

The complaint

Mr T complains that Curve UK Limited blocked two attempted contactless payments.

What happened

Mr T says he attempted two contactless payments on 8 April 2023, but both were blocked. He says Curve told him he had reached his contactless limit but that was incorrect. He says Curve's systems have logged false information and would like an apology as well as compensation.

Curve says it told Mr T why it declined the transactions, due to having a contactless limit of £300 in total. It says Mr T's contactless limit was re-set on 6 April 2023 and he then made contactless payments over £300 which led to the two attempt payments being blocked. It also says the use of the PIN and card would have re-set the contactless limit.

Mr T brought his complaint to us, and our investigator didn't uphold the complaint. The investigator didn't think there any evidence of a mistake and thought the transactions were in excess of £300.

Mr T doesn't accept that view and maintains the transactions were under £300 and wasn't given the option of using his card and PIN.

The investigator re-considered his view and came to the same overall conclusion that the transactions were in excess of £300 and that it possible the payment device didn't offer Mr T the use of the card and PIN which was not something Curve was responsible for.

Mr T doesn't accept that view and says there is no evidence the card machine wasn't working correctly as he did use a different card on that same card machine.

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 have come to the overall view that I don't uphold this complaint.

I'm satisfied that it's up to Curve to decide what its contactless limits are and that it had clearly told Mr T that information. I have looked carefully at the transaction list Mr T and Curve have provided and I'm satisfied it's clear that Mr T had made transactions in excess of £300. I can see those transactions were about £317 and I don't think it clear why Mr T maintains they were under £300. So, I don't think Curve made a mistake in those circumstances by blocking Mr T's attempted transactions by contactless. And I think it more likely than not that if he attempted a subsequent payment by using the card and PIN rather than contactless, on balance the transactions would have been approved.

I have looked carefully at the online message exchange between Mr T and Curve, and I am satisfied Curve fairly explained the position to Mr T. I can see Mr T says he wasn't near his card limit, but I have made clear that he had exceeded the £300 contactless limit. I also can't

see any mention by Mr T in that exchange about being asked or not to use his card and PIN. I accept that it is possible the card machine simply declined Mr T's attempt to use the account card by contactless and didn't offer the use of PIN and card. That is not something I can fairly hold Curve responsible for.

Overall, I'm satisfied Mr T's main complaint to us, and to Curve was that it had blocked his attempted payments due to him reaching the contactless limit which was incorrect. I have made clear that Mr T had reached and exceeded the contactless limit and so Curve was entitled to block the attempted payments. It follows that I can't fairly order Curve to apologise for what took place or pay compensation. I also find Curve explained the position to Mr T when he contacted it. I find this now brings an end to what we in trying to resolve this dispute informally can do.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 2 December 2023.

David Singh
Ombudsman