

## **The complaint**

Mr H is unhappy that Barclays Bank UK PLC blocked a transaction for a second time, immediately after he'd called to verify and authorise that transaction.

## **What happened**

Mr H attempted to transfer a large sum of money from his Barclays account to an account he held in his name with another bank. The transaction was blocked by Barclays automated fraud prevention systems and Mr H was sent a text message asking him to contact Barclays.

Mr H called Barclays, authorised the blocked transaction, and was told that he could reinstruct the transfer and that it would complete. But when Mr H reinstructed the transfer, immediately after speaking with Barclays, it was again blocked by Barclays automated fraud prevention systems. Mr H wasn't happy about this, so he raised a complaint.

Barclays responded to Mr H and accepted that the transaction shouldn't have been blocked by their systems for a second time. Barclays apologised to Mr H for this and offered to pay £100 to him as compensation for any trouble or upset he may have incurred. Mr H wasn't satisfied with Barclays response, so he referred his complaint to this service.

One of our investigators looked at this complaint. They didn't feel that the £100 that Barclays had offered Mr H went far enough to compensate him for the frustration and inconvenience that he'd incurred, and they recommended that Barclays should pay an increased amount of £200 compensation to Mr H. Barclays didn't accept the recommendation put forward by our investigator, so the matter was escalated 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.

I issued a provisional decision on this complaint on 6 November 2024 as follows:

*I don't feel that Barclays acted unfairly by blocking the transaction that Mr H wanted to make in the first instance, or by requiring Mr H to contact them to confirm that transaction as being genuine. But I do feel that having obtained that confirmation from Mr H, that Barclays did act unfairly by blocking the transaction in the second instance.*

*Barclays have accepted this position themselves in their response to Mr H's complaint, in which they apologised to Mr H for what had happened and offered to pay £100 to him as compensation for any trouble and frustration he may have incurred as a result.*

*Upon consideration, I feel that this apology and offer of £100 compensation by Barclays does represent a fair resolution to this complaint. And I don't feel that Barclays should fairly or reasonably be instructed to take any further or alternative action here, beyond that which they've already offered to take.*

*I've taken this position in consideration of the impact of the second blocking of the transfer on Mr H. This includes that M H appears to have called Barclays to address the initial blocking of the transfer at around 16:45 on the day in question, and that the restrictions were removed from his account at around 16:55. Mr H then appears to have reattempted the transfer at around 17:00, at which time the transfer was again blocked.*

*However, Barclays have demonstrated that Mr H was able to complete the transfer via Open Banking shortly after 17:00. And so, it doesn't seem to be the case that Mr H was denied access to his money for any substantial period as he claims was the case here. And while I accept that Mr H did have to speak with Barclays a few days later regarding the second blocking of his account, I feel that the £100 compensation that Barclays have offered to him provides a fair outcome to this inconvenience and that which he incurred on the day the transfer was blocked.*

*Mr H has also said that he feels that Barclays staff were rude and unprofessional during the series of calls he had with them surrounding this matter. I've listened to recordings of these calls, and I don't share Mr H's opinion on this matter. Rather, while it's evident that Mr H was frustrated by what had happened, I feel that Barclays staff did provide a reasonable standard of service to him. And this includes in how Barclays interpreted answers that Mr H gave to them when confirming the authenticity of the attempted transfer with him.*

*All of which means that while I will be provisionally upholding this complaint. I'll only be doing so to instruct Barclays to pay the £100 to Mr H that they've already offered to pay. And I won't be instructing Barclays to take any additional action beyond this.*

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Mr H didn't respond to my provisional decision. Barclays did respond and confirmed they agreed with my provisional decision, which didn't represent a change of outcome to the offer that they'd previously provided to Mr H.

As such, I see no reason not to issue a final decision here whereby I uphold this complaint in Mr H's favour on the basis described above. And I therefore confirm that my final decision is that I do uphold this complaint in Mr H's favour on that basis accordingly.

### **Putting things right**

Barclays must pay £100 to Mr H.

### **My final decision**

My final decision is that I uphold this complaint against Barclays Bank UK PLC on the basis described above.

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

Paul Cooper  
**Ombudsman**