

The complaint

Miss P complains that Santander UK Plc unnecessarily stopped two payments she requested, which caused significant inconvenience and stress.

What happened

In June and July 2025, Miss P attempted two payments, one to a supermarket, and the second to a different merchant. As I can see that Miss P feels more strongly about the supermarket payment, I will concentrate the majority of my commentary here.

Santander made contact with Miss P by text message which she responded to, and a replacement payment was made. However, due to the payment being declined, a grocery delivery was not made which Miss P was relying on as she suffers from medical conditions that need to be managed by a strict food and liquid intake.

As a result, Miss P raised a complaint with Santander who investigated and provided a final response letter. In it, Santander explained that the payment was subject to fraud concerns in an effort to protect customers. Santander said they could not disclose the parameters which caused the payment to be blocked, but did recognise the inconvenience it caused.

Remaining unhappy with the payment declines and Santander's explanation, Miss P brought the matter to our service. Our investigator looked into the complaint and said Santander had not made any errors and it was not unreasonable when they stopped the payments to verify them.

Miss P disagreed saying she felt it was unreasonable of Santander, and she should be able to use her money when she wants to. Accordingly, Miss P requested an ombudsman review her 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.

I have looked carefully at all the information Santander has provided to see if it has acted within its terms and conditions, followed due process, and to see if it treated Miss P fairly. I've also looked at all the information that Miss P provided to our investigator.

To provide some context, customers of financial institutions don't have an automatic right for all transactions to be processed without question in all circumstances. Santander is fully entitled, and are required to have in place, compliant due diligence procedures as they've explained.

As such, there are circumstances where it is appropriate for Santander to take additional steps or make additional checks before processing a payment to help protect its customers from the possibility of financial harm from fraud. So, I don't think Santander did anything

wrong or treated Miss P unfairly by having such checks in place. This is standard practice across the financial services industry, and I consider Santander's actions were in line with common practices adopted by financial institutions worldwide to protect their customers.

I note Miss P has said that Santander's fraud prevention system is an overreach and an abuse of power, but I'd like to explain to Miss P that it is not within this service's remit to tell a business how to run its security procedures. It is the regulator – the Financial Conduct Authority (FCA), who have the power to instruct Santander to make changes to its policies and procedures, if necessary.

Overall, I'm persuaded that Santander had genuine concerns about the payments being made from Miss P's account. So, I've not found that Santander did anything wrong when it blocked the payments and asked Miss P to reply to their text messages.

I can appreciate how frustrating this has been for Miss P, but information about how Santander assess risk or triggers which cause additional checks, is not usually made available to the public as business' appetite and decisions related to risk are often sensitive commercial decisions, as are these triggers and processes.

One other point I wanted to address which Miss P raised was that Santander's actions were not industry standard as after attempting similar payments more recently with two other financial institutions, she experienced no blocks or restrictions. I acknowledge Miss P's point here but regrettably I can't comment on the processes of other firms.

I now move on to the impact of the payment declines, details of which Miss P has provided in detail – which I sincerely thank her for. I am sorry to hear about the consequences on Miss P, especially considering her circumstances, but it's important I look at any errors before I look at the consequences, and here, as Santander haven't made any, I can't reasonably ask Santander to take any action.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 15 December 2025.

Chris Blamires
Ombudsman