

## **The complaint**

Mr B complains that Barclays Bank UK PLC delayed his payment and provided poor service when he tried to resolve the issue.

## **What happened**

Mr B issued a cheque which went unpaid due to an issue with the signature. He then tried to make the payment by telephone banking but experienced issues. He said he made several calls to Barclays trying to resolve the issues and had to speak to the fraud team and answer personal questions. He said he was told that the issue would be sorted but when he called again this hadn't happened.

Barclays issued a final response letter dated 4 January 2024 not upholding Mr B's complaint. It said Mr B's payment was picked up by its fraud detection system for additional security checks. It accepted this was frustrating for Mr B but said the system was there to protect customers.

Following Mr B referring his complaint to this service, Barclays accepted it hadn't provided the service it should have when Mr B tried to get his payment released. It offered to pay him £100 for the inconvenience he was caused.

Our investigator reviewed Mr B's complaint including listening to the calls between Mr B and Barclays. He didn't think Mr B was provided with the service he should have been and so he upheld this complaint.

Mr B didn't think the £100 offered by Barclays was enough given the time he spent trying to resolve the issue.

As a resolution hasn't been agreed, this complaint has been passed to me, an ombudsman, to issue a 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 tried to make a payment by cheque, but this wasn't accepted as the signature didn't match the one on Barclays' mandate. Mr B called Barclays on 21 December 2023 to ask why the cheque hadn't been processed and it was explained it was a problem with the signature. Barclays also sent Mr B a letter about this. It is reasonable that Barclays has checks in place to protect customers and as the cheque raised concerns, I do not find it unreasonable it wasn't paid.

On the call, Mr B then asked to make the payment by telephone banking. The agent told him they couldn't make a third-party payment. Mr B wasn't happy with the process but said he would call back as required. I can understand why Mr B was frustrated at this point as he wanted to make a payment, but I cannot say that the agent did anything wrong by explaining

he wasn't able to do this, and that Mr B would need to call back and go through the security checks.

Mr B called Barclays telephone banking to make the payment. He provided the required details and was told that hopefully there would be no issue with the payment. However, the payment was deferred. Barclays has explained that the payment was picked up by its fraud detection team for additional checks. While I understand this was frustrating for Mr B, Barclays is required to have systems in place to protect customers against fraud. While these can cause delays and inconvenience when genuine transactions are paused, I cannot say that Barclays did anything wrong by requiring further checks to take place when Mr B's payment was flagged.

While I do not find that Barclays was wrong to require further checks, I do not find that it provided Mr B with the service it should have when he was trying to get the payment released. Mr B was initially told when he called on the morning of 21 December that the payment may be released within the next three hours or he would be contacted in that time. However, as Mr B's contact number was his landline, and he was going out he was warned that he may miss a call, and this could cause further delays. He was advised if he did miss a call to call back. I do not find this unreasonable.

Barclays called Mr B but unfortunately the call wasn't answered, and the payment was then cancelled and a restriction place on his account. I can understand why Mr B was upset when he called Barclays later that day to discover the payment hadn't been made. He hadn't received a voice message from the missed call and based on the information he had previously been given I find it reasonable that he would have expected to have received this. Mr B then had to make several calls and spend extended periods on the telephone trying to get the payment completed. He was told he would be assisted with the payment, but this didn't happen, and he needed to go through security on several occasions. I do not find that this is the service Mr B should have received.

Mr B's payment was made but he was caused inconvenience through the process. He has also explained how embarrassing the situation was as he had told the recipient to expect the payment and it hadn't then been sent. I have taken all of this into account when assessing what compensation should be paid. I note Mr B's comment about receiving £350 compensation to reflect the cost of his time spent on this issue. However, we award compensation based on the distress and inconvenience an individual has been caused rather than their hourly rate.

Taking everything into account, I think compensation of £100 is reasonable. I note that Barclays did offer this amount following Mr B's referral of his complaint to this service and I find that this is a fair amount taking into account the time Mr B spent trying to get his payment completed.

### **My final decision**

My final decision is that Barclays Bank UK PLC should pay Mr B £100 compensation, as it offered, for the inconvenience caused when he was trying to get his payment completed.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 11 October 2024.

Jane Archer  
**Ombudsman**