

The complaint

Mr M complains that Capital One (Europe) plc didn't complete verification checks when he contacted it about his credit card account.

What happened

Mr M says when he contacted Capital One to discuss his account in October 2024, it only asked him to enter his card number through its automated system, and confirm his name when he got through to the advisor. He feels Capital One failed to complete adequate verification checks as anyone could have had these details. Unhappy with this, he raised a complaint.

Capital One explained that Mr M's call connected to the advisor as fully verified so it was only required to confirm his name. It also said it follows strict security procedures but couldn't share this as they were confidential.

Our investigator didn't recommend the complaint be upheld. They said it isn't our role to review whether a business' internal processes are appropriate. But they were satisfied Mr M was verified through Capital One's automated system.

Mr M disagreed. He said, in summary, he could have been anyone trying to access the account and only requesting the card number is insufficient.

As Mr M remained unhappy with the outcome, the case was 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.

Firstly, I understand Mr M has raised a separate complaint about the contents of the call he had in October 2024. So this decision will only address his caller verification concerns.

It may be helpful to explain that a business can make commercial decisions on the way it operates. We're not the regulator, so it isn't our role to interfere with this. We're an informal dispute resolution service, and our role is to decide if the business treated the customer fairly and reasonably, taking into consideration the relevant laws and industry guidance.

In this case, Mr M says he entered his card number through Capital One's automated system and confirmed his name when he got through to the advisor. Capital One says Mr M passed its verification checks before it spoke to him. Having listened to the call, I can see it told the relevant team, before transferring the call to them, that Mr M was fully verified and calling from an established number. Whilst I appreciate Mr M doesn't think this is sufficient, it isn't our role to tell a business what security measures it needs to have in place. With the evidence I have, Capital One was satisfied Mr M passed its security checks.

However, even if Mr M doesn't think Capital One did enough to verify him on that call, I can't see that there's any detriment here. It was speaking to the correct person and not an unauthorised third party. I also haven't been provided with any evidence that Capital One shared Mr M's details with anyone other than him. So, I can't reasonably conclude it needs to do anything further.

I know Mr M will be disappointed with my decision, but I don't think Capital One has acted unfairly or unreasonably. As such, I won't be asking it to do anything more.

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 28 April 2025.

Tania Henry
Ombudsman