

The complaint

Miss M complains that PaySend PLC hasn't refunded the money she lost through a job scam.

What happened

Miss M believed she was working for a legitimate research analyst firm and that she would receive assignments including reviewing apps. She explained that she was told to review the PaySend app and that she would need to make payments but that she would get these back. She said she was asked to create a new email address which she thought was part of the job but when she later accessed this email, she realised that she had fallen victim to a scam. She contacted PaySend to recover her losses.

Miss S made the following two PaySend payments.

Payment	Date	Amount	Recipient	Payment type
1	29 April 2025	£200	Individual 1	Card
2	24 May 2025	£300 (plus £3 fee)	Individual 2	Card

PaySend said that Miss M's concerns were escalated to the relevant department and the parties involved were blocked. It said that as the transactions Miss M had made had been successfully executed it wasn't possible to reverse these.

Miss M referred her complaint to this service.

Our investigator noted that Miss M had authorised the payments. She considered whether PaySend should have intervened in the payments but given the value and the timing of the transactions she didn't think they should have concerns that Miss M was falling victim to a scam. Our investigator thought that PaySend had taken reasonable action when Miss M alerted it to the scam but when it contacted the receiving bank, the money had already been removed from the accounts. Therefore, she didn't uphold this complaint.

Miss M didn't accept our investigator's view. She said she was misled into making the payments through PaySend as part of a job scam. She said the money she lost was critical to her being a large part of her benefits and money needed for a family member. She said the money was paid due to coercion and misrepresentation and not with informed consent and she thought that PaySend should have better safeguarding in place, particularly to protect vulnerable customers. Miss M provided further evidence to support her case.

Our investigator discussed the points raised with Miss M but as a resolution wasn't agreed, this case was passed to me, an ombudsman, to issue a 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 am sorry to hear that Miss M fell victim to a job scam, and I accept that she thought she was carrying out assignments for a legitimate company but then discovered that she had been misled into paying money which she then lost. I do not underestimate the financial and emotional stress this has caused, particularly given Miss M's comment about the money she lost being from benefits and a payment for a family member.

However, for me to uphold this complaint I would need to be satisfied that PaySend should have done something differently, such as intervening in the payments, and that had this happened the payments wouldn't have been made. When considering a complaint, I take all relevant rules, regulations and guidance into account, but my decision is based on what I consider fair and reasonable given the evidence I have seen, and the wider circumstances at the time.

I appreciate Miss M's comment that she was misled into making the payments but there is no dispute that she authorised the payments. Under the Payment Service Regulations 2017, the starting point is that Miss M is liable for the payments she authorised. However, PaySend should have systems in place to look out for out of character or unusual transactions, or other signs that might indicate that its customers are at risk of fraud.

Miss M made two payments, each were for relatively low amounts. The payments were made almost a month apart. Therefore, I do not think that the value or timing of the payments should have raised concerns with PaySend that Miss M was being pressured into making payments or that she was at risk of financial harm from fraud. I understand that Miss M believes PaySend should have done more to protect her, but as she authorised the payments, PaySend was required to act in accordance with her instructions and as I do not find the nature of the payments should have triggered any interventions, I don't find I can say that PaySend was wrong to process the payments as instructed.

When Miss M contacted PaySend to explain that she had been the victim of a scam, PaySend took action to block the accounts involved. However, as the payments had been successfully completed with the funds received by the recipient bank it wasn't able to reverse these.

So, while am sorry to hear that Miss M has lost money through being the victim of a scam, in this case, I do not find I can say that PaySend has done anything wrong, therefore I do not uphold this complaint.

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 Miss M to accept or reject my decision before 10 December 2025.

Jane Archer
Ombudsman