

The complaint

Mrs B says Barclays Bank UK PLC (“Barclays”) refuses to refund her for transactions on her account she says she didn’t make or authorise.

What happened

Mrs B disputes 18 transactions on her account totalling £749.33. She says she received a phone call and was told to download an app, but she now believes this was a scam and this allowed fraudsters to make unauthorised transactions from her account.

Barclays says considering all the evidence it has decided to hold Mrs B liable for the transactions in dispute. It says the transactions were online transactions made using Mrs B’s card details online, via PayPal and ApplePay. It also says some of the transactions were authorised using one-time passcodes (OTPs) and in-app Trust Anchor Passcodes (OODs), which were all done on Mrs B registered phone. The phone which had been registered on her account December 2023. Barclays says it hasn’t seen any evidence of fraudulent activity on her account and she said she received the scam call on 10 April 2024, which is after the disputed transactions commenced.

Our investigator considered this complaint and decided not to uphold it. Mrs B 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.

Generally speaking, Barclays is required to refund any unauthorised payments made from Mrs B’s account. Those rules are set out in the Payment Service Regulations 2017. Mrs B has said she didn’t carry out the transactions in dispute. So, I then have to give my view on whether I think Mrs B did authorise the transactions or not.

The transactions in dispute are online payments made to everyday popular retailers using Mrs B’s card details, ApplePay and PayPal. This means whoever made these transactions needed knowledge of Mrs B’s card, and have the ability to use these via ApplePay and PayPal. Mrs B’s evidence is that she has her card in her possession and she lives alone. She also says she had not shared her card details with anyone else.

In addition, Barclays has provided evidence to show that some of the transactions were verified via an OOD – which is an in-app notification. It has also provided Mrs B’s banking app activity which shows it has only been accessed via her usual device, and was accessed at the time the transactions were approved in the app. This means that the person who carried out these transactions were able to access her iPhone and her Barclays banking app. And Mrs B’s evidence is that no one else has had access to her physical phone.

Mrs B says she thinks a fraudster has been able to make these transactions on her account through an app on her phone which she was instructed to download by a scam caller. Mrs B

told us she received this call in January, but she told Barclays she received this call on 10 April 2024. I have considered that it's possible she was tricked into downloading an app that could've been used to access her phone, however, usually this also requires the victim to provide a passcode to the fraudster to allow them to gain access to their device. I've not seen any evidence to support what Mrs B has said, and she hasn't said that she also gave the person on the phone a passcode.

The evidence from Barclays also shows that Mrs B accessed the banking app regularly, before, during and after the transactions in dispute – but she only raised these with Barclays on 22 April 2024. Mrs B said the account was only used for saving and transferring money. But I've seen from her statements that she had shopped on one of the online retailers prior to the disputed transactions and with other online retailers as well. I've also seen some undisputed transactions during the time of the disputed transactions to the same online retailer. So, it seems likely Mrs B was also responsible for the disputed transactions but doesn't recall the spending.

The activity overall is not suggestive of fraud. I say this because usually the aim of a fraudster is to maximise spending in the shortest time. The transactions in dispute here are from 9 February to 25 April 2024, so spanning over more than two months. And many of the transactions are for small amounts. Barclays has provided evidence from one of the retailers showing that the goods ordered were sent and delivered to Mrs B's correct address, the same address we have on file for her. And it also seems unlikely a fraudster would order goods to her address.

Mrs B says she has another account which she uses for online spending which is already set up with the relevant websites. I've thought about this but considering all the evidence provided I'm not persuaded that this is enough to show the transactions were unauthorised. And as I've said above, Mrs B has not disputed some transactions to the same retailer on this account, so I think she does use this account for online shopping with the same retailer.

I'm sure this outcome will come as a disappointment to Mrs B, but for all the reasons outlined above, I am not persuaded the transactions in dispute were unauthorised, so I am not upholding this complaint.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 9 December 2024.

Sienna Mahboobani
Ombudsman