

## **The complaint**

Mr M, on behalf of S, has complained that Barclays Bank UK PLC ('Barclays') won't refund him for two failed ATM cash withdrawals.

## **What happened**

The background to this complaint is well known to both parties, so I won't repeat it all in detail here. But in summary, I understand it to be as follows.

On 24 March 2025, Mr M says he used S's Barclays debit card and attempted to withdraw £500 from a local ATM belonging to a bank/building society I'll call 'N'. Mr M says the cash wasn't dispensed, so he tried again attempting to withdraw £250. Mr M says the cash again wasn't dispensed – and his card wasn't returned. Mr M says despite the cash not being dispensed, the funds debited his account leaving him out of pocket.

Mr M raised the matter with Barclays. Initially Mr M reported the transactions as 'unrecognised' but this was cleared up, and his complaint was about the cash not being dispensed from the ATM.

Barclays investigated the matter obtaining evidence from the ATM provider – N. N confirmed its records showed the transactions as successful with the card and PIN used and the cash as dispensed. It also provided evidence to show the ATM balanced correctly – with no surplus amounts showing or no retractions. Based on this evidence, Barclays didn't uphold Mr M's complaint and declined to refund him the funds he said he hadn't received.

Unhappy, Mr M referred the complaint to our service. One of our Investigators looked into the complaint and didn't uphold it. Mr M disagreed with the Investigator's opinion. So, as the matter hasn't been resolved, it's 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.

Having done so, my review of the evidence has led me to the same overall conclusions as the Investigator previously set out, and for much the same reasons. I'll explain why.

Mr M says the ATM didn't dispense the cash and that it kept his card.

Where a consumer complains they didn't receive cash from an ATM, we will ask for various data from the business to support its position that the ATM dispensed the cash. In particular, we ask for the electronic journal roll, which is an electronic record of all the transactions that day. We will also ask for evidence that the ATM balanced that day (or in the relevant accounting period). If cash wasn't dispensed for example, then it would show as a surplus. We also ask for details of whether there were any reported errors with the ATM or other claims raised that day, and any other relevant information to demonstrate whether there was a technical fault or any other deficiency. Where the bank/business is not the ATM owner, we expect it to get the data from the owner/provider of the ATM. This information helps me to reach a conclusion on what is most likely to have happened.

I've looked at the evidence Barclays obtained from N, as the ATM provider, and the information and evidence our Investigator obtained from N also. According to N's records for the ATM in question, Mr M entered his debit card and PIN at 10.34pm and requested £500 and the second transaction for £250 took place at 10.35pm. The journal roll shows the transactions as successful, and that the cash was successfully dispensed. And the record shows how many £20 or £10 notes were dispensed in the process.

N has provided evidence to show there weren't any faults with the ATM and importantly it has also provided the balance certificate which shows that the ATM balanced correctly. And the balancing took place after Mr M's transactions. This means there wasn't any surplus cash or any retracted notes. This suggests that the £500 and £250 was dispensed from the ATM and not retracted. Had the amounts not been dispensed then the balance of the ATM would show as a surplus – to the amount of £750. But the balance certificate shows the 'expected' cash and 'actual' cash held within the ATM matched. So, there was no surplus amount.

There is also nothing to suggest Mr M's card had been retained by the ATM. When a card is retained by an ATM, it is recorded on the electronic journal roll and would typically show as 'card retained'. And in this case, the journal roll suggests the transactions were successful with the cash dispensed and that no card had been retained by the ATM.

I'm also mindful that the ATM was also used by other customers before and after Mr M's transactions. It was used at 10.26pm prior to Mr M's transaction, and then at 10.45pm after Mr M's transactions.

Had the ATM been tampered with, such as a 'cash trap' or 'fraud device', or if there had been a mechanical fault then I would have expected other customers who used the ATM later on to have also logged a complaint regarding that ATM. But N has said there were no other complaints logged and no reported faults. So, it seems unlikely, and the evidence doesn't suggest, that the ATM had been tampered with or had a mechanical fault.

I'm sorry to disappoint Mr M, but based on the technical evidence, I think it's more likely than not, that the ATM dispensed the cash and there isn't any evidence to suggest the card had been retained. So, based on the evidence N provided to Barclays, and that I have had sight of, I don't think it was unreasonable for Barclays to decline reimbursing Mr M for the disputed funds.

**My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M, on behalf of S, to accept or reject my decision before 4 March 2026.

Matthew Horner  
**Ombudsman**