

The complaint

Miss B complains Taptap Send UK Limited (“Taptap Send”) hasn’t refunded funds she says she lost as the result of a scam and has complained about the service she received after reporting the fraud.

What happened

Both parties are familiar with the circumstances of the complaint, so I’ll only summarise the key details here.

Miss B was contacted to pay fees for an item she was expecting to receive. She said she paid various fees through Taptap Send at the scammer’s instruction on the basis that the fees would be refunded once the item was delivered. Miss B said she hasn’t received the item or had the fees refunded.

Miss B said after reporting the matter to Taptap Send its updates were generic and she is unhappy with the service provided during a call with Taptap Send.

Miss B complained to Taptap Send, and unhappy with Taptap Send’s response, Miss B raised the matter with the Financial Ombudsman Service. One of our Investigators looked into the complaint and didn’t uphold it.

As an agreement could not be reached, the complaint has been passed to me for a decision.

My provisional decision

I issued my provisional decision on 26 November 2025. I decided, provisionally, to uphold Miss B’s complaint in part. This is what I said.

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

I’m aware that I’ve summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I’ve focused on what I think is the heart of the matter here. If there’s something I’ve not mentioned, it isn’t because I’ve ignored it. I’m satisfied I don’t need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

I’m sorry that Miss B has been the victim of a scam. I realise she’s lost a significant sum of money, and I don’t underestimate the impact this has had on her at an already difficult time for her personally. However, just because a scam has occurred, it doesn’t mean she is automatically entitled to recompense by Taptap Send. It would only be fair for me to tell Taptap Send to reimburse Miss B for her loss (or a portion of it) if I thought Taptap Send ought reasonably to have prevented all, or some, of the payments Miss B made, or if I believed Taptap Send hindered the recovery of the payments she made – whilst ultimately being satisfied that such an outcome was fair and reasonable for me to reach.

In broad terms, the starting position at law is Taptap Send are expected to process payments that a customer authorises it to make. I appreciate that Miss B didn't intend for her money to end up in the hands of a scammer but as she authorised the payments in question here she is presumed liable for the loss in the first instance. However, there are some situations when Taptap Send should have had a closer look at the wider circumstances surrounding a transaction before allowing it to be made.

Considering the relevant: law and regulations; regulators' rules, guidance and standards; codes of practice; and, where appropriate, what I consider to be good industry practice at the time – Taptap Send should fairly and reasonably:

- Have been monitoring accounts to counter various risks, including preventing fraud and scams.
- Have had systems in place to look out for unusual transactions or other signs that might indicate that its customers were at risk of fraud (among other things). This is particularly so given the increase in sophisticated fraud and scams in recent years, which payment service providers are generally more familiar with than the average customer.
- In some circumstances, take additional steps, or make additional checks, before processing a payment, or in some cases decline it altogether, to help protect customers from the possibility of financial harm from fraud.
- Have acted to avoid causing foreseeable harm to customers, for example by maintaining adequate systems to detect and prevent scams and by ensuring all aspects of its products, including the contractual terms, enabled it to do so.

So, I've thought about whether the transactions should have highlighted to Taptap Send that Miss B might be at a heightened risk of financial harm from fraud.

A payment service provider like Taptap Send is generally used for payments to individuals overseas. With this in mind when considering the payments individually and in combination I don't think they ought to have concerned Taptap Send or suggested that Miss B was at a potential risk of financial harm due to fraud. They were made over several weeks and I don't find that any of the payments were so significant in value that Taptap Send ought to have been suspicious and intervened. Nor do I think that a clear scam pattern was evident. Miss B has told us she's a vulnerable person; due to the sensitive nature of her vulnerabilities, I won't detail them here. I'd like to assure Miss B that I considered this when making my decision. I can't see that Taptap Send was aware of Miss B's circumstances such that it could have acted differently, nor do I think the transactions suggested a customer vulnerability.

I've also thought about what steps Taptap Send took once it was aware that the payments were the result of fraud. Taptap Send attempted to recover Miss B's funds but none remained in the beneficiary account. So, I don't think it could have done more to recover Miss B's losses.

I've reviewed the correspondence Miss B received from Taptap Send after she reported the scam. Miss B said they were generic, the emails are similar in nature which I can see may have been received as unhelpful by Miss B. However, I think they were tailored to the circumstances of Miss B's scam claim and provided an update, when one was available, on the ongoing recovery attempt. Recovery attempts can take some time to conclude, which I think is why the updates were similar. However, I do think the updates ought to have answered Miss B's questions better, for instance she asked what the timescales were and

why a pending transaction was processed after she reported the scam, but Taptap Send didn't answer these questions.

I've also listened to a call Miss B had with Taptap Send which she said left her distressed. I think the service she received during the call fell short of that which a customer ought reasonably to expect. Miss B had to repeat herself several times as to the reason for her call and when the scam claim and scam itself are discussed, I believe the advisor's conduct was unprofessional and lacked empathy. I therefore think it's reasonable that Taptap Send pay Miss B £200 for the unnecessary distress this caused Miss B at an already difficult time.

Taking everything into account, I'm not satisfied that Taptap Send should have prevented the payments at the time they were made or that it could have recovered Miss B's funds after the payments were made. But I believe that Taptap Send should pay £200 in recognition of the poor service provided to Miss B.

Putting things right

Taptap Send UK Limited should pay Miss B £200 compensation in recognition of the poor service it provided Miss B.

Responses to my provisional decision

In my provisional decision, I gave both Miss B and Taptap Send the opportunity to respond and to provide any comments or new information they might wish me to consider before I moved to a final decision.

Neither Miss B or Taptap Send provided any further comments or new information and given both parties have had the opportunity to respond, I can proceed with making my final decision on this complaint.

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.

In the absence of any further points for my consideration, I see no reason to depart from the above. I therefore remain of the view that I'm not satisfied Taptap Send should have prevented the payments Miss B made or that it could have recovered her money. And believe that Taptap Send should pay £200 compensation for the poor service provided to Miss B.

My final decision

For the reasons explained above, I'm upholding this complaint. Taptap Send UK Limited should pay Miss B £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 8 January 2026.

Charlotte Mulvihill
Ombudsman