

## **The complaint**

Mr H complains Barclays Bank UK PLC won't refund an Automated Teller Machine (ATM) withdrawal which debited his account even though he says he didn't receive the cash.

## **What happened**

Mr H made a cash withdrawal of £200 on 31 January 2025, he says the cash was not dispensed but Barclays still debited his account. So he complained to Barclays.

Barclays responded to say its records showed the cash was dispensed and there were no problems with the ATM. As Mr H remained unhappy, he referred his complaint to our service.

An Investigator considered the circumstances. He said, in summary, he didn't think Barclays had unfairly refused to refund the transaction. He said Barclays evidence showed the machine in question balanced on the day of Mr H's withdrawal and there was no cash in the purge bin.

Mr H didn't accept the Investigator's findings. He said just because the records show the transaction was successful, doesn't mean it was.

As Mr H didn't agree, the complaint's been passed to me to decide.

## **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.

The Payment Services Regulations 2017, section 75 says:

*(1) Where a payment service user—*

*(a) denies having authorised an executed payment transaction; or*

*(b) claims that a payment transaction has not been correctly executed,*

*it is for the payment service provider to prove that the payment transaction was authenticated, accurately recorded, entered in the payment service provider's accounts and not affected by a technical breakdown or some other deficiency in the service provided by the payment service provider.*

So in the circumstances of Mr H's complaint, it's for Barclays to show the cash withdrawal Mr H is disputing was completed correctly.

Mr H made his withdrawal at a Barclays ATM at 5.43pm on 31 January 2025. There appears to be no dispute between the parties that Mr H's withdrawal was authenticated.

Barclays has provided the electronic records from the ATM in question, showing Mr H's transaction taking place. This shows Mr H's cash was dispensed with the correct number of notes. This evidence also shows other customers using the same cash machine shortly before and after Mr H, with no issues.

Barclays has also provided evidence which showed the ATM balanced when it was checked a few days after Mr H's withdrawal. If the cash had not been dispensed correctly, I would expect to see a corresponding discrepancy in this record, and there isn't one.

Mr H says just because the records show this doesn't mean his cash was dispensed. I understand his point, but I'm required to consider the evidence of both parties and decide, on the balance of probabilities, what is fair and reasonable in the circumstances of the complaint.

Having done so, while I understand Mr H's point, the technical evidence does show Mr H's cash was successfully dispensed and I haven't seen anything else to suggest, that despite these records, it wasn't. I've thought about the possibility of the ATM being tampered with. But I don't find this likely. I say this because the machine was used before and after Mr H within a short space of time, and if it had been fitted with some kind of device (such as a "cash trap"), then it's likely the fraudster would've been detected adding or removing such a device.

Overall, I find it's more likely than not the cash was properly dispensed. That's not to say Mr H hasn't lost out in some way, just that in the circumstances I don't think Barclays need to refund him.

### **My final decision**

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 25 July 2025.

Eleanor Rippengale  
**Ombudsman**