

## **The complaint**

The complaint is brought on behalf of “G” - a business. As the complaint has been handled by Mr G I will refer to him for ease throughout this decision.

Mr G is unhappy with Barclays Bank UK Plc. He said the online banking service hasn't been working properly. It hasn't been showing transactions made on weekday evenings after six o'clock until the following morning, and transactions after five o'clock on a Friday evening are not showing until the following Monday morning. This is making life difficult for Mr G to run his business.

## **What happened**

Mr G noticed this problem cropping up whenever he checked his online banking service. So, he complained to Barclays. It accepted there was a problem and said it was working to fix it. In the meantime, it paid £250 as compensation for any distress and inconvenience caused and pointed out the different options available to Mr G to see the account transactions in the evening and at the weekend.

Mr G didn't accept this and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said this service can't consider the stress caused to Mr G as the complaint is about the business. But he did say that Barclays have acknowledged the issue and are trying to resolve it. He noted Barclays said the mobile app would allow Mr G to see the correct transaction details. He felt based on this the £250 compensation offered was reasonable. Our investigator concluded the monthly fees paid for the account are for a wider banking service, so he didn't feel Barclays needed to provide any refunds.

Mr G didn't accept this and asked for the complaint to be passed 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.

Mr G told this service Barclays did a system update some time back and for some reason the full update wasn't completed.

Mr G said he was finding the new services in the updated system difficult to use. He said despite experiencing these issues he was still having to pay for the service monthly.

He said Barclays gave him compensation in August, but the issues and the inconvenience were still ongoing.

Mr G said he wanted Barclays to put the update right so he could fully use the system.

Mr G said he would need to move to another bank if the issue wasn't fixed. He said the outside hours issues with transactions not showing was causing confusion.

Barclays accepted there was an issue. It apologised and paid £250 compensation into Mr G's account. Barclays said the internal IT team was aware of the issue and was investigating the cause and how to fix it. Barclays confirmed there was no workaround or timescale to fix the problem. It said as soon as there was a fix it would text Mr G to let him know.

Barclays said this unfortunate issue was affecting "*a very small number of customers.*" Barclays said it was only the online banking service (OLB). It said the mobile banking (BMB) service was working as normal and Mr G could see all transactions via this service. It said this wasn't the only way to check either. It said Mr G could also make sure he got up to date correct information through the telephone banking service too.

Barclays did accept Mr G's point that he just wanted the issue fixed. But it said in trying to fix it there was a need to ensure it didn't make a bigger problem for a larger number of customers. It couldn't say when a fix would be ready.

It said the compensation awarded is appropriate recognition of the inconvenience as Mr G now knows about it and so Barclays said its liability doesn't extend on an unlimited basis. It referred to customer conditions in the Business Customer Agreement 8.20. Barclays said further compensation wasn't required.

Barclays said Mr G could still carry out any transactions too. With the other options available it said, "*the customer's overall account operation is unaffected.*"

Regarding the account fees it said this isn't linked to the online banking service. It said the fee is for holding a business account and having a plethora of services available.

The details confirm that via the online banking service, "*Any transactions made between – 18:00 and 23:59 are not visible until 00:01 the following day. Any transactions made after - 18.00 on Friday are not visible until 00.01 on Monday.*"

I can see how that could make things tricky for a business. And Mr G has been clear on this point. But Barclays did apologise, acknowledge the issue, and pay compensation straight away. It also confirmed it is making efforts to fix the issue. And I accept Barclays point that Mr G is now fully aware of the issue and the situation, so it doesn't feel any further compensation is required. I think that's reasonable. Also, I agree with our investigators point this service doesn't usually consider distress and inconvenience suffered by a business. I think Barclays provided useful details for Mr G to avoid the issue by using other methods. These include the mobile banking app which shows all the transactions or telephone banking. I think that's reasonable.

Regarding the monthly fees I accept Barclays point that this is for the business account rather than specifically for just the online banking service. I don't think it needs to take any action around the fees as it does provide a variety of services.

I can understand that Mr G has found the situation frustrating. But Barclays has taken what I consider to be fair and reasonable action by apologising, paying compensation and pointing out other ways Mr G can make sure his accounts and transactions are in order. I don't think it needs to do anything more.

Barclays confirmed it will let Mr G know by text once the issue has been fixed. And our investigator provided Mr G with details of the regulator the Financial Conduct Authority (FCA) in case he wanted to make a wider point on the issue.

**My final decision**

I don't uphold this complaint.

I make no award against Barclays Bank UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask G to accept or reject my decision before 14 January 2025.

John Quinlan  
**Ombudsman**