

## **The complaint**

Mrs G complains that MBNA Limited declined transactions.

Mr G, an additional card holder, brings this complaint on behalf of his wife.

## **What happened**

Mr and Mrs G were in another country when Mr G wanted to make a payment for dental care. He attempted to make the payment several times, but it was declined each time he tried. Mr G complained to MBNA about this and it responded to say that a PIN hadn't been entered and that the merchant wasn't sending the transaction through to it using a chip and PIN device.

Mr G wasn't happy with this and brought the complaint to this service where one of our investigators looked into it. MBNA provided some information about why the payment had been declined, but after further investigation – found that, rather than a PIN needing to be entered, the actual reason the payments were declined was because there was a system processing error.

Our investigation took this into account, but didn't feel there was any evidence to show that MBNA could be held liable for the transactions being unsuccessful. Mr G disagreed with this on Mrs G's behalf and so the complaint has been passed to me to decide.

## **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.

It may help to start here by saying that while Mr G is an additional cardholder on his wife's account, that doesn't mean he has a contractual relationship in the same way as his wife. Ultimately, Mrs G is responsible for the account and has the relevant relationship that this complaint arises from. So it is Mrs G that is the eligible complainant here.

Most of, if not all of, the impact of this situation has been on Mr G himself. But Mr G is bringing this complaint on his wife's behalf and so I've considered things here on this basis.

It will have no doubt been very frustrating that the payments here were declined when they were. It will have then been doubly confusing and frustrating to not fully understand why the payments weren't successful. While it's clear that's the case, that doesn't mean that MBNA has treated Mrs G (and Mr G) unfairly here – even if it could have handled things better.

Mr G was initially told that the reason for the payment being declined was because a PIN hadn't been entered and because of the device the merchant had used. But, after this service became involved, MBNA then provided further evidence to show that the reason the payments weren't successful was because of a 'system processing error'. It's not helpful that MBNA didn't provide this reasoning to Mrs G, or this service, when the complaint was first raised – but it is evidence I now have to consider.

Firstly, I've considered all that Mr G has said about the payment and circumstances here. He's said that he entered the card and PIN twice but still the payment wasn't made. But a payment like the one here has a number of steps and a number of parties involved in processing it. Just because it was unsuccessful, that doesn't automatically mean that it's MBNA's fault. And the evidence I've seen supports that it's more likely than not that it wasn't.

The evidence that MBNA has provided is a record of how the payment request was processed at the time on its systems. It shows that the payment was declined because of an issue at the point of sale, but it doesn't look like the problem was to do with how MBNA handled the payment. Instead, the evidence supports that it's more likely than not an issue with the merchant, or the merchant's payment terminal. It's not clear exactly what the specific issue was – it could be a number of different issues in relation to problems at the point of sale. But none of those look to be MBNA's fault. The reasons here aren't as specific as Mr G would like, but when viewed impartially - the evidence persuades me that it's not MBNA's fault that the payment wasn't successful.

So I haven't seen any reason to say that it'd be fair to hold MBNA liable for these payments being declined. I've considered all that Mr G has said on his wife's behalf, including his reference to industry standards and the service MBNA has provided around this issue. But I haven't seen anything that means it'd be fair for me to tell MBNA to take any further action here.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 15 December 2023.

James Staples  
**Ombudsman**