

The complaint

Ms L is unhappy with Santander UK Plc. Ms L thinks Santander's transfer system is "*unsafe*." She said the account details for the recipient aren't shown at the verification stage just before the transfer completes. Ms L pointed this out to Santander branch staff who noted it and passed the details on internally.

What happened

Ms L is clear that she only banks in branch or by phone. Ms L said she raised a complaint in January 2025 about this system issue. But she wanted to check and see if the system had been updated or if it was still running in the same way so went back into the branch in March 2025 to try it again. She found it was still using the system that she referred to as "*flawed*" and she said branch staff referred to the system in the same way.

Ms L's central point is the details of who the transfer is being paid to doesn't show up on the verification screen when a customer is asked to agree to the transfer going ahead. She said these details should come up so a customer can make sure payment is going to the right person and the right account.

Santander responded to the complaint and said customer still had the opportunity to check the account number, the sort code and the reference for the payment being made before they verify it.

Ms L remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. She said Santander hadn't made any errors. She said it wasn't in the power of this service to tell Santander to change its systems and processes. Our investigator noted that Santander said this only happens when confirmation of the payee (COP) can't be found. If the system cannot find a match the COP doesn't complete. She noted Santander had confirmed not all banks are signed up to COP and didn't think this was an error by the bank.

Our investigator noted that Santander branch staff should check with customers when they are reviewing the details on the chip and pin device to ensure the account details (that are shown) are correct. She accepted it was customers responsibility to ensure the correct account number and sort code was provided for the transfer.

Our investigator noted Ms L was also unhappy about the way Santander dealt with her complaint. But told Ms L this service can't deal with complaint handling.

Ms L remained unhappy and asked for her complaint to be passed 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.

The branch staff recorded Ms L's unhappiness at the time. The record said Ms L was *"dissatisfied with the confirmation of payee not showing on the system when not finding a confirmation of payee."*

It correctly noted Ms L was worried *"as this could lead to funds being sent to the wrong account as she could not check the details herself, other than seeing the explanation that it may go to the wrong place and that the customer confirms the liability. It's the system that the customer is not satisfied with, that she could not see the account number and sort code. Can confirm the details weren't available to see before the transaction began - this process is only like this when confirmation of payee can't be found."*

Santander said after accepting this stage at the next screen the customer *"will see the amount to be transferred with the account details."* But it did accept by this stage *"the transaction cannot be cancelled, if the customer presses cancel on the chip and pin device."*

I can understand why Ms L sees this is a problem. If there does turn out to be an issue at this stage, it seems too late to do anything about it.

But it doesn't appear that Ms L's transfer transactions have gone wrong. And it only occurs according to Santander when the COP doesn't complete. So, without Ms L suffering a financial loss I don't see that I can uphold her complaint.

Also, Ms L said she has spent a lot of time dealing with this and that Santander should pay her compensation. This is a problem only when COP doesn't match and Santander has pointed out not all banks are signed up to the scheme. So, I don't think it would be fair for me to make an award to Ms L against Santander that are signed up.

Santander admitted it would like to find a solution, but it hasn't managed it. And it makes the point that if the customer gives it the correct details in the first place the system works perfectly well, and payment transfers would only go to the right person anyway. It also made sure Ms L's points had been shared internally in the hope of getting things improved in the future. I think that's fair.

Although there's clearly a system issue it hasn't impacted financially on Ms L and so I can't say Santander has acted unfairly or unreasonably here.

Regarding the systems if Ms L wishes to take this further, she may contact the regulator The Financial Conduct Authority (FCA).

Ms L was also unhappy with the complaints handling. But as pointed out by our investigator that isn't a regulated activity and therefore isn't something we can investigate or make a finding on.

My final decision

I don't uphold this complaint.

I make no award against Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L to accept or reject my decision before 26 September 2025.

John Quinlan
Ombudsman