

## **The complaint**

Mr B complains that a card payment was held for further checks by Barclays Bank UK PLC.

## **What happened**

Mr B's explained that on 26 April 2024 he called Barclays to advise he needed to make a large card payment towards his father's funeral costs. Mr B's told us that the agent noted he was recently bereaved on Barclays' systems. Mr B also says the agent told him they would note he intended to make a large payment shortly. Mr B says the agent gave him a telephone number for the fraud prevention team to call if the payment wasn't made as required.

Mr B made an initial card payment of £831.65 to the merchant on 26 April 2024 at 23:18. Mr B made a second card payment of £1,577.10 at 23:19 but it was picked up by Barclays' fraud prevention system and held for further checks.

Barclays tried to call Mr B at 09:01 on 29 April 2024 but he wasn't able to answer. Temporary account blocks were applied when the call wasn't answered. Mr B called Barclays after finding his account had been blocked. Barclays completed security questions to verify the payment was genuine and it was released. The blocks were removed from Mr B's account and it was returned to normal.

Mr B complained and Barclays offered him £40 to apologise for the inconvenience caused. But Barclays didn't agree it had made a mistake by blocking the payment, despite Mr B's call to notify it he would be making it beforehand.

An investigator at this service looked at Mr B's complaint. They weren't persuaded that Barclays had made a mistake by holding the payment for further checks before approving it. The investigator thought Barclays' offer of £40 was a fair way to resolve Mr B's complaint.

Mr B asked to appeal and queried why Barclays had waited from 26 April 2024 until 29 April 2024 to process the payment. Mr B also said the original agent he'd spoken with had failed to note he'd be making a large payment on Barclays' systems as promised. Mr B didn't agree that the settlement of £40 Barclays tried to make was fair and asked to appeal. As a result, Mr B's complaint has been passed to me to make a 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've listened to Mr B's calls with Barclays in connection to the payment he tried to make. During the first call, the agent promised to note that Mr B intended to make a large card payment on Barclays' systems. I understand that when Mr B spoke with another agent on 29 April 2024 to get the payment block removed, he was told that no note of that nature was made. But Barclays has supplied copies of its systems notes and I can confirm a note was made on 26 April 2024 that explained Mr B intended to make a large card payment later that

day. I don't know why the agent Mr B spoke with on 29 April 2024 wasn't able to see that note, but I'm satisfied the agent he spoke with on 26 April 2024 did record his intention as promised.

Barclays has explained that it's not possible to preauthorise card payments and that they are all subject to checks by its fraud prevention system. And that's in line with what the first agent Mr B spoke with told him. During the call on 26 April 2024, the agent said that there was no way to guarantee Mr B's card payment would be authorised without further checks. They gave Mr B the number for Barclays' fraud prevention team in case the payment wasn't immediately made following his instruction. So whilst I understand why Mr B is frustrated the payment didn't go through as intended, I'm satisfied the agent he spoke with on 26 April 2024 did warn him payments can be held for further checks. And I'm satisfied the information provided shows the payment of £1,577.10 Mr B attempted on 26 April 2024 was picked up for additional checks before it could be authorised.

Mr B made the payment at 23:19 on a Friday and Barclays contacted him at 9:01 on the following Monday. Mr B's said he believes Barclays' fraud teams work 24/7 and has queried the delay. But I'm satisfied that Barclays called Mr B on the first working day after he attempted to make the payment in order to double check it was genuine. Barclays has explained the account blocks were only put in place when the call to Mr B at 9:01 was unanswered to protect the account. I'm sorry to disappoint Mr B but I haven't seen any evidence of unreasonable delays or poor service by Barclays. And I'm satisfied that when Mr B called back on 29 April 2024 Barclays quickly authorised his payment and removed the account block.

I've also reviewed the relevant account terms and conditions and can confirm that Barclays is allowed to place a hold or decline payments if it has fraud concerns. So I'm satisfied Barclays was acting in line with its account terms when deciding to place a temporary block on the payment and Mr B's account.

I do have sympathy for Mr B who was clearly going through a very difficult time following the loss of his father. And I can understand why making payments to ensure the funeral arrangements could be made was particularly important to him. But as I haven't found evidence that shows Barclays made a mistake by blocking the payment for further checks or that it treated Mr B unfairly by doing so, I'm unable to uphold his complaint.

Barclays has offered Mr B £40 to apologise for any inconvenience caused and I'm satisfied that reasonably reflects the impact of the issues raised and is a fair way to resolve his complaint. As I'm satisfied Barclays has already made an offer that is fair and reasonable in all the circumstances, I'm not telling it to do anything else.

### **My final decision**

My decision is that Barclays Bank UK PLC has already agreed a settlement that is fair and reasonable in all the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 19 September 2024.

Marco Manente  
**Ombudsman**