

The complaint

Mr K complains Santander UK Plc ("Santander") refused to tell him when fraud checks on a payment were completed.

What happened

Mr K made a payment from his Santander account. After undergoing some security checks the payment was referred for additional checks. Mr K was unhappy at the potential wait of 48 hours before he would know the payment had been made. He explained to the bank he couldn't wait and needed contact from them to confirm when this had gone through. He was unhappy Santander wouldn't commit to contacting him with this information and complained.

Santander didn't uphold the complaint. In its final response ("FRL") sent on the same day as the attempted payment and calls Santander explained why the payment had been referred and the nature of the restriction on Mr K's account. It told Mr K it was a temporary restriction until the payment had been updated and released.

Our investigator didn't uphold the complaint. She thought Santander had followed its fraud prevention process and had given a clear and reasonable timescale within which the checks would be completed. And she thought whilst it wasn't ideal that Santander couldn't inform Mr K as soon as the payment went through, it had followed due process correctly. And the payment went through promptly the next day.

Mr K asked for an ombudsman's decision. He thought the investigator had misunderstood Santander's business process as its fraud team was a centralised operation and there was no way of bypassing that by turning up at the branch.

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.

As much as I understand Mr K's frustrations with what's happened, I've got to look at whether Santander did anything wrong. And, having reviewed all the evidence here I don't think they did. So, I'm not going to uphold this complaint and I'll explain my reasons.

I appreciate the central issue for Mr K isn't the fraud check and hold on the account. It's rather that, despite his requests, Santander refused to inform him once the checks were complete. But, for the avoidance of doubt, I ought to say I'm satisfied Santander followed its fraud prevention procedures here. The terms and conditions provide there *may* be delay in processing a faster payment - outside of timescales set out in the conditions - while fraud prevention take place. Those terms also provide for the withdrawal or suspension of card PIN and personal security details if believed necessary for security reasons.

I've listened to the calls and it's clear in the final part of his call - where he lodges a complaint - Mr K's told the bank normally send a text/SMS to a customer when the checks are complete but also that this couldn't be guaranteed.

Mr K's was told by the call operative and the complaint handler that a branch visit with ID

was an option to speed up the process. It's not explicit in the call if this relates to the approval of the transaction or to the online access. Mr K's recollection was the branch visit would only assist with his online access - not to allow the payment to go through immediately. During our investigation Santander were able to expand on this. They said in some cases branch attendance can mean checks are dealt with quicker as being verified in branch with ID makes a more secure checks as a physical body is there and the ID is scanned.

Our investigators already explained it's not the banks responsibility to contact customers to advise when a payment has been made to or from their account, instead the onus is on the customer. I'd agree with that, so can't say Santander have done anything wrong in this regard. Mr K made the point that, if his account was suspended, he couldn't login to check if the payment had gone through. But he also told us, his recollection was the branch visit was suggested only in relation to the suspension of his online access. If I accept what Mr K says about Santander's proposal - to go into branch – it was giving him a way to work around his particular concern. But he choose not to. And, based on what Santander have now told us told us, the branch visit was also a possible way of speeding up the process.

Overall, the checks and the suspension of the account were a part of the process provided for in the terms and conditions and a temporary step for a customer's protection. This - along with the timescales, the explanation that Santander would normally send an SMS and the alternative of a branch visit to speed up the verification checks - seems fair and reasonable to me. So, I don't think Santander have done anything wrong.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 2 January 2024.

Annabel O'Sullivan
Ombudsman