

The complaint

Miss R complains that JAJA FINANCE LTD processed a transaction to her credit card account, when information from her card wasn't entered incorrectly.

What happened

Miss R says her daughter made a transaction for groceries, using her card details. But the transaction was processed without the CVV being entered correctly. Miss R says this has led her to have concerns relating to the security of the card.

Jaja Finance responded to Miss R, but it didn't uphold her complaint. It explained the transaction had been processed using card details that had been stored with the merchant. It also explained that a transaction wouldn't go through if the CVV had been entered incorrectly.

An Investigator considered the information provided by both parties, but they didn't uphold Miss R's complaint. They said they hadn't seen any evidence to suggest that the transaction had been processed where the CVV had been entered incorrectly; and instead, the evidence suggested that the payment had been processed on card details saved with the merchant. Therefore, there wasn't likely a requirement for the CVV to be entered.

Miss R didn't agree with the Investigator's view. She said that she can put any numbers in the box for the CVV, and the transaction will go through, even where these are incorrect. She said she now uses a different credit card to make transactions.

Miss R also asked if Jaja Finance store CVV numbers in any form and questioned how a transaction could be processed with an incorrect CVV. She asked what processes Jaja Finance have in place to ensure compliance with Payment Card Industry Data Security Standard (PCI DSS) to protect customers in the event of a cyber security incident.

Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

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.

Having considered all of the available evidence, I don't uphold Miss R's complaint. I appreciate this decision will come as a disappointment to her, as I can see how strongly she feels about what's happened in her case. However, I have explained how I have reached my outcome below.

Firstly, I think it's important to explain I've read and taken into account all of the information provided by both parties, in reaching my decision. I say this as I'm aware I've summarised Miss R's complaint in less detail than she has. If I've not reflected something that's been said, it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the

complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless I think it's relevant to the crux of the complaint.

Jaja Finance has provided this service with information that is held internally about the transaction. It has explained that the information it has, doesn't show that the CVV was entered incorrectly when the transaction went through, and it explained that a transaction couldn't go through where the CVV had been entered incorrectly.

In relation to this particular transaction, Jaja Finance has explained that the card details were stored on the merchant's website, which is why the transaction could go through, without the need to enter a CVV. It has also provided evidence to show how the transaction was processed which shows "POS (point of sale) code 10 -credentials on file" – which it says means that it has been processed on saved card details.

Miss R has disputed this, stating that there is still a box for her to enter the CVV, and it doesn't matter what numbers she inputs, the transaction will still go through. But she hasn't provided any evidence of this; and so, it's difficult for me to make the finding here that Jaja Finance has allowed transactions to go through, where information about the card has been input incorrectly. As I've explained, the evidence I have seen shows that the transaction went through because the card details were stored by the merchant, which is ultimately something that Miss R could take up with the merchant if she isn't happy about it storing her card information.

I can understand why Miss R might be concerned with the security of her account; but for the reasons I've explained above, I haven't been able to find any evidence to support Miss R's concerns that Jaja Finance has done anything wrong here.

I note that Miss R has asked other questions, such as whether Jaja Finance hold her CVV code, and what processes it has in place to protect her in the event of a cyber-attack. Miss R has only later in the complaints process posed these questions – so I haven't asked Jaja Finance about these things – particularly as I don't think the answer makes a difference to the outcome of this particular complaint. But Miss R can approach Jaja Finance to ask these questions if she wants to.

My final decision

For the reasons set out above, I don't uphold Miss R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 9 April 2026.

Sophie Wilkinson
Ombudsman