

## **complaint**

Miss K complained that HSBC Bank Plc has failed to send her the right bank card and that it hadn't resolved problems she had experienced using the Verified by Visa online payment method.

## **background**

### *The bank card*

Miss K contacted the bank when she received a bank card that had chip and pin on it. Miss K is disabled and the bank had agreed to supply a card that used chip and sign instead. But this wasn't the first time that she'd been sent the wrong card, as the bank acknowledged.

After some investigation by the bank it became clear that the correct card had been ordered but that some technical error had caused the wrong one to be issued. Miss K was concerned that this error could happen again and wanted a reassurance that it wouldn't. The bank said it couldn't guarantee that the mistake would never happen again, although it would do its best to avoid it. However, it did accept that it had inconvenienced Miss K and credited £200 to her account by way of apology.

### *Verified by Visa (VBV)*

Miss K experienced several problems when she tried to pay for things online when she went through the VBV procedure. On many occasions she was prevented from entering the details required by Visa because pop-ups blocked her from doing so. Miss K wanted the bank to remove the VBV system so that she would be able to use her card online more easily. The bank said that Visa independently operates the VBV process, that it provides extra security for users and that it couldn't change how it works.

Miss K wasn't happy with the bank's responses and contacted us.

An investigator looked into the problems that Miss K had been experiencing. The investigator said that the bank had accepted the mistake it made in sending out the wrong bank card and had made a fair compensation payment. The investigator also said that the bank could do nothing to change the VBV security system but that it was possible to pay by other methods like telephone banking, for example.

Miss K didn't accept the view the investigator took and wanted an ombudsman to look into the issues and make a final decision.

## **my findings**

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

### *The bank card*

I can understand Miss K's frustration when the bank issued the wrong card to her – particularly because she has a disability. But HSBC has acknowledged the error, acted quickly to investigate the problem and apologised for what had happened.

But no matter how hard any institution tries it can never provide cast-iron guarantees that a particular problem will never happen again. I don't think that it's reasonable or realistic to expect that assurance to be offered. But HSBC has paid Miss K £200 for the inconvenience and upset caused to her. And having thought about everything she's said, I think this is a fair amount of compensation. So I think that HSBC has gone as far as it can in this respect.

*Verified by Visa*

Being frustrated by an online problem is all too common. At some time or another we've all experienced it. So when Miss K wanted the VBV system changed I could understand why. But VBV isn't operated by HSBC. As the bank pointed out they merely facilitate the card registration for customers but it's the retailers that choose to operate the system. The bank can't change how VBV works nor work out when a customer will or won't be asked for verification.

Also, what emerged during the investigation by HSBC was that it may be that Miss K has browser and cookie/cache issues which prevent her from using the VBV system properly on some occasions. That is not the kind of problem that HSBC or this service can correct.

In my view HSBC has acted reasonably and promptly to try and help Miss K and I don't think it should be required to do anything further.

**my final decision**

For the reasons given above, I don't uphold Miss K's complaint – in the sense that the compensation already paid is fair.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 6 November 2017

Jeremy Lindsay  
**ombudsman**