

## The complaint

Mr S is unhappy with Santander UK Plc.

He said several weeks prior to a deadline he scheduled to make a payment to HMRC. On the date of payment he found that the deadline had passed and the payment hadn't gone through.

## What happened

Mr S said when the payment hadn't gone through he called Santander. He said it was unable to explain why there was a delay and the Santander adviser would look into it and update him. At the same time Mr S asked to make a complaint as this had happened previously too.

Mr S said he didn't get a call back and the payment didn't go through until the next day.

Mr S said it was the call from the complaints department that informed him the delay was due to security checks. But Mr S didn't accept this as the request had been made weeks in advance and Santander had ample time to make the checks and update him if there was an issue.

Santander apologised. But it said no errors had been made. It said all payments are subject to additional verification and compliance checks. Santander said, *"which may occasionally result in processing delays. These procedures are in place to ensure the security and integrity of your transactions."* It said this was to protect customers from fraud.

Santander concluded, *"This verification can be triggered automatically by the system based on certain risk factors or transaction amounts."*

Mr S remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said the payment was automatically flagged by Santander's fraud prevention system. Our investigator understood Mr S wasn't happy with this but said this could only happen once the payment was being processed. He noted Mr S suggested Santander had technical problems, but he could see no evidence of this. Our investigator said it was standard for Santander and all banks not to give an in depth explanation of its system or process in this regard. He also noted Mr S's evidence didn't show any financial detriment.

Mr S didn't accept this and asked for his complaint to be passed 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.

This is an informal service so I'm not going to comment on everything included within this complaint. Instead, I'm going to stick to what I think are the central points that apply here. I can confirm all of the evidence provided by both sides has been considered.

Mr S said he had the stress of spending a disproportionate amount of time on the phone trying to resolve a scheduled payment. Mr S did refer to this across various different payments, but I can only consider this payment as it is the one related to his complaint. I can understand how Mr S felt with this being a HMRC payment and the deadline it imposed.

Mr S felt Santander wasn't acknowledging any fault or offering him any remedy. He said it, *"relied on vague references to security checks as a blanket justification."* He said there appeared to be technical system problems Santander wasn't willing to admit to. But, I didn't see any potential technical issues from the details I've seen in this complaint.

Mr S said he didn't object to extra fraud checks but said that definitely wasn't the case here as Santander didn't go through the formal security checks with him. Mr S said the Santander adviser never mentioned it, didn't go through extra security with him and was at a loss to explain why payment hadn't completed.

Santander records of calls showed Mr S wanted an update on why the HMRC payment was still pending, he wanted to make a payment for a mandate he had, and he wanted to make a complaint about the delay in paying HMRC. The adviser said they were about to call the digital team to investigate this further but Mr S ended the call.

Santander concluded the payment was still made within usual timescales. It said, *"If there were issues with us completing the payment we would have contacted Mr S but the timescales for faster payments include the security of these checks if required."*

Santander concluded there was no detriment to Mr S.

I completely accept Mr S's perspective – he was unhappy and frustrated by the situation this left him in. I think anyone in his position would feel the same way. Particularly as he said the payment was planned weeks in advance.

But I've no reason to disbelieve what Santander said about the delay being due to security checks. The Santander evidence states the payment was flagged automatically by fraud prevention systems and despite Mr S setting up the payment in advance this would only happen when the payment was being processed.

It is a standard procedure for the system to flag fraud checks for certain types and amounts of payments. This happens across the banking system. Mr S has been clear that it isn't the first time it has happened to him. And like many customers I accept Mr S would like a proper explanation of what made the payment flag on the system. But unfortunately I accept banks don't provide the details here that customers would like. Santander (like other banks) don't wish to compromise internal security procedures by revealing any sensitive information.

I take Santander's point about there being no detriment to Mr S. I haven't seen any evidence of this situation causing Mr S extra costs or a fine. So, I don't think I can say Santander acted unfairly or unreasonably here.

### **My final decision**

I don't uphold this complaint.

I make no award against Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 10 February 2026.

John Quinlan  
**Ombudsman**