

## The complaint

Mr Z is unhappy that Wise Payments Limited ('Wise') wouldn't allow a money transfer he instructed.

## What's happened?

Mr Z says that he ordered an item from an electronics retailer and tried to pay for it via Wise. He'd ordered from the same retailer and paid via Wise previously, but this time Wise refused to process the money transfer and it hasn't explained why. Mr Z has said that he had to pay for his order via alternative means and he's incurred additional fees as a result.

Wise has said that it was unable to allow payments to the relevant recipient at the time or provide Mr Z with an explanation for the reasoning behind this decision. It's referred to section 12.10 of the Wise Customer Agreement, which says:

***12.10 Refusal of your payment order. If we are unable to complete your payment order, we will let you know and, if possible, the reasons for the refusal and an explanation of how to correct any factual errors. However, we are not required to notify you if such notification would be unlawful.***

Our investigator looked into this matter but didn't uphold Mr Z's complaint. He thought that Wise had made a commercial decision it was entitled to make in refusing to process the money transfer in question, and he didn't think that Wise was obliged to share its reasons for that decision with Mr Z.

Mr Z didn't agree with our investigator's conclusions, so his complaint has been passed to me to decide.

## 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.

It is my role to decide whether Wise has done anything wrong in this matter and, if it has, what it should do to put things right.

I appreciate Mr Z's frustration, but Wise doesn't have to explain the reasons why it refused to process his money transfer to him. It has explained itself to our Service and, looking at everything, I'm satisfied that the actions Wise has taken are in line with its customer agreement and demonstrate a legitimate exercise of its commercial judgement.

Overall, I'm not persuaded that Wise has done anything wrong that it needs to put right in this case.

Wise has confirmed that Mr Z will be able to send funds to this particular recipient in future.

**My final decision**

For the reasons I've explained, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 28 July 2022.

Kyley Hanson  
**Ombudsman**