

The complaint

Mr and Mrs M complain that a payment they wanted to make from their current account with Santander UK Plc failed, which led to the payment being made late.

What happened

Mr and Mrs M have a joint account with Santander. In July 2025 they wanted to make a payment to another bank (bank D). They say they received notification from bank D that the payment had been made successfully. But they received an email from bank D about a week later saying the payment was overdue. Mr and Mrs M paid the amount due straight away and said bank D didn't charge them a late payment fee. But they were concerned the late payment might affect their credit score. So, they called Santander to find out what had happened. When they weren't satisfied with the response they received, they complained.

A complaint handler from Santander called Mr and Mrs M and followed that up with a final response letter. Santander said the card payment they wanted to make needed extra verification checks and confirmed that a one-time passcode had been sent to their mobile telephone. But it said the payment hadn't been approved and the transaction hadn't progressed any further. It noted what Mr and Mrs M had said about receiving an email confirmation from bank D but said that wasn't within Santander's control and that should be considered an error by bank D. Mr and Mrs D didn't agree with Santander and so brought their complaint to this service. They further complained that the complaints handler had been unsympathetic and argumentative.

Our investigator didn't think Santander had done anything wrong. She said there was no evidence to show that Santander had confirmed the transaction had been successful. And she couldn't hold Santander responsible for any actions taken by bank D. She'd listened to the call between Mr and Mrs M and Santander's complaints handler but thought they had acted reasonably when explaining what had happened.

As Mr and Mrs M remained unhappy, their complaint has been passed to me to make a final 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.

There's no dispute here that the payment Mr and Mrs M wanted to make to bank D wasn't processed. It isn't entirely clear why it wasn't processed, but Santander has said it was because extra security verification was needed and that verification wasn't made. That is, the payment wasn't approved by Mr and Mrs M. The evidence I've seen would support that suggestion as screenshots of Santander's systems show that a one-time passcode was sent to Mr and Mrs M and then the transaction stopped halfway through the process. So, I'm satisfied from the evidence I've seen that there was no mistake made by Santander.

I recognise that Mr and Mrs M have said they didn't receive a one-time passcode. And I have no reason to doubt that. But even if Santander did make a mistake and failed for some reason to send them a one-time passcode, I couldn't find Santander responsible for the late payment. That's because there's no evidence Santander said the payment had been successful. Mr and Mrs M said bank D did say the payment had been successful and that was incorrect as it's clear the transaction wasn't processed. So, it was bank D, not Santander, that led Mr and Mrs M to believe the payment had been successful. And why they didn't know the payment was overdue until bank D contacted them again a week or so later. I don't think it would be fair to hold Santander responsible for something it had no control over.

I've listened to the call Mr and Mrs M had with the complaints handler at Santander. Mr and Mrs M thought the complaints handler was unsympathetic and argumentative. There was certainly a disagreement about Santander's involvement in the late payment and I can understand Mr and Mrs M's frustration about what had happened. But I don't think the complaints handler was rude or unprofessional. She gave her reasons for reaching the conclusions she had and then explained the options open to Mr and Mrs M if they didn't agree. I don't think she provided a poor service and so I don't think Santander needs to do anything more.

My final decision

In light of my findings above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M and Mrs M to accept or reject my decision before 19 March 2026.

Richard Walker
Ombudsman