

## **The complaint**

Miss S complains that Barclays Bank UK PLC provided her with poor customer service regarding payments she tried to make to a third party account.

## **What happened**

Miss S says that she phoned Barclays on 10 March 2023 as her £5,000 payment to a third party account had not been successful. She says she was told there was a £2,000 limit on the mobile application (app), and then she was transferred through to the fraud department who did some checks and told her everything was ok. Miss S says she tried to transfer the funds on this call, but it wasn't working via their app, so the call handler asked if there was a text option she could try and after several attempts she saw there was a text option so she tried this and it worked.

Miss S says she called Barclays and she wanted to log a complaint about the app not working when putting in funds. She says if she had received a notification about this, then she wouldn't have had to waste her time ringing Barclays to find out what was happening. Miss S says she asked to speak to the call handler's manager, and he told her he had no manager. Miss S spoke with other call handlers to log her complaint.

Barclays said they apologise for any inconvenience and misinformation, so they would be supporting Miss S' complaint, and they offered her £50 compensation. They said after listening to numerous calls, the payment had been picked up by their third party card provider's verification system, so the call handler told her to attempt the payment again, but this had failed as Miss S had gone over her daily limit. Miss S brought her complaint to our service.

Our investigator said she thought the £50 compensation offer was fair. She said Barclays have said that there wasn't any mobile app issues at the time, so Miss S had been misinformed, however this did not stop her from completing her payment on the same day.

Miss S asked for an ombudsman to review her complaint. She said the calls were an important factor and she wanted me to listen to them. She said Barclays should send customers notifications automatically if there were any errors.

## **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 Miss S' complaint points. And I'm not going to respond to every single point made by her. No discourtesy is intended by this. Our rules allow me to take this approach. 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 it clear to Miss S that it is not within this service's remit to tell a business how they should operate their procedures, such as whether to send a notification to their customer's if there is an issue with their app. It would be the role of the regulator – the Financial Conduct Authority, who have the power to instruct Barclays to make changes to their policies and procedures, if necessary.

I've listened to the calls which Miss S had with Barclays on 10 March 2023. The first call is where Miss S tells the call handler she has been unable to transfer the £5,000. The call handler looks into this, and she says when she transfers from the app to somewhere else, there can be a limit of £2,000 on the app. Miss S explains what she did and the call handler says it could be because she is trying to authorise the transfer through the app, that is why the limit may be £2,000. Miss S replies *"ok, that's fine"*. The call handler says she will speak to one of her colleagues about the payment, and Miss S is transferred to another call handler, who works in the fraud department.

I've listened to this call also. The call handler confirmed that the payment had been picked up for some additional checks and that is why it hadn't gone through. The call handler confirms that she will confirm the payment is genuine, so the block can be removed, and then Miss S would need to start the payment again. Miss S loads up her third party app and clicks to deposit £5,000 with a debit card. She loads up the Barclays app, but the transaction fails. The call handler asks if it allows her to receive a One Time Passcode (OTP), but Miss S confirms it doesn't. Miss S then tries to deposit the £5,000 by a bank transfer, but she couldn't do this as it would take her over her daily limit.

Miss S tries again for £2,000. There is an option to text a code. This was successful. The call handler tells Miss S that there is a problem confirming through the app at the moment and it might be a technical thing, so if she continues with the code that should work. Miss S tries a larger amount with the text code and that was successful.

After listening to these calls, Barclays staff gave differing reasons for what happened. It had been suggested that the daily limit on the app was responsible for the payment not going through, but the fraud expert confirmed that the payment had been picked up for some additional checks and that is why the payment she made hadn't gone through. It appears there was a limit of £2,000 on the app, so Miss S was able to transfer via her debit card through a text code, and this rectified the issue as this didn't have the same limit. While the call handler said there was a problem with the app, Barclays have confirmed that there were no issues with the app that day. So it would be frustrating for Miss S to hear conflicting views about the app.

It appears the issues with the app were due to the £2,000 app limit (and that is why she couldn't transfer the £5,000), and the security block. Although I'm mindful that when the block was cleared and she tried the payment again this failed, this was only a matter of seconds after the block had cleared, so I can't rule it out that there was a slight time delay for this to filter through.

I've then listened to the call where Miss S rang to make a complaint. She tells the call handler that the previous call handler who she was speaking to ten minutes ago said there was an issue with the app, and if she had known and received a notification about this, then she wouldn't have had to ring them to get it sorted. The call handler appears to have difficulty understanding what Miss S is complaining about. He asks Miss S what she wants to resolve the complaint and she says £200. The call handler says he would only be offering £25 and if she wasn't satisfied he could give her the reference number for her to take her complaint to our service. The call handler says he will escalate the complaint to a senior manager and Miss S says she was told she could be given the reference number by him.

Miss S said that the call handler had just said that he was going to refer the complaint to a manager, and the call handler said we do this and escalate it to a manager. Miss S asks to speak to a manager and the call handler says there is no-one (available) and he doesn't have a manager to speak to her.

After listening to this call I'm satisfied that it could have been handled better. There was miscommunication from the call handler which complicated matters. I'm not persuaded that the call handler said he didn't have a manager, rather that there was no manager available to speak to Miss S. So I can't agree with her on this point. But I can understand why it would appear to her that this was said as the call handler wasn't clear throughout the call and at times he gave her conflicting information and he wasn't clear.

On the next call Miss S had, the call handler did say he could pass her onto an expert team. Miss S asks why he can pass her to a manager and the previous call handler said he couldn't. But the call handler didn't say he was passing her to a manager. He explained his role and said he was a "*lower one*", so if he got a complaint, he would need to pass it onto an expert. So it appears this was the reason why Miss S was transferred as the call handler could not deal with complaints.

I've considered what would be a fair outcome for this complaint. Barclays have let Miss S down with conflicting information they gave her regarding the reason for her not being able to complete her transfer, and the call when she raised her complaint could have been handled much better. But in deciding what compensation is fair, I also need to be mindful that Miss S was able to make her payment on the day that she rang Barclays, and her complaint was raised on the call she had after this as she was given the reference number for it. It appears that there were extra security checks needed and she was able to complete this on the call.

Miss S asked Barclays for £200 compensation on the call that I listened to. But this would be outside of our guidelines for what happened here. Our awards are not designed to punish a business. Miss S was able to complete her payment to her third party account within 30 minutes of ringing Barclays. And her complaint was logged when she raised this as she was given a reference number for the complaint. But I am satisfied that she is due compensation for the conflicting/unclear information she was given across the calls on 10 March 2023 and the issues with the service regarding the complaint raised.

I'm satisfied that £50 is fair for what happened here for all of the service issues she had. It is in line with our guidelines and if Barclays had not offered her this amount then I would have awarded her this amount for what happened here. So it follows that Barclays should pay Miss S what they offered her, but I don't require them to do anything further.

### **My final decision**

Barclays Bank UK PLC has already made an offer to pay £50 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that Barclays Bank UK PLC should pay Miss S £50 (less anything they have already paid her). But I won't be requiring them to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 13 November 2023.

Gregory Sloanes  
**Ombudsman**

