

## **The complaint**

Mr C complains about the service he received from Wise Payments Limited, trading as Wise, when he had a technical issue with his banking APP.

## **What happened**

Mr C has two email addresses. The first email address, which he doesn't always use because it's on his laptop, is registered with Wise. The second email address isn't registered with Wise, however it's different to the first and has been edited to show recipients the details of the first email address.

Mr C obtained a new phone and, when he tried to add the Wise banking APP to his phone, he found he couldn't sign in due to a password issue. As Mr C was confident he was using the correct password, he contacted Wise for assistance.

Mr C feels that Wise haven't helped him access their APP. He accepts that he hasn't always used the correct email address when liaising with Wise, but he feels they're using this as an excuse not to provide assistance. Also, he has tried to resolve this issue by changing his registered email address.

Mr C complained to Wise about the service he received when trying to resolve his APP issue. Also, the difficulties he experienced trying to obtain a contact number for their complaints department. Wise responded saying they've made several reasonable attempts to reach out to him and provide support but faced difficulties in doing so.

Wise did however recognise a delay in acknowledging Mr C's complaint and offered him a £250 payment as a goodwill gesture.

Mr C complained to our service, but our investigator considered Wise's goodwill gesture to be reasonable in the circumstances.

As Mr C remains dissatisfied, this case has now been referred to me to look at.

## **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 done so, I'm not upholding this complaint and I'll explain why.

I should first explain that I can't tell a business to make alterations to its systems, policies, procedures, processes or services. I say this because we aren't the regulator of the financial services industry and businesses are entitled to make commercial decisions. Also, there are rules (known as DISP Rules) laid down by the Financial Conduct Authority which means complaint handling is not a regulated activity. So, specific complaints about how Wise manage complaint calls can't be considered by our service.

What I can do is consider each individual case and decide what should be done to put right

any financial or non-financial losses that a consumer has experienced.

From reviewing the file, I can see that Wise delayed giving Mr C assistance when he first contacted them on 11 April 2023. Mr C reported a technical issue to Wise by email from his registered email address and Wise sent a standard response. However, subsequent emails look like they were sent from Mr C's other unregistered email address and, although this included his registered email address, I'm satisfied it was a different account.

Although the APP issue prevented Mr C from changing his registered email address, I'm not persuaded that Mr C was unable to send Wise an email from his registered email address and I'm satisfied this was required.

Mr C says some of his contact with Wise was via his registered email address and provided emails, but I can only see that this was his initial email. So, although I think Wise's response to Mr C's initial email could've been more helpful, as Mr C's subsequent emails were sent from his other unregistered email address, I consider the following statements from Wise to be reasonable:

- *'We can't give or accept any account information to and from the unregistered email address - this is to keep your account safe. So, make sure you send us emails from your registered email address - then we can help. At Wise, we value our customer's privacy and security. If you use a different email, we can't be sure that it's really you behind this email, this may potentially compromise your account's privacy and personal data.'*
- *'Emails that are similar enough could be set up fraudulently to compromise confidential data about their Wise account.'*

I understand Mr C couldn't log on to the Wise APP and didn't always have access to his registered email address, however I don't think it was unfair or unreasonable for Wise to send messages requesting that Mr C use the registered email address. This is because in addition to the 'Customer Agreement' specifying the requirement, Wise have a responsibility to protect Mr C's account and their representatives are required to apply Wise's security procedures.

Wise contacted Mr C to provide technical support on 17 April 2023 which was five working days after he contacted them. Whilst this was prompted by Mr C contacting the financial services regulator and registering a complaint with Wise, for the reasons mentioned above, I don't think this was an unreasonable period of time.

There is evidence that Wise have made efforts to provide Mr C with solutions and specialist technical support over the phone in order to resolve the APP issue. Also, they have a customer support team that Mr C can contact. So, whilst I can understand Mr C declining Wise's technical support call because he was worried about security, I don't think it would be fair to say Wise haven't tried to help Mr C.

Having considered the above and all the information on file, I recognise Mr C's frustration here. However, I consider Wise's actions to have been reasonable and I also think their £250 compensation offer is fair. So, I'm not upholding this complaint.

### **My final decision**

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or

reject my decision before 5 February 2024.

Paul Douglas  
**Ombudsman**