

## **The complaint**

Mr T complains that transactions using his credit card with Santander UK Plc were declined.

## **What happened**

Mr T holds a Santander Credit Zero Mastercard. He's unhappy that it has been declined intermittently on several occasions.

Mr T hasn't kept records of all the times the card has been declined but he has kept records of two recent instances.

Mr T complained to Santander about a transaction which had been declined on 1 July 2024. He said that even though he'd replied to a text message confirming that the transaction was genuine, the second transaction had also failed. Mr T said he had called Santander at this point and had been assured on the phone that the transaction had been cleared for payment, but it still wouldn't go through. Mr T said he had paid using another credit card in the end.

Santander issued its final response on 5 July 2024 and said that it hadn't made an error when it declined the payment. It explained that it had automated fraud systems in place to protect customers and that any suspicious transactions would be declined. Santander said it had reviewed Mr T's account and could see that he had attempted a payment on 1 July 2024 which was declined for additional checks. It said it had sent Mr T a text message asking him whether he recognised the payment, to which Mr T had responded that he did. Santander said it couldn't reprocess declined transactions so the payment would need to be remade by either Mr T or the merchant.

Mr T remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said that Santander had followed its security measures and that he couldn't see that it had done anything wrong.

Mr T didn't agree. He said Santander's systems didn't work correctly and that although Santander had suggested that the problem was caused by the merchant, this wasn't true, because he'd been able to pay the same merchant with his other credit card.

## **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.

All financial institutions have fraud detection systems in place to protect customers from fraud. There are many reasons why transactions might be flagged and referred. This service can't require business to change their security processes, but what we can do is check to see whether those processes have been followed correctly.

I've reviewed Mr T's account and I can see that he attempted a payment on his credit card on 1 July 2024 for £543. The payment was flagged by Santander's fraud monitoring system

and a text message was sent to Mr T's mobile, asking him to confirm that the payment was genuine.

I can see that Mr T promptly confirmed that the transaction was genuine.

Mr T has said that when he attempted the transaction a second time, it was declined again. I've looked at the system notes provided by Santander, but I can't see any record of a second attempt at payment on 1 July 2024.

Mr T has said (in his response to Santander's final response) that *"Santander has a practice for security reasons to send customers text messages as one of them copied and pasted below which made me believe that if I had replied with "Y" then it would be approved by Santander and I could go ahead and ask the retailer to take the money out of my credit card account. But that never worked"*.

Santander has explained that transactions can't be pending until it receives confirmation back from the customer, so the automated fraud detection system makes an immediate decision whether to approve or decline the transaction. Santander has also explained that it cannot re-process a declined transaction even if the customer confirms the transaction as genuine, which means it's necessary in these circumstances for the customer to make the transaction again.

In Mr T's case, it appears that the transaction wasn't attempted a second time. I acknowledge that Mr T has said he asked the merchant to attempt the transaction again and I have no reason to doubt what he says. But there's no record of a second attempt on Santander's systems. This is more likely to be due to an issue at the merchant, as opposed to Mr T not requesting that the transaction was attempted again.

I appreciate that Mr T called Santander to check the transactions and spoke at length to an agent. I've listened to these calls. Mr T was speaking to an agent about the fact that his transaction had failed more than once the previous day (1 July) and that it had failed again on 2 July. I can hear Mr T attempting to make the payment to the merchant on 2 July using his Santander card and the merchant advising Mr T that the transaction hasn't been successful. I can also hear the agent at Santander advising Mr T that nothing is appearing on their systems.

I understand that this must've been a frustrating experience for Mr T. However, having reviewed all the available information, I'm unable to find any evidence that Santander has made an error in the application of its security processes. I don't doubt that Mr T attempted the transaction several times but there is no record of the transaction having been attempted after 1 July 2024 on Santander's systems, so I'm unable to say that the issue was due to an error by Santander.

### **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 T to accept or reject my decision before 12 December 2024.

Emma Davy  
**Ombudsman**