

## The complaint

Mr B is unhappy with Barclays Bank UK PLC. Mr B used his Barclays account to send money abroad to make a payment to a third party. Mr B said the payment never reached the third party and he hasn't had his money back from Barclays.

## What happened

Mr B sent a payment abroad via his Barclays account. Initially Barclays made an error, and the payment was sent back unpaid. Barclays noticed its error, corrected it, and sent the payment again. This time as far as Barclays is concerned the payment went through and reached the third party account.

Mr B doesn't agree. He said that the money never turned up with the third party. He said there was a breakdown between Barclays respondent back in the receiving country and the respondent bank for the third party. Mr B said Barclays should give him back his money.

Barclays said it had confirmation that the money had reached the third parties bank account and so it hadn't made any bank error. It did offer Mr B £100 for the initial error it made when it first tried to send the payment. Mr B brought his complaint to this service.

Our investigator didn't uphold the complaint. He said the £100 compensation for the initial error was reasonable. Our investigator said Barclays had confirmation showing the payment had been made to the third party. He didn't think Barclays needed to take any further action.

Mr B didn't agree and asked for his complaint to be passed 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.

Mr B doesn't accept that Barclays completed the payment and wants his money back. Mr B said the third party didn't get the money.

Barclay did send the payment without a bank code when it originally sent it. But when it was advised that the payment didn't go through it realised its mistake, added the code, and sent the payment again. This time it got back confirmation of the payment reaching the third party account. The swift message showed the name of the third party and that the payment had reached them. This confirmed the dates and amount. Barclays said, *"we have received confirmation from the beneficiary's bank that the funds have been credited to the intended account."* So, the evidence shows the payment was sent to, and received by, the correct third party account based on the information provided to Barclays.

Because Mr B remained unhappy Barclays made numerous attempts to recall the money on his behalf. It said *"as the beneficiary were still claiming they'd not received the funds. Our Level 2 advisor spoke with him again to confirm, she had checked our QMS records but*

*there was no change to the payment status, the corresponding bank have provided credit confirmation and the recall had been unsuccessful. Our Level 2 advisor provided a further letter confirming the corresponding bank's swift code and name but he (Mr B) was also told that as he wasn't their customer they wouldn't give him any information and he needed to ask the beneficiary bank to deal with them."* I think Barclays did all it could, so I don't think Barclays needs to do any more. It made attempts on Mr B's behalf to recall the payment. It also has a system record showing the third party account received the payment. I think Barclays has acted reasonably and fairly in the attempts it has made for Mr B.

In terms of the mistake that Barclays did make, it has accepted this, and it put the mistake right. It provided confirmation that the beneficiary third party had received the payment to Mr B. It has also offered the £100 compensation for its error, and I think that was a fair and reasonable offer in the circumstances.

### **My final decision**

I don't uphold this complaint.

I make no award against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 29 February 2024.

John Quinlan  
**Ombudsman**