

The complaint

Mr W complains about how Capital One (Europe) plc has communicated with him about some transactions relating to his credit card account.

What happened

- On 13 April 2024, Mr W says he received ten notifications from Capital One. After he received this, he added a block to his account to prevent transactions going through.
- The following day, Mr W says he received a further six transaction notifications. Again, the notifications didn't contain any information about why they had been received.
- Mr W says that he did attempt one transaction, with a retailer I'll refer to as "E", but because he had frozen his card, the transaction declined, and his card information deleted from E's website. So he didn't think the transaction should have generated the number of notifications it did.
- Mr W called Capital One on both 13 April and 14 April. Mr W was unhappy with how Capital One wanted to verify his identity over the phone – he felt that its security measures weren't preventing fraud, but instead encouraging it, as it required him to say his full personal details out loud, when others might be able to hear.
- Following from this, he was unhappy that Capital One's agents couldn't tell him why he had received the notifications. And he felt that this must be a problem with its IT systems. Mr W was also unhappy that given the number of notifications he received, he didn't receive a call from Capital One's fraud department, and it was left to him to contact it.
- Capital One responded to Mr W's complaint. It explained that Mr W had attempted a transaction for £33.99 to E on 13 April 2025 – this had been declined three times and so notifications of this was sent via the app.
- Then on 14 April 2025, another transaction was attempted to E, this time for £11.44 and was declined seven times – again notifications were sent of this. As ten transactions had been attempted and declined, Capital One said it would send a notification for each declined transaction, which is why Mr W had received so many.
- So, it didn't think it had done anything wrong. It explained to Mr W how he could turn off the notifications if he wanted. Capital One did say that it recognised that Mr W had spent a lot of time on the phone to it, he had been passed to different departments, and his questions couldn't be answered on the first call. Because of this, it agreed to pay Mr W £50 to apologise for any distress that had been caused.

An Investigator considered the evidence provided by both parties, but they felt that Capital One's offer of £50 was fair in the circumstances of this complaint.

Mr W didn't agree with the Investigator's view. So, the case was referred to me to decide on the matter. I have listened to the call he had with a colleague when he explained why he disagreed with the view. In summary, he explained that the issue with receiving multiple notifications is still occurring. And he wants this to be put right, by Capital One fixing its systems.

I previously issued a provisional decision on this case. That's because Capital One agreed to pay Mr W an additional £50, which I thought was fair in the circumstances. But I wanted to explain to the parties why I thought that was fair, allowing them the opportunity to respond, before I came to my final decision on the matter.

I have copied my provisional findings below, which also forms part of this final decision.

"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

The main part of Mr W's complaint is the notifications Capital One sent via the app – so I'll address this first.

I can see Mr W has sent this Service a screenshot of the notifications he received from Capital One. The screenshot shows a time stamp from the phone which is dated 13 April 2025 – so the first day Mr W raised his concerns about the notifications. I can't see each notification, or the day or time they came through, but I can see that there were ten, with the last notification being sent through at 16.19 on 13 April.

I've seen a copy of Capital One's internal records. I can see that a transaction to E was declined three times on 13 April 2025. And a transaction to E was declined seven times on 14 April 2025. I note Mr W told Capital One that a transaction was only attempted once. And that E removes card information from its systems once a transaction is declined. But the evidence I have seen shows that multiple attempts were made for each transaction. If the transaction should have been attempted once only, Mr W will need to contact E about this.

Capital One said it would have sent Mr W a notification for each declined transaction, which is why he got so many. But this doesn't explain why Mr W had ten notifications showing on his phone on 13 April (when there had only been three declined transactions on this day). I have asked Capital One to provide me with a record of the notifications it has sent Mr W, alongside what those notifications were about, however, it doesn't have access to this information.

Given the lack of information and evidence available, it is difficult for me to know exactly what's happened here. For example, I don't have any information about what the ten notifications were about, or when these were received. Some of the notifications would likely to have related to the declined transactions. But it's possible the other notifications weren't an error at all, and in fact related to something different.

Capital One has reached out to its technical team to see if there were any reports of problems with app notifications between 13 and 14 April – however it has confirmed that it was only Mr W that has raised the issue. It has also confirmed that there aren't any current issues with notifications being sent through the app.

Capital One did agree though that it is a possibility there was a problem with the notifications. Because of this, it has agreed to increase its compensation award by an additional £50. I'm satisfied that this additional £50 is a fair way to compensate Mr H for any potential problem with the notifications.

I understand Mr W is keen for me to order Capital One to fix the problem – I could only do this if I was satisfied there was in fact an issue. And as I've explained, I haven't seen enough evidence to suggest that there was. Or what the issue was. So, I can't order Capital One to do anything more here. Although, I will add that if Mr W experiences issues with the notifications in the app again, then he should raise this in the first instance with Capital One,

and provide it with as much information as possible to help it understand if there is an issue, and to help it get to the bottom of the problem (if a problem does exist).

In relation to the service Mr W received from Capital One when he raised the issue, I agree that at times it could have been better. But I'm satisfied that Capital One's offer to pay him £50 is enough here, and in line with this Service's normal and published approach to distress and inconvenience awards.

I understand Mr W was also unhappy with how Capital One verifies him during calls. How Capital One chooses to verify its customers is ultimately a commercial decision that it is entitled to make, and this Service wouldn't generally interfere with such decision unless Mr W had been treated unfairly during that process. I've heard the questions Capital One asked Mr W to verify himself. I note Mr W's comments during the call that he was concerned about saying personal information out loud, which could potentially be overheard and used by a fraudster, and that Capital One could verify him in other ways – for example by sending a passcode or using the app. While I understand Mr W's point, I don't think it was unfair or unreasonable of Capital One to have verified him in the way it did. I agree, there are other methods that could be used, but this doesn't mean it did anything wrong in asking for personal information.

I can also see that Mr W told Capital One that it had breached the Financial Conduct Authorities principles in taking steps to prevent customers from fraud. Mr W felt that Capital One had directly gone against this when it asked him to say his personal information out loud – which he says could have been used by a fraudster. He also explained that because of his specific job role, he has a good knowledge of how these things work. Understandably, Mr W would have a heightened sense of concern and what he felt was right in relation to Capital One's security processes. That being said, it was Mr W who contacted Capital One, so there were ways he could have reduced the risk of his personal information being overheard. In any event, I'm not persuaded there was anything unfair or unreasonable about how Capital One verified Mr W during the call and so I don't uphold this part of his complaint.

In summary then;

- I haven't seen any persuasive evidence of a problem with Capital One's notifications. But Capital One has agreed to pay Mr W an additional £50 to reflect that there might have been an issue. I think this is fair in the circumstances.*
- I agree that some of the service Mr W received could have been better, but I'm satisfied that Capital One has already fairly compensated Mr W for this by paying him £50.*
- I'm not persuaded Capital One's phone security procedure was unfair or unreasonable. And I'm also not satisfied that it amounts to potentially causing Mr W foreseeable harm."*

Neither party responded to the provisional 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.

Given that neither party has provided me with any additional information to consider, I see no reason to depart from the findings I made in my provisional decision. It follows that I'm satisfied that Capital One's offer to pay Mr W £100 in total is a fair resolution to this complaint.

My final decision

For the reasons set out above, my decision is that Capital One's offer to pay Mr W £100 in total is fair. And so this is what I order it to pay him.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 30 December 2025.

Sophie Wilkinson
Ombudsman