

The complaint

Miss N complains that Wise Payments Limited didn't intervene and protect her when she fell victim to a job scam.

What happened

The details of this complaint are well known to both parties, so I will not repeat them again here. The facts are not in dispute so I will focus on giving the reasons for my 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 taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, Wise ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

I have reviewed Miss N's account and the payments she made to the scam. Having considered when they were made, their value and who they were made to, I'm not persuaded Wise ought to have found any of the payments suspicious, such that it ought to have made enquires of Miss N before processing them.

I accept the payments were going to new payees, but that doesn't mean payments should automatically be treated as suspicious, particularly when there are no other concerning factors about the payments. The majority were for low values – under £250 – and not out of character with previous spending on the account. And none were so high value or unusual that I think Wise needed to intervene.

Miss N has also told us she was asked about why she was sending the money and didn't select the most relevant reason. I don't consider Wise should've found the payments concerning here. But even if it had gone beyond what I'd expect and shown an automated warning relevant to the payment type, this indicates it couldn't have educated her about 'job scams', as she wasn't honest about why she was sending the money. And despite her representative's comments, for the reasons above, I don't consider a human intervention would've been proportionate or necessary in this case.

Whilst Miss N has undoubtedly been the victim of a cruel scam, I don't find there were any failings on Wise's part that would lead me to uphold this complaint.

My final decision

For the reasons set out above, I don't uphold Miss N's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss N to accept or reject my decision before 12 March 2025.

Amy Osborne
Ombudsman