

## **The complaint**

Mr K has complained that when Barclays Bank UK PLC ("Barclays") sent him a replacement debit card, he was unable to add the new card to a payment app on his phone.

## **What happened**

After replacing a debit card for Mr K, Mr K went to add the new card details to a payment app on his mobile phone. However, despite a number of attempts, Mr K was unable to add the new card details.

Mr K contacted the payment app provider and his network provider, but they both said there was no issue with Mr K's connection or with the payment app.

Mr K contacted Barclays about this matter a number of times, but it was unable to resolve matters for Mr K.

Mr K complained to Barclays and it issued its response to the complaint on 3 April 2025. It said that it has looked into the matter but couldn't find any issue with the debit card it had issued to Mr K. Barclays suggested Mr K try adding his card to his payment app using a different device, as that has worked for some of its customers when faced with similar issues. Barclays did acknowledge the distress and inconvenience caused to Mr K by this matter and offered to pay Mr K £100 compensation. But it did also explain that Mr K had not been deprived access to his account as he could still make payments using his debit card.

After Mr K referred his complaint to this service, Barclays asked that we forward on a series of questions to Mr K, to help Barclays get to the bottom of the issue. Mr K eventually provided the answers to the questions. After further investigation, Barclays located a fraud block had been registered with the payment app (due to a previous payment that Mr K didn't recognise) and so arranged for the block to be removed.

One of our investigators investigated the complaint and they thought that the initial amount of £100 didn't fairly reflect the impact this matter had on Mr K. They recommended that Barclays pay Mr K £350 in total.

Barclays accepted the investigator's recommendations, but Mr K didn't, so 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 considered everything, I uphold this complaint for broadly the same reasons that the investigator has given. I will explain why.

I can see that this matter was deeply frustrating for Mr K. And although Mr K contacted Barclays a number of times, Barclays insisted that the issue lay with the payment app provider. This resulted in Mr K going to the stores of both the payment app provider and also his network provider, a number of times. Mr K says that he had received parking tickets whilst he was in store.

From everything I have seen, I think that a lot of the inconvenience Mr K experienced could've been avoided, had Barclays looked into matters further from the outset. I note that the issue went on for several months and Mr K was experiencing ill health in that time. So I agree with the investigator that a larger amount of compensation is warranted, than the £100 that Barclays initially offered.

Mr K says he wants more compensation, and says that customers of Barclays received £1,000 when Barclays' systems stopped operating correctly in February 2025. However, when deciding how much compensation is warranted, I need to consider the specific circumstances of each complaint.

In this case, it's clear that the issue has caused Mr K a great deal of distress as well as a great deal of inconvenience - given the steps he has gone to try and get matters rectified. I appreciate that this will have been greatly frustrating for him, especially as he spoke with the payment app and his network provider a number of times. Although I'm glad to hear that Barclays, albeit rather belatedly, has since been able to get to the bottom of the issue and took steps to rectify matters for Mr K.

When deciding how much compensation is warranted, I have also taken into consideration the fact that, apart from the time that Mr K had to wait for his new debit card to arrive (which is unavoidable when a new debit card is issued in such circumstances), Mr K did still have access to his account. Mr K was still able to make payments with his debit card, withdraw cash from cash machines and arrange bank transfers through online banking. So the impact of this issue was, fortunately, contained to him being unable to pay for items using his new debit card, when using the specific payment app on his phone.

I note Mr K's comments in relation to the parking tickets he says he received when trying to rectify this matter. But I can't reasonably hold Barclays responsible for his choice of parking arrangements and in any event, this is not a reasonably foreseeable consequence of the issues that Mr K had with his payment app. So I can't ask Barclays to refund these.

Therefore, when weighing everything up, and given the timescales involved, I do think £350 compensation, as recommended by the investigator, is a reasonable amount of compensation in the circumstances. And so, given that the technical issue with the card and the payment app is now resolved, I don't think Barclays needs to do anything more - other than to pay the above amount to Mr K - to resolve matters.

### **Putting things right**

To put things right for Mr K, I require Barclays to pay Mr K £350 for the distress and inconvenience caused to him by this matter.

### **My final decision**

Because of the reasons given above, I uphold this complaint and require Barclays Bank UK PLC to do what I have outlined above, to put matters right, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 8 August 2025.

Thomas White  
**Ombudsman**