

The complaint

Miss P complains about mistakes in relation to her USD account with Citibank UK Limited.

What happened

On 10 May 2023 Miss P contacted Citibank to dispute a payment of \$150 that was pending on her account. Miss P has explained she believes the payment to be related to a transaction of \$159 that should've been completed in October 2022.

Citibank issued a final response on 23 May 2023 but said there was no trace of a payment for \$159 on 10 May 2023. Citibank said Miss P had previously instructed a payment for \$159 on 4 October 2022 which had gone through on 6 October 2022. Citibank didn't uphold Miss P's complaint.

An investigator at this service looked at Miss P's complaint. They couldn't find any trace of a payment for \$159 on 10 May 2022 from Miss P's Citibank account. The investigator checked with Citibank and it confirmed a payment for \$150 showed as pending on Miss P's account on 10 May 2023 but it wasn't subsequently claimed by the merchant. As a result, Miss P's balance would've been temporarily reduced by \$150 whilst the pending payment timed out. The investigator didn't uphold Miss P's complaint.

Miss P asked to appeal and said the funds had been withdrawn from her account in October 2022 but not paid for around five months. Miss P also provided a screen shot showing a pending transaction of \$150 on 10 May 2023. As Miss P asked to appeal, her complaint has been passed to me to make a 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.

Citibank has explained there are two separate payments involved in Miss P's complaint. The first was a payment for \$159 which Citibank says was made as directed in October 2022. The second was a pending payment for \$150 that was provisionally claimed by the merchant on 10 May 2023 but not subsequently debited from Miss P's account.

I've looked at Miss P's statements and the information provided by Citibank for May 2023 and there's no evidence that a payment of \$159 being claimed or made. Miss P's statements don't show a debit for \$159 and Citibank confirms there were no payments at that level. I can see Miss P has forwarded a US bank statement but that shows \$159 was deposited into her account on 4 October 2022. So it appears to me that the payment Miss P instructed in October 2022 was made as directed.

Miss P's screen shot shows a pending transaction for \$150 on 10 May 2023. Citibank confirms this was correct as a merchant had made a provisional claim for \$150 from Miss P's Citibank account. But if a pending payment isn't ultimately claimed, the earmarked funds (\$150 in this case) are then released and move back to the available balance. Citibank's

explained that's why Miss P's available balance changed once the pending payment wasn't claimed.

I'm sorry to disappoint Miss P but I haven't seen any evidence that shows Citibank made a mistake with how the payments in question have been processed. Overall, I'm satisfied Citibank has dealt with Miss P's complaint fairly and hasn't made mistakes with her payments. As a result, I'm not telling Citibank to do anything else.

My final decision

My decision is that I don't uphold Miss P's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 5 January 2024.

Marco Manente
Ombudsman