

## **The complaint**

Mr B complains Bank of Scotland plc trading as Halifax would not allow him to make a purchase.

## **What happened**

Mr B says he tried to make a purchase on a third party website on 31 October 2022, but he was unable to do so, and he received no message to his mobile phone. He says he phoned Halifax who told him to keep trying, but there was no success, so the call handler told Mr B there was nothing he could do. Mr B says later that day, he spoke to a Halifax call handler for an hour, and again he wasn't able to receive a message to his phone. Mr B made a complaint to Halifax.

Halifax did not uphold Mr B's complaint. Mr B brought his complaint to our service, and he said he received no response to his complaint from Halifax. Our investigator did not uphold Mr B's complaint. He said Halifax provided us evidence that they sent responses to Mr B's complaint on three different occasions. He said Halifax have provided evidence that the attempted transactions weren't declined by them, and the transaction was authorised later in the day.

Mr B asked for an ombudsman to review his complaint. He made a number of points. In summary, he said there was no proof Halifax responded to his complaint in January 2023, and he said there was a racial component of his complaint which hadn't been addressed. He said on 23 May 2023 he wrote to Halifax which mentioned the racial component of his complaint.

## **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.

Firstly, I'm aware that I've only summarised Mr B's complaint points. And I'm not going to respond to every single point made by him. No discourtesy is intended by this. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to reach what I think is a fair outcome.

I must make Mr B aware that I can only look into the complaint points he made on his original complaint to Halifax. I note that he has said there is a racial component of this complaint, but I checked his complaint letter that he forwarded to our service on 10 January 2023, and his complaint form to our service dated 1 February 2023, but these do not mention any racial components to the complaint I'm looking at here. Mr B has said that he included this on his 23 May 2023 letter to them, but this is after Mr B brought his complaint to our service. So I won't be able to look into this as part of this complaint.

Halifax are unable to reproduce the final response letter they said they sent Mr B. And he disputes that Halifax sent it three times, with the last date being 3 January 2023. But I was

glad to see that even if Mr B didn't receive the response from Halifax, that he was able to bring his complaint to our service in the relevant timescales for our service to look into his complaint.

I note the strength of feeling that Mr B has about what happened on 31 October 2022 when he tried to make a purchase online. And it would have been frustrating when Halifax weren't able to help him on the phone. I've looked at the Strong Customer Authentication (SCA) log of the attempted purchases that Mr B tried to make that day. And there are multiple attempts for a purchase of £406.46. There is one record showing authentication cancelled. I can see this was at 14:05pm and it shows the customer cancelled the authentication attempt. I can see that the authentication method was a one time passcode text message, so it does appear this was sent. But I can't hold Halifax responsible if this wasn't delivered by his phone provider, as this would be outside of Halifax's control.

It appears that subsequent attempts were declined due to a specific code - which is an online shopping transaction declined due to the merchant not submitting correct fraud prevention measures required by SCA regulations. So I have no doubt that Mr B wasn't able to complete the transaction several times when he attempted to, but due to the decline code, this would be outside of Halifax's control, so I'm not persuaded they were responsible for what happened here.

I can see from the SCA log though, that the transaction was successfully authorised at 17:26pm on 31 October 2022 when the payment was authorised on this attempt, and his statement shows this debiting his account the following day. So I'm pleased that Mr B was able to complete the purchase he wanted to make on the same day, but I can sympathise with him that this wasn't as seamless as it usually would be. But for the reasons I've already given, I'm satisfied this was not due to Halifax's actions. So it follows I don't require Halifax to do anything further.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 17 January 2024.

Gregory Sloanes  
**Ombudsman**