

The complaint

Mrs H complains Barclays Bank UK PLC (“Barclays”) refuses to refund her for an ATM dispute in which she says the ATM didn’t dispense the cash as requested.

What happened

Mrs H says she visited a Barclays ATM on 29 November 2023 to withdraw £300 in cash. She says the cash was presented but the machine quickly retracted the money, and she was only able to grab £100 before it disappeared.

Barclays refused Mrs H’s claim on the basis that it says the Journal Roll record from the ATM suggests the transaction was successful and the ATM balanced, showing no surplus money, on 4 December 2023.

Our investigator considered this complaint and decided to uphold it in Mrs H’s favour. Barclays didn’t agree so the complaint has been passed to me 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.

In order to hold Mrs H liable for this withdrawal, it is fair and reasonable that Barclays show it was entitled to debit it from her account. This usually involves evidence such as the ATM’s Journal Roll, records from the purge bin and balancing information, to show whether the withdrawal went through and was dispensed properly. I’d also expect some investigation and confirmation from Barclays that there is no evidence the machine had been tampered with or that it has received other similar complaints from other users around the time.

Barclays has provided the ATM’s Journal Roll which shows the transaction in question and other transactions before and after. I’ve seen that this evidence shows Mrs H requested £300, and the denominations dispensed. It also shows transactions before and after which Barclays deemed as successful. Barclays have said that the ATM balanced on 4 December 2023, five days after the date of Mrs H’s transaction.

However, in my opinion, this is not sufficient to show Mrs H received the £300 she disputes. We asked Barclays to provide evidence that there were no funds stored in the purge bin of this ATM, but to date this has not been received. Barclays has also not provided any evidence to confirm the machine had not been tampered with in any way, or that there weren’t any technical faults. Barclays says the Journal Roll provided shows the balance in the ATM before and after the transaction. But I think this is evidence of the ATM’s computing of the funds and not an actual account of the money left in the ATM in cash. There is also the possibility that there could be a fault with the machine which Barclays have not commented on.

On the other hand, I find Mrs H’s testimony consistent and persuasive. Mrs H has provided a detailed description of the events surrounding this withdrawal and I find her behaviour after

she says the cash was not dispensed to be in-line with what a reasonable person would do had they not received the money requested from an ATM.

Mrs H told us that she was able to grab hold of £100 from the machine out of the £300 requested. So, it's not likely she walked away before the money was dispensed or that someone else was able to take the cash without her noticing. And I think if Mrs H was trying to defraud the bank, she would've made a claim for the full £300. Overall, I have no reason to doubt Mrs H's testimony.

I do appreciate that Barclays has evidence of the ATM Journal Roll showing Mrs H's transaction being successful, as well as transactions before and after being successful but this does not on its own, rule out other plausible possibilities of the ATM being tampered with, or the cash being retained to the purge bin. So overall, I am not persuaded that Mrs H received the full £300 requested from the ATM.

Putting things right

Barclays Bank PLC should refund Mrs H the £200 she says wasn't dispensed from the ATM. Barclays Bank PLC should also add 8% simple interest from the date of the dispute till the date it is refunded to her.

My final decision

I am upholding this complaint. Barclays Bank PLC should put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 17 July 2024.

Sienna Mahboobani
Ombudsman