

## **The complaint**

B, a limited company complains that Barclays Bank UK PLC has failed to resolve a technical issue which means that payees keep disappearing from B's online banking.

B is represented in its complaint by a director, Mr K.

## **What happened**

Mr K has complained more than once to Barclays that saved payees have disappeared from B's online banking.

Barclays told Mr K that there was a known issue which meant that saved payees dropped off after about 13 months. Mr K pointed out that some of B's payees have dropped off online banking after only two months.

Before B came to this service, Barclays apologised and discussed the possibility of compensation. Barclays says Mr K wasn't interested in compensation unless it was more than £200,000 and that he just wanted Barclays to fix the problem.

The investigator thought B's complaint should be upheld. She noted Mr K's concerns that Barclays' systems may be corrupt and subject to possible data breaches. The investigator told Mr K that she could explain how to escalate these concerns.

The investigator said that B's terms and conditions say that customers should plan to guard against system failures. She also explained that this service doesn't have the power to make a business change its systems and we can't punish it for taking too long to investigate.

The investigator recommended that Barclays pay B £300 for the inconvenience suffered. Barclays agreed to this recommendation but B doesn't accept.

Mr K thinks that if a large business was having similar problems with Barclays banking system, everything would have been resolved more quickly. He'd like to know how much time Barclays has dedicated to sorting this out. Mr K says he's not bringing the complaint for financial gain but to stand up for others. He asks what would happen if another time a glitch like this wiped out B's and many other customers' accounts.

## **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 Mr K's frustration with the situation but as the investigator explained, the Financial Ombudsman Service doesn't supervise, regulate, or discipline the businesses we cover. It would be for the regulator – the Financial Conduct Authority – to make decisions about the way in which businesses work. So, we can't get all the answers that Mr K would like.

Barclays says that its aware of the problem with its online banking service and is trying to fix it. Although Mr K would like to have more information about the steps Barclays has been taking, I don't require Barclays to provide this as part of resolving B's complaint.

I understand that Mr K's focus is to get answers rather than compensation but I can also see that B has been impacted by the problem. I consider the investigator's suggestion of £300 compensation is fair. It reflects the inconvenience to B when Mr K, as director, had to go back through records and reinstate payees, as well as speaking to Barclays about the problem.

I understand Mr K's concerns about the same or an even worse problem happening in the future but I can't require Barclays to compensate B for something that hasn't yet happened. I also remind Mr K of Barclays' advice to retain details of all payees in case they drop off online banking again.

### **Putting things right**

To put things right, Barclays should pay B £300.

### **My final decision**

My decision is that I uphold this complaint and require Barclays Bank UK Plc to pay B £300.

Under the rules of the Financial Ombudsman Service, I'm required to ask B to accept or reject my decision before 21 July 2023.

Gemma Bowen  
**Ombudsman**