

The complaint

Mrs H complains that Barclays Bank UK PLC cancelled a payment she had made, meaning she had to travel to a branch to make it again.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving the reasons for my 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, I agree with the investigator for these reasons:

- Mrs H visited a branch to make the payment. She provided identification (ID) at the time and answered the questions that were asked.
- The first call made following Mrs H's visit to the branch on 21 June wasn't answered by her, and so a voicemail was left. The person who left the message asked Mrs H to give them a call back and said they would make a note on her account. They said when she called back a member of the fraud team would explain why they were calling.
- Mrs H called back in under an hour, and from listening to that call, it's clear that the payment had already been cancelled before she'd had a chance to talk to anyone.
- During this call, Mrs H first spoke with someone who told her that they could do the payment again, that it wouldn't be an issue and not to worry. The second person Mrs H spoke to explained that the payment had already been cancelled. He asked her what the payment was for, and when she explained it was for her son, he said he understood that she didn't want to say what it was for. After explaining a few times that the payment was for her son, Mrs H also explained that she understood the risk and knew about the scams that take place, but that she was happy with the payment and that it was genuine. However, the advisor said he couldn't take her word for it and therefore she would need to go back into a branch with two forms of ID in order to make the payment again. The advisor explained that he could hear Mrs H was adamant, and he could mark the payment as genuine, but said he had warned her several times it could be a scam.
- Mrs H had to take time off work to visit the branch again with two forms of ID. I don't believe this was a reasonable request as her identity wasn't in question. She had already visited a branch with ID, so I don't see that there was a need for her to do that again.
- Overall, while I do fully understand and accept that these processes and checks are in place to safeguard customers and their accounts, and while I accept that family

members can carry out fraud, I think Barclays could have acted differently here. The payment was stopped before Mrs H was given the opportunity to answer any of the questions. In addition, the payment had already been cancelled before the first phone call. And so, I believe the conversation that took place on 22 June, could have taken place on 21 June, removing the need for Mrs H to travel back to a branch.

My final decision

My final decision is that I uphold this complaint. Barclays Bank UK PLC should award Mrs H £100 in compensation for the inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 10 April 2024.

Danielle Padden
Ombudsman