

The complaint

Mr B complains about Prepay Technologies Ltd (PTL) when he attempted to use a Travel Money Prepaid Currency Card abroad, and how they handled the associated complaint.

What happened

In June 2025, Mr B purchased a travel money card from a retailer and loaded it with sufficient funds for a short trip abroad with family. Mr B attempted to make purchases whilst abroad, but they were declined so Mr B sent an email about the issue. In view of the issue with the card, Mr B used a credit card as an alternative means to pay for goods and services. When Mr B returned home, he logged a complaint with PTL and organised for the money to be unloaded from the card.

PTL spoke to Mr B about the complaint offering £50 as a goodwill gesture which Mr B declined, and asked that contact be made by email. PTL provided a final response to the complaint in which they did not uphold the matter saying that the transactions were declined as they did not meet PTL's approval criteria.

Mr B remained unhappy about not being able to use the card, and what he regarded as the significant impact on his family holiday to celebrate a birthday. Accordingly, he brought the complaint to our service asking for an apology, a proper explanation of the card issue, what learnings PTL would take from this complaint, and redress to cover the fees he incurred using the alternative credit card, and a gesture of good will.

Our investigator liaised with PTL who provided more information about the card issue saying that the card had in fact not been fully activated and this was the reason for the declines. PTL said that had Mr B telephoned them whilst he was abroad, they could have resolved the issue. PTL upheld the complaint and also increased their goodwill offer to £100.

After investigation, our investigator issued their view in which they said PTL had not acted fairly and whilst they acknowledged PTL's increased offer, our investigator thought they should pay Mr B £200 in total compensation in view of the impact on Mr B's holiday.

PTL rejected the investigator's view reiterating that they could have taken steps to minimise the impact if Mr B had telephoned them, and the £200 suggested compensation was disproportionate to the level of responsibility.

Our investigator liaised further with PTL and Mr B, with suggestion of a compensation figure of £150 but this was also declined by PTL. Accordingly, the matter has been passed to me for a 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.

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 at all the information PTL has supplied, and testimony from Mr B.

I was sorry to learn that what should have been straightforward purchases whilst enjoying time with family abroad turned into a prolonged complaint. I sympathise with Mr B for the frustration he experienced. It's our role to identify if a business has made a mistake and if so, look at the impact this has had on the consumer.

Firstly I'm glad to see that PTL have apologised, and clarified the reason for the card issue. I do accept that Mr B was initially told by PTL the declines were due to security reasons, which they later corrected to a card activation issue, and this is unfortunate, although PTL have given an assurance that they have delivered feedback here.

I next want to address a point that PTL have brought up more than once, and Mr B has explained; this being the absence of a telephone call attempt when the card was declined. PTL have said they did not have the opportunity to resolve the issue at the time as Mr B did not call them. And Mr B has said that he did not telephone PTL as he was concerned about call charges from abroad, and the holiday had a busy itinerary, therefore he sent an email - although PTL have said they don't have a record of receiving it, and to date, Mr B has not been able to supply a copy.

Considering both sides of this argument, whilst I acknowledge Mr B's reasons for not trying to call PTL at the time, I would still expect to see an attempt to contact them after the first decline. It's a type of phone call that is commonplace with the widespread use of payment cards, I would anticipate it not to take too long and, I think it's more likely than not that PTL would have been able to correct the issue, therefore minimising impact on Mr B's break.

Moving onto the impact on Mr B's break of the card not working, I'd like to reassure him that I've considered everything he's said. Looking over the evidence and testimony, and in view of the fact that Mr B was able to successfully use an alternative payment card, and he received a full refund of the amount he initially loaded onto the card, I'm persuaded overall of a relatively small impact.

Looking at that impact through the lens of our service's guidelines, and the £100 offer that remains, we talk about an amount of approximately £100 being appropriate for a one-off incident or occurrence. I acknowledge that there was more than one decline, but I'm satisfied that PTL's offer is fair and reasonable. Therefore, I do regard the previously mentioned amounts of £200 and £150 to not be commensurate in these circumstances.

Finally, in terms of PTL's complaint handling, as our investigator said, our service is unable to look at this aspect of the complaint as it is not classed by our regulator as a regulated activity.

In conclusion, I'm sorry that these declines occurred whilst Mr B was enjoying a family break but for the reasons I have given, I cannot reasonably ask PTL to do any more.

My final decision

For the reasons I have given it is my final decision that the complaint remains upheld and PTL's offer of £100 remains.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 20 February 2026.

Chris Blamires
Ombudsman