

The complaint

Mr H complains Barclays Bank UK PLC is holding him liable for transactions he didn't carry out or authorise.

What happened

Mr H has an account with Barclays with a debit card.

Mr H says he lost his card on or around 23 December 2023 and the following day noticed unrecognised transactions on his account. He says he called Barclays who replaced his card and gave him a refund. Mr H says that unrecognised transactions carried on appearing on his account meaning he had to contact Barclays and replace his cards another two times.

Mr H says Barclays investigated further and said that Apple Pay had been set up using the details of the card that had been lost. He says Barclays offered £100 in compensation because it hadn't spotted this when it cancelled his card. He says despite this Barclays held him liable for just over £1,100's worth of disputed transactions. He says his account went overdrawn as a result. Mr H complained and ultimately came to our service.

One of our investigators looked into Mr H's complaint and said that they didn't think Barclays had acted unfairly as it had provided evidence to show a one-time passcode had been sent to Mr H's mobile phone and this had been used to set up Apple Pay on which all of the disputed transactions had been done. Mr H was very unhappy with our investigator's recommendations and asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, referred to me.

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.

Earlier on this month I issued a provisional decision saying that I was minded to uphold this complaint in part and require Barclays to restore Mr H's account to the position it would have been had the disputed transactions after Mr H reported his card ending 2029 missing not happened. In other words, I said that I was minded to require Barclays to restore Mr H's account to the position it would have been in had the Apple Pay transactions on his cards ending 8012 and 0010 not debited his account. I said I was minded to do this because I was satisfied that Barclays had failed to deactivate the Apple Pay token that was set up in the early hours of the morning on 24 December 2023 when Mr H called to say they were transactions on his account that he didn't recognise. That meant the token transferred to cards ending 8012 and 0010. It wasn't until Barclays deactivated the Apple Pay token – before issuing card ending 0028 – that the disputed transactions stopped.

Both parties were invited to respond to my provisional decision. Mr H responded, accepting. Barclays didn't respond.

Putting things right

Having reconsidered everything, I remain of the view that Barclays should restore Mr H's account to the position it would have been in had the Apple Pay transactions that occurred on Mr H's cards ending 8012 and 0010 not debited his account. That's because I remain of the view that Barclays should have deactivated the Apple Pay token that was set up in the early hours of the morning on 24 December 2023 when Mr H called to say they were transactions on his account that he didn't recognise. Had it done so the token wouldn't have transferred to cards ending 8012 and 0010. In other words, there would have been no more disputed transactions.

My final decision

My final decision is that I uphold this complaint and require Barclays Bank UK PLC to restore Mr H's account to the position it would have been in had the Apple Pay transactions that occurred on Mr H's cards ending 8012 and 0010 not debited his account.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 22 December 2025.

Nicolas Atkinson
Ombudsman