

The complaint

Mr C complains that J.P. Morgan Europe Limited trading as Chase didn't provide a good service when he wanted to make a faster payment.

What happened

Mr C phoned Chase when he wanted to make a payment for £14,800. He is unhappy that after being directed to use the app, he then had to go through a second telephone verification process. He says that the questions asked of him were then irrelevant.

Chase said it hadn't made a mistake. Its terms and conditions set out that payments were screened for security. And if flagged would need to be verified with questions as here. This could result in a payment being delayed. It recommended to Mr C that when he makes a payment the name of the payee he uses matches the account name.

Our investigator didn't recommend that the complaint be upheld. She said that she understood that the payment was too large to make over the phone. And that it was reasonable for Chase to have security checks in place and the length of the call wasn't excessive.

Mr C didn't agree and wanted his complaint to be reviewed. He said that the process was highly inconvenient and doesn't achieve its purpose.

My provisional decision

I issued a provisional decision on 3 September 2025. I set out what I said.

Our investigator had asked Chase to provide all the audit notes relating to this payment and why it was checked. And also, the time it was later sent. This wasn't all provided and I thought Chase has had a reasonable opportunity to do so. I said I would make my assessment on what is available.

My understanding is that Mr C first phoned Chase at 5.20 am on 17 December 2024. Notably he said he had a hearing impairment, was 'very tired' and wanted the agent to make the payment as he was having problems. He was told that Chase could make the payment for him. He was taken through security and there seemed no adjustments to assist with his hearing issue. And then was told it would be faster if he made the payment himself or most likely take the same time. Mr C said he would do so.

I'd a recording of a further short call (time not specified) to Mr C when he was directed to a message in the app about this payment.

My understanding is that Mr C then called back at 9.05am. Mr C was told he needed to go through security again. He was unhappy as he said he'd done this earlier. He was asked about the reason for the payment and questions about whether he'd been tricked into making it. That included him being asked to check the payee as although he said the

destination account was his, the name was said not to match. The payment was approved but it isn't clear what time it was processed and sent.

My assessment

I noted Mr C had made payments to the same account before. Although beyond what seems to be an unspecified discrepancy with the payee's name I'd not been provided with any specific concerns with this payment. I'd listened to the questions to Mr C and the agent gave the context for these in terms of other customers being tricked into making payments.

Given what I'd said about the first call above, I thought Chase provided Mr C with poor service and didn't respond to his personal needs. It could for example have told him from the outset to make the payment himself if that was the only option. But he said he was having difficulty. He was taken through security and the agent then in my assessment seemed reluctant to help him, having said that he would. Mr C had the impression he'd cleared security about this payment and didn't expect there'd be further checks. Had he known that was a possibility, I thought as he says he'd have wanted the payment completed then. And that could have saved him time and the payment would have likely gone more quickly and any discrepancy with the payee's name identified.

Having heard what Mr C said about the nature of the payment I didn't see there was any loss to him through this delay. He might still reasonably have been asked similar questions if the payment was made manually. I did think he was inconvenienced in having to call again when the payment could have been made when he first called especially given what he said about his personal position. And he wasn't helped as much as he could have been. I'd taken into account our published guidance about compensation. And I considered he should fairly be paid £75.

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 didn't receive any more comments or evidence from either Mr C or Chase following my provisional decision. I see no reason to depart from the conclusions of my provisional decision and as already given above.

My final decision

My decision is that I uphold this complaint and require J.P. Morgan Europe Limited trading as Chase to pay Mr C £75.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 31 October 2025.

Michael Crewe
Ombudsman