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Barclays becomes first UK high street bank to enable customers to stop transactions at chosen retailers to give vulnerable customers greater control over their money

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Barclays has today launched a new feature for customers within its mobile banking app giving them the ability to 'turn off' spending with certain types of retailers.

The first UK high street bank to offer such a feature, Barclays developed the new tool with customers in vulnerable circumstances in mind. However, the feature will help all customers take greater control over where their money can be spent, as well as making them less vulnerable to fraud and scams.

Working with a range of advisors such as the Money Advice Trust and building on published evidence from organisations such as the Money and Mental Health Policy Institute, Barclays identified a group of customers who would particularly benefit from being able to decide how and where their money is spent. These include those with mental health issues, addictions, and those who rely on carers or a guardian to handle their finances.

A simple button within the Barclays mobile banking app now allows the customer to choose which types of retailers they are able to spend with, meaning any attempted payments that fall within the 'turned off' category will be automatically declined.

Barclays identified five core retailer groups which customers can control. These groups have been selected based on research by the bank into the areas that customers would most like to manage, as well as consultation with advisors.

The retailer categories are:

1. Groceries and supermarkets
2. Restaurants, takeaways, pubs and bars
3. Petrol and diesel
4. Gambling (to include gambling websites and betting shops)
5. Premium rate websites and phone lines (to include: 0870 numbers, mostly used for sales calls; 09 numbers, used for live entertainment, competitions, TV voting and adult lines; and 118 numbers, including directory enquiries. This blocks the purchases made from these services, not the numbers themselves)

This follows on from other safety features introduced for Barclays debit card holders over the past year, such as the ability to set a daily cash machine withdrawal limit and turning off the ability to make purchases online and via the phone.

Catherine McGrath, Managing Director at Barclays said: "We are always looking for new ways to support our customers and make it easier for them to manage their finances.

"We work with a range of advisors and partners, as well as consulting with our customers, to identify how our customers' needs are changing and what works for them.

"This new control feature is the latest new service that we have introduced in the Barclays Mobile Banking app that aims to give all of our customers a better way to manage their money in a simple, secure and effective way."

Martin Lewis, MoneySavingExpert, Founder and Chair of the Money and Mental Health Policy Institute, said: "Mental health and debt is a marriage made in hell. Many with mental health issues struggle to control their spending - whether through gambling, shopping or premium phone lines - and I commonly hear

from people with thousands of pounds of debt as a result. This is one reason why I set up the Money and Mental Health Policy Institute charity – and its detailed research shows the power of giving people more options for control tools that can add friction to this type of spending. I want to applaud Barclays for being the first major bank to sit up, take note and act. I believe it will make a real difference to people’s lives and I hope the other banks will follow suit.”

Chris Fitch, vulnerability lead at the Money Advice Trust, said: “Technology that meets everyday banking needs, while recognising the challenges many of us face in our lives, is the way forward. Giving everyone more control is the key to achieving this – whether this is someone who wants to be less vulnerable to fraud, or a customer who is trying to take charge of their gambling.”

Marc Etches, Chief Executive of GambleAware, said: “GambleAware welcomes this initiative by Barclays, which we hope will encourage other banks to do the same. There are 340,000 problem gamblers in Britain and a further 1.7 million at risk, and initiatives like this can play an important role in helping to reduce gambling-related harms. There are no limits to stakes and prizes for online gambling, and credit cards are allowed so it is important to make it easier for people to control their spending.”

The new feature is now available to all Barclays debit card customers, and will be rolled out to credit card holders in the near future.

For more information, please visit <https://www.barclays.co.uk/ways-to-bank/mobile-banking-app/>

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About Barclays

Barclays is a transatlantic consumer and wholesale bank offering products and

services across personal, corporate and investment banking, credit cards and wealth management, with a strong presence in our two home markets of the UK and the US.

With over 325 years of history and expertise in banking, Barclays operates in over 40 countries and employs 82,000 people. Barclays moves, lends, invests and protects money for customers and clients worldwide.

For further information about Barclays, please visit our website www.home.barclays

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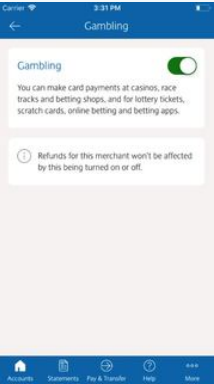
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