

## **The complaint**

Mr and Mrs A complain that TSB Bank plc blocked a payment they were attempting to make. As a result of that they had to rebook and were charged more. The complaint is made in joint names but for convenience I've referred to Mr A throughout.

## **What happened**

In December 2024, Mr A attempted to book flights online. TSB's automated fraud prevention system caught the payment and Mr A was asked to verify that he wanted to make the payment. He said yes and TSB duly unblocked the payment, although Mr A has said that TSB unblocked the payment before he gave a response.

As a result, his booking was cancelled, and he had to rebook. But in the meantime the price had gone up and he ended up paying £590 more than the original booking price.

TSB said that according to its log, it received Mr A's text verifying the payment at 6:03pm, and unblocked the payment, two minutes after it had sent the text requesting his response. Mr A disputed the timeline and said that he only responded to the text at 6:06, so TSB had unblocked the payment before receiving his notification that it was genuine.

On referral to the Financial Ombudsman Service, our Investigator said that they were unable to say that TSB had acted unfairly, nor could they hold it liable for the excess payment the airline had charged.

The matter has been passed to me for an Ombudsman's consideration.

## **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.

Where the evidence is incomplete or contradictory, as some of it is here, I have to make my decision based on what I think is most likely to have happened. But it may be that I can't make a finding and if this is the case I shall say so. I have a duty to be impartial so I have to assess both parties' evidence fairly.

Firstly, I can't criticise TSB for blocking the payment in the first place. It was for quite a high amount, even for airline tickets. TSB is required to take reasonable steps to protect its customers from fraud and scams. It might be held liable for any foreseeable losses if it breaches its duty of care. So, all financial institutions have to have fraud prevention procedures in place, and TSB's automated procedure blocked this payment.

I have reviewed the timeline. TSB has sent us a screenshot of what happened, together with timings. This shows that Mr A attempted to make the payment at 6:00 pm. TSB sent the text asking Mr A to confirm the payment was genuine at 6:01. Following an entry at 6:03 noting a fraud monitor flag change, TSB unblocked the payment. The log entry notes that Mr A verified and confirmed the transaction as genuine. The payment was unblocked at 6:03.

Mr A disputes TSB's timeline and has shown us a screenshot from his phone showing a text at 6:03 where TSB advised it would unblock the payment. But Mr A asserts that he sent a text timed at 6:06 saying, "*yes this is legitimate but your intervention has just scrubbed our entire booking.*" Although I note that the text from TSB appears on his phone record but his apparent response at 6:06 didn't query that.

As I've said, I have to decide what in my view is most likely to have happened. TSB's time log seems to show that the fraud flag had "changed" at 6:03 meaning that the payment could be unblocked. The initial entry showing that the payment was being blocked also refers to a fraud flag having changed. This in my view indicates a pattern of the payment being blocked then unblocked, following Mr A verifying the payment.

As Mr A has said, this doesn't tally with the information from the text messages on his phone. All I would say is whilst it's possible that Mr A is right and that TSB unblocked the payment before receiving verification from Mr A, I think it's more likely that TSB's records are correct.

When a bank's fraud procedure blocks a payment, we would expect it to unblock the payment promptly, assuming that it didn't have any other concerns about it. This appears to have happened in Mr A's case.

As regards the airline charging a higher price when Mr A rebooked it, I've noted that TSB said it would be unusual for the whole booking to be cancelled, rather that the payment itself would have to be made again. But this doesn't appear to have been because of any action taken by TSB. And the blocking and unblocking of the payment happened within a 3 minute period, although TSB's record shows that Mr A didn't attempt to make the payment again until 6:41.

I don't know if Mr A has raised it with the airline in question but overall I conclude that I can't hold TSB responsible for the excess payment. And, as I haven't found that TSB has made any error, I can't take any further action.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A and Mrs A to accept or reject my decision before 18 June 2025.

Ray Lawley  
**Ombudsman**