

The complaint

Mr O complains that J.P. Morgan Europe Limited trading as Chase didn't do enough to recover duplicated payments made from his account.

He further complains the duplication of payments was because of a J.P. Morgan Europe Limited trading as Chase system error.

What happened

Mr O used the mobile app to make a faster payment. As the amount didn't show immediately as having debited his account he sent the payment again causing it to be duplicated.

Mr O realised the payment had been duplicated and contacted Chase within 30 minutes to request that the payment be recalled.

Chase attempted to recover the funds by contacting the receiving bank but was advised the funds were no longer in the payee's account and so the reclaim failed.

Our investigator said she thought Chase had done all it could to recover the funds.

Mr O says he sent the payment a second time due an error with Chase's system. He says he didn't receive confirmation that the first payment had been made.

Chase provided screenshots of its payment system which our investigator said showed that Mr O had received a message confirming the payment had been sent.

Our investigator didn't think Chase had made a mistake and she thought it had done everything it could to try to reclaim the funds for Mr O, and so she didn't ask it to do anything more.

Mr O didn't agree with the investigator's view and asked that it 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.

Having done so, I don't uphold this complaint and I'll explain why.

Mr O told this service that he made a duplicate payment as a result of a system error.

Mr O says Chase acknowledged a system error had caused the duplication. I haven't seen anything to support this claim, the final response letter issued to Mr O by Chase says: 'Based on the information gathered, we have found no evidence of a system error or process failure on our part.'

Mr O says he made the duplicate payment because he couldn't see that the initial payment had left his account, and because he didn't receive any confirmation that the payment had been successfully sent. Chase have provided screenshots which provide a timeline for each payment, and the screens accessed and viewed by Mr O. The screenshots confirm Mr O did view a 'send money success' screen that confirmed the payment had been successful and had been sent.

The first payment wasn't immediately visible as having debited Mr O's account whilst additional security checks were completed. The checks were completed and the payment approved less than five minutes after Mr O viewed the 'send money success' screen.

Unfortunately, Mr O initiated a second payment just over five minutes after the first. I don't think Chase can be held responsible for this as Mr O had already been provided with and viewed a screen that confirmed the first payment had been successfully sent.

Mr O also told this service that Chase didn't do enough to recover the duplicated funds.

Chase have provided screenshots which show a case was raised as soon as Mr O contacted it to report the duplication. It's worth mentioning at this stage that Mr O made the reclaim request just before midnight and so Chase couldn't take any action until the next working day.

Chase messaged Mr O the next day confirming a request to reclaim the funds had been sent to the receiving bank. It also explained to Mr O that it couldn't guarantee the funds would be successfully reclaimed.

I'm satisfied from the evidence provided to me by Chase that Mr O was given clear timescales on how long the process could take, and that it updated him as soon as it received a response from the payee's bank.

The receiving bank said it couldn't return the funds as there were insufficient funds in the payee's account.

I think Chase did all it could to recover Mr O's funds and couldn't have done anything more.

I understand how distressing it must be for Mr O to find the payment couldn't be recovered by Chase. If he hasn't already done so it may be worth contacting the payee to try to recover the funds directly.

I know Mr O will be disappointed with my decision, but I hope I have clearly explained my reasons.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 18 May 2026.

Petina Edwards

Ombudsman