

The complaint

Mr T complained because Barclays Bank UK PLC refused to credit his account with the amount of cash which he said he'd tried to pay into a machine.

What happened

On 3 November 2022, Mr T went into a Barclays branch to pay in cash. There was a long queue, so he went to a machine, and he put in the money and his bank paying-in slip. The machine rejected the transaction and returned the notes with the top one crumpled. Mr T took the rejected money and his paying-in slip, and joined the queue to have the cash paid in by a cashier.

When the cashier counted the £20 notes, she told Mr T that the amount was £1,160, and not £1,600 as Mr T had said. Mr T was shocked, and looked around on the bank floor as he couldn't believe the money had disappeared. She said that it was £1,160 which Mr T had written on the paying-in slip too. Mr T said he could only think the machine had interpreted it as £1,160 too.

Mr T believed that the missing £440 could only be in the Barclays machine. He noticed that the first £20 returned had been folded over, and part of his paying-in slip was still attached to the counterfoil. He thought this would be the reason why there had been a problem with the machine.

The cashier told Mr T that if the money was still in the machine, it would be retrieved at the end of the banking day. She took Mr T's phone number. The manager later rang him back and said there was no money left in the machine. Mr T didn't believe that the money wasn't in the machine and thought it had malfunctioned. He couldn't believe he'd have been the only one affected. He complained.

Barclays didn't uphold Mr T's complaint. It said that the branch had carried out a thorough investigation, and the machine was balanced when the branch closed that day. There wasn't any cash left in the machine, and it had balanced correctly. Barclays told Mr T that money paid into a machine could be rejected for a number of reasons. One was if the notes were crumpled. Another was if the amount the customer had keyed in didn't match the amount of notes they'd put into the machine. Barclays said that the branch cashier had counted the money Mr T paid in, and it was £1,160, which looked like the figure on the bottom of the paying-in slip which Mr T gave the cashier.

Mr T wasn't satisfied and contacted this service. He said that the cashier had interpreted the figure he'd put on the paying-in slip as £1,160 and he thought this was how Barclays' error had happened. He told the investigator that Barclays wouldn't allow its staff to open and inspect a cash machine, and the machine must have read his paying-in slip as £1,160 too.

Our investigator didn't uphold Mr T's complaint. He said that Mr T had told Barclays that he'd obtained the money from two transactions – but he'd told the investigator that the money came from having sold his car. The investigator asked Mr T for clarification, and any evidence of where the money came from, but Mr T hadn't supplied this. The investigator said

that the evidence suggested there weren't any processing errors with the transaction, and he wasn't convinced by what Mr T had said. So he thought it was likely that the cash he paid in didn't match the £1,600 which Mr T had put on the paying-in slip.

Mr T didn't agree. He said he took great exception to the investigator saying he hadn't clarified where the money had come from, and not being believed when he said it came from selling his car for £1,600 in cash. He said he didn't have the original paying-in slip but sent a sample paying-in slip. He said he didn't know how the investigator could have reached his decision without having seen the original paying-in slip. He said the cashier had misinterpreted his handwriting, and the machine must have done the same. Mr T also said he didn't believe anyone in the Barclays branch had the authority to check the machine, which he believed could only be done by whichever external company which Barclays used.

Mr T 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 appreciate that Mr T feels strongly about his complaint. And as I wasn't present at the time, I can't tell for certain what happened. Whenever this happens, I take my decision on what I think is more likely than not to have happened.

Mr T believes that the problem arose because of the hand-written figure which he entered on the paying-in slip. But the amount written on the paying-in slip isn't relevant here. What matters is the actual amount of notes which were paid in. The machine would have counted the notes and compared that with the figures Mr T keyed into the machine keypad, rather than going by the hand-written figures on the paying-in slip. The amount which should have been credited to Mr T's account is the amount of the notes, regardless of what the paying-in slip said, or how Mr T's handwriting might have been read. So I've considered the evidence about how much actual cash was deposited.

The cashier counted the notes more than once, in front of Mr T, and Mr T believes it was the machine which retained his money. So I consider it's most likely that the amount Mr T handed to the cashier was £1,160. This leaves the only possibilities as the machine having retained the disputed £440, or Mr T being mistaken in the amount he paid in. He said he counted it out the night before, but he might have used some for some other purpose which he's forgotten.

Mr T believes that Barclays staff wouldn't have had the power to check the machine, and only an external company would have done, but that's not the case. Barclays staff checked the machine at the end of the day, and I've seen the machine-dated computer printouts of what the machine's records showed.

The key evidence here is what's shown on the machine records, and I've looked carefully at this. It showed that the machine balanced at 16.25 that day, and there was no money left over in the machine. This indicates that the amount which the machine returned to Mr T was the amount he'd put in, or there would have been a discrepancy on the machine's log. Barclays also told us that no other customers reported a problem with the machine that day.

The machine evidence means that I think it's most likely that Mr T was mistaken in how much he paid in, and that it was likely to have been £1,160 not £1,600. So I don't require Barclays to refund Mr T with £440.

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 Mr T to accept or reject my decision before 4 September 2023.

Belinda Knight
Ombudsman