

## **complaint**

R, a limited company, complains that National Westminster Bank Plc did not make clear that a payment into its account had been made by cheque and was not cleared.

## **background**

A customer of R paid £1,345 into its bank account at NatWest on 3 October 2018. R released the goods paid for but the cheque was returned unpaid. R says it had checked its account and seen that the credit had been made using a CDM (Cash and Deposit Machine). But there was no indication that this was a cheque. So R says it has lost money. NatWest offered to pay it £24.80 to cover call and travel costs as it did not register a complaint when R first contacted it.

Our investigator did not recommend that the complaint be upheld. He had initially been given incorrect information by NatWest that to make a credit through the CDM the account card and PIN for R would be required. R had shown him that this was not the case for a cheque credit at least. This did not affect his view on the complaint though as NatWest had not made a mistake in processing this cheque and had reported the deposit in line with its standard process. There was also a feature on its mobile app to see the 'available' balance.

R did not agree and wanted this complaint to be reviewed. It said that nowhere on a statement printout had NatWest shown how funds have been paid in and whether all the balance is available. It was quite possible that this amount of cash could have been paid in using a CDM.

## **my findings**

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

It's unfortunate that the initial assessment of this complaint was clouded by some inconsistent information about whether a third party – R's customer here – could have paid in the cheque without R's card and PIN. It could do so and I've based my analysis of the complaint on that.

I'm afraid the point here is that NatWest does not provide the level of detail R thinks it should on say a statement printed in branch. We can't tell it how to set up its systems and while it didn't show R that this was a cheque – it didn't show it wasn't or tell R that either. R says that its customer had told it that the funds had been transferred by 'money transfer' and R relied on that. Unfortunately when the cheque was presented there were insufficient funds for it to be paid and it was returned in line with the normal cheque clearing process.

There were ways of finding out if a payment had cleared either from asking NatWest or by looking at the 'available' balance in its mobile app but I appreciate that this didn't seem to be an issue to R here.

Complaint handling is not a separate regulated activity we look at but I understand that the offer from NatWest to pay some of R's out of pocket expenses relating to making the complaint remains available. R would need to contact NatWest to arrange payment.

I'm sorry to hear that R has lost money but for the reasons I've given I don't find that this was due to any mistake by NatWest. So I won't be upholding the complaint.

**my final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask R to accept or reject my decision before 11 March 2020.

Michael Crewe  
**ombudsman**