**Case Zero: WRONG IBAN CODE DIGITATION**

Following some renovation work carried out, Company X issued an invoice to the client, Mr. Tizio, for the amount of 11,350.00 euros.

When carrying out the transfer (to an account opened at the same intermediary as the originator), Mr. Tizio indicated as beneficiary Company X and the related iban code as indicated in the invoice sent to him, with the reference to the number of the invoice issued.

After payment, Mr. Tizio verified that the Iban indicated on the invoice was not the one of the account of Company X, because for a mere material error, the same Company X had indicated the iban code of another subject.

The person who mistakenly received the credit refused to return it spontaneously, so Mr. Tizio addressed his complaints to the Bank, assuming that the intermediary should have detected the non-correspondence between the beneficiary of the wire transfer ordered and the person in charge of the account corresponding to the Iban code.

Consequently Mr Tizio asked the Bank to compensate the damage, to be considered equal, at least, to the wrong transfer amount.