

Disputed cash withdrawal: transaction successful

Complaint ref : **2013913356**
Adjudicator : **Bonita Hughes**
Date : **10 October 2013**

1. Summary of your complaint

On the 01st of August 2013 you attempted to withdraw your social grant inside the store.

After three attempts the cashier informed you that the machine is not accepting your PIN.

A slip was printed but was not given to you.

When you later attempted to use your card it was declined. You reported the matter to SASSA and they informed that your funds were withdrawn on the 01st of August 2013 at the store.

You never received your funds and would like the supplier to refund you with the funds withdrawn from your card.

2. Summary of the supplier's response

The supplier advised that the funds were successfully withdrawn from your account using your SASSA card and PIN. They also provided a copy of the merchant slip which was signed.

3. Assessment

We have considered all the evidence presented by both you and the supplier and advise as follows:

You state that you attempted to withdraw funds with your SASSA card but the cashier advised that the machine did not accept your PIN. The supplier provides that the withdrawal was successful and that you signed for it. There is clearly a dispute of fact in this matter. In trying to reach a decision we need to establish which version is correct. In doing so, we need to look at all the evidence in support of each version and weigh this up against each other to establish which of the version is correct or alternatively which one is more probable.

If we cannot reach a decision on the evidence or on a balance of probabilities, we must dismiss the matter in accordance with clause 10.3.3.1.3 of our *Terms of Reference* which states:

10.3 Limits on the CGSO's Jurisdiction

10.30.3 Other Processes

10.3.3.1.3 Would more appropriately be dealt with by the police, a court of law, by any regulatory body or through any other dispute resolution process.

Applying the above approach to your complaint, it must be noted that you have not produced any evidence that could strengthen your claim.

In support of the supplier's version that the transaction was successful the following documents have been provided:

- Signed slip - confirming that a successful transaction was performed and that it was signed for;
- You advised that you entered your PIN three times on the 01st of August 2012; *Ecentric Switch* however confirmed that there was only one transaction effected on your card between 01 and 08 August 2013.

Weighing up the two versions, even if we concede that the documentation supplied by the supplier does not constitute conclusive proof, on a balance of probabilities based on the evidence before us, we advise that it is more probable that the transaction was successful.

4. Conclusion

It would serve no purpose to speculate as to what actually happened, however our assessment can only be based on the evidence furnished to us by both yourself and the supplier. From this evidence it is clear that the transaction was successful and an amount of R1 100.00 was withdrawn and signed for hence your account was debited.

Although we concede that the documentation supplied by the supplier does not constitute conclusive proof, on a balance of probabilities based on the evidence before us, this is the only reasonable conclusion we can reach.

