

The complaint

Mrs and Mr M are unhappy with payment notifications they received from Barclays Bank UK PLC.

What happened

Mrs and Mr M received a notification from Barclays that a payment was to be taken from their account. But the notification didn't state to which company the money was to be paid. Mrs and Mr M contacted Barclays about this, but Barclays couldn't provide any additional information to them about the payment. However, a short while later, when the payment did leave their account, Mrs and Mr M saw that the payment was made to a major airline company and recognised it as being a legitimate payment they'd made.

On a separate occasion, Mrs and Mr M received a notification that £120 had been taken from their account. Again, the notification included no further information, and again Barclays couldn't provide any further information to them about the £transaction. Mrs and Mr M weren't happy about this, so they raised a complaint.

Barclays responded to Mrs and Mr M and explained that the notification regarding the £120 they'd received appeared to correspond to a £120 cash withdrawal Mrs and Mr M had made from an ATM ten days previously. Barclays couldn't explain why the notifications that Mrs and Mr M were unhappy about had been received by them late. But they noted that they Mrs and Mr M's notification settings were all correct with them, and that there could be several other reasons outside Barclays control why the notifications had been delayed. Mrs and Mr M weren't satisfied with Barclay's response, so they referred their complaint to this service.

One of our adjudicators looked at this complaint. But they didn't feel that it could fairly be said that the late receipt of the notifications by Mrs and Mr M was because of any error or mistake by Barclays, and so they didn't uphold the complaint. Mrs and Mr M remained dissatisfied, so the matter was escalated to an ombudsman 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.

It isn't for me to determine exactly why Mrs and Mr M received the notifications late and lacking information as they did. Instead, given that this is a complaint Barclays, my task is to assess whether I feel Barclays have done anything wrong or acted unfairly here.

Having considered this complaint, I don't feel that it can fairly or reasonably be said that Barclays have done anything wrong or acted unfairly, and it follows from this that I won't be upholding this complaint.

One reason for this is that I accept that there are several reasons why the notifications might have been received late by Mrs and Mr M. This is because the notifications are the result of interactions between Mrs and Mr M and Barclays, but also the merchant a payment is made

to or the owner of the ATM that cash is withdrawn from.

Importantly, Barclays have demonstrated to my satisfaction that their notification settings for Mrs and Mr M's account are set up correctly. And this is also apparent from the many correct notifications that Mrs and Mr M receive.

So, I don't feel that it can be said that Barclays are at fault for what happened here, because I feel that there's a reasonable possibility that the issues may have occurred at another part of the transactional information chain.

I also don't feel that there's been any impact here which would merit any further action from Barclays even if I were to consider them at fault – which, to confirm, I do not.

One reason for this is because both of the payments in question were legitimate payments made by Mrs and Mr M. And I feel that Mrs and Mr M should reasonably remember both withdrawing £120 from an ATM and making a payment to a major airline company, which I note from the account statement provided to this service by Barclays, doesn't appear to be a regular occurrence.

And while the notifications that banks such as Barclays provide to account holders are a useful tool for those account holders, the account holders themselves bear an ongoing responsibility to monitor and keep track of their own accounts.

All of which means that I won't be upholding this complaint or instructing Barclays to take any further action here. I realise this won't be the outcome Mrs and Mr M were wanting. But I hope that they'll understand, given what I've explained, why I've made the final decision that I have.

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 Mrs M and Mr M to accept or reject my decision before 26 October 2023.

Paul Cooper
Ombudsman