the relevant legislation for customer protection.

Our investigator didn't think Santander needed to do anything else. They explained the evidence showed Mr H's success rate with VID was around 94%. They also explained they

didn't think Santander had been unreasonable during this call in August as Santander needed to verify who he was before discussing his account with him.

In response to our investigators recommendation Mr H maintained he had passed VID and reiterated Santander were not considering his disabilities correctly under the Equality Act 2010. Mr H also explained he had not received an explanation why he had failed to pass VID, if indeed this was the case. Mr H also clarified VID was available to all customers, not just vulnerable customers, Mr H also thought a 6% failure rate on the VID system was not acceptable and raised concerns about the security of this system.

As Mr H rejected our investigator's recommendation, his complaint has been passed to me to make 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.

I can appreciate how frustrating it must have been for Mr H to have raised this issue with both our service and Santander and sympathise with the circumstances he has described. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Where evidence is incomplete, inconclusive or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.

As a starting point for my decision, businesses must have processes in place to ensure they are speaking with the correct customer. Whilst such processes differ from business to business, the underlying principle of confirming who the customer is before discussing banking information is common industry practise. Whilst I do not think it is proportionate to go into detail here, data protection legislation means severe penalties can be imposed on individuals and business that breach legislation or if businesses do not have robust processes in place to ensure compliance with such legislation.

For these reasons, I agree it is not unreasonable to have a verification system in place. I further do not think it is reasonable or fair for a business to consider reasonable adjustment which remove a rational level of verification entirely.

Moving on to the specifics of Mr H's complaint, Santander have said Mr H was passed to an adviser because he failed the VID process. The adviser he spoke with confirmed this was the reason at the time and Santander has since provided evidence which corroborates this. I appreciate Mr H has said this is not the case and that he did pass VID. However, having carefully weighed up both positions and the evidence here, I do not think I have a reason to doubt Santander's evidence, which is that Mr H did not pass VID. I understand Mr H has asked for technical detail regarding this, for the purposes of my decision I have decided this is unnecessary. I am satisfied such technical evidence would likely take us no further forward.

The evidence shows Mr H regularly uses the VID system successfully to access his banking with Santander. I can see, on occasion, this system has not worked, but in the vast majority of contacts it has. Whilst I appreciate it must be frustrating for Mr H when it does not work, I am persuaded it demonstrates a system which is actively working and sometimes failing to match Mr H's voice with the details Santander has on file. Rather than being a security risk, as Mr H has suggested, I am satisfied this shows Santander is carefully screening to ensure Mr H is passing a verification process as I have outlined it has a responsibility to do.

I appreciate Mr H has cited the Equality Act 2010 in his submissions, I would confirm I've taken the Equality Act 2010 into account when making my final decision on this complaint,

as it is relevant law, but my role is to decide what is reasonable and fair. Only a court can decide whether the Equality Act 2010 has been breached

The Equality Act 2010 says service providers shouldn't treat an individual less favourably because of a matter arising from their disability. And they should – where appropriate – make reasonable adjustments to allow individuals to access the service being provided without disadvantage

Having carefully considered the submissions Mr H has made, I am satisfied from the evidence the VID system, more often than not, assists him in avoiding security questions he is unable to answer because of his vulnerabilities. I am persuaded the evidence suggests, whilst this service is available to the public, it appears to me to be particularly useful for Mr H in his very specific circumstances. Whilst not a reasonable adjustment bespoke to Mr H, I am satisfied VID allows Mr H to more often than not successful access Santander's services. Furthermore, I also consider it reasonable there would be some 'failure' rate for any security system.

Turning now to the call following the failed VID I think the advice he received during the call in August was, on balance, correct. I accept it is not ideal to be told to call back and attempt VID again, but I also think it was more likely than not, had Mr H called back, he would have passed VID and avoided the security questions, Mr H would then have been able to carry out the actions he wished.

In these specific circumstances, I do not think this was an unreasonable or unfair solution for the adviser to have suggested. I would assure Mr H I have weighed this up against the points he has made in response to our investigator's recommendation and remain persuaded, on balance, this was a fair and reasonable option.

For these reasons I broadly agree with the recommendation of our investigator. I do not require Santander to do anything more and do not uphold this complaint.

My final decision

For the reasons I have given, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 3 February 2025.

Gareth Jones
Ombudsman