

The complaint

Mr A complains Santander UK plc (Santander) banking app failed to provide an acknowledgement when he made a payment, resulting in the payment being duplicated.

What happened

Mr A says while overseas he attempted to make a payment for his rent of £775 using his banking app, but when he did so he didn't receive any acknowledgement. Mr A says he assumed the payment hadn't been processed, so he made the payment again only to find the payment had been paid twice from his bank account.

Mr A says when he raised this with Santander it said it wasn't its error and although it tried to recall the payment, the payee refused to return it. Mr A says he also attempted a different payment using the app and this rejected due to network connection issues. Mr A says he has now lost £775 as his landlord refuses to return the monies and feels this is because of the failings of Santander's banking app and wants Santander to refund these monies along with compensation for the trouble and upset caused.

Santander says Mr A used his mobile banking app to set up the two payments, so it wasn't at fault here. Santander says the issue may have been due to connectivity issues while overseas. Santander says it tried to recall the payment on a best endeavours basis, but this wasn't accepted by the beneficiary. Santander says it has offered Mr A £250 for the poor service he received but this was declined.

Mr A wasn't happy with Santander's response and referred the matter to this service.

The investigator looked at all the information available but didn't uphold the complaint. The investigator says while he accepts he didn't get a confirmation of the first payment, he could have checked with Santander before setting up the second payment. The investigator felt Santander had done the right thing by trying to recall the payment on a best endeavours basis but unfortunately this was rejected by the beneficiary.

The investigator felt the offer of compensation of £250 by Santander was more than reasonable here.

Mr A didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for 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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been upsetting for Mr A to have thought his first payment using his banking app had failed as he'd not received a confirmation, which led him to

making the payment again only to find both payments were sent. When looking at this complaint I will consider if Santander were at fault for the payment being duplicated.

Mr A's complaint centres around the fact, when he attempted to make a payment for his rent on his banking app while overseas, he didn't receive any confirmation of this so took this as it hadn't been processed and made the payment again. Mr A feels Santander's app is at fault here as he has also experienced issues with payments failing for connectivity issues while overseas.

While I understand the points Mr A makes and can sympathise with him here, I'm not fully persuaded by his argument. I say this because what is clear is it was Mr A who took the decision to make the second payment on his app not Santander. Additionally, although Mr A says he did this because he hadn't received any confirmation, I take the view he could have contacted Santander if he wasn't certain, rather than making a second payment only four minutes later. I would also say while there may be connectivity issues from time to time using the app, I can't say with any certainty this is solely due to the banking app here.

What I can see is when Santander were made aware of the issue, it attempted to make a recall of the payment on a best endeavours basis, but the beneficiary due to issues over the rent from another individual, refused to return it – so I can't hold Santander responsible for that. Santander have offered Mr A £250 for the service issues he faced and like the investigator I am satisfied this is reasonable considering it wasn't responsible for the duplication of the payment here for the reasons I have already mentioned.

While Mr A will be disappointed with my decision, I feel this is a fair outcome here and I will leave it with Mr A if he now wishes to contact Santander to accept its earlier offer of compensation.

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 A to accept or reject my decision before 3 October 2024.

Barry White
Ombudsman