

The complaint

Miss L, helped by a representative, complained because Barclays Bank UK PLC refused to agree that she had paid in £2,500 into a cash machine. Barclays said that the amount she deposited was £1,510.

What happened

On 20 January 2023, Miss L went to a Barclays branch to pay in cash. She said she had put in some of the money, when the machine stopped working. So she went to a member of staff, said she'd been depositing £1,500, and told them about the machine problem. Miss L asked about staying until the machine was checked and money credited, but the clerk told her she didn't need to stay, so she left.

Miss L went back later in the day, and said she'd made a mistake and the amount she was depositing had been £2,500 in £20 notes, not £1,500 as she'd previously said.

Miss L looked on her mobile banking the same day, but no credit showed on her account. She contacted the branch, and was told she'd be phoned back, but it didn't happen. She rang Barclays' helpline. The helpline initially said it would ask the branch manager to ring her back, but Miss L was distressed and the helpline adviser recorded a complaint. Miss L also went to the branch several more times.

On 23 January her bank balance showed a new credit, but it was for £1,510, £990 less than £2,500.

On 6 February, Barclays sent Miss L its final response to her complaint. It said that the amount deposited was £1,510 in £10 notes, and it couldn't evidence that she'd paid £2,500 into her account. It said its technical team had checked the machine, which had had £10 over, so it had credited this to Miss L's account. The machine hadn't had a £1,000 cash surplus. Barclays said that CCTV didn't show what notes which Miss L had paid into the machine.

But Barclays agreed it had made an error with the delay in the funds crediting Miss L's account. So it upheld her complaint in relation to that, and credited her account with £75 compensation.

Miss L wasn't satisfied, and helped by a representative, she contacted this service. Miss L's representative spoke to Miss L on multiple occasions, and set out what Miss L had told her. She also explained that the loss of the money had put Miss L into serious financial difficulty.

What Miss L said in her complaint form to us was different from what she'd complained about to Barclays. In her complaint to us, Miss L said that after she'd put some of the money in the machine which had then jammed, she'd taken remaining money to the cashier to deposit.

Our investigator asked Miss L's representative whether Miss L had any evidence to show that she'd had £2,500 to pay in – for example if it had been money from the sale of a car. But

Miss L didn't have any evidence to show how much money she'd had to pay in. She said it had been the repayment of a loan by a friend.

Our investigator didn't uphold Miss L's complaint. He said that Miss L hadn't been able to provide any receipts, notes, or any written evidence to show she'd had or deposited £2,500. She'd also been inconsistent about how much she had deposited, and Miss L and Barclays had agreed that when the machine fault happened, Miss L had initially filled in Barclays' form and told staff that she'd deposited £1,500.

The investigator also explained that Barclays had said that CCTV was no longer available, but the pictures seen at the time showed Miss L at the machine, but not how much she'd deposited. The investigator said that the technical evidence showed that the machine had £1,510 which it had credited to Miss L. He thought Barclays' £75 compensation for the delay in crediting the account was fair.

Miss L didn't agree. Helped by her representative, she said that:

- she understood that if there was £1,500 left in the machine, that was most likely to have been hers, but she wanted to know what happened to the £990 which she said the clerk had taken to the counter. She hadn't been able to follow him because he'd gone into an area not for the public;
- the reason she hadn't waited for a receipt was because she'd been told she didn't need to;
- she wanted to know why it had taken until the Monday for any money to credit her account;
- she questioned why there was no CCTV after three months. She said that if there had been a bank raid, this would mean the police would only have had 28 days or three months to investigate;
- she wanted to know whether the records showed two separate transactions on the account, one from the machine and one from the counter.

Miss L asked for an ombudsman's decision.

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 asked Barclays for more information.

Cash which Miss L said she handed to the clerk

In Miss L's complaint form to us, which we'd copied to Barclays, Miss L had said that after the machine jammed as she was putting in her money, *'the clerk took the remaining money to the desk to deposit.'* But Barclays' documents to us were solely about the machine. So I asked Barclays whether Miss L had at any point complained that she'd handed more money to the clerk. Barclays sent us the call recording when Miss L raised her complaint. I've listened to this, and in that call Miss L didn't mention handing money to the branch clerk. The complaint was about the machine, and the time it had taken for Barclays to credit Miss L's account with the machine money. I've also looked at Barclays' contact notes, which are completed by various employees as a complaint investigation continues. Again, there's no record on those that Miss L ever mentioned to Barclays that she'd also handed over money to the clerk.

Technically, the rules governing this service mean that we can only consider matters which a customer has already raised with their bank. So this means we can't consider the element

which Miss L first raised with us, but hadn't raised with Barclays, about handing money to the clerk. But in practice, the fact that she didn't at any point mention this element to Barclays, and only added it when she complained to this service over a month later, means that there has to be considerable doubt about whether Miss L has accurately remembered what happened. I consider it's much more likely than not that, if she'd handed extra money to the clerk which hadn't been credited, she'd have complained straightaway to Barclays, not waited a month till she contacted us.

How much money was paid into the machine?

I've looked at the computer records for the machine. When there's a problem with notes – for example if they are worn or crumpled – the notes go into a container within the machine called a purge bin, until the machine is checked by a technician.

I've seen the records for Miss L's £1,500 dispute. These show that staff checked the purge bin of the machine which Miss L used at 10.45am on 20 January. Barclays' records show that it found £1,510 in the machine, and that this was the only purge that day for that machine. So this was the amount they credited to Miss L's account.

Another key factor here is that both Miss L and Barclays say that Miss L initially told Barclays that the amount she'd deposited was £1,500 in £10 notes. She left the branch, and returned later to say that she'd made a mistake and had actually paid in £2,500 in £20 notes. So Miss L was inconsistent here, which doesn't help her case. I also note that £1,500 in £10 notes would have meant 150 notes, and £2,500 in £20 notes would have meant 125 notes. It wasn't that she'd just mistaken the note value.

Miss L and her representative have asked for CCTV, and are disappointed and concerned that it's no longer available. But it's standard for CCTV to be kept for a relatively short time before being recorded over, and to answer Miss L's representative's point about any criminal activity in a branch, it's likely that if that happened, the recordings would be handed to police immediately. In any case, CCTV rarely shows as much as a customer would like it to. To be useful evidence, it would have to show clearly both the person paying in; and a close-up of the exact amount of every one of the notes; the account details which were keyed into the keypad, etc. This is almost never practical in real terms. CCTV is often for general security purposes in a branch. It's not to try to show exact details of what was paid in or taken out, and by whom. So even if it were still available, it's unlikely it would have helped me to determine what Miss L paid in that day.

Taking the machine evidence, and Miss L's initial statement about how much she was depositing, into account, I consider it's more likely than not that the amount Miss L paid into the machine was £1,500.

Delay in crediting money from the machine to Miss L's account

The £1,510 which was in the purge bin of the cash machine was credited to Miss L's account as a single credit, labelled "*Failed cash*" on 23 January. I also asked Barclays why it had taken from Friday 20 January to Monday 23 January for any of the money to credit Miss L's account. Barclays replied that the purge check was done on Friday 20th, following which its machines are serviced and checked the next working day, which would have been Monday 23rd.

I recognise that the delay in crediting her account with any money at all would have been distressing for Miss L. It's clear from the phone call recording that she was understandably upset, and worried about the loss of her money. So I find that it's fair and reasonable for Barclays to pay Miss L compensation for the upset and distress which this caused her. I find that £75 is fair and reasonable for this, and Barclays has already paid this to Miss L.

So, having taken into account all the evidence, I think it's more likely than not that the amount Miss L paid in on 20 January was £1,500 not £2,500. I consider Barclays should have credited this more quickly than it did, but I find that the compensation which Barclays has already paid for this distress and inconvenience was fair and reasonable.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 2 October 2023.

Belinda Knight
Ombudsman