

The complaint

Mr D is unhappy that Bank of Scotland plc (BOS) allowed a transaction to go through on his debit card even though the same transaction had been blocked on his credit card.

What happened

In June 2023 Mr D tried to make a purchase from a merchant for £2,786 using his BOS credit card. The transaction was declined. Shortly afterwards Mr D made a purchase from the same merchant for £6,769.52 using his BOS debit card. The transaction went through without any issues.

Mr D complained to BOS. He said that if the transaction had been blocked on one card, it should be blocked on the other. He felt that the banks anti-fraud checks were inconsistent.

BOS didn't uphold the complaint. It said that suspicious activity had been flagged on the credit card account as it was a new account. BOS said that the debit card account wasn't flagged for a security check because it wasn't unusual compared to other transactions which had been made on the account. BOS said that its internal systems didn't find anything suspicious with the debit card transaction and it was put through successfully.

Mr D remained unhappy and complained to this service.

Our investigator didn't uphold the complaint. He said that the transaction using the debit card hadn't been fraudulent as it was Mr D who had authorised it, so he couldn't say that the bank had done anything wrong by putting the transaction through.

Mr D didn't agree so I've been asked to review the complaint.

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've already issued a decision in relation to the credit card transaction which I've referred to above. That transaction was declined and resulted in Mr D's card being blocked.

Mr D then used his debit card for a transaction with the same merchant for a larger amount and the transaction went through.

Mr D feels that there is an inconsistency between the way in which the bank treated the transaction with the credit card and the transaction with the debit card.

BOS has provided an explanation of why the transaction was treated differently when Mr D used his debit card. It said that Mr D has held his debit card account since 1988 (as compared to the credit card account which Mr D has held since 2023) and that as a result its internal fraud system took into account what it already knew about Mr D's spending habits and use of his debit card account over a long period of time. BOS said that on this occasion the fraud system didn't find the debit card transaction suspicious.

I appreciate that Mr D feels that both transactions should've been treated in the same way. In other words, he feels that the bank's fraud system should've been alerted when he used his debit card for the same transaction that he had attempted to use his credit card for.

I've thought about whether BOS made an error by allowing the debit card transaction to go through. But I don't think it did make an error. I say this because the bank has provided a reasonable explanation that its system did internal checks and found that the transaction matched previous spending habits on the debit card account i.e., Mr D had used the debit card to pay this merchant previously. The reason that the credit card was treated differently was because the internal system wasn't able to identify previous spending habits on the credit card account.

Based on what I've seen, and although I recognise that Mr D is frustrated and disappointed about what happened, I don't think BOS has treated Mr D unfairly or unreasonably here.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 7 May 2024.

Emma Davy
Ombudsman