



International Money Transfer Complaints: Which Companies Draw the Most

Original analysis of 2,387 records from the CFPB, 2018–2025. Published October 22, 2026.

<https://settlementinsight.com/research/international-money-transfer-complaints-by-company>

Western Union was named in 237 of the 2,387 international money transfer complaints the CFPB received in 2025 and published, more than any other company. JPMorgan Chase (210) and Bank of America (200) follow, so banks rank next to remittance companies. The counts are raw numbers and do not account for how many transfers each company handles.

2.39K

International transfer complaints,
2025

237

Complaints naming Western Union,
2025

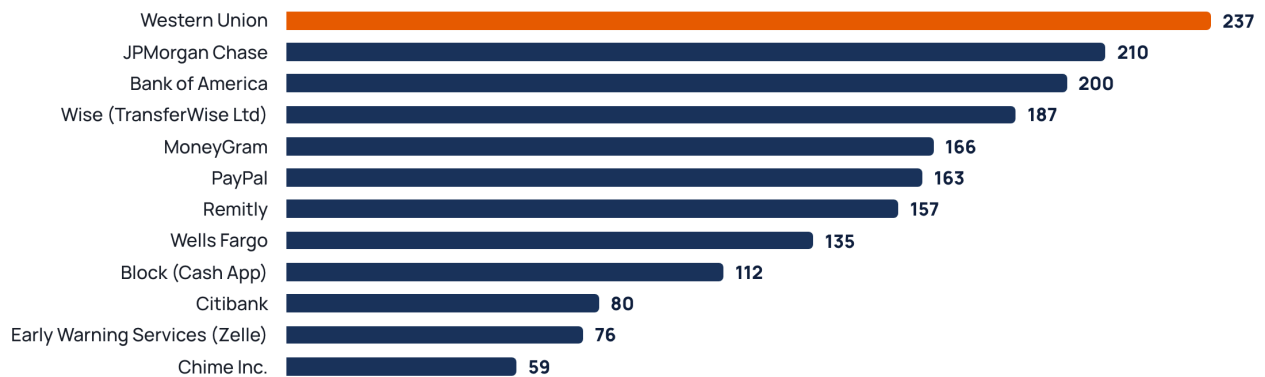
27%

Share of the top three companies,
2025



International money transfer complaints by company, 2025

Top 12 of 131



Source: Settlement Insight analysis of data from the CFPB

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What the CFPB Complaint Data Show

- 1. Western Union ranks first.** Western Union drew 237 complaints in 2025, 9.9% of the total and 27 more than JPMorgan Chase in second place.
- 2. Banks rank next to remittance firms.** JPMorgan Chase (210) and Bank of America (200) rank second and third, ahead of Wise (187), MoneyGram (166), PayPal (163) and Remitly (157).

3. **Back on top after three years.** Western Union was the most-named company each year from 2018 to 2021; JPMorgan Chase led from 2022 to 2024.
4. **Complaints rose six years in a row.** International transfer complaints rose every year from 2019 to 2025, reaching 2,387 in 2025, 18.3% more than in 2024.
5. **Monetary relief varies widely.** Companies reported closing 9.1% of 2025 complaints with monetary relief. MoneyGram reported it in 32.5% of its complaints; Western Union and Remitly reported it in none.

How we measured

Data come from the CFPB Consumer Complaint Database as imported into our database on October 21, 2026. The database holds complaints the CFPB sent to companies for a response; the CFPB publishes them after the company responds or after 15 days. Each row is one published complaint with a unique complaint ID. The public file carries no consumer names, and none are shown here.

We kept every complaint with the product "Money transfer, virtual currency, or money service" and the sub-product "International money transfer", as selected by the consumer. Each complaint is assigned to the calendar year in which the CFPB received it. The series starts in 2018, the first full year of the current product category, which appears in the data from April 24, 2017; 2026 is counted through September 30 and shown as a partial year only.

Companies are counted under the name in the CFPB company field, without merging name variants. Shares divide a company's complaints by all international money transfer complaints in the same year. The monetary relief comparison lists companies with at least 50 complaints in 2025; the leaders file lists the 5 most-named companies in each year.

To check the data, we compared our count with the CFPB's Consumer Response Annual Report for 2025, which says the CFPB sent approximately 85,100 money services complaints (all sub-products) to companies in 2025. The public database holds 84,619 such complaints received in 2025, 0.6% fewer. International transfers make up 2.8% of them.

Checked against published figures

- Money services complaints (all sub-products, incl. international transfers) the CFPB sent to companies in calendar year 2025: published 85,100, our count 84,619 (0.57% apart). [CFPB Consumer Response Annual Report, January 1 – December 31, 2025 \(section 4.5\)](#).

Limitations

- Complaint counts are not adjusted for the number or value of transfers each company handles, and the CFPB does not publish those figures by company. The database is not a statistical sample of consumers' experiences, and a complaint is an allegation by the consumer, not a finding against the company.
- The CFPB does not publish complaints it refers to other regulators, such as complaints about banks and credit unions with less than \$10 billion in assets. Banks and credit unions with less than \$10 billion in assets are therefore largely missing from the ranking.

- Consumers choose the product and sub-product themselves. Some international transfer complaints may be filed under domestic transfers or other categories, and the data do not show whether a complaint concerns a cash-funded transfer.
- The CFPB publishes complaints with a delay of up to 15 days, and companies can update their responses. Counts for 2026 and the most recent months can still grow, so the partial 2026 figure is not comparable with full years.

Data files

- [CFPB international money transfer complaints by company, 2025](#) (CSV, 131 rows)
- [CFPB international money transfer complaints by issue, 2025](#) (CSV, 7 rows)
- [CFPB international money transfer complaints by year, 2018 to September 2026](#) (CSV, 9 rows)
- [Companies with the most CFPB international money transfer complaints, by year, 2018 to September 2026](#) (CSV, 45 rows)

How to cite

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