

## **The complaint**

Mr J is unhappy that Skrill Limited can't find a balance that was transferred to one of their accounts.

## **What happened**

Mr J used Skrill's service with the intention of sending £585.90 to his family who reside overseas. The money left Mr J's bank account, but Skrill have no record of it ever being received by them, and so didn't complete the transaction as instructed. Mr J wasn't happy about this, so he raised a complaint.

Skrill looked at Mr J's complaint. They reiterated that they had no record of receiving the £585.90 from Mr J's account, and so they didn't feel that they'd acted unfairly by managing the situation as they had. Mr J wasn't satisfied with Skrill's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. They noted that Mr J had asked his bank to trace the payment at Skrill's request, and that this trace had confirmed that the payment had been received by Skrill. So, our investigator upheld this complaint in Mr J's favour and said that Skrill should reimburse the £585.90 to Mr J along with a further £100 for the trouble and upset he'd incurred surrounding this matter.

Skrill didn't agree with the view of this complaint put forwards 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.

Mr J engaged with Skrill to transfer £585.90 from his UK bank account to his family overseas and has provided a statement for his UK bank account which clearly shows the amount of £585.90 being debited from his account. But Skrill said they had no record of ever receiving these funds and asked Mr J to ask his UK bank to trace the transferred balance.

Mr J's UK bank did trace the transferred amount of £585.90, and the result of this trace was that Mr J's UK bank confirmed that the amount had been successfully credited to a bank account held in the name of 'Skrill UK'. And information relating to this trace has been provided to Skrill by Mr J.

But despite receiving this information, Skrill still refused to reimburse Mr J the £585.90 that was essentially missing at that time. This doesn't seem fair to me, and so I'll be upholding this complaint in Mr J's favour and instructing Skrill to return the £585.90 to Mr J within 28 days from the date of this letter.

Additionally, I'll also be instructing Skrill to make a further payment of £100 to Mr J to as compensation for the trouble and upset I'm satisfied that Mr J has unreasonably incurred

here as a result of Skrill failing to reimburse the missing payment amount to him.

Skrill may maintain that they have no record of the payment being received by them. This may be so, but given the result of the payment trace as described above, I feel that this is a problem for Skrill to resolve themselves, and shouldn't be passed on to Mr J.

### **Putting things right**

Skrill must make a payment of £585.90 to Mr J as a reimbursement of the missing transfer amount.

Skrill must also make a further payment of £100 to Mr J as compensation for the trouble and upset Mr J has incurred here.

These payments must be made to Mr J within 28 days of the date of this letter.

If the above payments are not made within 28 days of the date of this letter, the combined payment amount of £685.90 will be payable along with simple interest at 8%, which must be calculated from the date of this letter to the date the payments are made to Mr J by Skrill.

### **My final decision**

My final decision is that I uphold this complaint against Skrill Limited on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 1 February 2023.

Paul Cooper  
**Ombudsman**