

## **complaint**

Mr B complains that Barclays Bank PLC is holding him liable for payments he says he did not make with his debit card.

## **background**

Mr B disputes payments which total £940 made to an online gambling website using his debit card between March and April 2017.

The adjudicator did not recommend that the complaint be upheld. He said that:

- Barclays had shown that it contacted the merchant involved about the payments.
- It had been provided with evidence that the merchant had correct personal information about Mr B including his email address, mobile number and a link to his social media account.
- All payments were verified with the card information including the three digit security code and expiry date on the card.
- He was satisfied that Barclays had taken sufficient action.

Mr B did not agree and said that he did not feel he had caused these payments. He thinks that there should be more security and that anyone could have his details. This had never happened to him before.

## **my findings**

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

I won't be able to say exactly what happened here. I'll need to decide whether it's reasonable for Barclays to hold Mr B responsible for these payments. He's not been able to say how he thinks someone else could have discovered and used all his personal information in this way. I've seen the information provided by the merchant and note the checks it makes to confirm someone's identity and eligibility to gamble. And to verify each payment made.

I don't think it was unreasonable for Barclays to conclude that these were payments made with Mr B's knowledge and authority. So I won't be asking it to do any more.

## **my final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 8 February 2018.

Michael Crewe  
**ombudsman**