

## **The complaint**

Mr D is unhappy with the security process that Nationwide Building Society uses to verify customers.

## **What happened**

In December 2024, Nationwide blocked Mr D's credit card because it picked up on a potential fraud attempt. Nationwide needed to stop and replace the card and, as a result of that process, Mr D's credit card was temporarily unavailable in Nationwide's online banking app; meaning he couldn't see it, or access information about it.

Mr D was unhappy that he couldn't view his account online. Moreover, Mr D was also unhappy at the rigidity of Nationwide's security process; specifically, he was unable to correctly answer security questions Nationwide asked him because of the inability to view his credit card information online. Mr D says he was asked security questions around the balance of his credit card, for example, which he considered impossible to answer without online access to his credit card details.

Broadly, Mr D considered Nationwide's security process to be entirely inflexible. As someone who's neurodivergent, with trouble remembering information, Mr D said this was particularly difficult to deal with. Ultimately, Mr D had to attend a local branch to verify his identity – a step he considered inconvenient and unnecessary, given his view that Nationwide ought to have simply asked different questions or have another department verify him on the phone. Mr D complained to Nationwide. In summary, when it replied, Nationwide said that while it would take on board his feedback about the security process – and online banking – it didn't think it had done something wrong. It explained that, fundamentally, its security processes are in place to help prevent fraud and other security risks.

In April 2025, Mr D contacted our Service. An Investigator here reviewed what had happened; having done so, they didn't think Mr D's complaint should be upheld. While certainly understanding of Mr D's position, in that Nationwide's security process had no doubt been frustrating for him, the Investigator ultimately found that Nationwide hadn't acted in an unreasonable way. They said that security processes like Nationwide's were indeed there to protect and, in any event, our Service couldn't force a business to change the way it verifies its customers; we're not the regulator, and we couldn't impose policies or procedures – or indeed changes to existing protocols – on a financial business.

Mr D disagreed, and he asked for an Ombudsman's decision. So, as no agreement has been reached, Mr D's complaint has now 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.

At the outset, I'll explain that I've not commented on each and every point Mr D has raised. Instead, I've focussed on the core of the dispute; I mean no discourtesy in doing so, my

approach is simply to align with the purpose of our Service.

I'll also say that I surely understand Mr D's dissatisfaction here, and I'm left in no doubt at all that he found Nationwide's security process frustrating. With that in mind, I also think it important to reiterate my remit: we aren't the regulator, and we've no power to compel a financial business to change a process or policy. Instead, my role is to consider whether Mr D has been treated fairly; having done so, my view is that Nationwide hasn't acted in an inherently unfair manner here.

That will understandably disappoint Mr D; but, broadly speaking, security measures are a fundamental requirement. Particularly at present when fraud is, unfortunately, such a prevalent and significant problem for financial businesses. The fact is that such businesses must take steps to protect themselves and their customers; of course, they have legal and regulatory obligations to do just that but, more broadly, I don't think it unreasonable to say that security measures are something a reasonable person would simply expect to be in place as a matter of course. Mr D, no doubt, understands and accepts that – his concern is more to do with the flexibility of Nationwide's process – but I still consider it worth emphasising, given the scale of the problem the industry faces.

Having looked at what happened here, I can see that Mr D was asked some questions about his credit card when attempting to speak with Nationwide. Mr D couldn't answer them, which is certainly unfortunate, and he had entirely valid reasons for not being able to do so; but while I appreciate his concerns about the nature of the questions, and the limitations of Nationwide's security procedures more generally, I don't think the questions asked of Mr D were unreasonable or onerous.

Nationwide has explained that its agents ask randomly generated questions which are, ultimately, designed to protect against fraudulent activity. Here, those questions were relevant to the account Nationwide considered to be at threat; and while it's unfortunate that Mr D couldn't access that account online, to help answer the questions, I don't think any of Nationwide asking questions about it amounts to a failing.

If Mr D couldn't pass verbal security, as was the case here, the other option was to go to branch; that's ultimately what he did, and he was able to be verified. That would've been somewhat inconvenient, I'm sure, but I can't say Nationwide was wrong to follow its usual security process – or that it was wrong not to alter that process during Mr D's call – given Nationwide is legitimately able to set, define, and carry out its security protocol. Put simply, as I've referenced above, I can't *order* Nationwide to amend its approach, and I don't consider its process to be fundamentally unfair. It asked Mr D some questions and then provided an alternative and accessible option when that approach wasn't successful. In my view, with that in mind, I can't reasonably determine Nationwide did something wrong here.

All of that said, I do consider Mr D's suggestions – for whether Nationwide's security process could indeed be more flexible – to be well-grounded. I noted that Nationwide has said it will take on board his feedback, which is something I was pleased to see, and I would certainly encourage it to do so. I'll add too that Nationwide has explained how it has a specialist support team available, which Mr D can speak to it about if he'd like to.

Aside from the security process, looking at how Nationwide's online banking app works, it seems reasonable to me that some administration would need to be undertaken when a card is replaced. A consequence of such administration appears to be that the affected account is removed from a customer's app for a few days; in my view, that doesn't seem entirely implausible or unreasonable – even if some mild frustration is an unfortunate symptom of such action.

In closing then, and to sum up, I entirely accept that what I've set out here will disappoint Mr D; this won't be the answer he wants to receive. That said, I do hope he understands the reasons for my decision, and why I don't consider Nationwide to have done something fundamentally wrong – even if I surely understand his frustration at what happened.

### **My final decision**

My final decision is that I don't uphold Mr D's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 17 November 2025.

Simon Louth  
**Ombudsman**