

The complaint

Mr N complains that Wise Payments Limited (“Wise”) sent a duplicate foreign currency transfer and payment without his authority and wrongly charged him twice for the same transaction.

What happened

Wise says a transfer was created on Mr N’s phone app on his account on Saturday 3 December at 11.31am for \$100 to be converted to another currency but was not paid for – rather the transfer was left active waiting to be funded. This transfer was paid for and sent out successfully on Monday 5 December at 9.16am. A minute before this a duplicate transfer was created, paid for and sent at 9.15am.

Mr N informed Wise the following day that one of his transfers was duplicated and sent out without his instructions. Wise told Mr N that both the transfers had been sent out and he could ask the beneficiary bank to reject one transfer back to it.

Mr N complained to Wise that the duplicate transfer wasn’t authorised by himself but rather a mistake in Wise’s system and asked it refund the duplicate payment.

Wise told Mr N it wasn’t possible to cancel or edit the transfer and advised Mr N to ask the recipient to ask their bank to reject the payment or return the money directly to him.

Mr N was dis-satisfied with this and brought his complaint to this service. Mr N says he only checked the exchange rates on the Saturday and refutes that he set up or created a transfer and that he never received a notification of the first payment being set up. Mr N wants Wise to apologise and refund him the first payment and compensate him \$200 as a gesture of goodwill for wasting his time.

One of our investigators looked into Mr N’s concerns and reached the conclusion after looking at the evidence that Mr N had both created and approved both payments and so it was not unfair for Wise to ask Mr N to contact the recipient to ask for a refund of the duplicate payment.

Mr N disagreed and has asked for an ombudsman’s decision.

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.

Having considered everything provided, I’ve decided not to uphold Mr N’s complaint.

My role is to look at the problems Mr N has experienced and see if Wise has done anything wrong or treated them unfairly. If it has, I would seek – if possible - to put Mr N back in the position he would’ve been in if the mistakes hadn’t happened. And I may award compensation that I think is fair and reasonable.

Wise has sent us screenshots to show that two separate transfers for the same amount and to the same recipient were created on 3 December and 5 December. Wise says that the first transfer was funded but rather left active and waited to be funded. This transfer was paid for and sent out on 5 December around a minute after the second transfer was created and sent.

Mr N has said he only checked the currency but didn't confirm any payment on 3 December and that the only transfer he sent was on 5 December and that he only received a notification for the creation of the second transfer.

Mr N might well have only sent out the transfer on the 5th, but this doesn't mean he didn't create the transfer on the 3rd. And Wise have told us that push and email notifications are only sent once a payment is sent and not when they are created and have provided examples of notifications previously sent to Mr N when he has sent a payment.

Mr N has provided screenshots of what he sees on his phone app when he makes a payment. But this only shows me the process involved in making a payment and not a notification that a payment has been created.

Wise has provided the screenshots of digital logs time stamped for Mr N's account showing when he created the transfers, paid for them, currency converted and the payment sent. This shows Mr N created the first transfer on the 3 December but that it wasn't progressed further until 5 December a minute after Mr N created and sent the second transfer/payment.

Wise has also shown us evidence that two separate "OneTimeToken's" were created and both payments were authorised with biometric security within a minute of each other at 09:15:38 and 09:16:31 on 5 December. So I think it is more likely that the disputed transfer and payment was created by Mr N at the same time as he says he checked the exchange rate on 3 December and for reasons that are unclear that the payment wasn't progressed at the time, rather than Wise's system malfunctioning and creating and authorising this payment randomly. Possibly Mr N hadn't realised he'd already created a payment that was active and waiting for him to progress it and mistakenly duplicated it and authorised both within seconds of each other.

So on balance I don't think Wise made a mistake in sending duplicate payments. Wise's terms and conditions explain that a customer can't cancel a completed payment that has been completed and so I don't think it was unfair of it to ask Mr N to contact the recipient and ask that they return the duplicate when the mistake wasn't due to Wise's actions. And it follows that I do not uphold Mr N's complaint.

My final decision

For the reasons I've explained I've decided not to uphold Mr N's complaint against Wise Payments Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 18 October 2023.

Caroline Davies
Ombudsman