

The complaint

Mr R complains that American Express Services Europe Limited (AESEL) didn't update his mobile number for the purpose of two step authentication when he updated his contact details.

What happened

On 21 November 2024 Mr R accessed the AESEL online portal and updated his mobile contact details.

Despite updating his details, Mr R continued to receive One Time Passcodes (OTP) to his previous mobile number.

Mr R complained to AESEL. He was unhappy that AESEL had failed to protect his personal information. He asked AESEL to update his details for OTP verification and sought compensation of £100.

AESEL didn't uphold the complaint. In its final response it said that although Mr R had updated his contact details on his online account, he hadn't updated his online identity mobile number. AESEL said it hadn't made an error but as a gesture of goodwill it sent Mr R a cheque for £50.

Mr R remained unhappy and brought his complaint to this service. He said he'd been forced to update his mobile details himself after receiving the final response letter. Mr R also said he was unable to log in online via two factor authentication with his new mobile number because no OTP was being sent to his mobile. Mr R said this was a technical issue for which he held AESEL responsible.

Our investigator didn't uphold the complaint. She said that AESEL's procedures required that the number for two factor authentication must be updated separately within the security and privacy section of the account, and that because Mr R didn't complete this step, there had been no error on AESEL's part. The investigator said it wasn't within the remit of this service to require lenders to change their internal systems or security processes.

Mr R didn't agree. He said he was still unable to access his online account after being told by AESEL how to update his account. He said he was unable to obtain a code for two factor authentication. Mr R also said he remained dissatisfied with the £50 compensation that AESEL had paid to him.

Because Mr R didn't agree 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.

I've reviewed all the information provided by both parties.

AESEL has explained that although Mr R successfully updated his mobile contact details on his account on 21 November 2024, he didn't update his online identity information for two step authentication. AESEL's processes require a customer to update their online identity - information by going to account management- security and privacy - identity management centre and update the contact details in there to receive two step authentications to that mobile number.

I appreciate that Mr R feels that his mobile contact number should've been updated for all purposes when he updated it in his online account. But this isn't AESEL's process. This service can't require a business to change its process and because AESEL has followed its process here, I'm unable to say that it has made an error.

When Mr R raised his complaint, AESEL undertook checks with its technical team to make sure there wasn't an error with two step authentication. No technical issue was found. It was determined that the reason why Mr R wasn't receiving OTP was because he hadn't added his new mobile number to his two-step authentication.

Mr R has said that other lenders are able to update all their customer data including two factor authentication across a customer's profile in one go. I'm only able to look at the circumstances of this complaint and I can't comment on what other lenders processes are. But as I've said, in this case, AESEL has a process for updating a customer's online identity for two factor authentication and I'm satisfied that this process has been correctly explained to Mr R.

Based on what I've seen, I'm not persuaded that AESEL has made an error here or treated Mr R unfairly. I think the gesture of goodwill payment offered to Mr R was a reasonable response to Mr R's complaint. But this isn't a case where I will be asking AESEL to pay compensation.

Since referring his complaint to this service, Mr R has raised a new concern about being unable to receive two factor authentication codes despite having followed AESEL's instructions for updating his mobile number for two factor authentication. This isn't an issue which AESEL has yet had the opportunity to investigate and respond to because it isn't the same issue that Mr R raised in his initial complaint.

If Mr R has not been able to resolve this issue at the time of writing this decision, he will need to raise this as a new complaint to AESEL.

My final decision

My final decision is that I don't 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 23 December 2025.

Emma Davy
Ombudsman