

The complaint

Mrs R complains that she didn't receive a one-time password (OTP) from Bank of Scotland plc when she was trying to make a payment for a holiday.

What happened

Mrs R contacted Bank of Scotland on 15 July 2025 to complain about the following things:

- she was unable to receive a OTP whilst attempting to make payment for a holiday deal via Expedia
- multiple attempts to verify via automated call failed resulting in error messages
- due to the failed attempts Mrs R missed out on a holiday deal
- Mrs R later received several OTP's at the same time
- Mrs R spent time looking for the same holiday deal but it had increased in price

Mrs R asked Bank of Scotland to compensate her for the price increase in the holiday and the inconvenience she'd experienced trying to resolve the issue with the OTP's.

Bank of Scotland didn't uphold the complaint. In its final response dated 21 July 2025 it said its systems had operated as intended during Mrs R's attempted payment to Expedia. It said the initial transaction was authorised, but the merchant didn't collect the funds. Bank of Scotland said that subsequent attempts failed due to unsuccessful authorisation which triggered a security block on the card.

Mrs R remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. They said that having reviewed the available information they could see that the OTP had been sent to Mrs R, and they were unable to say why this hadn't been received.

Mrs R didn't agree. She said the OTP didn't arrive and then later she received multiple OTP's hours later.

Because Mrs R didn't agree I've been asked to review the complaint.

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 information provided by Bank of Scotland shows that Mrs R attempted to make a payment to Expedia on 15 July 2025 for £575.17. the bank authorised this transaction but Expedia didn't take the funds.

I don't have any information to explain why Expedia never took the funds.

I can see that Mrs R attempted the transaction again on 15 July 2025 at 19.46pm. Bank of Scotland sent Mrs R a OTP by text so that she could authorise the transaction.

Mrs R has said that she didn't receive the OTP. I can see that she made a further attempt at the transaction at 19.47pm and that Bank of Scotland sent another OTP by text so that Mrs R could authorise the transaction. But Mrs R didn't receive this OTP either.

Mrs R made further attempts after this, but these attempts were blocked by Bank of Scotland for security reasons.

I've thought about whether Bank of Scotland made any errors. The terms and conditions allow the bank to require additional authorisation to process a transaction. Because Expedia didn't take the payment the first time the transaction was attempted, the banks security systems required Mrs R to authorise any further transactions, which is why the OTP was sent. I don't think Bank of Scotland has acted unfairly or unreasonably in the circumstances. The terms and conditions allow the bank to require authorisation. The terms and conditions also allow the bank to block a card for security reasons.

I appreciate that this has been a frustrating experience for Mrs R. I can't say why Mrs R didn't receive the OTP when it was sent but one possible reason may be that there was an issue with her mobile phone network provider which caused a delay in receipt of the OTP.

I haven't found any evidence to suggest that Bank of Scotland didn't send the OTP when it should've done or that the reason why the OTP wasn't received by Mrs R was due to an error by Bank of Scotland or a failure in the banks systems. So, I can't fairly hold Bank of Scotland responsible for what happened here.

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 Mrs R to accept or reject my decision before 22 December 2025.

Emma Davy
Ombudsman