

## **The complaint**

Mr B complains that card payments he attempted to make online were repeatedly declined by TSB Bank Plc.

## **What happened**

Mr B has told this service of several occasions in November and December 2025 when online payments he was trying to make using his credit and debit cards were declined by TSB after he had entered the One Time Passcode and his email address.

TSB confirmed that Mr B didn't make an error inputting this information, it said he had likely failed one of the additional authentication checks but couldn't share the detail of the checks it completes.

Our investigator acknowledged that TSB has a regulatory obligation to protect its customers and so must have security in place to confirm the authenticity of payments, but she said that as Mr B has since told us he is no longer experiencing issues this indicated there had been a problem with TSB's systems which has now been fixed.

Mr B says that as he was unable to complete the payments online he was forced to use an alternative payment service for two of the payments and open an account with the retailer for another, neither of which he wanted to do.

She asked TSB to pay Mr B £150 compensation for the distress and inconvenience caused.

TSB said it didn't agree with the view of the investigator that the payments had been declined due to an issue with its system. It asked that it be referred to an Ombudsman for a decision.

## **My Provisional decision**

I should begin by saying TSB has an obligation to protect its customers against fraud. Its terms and conditions provide its customers with more information on this in the section 'when can we stop you using your card or security details?'

Key to my decision is understanding the checks banks complete before releasing payments.

It's important for me to explain that Strong Customer Authentication factors don't only rely on the One Time Passcode and customer email being input correctly. Additional security checks are completed in the background.

TSB has explained it isn't able to share with Mr B the specific reason his payments were blocked. The Dispute Resolution Rules (DISP 3.5.9) set out by the Financial Conduct Authority (FCA) says the Ombudsman may accept information in confidence where appropriate. This service may treat evidence as confidential for different reasons – for example, if it contains security information or commercially sensitive information.

As part of its evidence, TSB has provided to me with more information as to why Mr B's payments were blocked, and I think it's reasonable to keep this confidential.

The investigator said that as the additional security checks TSB completed form part of its system, then this should be seen as an error on its part.

After reviewing the evidence, I'm satisfied TSB acted to keep Mr B's account safe and secure when it completed these checks, and that no system error existed.

I understand how frustrating Mr B must have found it when his payment attempts were blocked but I'm pleased to hear he hasn't experienced any further blocks to payments. However, I don't believe this is because TSB has 'fixed a problem', I think this is evidence of the additional background checks working as intended.

As I think TSB acted fairly and reasonably when it blocked Mr B's payments, I can't hold it responsible for any inconvenience this may have caused him.

I know Mr B will be disappointed with my decision, but for the reasons I've explained I don't uphold this complaint.

### **Responses to my provisional decision**

Mr B didn't accept the provisional decision. He said that TSB had lied to him when it told him that there were no blocks on his card, or that there may be a problem with the website he was using.

TSB Bank Plc didn't respond.

### **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.

The crux of this complaint is whether TSB made a mistake when it blocked payments from leaving Mr B's account.

I appreciate Mr B feels strongly that he was given incorrect information when he complained about his payments being blocked.

In the final response letter TSB said there were no blocks or declines on his debit card preventing him from making payments online. I don't think this information was wrong. Payments were only blocked when the additional background checks were completed. There was no blanket block on his card, or to Mr B using his card online.

Mr B also says TSB told him in its final response letter the problem may lie with the website he was using. I can understand why Mr B may have found this misleading and frustrating, however I don't think this changes the substance of the complaint.

I haven't seen any evidence that persuades me that TSB was wrong when it blocked the payments, and so my decision remains unchanged.

### **My final decision**

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 6 May 2026.

Petina Edwards  
**Ombudsman**