

## **The complaint**

H has complained that Barclays UK Bank Plc (“Barclays”) made changes to its online banking portal, which means that transactions that are made on a weekend don’t show on the online bank statements until the next working day.

## **What happened**

H noticed that, following an update to Barclays’ online banking portal, transactions that occur on the weekend no longer show up until the next working day. Unhappy with this H complained to Barclays.

Barclays issued its final response to the complaint on 1 November 2024 and acknowledged that H had initially been incorrectly told that there was a known issue with its online banking service. Barclays confirmed that there was not an issue with its systems and that it is the case that, in some instances, transactions won’t show up on the system until the next working day. To apologise for the incorrect information it gave to H, Barclays paid H £50.

Unhappy with its response to the complaint, a member of H referred the complaint to this service. One of our investigators assessed the complaint and overall, they were satisfied that the delay in transactions appearing through online banking was in line with the account terms and conditions and therefore, they didn’t think that Barclays had acted incorrectly.

As H didn’t accept the investigator’s assessment, the matter was referred for an ombudsman’s 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 reviewed everything, I agree with the outcome reached by the investigator for broadly the same reasons. I will explain why.

I understand that the basis of H’s complaint is that previously, transactions that were made on a weekend would appear on the online bank statements during the weekend. However, after Barclays updated its online banking portal, H says that transactions that are made on a weekend no longer show up on the online banking statements until the next working day.

Barclays has explained that some payments may not show up on the online bank statements if they are made after the cut-off point of that day, or over a weekend. In such cases they will not reflect on the account statements until the next working day. Looking at the relevant terms and conditions (which the investigator referred to), I’m satisfied that what Barclays has said is consistent with how it says it will handle payments. Although I should add that the amount of time a payment takes to clear, and therefore appear on online bank statements, does depend on the type of payment made.

I appreciate that a member of H is unhappy with this change, particularly as I understand that payments used to appear on the online statements, even if they were made on a non-

working day e.g. weekend. And it seems that members of staff have said that H should use the Barclays banking app, as they would still appear when using the app. So, it does strike me as odd that the online banking system and banking app have different criteria about when exactly a payment made on a non-working day may appear on the online banking statement.

But having said all that, I don't think it is particularly unusual if a transaction that takes place on a non-working day may take longer to appear on the statement. After all this is why most, if not all, banks provide a current balance and available balance i.e. to reflect the fact that payments have been made that aren't yet visible on the online banking statement.

I appreciate that H has complained because it says that payments made over the weekend used to appear on the online statement during the weekend. So, it's not clear to me if this is just a temporary glitch with Barclays' online banking service, or if it is a permanent change to its online banking service.

But overall, whilst I recognise this change is inconvenient for H, at the same time I can't say that Barclays is being unfair or unreasonable in doing this. I say this because, just because the payments take a while to appear on the statement doesn't mean they haven't been successfully made. So, Barclays is still correctly processing payments as it is required to do. And, whilst it may be the case that it takes a while for transactions to appear if they're made on non-working days, the account should display an 'available balance' to reflect any payments that have been made but not yet posted to the statement. Also, most types of transactions should appear on the statements by the next working day. So any delay in transactions appearing on online bank statements – such as the delays referred to by H – should be minimal.

So, in the circumstances, I don't think any more compensation than what Barclays has paid to H is warranted.

As a final point, I think it may also help to explain that this service is not the financial regulator. This means this service does not have the power to tell financial businesses how they should run their operations. Therefore, if the purpose of H's complaint was that it wanted this service to tell Barclays to change how payments should appear on its customers' online bank statements - that is unfortunately not something I am able to tell it to do within this decision.

### **My final decision**

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask H to accept or reject my decision before 4 April 2025.

Thomas White  
**Ombudsman**