

## **The complaint**

Ms W complains that HSBC UK Bank Plc will not make the reasonable adjustments she requires to carry out online purchases seamlessly.

## **What happened**

Ms W has been trying to process payments, but she is asked to verify the payments with a Personal Identification Number (PIN), but as she is legally blind, she is unable to read and use this, which prevents her from completing these transactions. When this happens, Ms W has to ring HSBC and they would apply a 15 minute exception to the verification process, so she is able to use her card.

HSBC arranged for a new audio card reader and debit card to be sent to Ms W (as they said the new card would be linked to the audio reader), which would help her with the One Time Passcode (OTP). Ms W says that she can't feel the Card Verification Value (CVV) on the card they sent her, and she had memorised her old card number and the new card details are different. Ms W made a complaint to HSBC.

HSBC told Ms W that the verification process they use is an industry wide service designed to protect their customers from fraud by helping to prevent unauthorised use of their card. They said this requires her to either receive an OTP, verify the payment via mobile banking or to use a card reader to authorise online payments. They also said they do have the option to apply a permanent exclusion from these additional security measures, however, this puts her account at higher risk for fraud, and she would need to be extra vigilant in checking the activity on her account.

HSBC said that they were unable to issue Ms W her old card design which had raised numbers as these are no longer in production. They said as an alternative to help those with visual impairments they can send out a laminated card in Braille to help her with accessing her card numbers. Ms W brought her complaint to our service, and she said she was unable to read Braille.

Our investigator thought what HSBC did was fair. He said HSBC offered to provide a permanent exclusion from OTP's. He said HSBC has offered a card with Braille or substantially larger font. He said he also asked Ms W if she had read aloud software, as he could then ask HSBC to send her the card details in a format where it could be read aloud, but Ms W told him these options wouldn't be of any help to her.

Ms W asked for an ombudsman to review her complaint. She mentioned a card insert to use with cash machines to read instructions for her to hear, and she also said she is also having to use her PIN for shop transactions which is too difficult for her with her sight loss, and she should have a contactless card. Ms W said she gets possible fraud transaction messages from HSBC when she makes online payments. And when she tries to make online purchases she gets a fraud warning text message which holds up the transactions.

## **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.

Ms W has raised issues such as the card insert to use at cash machines and having to use her PIN for shop transactions, and text messages she receives from HSBC which weren't part of her original complaint she brought to our service. As such, I'm unable to address these issues here as Ms W will need to complain about these issues to HSBC directly first. If she remains unhappy with their response, then she may be able to bring these complaints to our service.

Ms W has made a number of points to this service and I've considered and read everything she's said and sent us. But, in line with this service's role as a quick and informal body I'll be focusing on the crux of her complaint in deciding what's fair and reasonable here.

I'm sorry to hear the difficulties that Ms W has faced due to her health. Ms W has complained that HSBC aren't able to send her the old design of the card she had, and she's said that she should be sent the same card number as before.

We've asked HSBC what they can and cannot do, and how they operate. I can't say, taking everything both sides have said into account, that HSBC have been unfair or unreasonable here. I agree with Ms W, for example, that it would be helpful if customers in her position would be able to be issued a card with the same details as before, due to her memorising these details and the CVV being raised, but I'm satisfied that HSBC have made reasonable adjustments for Ms W – even if they might be different to the reasonable adjustments that Ms W wants them to offer her.

I say this because although HSBC have said they are unable to send a card with raised numbers as these are no longer in production, they had previously temporarily removed the verification process for 15 minutes in order for Ms W to complete a transaction. They have sent Ms W an audio card reader, which would enable her to hear a OTP as opposed to having to see a OTP which she would be unable to see. HSBC also offered to provide a laminate card with large text on it also. And HSBC have also offered her a permanent solution to be excluded from this verification process – although Ms W would need to be extra vigilant if she chose to do this. So I'm satisfied that HSBC have made reasonable adjustments – even if they might be different to the reasonable adjustments that Ms W wants them to offer her. So it follows I don't require HSBC to do anything further.

## **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W to accept or reject my decision before 10 October 2023.

Gregory Sloanes  
**Ombudsman**