

## **The complaint**

Miss N is unhappy National Westminster Bank Plc (NatWest) declined a payment she made online.

## **What happened**

In early August 2022 Miss N made a few payments online with the same retailer. All but one payment went through, a reoccurring payment for £6.60 she had set up. When she called NatWest she was told it was an error at the retailers end but the retailer told her the issue was because NatWest had declined it.

As she was unable to complete the transaction, Miss N has said she had to go into town, arrange childcare for her children, to purchase the item and it cost her more than if she'd purchased it online. She complained to NatWest about this and that she had spent considerable time trying to get through to them.

In their final response NatWest explained there are known ongoing issues with the retailer, and they are in contact with them directly about it. They also apologised for the time Miss N had spent on the phone and offered £30 for the inconvenience it caused.

Miss N referred her concerns to this service. Our investigator didn't think NatWest needed to take any further action as she was satisfied the error was a known issue with the retailer. She also felt £30 fairly compensated Miss N for the distress and inconvenience.

As Miss N remained unhappy it's been passed to me to decide.

## **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 understand Miss N's strength of feeling in relation to this complaint. Whilst I have considered all the information provided by both parties, I haven't commented on all of it. I've only addressed the issues I consider to be the key points of the complaint. This isn't meant as a discourtesy but reflects the informal nature of our service.

NatWest have provided information which supports a known issue with the retailer which appears to be related to certain transactions where the card details are stored. I can see the transaction in question was as a result of that known issue and am satisfied NatWest didn't block the payment.

I understand Miss N was inconvenienced in having to go and purchase the item elsewhere but as the error wasn't something NatWest had control over, I can't fairly ask them to compensate for this.

Miss N has also raised concerns with the service NatWest provided. I can see in their final response they offered £30 for the inconvenience caused when Miss N waited on the phone

line for a prolonged period of time. I've considered this along with Miss N's testimony about how she had been treated on telephone calls with NatWest's advisers as the telephone call recording wasn't available.

It isn't usual practice for businesses to continue to discuss a complaint after a final response has been given, as they have provided referral rights to this service. So it wasn't unreasonable for them to refer her here. Miss N didn't have to continue to discuss her concerns with NatWest as she was aware of the next steps as this had been explained to her.

Whilst I can understand why Miss N was upset by comments made, I think it likely they were trying to reassure her that it was a known issue and highlight why they felt £30 was fair. I appreciate she spent considerable time on the calls, but other communication options could've been explored to reduce the impact on Miss N.

I haven't seen any specific financial loss related to the lengthy call. And it wasn't unreasonable for NatWest to suggest Miss N accepts the compensation as this wouldn't affect her ability to refer her complaint to this service. So I think the £30 NatWest offered along with the apology is fair and reasonable in the circumstances.

Overall, NatWest weren't responsible for the blocked payment, and I think the £30 offered fairly reflects the distress and inconvenience they caused.

### **My final decision**

My final decision is that National Westminster Bank Plc should pay Miss N £30.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss N to accept or reject my decision before 6 March 2023.

Karin Hutchinson  
**Ombudsman**