

## **The complaint**

Ms P has complained about the service Barclays Bank UK PLC has provided when she tried to remove a block on her account.

## **What happened**

Ms P says on 30 December 2022 she attempted to send £1,000 to her sister to assist with her daughter's university fees. However, this payment was stopped by Barclays' Fraud Detection System and a block was placed on the account.

Ms P was asked to contact Barclays to answer security questions in order to remove the block. When she did, she says the questions she was asked were inappropriate and personal. Ms P has said it made her feel like a criminal and she feels she has been discriminated against due to her Russian heritage.

Ms P says as the advisor didn't believe she was who she said she was, she was then referred to branch. She did as she was asked and attended branch with the relevant ID. However, she says despite doing so, she was still disbelieved while she was on the phone in branch with the fraud team. She has said this was humiliating and she had to spend a great deal of time trying to resolve the issue. Ms P has said if she had been born in the UK she wouldn't have been treated this way.

Barclays looked into her complaint and said its Fraud Detection System selects payments based on various criteria. The system is there for the security and protection of its customers' accounts. So as the transaction was blocked Ms P was asked to call Barclays to go through further security questions. However, as there was a male voice in the background and not all questions were answered clearly Ms P was asked to go to branch with two forms of identification (one photographic) in order to remove the blocks from her account. Barclays says after Ms P visited the branch the block was removed, and the payment was authorised.

However, upon reviewing the service it provided Barclays felt due to Ms P having to wait a long time to speak to an advisor and how the call was handled, it had caused some degree of inconvenience to Ms P. As such it credited her account with £50 in recognition of this. Ms P remained unhappy and referred the complaint to our service. Our investigator looked into the complaint but didn't recommend Barclays do anything further as she was satisfied it had acted in accordance with its obligations. Ms P didn't agree and asked for her complaint to be referred to me for a final 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.

Having done so, I agree with the investigator's findings for broadly the same reasons, I will explain why.

Ms P says Barclays has discriminated and breached the Equality Act 2010 (EqA) because they asked her personal questions when attempting to remove a block on her account and she believes this is due to her heritage. It's not my role to decide if the EqA has been breached as that's for a court to decide. However, I have considered if Ms P was treated fairly when Barclays asked the questions it did to remove the block from Ms P's account. I understand that Ms P would have been frustrated to find out that Barclays' Fraud Detection System stopped her transfer of £1,000 to her friend (who she refers to as her sister). But Barclays does have a responsibility to monitor accounts and payments, and one of the reasons for this is to prevent fraud and scams. Barclays needs to have systems in place to look out for unusual transactions or other signs that might indicate its consumers are at risk of fraud (amongst other things). Barclays has explained that this payment triggered its Fraud Detection Systems and as such it had to follow the process put in place to protect its customers. As such, I don't think Barclays acted unreasonably by intervening and following its process to talk to Ms P before sending the payment.

From the evidence provided, I can see that Barclays did try to contact Ms P shortly after she attempted to transfer the funds, but the calls were unsuccessful. As a result, a block was put on the account until Ms P could confirm that the payment was genuine. And considering that Barclays Fraud Detection Systems had been triggered and Barclays were unable to talk to Ms P, I think it acted in Ms P's best interests to protect her account.

Ms P contacted Barclays on 30 December 2022 to get the block on her account removed. Having listened to the call I am satisfied the questions Barclays asked were surrounding the payment and all relevant to the payment in question and ensuring the payment was genuine. Barclays has also said that Ms P wasn't able to answer all the security questions it asked. I don't think this is the case, I do recognise there was a language barrier, but I am satisfied that Ms P answered all the questions asked of her. So, I can appreciate why she felt it was unnecessary for her to go into branch and why she remained confused that the block hadn't been removed.

Barclays has accepted it could have handled the call better and in recognition of that it paid Ms P £50 for upset it may have caused. Which I think is fair in the circumstances. I say this because, despite Ms P answering the questions, it is clear having listened to the call, that there is a third party in the background assisting Ms P with the answers to the questions the advisor was asking her. As such, this raised concerns for the advisor and the decision was made to ask Ms P to visit the branch with identification to get the block removed. Given the block was put on the account due to it being triggered by Barclays Fraud Detection Systems, I don't think it was unreasonable that the advisor had concerns when she heard a third-party assisting Ms P with her answers. As such, despite Ms P answering the questions correctly, she would have always been asked to visit branch due to the third party in the background, And the correct process was followed when it asked Ms P to attend branch.

Ms P says when she attended the branch she was still interrogated and disbelieved. When Ms P attended branch, the advisor called through to the fraud department so Ms P could get the block removed. So, I requested to listen to the call that took place in branch. While I didn't receive the call, I did receive a copy of the transcripts. On balance, I am not persuaded that Ms P was interrogated or disbelieved during this call. The fraud department asked the usual questions and followed the usual process in order to get a block removed and once Ms P had answered them the block was removed.

So, with that in mind, considering the available evidence and the events that followed, I can't fairly conclude that Barclays has treated Ms P unfairly or unreasonably. I think there was some confusion during the call that took place and Barclays has taken steps to put this right. And for the reasons I have outlined above I think this is fair. So, I won't be asking it to do

anything more. I understand that Ms P will be unhappy with this decision, but I hope my explanation for how I arrived at this outcome gives her some assurance her complaint has been considered impartially.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 9 December 2023.

Jade Rowe  
**Ombudsman**