

## **The complaint**

Mr F complains about his card being blocked and a purchase being declined.

The details of this complaint are well-known to both parties, so I will not repeat them again here. Instead, I will focus on giving the reasons for my decision.

## **My findings**

I've considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- Here the parties have provided very different accounts and explanations of what happened. Mr F says he tried to use his Vanquis card when shopping. But when he inserted the card into the reader at the checkout a message appeared saying the PIN was blocked. This happened two more times. In each case Mr F says this was before he had inputted his PIN. He says the shop assistant apparently said they hadn't been experiencing any card reader issues and it worked fine for the next customer. Mr F then used his card in a cash machine and successfully withdrew some money to pay for his purchases.
- Vanquis has provided evidence from its system suggesting Mr F had incorrectly entered his PIN a number of times on a chip and PIN terminal resulting in it being blocked. But it says despite this the card could still be used for cash withdrawals.
- For me to uphold this complaint and require Vanquis to do anything more, including paying any compensation or reimbursing any extra costs Mr F incurred by using his card to withdraw cash, I must be satisfied on balance that it made an error and was to blame for what happened.
- But taking everything into account I'm not convinced on balance that Vanquis has made an error or was at fault for what happened. It may well be that despite the card reader apparently working correctly for other customers it may be that some inherent problem in it affected only Mr F's card. And any problem with the card reader wouldn't be something I can reasonably hold Vanquis responsible for.
- Furthermore although I understand Mr F's frustration at what happened, it is important that businesses like Vanquis have processes and procedures in place to try to identify fraud and transactions that aren't genuine. So, when its system identified what might've been a security issue it was reasonable for it to block Mr F's card in line with its security processes, as it did. It's in the nature of processes like these that genuine customers, like Mr F, may be inconvenienced by them, but that's not to say that Vanquis shouldn't have them in place or that it shouldn't have followed them as it did here.
- Taking everything into account I don't think I can therefore reasonably require Vanquis to do anything more or differently.

For these reasons, although I recognise Mr F's strength of feeling and frustration, I do not uphold this complaint.

**My final decision**

My final decision is that I do not uphold this complaint about Vanquis Bank Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 4 June 2020.

Stephen Cooper  
**Ombudsman**