

## **The complaint**

Mr C is unhappy that Nationwide Building Society returned a payment he made to his Nationwide credit card account and didn't notify him that the payment had been returned.

## **What happened**

On 11 June 2025, Mr C tried to make a payment from his Nationwide current account to his Nationwide credit card account. However, the payment was unsuccessful and was returned to his current account that same day. Mr C wasn't happy about this, and he also wasn't happy that he wasn't notified that the payment wasn't successful and only discovered so upon reviewing his accounts. So, he raised a complaint.

Nationwide responded to Mr C and said that they didn't feel that they'd done anything wrong and explained that the reason the payment hadn't been successful was because Mr C hadn't included the credit card number as a reference on the payment from the current account, which meant that Nationwide's systems couldn't allocate the payment. Mr C wasn't satisfied with Nationwide's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that Nationwide had acted unfairly as Mr C contended and so didn't uphold the complaint. Mr C remained dissatisfied, so the matter was escalated 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.

Mr C's current account statement for May 2025, shows a payment of £1,505.05 being made to the credit card on 11 May. And Mr C's credit card statement shows that payment being received into the credit card account that same day.

Nationwide's records then show that Mr C set up a new payment mandate to the credit card account on 5 June. However, when setting up that new mandate, Mr C unfortunately didn't include his card number for the credit card as the payment reference, as was required, but instead input an abbreviation that it seems may have been used to remind Mr C that the payment was being made to the credit card account.

Because of this, when Mr C later tried to make a payment to the credit card account using that saved mandate, which he did on 11 June, it wasn't successful – because the payment didn't include the card number of Mr C's credit card as the payment reference, which Nationwide's systems needed to allocate the payment to the correct credit card account. And because the payment couldn't be allocated, it was returned to Mr C's current account that same day.

It's unfortunate that Mr C didn't use the correct payment reference when setting up the mandate. But while I appreciate that Mr C is unhappy that Nationwide returned the payment, I don't feel that Nationwide acted unfairly in doing so, because Mr C hadn't used the correct

payment reference when setting up the mandate.

Mr C has noted that when he set up the mandate, he wasn't prompted to use the required reference. But Mr C could have been setting up a payment mandate to any number of different payees, and so I wouldn't expect Nationwide to provide that information, which would be specific to Nationwide-to-Nationwide payments, at that stage.

Instead, I would expect Nationwide to provide details of what information they require to be included with a payment on their credit card account statements. And I note that Nationwide do clearly explain on their credit card account statements exactly how payments to be received from a Nationwide current account should be set up, including that the credit card number should be included.

Mr C is also unhappy that Nationwide didn't notify him that the 11 June payment hadn't been successful. Nationwide have confirmed they wouldn't notify an account holder in such circumstances. Instead, they would expect the customer to notice the unsuccessful payment when monitoring their accounts. Nationwide's position in this regard doesn't seem unreasonable to me, given that it's a responsibility of account holders to monitor their accounts.

Nationwide have also confirmed that they would notify a credit account holder if no payment was received in a statement period. However, as well as attempting the payment in question, Mr C also had a direct debit set up to make a payment to the credit account which satisfied the minimum monthly payment requirement. That direct debit payment, which took place on 13 June, was successful. And because of this, it wasn't the case that Mr C didn't make a payment to his credit account in a statement period, which meant that Nationwide had no need to notify him to that effect.

It's also notable that after Nationwide responded to Mr C's complaint and explained why the 11 June payment hadn't been successful (which Nationwide did on 17 July), that Mr C later cancelled the incorrectly set up payment mandate and set up a new mandate, on 23 July, which correctly used his card number as the payment reference.

Finally, in his submissions to this service, Mr C has indicated that he would like to add additional points to his complaint. However, this service can only consider points of complaint that have previously been referred by the complainant to the respondent business, so that the business has had a formal opportunity to consider and respond to those points of complaint.

As such, I'm satisfied that the points of complaint that I've addressed above are within the scope of what I can consider here, because they were the points of complaint that Mr C raised with Nationwide. Should Mr C have any further points of complaint, I can only refer him to Nationwide, to raise those further concerns with them in the first instance. And, after Nationwide have had a formal opportunity to consider and respond to those points of complaint, it may be the case that Mr C has the right to refer them to this service at that time.

All of which means that I don't feel that Nationwide have acted unfairly towards Mr C as he contends here. I say this because, ultimately, I don't feel that Nationwide should fairly be held accountable for the fact that Mr C set up a new payment with an incorrect payment reference on 5 June, which meant that the 11 June payment wasn't successful. And I also don't feel that Nationwide acted unfairly by not notifying Mr C that the 11 June payment hadn't been successful but expected Mr C to monitor his accounts and be aware of what had happened himself. I hope that Mr C will understand, given what I've explained, why I've made the final decision that I have.

**My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 16 February 2026.

Paul Cooper  
**Ombudsman**