

The complaint

Mr W is unhappy that Capital One (Europe) plc is unable to locate a missing payment.

What happened

Mr W holds a credit card account with Capital One. He's unhappy because a payment for £199.43 that he made on 9 December 2024 hasn't been allocated to his credit card account.

Mr W is also unhappy that Capital One failed to maintain correct details for his phone number. He complained to Capital One.

Capital One didn't uphold the complaint. It said it was unable to locate the payment on the account. Capital One asked Mr W to provide details of the reference number and bank details used to make the payment.

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

Our investigator didn't uphold the complaint. She said the information provided by Mr W didn't show what account number and sort code he used when making the payment to Capital One and that she didn't have enough information to say that Capital One had made an error allocating the payment. The investigator also said that she hadn't seen any information to confirm that Capital One had an incorrect phone number on file for Mr W.

Mr W didn't agree. He said he used the details that Capital One had given him to make the payment. Mr W said he would obtain a letter from his bank giving details of the account to which the payment was made.

Capital One said it had searched all payments made in December against Mr W's bank details but could only locate one payment of £5.99 made on 9 December 2024. Capital One said that if Mr W could provide evidence directly from his bank that the payment had been sent it would consider applying the payment to Mr W's account as a goodwill gesture notwithstanding that it hadn't been able to trace the payment. The investigator asked Mr W to give permission for this service to share the letter from his bank to Capital One, but Mr W didn't give permission.

Because Mr W didn't agree with the investigators opinion the complaint has been passed to me for review.

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 W, but I agree with the investigator's opinion. I'll explain why.

I've reviewed the information provided by Mr W. Mr W's Virgin Money bank statement shows a transfer for £199.43 with reference "Capital One Bank xxxxxxxxxxxx3560".

This service asked Mr W to provide details of the account number and sort code he used when sending the payment.

Mr W replied and said he'd entered the details provided to him by Capital One and that these had been confirmed as Capital One by Confirmation of Payment.

I understand the point that Mr W is making. However, I haven't seen any evidence that the banking system identified the account to which Mr W sent his payment as a Capital One account. And I haven't seen evidence of the sort code and account number details that Mr W used to send the payment so I can't be certain that the payment was sent to a Capital One account. Because of this, I can't be certain that Capital One made an error by failing to allocate the payment.

Capital One has provided evidence to show that they have searched all payments received from Mr W in December 2024 and only one payment can be located. This is a payment for £5.99 on 9 December 2024.

Capital One also advised this service that they searched all payments with the amount of £199.43 on 9 December 2024 but did not find any payments in this amount from Mr W.

I've reviewed a copy of a letter that Mr W provided to this service dated 29 May 2025 which he says is from Virgin Money. The letter provides details of a payment made on 9 December 2025 to Capital One Bank in the sum of £199.43.

This service asked Mr W for permission to share the letter from Virgin Money with Capital One. Mr W refused. It isn't clear to me why Mr W would be reluctant to give permission for this service to share the Virgin Money letter, because providing this letter might help to resolve the complaint. Mr W has said that Capital One have had this information before but based on what I've seen, the letter from Virgin Money only came into existence in late May 2025 and hasn't been provided to Capital One before.

Taking the available information into account, I haven't seen enough evidence to persuade me that Capital One has made an error here. I'm not persuaded based on the evidence that I've seen that the payment of £199.43 was ever received by Capital One.

I'm therefore unable to uphold the complaint.

One way to resolve this matter would be for Mr W to ask Virgin Money to run a trace on the payment. If Virgin Money confirm in writing that the payment has been traced to Capital One, then Capital One has said it will consider applying a goodwill gesture of £199.43 to Mr W's account.

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 W to accept or reject my decision before 10 September 2025.

Emma Davy
Ombudsman