

## **The complaint**

Mr G complains that a payment he instructed wasn't made by National Westminster Bank Plc.

## **What happened**

Mr G has explained that on 11 August 2024 he instructed a payment via NatWest's mobile banking app to be made to a business. Mr G originally instructed the payment to be made on 14 August 2024 but made a second instruction for the payment to be made on 12 August 2024 instead. NatWest has explained that due to a systems issue, the payment instruction wasn't processed so the funds weren't sent on 12 August 2024 as Mr G was expecting.

The payment was made on 13 August 2024.

Mr G raised a complaint with NatWest and said the delay in processing his payment had damaged his reputation and meant he lost out on discounts and goodwill with the business he was paying. Mr G also explained the issue has caused him a reasonable level of inconvenience.

NatWest issued a final response on 6 September 2024 and advised that because Mr G cancelled the first payment instruction and made another within a minute of each other, the payment system took the view the instruction had been cancelled. NatWest didn't agree it had made a mistake and confirmed the payment was made up on 13 August 2024. NatWest apologised for incorrect information provided by its chat agent and the length of time it took to respond to Mr G's complaint and paid him £100 for the distress and inconvenience caused.

An investigator at this service looked at Mr G's complaint. They weren't persuaded NatWest had made an error when processing Mr G's payment instructions and felt it had already agreed a fair settlement to resolve his complaint. Mr G asked to appeal and said that when he checked with NatWest he was told the payment had been processed and sent to the business on 12 August 2024. Mr G also said it was still unclear why the payment instruction was cancelled. Mr G added he didn't agree the compensation NatWest paid for the distress and inconvenience caused was fair. As Mr G asked to appeal, his complaint has been passed to me to make a decision.

## **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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've

focused on what I think are the key issues. My approach is in line with the rules we operate under.

I understand Mr G remains of the view there's more to discover in terms of why the payment he instructed for 12 August 2024 wasn't made. But NatWest has investigated why the payment wasn't made as planned and has confirmed the issue arose due to the way payments were instructed via the mobile app. NatWest says because the original payment instruction was cancelled on 11 August 2024 then quickly amended, the system took the view it had been cancelled. Essentially, NatWest's saying Mr G amended a payment instruction that was already cancelled. I appreciate Mr G feels the answer is incomplete, but I haven't seen anything to suggest that's the case. NatWest has supplied systems evidence including emails between members of staff who were investigating what happened. All of the information I've seen verifies NatWest's claim that the issue was caused by the timing of the cancelled and new instructions made on 11 August 2024 and the way NatWest's systems work.

I'm not suggesting Mr G was the cause of the payment instruction to fail. But I am saying that I accept NatWest's claim that the payment instruction wasn't completed due to a genuine systems issue that wasn't reasonably foreseeable.

Mr G's made the point that during his online chat with NatWest he was told the payment was processed on 12 August 2024. But NatWest has confirmed that information was incorrect and apologised for the inconvenience caused. I appreciate Mr G's frustration and that he feels misled, but I'm satisfied NatWest has confirmed what happened and apologised to him for providing misleading or incorrect information during the online chat he had with its agent.

Overall, I'm satisfied there was a system issue that impacted the payment Mr G wanted to make on 12 August 2024. I appreciate that meant Mr G had to make the payment up, but I can see it was made on 13 August 2024 so the delay was reasonably short. I've taken the level of contact Mr G had with NatWest and the delay in paying the business into account when considering how to fairly resolve his complaint. Whilst I understand my decision may disappoint Mr G, I haven't been persuaded to increase the award further. In my view, the £100 settlement NatWest paid reasonably reflects the overall distress and inconvenience caused to Mr G and is a fair way to resolve his complaint. As I'm satisfied NatWest has already agreed a settlement that is fair and reasonable in all the circumstances I'm not telling it to do anything else.

### **My final decision**

My decision is that National Westminster Bank Plc has already agreed a settlement that is fair and reasonable in all the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 10 January 2025.

Marco Manente  
**Ombudsman**