

The complaint

Mr H complains Barclays Bank UK PLC won't refund a transaction that debited his account which he says he did not make or authorise.

What happened

On 26 June 2024, a transaction was made on Mr H's account for £2,319.40 to an airline. Mr H raised a fraud claim with Barclays on 28 June 2024.

Barclays looked into the transaction. It said it had been made online using Mr H's card and details and had been approved via his mobile banking app. Based on what Mr H had told it, there was no one else who could have accessed his phone – so Barclays concluded Mr H must have authorised the payment.

Following a complaint, Barclays still refused to refund the transaction. So Mr H referred his complaint to our service.

An Investigator considered the circumstances. She said, in summary, Barclays had provided evidence which showed a One-Time-Passcode ("OTP") had been sent to Mr H's mobile phone and it was that device that had been used, with the OTP, to approve the transaction in the mobile banking app. Mr H had told us that no one else had access to his card or phone, so she couldn't see how the transaction could have been made by an unauthorised party.

Mr H responded to say he felt it was unacceptable that Barclays hadn't been able to stop the payment, even though he'd contacted it when the payment was still pending. He asked for an Ombudsman to review the complaint, so the complaint's been 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.

Under the Payment Services Regulations 2017 ("PSRs"), generally, Barclays can hold Mr H liable for the disputed transaction if the evidence suggests that he made or authorised the transaction.

Barclays has provided evidence the disputed transaction was made on 26 June 2024 at 4:42am online. Barclays has also provided evidence that the transaction was approved via the mobile banking app, using Mr H's registered device. And that the same device was used to login to Mr H's mobile banking app at 4:14am – shortly before the disputed transaction took place.

Our Investigator said the transaction had been approved using an OTP sent to Mr H's phone number. But we've since clarified with both parties that the transaction was approved in the mobile banking app and no OTP was used.

Mr H has told us no one else had access to his card or phone, and that he still had both in his possession after the disputed transaction had taken place. Mr H says he would have been asleep at the time the transaction was made.

For an unauthorised party to have made the transaction, they would have needed access to Mr H's card details and his phone to have approved the transaction in the app. But Mr H has told us no one else had access to his card or phone.

The last undisputed use of Mr H's card was a physical card payment at 8:11am on 25 June 2024. If someone had obtained Mr H's card details during this transaction, I wouldn't expect them to wait almost 24 hours to use those details. So I don't think it's likely Mr H's card details were compromised during this transaction. But even if they were, this wouldn't explain how the transaction was then approved via Mr H's mobile banking app. And if someone had obtained Mr H's card details, for the purpose of stealing money from him, I would expect to see multiple transactions attempted, but this appears to be the only one.

Based on everything I've seen, I'm not persuaded the transaction could have been made without Mr H's involvement in the circumstances he's described.

Mr H is unhappy Barclays couldn't stop the payment, even though he contacted it when the payment was still pending. But once a payment has been authorised, the payment cannot be stopped by the bank even if it's pending but has not debited the account.

My final decision

For the reasons I've explained, I don't uphold Mr H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 16 September 2025.

Eleanor Rippengale
Ombudsman