

The complaint

Mr D complains about problems making payments from his account with Barclays Bank UK PLC.

What happened

The background to this complaint and my initial conclusions were set out in my provisional decision. I said:

On 26 January 2023 Mr D attempted to use his bank card with Barclays to make a purchase via an online retailer for £588.25. The payment was picked up by Barclays' fraud detection systems and declined. Barclays applied a fraud block to Mr D's card. Mr D attempted to make the purchase again but it was declined. The card was then cancelled.

A replacement digital card was made available the same day and Mr D attempted to use it to complete the £588.25 purchase again. But that led to the new card being blocked when the payment was declined by Barclays. Mr D contacted Barclays and has explained he found the agent he spoke with to be rude and aggressive. Instead of removing the block, Mr D's told us the agent referred him to his local branch to take identification and verify his details. Mr D raised a complaint.

On 31 January 2023 Mr D visited the branch and Barclays removed the card block. On 1 February 2023 Barclays offered Mr D £50 to resolve his complaint. Later the same day, Mr D attempted the purchase again using his unblocked card but it was declined by Barclays and another block applied. Barclays issued another final response but didn't agree it had acted unfairly.

Mr D referred his complaint to this service and it was passed to an investigator. In its file submission, Barclays said it wanted to offer Mr D a further £75, taking the total award to £125. Barclays' case manager explained they'd listened to the second call Mr D had with one of its agents on 26 January 2023 and agreed there weren't grounds to refer him to branch with identification. The case handler also noted the agent Mr D spoke with refused to accept his complaint over the phone. The investigator thought Barclays' revised offer was fair but Mr D asked to appeal. As a result, Mr D's complaint has been passed to me to make a decision.

What I've provisionally 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.

In its file submission Barclays has supplied evidence to show Mr D's payments were declined by its fraud prevention systems. I understand Barclays has to have systems in place to protect customers and accounts. But I think it's fair to say Mr D was attempting to make a purchase from a well known online retailer and had made several attempts. When payments were declined, Mr D was quick to make contact with Barclays to try and resolve the issue, leading to the card blocks initially being removed. Mr D was even referred to

branch with identification to verify his details. But despite Mr D complying with Barclays' requests, he was still unable to use his card to make a purchase. So whilst I understand Barclays' systems did pick up the account activity and payments Mr D attempted as suspicious, I'm satisfied that left him in a situation where he was unable to use his bank card to make a genuine purchase despite several attempts.

Mr D's told us he found the second agent he spoke with on 26 January 2023 to be rude and unhelpful. Specifically, Mr D's told us that when he raised concerns about Barclays' actions the agent made an unnecessary request that he visit the local branch with identification and refused to remove the block. Barclays hasn't supplied a copy of this call but its case handler accepts Mr D shouldn't have been sent to branch and that the step was unnecessary. In addition, the case handler accepts Mr D should've been able to raise a complaint at that time rather than being told to do so in branch.

The case handler has also told us that a new card was ordered for Mr D on 26 January 2023. But the old card wasn't cleared from Barclays' fraud prevention system which meant the replacement didn't resolve the issue and led to further problems for Mr D when trying to make a payment..

I've taken all the available information into account and whilst I'm pleased Barclays offered an increased settlement I'm not persuaded £125 goes far enough. In my view, a payment of £250 more reasonably reflects the impact to Mr D and is a fairer way to resolve his complaint. So unless I see anything else that changes my mind, I intend to uphold Mr D's complaint and direct Barclays to pay him a total of £250 for the distress and inconvenience caused.

I invited both parties to respond with any further comments or information they wanted me to consider before I made my final decision. Barclays responded and confirmed it was willing to accept. We didn't hear back from Mr D.

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 neither party has provided new information for me to consider I see no reason to change the conclusions I reached in my provisional decision. I still think Mr D's complaint should be upheld, for the same reasons.

My final decision

My decision is that I uphold Mr D's complaint and direct Barclays Bank UK PLC to pay him a total of £250 (less any compensation already paid).

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

Marco Manente
Ombudsman