

The complaint

Mr D complains Barclays Bank UK PLC (Barclays) caused unnecessary delays before it released an online payment he had requested.

What happened

Mr D says in July 2024 he made a payment using his online banking app for the purchase of a motor vehicle. Mr D says despite this being a legitimate transaction with funds available on his bank account, Barclays declined the transaction and told him he needed to call its fraud team. Mr D says he was on the telephone with Barclays for more than 45 minutes and his wife was left waiting at the dealership causing stress and inconvenience.

Mr D says the matter could have been dealt with in a few minutes and he was asked to answer a series of unnecessary questions while at his workplace, before the payment was finally released and wants Barclays to pay him £500 for the upset and inconvenience.

Barclays says the payment was flagged for additional security checks as part of its obligation to protect its customers from potential fraud and scams, and this is part of its process as detailed under its terms and conditions. Barclays apologised for the inconvenience but didn't feel there was a significant delay, as the payment was released within 29 minutes of Mr D's online request.

Mr D wasn't happy with Barclays' response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator pointed out Barclays have a responsibility to take reasonable precautions to avoid fraudulent transactions being made and detailed the terms and conditions that refer to this. The investigator listened to the phone call recording and felt the questions asked at that time were appropriate and as the payment was released within 30 minutes, he didn't feel this represented an unreasonable length of time to have dealt with the matter.

Mr D didn't agree with the investigator's view and asked for the matter to be referred 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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating for Mr D to have to go through security checks before Barclays agreed to release the online payment he had requested, for the purchase of a motor vehicle.

When looking at this complaint I will consider if Barclays acted unreasonably when it flagged and held back the payment of £17,010 Mr D attempted to make, using his mobile banking

app.

I understand Mr D feels Barclays were being unreasonable asking him to go through a series of security questions before it would release the payment he had made online, even though there were sufficient funds in his bank account and the payment was to a genuine business.

I understand the points Mr D makes here but I'm not fully persuaded by his argument. I say this because unfortunately banks are faced with an increasing threat of fraud and scams on its customers bank accounts, and it has a responsibility and duty of care to take steps to prevent that, and I'm satisfied that is what it did here.

Although Mr D may not agree, I have listened to the phone call recording, and I'm satisfied the agent asked a series of reasonable questions in line with Barclays' process and policies as detailed by the investigator previously. It's also worth mentioning the payment was released within 30 minutes from the time Mr D input the payment using his banking app. so I can't say that was an unreasonable length of time here, given that Barclays were simply making sure the payment was genuine.

While I can see that would have been inconvenient to Mr D and his wife, I am satisfied Barclays acted in line with its standard process here and it's not for me to tell it should change those processes or policies.

While Mr D will be disappointed with my decision, I won't be asking anymore of Barclays 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 D to accept or reject my decision before 27 January 2025.

Barry White
Ombudsman