

The complaint

Mr E is unhappy that Barclays Bank UK PLC, trading as Barclaycard, blocked a valid purchase that he wanted to make and with the service he received surrounding the matter.

What happened

Mr E attempted to buy a new mobile phone using his Barclays credit card. However, the transaction was blocked by Barclays who sent a text message to Mr E asking him to confirm the authenticity of the attempted purchase. Mr E responded to the text message and confirmed that he wanted to make the transaction. But having done so, when he tried again to buy the phone using his credit card, the purchase was again blocked.

Mr E then spoke with Barclays and was unhappy with the service he received from Barclays agent and with the nature of the questions he was asked. Mr E also wasn't happy with the length of time it took for Barclays to authorise the transaction so that he could buy the phone. So, he raised a complaint.

Barclays responded to Mr E but didn't feel that they'd done anything wrong by blocking the attempted purchase until Mr E could confirm to their satisfaction that it was valid. Mr E disagreed, and he also felt that Barclays had made it unnecessarily difficult for him to raise a complaint. So, he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that Barclays had treated Mr E unfairly and so didn't uphold the complaint. Mr E remained dissatisfied, so the matter was escalated to an ombudsman for a final 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 done so, I'd like to begin by confirming that this service isn't a regulatory body or a Court of Law and doesn't operate as such. Instead, this service is an informal, impartial dispute resolution service. And while we do take relevant law and regulation into account when arriving at our decisions, our remit is focussed on determining whether we feel a fair or unfair outcome has occurred – from an impartial perspective, after taking all the factors and circumstances of a complaint into consideration.

I also note that Mr E has provided several detailed submissions to this service regarding his complaint. I'd like to thank Mr E for these submissions, and I hope that he doesn't consider it a discourtesy that I won't be responding in similar detail here. Instead, I've focussed on what I consider to be the key aspects of this complaint, in line with this service's role as an informal dispute resolution service.

This means that if Mr E notes that I haven't addressed a specific point that he's raised, it shouldn't be taken from this that I haven't considered that point – I can confirm that I've read and considered all the submissions provided by both Mr E and Barclays. Rather, it should be

taken that I have considered that point but that I don't feel it necessary to address it directly in this letter to arrive at what I consider to be a fair resolution to this complaint.

Mr E is unhappy that his attempted purchase of a new phone was blocked by Barclays automated fraud prevention systems. However, banks such as Barclays have an obligation to protect their customers' accounts, as much as possible, from acts of attempted fraud. And automated fraud prevention systems are commonly used by banks to help them meet this obligation.

Additionally, it's incumbent on banks to employ these systems with a degree of vigilance – to err on the side of caution, as it were – which unfortunately means that there will be instances where legitimately authorised transfers are flagged erroneously by the fraud prevention systems. And I'm satisfied that this is what happened in this instance.

Barclays right to block a transaction is outlined in their terms and conditions. Mr E has challenged Barclays actions as they relate to those terms. However, it should be noted that mobile phone purchases are subject to a relatively high occurrence of attempted fraud. And having reviewed Barclays terms and conditions I'm satisfied that it was reasonable for Barclays to suspect that fraud or illegal activity might be occurring, and that it was reasonable for Barclays to require verification of the transaction by Mr E to protect the security of his account. As such, I feel that Barclays actions were in accordance with their terms and conditions and I don't feel that Barclays acted unfairly towards Mr E by blocking his attempted transaction in the first instance.

Barclays initially sent a text message to Mr E, asking him to verify the transaction by responding to that text message, which Mr E did. However, when Mr E then tried to make the purchase again, the transaction was again blocked. This meant that Mr E had to speak with Barclays.

However, while I accept that it would have been less impactful on Mr E if the requirement for him to speak with Barclays had been actioned in the first instance, I note that the events under consideration here all took place in a relatively short space of time. As such, while the sending of the text message did cause a slight delay in Mr E speaking with Barclays, as was required, I don't feel that this delay was significant such that any action from Barclays is fairly or reasonably required in this regard.

When Mr E called Barclays, he was unhappy that the first agent he spoke with didn't remove the block from his account so that he could buy the phone but instead transferred him to another agent, who then asked what Mr E felt were a series of intrusive questions.

I acknowledge Mr E's frustration at what happened. But it's important to remember that the intention behind Barclays actions was to protect Mr E's account. To that end, Barclays telephony agents are expected to transfer an account holder for more detailed questioning, if they have any concerns or suspicions that the person that they are speaking with might not be the account holder that they claim to be. And, in this instance, the first agent that Mr E spoke with did develop a concern that Mr E might not have been the person he claimed to be, and so did transfer Mr E to the relevant department for more a more detailed verification.

Additionally, while I appreciate that Mr E feels that the second Barclays agent that he spoke with asked him a series of intrusive questions, I don't feel that Barclays acted unfairly by asking those questions. And again, this is because I'm satisfied it was fair and reasonable for Barclays to have ensured, to their own satisfaction, that they were definitely speaking with Mr E and that there wasn't an instance of attempted fraud taking place on his account.

Notably, when Mr E called Barclays, it took approximately 13 minutes for Barclays to verify him to their satisfaction and for the restrictions on Mr E's account to be removed. This doesn't feel like an unreasonable or excessive amount of time to me, given that concerns that Barclays first agent held which necessitated Mr E being passed to the second agent for a more detailed verification.

All of which isn't to say that Mr E wasn't frustrated or inconvenienced by what took place here. Indeed, it's clear that he was. But it is to say that I feel that the frustration and inconvenience that Mr E experienced wasn't the result of an unfair act by Barclays but was an unfortunately necessary consequence of Barclays following reasonable processes designed with the security of his account in mind. And, ultimately, I feel the importance of these processes, and Barclays obligation to follow them, is the primary consideration here.

Finally, Mr E feels that Barclays placed barriers to him raising a complaint with them. I don't agree with Mr E on this point, and I note that when Mr E asked to raise his complaint, which he did via online messaging, that Barclays agent immediately confirmed that they would raise a complaint for him. And while the process for Barclays to understand Mr E's complaint and raise it for him took some time, I feel that this was a consequence of the fact that communication was being undertaken by online messaging, which I feel slowed the process, rather than because of any obstructive acts by Barclays. And I feel that if Mr E had asked to raise a complaint via a different channel of communication, things may have been resolved more quickly.

All of which means that I don't feel that Barclays have acted unfairly towards Mr E as he contends here, and it follows from this that I won't be upholding this complaint or instructing Barclays to take any further or alternative action. I realise that this won't be the outcome that Mr E had wanted, but I hope that he'll understand, given all that we've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 22 May 2025.

Paul Cooper
Ombudsman