DRN-6036038

The complaint

Mrs S complains Barclays Bank UK PLC ("Barclays") refuses to refund her for an unauthorised transaction on her account.

What happened

The facts of this complaint are well known to both parties, so I won't repeat them in detail here.

In short, Mrs S says an unauthorised payment was made from her account on 9 July 2025 in the amount of £13,546.77. Mrs S says she didn't make this payment, and she wants Barclays to refund it as unauthorised.

Barclays considered Mrs S's complaint but decided not to uphold it. It says the transaction was made using her debit card details and was then authorised on her device in her online banking app. And there has been no plausible explanation about how an unknown third party would've been able to access her phone and app without her consent. So, it didn't refund this payment.

Our investigator also considered this complaint and decided not to uphold it. She was not persuaded the transaction was unauthorised, so she didn't uphold the complaint. Mrs S wasn't happy with this outcome, so the complaint has been passed to me for a final decision.

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.

Generally speaking, Barclays is required to refund any unauthorised payments made from Mrs S's account. Those rules are set out in the Payment Service Regulations 2017. Mrs S has said she didn't carry out the transactions in dispute. But Barclays says it has evidence she did. So, I have to consider all the evidence and information available to give my view on whether I think Mrs S authorised the transactions or not.

The evidence provided of the transaction in question shows it was made using Mrs S's debit card details. This includes the card number, expiry date and usually the registered address and postcode for Mrs S. The payment was made to a known legitimate travel merchant. However, card details can be compromised in a number of ways, so this alone doesn't persuade me that Mrs S made the transaction in dispute.

The evidence provided from Barclays also shows the transaction was authorised through a 3DS screen, which is an additional security step used to verify online payments, and prevent someone's card being used without their consent. In this case, the 3DS step included confirming the payment was legitimate in Mrs S's Barclays banking app. This means the payment was processed only after someone logged into Mrs S's banking app and clicked "confirm" to approve the payment.

Mrs S says she didn't do this any she thinks her banking app may also have been compromised. I've thought carefully about this alongside the other available evidence. Barclays has shown us that the 3DS verification was carried out on her known device. So, whoever completed this 3DS step had access to Mrs S online banking and her device. But Mrs S says she hasn't shared her online banking details with anyone else, and she hadn't reported her device as lost or stolen. Mrs S also says she hadn't clicked on any suspicious links or downloaded any remote access software. So, there isn't any evidence of how someone else could've completed this transaction.

Mrs S is adamant that she didn't make this payment and someone else must have cloned her device or added software to her phone to allow them to access her app to do this. But it's difficult for me to rely on what she has said without any supporting evidence. I understand that this must be stressful for Mrs S, and this has affected her financially and mentally. For that she has my sympathy. But unfortunately, this doesn't change the outcome here.

As stated by the investigator, there is an absence of any reasonable explanation or evidence to show how a third party could've moved £20,000.00 from Mrs S's Savings account to her Current account using her mobile device without her taking any notice, obtain her card details fraudulently and then approve the payment in-app on her device without her knowledge or consent. So, I can only conclude that the payment was authorised by Mrs S.

My final decision

For the reasons outlined above, I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 19 January 2026.

Sienna Mahboobani
Ombudsman