

The complaint

Mr A complains that Worldremit Limited (WR) won't provide a refund following what he says was an unauthorised change to a payment he'd made.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here. On 28 September 2022 Mr A asked WR to make available around £1,000 (in the local currency) for collection in a country outside the UK. He says this was funded by a transfer from his bank account.

Mr A says that a few days later he tried to log in to check progress, but he was unable to. He says he tried to contact WR by phone but was also unable to speak to them. Ultimately when Mr A later spoke to WR he says he was told that his payment had 'completed' but it had gone to a different recipient.

WR say that they received the initial instruction on 28 September 2022, this recipient was amended on 2 October 2022 and the transaction completed the following day. They say the first time Mr A informed them of a problem was on 4 October 2022.

Mr A says he didn't ask for the recipient of his payment to be changed. He complained to WR. Ultimately WR declined to provide a refund and directed Mr A to speak to his bank. The matter was referred to our service and one of our Investigators didn't recommend the complaint should be upheld. She didn't think WR had acted unfairly in the circumstances. Mr A disagrees and has asked for an Ombudsman to review his complaint.

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.

Having done so, I've reached the same overall outcome as our Investigator and for similar reasons. I know this will be disappointing for Mr A, so I'll explain why.

Mr A has made some detailed points in support of his complaint. I've read and considered everything he has sent in, but I don't intend to respond in similar detail. So if I don't comment on or mention a particular point or piece of evidence, it isn't because I haven't seen it or thought about it. It's just that I don't feel I need to refer to it to explain my decision. This isn't intended as a discourtesy and is a reflection of the informal nature of our service.

Mr A's position is that he didn't give permission for the recipient of his payment to be changed. He thinks he has been 'hacked'.

I acknowledge Mr A's point that some of WR's communication implied that they accepted he had been a victim of fraud. One example being when they wrote *"Based on the information*

provided, it appears that you have been a victim of fraud". But just because they've said this, doesn't mean they are bound to provide a refund. Ultimately WR have declined to provide a refund, and I must decide if that is fair and reasonable in all the circumstances.

WR say they received the instruction (to amend the payment) from within their systems. I acknowledge that at various times they have referred to this as being via 'email' or their 'app'. Where evidence is contradictory or in dispute, my role requires that I make a finding on the balance of probabilities as to what I think is most likely to have happened. And due to the process maps and screenshots WR have provided, I think it's more likely than not that this would've been from within Mr A's online profile with them. This means I think the instruction came from a logged in 'session' on Mr A's profile with WR.

WR have also evidenced that shortly after the instruction was amended, they sent a text message and email to the same contact details that Mr A has used with our service. It was explained that the details of the recipient had been updated as requested, and that if this wasn't Mr A, he should contact them using the information provided. Mr A says he didn't receive either the text message nor the email.

In the circumstances of this complaint, based on the information available to WR, I don't think them declining to provide a refund to Mr A is unfair or unreasonable. I say this because the information available to WR at the time of declining the claim was as follows:

- The request to amend the payment details most likely was received from a login from Mr A's profile.
- There was no response to a text that was sent to Mr A's mobile and an email which was sent to Mr A's email address.
- In an email Mr A told WR that he had never shared access to or passwords for his email or WR account or been tricked into sharing the same through 'phishing' emails or calls.
- There was an absence of any tangible evidence of hacking or third-party involvement (based on what evidence was available to WR at the time).

So with these factors in mind, I don't think the outcome WR reached was unfair. Mr A thinks that the person who he alleges has hacked him, may be internal to WR. Firstly, that would be a criminal allegation, and something better suited for the police to investigate rather than our service. I've not seen any other evidence to support that an employee of WR provided Mr A's instruction.

More recently Mr A says he spoke to WR on Monday 3 October 2022 (although not as a result of having seen the text message or email) and was told that they were still awaiting his incoming payment. There is no record within the contact notes that WR have shared with us of them having spoken with Mr A on that date – they say they spoke to Mr A on Tuesday 4 October 2022. Mr A's email to WR's fraud department dated 7 October 2022 also says that he didn't get through to them on the phone until the Tuesday. Given things were fresher in Mr A's mind at that time (rather than trying to remember years later) and because it links in with WR's records, I don't think Mr A spoke to WR until Tuesday 4 October 2022. And I accept what WR have said with regard to the payment 'completing' on 3 October 2022. So I don't think there was more WR could have done to recover the payment during this call with Mr A, given the payment was for cash collection and it had already completed the previous day.

So whilst I acknowledge Mr A's frustrations, for the reasons I've set out above, I don't think WR have acted unfairly in the circumstances of this complaint. And it follows that there isn't

therefore a reasonable basis upon which I can require them to do more to resolve this complaint.

My final decision

For the reasons outlined above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 10 March 2025.

Richard Annandale
Ombudsman