

The complaint

Mr T is unhappy that Revolut Ltd has made it difficult for him to access his bank account and caused him significant inconvenience.

What happened

Mr T has an account with Revolut. The main way Revolut provides its services for the account is through a mobile app. In March 2024 Mr T downloaded Revolut's app onto a different phone and tried to log into his account. Revolut asked him to take a live selfie to confirm his identity before he could continue to access his account.

Mr T emailed Revolut saying he would like a different authentication method. He received an automated reply asking him to contact its live chat. It told him the three ways he could access the chat anonymously. Each option required him to take a selfie.

Mr T complained to Revolut. It said its support team would contact him by email to request the identity documents Mr T was happy to provide. It apologised for the service Mr T had received and offered him a free two months' Premium plan subscription on his account.

Someone from Revolut's customer support team contacted Mr T to ask him to book an appointment to provide his ID as it thought he wanted assurance that he was providing the selfie to Revolut. Mr T said he wasn't prepared to provide a selfie and referred them to what he'd been told by the previous customer support agent.

Revolut said it couldn't properly identify him without a selfie. It said it needed that for account security and identity verification purposes. Mr T said he now only wanted to access his account to transfer the cash balance and either sell or transfer the shares held in the account. Revolut said to do that he would only need simple manual verification and evidence of the bank account to which the funds would be sent.

Mr T referred his complaint to this service. Our Investigator didn't uphold it. She thought Revolut had the right to require a selfie as part of its security policy.

As Mr T didn't agree, the matter has been referred to me.

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 appreciate a bank needs to have good security procedures in place to keep their customers' accounts safe and prevent financial crime. As such, it needs to have systems in place to check for signs that might indicate a risk of fraud. One of these signs is someone attempting to log into a customer's account from a new device. Revolut has explained that asking a customer for a selfie is a requirement for its "know your customer" process and if a customer doesn't complete this process, they won't be able to log on to their account.

I'd like to explain to Mr T that it's not within this service's remit to tell a business what their security procedures should be or how they should satisfy themselves that they are meeting their legal and regulatory duties. That would be up to the regulator – the Financial Conduct Authority, which has the power to instruct Revolut to make changes to its policies and procedures if necessary.

I can understand Mr T's frustration that a selfie would be required after all when he'd been led to believe that an alternative could be used. I think this was due to a misunderstanding on the part of Revolut. It thought Mr T was reluctant to provide a selfie before being contacted by Revolut. I can see that it told Mr T "*...due to the specifics of the matter in hand, as an alternative, I personally requested that our Support team contacts you via email to request the documents you were happy to provide.*" In fact Mr T objected to providing a selfie under any circumstances. Revolut apologised for this misunderstanding. I think this was reasonable in the circumstances.

Mr T has explained to us why he doesn't want to provide a selfie. And I appreciate that he is very disappointed about this requirement not being waived. But having looked at the circumstances of this complaint, I think it was reasonable of Revolut to require Mr T to do this. It is obliged to protect its customers' accounts from fraud and keep their accounts safe. With that in mind, I don't think it treated Mr T unfairly in requiring him to provide it with a selfie before he could continue to access his account. So I don't consider that the actions of Revolut in following its own security procedures justify my upholding this complaint.

My final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 12 August 2024.

Elizabeth Grant
Ombudsman