

## **complaint**

Mr S is unhappy TransferWise Ltd paid money to someone he didn't intend to.

## **background**

Mr S used TransferWise to send money electronically to a family member. He said TransferWise sent the money to someone else and that this wasn't what he'd asked it to do. When he realised what had happened, he got in touch with TransferWise and asked it to stop the payment so he could send it to the correct person, but he was told it was too late as the money had already been sent. According to Mr S this wasn't his mistake and so wants TransferWise to pay back the missing money.

TransferWise said it made the payment in line with the instruction given by Mr S. It said it could see Mr S had set up a profile for the intended recipient, but he didn't select it before requesting to make the payment. Instead, it said Mr S selected someone else he'd paid before and so TransferWise did as it was asked and paid the person he had selected. TransferWise has since said it accepts Mr S didn't intend to pay that person and sympathised with his situation. It went on to say it did what it could to help Mr S attempt to recover the funds but that ultimately, it hadn't made a mistake.

Our investigator thought TransferWise had done all it could to help Mr S recover the funds. He also said he was more persuaded that Mr S had made a mistake when selecting who to send the money to.

Mr S didn't agree, in summary he said;

- TransferWise is deliberately withholding information from our investigation and believes it's acting dishonestly.
- It would not have been possible for him to select the wrong recipient because the interface he used to complete the payment request does not allow for this to happen.

And so it's for me to reach a final decision.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. And having done so, I'm not persuaded by what Mr S has said. I'd like to explain why;

- Mr S intended to send money to someone using TransferWise's online platform on 27 November last year. I believe Mr S when he says he intended for the payment to reach his family member (who I'll refer to as recipient one). This platform works in a similar way to regular internet banking where before money can be sent to someone, a profile for the intended recipient is needed. This is so the payment can find its way to the right person. I've seen that Mr S set up a profile for recipient one and so I'm satisfied he intended to pay them. The problem that unfolded from here is that it looks as though Mr S failed to select recipient one before he sent the money. I've thought carefully about what Mr S says about this, in particular, that it isn't possible he could have selected the wrong person to pay, but I'm not persuaded by this either. I've seen screenshots of how the process works when attempting to send money. It's clear that the user is able to select any of the people they have paid in the past. It's

also clear that a slight slip of the finger when using the mobile application could change the intended recipient. To combat this TransferWise explained it presents customers with a two-stage screen before committing to a payment, to give customers the chance to check the instruction before the money is sent.

- Mr S ended up paying someone else (recipient two) who he'd had dealings with in the past, or in other words, someone known to him through TransferWise's online platform as he'd previously sent them money. Given what I've explained above, I think it's entirely probable and most likely that Mr S accidentally selected the wrong recipient when attempting to complete the payment. I say this because having reviewed the payment instruction his request automatically generated to TransferWise, it clearly instructs it to make the payment to recipient two, rather than the intended recipient one. I take on board Mr S believes TransferWise has in some way tampered with the evidence, but I've not seen anything that would give me reason to believe this is the case.
- I've also thought about what happened when Mr S first realised the payment had been made to the wrong person. He noticed when TransferWise emailed him confirmation of the payment. Mr S responded to this a few hours later, explaining he'd actually made the mistake of paying the wrong person and so asked for the payment to be stopped. I appreciate Mr S has lost out on a significant amount of money, but for these reasons, I don't think it's TransferWise's fault. Mr S was given the chance to review his payment instruction before committing to it. I can only find that he didn't pay close enough attention to who he was sending the money to. In addition, I think TransferWise did all it could to try and help him recover these funds by raising a request to recall the payment with recipient two's bank, but it was too late as the payment had already been sent. TransferWise also attempted to reach out to recipient two directly through email – which is more than I'd have expected it to do. All attempts to contact recipient two were made with no avail, which mirrors attempts made directly by Mr S too.

The terms that sit alongside the account Mr S uses with TransferWise clearly say;

*"You must ensure the information you provide to us is correct. You must make sure that the information you provide when setting up a payment order is accurate. If we have processed your order in accordance with the information you have provided to us it will be considered correctly completed even if you have made a mistake"*

I've not seen any evidence that persuades me that TransferWise has made a mistake and so on balance, I think it's most likely Mr S selected the wrong recipient when he requested the payment to be made. It's because of this, TransferWise is entitled to rely on its term and does not have to do anything more than it has already.

### **my final decision**

For the reasons I've explained, I'm not upholding Mr S' complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 23 April 2018.

Scott Slade  
**ombudsman**