

The complaint

Mr B complains that Barclays Bank UK PLC unfairly blocked an online transfer and gave him poor service.

What happened

On 18 June 2025, Mr B used his online account with Barclay to transfer £2,000 to a new payee. Barclays identified the transaction as potentially fraudulent. It tried unsuccessfully to contact Mr B. When it couldn't do so it cancelled the transaction and blocked access to Mr B's online account. Barclays asked Mr B to contact it by phone.

On 19 June 2025, Mr B spoke to Barclays by phone. It asked him security questions, but his answers did not match the information it held. Barclays told Mr B it could not continue with the phone call and that he would need to visit a branch to prove his identity to reactivate his account.

On 20 June 2025, Mr B visited a Barclays branch. He said despite providing identification he was quizzed by Barclays and it was not able to complete the transfer. He also said Barclays would not let his children into the branch despite it being a very hot day. The transfer was made on 23 June 2025.

The investigator did not think the complaint should be upheld.

Mr B did not accept what the investigator said. He said that he was mistreated by the branch.

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.

I understand why Mr B was frustrated when the transfer was cancelled and his account blocked. But Barclays had legitimate reasons to regard the payment as potentially suspicious. It is reasonable for banks to have steps in place to identify potentially fraudulent transactions.

Barclays said it tried unsuccessfully to speak to Mr B. Therefore it cancelled the transaction and blocked access to Mr B's account. I consider that was reasonable. There was a risk that someone else had obtained access to Mr B's account, so it was in line with good practice for a bank to confirm with the account holder that the transactions were genuine and not a scam. But to do that it needed to be satisfied it was dealing with the right person.

I appreciate it can be difficult sometimes to remember all of the information that a bank might ask – but the questions Barclays asked Mr B were not out of line with what I would expect. As Mr B was unable to answer all of the questions correctly it required him to go to a branch to confirm his identity. Again, I understand why Mr B found this inconvenient. But it was a reasonable step for Barclays to take.

Mr B said he spent around an hour in the branch to prove his identity and that there was no fraud, and to attempt to make the payment. Barclays said that there can sometimes be a delay between a block being removed and access to an account being restored. It said that Mr B's children arrived after the branch had closed and it doesn't allow anyone to enter the branch after closing time.

Overall, I appreciate why Mr B was frustrated that making what should have been a straightforward online transfer took a lot longer than he expected and caused him stress and inconvenience. But I don't think anything Barclays has said or done was unfair or unreasonable. The steps it took were to protect Mr B's account and I can't see that it has made any errors – including in not allowing Mr B's children into the branch after it had closed. In all the circumstances, I do not see how I could fairly require Barclays to compensate Mr B for what happened.

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 B to accept or reject my decision before 6 January 2026.

Ken Rose
Ombudsman