

The complaint

Mr R complains that a £50 payment made from his current account, held with Santander UK Plc, has gone missing. He also complains that someone at Santander tampered with his account by changing his memorable password and security information.

What happened

On 2 July 2023, Mr R used a third-party service (which I'll call L for ease of reference) to initiate a payment from his Santander account to a company (which I'll call W). But Mr R says the payment went missing.

He said L advised him it had received the money and forwarded it to W, and W said it received the money but returned it to Santander. Concerned about his missing money, he contacted Santander to complain. In his complaint he asked Santander to help find the payment. He also told Santander he believed someone there had been changing his memorable security numbers and password as every time he tried to log on, he was told his access was blocked.

Santander looked into it and said the payment was received by 14:32 on 2 July 2023 and that Mr R would need to go to L as it appeared it had received the payment. Mr R said he'd already been to L and it had advised him to speak with W. As Santander was unable to help, Mr R brought his complaint to our service.

Mr R told us that Santander was refusing to replace his missing £50 and that the loss and daily contact with Santander to try and recover the money was causing him huge distress.

Our Investigator looked into the complaint but didn't think Santander had done anything wrong. He was satisfied the payment details provided by Santander demonstrated the money had left the account. He noted that whilst he'd asked for any supporting evidence Mr R might have from W about the money being returned to Santander, none had been provided.

He also hadn't found any evidence that Santander's staff had tampered with Mr R's security information.

Mr R disagreed with our Investigator's view and asked for his complaint to be looked at by an Ombudsman.

While the complaint was with me, the Investigator contacted L directly for information about the payment. L confirmed it had received the payment from Santander and had forwarded it on. It also said it hadn't received a refund from W.

The Investigator also asked Santander for more information relating to Mr R's personal security information. Santander confirmed his security information could only be changed with a one time password, which would show on its audit logs for the account. It said it hadn't identified any changes and as it didn't have access to Mr R's mobile phone device, it wouldn't have been able to amend any of his credentials.

I issued my provisional decision on this complaint. It said:

Santander has provided confirmation that the payment successfully left Mr R's account on 2 July 2023. Mr R has said he'd been in contact with W, and was told it received the payment, but returned it – though it's unclear where it was returned to. On the face of it, there doesn't seem to be a dispute that the £50 in question left Mr R's account, fulfilling Santander's obligation to carry out the payment request. So I've thought about what happened to the funds after the payment was made.

L has said the payment was successfully made to W. It has also confirmed that no refund was sent to it from W. But this doesn't necessarily mean W didn't return the payment, only that it likely wasn't sent via L.

To help the Investigator locate the missing £50, Mr R has been asked to provide evidence from W which confirms how and when the refund was made. Unfortunately, Mr R hasn't provided anything to assist with finding the missing payment, and so this element of my decision is primarily concerned with whether Santander did anything wrong.

Having looked through some of Mr R's current account statements, I've not identified any credits which could be the refunded £50 and, as mentioned, I'm satisfied the £50 payment was made as requested. Because of this, I don't think Santander has done anything wrong in this regard.

I've also considered Mr R's concerns about someone from Santander changing his personal security details. As mentioned above, Santander has confirmed Mr R's security numbers can only be changed with a one time password, which would have been sent to Mr R. It has said any amendment would show up on its audit log for Mr R's accounts.

I've looked at the audit log across a period spanning nearly two months and haven't identified any such entry. So as I haven't seen any evidence that persuades me Santander tampered with Mr R's personal security details, I won't be asking it to do anything on this point.

Santander hasn't responded to my provisional decision. Mr R has indicated he doesn't accept my findings, but hasn't provided any further comments relating to the merits of his complaint for me to consider.

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.

I'm satisfied that both parties safely received my provisional decision. As neither party provided any additional evidence for me to consider, I see no reason to depart from the findings in my provisional decision which are set out above and now form part of this final decision.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 2 May 2024.

James Akehurst
Ombudsman