

## **complaint**

Mrs L, through her representative, complains that MoneyGram International Limited didn't follow her instructions when she asked it to transfer €1,000 to her friend's account.

## **background**

On 23 September 2018 Mrs L sent €1,000 to her friend's account via MoneyGram. Her friend also sent the same amount to the same account on the same day. Her friend's money arrived but her transfer didn't. So she wants MoneyGram to refund her the money.

MoneyGram sent Mrs L a final response letter saying the money had been deposited successfully. After this Service became involved it said that Mrs L's money was sent to a different account to where her friend sent her money. And it said both transactions had been deposited in the two accounts as requested.

Once our investigator had looked at all the documents MoneyGram sent him he said he could see that the two transfers had been made successfully. So he didn't think MoneyGram had done anything wrong.

Mrs L wasn't happy with this. She said, through her representative, that her transfer should have gone to the same account as her friend's money. So MoneyGram must have sent it to the wrong account.

## **my findings**

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

On 23 September 2018 Mrs L and her friend made two transfers to the same person. There aren't any details of the account number on the form they completed. But I can see that Mrs L's friend's transfer arrived in an account ending 400-00-7043. Mrs L's money was transferred to an account ending 430-00-7043. The receiving bank confirmed both receipts into those accounts. Both accounts were in the name of the same person.

MoneyGram said that Mrs L had successfully transferred two previous similar amounts to the same recipient with the account number ending in 430-00-7043 in February 2018 and those account details had been stored. And so they were used again this time when Mrs L asked to send the money to that person.

Our investigator asked Mrs L's representative to confirm whether the intended recipient of the funds had two accounts and whether the two transfers had been received in February 2018 without any problems. But the representative said it was for an unrelated account not owned by the intended recipient of the September transfer so he couldn't see why it was important and he couldn't get any further details.

Where the evidence is contradictory or inconsistent as it is here, I have to make my decision on what I think is most likely to have happened.

MoneyGram has sent us evidence that all three transfers (two from February 2018 and one from September 2018) were made to the same person. MoneyGram said that these details were used to create a receiver's registration number (RNN). Those details were stored so that if Mrs L wanted to make another transfer to the same person the agent can pull up those details.

Mrs L's representative says the transfer she made in September 2018 went into the wrong account. But it went to the account she'd used in February 2018 and it was to the same recipient.

The receiving bank has confirmed that Mrs L's payment went into the account of the intended recipient as named on the transfer form in September 2018.

So I think it was reasonably likely that MoneyGram carried out Mrs L's instructions correctly and that the money was paid to the intended recipient although into a different account to that of her friend's transfer.

### **my final decision**

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 6 October 2019.

Linda Freestone  
**ombudsman**