

The complaint

Mr D complains Barclays Bank UK PLC's IT outage meant his wages were lost and this caused severe financial hardship and distress.

What happened

Mr D was sent a payslip and it said he'd be paid on 7 March 2025. Mr D didn't receive his wages and Barclays had an IT outage on this day.

Mr D says his missing wages caused serious problems with his rent, which he was already in arrears with, and his benefits payments. Mr D says without this money he couldn't pay priority bills, had to use a food bank and then lost his job when he queried the missing pay.

Mr D complained to Barclays, and it said the IT outage in March only lasted a few hours and it couldn't see this credit on Mr D's account or elsewhere. Barclays paid Mr D £25 to apologise for the outage, but felt the payslip didn't have enough information on it.

Barclays responded a second time to say it accepted the IT outage meant Mr D didn't receive his payment. Barclays credited Mr D the £91.52 the payslip showed he was due and a further £25. Barclays said it wasn't responsible for Mr D's rent arrears.

Unhappy with this response, Mr D brought his complaint to this service. An investigator looked into things but thought Barclays had already done enough to resolve the complaint.

The investigator said there was no record of the credit, so they didn't think Barclays received it. The investigator said Barclays paid Mr D the missing wages as a gesture of goodwill.

The investigator said Mr D's benefits were adjusted because his employer said he'd been paid, but didn't think it was Barclays fault the money wasn't credited, so couldn't be held responsible for the knock-on effects. The investigator thought £50 compensation was fair.

Mr D disagreed, and said Barclays paid him the missing wages after he provided evidence to show it was paid to him. Mr D said not having this payment caused lots of problems with his rent, food and utilities.

Mr D said when he queried his missing wages with his employer he lost his job. Mr D said the benefits agency contacted his employer and were told the payment was made, so the employer must have paid him.

Mr D said he'd asked for a transaction reference number (TRN), but his employer hadn't given it to him, so this service or Barclays should ask for it, as it's likely the employer will be more receptive.

Mr D said the TRN was vital to the outcome of this complaint, and it wasn't fair this service or Barclays wouldn't ask for it. Mr D feels the £50 compensation isn't anywhere close to

compensate for the impact, and £3,000 was fairer.

Mr D asked for an ombudsman to decide things, and specifically decide if Barclays had done enough to trace the missing payment. Mr D also wanted me to decide whether this service's refusal to speak to his employer limited the fairness of our investigation.

Mr D again said the TRN was vital and said this wasn't just a minor delay, it was very serious, he lost his job and fell behind on a court order.

Mr D said his employer had confirmed it made the payment to the benefits agency.

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.

Mr D's asked this service to contact his employer and get the TRN so we can prove the payment was made. I can't compel Mr D's employer to provide this information, and Mr D's already asked, and not been given any information.

I don't think Mr D's employer is likely to provide this service any information, and I think it's for Mr D to provide further evidence to show the payment was made.

This is because Barclays has provided this service a list of all the BACS payments it received or sent over the weekend for Mr D's sortcode. This record is extensive, with over 15,000 entries, but no payment for £91.52 or any payment to Mr D's account shows.

Mr D received a payment of £1 on the day, as a test, but this wasn't a BACS payment. I'm satisfied Mr D's wages would have been paid by BACS and would show on the report Barclays has sent in, if a payment was made.

Where evidence is incomplete or contradictory, as it is here, I can reach a decision on the balance of probabilities, what's more likely to have happened.

And, here, I think it's more likely Mr D's employer didn't send the payment, rather than Barclays' IT outage meaning the payment went missing entirely.

The IT outage at Barclays happened through the day, and BACS payments are credited first thing in the morning. I think it's unlikely the IT outage affected a BACS payment to Mr D's account, I think if it had been sent it would have been credited prior to the outage.

Mr D says his employer reported the wages payment to the benefits agency, and this looks right, Mr D's entitlement was reduced because of this reported payment. But the employer only needs to report the payment to the benefits agency.

Looking at gov.uk's website, it seems employers should report wages before they're paid. There doesn't appear to be a requirement to prove the payment was made. I don't think the benefits agency being told Mr D was paid is proof he was sent the money.

And Mr D's payslip doesn't show the account it's due to be paid to. This is why Barclays said there wasn't enough information on his payslip, and this is a fair thing for it to say.

I don't think the payslip itself, or Mr D's employer telling the benefits agency he was paid, is enough evidence to show Mr D was definitely paid. I'm more persuaded by Barclays' report showing no payment was received.

And this means I think Barclays has done enough to trace the payment.

Mr D says he lost his job after querying the non-payment of wages, and says this is Barclays' fault. But Mr D also told this service he wasn't given more work by his employer after querying a previous payslip.

The payment of £91.52 was referenced as 'missing pay'. I think it's more likely Mr D complained to his employer about the missing £91.52 from a previous payslip, and this meant he wasn't given further work.

Since this pre-dated the IT outage, I don't think I can hold Barclays responsible for Mr D not being given more work by his employer.

And since I don't think Mr D's employer sent a payment to his Barclays account, I don't think I can hold Barclays responsible for the serious impact this missing money had on Mr D.

I don't doubt Mr D's in a very vulnerable place financially. Mr D's shown this service the court order he has for rent arrears, along with financial support he got for utility bills and food.

And Mr D was impacted twice by this missing money, he wasn't paid it and because his employer reported the pay to the benefits agency his benefits payment was reduced.

But I don't think this is Barclays' fault, I don't think it received the payment.

The investigator gave Mr D some details about how he might complain about his employer, and I can see Mr D's been supported by a Citizen's Advice Bureau (CAB) previously.

I'd recommend Mr D speaks to CAB again, to make sure he's getting all the benefits he's entitled to, and CAB might be able to help with any claim against his employer.

Mr D wanted to know if not getting more details about the payment limited my ability to fairly decide his complaint. I don't think it has, I think Barclays has provided enough information, and carried out the right checks, to show it didn't receive this missing payment.

In the specific circumstances of Mr D's complaint, I don't think the TRN is needed for me to reach a fair and reasonable decision. I think Barclays has shown enough to say the payment was never received by it.

And even though I don't think Barclays received the payment, it still paid Mr D the missing amount. I don't think Barclays needed to do this, so I think it's treated Mr D fairly here.

In Barclays' second final response it says the IT outage, or its technical issues, meant Mr D didn't receive his wages. But I don't think this is the case, I don't think the wages were sent to Mr D's Barclays account.

But I think Mr D was caused some inconvenience by the second IT outage, and was asked to provide information to evidence his claim. Overall, I think the payment of £50 Mr D was paid is a fair amount to compensate for the inconvenience Barclays caused him.

But I don't think Mr D was paid, to his Barclays account, the amount his employer says he was. So, I don't think Barclays' IT outage caused this payment to go missing.

Because of this I don't think it would be fair for Barclays to compensate Mr D for the serious impact this missing money had on him.

I realise Mr D was looking for a substantial amount to compensate for the distress, inconvenience and financial loss he experienced. But I don't think it's fair to hold Barclays responsible for this, I don't think it lost Mr D's wages payment.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 11 September 2025.

Chris Russ
Ombudsman