

The complaint

Mr M complains about the service received from Barclays Bank UK PLC ("Barclays") when he contacted it about his debit card not working when transacting online. Mr M wants Barclays to get the network processor ("X") to investigate the matter rather than having to go through several operators to get it working.

What happened

Mr M made three transactions online to different businesses all of which he was unable to verify through Barclays app or SMS and so the transactions were declined. Mr M contacted Barclays about this in October 2024 and raised a complaint.

When Barclays payments team investigated the issue and transactions in question it was discovered Mr M had entered an incorrect expiry date for one of the transactions and for the others the issue was on X's side – rather than Barclays - as the error message displayed meant that the payments were not processed through X due to a security feature. Barclays confirmed that there were no blocks on its side and directed Mr M to take the matter up with X to investigate. Barclays acknowledged that its customer service could've been better as it failed to call Mr M back and provide an update and compensated him £100.

Mr M was dissatisfied with this he wants Barclays to contact X directly on his behalf but Barclays won't do this as X is a separate entity and it's not within its policy to do so. And so Mr M brought his complaint to this service.

One of our investigators looked at Mr M's concerns but based on the evidence didn't think the issues Mr M was having with using his debit card to transact online was down to a fault on Barclays side or that it was unreasonable for Barclays to direct Mr M to contact X about this. They explained that as it wasn't within Barclays policy to raise the matter with X, there was nothing more we could do. They agreed the customer service could've been better but thought that the £100 compensation Barclays paid was fair for any distress and inconvenience this caused.

Mr M disagreed he says his card still isn't working despite Barclay's confirming it was and doesn't understand why Barclays won't investigate this with X. Mr M has asked for an ombudsman's decision on the matter.

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.

It might be helpful for me to say here that, I don't have the power to tell Barclays how it needs to run its business or the policies it sets down – such as whether it will reach out directly to a network payment processor on its customers behalf to raise a complaint or investigate a matter. These are commercial decisions and not something for me to get involved with.

My role rather is to look at problems that Mr M has experienced and see if Barclays has done anything wrong or treated him unfairly. If it has, I'd seek to put Mr M back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

And having considered everything, I'm in agreement with our investigator and I don't think there is anything much more of use I can add.

When Mr M raised the matter with Barclays it did what I'd expect it to do and investigated the matter by checking to see if there was anything at its end that was causing the issue and confirmed that there were no blocks on Mr M's card and identified it was an issue with the payment network processor X. Barclays suggested Mr M could try uninstalling and reinstalling its app so he could reset his preferences for making online purchases, but ultimately, it looked to be an error with X's system and directed Mr M there which I don't think is unreasonable.

Mr M is unhappy with this as he wants Barclays to raise this with X itself. But although Barclays issued the debit card Mr M uses, it is not responsible for how the network operates or how payments are processed, that is X's responsibility - a separate entity. And as such if Mr M is having a problem with authenticating his payments he needs to raise this with X.

I appreciate this is deeply frustrating for Mr M as he just wants the problem fixed and to be able to transact online without issue and doesn't want to have to call different operators every time there is an issue and wants Barclays to sort this out for him. But Barclays is under no obligation to act as Mr M's representative and do this and it is not our role to tell a business what it must do. So I don't think Barclays have done anything wrong here or treated Mr M unfairly.

I understand that Barclays did fail to call Mr M back and provide an update regarding the issue resulting in Mr M having to chase Barclays for answers which would've added to the inconvenience. But Barclays have already compensated Mr M £100 for this which I think is fair for the inconvenience suffered and so on this basis I don't think there is anything further Barclays needs to do.

My final decision

For the reasons I've explained I've decided not to uphold Mr M's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 28 May 2025.

Caroline Davies
Ombudsman