

The complaint

Miss C complains about the way Barclays Bank UK PLC trading as Barclaycard (“Barclaycard”) has communicated with her and the support she has received from them.

What happened

Miss C held a credit card account with Barclaycard. Towards the end of September 2024, Barclaycard sent Miss C a text message and she called them to discuss the message she had received. Miss C said she confirmed her identity by using the interactive voice response (“IVR”). This is an automated phone system that callers can interact with and it provides information or can route calls to the correct area or agent. Miss C was eventually transferred to a specialist support team at Barclaycard.

When Miss C was connected to the team, she was asked by the agent to confirm her identity and complete security. Miss C said she was unhappy as she had already completed this process earlier in her call. The call was eventually terminated. A few days later, among other things, Miss C spoke with Barclaycard about the way information was presented to her from payment reminders she received.

In October 2024, Barclaycard sent Miss C their final response in which they offered her £75 for the trouble and upset this complaint had caused her. They explained that there was a system error which meant that it didn’t show that Miss C had already been verified by a previous agent and/or IVR, and that she didn’t need to be taken through security again. Barclaycard also detailed the adjustments which they agreed to put in place for future calls.

Unhappy with Barclaycard’s response, Miss C referred her complaint to our service in November 2024. Miss C explained to our service that, along with her complaint about her experience with having to confirm her identity over the phone, she was also unhappy with how her payment reminders were set out. Miss C thought it would have been helpful for the payment reminder messages she was receiving to also include the statement balance, which it didn’t include.

Barclaycard in their submission to our service made a further offer, where they said they wanted to increase the amount of compensation by a further £100. So, to £175 in total. Our investigator communicated this offer to Miss C, who declined it. So, the investigator proceeded with considering Miss C’s complaint.

Our investigator upheld Miss C’s complaint. In summary, he thought Barclaycard could have done (and can do) more in relation to speaking to her over the phone. The investigator said that Barclaycard could add a clear note to their internal system so that an agent can confirm with Miss C early on, whether verification had already been completed. And he thought Barclaycard should give more in compensation to reflect the issues Miss C had experienced. The investigator thought Barclaycard should pay £350 in total. In relation to the payment reminders, the investigator didn’t think Barclaycard had acted unfairly.

Miss C disagreed with the investigator's findings. Among other things, Miss C thought her complaint points had been misrepresented by the investigator. As Miss C disagreed with the investigator's outcome, the complaint was 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.

Having done so, I'm upholding this complaint in line with what our investigator has already said and I'll explain why below.

I'm aware I have summarised events and comments made by both parties very briefly, in less detail than has been provided, largely in my own words. No discourtesy is intended by this. In addition, if there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is a fair outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as an alternative to the courts.

It's worth noting that Miss C had requested to discuss the complaint further over a call with myself. I'm satisfied I have enough information at hand, which includes call recordings, to reach a fair and reasonable outcome. And so, I don't think there is anything further I will gain from holding a conversation with Miss C, which I can't ascertain from her submissions already made.

It's also worth noting that while I haven't specifically mentioned the Consumer Duty principles or the Equality Act 2010 below, I want to reassure Miss C that I have considered both when making my findings.

Broadly speaking, Miss C has complained about two things. One being the issues she faced when she spoke to Barclaycard over the phone – and specifically problems encountered when confirming her identity. And secondly, a concern she has raised in relation to the way information is displayed in payment reminder communication sent to her. While Miss C has explained other experiences she has had with Barclaycard, I'm satisfied considering these two things specifically will help me to reach a fair and reasonable outcome. So, I will consider these in turn.

Calls with Barclaycard

Miss C has explained to both Barclaycard and to our service that she can find it difficult to relay specific facts and figures, given the energy and effort required to do so. It's also worth noting that Miss C says her illness doesn't affect her intelligence. And from call recordings I have listened to, I agree with what she says here.

Understandably, trying to complete verification to confirm your identity can be problematic for an individual who may find it difficult to relay specific facts and figures. I say this because, most verification methods ask a caller to confirm information, such as their date of birth or their address, which can involve having to recollect and relay specific factual information.

Barclaycard has already accepted they made a mistake when Miss C spoke with them in October 2024. They say their system wasn't working correctly and so the agent who Miss C spoke to wasn't aware she had already confirmed her identity.

I'm mindful that instances, like the above, can impact individuals in different ways. And my role here is to consider the impact this instance has had on Miss C. Considering what Miss C

has told our service about her personal circumstances, I do think Barclaycard needs to do more to put things right. And I think Barclaycard should pay Miss C £350 in total to reflect the trouble and upset this complaint has caused her.

Barclaycard has supplied our service with screenshots of their internal systems which show the support they say they will put in place, should Miss C need to call them again. Among other things, the support includes Miss C being put through to a specialist team to assist her with her query, as well as the Barclaycard agent being aware of Miss C's personal circumstances. To be clear, this doesn't mean that Miss C would be able to circumvent confirming her identity, but rather that Barclaycard are aware of her circumstances to support making the process as straightforward as possible for her. I suggest Miss C and Barclaycard speak to each other directly if Miss C would like a particular process in place and so that Barclaycard can consider whether it is an option they can provide.

Payment reminder communication Miss C has received

Miss C says each month, she prefers to pay the statement balance, but is unhappy that the regular payment reminders that she receives, only show the minimum payment required.

While I appreciate Miss C's frustrations here, I need to consider whether Barclaycard has acted unfairly or unreasonably. And I don't think I can reach this conclusion in relation to the payment reminders they have sent her. The information Miss C said would be helpful to her is provided in separate communication that is sent to her. And this is sent to Miss C in plenty of time to still allow payment to be made, without incurring any additional interest being charged, if she does choose to pay her statement balance in full. So, in the circumstances, I think Barclaycard has acted fairly and reasonably here.

I want to reassure Miss C that while I may not have reached the outcome she was hoping for, I have still partially upheld her complaint, and I have carefully considered what she has said when making my findings.

My final decision

For the reasons I've explained, I uphold this complaint and I instruct Barclays Bank UK PLC trading as Barclaycard to put things right by paying Miss C £350 in total to reflect the trouble and upset caused. If Barclaycard has already given compensation in relation to this specific complaint, the final amount should be less the amount already given. Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 31 December 2025.

Ronesh Amin
Ombudsman