

## **The complaint**

Mr F complains that Nationwide Building Society didn't do enough to assist him with an international payment that hadn't been credited.

## **What happened**

Mr F explains that on 3 October 2024 he made an online international payment for US Dollars 10,000. This was for a US account abroad. He says that he contacted Nationwide when this hadn't been received. It wasn't able to tell him where his money was, and he wasn't able to obtain any information from the other banks involved with the payment abroad. The money was returned to his account at Nationwide on 3 December 2024. Mr F thinks it should have done more to help him and that the staff members he spoke to provided poor service and guidance.

Nationwide said that Mr F's payment had been processed with the details he'd provided. And that it was only the beneficiary bank that could provide more information after Nationwide had arranged for a trace to be made. That bank didn't respond and so it had provided Mr F with the payment reference number so he could contact it directly. Nationwide explained that it used a partner bank in the UK to send the payment. And it had wrongly told Mr F that he should contact that bank. So, it had offered to pay him £100 for the inconvenience involved. Nationwide said that the payment was returned because the details were insufficient, and it would be up to the beneficiary bank to explain that further to him.

Our investigator didn't recommend Nationwide do anything more. She said that this service isn't the regulator and didn't have a role in reviewing payment systems – including the 'SWIFT' system used here. She said that she didn't see that the problems with this payment were the result of any error by Nationwide. And it had shown that it had asked its partner bank to trace the payment, and this had been attempted a number of times with no response. It was standard procedure for all communication to be made electronically through the SWIFT system. And Nationwide said that there were no other staff Mr F could talk to about this. She thought it had made reasonable efforts to assist Mr F. But it had recognised that it hadn't been appropriate to give him details of its partner bank and had offered compensation for this.

Mr F didn't agree and wanted an ombudsman to review the case. He said that the lack of assistance from Nationwide had caused him a financial burden. And that the response of this service was a sad reflection of current low expectations about customer service. He was unhappy to be considered at fault. His emotional toll was made worse by him being in a different country. He said that he has no recourse and £100 is insufficient compensation.

## **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 appreciate the inconvenience and financial issues caused to Mr F as this payment didn't arrive. My understanding is that this was to be used by him to make 'escrow' payments to

cover important insurance and federal tax abroad. And so, Mr F incurred additional costs.

Mr F explained during his calls with Nationwide that the payment was to go to an account at a US bank. He said that he expected that bank to send this money on to a further bank. And that this was to happen based on reference notes he'd added to the payment. He said that this was to give instructions to the beneficiary bank for this to be sent on using an account 'routing' number and separate account number.

Nationwide used a partner bank in the UK to make this SWIFT payment. It said that the information used was that input online by Mr F. And it's provided a copy of details about this from the online banking records. I've also seen the payment that the partner bank made through SWIFT using all these details. I've seen evidence that the payment was returned and that the beneficiary bank told the partner bank that the instructions in relation to the payment were 'insufficient.' And that a fresh payment instruction would be required.

I'm satisfied that after Mr F had contacted Nationwide to say that the payment hadn't arrived it arranged for a trace. And there is evidence from its partner bank that it had tried multiple times to contact the beneficiary bank. All contact in the SWIFT system is made through online messaging. It's clear that no response was received, and a recall was also initiated on it seems 27 November 2024. The information though is that the payment was eventually rejected because the instructions were insufficient.

I can look here at the actions of Nationwide and its agent, the partner bank in deciding this complaint. I'm not able to address the actions of the other banks involved and in particular the beneficiary bank and then the bank Mr F wanted funds to go onto. I'm satisfied that the payment to the beneficiary was sent in line with Mr F's instructions. When the payment hadn't been received a trace was set up which was appropriate especially as Mr F still urgently wanted the payment to be credited. I consider Nationwide made reasonable efforts to assist him. And that there were limited further steps it could take as the beneficiary bank here didn't respond. It gave him a reference number that should be meaningful to the beneficiary bank. It inappropriately gave Mr F details of its own partner bank which couldn't help him. I know Mr F wanted Nationwide/ its partner to make calls about this payment but I'm afraid that's not how this payments system operates. And in light of the process there was no one else in Nationwide that could assist Mr F or confirm when there would be a response to the trace.

I'm looking here at whether Nationwide made a mistake or acted unreasonably. I can't resolve exactly why the payment didn't get to Mr F especially as the other banks abroad aren't party to this complaint. But I don't find based on my assessment above that this was due to any error by Nationwide. I also consider that Nationwide took reasonable steps to trace and then recall the payment. There was no response from the beneficiary bank except to reject the payment as there were said to be insufficient instructions. It's accepted that Nationwide oughtn't to have suggested Mr F contact the partner bank. I think it's provided an adequate offer of compensation for that. But I don't find that anything further than this is appropriate. I appreciate Mr F will be very disappointed by my decision.

### **My final decision**

Nationwide has made a reasonable offer to settle this complaint. So, my decision is that Nationwide Building Society should pay Mr F £100 as it has offered to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 23 May 2025.

Michael Crewe  
**Ombudsman**