

The complaint

Mr W complains that Barclays Bank UK PLC trading as Tesco Bank (Tesco) failed to inform him that a payment to a third-party voucher provider had failed to go through.

What happened

Mr W holds a Tesco credit card. In July 2025, he tried to make a payment to a third-party voucher provider, who, upon receipt of payment, would provide him with a voucher code he could use to pay for an air-conditioning re-gas on his vehicle.

Having made payment, Mr W received a confirmation email from the merchant, confirming the purchase was successful. But despite this, upon receiving the service from the garage, he was unable to pay the merchant as he hadn't received a voucher code. He later found out this was due to the payment not going through. So, he complained to Tesco.

Tesco said they placed a block on Mr W's card on 9 July as they wanted to confirm some recent account activity. They explained that they do this to protect both their customers and the bank itself. They said that a text message was sent that day to Mr W, at 3.35pm, stating that the payment had been declined, and asking him to confirm that the transaction was legitimate. They said that Mr W confirmed it as genuine at 4.02pm, at which point the block was removed. They said that any further issues he had with the voucher after this point, he would need to take up with the merchant directly.

Unhappy with Tesco's response, Mr W brought his complaint to our service. He said he had told Tesco the payment was genuine when he responded to the text message, so the payment should have gone through.

An investigator considered Mr W's complaint but didn't recommend it be upheld. He said he accepts this matter would have caused Mr W some inconvenience, but ultimately, no payment had been made to the merchant, and Mr W only confirmed the transactions were legitimate after his previous attempt to pay had been confirmed as declined.

Mr W remained unhappy. So, as the parties remained in disagreement, the case was passed to me to decide.

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.

While I know this will come as a disappointment to Mr W, I agree with the investigator here for broadly the same reasons. I'll explain.

Tesco have provided screenshots of when the payment attempts were made to the merchant. And Tesco's records show that the payment was attempted at 3.26pm, 3.27pm, 3.35pm, 3.35pm and 3.36pm.

The text message sent to Mr W asking him to confirm the transaction was legitimate, was sent at 3.35pm.

I've been provided with a template of the information contained within Tesco's messages, as neither Mr W nor Tesco were able to provide a copy of the original. They state:

*"We will shortly send you details of a transaction made on your credit card. Please respond as directed. Further messages will be sent from 07**** *****".*

This was followed by a message stating:

*"We have noticed a transaction was declined on your credit card account on 09/07/2025 at www.***** for £40.49. Please confirm by replying 'Y' if the above transaction is yours or 'N' if it is not."*

Tesco explained that they received a reply from Mr W at 4.02pm confirming "Y", indicating that yes, this transaction was genuine. They explained that at this point, the block was removed, and a further message was sent to Mr W stating:

"Thank you for confirming, we will continue to monitor transactions to protect your account".

The timings here I think are key. The first attempt for this payment to be made was at 3.26pm, and the final attempt was at 3.36pm, some 10 minutes later. Tesco however have evidenced that a restriction was placed on the transaction around the time the first attempt was made. And this restriction was not removed, until Mr W replied, confirming the transaction to be legitimate at 4.02pm, after the final attempt had been made. So, it seems that all payment attempts, were made whilst the restriction was still in place on Mr W's card.

Given the information Tesco provided, and the fact that the attempts made to pay were prior to Mr W informing Tesco the transactions were legitimate, I think it should have been clear to Mr W, that any attempts made prior to this confirmation, were unlikely to have gone through.

Mr W has said that he did approve the transaction and said that the purchase obviously went through as he received an email from the merchant confirming it.

While I appreciate Mr W's point here, and it may be that for a short while the payments were authorised before the block was then placed, ultimately Mr W had received a message from Tesco explaining that the transaction had been "*declined*", and that he needed to take action. So, I think it should have been clear to Mr W, that no payments would leave his credit card account, until such action had been taken, confirming the legitimacy of the transactions.

Furthermore, the message Mr W received from the merchant, confirming the purchase was successful, was sent at 3.26pm, over half an hour before Mr W had confirmed with Tesco that this payment was legitimate. So, given Mr W then received a text message from Tesco stating the payment had been declined, I think that again, this should have at least brought about some concern on Mr W's part, as to whether the email he received from the merchant could be relied upon.

And, while I accept Tesco could have potentially been clearer, and explained to Mr W that he may need to re-attempt to make any failed payments; equally, given that neither of the text messages sent by Tesco said they would re-attempt to process the payments, and instead, set out quite clearly that the payment had been declined, I don't think Tesco did anything to lead Mr W to think that this payment had been successful.

I appreciate Mr W has placed a lot of weight on the email he received by the merchant confirming the payment's success. But ultimately, I can't hold Tesco responsible for a message sent to Mr W by a third-party merchant, and in this case no monies were charged to Mr W's credit card account. Equally, I'm satisfied Tesco did enough to confirm to Mr W that the payment hadn't gone through. So, while I appreciate this may come as a disappointment, for the reasons set out above, I won't be upholding Mr W's complaint.

My final decision

My final decision is that I do not uphold Mr W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 26 December 2025.

Brad McIlquham
Ombudsman