

## The complaint

Mrs S complains National Westminster Bank Plc (NatWest) provided poor customer service regarding an issue concerning her debit card payments to an online merchant.

## What happened

Mrs S says she experienced problems when she tried to make payments online to a major retail merchant (A). Mrs S says this was occurring towards the end of each month from August 2023 without any particular reason, and she had correctly entered her card details as she always had. Mrs S says when she questioned this with NatWest it told her it wasn't a fault at their end, and she needed to contact A. Mrs S says A said it was NatWest's issue.

Mrs S says she made several lengthy phone calls to NatWest who promised to call her back, but it never did and couldn't provide her with a reason why her debit card was being rejected by A. Mrs S says NatWest then cancelled her debit card without notification, leaving her without access to her bank account resulting in her having to get family support to pay her phone bill.

Mrs S says she doesn't feel NatWest have looked into her complaint seriously and believes the fault lies with them, as when she finally got a new debit card the issue stopped.

Mrs S is unhappy that NatWest couldn't resolve her issue and it failed on more than one occasion to call her back. Mrs S says she has spent hours of her time on the telephone to NatWest and its offer of compensation of £30 doesn't go far enough to cover the stress, worry, and upset she has experienced.

NatWest says as far as the issue regarding the declined debit card transactions to A are concerned, this was not due to a fault at their end, and it lies with the merchant. NatWest suggested Mrs S deleted her debit card from the merchant's site and try again and if the issue persists she should contact the merchant directly. NatWest did accept it could have provided better service regarding the issues she raised with them over this matter and paid her £30 as a token of apology.

Mrs S wasn't happy with NatWest's response and referred the matter to this service.

The investigator looked at all the available information and partially upheld Mrs S's complaint regarding the service issues she faced. The investigator says she couldn't agree that there was sufficient evidence to show NatWest were at fault for the reason why Mrs S's debit card transactions failed and in fact from the information available from both NatWest and the payment network processor (M) it indicated the fault lie with A.

That said, the investigator did feel Mrs S had been let down by NatWest when it failed to return her phone calls when it said it would and this would have added to the upset and frustration here. In addition, the investigator felt when NatWest cancelled her debit card it should have informed her of that and there was no evidence to show it had.

The investigator felt NatWest could have handled things better here and it should pay a

further £150 on top of any other compensation payments it had already made.

Mrs S 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 will also be partly upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating and upsetting for Mrs S to experience debit card transactions to A continually rejecting without any clear explanation why from NatWest. When looking at this complaint I will consider if NatWest were responsible for the reason why certain transactions to A were rejected and if it did enough to support Mrs S here.

Both parties have provided this service with comprehensive details of the course of events here and while that has proved helpful, I won't be commenting on every point made as I don't feel it's necessary in order to come to a full and impartial decision here. That's not to say I haven't considered everything said – I have. But it's just that I don't need to comment on each individual point here in order to reach a decision on what's fair and reasonable.

Mrs S's complaint centres around various issues she faced when attempting to make online payments using her NatWest debit card to A. In particular Mrs S feels NatWest are to blame for the reason why her debit card continually rejected when she attempted to use it online to pay A. Additionally, Mrs S feels NatWest haven't provided her with a clear explanation why this has happened or took her complaint seriously. Mrs S says NatWest haven't fairly compensated her for the fact it failed to deal with the issues she faced, including the cancellation of her debit card without notification or return the phone calls she made as it promised to.

I understand the points Mrs S makes here and while I agree with certain aspects of her complaint, I'm not fully convinced that NatWest are solely to blame for the issues she faced regarding the rejection of her debit card transactions with A.

I say this because from the information available to me, while I can see debit card transactions to A were rejected from time to time, there's no firm evidence to show this was of NatWest's doing, other than A suggesting it was. In fact, this service has been provided with information from both the payment network provider and NatWest that strongly suggests in all probability the issue lies with A. So, as A haven't provided any conclusive evidence to show NatWest were at fault, I can't say with any certainty it was and the fact her new debit card now works with A, isn't sufficient for me to conclude this must be why the previous payments failed.

Although Mrs S has also commented about how her complaint was handled by NatWest, it's not the role of this service to scrutinise NatWest's complaints process or to tell it how it should deal with complaints more widely. I say this because this is not a regulated activity that this service can consider.

Having said that, like the investigator I do agree NatWest could have done more with its communication to Mrs S over this matter. From the back-office notes provided to this service it's clear NatWest did look into the matter and referred to other departments, so I am satisfied it did take the matter seriously.

That said it failed to return phone calls to Mrs S when it said it would and that would have only added to the frustration and upset Mrs S undoubtedly experienced here. While NatWest can only provide one phone call recording of the events, from the information I have seen from Mrs S, I have little doubt other lengthy calls were made and this would have been upsetting and time consuming for her.

Additionally, NatWest cancelled Mrs S's debit card without notification to her and while that may have been the correct action to have taken, by not informing her of this it would have added to the inconvenience she faced.

While it's not my role to punish or penalise banks like NatWest when poor service like this occurs, I don't feel the current level of compensation it has paid Mrs S goes far enough and like the investigator I'm satisfied a further payment of £150 is more appropriate in the individual circumstances of this complaint.

While Mrs S will be disappointed with my decision, I feel this is a fair outcome here.

### **Putting things right**

I instruct National Westminster Bank Plc to pay Mrs S a further £150 by way of compensation for the trouble and upset caused.

### **My final decision**

My final decision is that I uphold this complaint.

I instruct National Westminster Bank Plc to pay Mrs S a further £150 by way of compensation for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 1 October 2024.

Barry White  
**Ombudsman**