

The complaint

Mr T a director of B Ltd complains on its behalf that ClearBank Limited, trading as Tide, incorrectly processed card payments causing it to lose money.

What happened

Mr T said on 30 April 2025 he booked a hotel for a client with a debit card and noticed the transaction had failed, and booked with another card, but the statement showed the transaction had gone through. He enquired with Tide and was told there had been multiple attempts to make the payment in quick succession and one attempt had been successful.

Tide provided Mr T with the timestamps of the payment requests, which he said were all within one or two seconds of each other, meaning they were far too quick to be triggered by a human. He said Tide refused to admit any system issue and blamed the merchant, but the merchant said there were no issues at its end.

Mr T said the declined payments triggered a failed payment email and so it was not obvious what had happened until he saw the payment had cleared. Mr T said B was left with a loss of £286.48 for an unused hotel room he didn't know he had booked. Mr T said Tide advised him to file a chargeback, but he had recorded three other occasions with multiple transaction attempts in quick succession, and so the loss was due to Tide.

Mr T said Tide has a rule whereby it blocks a card for 24 hours if the security number is entered incorrectly three times. He said on two occasions he entered the number incorrectly but additional attempts with the same error blocked the card disallowing access for a day each time. Mr T said his attempts to engage with Tide were ignored.

In its response to the complaint, Tide said Mr T wanted to know why his payment attempts failed and its agent told him this was due to incorrect expiry date entry. Tide said its agent's advice to Mr T to remove a block by changing the PIN at an ATM is usually for incorrect PIN entries, not an incorrect expiry date, but this was corrected during the call.

Tide said Mr T insisted that he'd only entered an incorrect expiry date once, but it recorded eight attempts over three minutes. Tide said Mr T's enquiries were handled properly and it can't lift temporary card restrictions as these are to ensure the safety of customer accounts.

Mr T wasn't satisfied with this response and referred B Ltd's complaint to our service. He said it was clear there were multiple payment attempts within the same minute and a review by Tide would show these could not be manual, but Tide would not engage with him on this. Our investigator didn't recommend the complaint be upheld. He said we can't tell if software or hardware errors caused the issues and there isn't enough information or evidence to say Tide caused the multiple payment attempts. He said it may be due to the internet browser refreshing or simply clicking the pay button multiple times in the same session.

The investigator said of the hotel booking, that it's expected a hotel would send confirmation, and expected B Ltd would be aware of account transactions, namely the debit of £286.48. He said it wouldn't be fair for Tide to be responsible for this hotel booking just because B Ltd

was unaware of it. The investigator said restricting B Ltd's card for twenty-four hours is appropriate protection following the multiple entry of incorrect details. Although Mr T refutes entering incorrect details more than twice, there isn't evidence that Tide was the cause.

Mr T disagreed with the investigator and requested an ombudsman review the complaint. He said Tide lied that this wasn't their issue and tried to blame a merchant, but it happened again. He said it's common for failed payments to initially show on the account as pending and that's why he booked again with another payment method.

Mr T said there's enough evidence of Tide's responsibility as payment attempts were too fast to be a user, especially as one the further attempts was a recurring payment so wasn't a user. Mr T said he waited for the glitches again and has now sent us more evidence.

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.

As Mr T, on behalf of B Ltd, has rejected our investigator's findings, the complaint has been passed to me to make a final decision. I appreciate how strongly Mr T feels about this complaint, however, having reviewed the circumstances, I have come to the same overall conclusion as the investigator, for much the same reasons. I will explain my decision.

Our rules require me to determine a complaint by considering all of the evidence from both parties in order to decide what's fair in all the circumstances. Where the available evidence is contradictory, incomplete, or even missing altogether, I have to reach my conclusions on the basis of what is most likely to have happened according to the available evidence.

Mr T is unhappy with the way Tide handles its responses to B Ltd's complaint and says there's been a lack of investigation into the multiple payment attempts recorded. Mr T thinks Tide's banking app may be the cause of the issues B Ltd faced.

Tide says it has reviewed the information Mr T has sent it and there is no issue with the way its platform processes payments. Contrary to Mr T's suggestion, I haven't seen a record of similar complaints about the performance of Tide's app in this area.

I was also sorry to learn about B Ltd's loss concerning a hotel room booking. It seems the booking was shown as failed when it had in fact been made. Mr T said it was not obvious to him what had happened until he saw the payment had cleared. And subsequently, Mr T has sent further information via additional screenshots of failed transactions. These are clearly declined transactions, but the underlying cause is not revealed.

I have reviewed the available information about B Ltd's payments via Tide, including the payment logs. Having done so, I can see there have been multiple attempts at making the same payments. Clearly Mr T didn't manually re-enter these payments but it is possible, as Tide and the investigator have suggested, that payments may be automatically reattempted if the page is refreshed. I understand that the details entered may remain after a failed transaction attempt and applying the "pay" button would re-attempt the transaction. In these circumstances multiple transaction attempts might reasonably occur in seconds of each other.

Mr T said he didn't make as many attempted payments as actually occurred. But I also see that Tide has explained that if the cause was a glitch in its platform then all attempts would show with the exact same timestamp. The transactions I have seen appear at different times and have separate references and so don't have the characteristics of a platform glitch.

However, I agree with the investigator that we cannot be completely certain that Tide's platform did not cause the issue, and equally we can't be certain this wasn't user error, particularly as Mr T has explained he had initially entered some incorrect details. We don't have enough information to say either way and we don't have the technical capacity to assess the software behind Tide's platform.

I can see that it would have been very inconvenient for B Ltd to have its Tide bank card blocked for 24 hours. But this only took place in response to the repeated entry of incorrect details, which Mr T acknowledges. Mr T said he didn't make three incorrect entries as Tide's system has shown. Guided by the available records; '*Error showing on the unprocessed payment was regarding too many attempts to enter a wrong expiry date*', I haven't found that Tide made a mistake about this. I am bound to say Tide's approach to blocking cards appears to be a sensible precaution to prevent misuse of a bank card by fraudsters.

In conclusion, I haven't found sufficient evidence to be absolutely sure about what happened. It follows that it would not be fair or reasonable for me to require Tide to pay B Ltd compensation for its lost hotel payment or the inconvenience of the multiple declined transactions. When we uphold a complaint, it has to be based on evidence that a business has done something wrong, and in this situation I haven't seen that Tide has acted wrongly towards B Ltd or treated it unfairly.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T on behalf of B Ltd to accept or reject my decision before 19 May 2026.

Andrew Fraser
Ombudsman