

The complaint

Mr J complains that Barclays Bank UK PLC are insisting he accepts the voice security verification service that they've offered him.

What happened

Mr J says he received a text message from Barclays informing him of a new voice security verification service that they were offering him. Mr J says he declined this service, but he says Barclays insisted he accept it. Mr J made a complaint to Barclays.

Barclays upheld Mr J's complaint and offered him £100 compensation. They said their records show that Mr J was eligible to be identified using voice recognition biometrics for inbound calls. Barclays assumed he accepted the offer, but further investigation has now confirmed that he did not accept this. They said this appears to be a technical matter. Barclays said they opted him out of the service when they called him in December 2022. They said whilst his concerns had been noted at the time, no official complaint was logged and for this they apologise. Mr J brought his complaint to our service.

Our investigator thought the £100 compensation was fair. She said Mr J was sent a text from Barclays inviting him to join the voice security verification service. The text message required a yes response, which Mr J did not respond with. In error Barclays automatically opted him in for this service and called him to welcome him to the service on 22 December, which happened due to a technical problem which impacted a number of customers. She said Mr J expressed dissatisfaction during this call and Barclays opted him out of the voice security option on the same day of the call. Mr J asked for an ombudsman to review his 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.

It's not in dispute that Barclays made an error by enrolling Mr J into the voice security verification service. When they sent him a text in November 2022 seeing if he wanted to opt into this service, he did not reply "yes" to opt into the service. In fact Mr J specifically did not want to opt into this service.

Due to a technical fault Barclays opted Mr J into the service and they rang him on 22 December 2022 about the service. This call was distressing to Mr J, and I have read a transcript of this call, so I understand how upset that Mr J was to receive this call as he found out Barclays acted against his wishes and opted him into the service after all.

I've seen a screenshot of Barclays system to show that Mr J is now opted out of this service. And the call handler confirmed on the call on 22 December 2022 that they had opted Mr J out of this service, so the screenshot supports what they told Mr J.

I've considered what would be a fair outcome for this complaint. There's no doubt Mr J received poor service from Barclays, and they also acknowledged they should have raised a

complaint for him earlier than they did do. So the poor customer service was distressing for Mr J, and he was inconvenienced by this by having to speak to Barclays about the issues he faced, which wouldn't have happened if they didn't have the technical error that they said they had.

But the offer of compensation of £100 is in line with our awards for what happened here. When Mr J found out he was enrolled in the service against his wishes, he was removed from the service by the end of the call. So I'm satisfied that £100 is fair here and Barclays should pay this to Mr J if they haven't already done so.

My final decision

Barclays Bank UK PLC has already made an offer to pay £100 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 Mr J £100 (less anything they have already paid him). But I won't be requiring them to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 19 December 2023.

Gregory Sloanes
Ombudsman