

The complaint

A limited company, which I'll refer to as 'D' complains about Barclays Bank UK PLC regarding ongoing difficulties it encountered when trying to make bulk payments.

D's complaint is brought to this service by its director, whom I'll refer to as 'Mr C'.

What happened

In November 2024, Mr C raised a complaint with Barclays on D's behalf as he was experiencing problems when trying to make bulk payments from D's Barclays business bank account. Specifically, when Mr C tried to input the details for the bulk payment, he would regularly be logged out by Barclays systems such that he had to begin the process again.

Barclays responded to Mr C but didn't uphold D's complaint and explained that the issues that Mr C had experienced may have occurred because cookies and cache data on Mr C's computer hadn't been cleared for some time. However, Barclays apologised for any trouble or inconvenience D may have incurred and made a payment of £200 to D as a gesture of goodwill. Mr C wasn't satisfied with Barclays' response, so he referred D's complaint to this service.

One of our investigators looked at this complaint. But they felt the response that Barclays had already issued to D, including the £200 goodwill payment, already represented a fair outcome to what had happened. Mr C disagreed and noted that Barclays suggestions hadn't worked and that problems persisted. So, the matter was escalated to an ombudsman 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.

I issued a provisional decision on this complaint on 2 February 2026 as follows:

Barclays have explained to this service that they're not certain why Mr C has been experiencing the ongoing issues when making bulk payments that he had. However, Barclays have suggested that it may have been that Mr C was using the 'back' button on his web browser (i.e. the backwards arrow at the top left of the screen), rather than using the 'back' function on their webpage, or that Mr C may have tried to navigate to the bulk payments page via a 'favourites' function before logging in to Barclays online portal.

Barclays themselves have no sight or record of any problems at their end. Instead, Barclays records show that Mr C was able to make bulk payments on an ongoing weekly basis. However, Barclays acknowledge that this is because their systems wouldn't capture any payment attempts Mr C had started but which failed in the manner Mr C describes. As such, by providing suggestions to Mr C as to why he may have been experiencing issues, I'm satisfied that Barclays are trying to help Mr C locate the source of those issues, which to reiterate, Barclays had no record of.

It isn't the role of this service to determine exactly what happened here. Instead, my remit and authority are focussed on deciding whether I feel a fair outcome has occurred in regard to the complaint that Mr C raised about this matter on D's behalf.

I readily accept Mr C's testimony that he experienced ongoing difficulty when attempting to make bulk payments. And I also accept that Barclays have no record of a 'failure' of their systems (i.e. a function not working as it should) and that there could be systemic limitations (such as using the web browser 'back' button) that may produce the issues that Mr C was experiencing. However, whether Mr C did use the browser back button, and could have reasonably input the bulk payment information differently, is something I can't confirm.

What I am confident of is that Mr C experienced difficulty and complained to Barclays on D's behalf about it. Barclays then responded to Mr C and said that there was no evidence that their system wasn't working as intended and who suggested actions that Mr C might take – over which they had no control – that might resolve the issue. However, the issue was not resolved, and Mr C referred D's complaint to this service. It's my understanding that the issues Mr C experienced were never resolved, and that Mr C moved D's business banking from Barclays to another bank several months later.

I'm not convinced that Barclays could reasonably have done much more here. I say this because Barclays haven't been able to identify any 'fault' with their systems, and in the absence of any known fault I feel it's reasonable for Barclays to have hypothesised the issues may have been that the issue was related to inputs made by Mr C. It's also the case that Barclays aren't aware of any wide-spread systemic issue with their bulk payments system. And while it seems that there may be more users who experience similar issues to Mr C, as one of Barclays agents explained to Mr C, it isn't the case that all users experience similar issues to Mr C, which I feel supports Barclays assertion that it is a 'known issue' rather than a 'known fault'.

Furthermore, I also feel that if Mr C was experiencing issues, was told by Barclays that there wasn't a known fault that could be fixed, and then continued to experience issues (which Mr C described as 'excessive'), that there reasonably came a point when the onus fell on Mr C to have recognised that Barclays couldn't help him and to have sought alternative banking for D – which as noted, Mr C did several months later.

For these reasons, my provisional decision here is that I won't be upholding this complaint against Barclays. To confirm, this is because I'm not persuaded that Barclays could have done any more to help Mr C than they did, and because if Mr C was experiencing issues that were as debilitating as he describes, then I feel it's reasonable to have expected Mr C, acting as the director of D, to have mitigated against what was happening and switched B's accounts to another provider sooner than he did. And, in consideration of these points, I feel that the help that Barclays have tried to provide to D, and the goodwill payment of £200, already represents a fair resolution to what happened.

Mr C didn't respond to my provisional decision. Barclays did respond, but didn't raise any objections to it. As such, I see no reason not to issue a final decision here whereby I do not uphold this complaint for the reasons explained in my provisional decision. And I therefore confirm that my final decision is that I do not uphold this complaint for those reasons accordingly.

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 D to accept or reject my decision before 17 March 2026.

Paul Cooper
Ombudsman