

## **The complaint**

Mr R complains about the security process when logging int his online account with NewDay Ltd trading as John Lewis Credit Card.

## **What happened**

Mr R is concerned that the security on his John Lewis credit card account is poor. He says that when accessing his account online he's asked for a 6 digit password. Mr R thinks there is a high probability that someone else could guess his password.

Mr R complained to NewDay.

NewDay didn't uphold the complaint. In its final response it said (in relation to the 6 digit passcode) that customers couldn't use their date of birth or sequential numbers, and that the numbers had to be random.

Mr R remained unhappy and brought his company to this service.

Our investigator didn't uphold the complaint. He said this service couldn't require a business to change it is security procedures. He also said he hadn't seen any evidence to suggest that NewDay's systems hadn't worked in the way they were designed to.

Mr R didn't agree so I've been asked to review the complaint.

## **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.

NewDay has confirmed that when registering for the online account manager, all customers are suggested their email address as a username, but customers can change this and create a username which is different from their email address.

NewDay has explained that the 6 digit passcode is subject to restrictions including customers not being allowed to choose their date of birth or sequential numbers.

I appreciate that Mr R feels very strongly about the security of his account. However, as the investigator has explained, this service cant require a business to change its security processes.

This service would expect a business to have security processes in place to protect customers from potential fraud. NewDay has demonstrated that it has security processes in place. I haven't seen any evidence to suggest that the security process isn't working as intended, either I Mr R's specific case or on a wider scale.

In the event that Mr R suffered a loss as a result of someone fraudulently accessing his account via online account manager, the terms and conditions state that NewDay will reimburse Mr R for any direct losses.

I understand that Mr R isn't happy with the security process. If he remains of the view that the security process is poor, he can contact the FCA, who, as regulator, are the only body with authority to require a business to change its processes.

### **My final decision**

For the reasons I've given I'm unable to uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 30 July 2025.

Emma Davy  
**Ombudsman**