

## The complaint

Mr W is unhappy about a number of transactions that debited his current account with Barclays Bank UK PLC which he says he didn't make or authorise.

## What happened

Mr W has said Barclays had an outage at the start of the year in 2025 and this led to fraudulent activity on his account. He's unhappy that although Barclays refunded him for previous fraud claims, they won't refund his current claim which includes transactions from 3 March 2025 until 18 March 2025. The transactions were carried out using the contactless feature on Mr W's account, Google Pay and there was also a chip and PIN transaction.

Barclays didn't uphold the complaint for the following reasons.

- Mr W's genuine card had been used for the chip and PIN and contactless transactions.
- There were genuine transactions in between the disputed ones. Mr W confirmed he had his card in his possession; it would be very unusual for a fraudster to return the card to Mr W each time.
- Whoever took the card would have needed to know Mr W's PIN.
- There were no attempts to use the card once it had been cancelled which suggests there was an awareness of what was happening.
- Mr W was logging into his mobile banking during the disputed activity but didn't report anything to Barclays.

Our investigator didn't uphold the complaint either. She said the genuine card was used for the contactless payments and the chip and PIN payment but Mr W said he had his card in his possession at all times and no one knew his PIN. Given there were genuine transactions in between the disputed ones, our investigator didn't think an unauthorised third party could access his card and return it on multiple occasions without him knowing. She also pointed out a third party would've had to correctly guess his PIN.

Our investigator also noted Mr W had made genuine withdrawals from the same shop and area as one of the disputed transactions.

In addition to this, our investigator explained Mr W's genuine device logged into his banking app biometrically on 3 March 2025 and added Google Pay so she was satisfied Mr W had approved adding the card although Mr W said this wasn't him.

It also seems Mr W was logging onto his mobile banking throughout the disputed transactions but didn't report anything to Barclays until 20 March 2025.

Our investigator noted the transactions weren't typical of fraudster behaviour as the transactions were relatively low and over a period of two weeks.

Mr W didn't agree that the complaint shouldn't be upheld. He explained some of the

transactions didn't relate to anything he'd have needed to buy. He also argued that the chip in his card could have been cloned to enable the transactions to take place.

As Mr W didn't agree, the complaint was passed to me to consider. I issued a provisional decision which forms part of my final decision, and I have included it below.

### ***My provisional decision***

*I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.*

*Mr W says there were IT issues with Barclays around the time of the disputed transactions but this was prior to the disputed transactions and I don't consider the matter to be related or relevant to Mr W's complaint.*

*The relevant regulations here – the Payment Services Regulations 2017 – say that generally a consumer won't be held liable for any transactions made on their account that they didn't authorise, except in limited circumstances. In this case the most important question I need to answer is whether I think it's more likely than not Mr W, or someone acting on his behalf, authorised the transactions.*

*Barclays has provided evidence to show there was only one card issued to Mr W at the time of the disputed transactions and that this card was physically used to carry out the contactless payments and the chip and PIN transaction. So I'm satisfied Mr W's genuine card was used to carry out these transactions.*

*The evidence shows there are non-disputed transactions in between the disputed ones also using Mr W's genuine card. It is difficult to see how someone would have been able to get hold of Mr W's card on each occasion without being noticed and place the card back in his possession again without being noticed.*

*Mr W believes the chip in his card may have been cloned. But it's not generally thought possible to copy the chip on the card, and our service hasn't come across any cases where we felt this was a likely explanation of what happened. And based on the evidence provided from Barclays I haven't seen any persuasive evidence this is what happened in this case.*

*Barclays' internal records show there was a cash machine withdrawal on 17 March 2025 at 20.46 which Mr W doesn't dispute but one minute later at 20.47 a contactless transaction of £22.79 takes place which Mr W is disputing. I find it unusual that someone would take Mr W's so quickly but use it for a relatively low transaction. It also seems that the alleged fraudster waited until the following day (18 March 2025) to make another transaction, again for a relatively low amount (£50.29). But if an unauthorised third party had Mr W's card and somehow obtained his PIN I think it's more plausible they would have made more transactions, of a higher value and in quicker succession.*

*I can see that some of the higher value transactions took place early on for example there was a debit of £86 on 10 March 2025 but yet some of the transactions after this date were lower in value e.g there was a debit of £5.65 on 14 March 2025. It seems unusual that a fraudster who knew they could access a higher amount of money subsequently chose not to and instead made smaller transactions.*

*Having looked at the pattern of the disputed transactions I do agree that the account activity isn't usual for a fraudster as the account hasn't been maximised for financial gain – instead the transactions have been for relatively low amounts and over a period of two weeks, with the card being taken and replaced each time.*

*During a call with our investigator Mr W went through the transactions he disputed and said he didn't recognise one which appeared to be to a convenience store in the area that he lives in. But as our investigator pointed out, it does seem Mr W made a genuine transaction at this store in this location.*

*Barclays internal records show there was one transaction using Mr W's genuine card along with his PIN. But Mr W has said he didn't share his PIN with anyone. I find it highly unusual that a third party would have guessed his PIN correctly in order to carry out the transaction given all the possible combinations it could be.*

*As our investigator explained, one of the disputed payments was made using Google Pay. The evidence provided by Barclays suggests that Mr W's genuine mobile device logged onto his mobile banking on 3 March 2025 which was accessed biometrically so I'm satisfied it was Mr W who had logged on at this point.*

*Barclays internal records suggest that once logged in to the mobile banking, the card was added to Google Pay. In order to approve this Barclays says a One Time Passcode (OTP) would have been added and this would have been sent to Mr W's registered mobile number. Having looked at the mobile number Barclays held for Mr W this matches the one we hold for him.*

*Although Mr W disputes adding Google Pay, he has confirmed he had mobile banking. For the reasons I've explained above, it's difficult to conclude that someone other than Mr W or someone acting on his behalf added his card to Google Pay at this time.*

*The records also suggest no attempt to use the card was made once it had been cancelled. This shows that there was some awareness the funds in the account could no longer be accessed.*

*The evidence also shows Mr W was logging onto his mobile banking throughout the duration of the disputed transactions but he didn't contact Barclays regarding the account activity until 20 March. I think Mr W would have noticed the disputed transactions given that there were approximately 16 separate transactions and at the start of the alleged fraud he didn't have much money in his account.*

*Mr W contacted Barclays on 11 March 2025 to query a transaction on his account but this related to a cash machine withdrawal which was reversed. So it would seem Mr W was checking his account at this time – which was during the course of the disputed transactions. In the call Mr W says he is 'hyper aware of everything' given the fraud he's previously had on his account. So I find it particularly unusual Mr W didn't report the disputed transactions at this time and waited until 20 March 2025 to get in touch with Barclays.*

*Mr W has requested for CCTV footage to be reviewed as he says this will show it wasn't him with the debit card. But even if the CCTV footage showed it wasn't Mr W making the purchases, this wouldn't make a difference. I say this because it doesn't mean whoever had the card didn't have it with Mr W's authority or consent.*

*Mr W has also told our service he wouldn't have needed to spend money in some of the shops where goods or services were purchased. Whilst I understand Mr W's point of view, it's difficult to see based on all the evidence how an unauthorised party carried out the transactions.*

*For the reasons I've explained above I think it's more likely than not that Mr W or someone acting on his behalf authorised the transactions. I therefore do not intend to ask Barclays to provide him with a refund.*

*My provisional decision*

*My provisional decision is that I do not uphold this complaint.*

Our service did not receive a response from Mr W or Barclays by the deadline we set.

**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.

Neither Mr W or Barclays put forward any further information or evidence for me to consider. As such, I see no reason to depart from the findings I reached in my provisional decision. It therefore follows that I do not uphold Mr W's complaint for the reasons set out above.

**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 Mr W to accept or reject my decision before 8 May 2026.

Marie Camenzuli  
**Ombudsman**