

The complaint

Mr K complains that American Express Services Europe Limited ('Amex') aren't recording his credit card payments in their app and won't provide evidence he hasn't overpaid.

Mr K wants Amex to undertake an audit and pay him £100 for the hassle he's been caused.

What happened

Amex didn't uphold Mr K's complaint, so he asked the Financial Ombudsman Service to investigate.

Mr K said he doesn't want to pay a big direct debit every month, so he pays towards his credit card frequently. He does this by paying back any reduction in credit limit that shows in his app. Mr K said his payments were taken from his bank account and his credit limit would go back up. However, the payments only temporarily showed in his Amex app before disappearing. Mr K said his purchases would still show as owing or pending, despite his payment.

Mr K said it was impossible to see what he owed and he was concerned he'd overpaid. He wanted Amex to evidence this wasn't the case. He was unhappy Amex suggested the issue was the timing of his payments.

Our investigator considered Amex's process for allocating payments. He didn't uphold Mr K's complaint as he thought Amex had acted fairly in these circumstances.

Mr K disagreed it was acceptable for an organisation to remove transactions and say he should change his payment habits. Mr K said he wasn't required to pay in a certain way and Amex weren't acting with integrity. He sought an ombudsman's 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.

I've taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

Having done so I broadly agree with the findings of our investigator and I have decided not to uphold Mr K's complaint. I'll explain why.

I've seen Mr K's screenshots which show what's happening when he makes a payment to his credit card and I've listened to his call with our service regarding his concerns.

I think what Mr K is experiencing is Amex's correct process for allocating payments (described by our investigator in his view) so I don't agree what is happening on the app is

wrong. Mr K wants to see his payment information in real time on his app, even if payments show as 'pending', but this isn't a service Amex provide.

I accept this is frustrating for Mr K, but I can't require Amex to change the way they operate their credit card accounts. I have no power to interfere with a firm's processes, systems or controls - those are considerations for the Financial Conduct Authority ('FCA') as the regulator. My role is to resolve individual complaints based on what is fair and reasonable in the circumstances of each case.

I agree it's for Mr K to decide how he manages his finances just as it's for Amex to decide how to provide the products they offer. I also agree Mr K is at liberty to pay off his credit card balance at any time.

I've considered Amex's obligations to engage fairly with Mr K about his account. In these circumstances I'd expect Amex to provide Mr K with sufficient information for him to make an informed decision about whether this account meets his needs, and how he might use it going forwards.

I'm satisfied Amex met this expectation. I say this because Amex explained how and when payments were 'posted', and suggested Mr K could set up a 'payment received' alert to notify him when this happened. I think it was reasonable for Amex to suggest Mr K could pay after his statement was generated, rather than during the billing period, which would make it easier for him to see what he owed. I acknowledge why Mr K doesn't want to do this.

When asked about disappearing payments Amex confirmed in their online chat that payments were received but not yet allocated. I'm aware Mr K wasn't happy with Amex's assurance that his payments would reconcile on his statements. I think Amex's refusal to undertake Mr K's requested audit was reasonable in these circumstances. I say this because I wouldn't expect Amex to compare Mr K's payments – presumably best evidenced by his bank statements – against his credit card statements. I think Mr K is the best person to do this, and it was fair for Amex to offer to send Mr K copies of his statements for this purpose.

I can only uphold Mr K's complaint if I find that Amex have done something wrong or acted unfairly towards Mr K, and I haven't seen evidence to persuade me that's the case here. I am sorry to disappoint Mr K, but this means I won't ask Amex to take any action on this occasion.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 22 October 2025.

Clare Burgess-Cade
Ombudsman