

The complaint

Mrs P complains that HSBC UK Bank Plc, trading as first direct, blocked her online shopping payment as it suspected fraud.

What happened

In March 2025 Mrs P completed an online shopping order. The merchant requested payment in the early hours of the morning in which the delivery was due. First direct blocked the payment because they were concerned about potential fraud on the account. They sent Mrs P a text message to explain that. The text message said she'd get a further message from a stated number but when that text, asking Mrs P to confirm if it was her who had made the payment, arrived it was from a different number. Because the payment was blocked the shopping wasn't delivered.

Mrs P complained to first direct. She said that there were no other delivery slots available that day and she explained first direct's actions had meant that she'd had to drive to the shops when she was already disabled and ill with her condition.

When Mrs P was dissatisfied with first direct's response she referred her complaint to this Service but when our investigator didn't think first direct had done anything wrong Mrs P asked for a decision by an ombudsman.

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 Mrs P but I'm not upholding this complaint. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any 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.

The terms of Mrs P's account with first direct explained that there may be times when they would refuse to authorise a transaction if they suspected fraud or unauthorised use of the card. I can't say they were, therefore, wrong to block the payment. They didn't have to provide details of why they suspected fraud as that information, in the wrong hands, could lead fraudsters to bypass their systems. I can understand that they wouldn't have wanted to call Mrs P in the early hours of the morning as that may have disturbed her sleep, but I don't think they were wrong to text her. It was important that they explained their actions quickly to minimise any inconvenience to Mrs P of having the payment stopped and to ensure any fraud was detected promptly.

First direct's first message explained that they'd send a further text from a given number. When that text arrived it was from a different number, and I can understand that may have been confusing for Mrs P. But first direct have confirmed it was from a genuine number that they use, and I don't think it prevented Mrs P from getting the block lifted swiftly. I can see that once she woke up, she was able to call them, confirm it was her that had requested the payment and get the card reinstated in a matter of minutes.

Mrs P has requested proof from first direct that they would have called her if the suspected fraudulent activity had been in the day. First direct have explained that they may have done so but wouldn't guarantee that. I don't think first direct are obligated to provide human intervention in such circumstances and I don't think it has any bearing on Mrs P's complaint as the payment was requested in the early hours of the morning.

Ultimately, I'm not persuaded that first direct have done anything wrong here and I'm not asking them to take any action.

My final decision

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 25 August 2025.

Phillip McMahon
Ombudsman