

## **The complaint**

Mr K complains that Nationwide Building Society has not helped him when he attempted to make purchases to a retailer, and he is unhappy with their security in general.

## **What happened**

Both Mr K and Nationwide are aware of the circumstances of this complaint, so I won't repeat them in detail here. Instead, I will focus on my findings for the 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.

Mr K has provided very detailed submissions to our service in relation to this complaint. In keeping with our role as an informal dispute resolution service and as our rules allow, I will focus here on the points I find to be material to the outcome of Mr K's complaint. This is not meant to be a discourtesy to Mr K, and I want to assure him that I have considered everything he has submitted carefully.

Having done so, it should be highlighted that Mr K has mentioned a number of issues that are not within the remit of our service to consider. I appreciate that Mr K feels we should change the parameters of what we can consider, however this is not for me to decide.

Under the rules which our service must adhere to, I am able to consider Mr K's individual complaint against Nationwide that is related to a regulated activity, as set out in DISP which can be found in the Financial Conduct Authorities (FCA) handbook. With this in mind, I have mainly focussed on the issue Mr K had when making payments online to a retailer, who I'll call 'T'.

Mr K has not provided much detail in relation to this complaint point, other than to say that he had difficulties using his debit card online. Nationwide has explained that the declined transactions specifically affected his payments to T, meaning it did not appear to be a wider issue.

Nationwide went on to explain that each time an order with T is amended, a new authorisation with the card issuer, Visa, is needed. When multiple authorisations in a row are attempted, this can trigger a fraud check on Nationwide's systems and affect the payment going through. Considering this, and with nothing to suggest otherwise, I don't think Nationwide has made an error in the circumstances, as the difficulties Mr K was facing were related to T's interaction with Visa. Nationwide's fraud systems are there to help protect Mr K's account, which is what I think has more likely happened in this case.

Mr K has also mentioned some other issues relating to Nationwide which I'll touch on. He has raised concerns that Nationwide may have been hacked at some point, as he believes a scammer contacted him as a result of an e-mail he received from Nationwide. Mr K has pointed to a fine that Nationwide received from the FCA in 2007 in relation to security

breaches.

I've considered this and while I appreciate the research Mr K has done, I think the security breach was a considerable time before Mr K has brought the complaint to our service, so I think it's unlikely the same issues are still affecting Nationwide. And I need to consider what has actually happened in relation to Mr K's specific complaint. Overall, Mr K has not specified any loss he has incurred and, on balance, I've seen nothing to suggest that any scam activity he has experienced has stemmed directly from Nationwide. With this in mind, I can't agree that Nationwide has made an error in the circumstances.

Mr K has also raised issues with Nationwide's website being insecure, seemingly due to the website domain being used. As well as some video links not working when he has attempted to use them. Ultimately, the majority of this does not fall within my remit as it is not related to a regulated activity and is instead about Nationwide's choice to use certain systems, which is not something I can instruct them to change. Nationwide has stated that they had no issues with other consumers being able to click on the links and view the videos Mr K has referenced and I'm conscious that Mr K has mentioned he used software to make his online activity more secure, and it is possible this may have had an impact on his ability to view videos and access links. In any event, I'm not satisfied that Nationwide has made an error in connection to this and I don't direct them to take any action in order to remedy it.

On balance, having carefully considered everything Mr K and Nationwide has provided, I think Nationwide has acted reasonably in the circumstances I don't direct them to take any further action.

### **My final decision**

I do not uphold Mr K's complaint against Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 17 August 2023.

Rebecca Norris  
**Ombudsman**