

The complaint

Mr and Mrs H complain that Barclays Bank UK PLC, didn't reimburse them for the money retracted back into an ATM when they requested cash.

What happened

In August 2024, a request for £460 was made from an ATM. However, Mr and Mrs H have told us that as the money was being taken out, the machine instantly retracted the cash and they were left with just the top and bottom note, totalling £20. The remaining £440 was then taken back into the ATM.

Mrs H immediately contacted Barclays, who said it would investigate. However, Barclays later said it didn't think it had done anything wrong so didn't uphold the complaint. Mrs H wasn't happy about this so brought the complaint to our service.

An investigator reviewed the complaint but said that the audit report from the ATM showed the transaction was successful and that the machine was checked and balanced and that no cash surplus was found in the machine which he would expect if the transaction hadn't been successful.

Mrs H remained unhappy, she said she felt cheated, had no need to fabricate the dispute and said she would like more information regarding how the ATM checks take place. The investigator responded by explaining we can only look into the actions of Barclays; however, he can see that it received a signed certificate from the card machine operator, certifying that the machine balanced. He went on to explain that even if he ignored the balancing certificate, other evidence, such as the audit report suggests the full amount successfully dispensed.

Mr and Mrs H were still not satisfied and asked the complaint to be passed to an ombudsman, so the complaint was passed to me.

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've come to the same overall conclusion as the investigator, for broadly the same reasons.

I appreciate how strongly Mr and Mrs H feel about this complaint. Our rules require me to determine a complaint by considering all of the evidence from both parties in order to decide what's fair in all the circumstances. Where the available evidence is contradictory, incomplete, or even missing altogether, I have to reach my conclusions on the basis of what is most likely to have happened on the balance of probabilities. Mr and Mrs H have raised a number of points and although I may not mention every point raised, I've considered everything they have said but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this. It just reflects the informal nature of our service.

I've examined the ATM audit data to help determine what had happened at the time of the withdrawal. I can see that £460 was requested and the audit trail shows that £460 was successfully dispensed. There's no indication the machine was malfunctioning and there is no record of the cash being retracted, which I would expect to see in this situation. If the ATM pulled the cash back in, I'd expect the audit data to show that, as it would normally be a recordable event.

In such situations, I'd also expect any retracted funds to be deposited in the reject or "purge" bin. This is where failed cash transactions are deposited. There were no such funds in this part of the ATM according to the evidence provided by Barclays.

Barclays also provided us with a balancing certificate which the ATM owner provided when Barclays investigated the complaint. This shows that the ATM had the expected amount of money in it. While I appreciate Mrs H's comments regarding the checking process, as the investigator pointed out, our role only allows us to review the actions of Barclays and in this situation, it looks like Barclays have investigated fully and have not found any errors. I don't think it was unreasonable for Barclays to rely on the audit data from the ATM operator.

I'm sorry to have to disappoint Mr and Mrs H, but the available evidence shows the withdrawal was successful, so I think, on balance, it's reasonable for Barclays to hold Mr and Mrs H liable for the withdrawal.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H and Mrs H to accept or reject my decision before 6 March 2025.

Sarah Green
Ombudsman