

The complaint

Mr A complains about Taptap Send UK Limited.

He says that Taptap declined to refund him after he tried to make an overseas payment.

What happened

Mr A attempted to make a payment from his bank account with 'N' to Taptap with the intention of sending these funds overseas as he had done many times previously.

However, on this occasion, rather than being made as a direct transfer, the funds were held within Mr A's wallet and not directly transferred overseas. Mr A says that he didn't open a wallet, and that Taptap caused him distress by not directly transferring the funds, and he had to use a credit card to complete his obligation.

Mr A complained to Taptap about what had happened, but it didn't uphold his complaint, so he brought it to this Service.

Our Investigator looked into things but didn't think that Mr A's complaint should be upheld. They explained that while there had been some confusion and misinformation about what had happened, they were satisfied that Mr A's funds remained in his Taptap wallet, and that he had not suffered a financial loss.

Mr A remained unhappy, and asked for a final decision from an Ombudsman, so the complaint has been passed to me.

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 have decided not to uphold this complaint. I know this will be disappointing for Mr A, so I'll explain why.

From the information I have seen, it appears that Mr A attempted to move money from his account with N to Taptap and expected these funds to immediately transfer overseas as he says was the usual practice. However, when the funds didn't immediately go overseas, he contacted Taptap to complain about what had happened.

It appears that Mr A attempted two payments to his Taptap account on the same day – one failed as the 3DS security wasn't completed, and the second transaction was successful, and was within his Taptap wallet. Both transactions were for very similar accounts. So, when Mr A contacted Taptap to ask what was going on, this led to some confusion and Mr A being given some unhelpful and misleading information.

From the information I have been provided by Taptap, the funds from the second transaction were sitting in a wallet within his Taptap account. Mr A says that he has no knowledge of any

such wallet, but Taptap has confirmed that this wallet could only be opened by Mr A within the app.

It may be that Mr A opened this wallet by mistake or simply forgot that he had done so. But in any event, the funds he sent from his account with N were available to him to send on to a destination of his choice. Mr A completed the payment request himself, and I am unable to say that Taptap made an error here – the payment instruction is automated, and I can't see that Taptap intervened in any way to make the payment go to a wallet rather than the direct transfer Mr A was expecting.

There was a delay due to the raising of a chargeback to Taptap initiated by Mr A via his bank N when it wasn't clear what had happened to his funds – but I can't say that this delay warrants financial compensation, and Mr A's funds have since debited the wallet they were credited to.

Ultimately, while there was a misunderstanding about what happened to Mr A's money, I don't find that Taptap has done anything wrong here.

My final decision

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 18 December 2025.

Claire Pugh
Ombudsman