

## **The complaint**

Mr B complains that Barclays Bank UK PLC trading as Barclaycard declined a transaction he wanted to make.

## **What happened**

In January 2024, Mr B wanted to make a payment at a supermarket using his Barclaycard but the payment was declined. He contacted Barclays about this and was initially told that his account wasn't active – which was incorrect. Barclays corrected that and found Mr B's active account, but said it hadn't declined the payment, which wasn't showing on its systems.

Mr B was unhappy about this and complained to Barclays. It acknowledged that he'd waited for some time on its online chat facility and when he called it. Barclays also acknowledged that it shouldn't have told Mr S that his account was inactive as that wasn't correct. It said it would compensate Mr B £50 for this. Mr B says that Barclays told him the compensation would be in his account on the morning of 8 January 2024.

When Mr B checked that morning – the money wasn't showing in his account. He says he was waiting for this given his circumstances and called Barclays, when he was faced with further poor service. Mr S said that he only saw the payment reach his account the following day, on 9 January 2024. Mr B was unhappy with this and brought his complaint to our service.

One of our investigators looked into this for him and found that Barclays had handled this matter fairly. They found that the £50 was fair for the impact of Barclays handling of the problems around the payment. They said that while Mr B was clearly expecting the compensation to be paid on Monday morning – Barclays ultimately processed this correctly, when it said it would. So while it did make a mistake in saying that the money would be with Mr B the next morning – they didn't think it'd be fair to tell Barclays that it had to do anything further in relation to this.

Mr B disagreed and so the complaint was passed to an ombudsman to decide.

## **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's not in dispute that Barclays fell short in the service it provided Mr B here. He called and used Barclays' chat function to understand why a payment had been declined and was faced with a considerable waiting time. Then when Barclays initially responded, it gave him confusing, incorrect information.

Barclays did eventually explain the situation to Mr B and paid him £50. I think that's a fair amount for the impact of these initial failings. I say this because there was a short period of time where Mr B was confused and uncertain about why a payment had been declined and

Barclays' initial response to this only served to further confuse him. But Barclays did put things right in a reasonable period of time.

What I need to decide is whether Barclays should pay any more here – but I don't think that would be fair. Mr B says he was told that the compensation would be paid to him on the morning of 8 January 2024 but when he checked it wasn't there. I've seen the screenshots Mr B has provided of what he could see on his account, but Barclays records also show it then credited Mr B's account on 8 January 2024.

I accept that the payment didn't show as being paid with Mr B when he expected it to on the morning of 8 January 2024. I also think it's likely that Barclays did perhaps give him some expectations that this would be the case – which was unhelpful. But I have to be impartial and consider that Barclays' records show that the compensation was paid to Mr B on the day Barclays said it would be – even if it may have been a few hours later than he expected.

So even if I accept that Barclays unfairly gave Mr B that expectation – it doesn't follow that I have to tell Barclays to pay further compensation for this. I have to consider both sides of a dispute and here, Barclays has paid fair compensation to Mr B for some service issues on the day it said it would. Even taking into account what Mr B says about the impact of the delay on him in his specific circumstances – I don't think it'd be fair to tell Barclays to do anything further here.

### **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 Mr B to accept or reject my decision before 31 May 2024.

James Staples  
**Ombudsman**