

## **The complaint**

Mr D complains that a credit he tried to send to his JP Morgan Europe Limited trading as Chase account was rejected causing him financial loss, upset and inconvenience. Mr D wants compensation for the loss, time wasted and poor customer service.

## **What happened**

Mr D attempted to make a credit payment to his Chase account via MoneySend. When the payment arrived with Chase, it was rejected because Chase doesn't accept MoneySend transactions. Mr D made a second transfer to a different bank account which went through.

Mr D complained to Chase because he'd had to pay two fees (£5.89 each time) to make the payment. Chase explained that it didn't accept MoneySend transactions but offered £10 in compensation to cover the additional fee and a degree of compensation. Mr D rejected the compensation and complained further that his time had been wasted on the online chat.

He brought his complaint to this service where one of our investigators considered it. Once the complaint was with us, Chase credited Mr D with the compensation it'd originally offered.

Our investigator felt Chase didn't need to do anything further. They said although the chat could've been more concise, the apology given was sufficient and the compensation paid covers the additional fee. Chase had done nothing wrong in rejecting the credit because it wasn't a payment method it supported.

Mr D disagreed with our investigator. He said Chase doesn't make it clear anywhere that it doesn't support MoneySend and that his other bank had no problem dealing with the transaction. He further said the amount of time he spent on the chat was "ridiculous" and a considerable waste of his time. He asked for an ombudsman to review the complaint, so it's been passed to me to decide.

## **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 must start by saying that I do not have the authority to tell Chase how to run its business. It has decided not to use MoneySend and that's a commercial decision it's entitled to take and which I can't interfere with. But what I can look at is whether Mr D has been dealt with fairly and reasonably and as other customers in the same situation would've been treated. I've concluded that Mr D wasn't treated any differently to any other customer and so, although I realise this will disappoint Mr D, I am not upholding his complaint.

Whilst I have largely covered this previously, I do want to be clear on the first issue of Mr D's credit being rejected.

Chase does not accept MoneySend transactions and therefore any customer who tried to send a credit to their account by this method would've had it rejected and returned to sender.

That's exactly what happened with Mr D. The two fees were charged by the sender of the payments, not Chase. But it's good to see that when Chase found out about the problem, it offered to cover one of the fees and give a degree of compensation in addition.

Mr D says another bank accepted the MoneySend transaction with no problem. That's because it'd decided to use MoneySend as a payment method. I can't say that Chase must do the same.

Mr D says that Chase didn't make it known it wouldn't accept MoneySend transactions. But in the section headed "Adding money from another bank" it says

"You'll need your account details to arrange a transfer from another bank to your Chase account" and

"We accept faster payments and BACS"

No mention is made of MoneySend being an option and therefore I can't agree that Mr D was misled in any way.

With regard to the online chat, Mr D started this at 10:55 on 5/12/2025. A resolution was offered but at 11:27 Mr D said that he wanted to escalate the matter as a complaint. A specialist came onto the chat at 11:32 and explained again to Mr D why the credit wasn't accepted. Mr D confirmed he wanted the matter investigated as a complaint and the specialist undertook to do that.

There is a considerable amount of back and forth between Mr D and Chase. I've looked at the messages that were exchanged and the time it took for both Chase and Mr D to respond.

Unfortunately, chat is not always instantaneous and there are delays in messages being received and responded to. I know that's very frustrating. But I don't believe that the agent Mr D was dealing with deliberately extended the time he took to deal with Mr D's concerns. So, whilst I understand the frustration Mr D suffered, I don't think compensation is due.

Banking is never going to be entirely problem free and there will be occasions when some effort is required to correct an error or understand why something has gone wrong. In this case, Chase didn't make a mistake – it was following its normal processes. Mr D used the chat function to alert Chase to the problem, and they offered a resolution within 30 minutes which Mr D didn't accept. The remainder of the time was taken in raising the complaint.

I agree this is longer than Mr D would've liked but I don't think it was a deliberate ploy to either deflect Mr D from pursuing the complaint or add further frustration to the situation.

So, in summary, I find that Chase did nothing wrong in declining to accept the credit from MoneySend and offered a reasonable resolution to the problem when it was raised. The chat with Chase, although longer than it might've been, isn't something I could say warrants compensation.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 11 September 2025.

Stephen Farmer  
**Ombudsman**