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Rt Hon Nicky Morgan MP  
Chair of the Treasury Committee  
House of Commons  
Committee Office  
London  
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Friday 28 September, 2018

Dear Ms Morgan,

Thank you for your letter of 21 September regarding the partial system disruption that impacted some of our customers on 20 September 2018. A number of your questions ask for detailed chronologies and technical information, and we have provided that information in the enclosed appendix.

Please let me assure you that we take very seriously any issue which causes disruption or inconvenience to our customers. I would like to use this opportunity to apologise again to those customers who were inconvenienced.

We aim to provide 100 per cent of our customers with a seamless experience. This is always a challenge when we typically deploy thousands of software improvements each day in order to ensure our systems are updated to keep up with rapidly evolving threats, technologies, and standards.

Unfortunately, no hardware or software can be 100 per cent fail safe and we provide customers with multiple channels through which to conduct their banking services, largely for customer convenience, but also to provide additional resilience. Systems are duplicated, four times in some cases, and segregated, meaning that we are able to maintain channel availability in some areas even when others experience sudden problems. In this case, our approach ensured that for the duration of the incident our ATMs, core features on Mobile Banking, and card services were available for all of our customers.

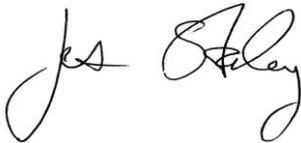
The causes of the issue we experienced on 20 September were some technological software changes which interacted in a rare and unexpected manner that did not present in extensive pre-testing. This meant that our resilience measures, which should have prevented any impact, were not effective. The issue impacted online banking, telephone banking, and some online branch-

based services. In total, this meant that approximately 1.3 per cent of our digital traffic from customers was disrupted for several hours.

By late afternoon on the day of the incident, our systems were fully back up and running. This week we have been focused on continuing to fully understand what caused this rare incident, and on supporting and, if appropriate, compensating any customers who were impacted. We will, of course, learn lessons from the incident and look to improve our processes and systems as a result.

I hope you will find the full answers to your questions comprehensive and clear, but if you require any additional information, please let me know.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Jess Staley". The signature is written in a cursive style with a large initial "J" and a long, sweeping underline.