

## **The complaint**

Mrs I complains DT & T Corporation Limited (DT) charged her for two failed international payments.

## **What happened**

Mrs I says she attempted to make an online payment to the USA on her DT account, via her app. Mrs I says she was charged £3 for the payment even though it had been rejected without a full explanation why. Mrs I says she knew the bank details of the recipient were correct so attempted a second payment and again this rejected, and she was charged a further \$4 for this.

Mrs I says as a result of this delay the cost of her holiday increased by \$500 and this could have been avoided if DT had investigated the matter fully when the first transaction failed. Mrs I wants DT to refund the charges for the failed transactions and to pay her \$500 by way of compensation for the increased holiday cost.

DT says the two international payments were rejected by the recipient bank and Mrs I was notified of this. DT says it's not its role to provide Mrs I with the correct receivers account details, this is solely her responsibility and if it executes the transactions in accordance with the instructions given and these prove to be incorrect, it will still charge the payment fee as outlined in its terms and conditions. Mrs I wasn't happy with DT's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator felt DT didn't advise or input the payment details that were rejected by the recipient bank, and there was evidence the payments were processed but rejected by the recipient bank, so this would have incurred fees. The investigator pointed out that DT provide the payment platform for customers to input their own transactions for processing and this is explained in its terms and conditions, so the investigator couldn't hold DT responsible for the information Mrs I input.

Mrs I didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final decision.

## **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 won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating for Mrs I to discover that a payment she made to the USA had been rejected, even though she believed the details she input on DT's payment platform were correct. When looking at this complaint I will consider if DT were at fault for the international payment rejecting and if it was fair of them to have charged the fees

for the two failed transactions.

Mrs I's complaint centres around the fact DT unfairly charged her for two rejected payments she made online to the USA using its payment platform and it should have provided her with better advice to enable the payments to correctly reach their intended destination.

While I understand the points Mrs I makes here, I'm not fully persuaded by her argument. I say this because DT here have followed the instructions Mrs I input herself on its payment platform and it wasn't involved directly in that part of the process, so I'm satisfied it did carry out the instructions Mrs I asked of them. Unfortunately, the recipient bank rejected the two payments, and I can't hold DT responsible for that. So, it's fair to say DT processed the payments as instructed and it's reasonable to say the fees for doing so would become due. In fact, this is detailed in DT's terms and conditions under section 16.4 :

*"If we have executed the Transaction in accordance with the instructions you have provided to us, and that information proves to have been incorrect, we are therefore, not liable for the incorrect execution of the transaction"* Additionally, under section 14.1 it goes on to say: *"You agree to pay our fees in connection with the use of our services. We will not process your transactions until we have received the fees from you."*

Mrs I believes DT's counterpart should have known of the correct routing code and the app/ payment platform should have been clearer on this, however, while Mrs I may not agree that's the process DT uses and it's not for me to tell DT to change or modify its operations or processes of its payment platforms.

Given all the information I have seen, I am satisfied it was Mrs I's responsibility to check that all the correct details and information needed to carry out an international payment were provided before sending the payment, as outlined in DT's terms and conditions. With that in mind I can't hold DT responsible for the fact the two payments rejected as the details were input by Mrs I and not them. While Mrs I will be disappointed with my decision, I won't be asking anymore of DT here.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs I to accept or reject my decision before 2 October 2023.

Barry White  
**Ombudsman**