

The complaint

Mr R complains that American Express Services Europe Limited (“Amex”) stopped emailing him a code for two-factor authentication in July 2025.

What happened

Mr R says that, up until July 2025, he received authentication codes to both his email address and mobile phone. He says this was particularly important as he doesn’t always have a mobile signal. Mr R says Amex has assured him that his account is set up correctly, but the issue persists. He adds that Amex’s communications have been obstructive and contradictory, and it has not acknowledged the inconvenience and stress this has caused.

Amex says it confirmed that Mr R was opted in for both email and text alerts and asked him to add its email address to his “Safe Sender” list. It says it could not identify why Mr R was no longer receiving the email alerts but credited his account with £40 for the inconvenience.

Our investigator did not recommend the complaint should be upheld. She said she could not identify that Amex had made any errors and found the £40 it offered for Mr R’s inconvenience to be fair and reasonable.

Mr R responded to say, in summary, that the Amex system is inconsistent in that sometimes it sends codes to both his email and phone and other times it only sends the code to his phone. He attached screenshots to evidence that and concluded that the issue must lie with Amex, rather than the setup of his email account.

Amex confirmed that SafeKey one-time passcodes are usually sent by Short Message Service (SMS) as the primary channel, but that when SMS delivery could not be confirmed an email may be sent. It says that this is not a system error.

Mr R said that:

- this is now the third different explanation he has received and asserts that Amex cannot reliably determine whether an SMS has been received;
- this is a service failure which prevents him from using the product as intended;
- this is a change from how the system previously operated when codes were always sent by SMS and email simultaneously;

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 have seen the SafeKey Settings for Mr R's account, and I'm satisfied it is correctly set-up to receive the codes via both SMS and email.

I have also looked at the screenshots provided by Mr R and it is evident that sometimes the SafeKey is only sent via SMS, whilst at other times both channels are used.

Amex has said that SMS is the primary channel, but I acknowledge that this can be inconvenient for Mr R as he often has no mobile signal. Although Amex says he can request authentication via another means I acknowledge that Mr R says this was not the case up until July 2025 when, he says, he received the code via both email and SMS as standard.

Although I haven't seen any evidence to show that anything changed in July 2025, Amex says SafeKey may prompt different options in different scenarios. In addition, the SafeKey terms and conditions say, *"It is your responsibility to ensure you have adequate mobile phone coverage and internet connection to receive messages"*.

That said, whilst I can understand why Mr R has been inconvenienced by the inconsistencies, I am satisfied that Amex is following its own process. This service does not have the power to instruct an organisation to change its processes – that is the responsibility of the Financial Conduct Authority.

However, I acknowledge Mr R has spent time trying to resolve this issue and has been frustrated by the different responses he's received. But I consider the £40 credited to Mr R's account to be reasonable in all the circumstances and it is in line with our usual awards in this area, especially as I can't see that he has suffered any financial detriment.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 16 March 2026.

Amanda Williams
Ombudsman