

The complaint

Mr W complains that Barclays Bank UK PLC unreasonably blocked a payment he was attempting to make.

What happened

In December 2024 Mr W attempted to make a payment for the purchase of euros. The payment was blocked by Barclays' automated fraud process. In accordance with this process the payment was cancelled and a text was sent to Mr W. Barclays says it then attempted to make a call to him. The payment was initially blocked at 11:24. Mr W called Barclays and it was satisfied that the payment was genuine and the block was removed by 11:49 on the same day.

Mr W raised a complaint with Barclays. He was further concerned about the time it took to come back to him concerning his complaint.

Barclays has advised that the payment was blocked in accordance with its fraud process and that the payment was able to be unblocked within 25 minutes. Mr W was informed on the same day that a manager would call him back concerning his complaint by the next working day. And the manager did so.

On referral to the Financial Ombudsman Service, our Investigator said he was satisfied that Barclays had acted in accordance with its procedures and was correct to query the payment. And that it responded to Mr W's complaint within a reasonable time.

Mr W disputed this as he said he had to chase up Barclays himself. He said that he suffered a significant degree of inconvenience and distress because the euros he was buying were for a holiday and he had to leave without the correct spending money. He believes Barclays is deliberately targeting him

The matter has been passed to me for an Ombudsman's consideration.

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.

As we have previously advised Mr W, banks and financial institutions are required to have a process in place that identifies possible fraudulent payments. This is an automated system, and it may detect matters such as unusual payments. Whilst I can't go into the actual reason for blocking Mr W's particular payment, I am satisfied that Barclays acted appropriately. I understand that Mr W tried several times to make the payment although it would be blocked after the first attempt so that doesn't show an error on Barclays part. I'm also satisfied that Barclays sent Mr W a text message, and tried to call him. He was able to talk to Barclays within 25 minutes and as the payment was then unblocked there doesn't seem to be any reason why he couldn't then have gone ahead with his purchase of euros.

As regards Mr W's complaint, I understand that he made this on the same day and he was told that a manager would call him back by the next working day. Mr W says that it was him who had to call Barclays. From the evidence of the phone call which I've heard, it was the Barclays manager who called him on the following working day. A final response letter was sent on 2 January 2025. So I'm satisfied that the complaint was dealt with appropriately.

I can only award compensation if I'm satisfied that an error has been made by the bank. As I've said, Mr W should have been able to make his payment for euros within 25 minutes on the same day. I don't think he's shown that he was inconvenienced, and in any event I'm not satisfied that Barclays made an error. So I won't be requiring it to take any further action. I've seen no evidence that it is targeting Mr W.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 5 June 2025.

Ray Lawley
Ombudsman