

The complaint

Mr B complains Taptap Send UK Limited didn't execute an international payment within the deadline and caused more distress and inconvenience given the corrective actions it took.

What happened

Mr B sent an international payment using Taptap's services. He complained when the payment didn't arrive as expected. He says the payment ultimately failed meaning he had to make an emergency payment using another service and that the corrective actions Taptap took caused more distress and inconvenience. He ultimately complained to our service saying he wanted, amongst other things, £200 in compensation and the payments he'd made refunded.

One of our investigators looked into Mr B's complaint but didn't uphold it. They said that Taptap wasn't responsible for the payment failing and that it had done nothing wrong when it had refunded his money back into his wallet, amongst other things. Mr B disagreed and asked for his complaint to be referred to an ombudsman.

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.

Despite complaining about an international payment of just over £10 – which Taptap investigated promptly when it didn't arrive in the couple of hours that Mr B expected – I can see that Mr B has sent not only our service but also Taptap a relatively lengthy complaint requesting, among other things, £200 in compensation. He'll probably, therefore, be disappointed with my response given that I agree with our investigator that the answer here is quite simple. Namely, that Taptap processed Mr B's payment correctly – the payment failing was down to a third party at the other end – and once it failed it refunded the payment back to Mr B's wallet where it had come from. I, therefore, also agree that this isn't a complaint that I should uphold. I also think the compensation Taptap paid – for any inconvenience that Mr B might have been caused – was fair. In short, I agree that there's nothing more I should require Taptap to do. So, I'm not upholding this complaint.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 3 March 2026.

Nicolas Atkinson
Ombudsman