

The complaint

Ms L is unhappy that National Westminster Bank Plc (“NatWest”) won’t allow her to add her debit or credit cards to an electronic wallet.

What happened

Ms L tried to add her NatWest debit and credit cards to a well-known electronic wallet but was unable to do so. Ms L wasn’t happy about this, so she raised a complaint. NatWest responded to Ms L and said that while they could see that she had attempted to add her NatWest cards to the electronic wallet and that it had been declined, NatWest weren’t the party that had declined the request.

However, NatWest did acknowledge that they hadn’t raised Ms L’s complaint about this matter when they first should have done, and they apologised to Ms L for this and paid £100 to her as compensation for any trouble or upset she may have incurred as a result. Ms L wasn’t satisfied with NatWest’s response and continued to feel that it was NatWest that were declining her request to add her cards to the electronic wallet. So, she referred her complaint to this service.

One of our investigators looked at this matter. They noted that NatWest had confirmed that they had in fact declined Ms L’s request to add her cards to the electronic wallet, although they were acting in accordance with relevant criteria for the electronic wallet when doing so.

Our investigator didn’t feel that they could instruct NatWest to approve any future request that Ms L might make, but they felt that NatWest should pay £150 to Ms L as compensation for providing incorrect information about what had happened. NatWest accepted the recommendation put forward by our investigator, but Ms L remained dissatisfied. So, the matter was escalated to an ombudsman for a final 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.

When a request is made to add a card to an electronic wallet, the card issuer (in this case, NatWest) must check whether certain criteria are met before approving that request. These criteria include criteria that are set by the electronic wallet provider themselves. And, in this instance, the checks that NatWest conducted upon Ms L’s request resulted in them being unable to add Ms L’s cards to the electronic wallet.

Ms L has said that she’d like to understand exactly what criteria her request didn’t meet such that it couldn’t be approved. I can appreciate why Ms L would like this information. But I wouldn’t expect such information to be provided to her. This is because if approval criteria for an electronic wallet request were made public, it could heighten the risk that persons seeking to add cards to an electronic wallet could attempt to deliberately circumnavigate that criterion, thus reducing its intended effectiveness.

As such, while this service has been made aware why Ms L's request to add cards to her wallet was declined by NatWest, I'm unable to share that information with Ms L. But I hope that Ms L will find some comfort in knowing that an independent and impartial party has considered her complaint about this matter and that having done so, I don't feel that NatWest have acted unfairly or unreasonably by declining her requests as they did.

Ms L is also unhappy that NatWest suggested that she try to add her cards to the electronic wallet again after thirty days has passed. However, the criteria in question here are updated, and so it may be the case that a future attempt Ms L might make may be successful. Conversely, it must also be noted that the circumstances surrounding Ms L's request could continue to not pass the required checks, such that any further attempts Ms L might make may also be declined.

It's for these reasons – that there are checks that must be passed before a card can be added to an electronic wallet – that banks generally don't guarantee that a card will definitely be able to be added to an electronic wallet. And NatWest have confirmed that they don't provide any guarantee themselves that a card will be added to an electronic wallet upon request.

Ultimately, NatWest's actions in not approving Ms L's request to add her cards to the electronic wallet don't seem unreasonable or unfair to me. But I do feel that NatWest have treated Ms L unfairly by not clearly communicating exactly what had happened regarding her request to her, but instead incorrectly stated that they had not declined Ms L's request.

For this reason, I'll be upholding this complaint in Ms L's favour and instructing NatWest to pay £150 to her as compensation for any upset or inconvenience that their providing incorrect information to Ms L about her declined request may have caused her.

To confirm, I'm instructing this compensation payment solely because NatWest provided incorrect information to Ms L, and not because I feel NatWest acted unfairly by declining the request Ms L made to add her cards to the electronic wallet. And in arriving at this position I've considered the impact of the incorrect information on Ms L, along with the general framework this service uses when assessing compensation amounts, details of which are on this service's website.

Finally, NatWest previously paid £100 to Ms L for not raising her complaint when they first should have done. This also feels fair and reasonable to me, and I don't feel that any further action from NatWest is required in this regard.

I realise this might not be the outcome Ms L was wanting, but I hope that she'll understand, given what I've explained, why I've made the final decision that I have.

Putting things right

NatWest must pay a further £150 to Ms L.

My final decision

My final decision is that I uphold this complaint against National Westminster Bank Plc on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L to accept or reject my decision before 22 April 2025.

Paul Cooper
Ombudsman