

## **complaint**

Mr P complains that TransferWise Ltd didn't make a SWIFT payment as directed.

## **background**

On 1 April 2019 Mr P arranged for a payment to be sent to a hospital abroad as his wife was booked to have a medical procedure on 15 April 2019. Mr P called TransferWise and was given advice on how to complete the transfer instruction. The payment was sent the following day.

TransferWise used an intermediary bank to make the payment. The payment instruction included a recipient name and reference. But the recipient's name was wrong. On 11 April 2019 the recipient's intermediary bank contacted TransferWise's intermediary bank to discuss the transaction. Because of the errors, TransferWise's intermediary bank asked for the payment to be returned.

On 15 April 2019 Mr P's wife travelled abroad but wasn't able to undergo the medical procedure. Details of SWIFT messages between the intermediary banks were given to Mr P's wife and forwarded to TransferWise. Mr P went on to complain. Mr P said he'd followed TransferWise's instructions when completing the payment instruction.

TransferWise responded on 8 May 2019 but didn't agree it had made an error. TransferWise said Mr P had completed the instruction and provided the recipient's name. It also said the intermediary bank can't make significant changes to a payment instruction which is why the payment was recalled.

Mr P referred his complaint to our service and an investigator looked at it. He listened to the call on 1 April 2019 and said TransferWise didn't tell Mr P what recipient name to use. The investigator didn't uphold Mr P's complaint and he asked to appeal. As a result, the complaint has been passed to me to make a 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.

It's often complex to work out what's happened when there are intermediary banks involved. In his response to the investigator, Mr P said TransferWise hired the intermediary bank. And I agree that's the case as the intermediary bank is acting as the agent for TransferWise in order to complete the SWIFT payment. So TransferWise would be liable for any errors made by its intermediary. I need to decide whether either TransferWise or its intermediary have made mistakes here.

I've listened to the calls Mr P had with TransferWise on 1 April 2019. Mr P was taken through the payment process by TransferWise's call handler, but they didn't tell him what details to enter for the recipient. When Mr P asked what details to input the call handler said to put in the hospital's details but left it to Mr P to complete. I'm sorry to disappoint Mr P but I haven't found that it was TransferWise that caused the hospital's bank's name to be used instead. As a result, I don't think TransferWise was responsible for the payment failing to go through.

The recipient bank's intermediary contacted TransferWise's intermediary bank on 11 April 2019 to query the payment details. When they couldn't be confirmed the payment was requested back. I can see Mr P has concerns that this was unnecessary but TransferWise says it can't make significant changes to a payment instruction once it's been completed and I'm satisfied that's correct. So I think it was right for the intermediary bank to request the payment back on 11 April 2019.

Mr P's wife arrived at the hospital on 15 April 2019 but at this stage TransferWise hadn't received the payment back from its intermediary bank. TransferWise says it generally takes between two and five working days to receive a refund when something goes wrong. TransferWise received the payment back on 17 April 2019 (it was refunded to Mr P the following day) but by that time it was too late. I've looked at the dates and the payment was received back within five working days.

I'm very sorry to disappoint Mr P and I understand his wife travelled abroad at great inconvenience and considerable expense. But I'm satisfied TransferWise wasn't responsible for mistakes inputting the recipient's details into the payment instruction and I haven't found it gave incorrect advice during the payment process. As I haven't been persuaded TransferWise or its intermediary bank made a mistake, I'm not telling it to take any further action to resolve this complaint.

#### **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 Mr P to accept or reject my decision before 2 September 2019.

Marco Manente  
**ombudsman**