

The complaint

Mr J complains Barclays Bank UK PLC blocked his debit card.

What happened

Mr J opened an account with Barclays and around six months later he tried to use his card in a shop. The card was declined, Mr J had no other way to pay, and was embarrassed by this.

Mr J then checked online and found his card had been blocked. Mr J called Barclays and, despite passing security, was told to visit a branch with identification to get his card unblocked.

Attending a branch wasn't convenient for Mr J, he was working a long way from a Barclays branch and couldn't take time off work. Mr J says he was borrowing money from family, but this had to end, so he visited a branch a little over a month after his card was declined.

Mr J gave the person at Barclays his identification, answered some security questions on the phone and his card was unblocked. Mr J asked why his card was blocked and he says he was told it was bank policy.

Mr J complained to Barclays, and it said it had accepted his feedback and resolved his complaint. Mr J was offered £50 to compensate him for the inconvenience of the block on his card but he declined the offer and brought his complaint to this service.

An investigator looked into things and thought Mr J's complaint should be upheld. The investigator said Barclays had received information Mr J had been the victim of impersonation, so Barclays needed to identify him.

The investigator thought Barclays was correct in asking Mr J to attend a branch with identification, so it hadn't done anything wrong in blocking the card or putting Mr J to some inconvenience and cost of a branch visit.

The investigator also said Mr J's card had been blocked around a week before he tried to use it, so the block wasn't anything to do with the transaction Mr J tried to make.

But the investigator thought Barclays could have been clearer with Mr J about why it needed his identification and whether the block might be reapplied at a later date. Because of this, the investigator thought Barclays should pay Mr J £100 in compensation.

Mr J felt he should be paid more in compensation as Barclays knew who he was when he applied for the account and held a mortgage with Barclays. Mr J knew nothing about any impersonation, Mr J felt this could have been sorted without a branch visit.

Barclays also disagreed with the assessment and felt its previous offer of £50 was fair.

Barclays said Mr J was told why it needed to block his account and ask for identification, in a call it said it would do this if Barclays was worried someone else was opening an account in Mr J's name.

Unable to reach a resolution, the complaint was passed to me to decide.

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.

I've looked at Barclays' notes and submissions to this service, and it's clear it had concerns about whether Mr J had opened this account or not. These concerns stem from a flag placed on a fraud database, by another financial business.

This flag said Mr J may have been the victim of impersonation, more simply an unknown third party might have tried to open an account in his name.

Since there was a concern accounts might be being opened in Mr J's name, but not by Mr J, it's fair for Barclays to want to ensure its account was opened by the right person.

By blocking the card, Barclays was looking to prompt Mr J to visit the branch with identification. I can see direct debits and other payments out of the account continued while the card was blocked.

And Mr J was able to continue to pay into the account. I think Barclays acted reasonably in blocking Mr J's card, to protect money in the account and prompt Mr J to identify himself.

It appears Mr J had provided a selfie and a copy of identification when he opened the Barclays account, but Barclays hadn't physically seen Mr J or the identification.

I think it was reasonable for Barclays to ask Mr J to visit a branch, in person, and provide his identification. This allowed Barclays to be satisfied Mr J knew about the account and had opened it himself.

Mr J's mentioned the time and cost of the visit to the branch. I appreciate there was an impact on Mr J of having to visit the branch, both in actual cost and inconvenience.

But this impact flowed from the reasonable decision by Barclays to ask Mr J to visit the branch. Since I don't think Barclays was wrong to ask for the visit, I can't hold it responsible for any associated costs or inconvenience Mr J experienced from this reasonable request.

But once Barclays knew Mr J had opened the account, I think it could have explained more fully why it needed to identify him. Barclays had specific concerns, prompted by the fraud database, and could have directed Mr J there to get this data.

I've asked the investigator to share the contact details of the fraud database, the information on it is database is available to Mr J, so he can request what's held about him.

Because this fraud database information is freely available to Mr J, I think Barclays could have directed him there too. And Barclays could have directed Mr J there in the complaint call or the final response.

The impact is evident in Mr J's response to the assessment. Mr J says he knows nothing about any attempt to impersonate him. And not knowing about this will no doubt be

concerning for Mr J.

Had Barclays directed Mr J to the fraud database, once he'd been identified, he would have known this information.

I accept Barclays made Mr J aware of the general reasons why he needed to be identified in branch, but it could have been much more specific.

Because of this, I agree with the investigator, a payment of £100 is fair in the circumstances.

Mr J's said Barclays should have known who he was, he'd opened the account a little while earlier than the block was applied and held a mortgage with Barclays. Mr J said he'd never needed to identify himself in person for either of these products.

I'm satisfied it was Mr J who opened the Barclays account, and so is Barclays now. But I don't think, at the time the card was blocked, Barclays knew for definite Mr J had opened the account, it had never seen Mr J in person.

By seeing Mr J in person, and checking the physical identification, I think Barclays was able to absolutely satisfy itself Mr J applied for the account. So, I don't think this could have been sorted without a branch visit.

Barclays was fair in asking Mr J to identify himself, in person, but could have been clearer in why it needed to do this and could have been much more specific about what its concerns were and where Mr J could find out about those concerns.

My final decision

My final decision is I uphold this complaint and Barclays Bank UK PLC should pay Mr J £100 to compensate him for the poor service he received.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 20 March 2025.

Chris Russ
Ombudsman