

## **The complaint**

Mr L complains about Monzo Bank Ltd's poor service when he was asked for verification to access communication it sent to him.

## **What happened**

Mr L has recently raised a number of complaints with Monzo, but to be clear the complaint I'm considering is in regard to Monzo's request for verification before it was willing to provide access to an encrypted email or provide him a detailed response to his concerns on this matter.

In July 2025 Mr L raised a goods and services dispute (commonly known as a chargeback) from a merchant. He was temporarily refunded however following a review the merchant was turning down the dispute. Mr L asked for further information on the decision, and this was sent to Mr L by encrypted email.

However, to access the encrypted email Mr L was asked to call Monzo to obtain a password that would allow him access to the information contained in the email. Mr L was unhappy with this so complained about this process.

Monzo asked Mr L for verification via a selfie and handwritten note to be emailed to it so it could assist him further with his complaint. But Mr L didn't agree to send this because he felt this was an insecure method of verification.

Monzo considered Mr L's complaint but didn't uphold it – it said it needed Mr L to complete the verification steps to be able to provide an update on his concerns and without this it couldn't share the level of detail that Mr L may have wanted.

Mr L remained unhappy so referred his complaint to our service. Our Investigator looked into his concerns. He didn't think Monzo acted unreasonably in its request for Mr L to verify himself and so he couldn't uphold the complaint.

Mr L didn't agree and asked for the complaint to be reviewed by an ombudsman, so it has been passed to me to make a final decision.

## **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 carefully read all of the correspondence sent to this Service. That being said, my decision won't address every point or comment raised. I mean no courtesy by this, it simply reflects the fact our Service is an informal dispute resolution service, set up as a free alternative to the courts. So, in deciding this complaint I've focussed on what I consider to be the heart of the matter, rather than considering every issue in turn.

It might be helpful for me to say here that, I don't have the power to tell Monzo how it needs to run its business, and I can't make it change its systems or processes – such as how or

when fraud prevention or security checks are deemed necessary. These are commercial decisions and not something for me to get involved with. Nor can I say what procedures Monzo needs to have in place to meet its regulatory obligations. We offer an informal dispute resolution service, and we have no regulatory or disciplinary role.

Monzo requested a selfie from Mr L holding a handwritten note, so that it could verify it was dealing with the account holder. All financial institutions holding customer funds are required by the regulator, the Financial Conduct Authority, to put in place systems that help reduce potential fraud or the possibility of sharing information with the wrong party.

Monzo's verification process is standard for financial businesses without branches, but Mr L is unhappy because he doesn't think this was necessary and also felt this wasn't a secure method to verify him.

I thought about this but I'm satisfied Monzo made reasonable efforts to help Mr L when he wanted more information on the failed dispute claim. Monzo sent the information by encrypted email because it says information contained in the email was personal and so it needed to ensure it was handled in a secure way.

I appreciate Mr L felt the need to call for a password was unnecessary but it's for Monzo to decide the best process for how it may want to provide potential sensitive information in a secure way in line with its regulatory requirements, so I don't think it acted unfairly in this request and I don't think it would have been too onerous for Mr L to complete a call.

Mr L was unhappy with this and wanted Monzo to provide him clarity on this procedure – but Monzo were unable to proceed further without Mr L verifying himself, as he'd already refused to call it. So Monzo requested the selfie and handwritten note via email. As Mr L didn't want to call Monzo, I am satisfied that Monzo wasn't acting unfairly or unreasonably when it asked him to take a selfie and handwritten note and send this via email as further verification of his identity.

Taking all this into account, I don't think it's unfair for Monzo to expect to resolve issues arising online and electronically. Mr L is dealing with a digital bank, and he hasn't said he can't meet this requirement. Monzo considers its email security process to be secure and a reasonable alternative to verify a customer's identity.

I understand that, as far as Mr L is concerned he may not trust email security. But whilst I appreciate his point of view, as this is the only way Monzo can verify it is speaking to the account holder when communicating over email, and it's following its correct process and can't do this any other way, I can't say it is treating Mr L unfairly or unreasonably. Monzo has tried to explain this to Mr L. And Mr L hasn't provided us with any compelling information as to why he might have any particular reason for thinking an email to Monzo is especially risky. So, like our investigator, I agree that this isn't a complaint we can uphold as Monzo hasn't ultimately acted in a way that's unfair.

I appreciate Mr L has spent a significant amount of time in trying to resolve the issue and is unhappy with the way Monzo has approached it but I've explained why it wasn't unreasonable of Monzo to have taken the action it did, so it follows that I don't think it needs to do anything more to resolve matters. Should Mr L want Monzo to provide him with further information he'll need to satisfy Monzo's reasonable security verification checks.

## **My final decision**

For the reasons mentioned above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 14 January 2026.

Jag Dhuphar  
**Ombudsman**