

The complaint

Mr E complains that Santander UK Plc failed to make sure a payment to his credit card went through.

What happened

Mr E has a credit card with Santander and a current account with another bank I'll call M. Mr E logged into his Santander banking app to make a payment to his credit card from his account with M.

Unfortunately the payment was blocked by M. M explained that the transaction was flagged by its automated fraud systems. Mr E then called M, confirmed the transaction was genuine, and his account was unblocked so he could make the payment again. Another ombudsman has already decided that M's actions were fair and reasonable.

Mr E now brings this complaint about Santander as his credit card provider. He says that as the payment request was made from within the Santander banking app, which he had logged into securely, Santander ought to have made M aware it was a genuine payment request from him and not third-party fraud – had it done so, the payment wouldn't have been blocked. M must have blocked the payment because it didn't have confidence in Santander's security.

Santander said it had no involvement in M's fraud protection systems. There was nothing it could have done to make sure the transaction went through; its involvement was limited to making the payment request to M.

Our investigator didn't think Santander had acted unfairly. Mr E didn't agree and asked for an ombudsman to review the complaint and investigate why M was suspicious about a payment request that came from a secure Santander app. He said the ombudsman in the other case had suggested there were wider fraud risks.

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'm sorry to disappoint Mr E, but I also think this complaint shouldn't be upheld. As the other ombudsman explained, M has fraud detection systems in place which look for transactions which might present a higher risk. This payment was flagged up when it was the second relatively large payment request to his M account in a short space of time. Once Mr E spoke to M it was reassured and allowed him to continue to use his account.

Banks are expected to have robust fraud detection systems to protect customers. Not every transaction can be manually checked and investigated by trained staff. So there are automated systems in place. Sometimes as a result legitimate transactions are flagged for further investigation. But it's better to have strong systems that sometimes also stop genuine transactions, than to have weak systems that let fraudulent transactions through.

Mr E was logged into the Santander app when he made the payment request. But M wouldn't know that. All it would know was that it had received a payment request to make payment to another bank from Mr E's account. In any case, M was entitled to rely on its own fraud detection systems when deciding to make payment, regardless of where the payment request came from or its purpose.

Santander made the payment request, on Mr E's instructions, in the usual way. There is nothing more I would have expected it to have told M when doing so. And in any case, Santander has no control over or input into M's fraud detection systems. I'm not persuaded that Santander did anything wrong here, or that it has any responsibility for the payment initially being blocked by M.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 5 January 2026.

Simon Pugh
Ombudsman