

## **The complaint**

Mr L on behalf of Mrs D complains that he has lost access to Mrs D's account and banking via Santander UK Plc's ("Santander") mobile app resulting in the limitation of banking features and security on Mrs D's account.

## **What happened**

Mr L resides outside the UK and is Mrs D's attorney – who resides in the UK - for managing her financial affairs.

Mr L's preferred method of managing Mrs D's bank account and financial affairs with Santander is through its mobile app but found he was unable to receive one-time passcodes (OTP's) following Santander upgrading its mobile banking app in July 2024 and its app wasn't able to receive OTP's by email.

Though telephone and internet banking is available Mr L believes using Santander's mobile app provides more features and better security.

Mr L raised a complaint about this with Santander. Santander says it isn't able to guarantee that OTP's will be sent to international mobile numbers due to network reliability and so isn't able to facilitate Mr L's use of its mobile banking app due to security risks and regulatory compliance. As an alternative it has enabled OTP's to be sent to Mr L by email so he can access Mrs D's account and conduct her banking over the internet and telephone.

Despite Mr L being able to manage Mrs D's affairs and make payments this way he remained dissatisfied due to the lack of banking features and security. Mr L says he no longer has unobstructed and immediate access to Mrs D's account and so can't act at the first sign of any attempted fraud and so referred his complaint to this service.

One of our investigators looked into Mr L's concerns but thought as Mr L was still able to access Mrs D's account – albeit not in the way Mr L preferred – and that the account is still accessed in the most secure way they were satisfied Santander hadn't done anything wrong or treated Mrs D unfairly.

Mr L disagreed. Although he says he can survive with the level of access provided it's not as secure without the Strong Customer Authentication (SCA) that the mobile app provides, and banking features are limited. Considering the advancement in modern technology Mr L disputes Santander's rationale for why it can't send out OTP's over a mobile network internationally. Mr L is concerned that given the Financial Conduct Authority (FCA) mandated SCA that Santander is permitted to lapse on this. Mr L has asked for an ombudsman's decision on the matter.

## **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 hope that Mr L won't take it as a discourtesy that I've condensed this complaint in the way that I have. I have considered all Mr L's submissions carefully but ours is an informal dispute resolution service and so I've concentrated on what I consider to be the crux of the complaint - our rules allow me to do that. And the crux of Mr L's complaint is that he is no longer able to receive OTP's through Santander's mobile app forcing him to manage Mrs D's affairs in what he considers a less secure and convenient way.

And after considering everything carefully I'm in agreement with our investigator and I don't think there is anything much more of use I can add.

I appreciate Mr L has some expertise when it comes to the use of technology and security processes – much more than I. But I don't have the power to tell Santander how it needs to run its business and I can't make Santander change its systems or processes – such as the security processes it has in place when one accesses their account or when making payments out of an account and how or by what means Santander chooses to authenticate a payment and the communications surrounding this. These are commercial decisions and not something for me to get involved with.

Nor can I say what procedures Santander needs to have in place to meet its regulatory obligations. We offer an informal dispute resolution service and we have no regulatory or disciplinary role. If Mr L has concerns about Santander's compliance with its regulatory obligations regarding SCA then he needs to raise this with the FCA.

That said, while I'm not looking at Santander's systems and processes per se, it won't have acted fairly and reasonably towards Mr L if it wasn't giving him reasonable access to information and banking services to Mrs D's accounts with it.

Mr L is unhappy he can no longer use Santander's mobile banking app to manage Mrs D's financial affairs due to Santander not being able to guarantee he can receive OTP's to international numbers. Instead, he has to either conduct Mrs D's banking through telephone or internet banking – which doesn't have all the features of the mobile app and he believes is less secure - or attend a branch at his cost and inconvenience.

I accept that this isn't how Mr L wants to conduct Mrs D's banking and that it is frustrating especially when he is been placed in this position through no choice of his own. But that doesn't mean it automatically follows that Santander has done something wrong or is treating its customers unfairly.

I appreciate Mr L's frustration as he no longer is able to do what he used to and doesn't understand why other businesses can send OTP to an international number. But Santander are within its right to decide how and what services it provides and when, and my understanding is that Mr L is able to successfully receive OTP's by email and meet Mrs D's banking needs both by telephone and internet, and is still able to access all the information Mr L needs to manage and transact on her account on her behalf.

So I can't say that Santander hasn't provided with Mr L with reasonable access to Mrs D's accounts and nor have I seen that Mrs D has suffered any inconvenience or distress personally due to this matter and so it follows that I don't uphold this complaint.

### **My final decision**

For the reasons I've explained, I've decided to not to uphold Mr L's complaint brought on behalf of Mrs D.

Under the rules of the Financial Ombudsman Service, I'm required to ask X to accept or

reject my decision before 16 June 2025.

Caroline Davies  
**Ombudsman**