

## The complaint

Mr V complains that the app supplied by Barclays Bank UK PLC didn't work on his phone and that Barclays failed to resolve the problem.

## What happened

Mr V reported problems when he attempted to pay using his mobile phone. He said that the system kept crashing or asking him for his login details. He tried to set up an online payment app, but this wasn't supported on the Barclays app.

Barclays attempted to fix the problem, removing the record of an old device from his account, but Mr V said this did not resolve it. It escalated it to its digital team, and paid Mr V £25 for the ongoing inconvenience.

On referral to the Financial Ombudsman Service, our Investigator corresponded with Barclays about the problem. Barclays reported back that Mr V had been able to log on with his mobile phone numerous times and that the only occasions he had apparently not been able to do so he was asked for his password. But without further details of the dates and error codes when the problem arose it couldn't do anything further.

Mr V reported that he has now been able to resolve the problem and been able to register with the relevant payment app. But he didn't think that the compensation paid by Barclays was sufficient.

Our Investigator thought that Barclays had dealt with Mr V's complaint appropriately and had paid reasonable compensation.

I issued a provisional decision. In it I said that I thought that Barclays should increase the total compensation to £100, including the £25 already paid.

Barclays agreed to my provisional findings.

Mr V said he had not received the £25 that Barclays said it had paid, nor received any apology.

## 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 set out below my provisional findings, in italics:

*“Barclays first responded to Mr V's complaint in December 2022. At that stage it said:*

*“Due to the fact the issue with the app is being caused by a digital issue on our side, this complaint has been upheld in your favour. As we've exhausted all the options we have available at the complaints team to put a fix in place, this issue has been escalated to our*

*Digital team.... The team will text you when they have fixed the issue, or if they have any updates for you."*

*At the stage where Barclays responded to our Investigator in March 2023, the matter was still with the digital team and it could not give a time frame within which it would be resolved. It then asked for details of the error codes and dates when they occurred. Subsequently it appears it did carry out an investigation and provided lists of the occasions when Mr V appeared to be able to successfully use his phone for contactless payments.*

*However Mr V clearly had trouble in using his phone for contactless payments, as he has supplied the various error codes to our Investigator. He's not been able to give specific dates and times, but I do think that he might have been able to if Barclays had asked for that earlier when he raised his complaints with it.*

*It seems that the problem was sporadic rather than all the time. Mr V also pointed out that he had had problems using his phone in underground stations and was able to touch in but not touch out. Barclays indicated that that might be a problem with connectivity, but I would have thought that the underground payment system is largely designed so that phones should be able to be used.*

*Mr V also says that he was only able to register with the payment app after he contacted the Financial Ombudsman Service. I understand there was an update in January 2023 which enabled him to do this.*

*I realise that Mr V was able to use his physical card as an alternative, and that the problem is now resolved. Nevertheless I do think that Barclays could have acted on his problem sooner rather than advising him that it had been passed to its digital team which some three months later, had not contacted Mr V.*

*My view is that Barclays should be paying further compensation. It has paid £25. I propose that it pay £100, so a further £75."*

Mr V says that he has not received any compensation, or any apology from Barclays. With regard to the £25 Barclays says it has paid, I have checked Mr V's statements. On 19 December 2022 (the date of Barclays final response letter), there is an entry marked "Received: With Our Apologies" which is a credit of £25. So I am able to say that Barclays has paid the £25, and provided an apology.

As the parties have made no further comments on my provisional findings, I remain persuaded by those findings, which are now final and form part of this final decision.

### **Putting things right**

Barclays should pay compensation of £100. It has paid £25 so should pay a further £75.

### **My final decision**

I uphold the complaint and require Barclays Bank UK PLC to provide the remedy set out under "Putting things right" above

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 31 October 2023.

Ray Lawley  
**Ombudsman**