

The complaint

Mrs W has complained Wise Payments Limited won't refund three payments of £600 sent using their app.

What happened

Mrs W has a bank account overseas (who I'll call S) which she tops up on a monthly basis. To do this she uses the Wise app to send £600 and has been doing so for some time.

She noticed that the payments she made on 8 February, 1 and 31 March didn't arrive in her account with S as they seemed to have gone to another account she'd never heard of. She complained to Wise.

Wise mistakenly got back £600 which Mrs W had sent to her account with S in December 2022. This money was credited back to Mrs W's UK account. Although they tried to recall the other three payments, these requests were refused. Wise told Mrs W they could do nothing further to help her.

Mrs W brought her complaint to the ombudsman service. Our investigator noted that Mrs W appeared to have sent the three payments of £600 to an account she'd used once before in April 2021. She most likely had done this in error but there was nothing further we'd ask Wise to do once the recall requests had been unsuccessful.

Mrs W felt this was unfair and has asked an ombudsman to consider her complaint.

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've reached the same outcome as our investigator. I'll explain why.

Where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

When considering what is fair and reasonable, I'm required to take into account: relevant law and regulations; regulators' rules, guidance and standards; codes of practice; and, where appropriate, what I consider to have been good industry practice at the relevant time.

The regulations which are relevant to Mrs W's complaint are the Payment Services Regulations 2017 (PSRs). These primarily require banks to refund customers if they didn't make or authorise payments themselves. Other factors do apply but nothing else specific in Mrs W's case.

So to help me decide what happened, I've looked at the evidence of the transactions as well as what Wise and Mrs W have confirmed to us. Specifically I can see:

- Mrs W had sent a payment of approximately £200 to an overseas account on 16 April 2021. She'd newly set up this payee, that appears to be an office of local government. Mrs W has separately confirmed this was for payment of local taxes after buying a property.
- Mrs W was used to using the repeat transfer option when sending £600 on a monthly basis to her bank account with S.
- Mrs W meant to send £600 on 8 February, 1 and 31 March to her account with S. The details she used, however, were for the other account she'd set up in April 2021. I don't doubt Mrs W sent this money in error. However I'm also satisfied that by making the transactions herself and by having the opportunity to review where the money was being sent, Mrs W authorised these transactions.
- There's no evidence there were any systemic issues with the Wise app at the times Mrs W used it to make these transactions. Also that would be some coincidence that there were problems with the app at the three different times Mrs W was making a payment.
- The requirements are for financial institutions to act rapidly when a customer notifies them they've made an error in a transaction. I can see that Wise did this and tried to recall the money for two transactions out of the three Mrs W had made. They were unable to get any funds successfully recalled. I suspect this isn't unrelated to who the recipient is.

I can't be certain Mrs W made these payments in error. It's possible that these were payments she meant to make for further local tax payments, but I think that's unlikely, as she says any regular payments would be more likely to come from her account with S.

I can't ask Wise to do anything further as they've not done anything wrong here. As far as I can see they've followed Mrs W's initial payment instructions and then tried to recall payments, albeit this proved unsuccessful. I know a payment from S was recalled in error, but Wise has paid compensation for this which I believe is fair.

I know Mrs W will feel what has happened is unfair but I'm sure she will have other avenues to get her money back from where this was paid if an account is now overpaid. She may find it easier to ask advice in the country the payment was received.

My final decision

For the reasons given, my final decision is not to uphold Mrs W's complaint against Wise Payments Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 23 October 2023.

Sandra Quinn
Ombudsman