

## The complaint

Mr Z complains that he asked Western Union Payment Services Ireland Limited (“WU”) to send £3,396.09 overseas for him. The money didn’t get there, so it should have been refunded to him, but he said he never got it back.

## What happened

Mr Z said WU wouldn’t send his money where he wanted it, so he wanted it back. He said he’d been to a number of different agents, and they said he couldn’t have it back, as WU hadn’t sent through the money. So he wanted us to help.

WU said Mr Z had asked it to send some money overseas for him, back in October 2020. Unfortunately, it hadn’t been able to make the payment overseas. So WU said it gave Mr Z his money back. It processed a refund for the full amount Mr Z sent, on 24 October 2020.

Mr Z called WU’s customer services on the same day, and was told that his transaction was available for refund in the UK. WU said Mr Z collected the refund on 26 October, at the same agent he sent the money through.

WU showed us the forms Mr Z used to send and to receive the money, both of which were signed. And it showed us a copy of the ID Mr Z had used for these transactions.

Our investigator didn’t think this complaint should be upheld. She said that from the information she had, she was satisfied that the money had been returned to Mr Z.

Mr Z then sent us a copy of a refund notification. This was in the form of an email, sent to Mr Z from WU on 17 February 2021. It had then been stamped by a foreign exchange agency with a date of 14 January 2022, and annotated with “*no money transfered were found*”.

Mr Z said this was a signed statement from staff at the relevant branch, showing that he hadn’t had his refund. Mr Z repeated that he’d never had his money back, and asked if WU could produce a signed “*to receive money*” form. He wanted us to carry on our investigation.

WU sent us the forms showing that Mr Z had sent and then later collected the money. It also sent us staff testimony from the branch, indicating that staff remembered serving Mr Z, both when he paid in the money and when it was refunded to him.

Our investigator didn’t change her mind. She sent Mr Z the form showing his refund had been signed for, and said that this was dated quite some time before the stamp Mr Z had obtained from the relevant agent. Mr Z said he hadn’t received the money, and that wasn’t his real signature. He wanted the name of the staff member who claimed to have handed him the money.

Our investigator said that the signature did appear to her to be like that on Mr Z’s ID, which WU had sent us. And our service wouldn’t give out the names of members of staff in other businesses. She hadn’t changed her mind.

Mr Z wrote again, with what he said were statements from agents showing the money hadn't been paid to him. So our investigator asked WU again, and it provided electronic details showing the transaction on 26 October 2020. She also asked about the email Mr Z received in February 2021, and WU said that this was sent in error.

There were two mistakes in that February 2021 email.

Firstly, it referred to a Money Control Transfer Number ("MCTN") which ended in 7809. There was no money under this number, because it wasn't to do with Mr Z's transaction. The right number was also quoted in this email, it ended in 6539. That was the number which WU had shown us applied to the refund Mr Z had received.

And secondly, WU said the sender of the email hadn't checked WU's systems properly. If they had checked, and looked at the right MCTN, they'd have been able to see Mr Z had been paid.

WU said it was sorry for the confusion that these mistakes had caused. It wanted to pay Mr Z £100 to apologise. Our investigator thought that was fair. Mr Z didn't want to accept this, so the case was passed to me 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've reached the same overall conclusion on this complaint as our investigator.

I've seen electronic evidence of the transaction that refunded money to Mr Z on 26 October 2020, and a form which is signed for these returned funds, on this date. The signature does appear to me to be not dissimilar to the signature on the form for sending the money, and the one on Mr Z's driver's licence. So I am satisfied that it is most likely that the refund for MCTN ending 6539 was paid to Mr Z on 26 October 2020.

I can see that WU has caused some confusion in this case, because when it emailed Mr Z, it quoted an incorrect MCTN, as well as the correct one. And it suggested his money might not have been collected.

Mr Z has obtained a letter, signed to say that no money was found on MCTN ending 7809. But as this number was incorrect, and didn't relate to Mr Z at all, it doesn't seem to me to be surprising that no money was found for him under this number.

Mr Z also has another letter which simply says no money transfer was found. I don't know which MTCN was checked here. If it was the wrong number, then we know there's no money waiting there, it's not to do with Mr Z's transfer at all. But even if it was the right MTCN, ending in 6539, I would expect that not to have money waiting, because what WU has shown us makes me think this money has already been paid to Mr Z.

So, unfortunately, what Mr Z has shown us doesn't change my view that it's most likely Mr Z was paid for MCTN ending 6539, on 26 October 2020. The evidence WU provided, including a signed "*to receive money*" form, electronic records matching the information on this form, and staff testimony, all makes me think that it's more likely than not that Mr Z's refund was paid to him in October 2020, not long after he tried to send the payment.

But I do think that the mistakes in the February 2021 email from WU have caused confusion. WU ought to have reassured Mr Z then that he had been paid, and it didn't. I can see that WU would like to make a payment of £100 to Mr Z to apologise for this. Like our investigator, I think that provides a fair outcome to this complaint.

I know that Mr Z will be disappointed, but because I do think it's most likely his refund was paid to him in October 2020, I don't think WU has to pay more than £100 now.

### **My final decision**

My final decision is that Western Union Payment Services Ireland Limited must pay Mr Z £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 24 June 2022.

Esther Absalom-Gough  
**Ombudsman**