

complaint

Mr J complains that problems with Nationwide Building Society's systems prevented him from making payments to place bets online which caused him financial loss.

background

Mr J attempted to make several payments to an online gambling account in November 2018 but the payments didn't go through. When he contacted Nationwide, it told him it was having some technical difficulties that might have affected the payments. Mr J was upset because he wasn't able to place all the bets he'd planned that day and, as a result, felt he'd lost out. So he complained to Nationwide.

Nationwide initially accepted responsibility for the failed payments and agreed to refund the fees Mr J had incurred because he'd had to use his credit card to make deposits. It also offered him £100 as compensation for the inconvenience caused and a further £50 as compensation for the delays responding to his concerns. But it said it couldn't compensate him for other fees without evidence or for potential lost winnings. Mr J wasn't happy with this so he came to this service.

On further investigation, Nationwide provided evidence that showed the payments hadn't failed because of its error but were returned by the merchant. In light of this, our adjudicator didn't think the complaint should be upheld. So Mr J asked for review by an ombudsman.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. In particular, I've looked at a screenshot of the records of the transactions on the day in question provided by Nationwide. These show an ISO code message of 0210 indicating that the payment was authorised by Nationwide and 0420 which shows a reversal of the payment by the merchant. Therefore, I don't think the technical problems Nationwide was experiencing on that day caused Mr J's payments to be declined.

Nationwide refunded credit card fees and paid Mr J a total of £150 as compensation when it thought its technical problems might have been to blame. But the new evidence shows that Nationwide wasn't at fault though its communication could've been better. In all the circumstances, I don't think Nationwide needs to do anything more.

my final decision

For the reasons given above, it's my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 28 February 2019..

Susie Alegre
ombudsman