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Pay securely with Twint

It is really easy to remit money using Twint – even to the wrong person! Follow our simple tips to ensure that this doesn't happen to you.

With the Twint payment app, remitting amounts between individuals is surprisingly easy. But as the latest [SRF report](https://www.srf.ch/news/panorama/bezahl-app-twint-ueberweisungen-landen-scheinbar-im-nirvana) (<https://www.srf.ch/news/panorama/bezahl-app-twint-ueberweisungen-landen-scheinbar-im-nirvana>) has shown, it is also very easy for money to end up in the wrong account. That's because all it takes is a simple typing error or change in the recipient's mobile number. To get your money back once this has happened is rather involved, or nigh on impossible.

The following tip serves to ensure that your mobile payment or Internet banking app payments via Twint or similar apps will always reach the required individual:

Do not use the send function to remit larger sums of money via mobile payment or Internet banking apps, **but only ever the request function**. In case of a typing error, this means only the request, but no money is received by the wrong recipient!

In case this happens to you still, do request the money back from the unknown recipient. He or she may potentially remit the money back to you. Otherwise, contact your bank or Twint so that they can request your money back for you. If this doesn't help, the only option left is to bring charges and demand your money back by taking legal action.