

## **The complaint**

Mr S complains that Bank of Scotland plc trading as Halifax declined a payment he attempted using his Halifax credit card.

## **What happened**

Mr S holds a credit card with Halifax.

On 25 September 2025 Mr S attempted to make a payment to Amazon for £8.49. The transaction triggered a security alert and Halifax sent Mr S an SMS text message asking him to confirm if the transaction was genuine.

Mr S responded to the message and an anti-referral flag was added to allow the transaction to be attempted again but Mr S didn't reattempt the transaction.

Mr S complained to Halifax. He was unhappy that the transaction had been declined and said he believed there was no issue with his account because he'd been able to use the card to make payments in Italy shortly after the declined transaction without any problems.

Halifax didn't uphold the complaint. It said its fraud prevention systems were working as designed when the transaction generated a security alert.

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

Our investigator didn't uphold the complaint. They said that Halifax hadn't acted unreasonably when it declined the transaction because the reason for the security alert was to protect the account from potential fraud.

Mr S didn't agree. He said he hadn't received a text to authorise the payment. Because Mr S didn't agree I've been asked to review the 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 know it will disappoint Mr S but I agree with the investigator's opinion. I'll explain why.

I've reviewed the account. I can see that Mr S tried to make a transaction for £8.49 to Amazon on 25 September 2025 and the payment was blocked.

Halifax has explained that the payment was declined because the transaction triggered a security alert.

Halifax – like all credit providers – is obliged to have security processes and procedures in place to protect customers from potential fraud. Transaction can trigger a security alert if they are unusual in value or differ from the customer's usual spending pattern.

Halifax has explained that in this case, there had been no prior transactions with Amazon, and the security alert was triggered by the fact that the spending wasn't usual for Mr S's account.

Mr S has told this service that he didn't receive a text message asking him to authorise the payment. I've reviewed the information provided by Halifax and I can see that a text message was sent to Mr S's registered mobile number on 25 September 2025. Halifax's system notes show that Mr S responded to the text by verifying the transaction.

I appreciate that Mr S has said he was able to use his card in Italy soon after the Amazon transaction was declined. I've looked into this and I can see that Mr S used the card for two chip and PIN transactions. Halifax has explained that chip and PIN transactions are less likely to be flagged for potential fraud because the physical card has to be present and the correct PIN has to be entered by the person completing the transaction.

I appreciate that it's frustrating when a payment is declined. However, having reviewed everything, I'm unable to say that Halifax has made an error or treated Mr S unfairly. Halifax declined the transaction because a security alert had been triggered. This is part of the bank's anti-fraud measures which are designed to protect customers.

### **My final decision**

My final decision is that I don't uphold the complaint.

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

Emma Davy  
**Ombudsman**