

## **The complaint**

Mr D complains that his credit card held with MBNA Limited was declined when he attempted to purchase a new iPhone.

## **What happened**

Mr D holds a credit card with MBNA.

On 13 September 2024 Mr D attempted to purchase a new iPhone online but payment was declined.

Mr D contacted the fraud team at MBNA. After being on the phone for almost an hour the block was removed, and Mr D went back to complete his purchase. By this time the model Mr D wanted had sold out, so he had to purchase a more expensive model. Mr D then realised that he wouldn't receive the phone until several weeks later, which caused him frustration as he needed the phone immediately.

Mr D raised a complaint with MBNA. He was unhappy that his card had been blocked and about the length of time it had taken on the phone to unblock it.

MBNA didn't uphold the complaint. In its final response dated 19 September 2024 it said the payment on 13 September 2024 had been flagged for an additional security check and it had needed to speak to Mr D to confirm that the transaction was genuine. MBNA said it hadn't made an error by checking the payment. It also said it hadn't intended to cause Mr D any inconvenience.

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

Our investigator didn't uphold the complaint. He said that whilst he appreciated that the block had caused Mr D inconvenience, MBNA hadn't made an error because they had acted in line with its fraud and security processes.

Mr D didn't agree. He said that although he agreed that MBNA were right to carry out the fraud check, he disagreed with the way in which this had been done. Mr D said he'd authorised the transaction via two factor authentication several times and was never told why the transaction had been declined. Mr D said it shouldn't have taken over an hour to complete the checks and unblock the card. He said that it was because of MBNA's incompetence that he'd had to purchase a more expensive phone.

Because Mr D didn't agree 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 know it will disappoint Mr D, but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Mr D has said (in response to the investigators opinion) that he agrees that MBNA were right to carry out the fraud check.

I also agree that MBNA were right to carry out the check. I say this because MBNA – like all credit card providers – have fraud detection systems in place which automatically identify and flag unusual transactions for security checks.

In Mr D's case, the transaction was flagged because it was out of the ordinary due to high the value of the transaction. This was in accordance with the banks fraud detection processes. Mr D has said that he doesn't agree with the way in which the fraud check was done and says he would've expected to receive a phone call. I'm aware that some credit card providers might phone the consumer as part of their processes but this isn't part of MBNA's processes. This service isn't able to require a business to change its processes and procedures – only the regulator can do that. Therefore, because MBNA acted in line with its processes in this case, I'm unable to say that it made an error.

Mr D has said that he found the phone call with the fraud team to be lengthy and has questioned the banks competence to complete the security process and unblock the card. I've listened to the call dated 13 September 2024, which lasted around 50 minutes. I agree that the call was long, and I've noted that around 10 minutes of the call was taken up when Mr D was put on hold. During the call Mr D was asked to try the transaction again and it appeared to go through, but the fraud agent couldn't confirm this at their end and asked Mr D to check his emails. I appreciate that this must've been frustrating for Mr D. Having listened to the call, and whilst I understand that it was a long call, I think the call was always going to take longer than it would for a more general enquiry type call. Based on what I've heard, I'm satisfied that the fraud agent was doing their best to complete the security processes.

Mr D has also raised an issue about the timing of a call back from MBNA. He'd given a preferred time of after 6.00pm for this call but received a call in the middle of the day whilst he was at work. I appreciate that this caused inconvenience for Mr D. MBNA has confirmed that it isn't able to guarantee that it will call at the preferred time because of its agents working patterns. I can see that MBNA sent a text advising Mr D that it would be calling in advance so he had time to make himself available.

Mr D has said that he had to purchase a more expensive iPhone because it took so long to unblock his card that the phone he wanted was no longer in stock. Whilst I understand that Mr D thinks that this was MBNA's fault, I don't think its fair to hold MBNA responsible for stock availability, or for Mr D's decision to proceed to purchase a more expensive model.

Taking everything into account, I'm unable to say that MBNA made an error by blocking the card, or that it has treated Mr D unfairly or unreasonably. I won't be asking MBNA to do anything further.

### **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 9 April 2025.

Emma Davy  
**Ombudsman**