

## **The complaint**

Mr G complains that Barclays Bank UK PLC gave him poor customer service.

## **What happened**

Mr G says he rang Barclays and during the authentication when he was in the queue, he said there was a message informing him that his phone number was registered so he had passed security, and they also asked other questions, which he says he passed. When he spoke to a call handler who asked for his name and Mr G gave a shortened version of his forename and his full surname, Mr G says the call handler told him that he had failed data protection and he must ring back. Mr G phoned Barclays again and he complained that he never uses his full forename in any authentication process on the phone, and he's never had a problem.

Barclays thanked Mr G for sharing his concerns with them, and his feedback had been recorded. Mr G brought his complaint to our service. Our investigator upheld Mr G's complaint. She said Barclays aren't able to change his name on their system, as the details held need to match his identification documents. She said that as Mr G initially passed the telephone verification, she felt further questions could have been asked to confirm that the adviser was talking to the right person. She said she was unable to ask Barclays to update their systems, so Mr G will need to state his full name moving forward to prevent failing security in the future. But as she thought the adviser could have done more, she said Barclays should pay Mr G for the inconvenience caused. Mr G asked for an ombudsman to review the complaint as he felt more compensation was proportionate for what happened.

## **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.

I'd like to explain to Mr G that it is not within this service's remit to tell a business to make changes to their systems to allow preferred names to be included on their systems, or for preferred names to automatically pass security. 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 understand Barclays has a duty to ensure they are speaking to the right customer, otherwise this would not only compromise their security, but also potentially Mr G's security if someone else was able to access his account. But on this occasion, as Mr G had already passed the security before he was connected to a call handler, then when Mr G gave his name to the call handler, I'm persuaded they should reasonably have known Mr G had shortened his forename by a syllable.

But Mr G did not help mitigate what happened here. I say this because the call handler asked if that was his full name. And while Mr G may have always used his shortened forename, that wasn't what the call handler asked him, he asked for his full name, which Mr G didn't give the call handler this information based on the identification they held for him on

their system. If he had given them his full name, then he would have helped mitigate what happened next – him being asked to ring back.

But that being said, I do think the call handler could have done more before he asked Mr G to ring back. This is acknowledged by the complaint notes that Barclays have sent me as a handler says that the call handler did not ask further questions, and to avoid similar incidents in the future they were raising this feedback.

So I've considered what would be a fair outcome for this complaint. And I'm persuaded that £30 is proportionate for what happened here. Mr G was inconvenienced by having to call back Barclays, but he didn't help mitigate the situation, which is what we would expect him to do when he was asked for his full name – not his preferred name. But as the call handler could have done more to ensure it was genuinely Mr G he was talking to, especially as the pre-call verification appears to have been successful, then it follows I'll be asking Barclays to put things right for Mr G.

### **Putting things right**

Our investigator suggested that Barclays pays Mr G £30 for inconvenience, which I think is reasonable in the circumstances.

### **My final decision**

I uphold this complaint. Barclays Bank UK PLC should pay Mr G £30 for inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 1 January 2024.

Gregory Sloanes  
**Ombudsman**