

The complaint

Mr V is unhappy that National Westminster Bank Public Limited Company couldn't make a transfer using telephone banking because he didn't have a mobile phone. A subsequent transfer was allowed after setting up voice recognition which Mr V thinks should've been offered sooner. Mr V would like compensation.

What happened

Mr V called NatWest on 25 March 2025 because he wanted to transfer a sum slightly more than £20,000 to a savings account with another financial institution. Mr V was told he'd have to make three separate transfers on three separate days because the daily telephone banking limit for transfers was £10,000. But, when taking the details, the adviser realised that it was a new payee and so a one-time passcode would have to be sent to a mobile phone. He said Mr V would have to either go to a branch with identification or add a mobile phone number to his account details if he wanted to set up the payments. Mr V confirmed he had no mobile phone and couldn't visit a branch so the transfers couldn't be made. Mr V was unhappy and asked for a complaint to be lodged.

NatWest sent Mr V a final answer dated 4 April 2025 which didn't uphold Mr V's complaint but did suggest setting up voice recognition.

On 22 April 2025, Mr V tried again to make a transfer of £500 to the same financial institution but was told this time that he'd be able to make the transfer if he set up voice recognition.

Mr V wasn't happy with how NatWest had dealt with his complaint and so referred it to this service where one of our investigators considered Mr V's concerns.

Our investigator didn't uphold Mr V's complaint. They said NatWest had procedures to set up a new payee and that included sending a passcode to a mobile phone. As Mr V didn't have a mobile number, that passcode couldn't be sent. Voice recognition also requires a passcode to a mobile but as an exception to normal process, NatWest permitted a call to a landline for verification purposes. Our investigator said that NatWest wasn't obliged to make exceptions and so couldn't say NatWest had done anything wrong. Mr V disagreed and asked for his complaint to be reviewed by an ombudsman. So, it's been passed to me to decide.

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.

Whilst I appreciate this will come as a disappointment to Mr V, I don't think NatWest has treated Mr V unfairly or unreasonably and so I'm not upholding his complaint.

In reaching my decision, I've listened to the calls Mr V had with NatWest on 25 March 2025 and 22 April 2025 as well as reviewing NatWest's procedures relating to transfers using telephone banking.

The agent speaking with Mr V on 25 March 2025 correctly explained how a transfer of over £20,000 would need to be made. That's to say by transferring three amounts over three days. And the agent explained that he could set up payments for a future date so Mr V didn't have to call in again. The issue then arose because the payee Mr V wanted to send money to wasn't already registered on Mr V's account and had to be set up. That required an additional level of security which meant a passcode needed to be sent to a mobile device. Mr V told the agent he doesn't have a mobile phone. So, the agent again correctly informed Mr V that the only way NatWest could make the transfer was if Mr V visited a branch with identification. Mr V said that wasn't possible. I'm satisfied that NatWest correctly followed its procedures.

Mr V then called NatWest again on 22 April 2025 to make a transfer to the same payee. He was given the same advice initially – that he'd need to have a mobile number registered – but was then allowed to set up voice recognition by being called on his landline. He was told that this was an exception to process. The transfer was then made successfully. Mr V feels that he should've been offered the option of voice recognition earlier.

I've looked at the process for setting up voice recognition sent to me by NatWest and it's very clear that a passcode needs to be sent to a mobile number. That means that the adviser on 22 April 2025 stepped outside normal process to help Mr V, as he'd said.

I'm not able to make any business vary its processes and procedures. My role is to help resolve individual complaints. So, I couldn't say that NatWest should've offered voice recognition earlier. It may be that because the amount of money being transferred on 22 April 2025 was significantly less, the adviser felt able to make an exception. But as I said, I couldn't require NatWest to make such an exception, neither do I think it would've been appropriate for the amount of money Mr V was trying to send on 25 March 2025.

For the reasons given above, I don't think NatWest acted unfairly or unreasonably in not making the transfers requested on 25 March 2025 and so it follows I don't think any compensation is warranted.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 20 October 2025.

Stephen Farmer
Ombudsman