

## **The complaint**

Mr L is unhappy with National Westminster Bank Plc. Mr L wanted to set up a new standing order but was told by NatWest that he would need to set up biometrics on his mobile phone to be able to do this. He doesn't want to do that as he feels it isn't safe. He wants to use more traditional methods.

## **What happened**

Mr L has particular needs due to his disabilities. He prefers to do banking tasks the way he likes and is happy to do these through his online app. When he wanted to set up a new standing order NatWest said for security purposes he could only do this by setting up biometrics. It said this was for security reasons and gave Mr L the impression there were no other options available. Mr L complained as he felt this was discriminatory. He said he had been able to set up standing orders easily in the past and he wants to continue to do this. Mr L said this was exacerbating some of his conditions. He complained to NatWest.

NatWest said any existing payee can be used to set up a new standing order. But if the payee hasn't been authenticated with biometrics Mr L would need to approve the standing order set up with biometric authentication. NatWest said this was system designed. However, it did concede that if this wasn't possible standing orders could be set up using a card reader and online banking. NatWest noted Mr L had ordered a card reader. NatWest also referred to its telephone line for vulnerable customers. It confirmed this was open 8am to 8pm seven days a week and was available free of charge.

NatWest didn't think it had made any errors. It apologised and offered £50 as a gesture of goodwill for any inconvenience experienced by Mr L.

Mr L remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said NatWest hadn't acted unfairly. She accepted NatWest had brought in Secure Customer Authentication measures (SCA) in line with regulatory requirements to make payments more secure. She said this was the same for all banks. Our investigator did accept that the changes following SCA would be strange and uncomfortable for Mr L. But she also said NatWest had considered the wider impact on customers by offering other options such as in branch, the card reader and telephone banking. Our investigator felt these adjustments are reasonable.

Our investigator didn't think NatWest had acted in a discriminatory way and felt the £50 offered for any inconvenience was reasonable.

Mr L didn't accept this and asked for his complaint to be passed 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.

I have read through and reviewed all of the evidence provided. But I will only be commenting on what I see as the crucial central points and evidence.

Mr L was clear that he wants this service to consider his rights as a disabled person. He said he wanted to continue to bank in the way he had always done and the need for biometrics was putting him at a disadvantage.

Mr L said due to his disabilities he doesn't really like going through things differently. He still wanted to set up a new standing order on his app as he had done in the past.

Mr L doesn't accept NatWest's point about biometrics being used for security reasons. He doesn't think it is safe. He felt he wasn't being given a choice.

Mr L said this problem was worsening his anxiety disorder.

NatWest accepted in its final response letter to Mr L that he felt the biometrics was being forced on him. But it did then go on to confirm other options are available.

It confirmed the standing order could be set up using card reader via online banking. And noted Mr L had ordered the card reader. It gave the details of other ways he could make contact through the dedicated telephone number or in the branch. NatWest said the dedicated number would be happy to help Mr L with any assistance setting up or amending payments. It confirmed he didn't have to use biometrics and that he was registered under direct banking so he could access telephone banking. NatWest said it may mean Mr L needs to do enhanced screening to carry out such amendments or new payments.

It stressed that no bank error had been made but acknowledged Mr L felt stressed and inconvenienced as he hadn't had to use these processes in the past. NatWest offered £50 as a gesture of goodwill to apologise for any inconvenience caused.

It's clear that Mr L doesn't want to use biometrics, and I think NatWest has responded reasonably and fairly to that by confirming that he doesn't have to.

I think the underlying issue is that Mr L doesn't want to conduct his banking in any different way to how he has in the past. I can understand that. But that doesn't mean NatWest has acted unfairly or unreasonably in updating and changing its procedures.

There are other options in branch, on the telephone and through the dedicated helpline that could still work for Mr L. These may not be ideal, but they aren't unreasonable.

Mr L has made a point about NatWest breaching the Equality Act 2010, but I can only review whether or not NatWest has acted fairly and reasonably here. If Mr L wishes to take NatWest to court over that law that is a separate matter.

I can't find any fault in NatWest introducing SCA measures to strengthen bank account safety and security. This is in line with requirements from the regulator the Financial Conduct Authority (FCA). I can understand this would have been daunting for someone like Mr L who suffers with medical conditions and disabilities, but I accept that NatWest didn't do anything wrong.

I can't see that NatWest has acted unfairly or unreasonably. It has provided options and alternatives and clarified there's no requirement for Mr L to have to rely on biometrics. I don't expect NatWest to maintain processes and procedures for good. So, I can't say the actions

to change the way customers like Mr L use banking facilities is an unfair or unreasonable action. I don't think NatWest has tried to discriminate against Mr L.

It did accept Mr L had been upset and despite there being no errors it did offer the compensation amount too. I think that's fair.

### **My final decision**

I don't uphold this complaint.

I make no further award against National Westminster Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 2 July 2025.

John Quinlan  
**Ombudsman**