

The complaint

Mr D is unhappy with Santander UK Plc. Mr D said Santander deliberately blocked justified payments on numerous occasions. Mr D is also unhappy that Santander doesn't accept that it shouldn't have blocked any of his payments.

What happened

On a couple of occasions Mr D has encountered problems when trying to make payments to other accounts he holds with another bank. Santander's system has blocked the payments. Mr D said this is unfair on him. Mr D thinks the process and details requested by the bank to let the payments go through are unreasonable. As agreement couldn't be reached between the parties Mr D brought his complaint to this service.

Our investigator didn't uphold the complaint. She said the blocks on the payments were reasonable. She felt the customer service provided to Mr D when he rang up to remove the blocks was reasonable too. Our investigator accepted why Santander's system would've flagged up a potential problem on both occasions and said it was legitimate for Santander to want to check the payments further. Regarding the smaller payment (£2,000) she said Mr D didn't have his account details available during the call. The bank handler read out Mr D's account and payment details but as he couldn't confirm these the payment couldn't be made, so it was fair that the payment wasn't made. For the larger payment (£10,500) our investigator said that when the questions were answered the block removed and the payment went through. She said that was reasonable.

In terms of the customer service on the calls and the questions asked she felt Santander acted reasonably to adhere to fraud and protection guidelines to keep Mr D's money safe.

Mr D didn't accept this. He said this was wrong and unacceptable. He said he needed this outcome to be revised.

The complaint was passed on for an ombudsman to make a final decision.

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.

Mr D said as far as he's concerned the amounts he was trying to pay were justified. He found it frustrating that despite multiple attempts the payments still didn't go through. As far as Mr D is concerned Santander was deliberately blocking the payments. He also didn't like that it wouldn't accept there was any failing when he contacted it to try and resolve the matter either time. He's unhappy about questions he was asked and the customer service.

Mr D feels the blockages and all that flowed from this should never have occurred. There's been a huge waste in time, energy, and costs. He feels Santander has failed to deal with his complaint and that he has suffered distress and inconvenience for which he should get compensation as Santander is causing him personal damage.

For the first blocked payment of £2,000 Mr D said an identical payment of £3,000 was made just prior to the same payee already set up on this account. Mr D said when he spoke to Santander it refused to make the payment. Mr D had to call in again and the payment then went through. Mr D said if this service doesn't agree with him, he will need to go to the regulator about Santander's failings.

Mr D said his complaint had effectively been dismissed by Santander.

Santander said the amounts not going through wasn't due to a mistake by the bank. It said fraudulent transactions are a problem for all financial institutions and it had automated systems in place to protect customers. It said any suspect transactions are referred to its security department and that this is *"regardless of payment amount, frequency or destination."* It said it followed the correct processes and asked the right questions.

Santander said it appreciated Mr D's frustrations and accepted it was inconvenient for him, but the additional checks were only done in customers best interests. It thanked him for his patience with the questions involved and the time taken to go through these. But it confirmed it couldn't be specific about when a transaction would be referred and that the criteria is constantly reviewed and updated. Santander confirmed the questions asked were *"appropriate and in line with our process."*

Santander noted Mr D was unhappy about having no email address to complain to. It said due to emails being unsecure it didn't have an email address for complaints.

I can see Mr D's point regarding not being given an email address. I think it would be a natural reaction for any customer to expect to be able to send an email to their bank. I accept the bank don't allow it any longer and I understand the reasons why, but at a time when a customer, in this case Mr D, is already upset and frustrated I can see why that would feel bizarre to a customer. However, I can't say it's unfair or unreasonable for Santander to make such a choice.

In the call about the £2,000 payment, it's clear Mr D is frustrated. But I can't say that the handler didn't follow process or was unclear about what she needed from Mr D to complete the transaction. Mr D said Santander refused to make the payment, but I didn't get that impression. The call handler asks Mr D to confirm the payment details are correct, but he answers in a slightly different way on a couple of occasions. I understand that Mr D was unhappy with what he was being asked but I accept the handler was following a guideline requirement of the bank to ensure the payment could go through. As the call ended at that point without the confirmation the handler required, I don't think Santander acted unfairly or unreasonably. As Mr D pointed out when he rang back the transaction then went through without any further issue.

During the call to allow the larger payment to go through Mr D said it was good that Santander are trying to stop fraud, but as this was a legitimate transaction it wasn't helping him. Mr D said it wasn't good enough and it shouldn't be happening to him. I think Santander is clear when it lets Mr D know the system is automated and can't be changed. I understand Mr D's frustrations, but the call handler follows a prescribed format when dealing with such calls. I think that's reasonable for Santander to do. Mr D said he didn't need the discussion about scams, but Santander confirmed on the call it can't move on to deal with the transaction until this is covered off. I think that's fair.

Mr D is also clear that he doesn't like the questions asked of him, but Santander confirmed these are standard questions. I don't think there's anything unfair about the questions or the way they were asked. And when it comes to starting a complaint, the handler explains all the

options to Mr D. Mr D doesn't like the options, but I can't say that means Santander acted unreasonably or provided poor customer service.

I haven't seen any evidence that Santander dismissed Mr D's complaint or didn't investigate it. It stuck to the usual fraud process and the questions it should ask. I don't think there was a bank error here, Santander acted reasonably.

My final decision

I don't uphold this complaint.

I make no award against Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 31 July 2024.

John Quinlan
Ombudsman