

The complaint

Mrs S complains Barclays Bank UK PLC's IT outage stopped her making payments and she was charged late fees for a failed payment.

What happened

There was an IT outage at Barclays over the weekend of 31 January to 2 February 2025. Mrs S says she was unable to use her card or make other payments, and this meant she couldn't make a payment to her local council, and was charged a late fee.

Mrs S complained to Barclays, and it replied to say it was sorry there'd been an IT outage, and paid Mrs S £50. Barclays said if Mrs S could send in proof of the charges she'd incurred it would review things.

Mrs S wasn't happy with this answer, so she brought her complaint to this service. An investigator looked into things but didn't think Mrs S' complaint should be upheld.

The investigator couldn't see any declined card transactions or failed transfers, and was satisfied these would show even with the IT outage. The investigator said if Mrs S could provide proof of any charges they'd consider this, but without it felt the £50 paid was fair.

Mrs S disagreed and sent in a text message showing three failed card transactions, two to the local council. The investigator asked Barclays about the text, but it couldn't find any record of the text being sent during the IT outage.

Mrs S felt the impact on her was bigger than either Barclays or this service had considered and asked for an ombudsman to decide things.

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 IT outage at Barclays affected people in different ways, some could send payments, others couldn't and some people couldn't use their cards, some could.

But I'm satisfied there'd be a record with Barclays if Mrs S had attempted payments, either by faster payment or by card. This is because the card scheme, Visa, had records of attempted card payments, even if Barclays' IT problems meant the payments were declined.

And looking at what Barclays' records say, Mrs S didn't use, or try to use her card over the weekend of the IT outage. I'm persuaded this is right, I don't think Mrs S made card payments over the weekend in question.

I've looked at the text Mrs S sent this service, but it's undated and appears to be a text from Barclays' fraud department, asking if Mrs S made the transactions listed.

I don't think this text says Barclays declined card payments over the weekend of the IT outage. I think this is a text asking Mrs S if she authorised certain payments, and asking her to respond yes if she did.

Barclays has said it didn't send this text over the weekend of the outage. I'm more persuaded the text Mrs S sent in isn't related to the IT outage, if the payments in the text had been attempted, I think Barclays would have a record.

And Barclays and our investigator asked Mrs S to send in proof of any late payment charges she incurred, and Mrs S hasn't sent anything in.

So even if I thought Mrs S' payments were declined, I couldn't ask Barclays to compensate for any late payments without some proof of this from Mrs S.

The IT outage doesn't appear to have had an impact on Mrs S, so I won't be asking Barclays to pay any further compensation than it already has or do anything else to resolve things.

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 Mrs S to accept or reject my decision before 4 November 2025.

Chris Russ
Ombudsman