

The complaint

Mr B is unhappy with Santander UK Plc. Mr B wanted to order a new chequebook. But as he didn't have a mobile phone he wasn't able to receive a One Time Passcode (OTP). Mr B said he had to call Santander and in total the process took him around 60 minutes. Mr B said this was unacceptable.

What happened

Mr B said he logged into his online account to order the chequebook. But as he couldn't receive an OTP, he couldn't complete the request. Instead, he tried to use Santander's online bot system but that just directed him to call Santander. The phone call itself took around 40 minutes so Mr B's total time used to order a chequebook was around an hour.

Mr B said this amount of time is unacceptable. He said Santander should be able to send OTPs to his landline and to his email – he said the other banks do this. He's also unhappy as without OTP's he's unable to make transfers.

Mr B brought his complaint to this service.

Our investigator didn't uphold the complaint. She said there wasn't enough evidence to suggest Santander had acted unfairly. She said if Mr B wanted to check if Santander had breached the Equality Act 2010, he would need to take Santander to court. She accepted Santander's point about the greater risk of fraud sending OTPs by landline and email. Our investigator thought Santander's point about limiting how OTPs are sent due to sophisticated fraud techniques was reasonable. She said using the telephone banking, or visiting a branch are reasonable adjustments. She didn't think Santander had done anything wrong.

Mr B didn't accept this and asked for his complaint to be passed to an ombudsman for 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.

This is an entirely separate complaint to the previous complaint Mr B brought to this service. The previous complaint was closed at view stage and no ombudsman decision was issued on that complaint. As no final decision was issued in that complaint, this service didn't make any binding decision for Mr B or Santander.

In this complaint I'm looking into the issues around the chequebook only.

Mr B said it was far easier to carry out fraud through a mobile phone.

Mr B said there was no evidence OTPs were more at risk when sent by email or to landline numbers.

Mr B said the 40 minutes on the telephone was made up of a 25 minute wait and then a lengthy discussion to confirm who he was.

In its final response letter Santander confirmed it does allow OTP's to be sent by email and said it confirmed this to Mr B by letter in October 2023. This letter stated:

"To confirm the email OTP option is available to assist customers Strong Customer Authentication (SCA) when logging in online, and to make new payments up to £500. Should you wish to make a new payment over this amount, you will need to call us for it to be processed, while you are on the phone Email OTP will also be used for online 3D Secure transactions and once generated an Email OTP will be valid for 10 minutes before expiring."

Santander confirmed getting an OTP by email was only to assist strong SCA when logging on and to make payments up to £500. It said it had no plans to change this due to the greater fraud risk it would create.

Santander said it wasn't clear to it, based on this information, why Mr B was claiming it didn't offer alternatives to customers without a mobile phone. It gave a number to call and an email address to register for these services. Santander said Mr B was registered for this facility back in May 2021 when he first raised this issue with Santander. It said this isn't a widely offered service and is provided to vulnerable customers and those having difficulty with text (SMS) OTPs.

Santander said it had made no errors and no discrimination had taken place. It noted Mr B had been able to log on and complete transfers on his account on several occasions.

Santander said it can't comment on other banks processes. But did say it strives to ensure enough agents are available to take calls as they come through. It accepted this isn't always possible.

Santander has confirmed it is always looking to make sure it gets the right journey for its customers, and it did take on board the comments from Mr B.

I accept Santander is required to ensure it employs strong SCA procedures to safeguard its customers and the bank. I think Santander has shown with its evidence here that is what it is doing. So, I don't think Santander has done anything wrong. I don't think it has acted unfairly or unreasonably.

It has confirmed what processes it has in place and has confirmed what systems Mr B is registered for, and how he can use them.

It accepted that the time it took Mr B to get through on the phone wasn't ideal. But I can't say that Mr B has been treated unfairly or unreasonably. Santander has made sure there are options and other ways to access the services Mr B wishes to use. And it had explained its process and what it offers. I think these options are reasonable.

In relation to Mr B's efforts to get a chequebook there's no denying it took longer than is ideal, but Santander had provided options to allow him to get the service without having to get an OTP. I think that's fair.

My final decision

I don't uphold this complaint.

I make no award against Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 28 March 2025.

John Quinlan
Ombudsman