

The complaint

Mr B complains Wise Payments Limited made mistakes when payments intended for his account weren't applied to it.

What happened

A summary of what happened is below.

Mr B arranged to have transfers sent to his Wise account.

Wise' security systems flagged these for further checks. It then emailed Mr B asking him to provide photo identification and details explaining what the payments were for. Mr B says he responded with the information but despite this, his funds weren't released.

In the end, he arranged to have the transfers cancelled and raised a complaint about what had happened.

Wise responded – it explained that it may flag payments and request further information from a customer. It referred Mr B to its terms and conditions permitting it to do this and said it didn't think it had made a mistake. Dissatisfied, Mr B referred the matter to us.

One of our investigators looked at what had happened, but they didn't think Wise needed to do anything further. They were satisfied that the available evidence showed Wise had asked Mr B to provide photo identification, a selfie holding his photo identification and written information about why he was expecting to receive the payments. They were persuaded Wise had provided sufficient information to show Mr B hadn't provided everything that was needed. And in the absence of anything compelling to refute that, they didn't think they could say that Wise had made a mistake.

Mr B disagreed and asked that his complaint be reviewed. He said the investigator had acknowledged they'd heard him on the phone give relevant information. So, the conclusions didn't make sense.

After some back and forth, the case was escalated for a formal decision as the second and final stage in our process.

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.

In line with this service's role as a quick and informal resolution service, I'll be focusing on what I think is the crux of the complaint in achieving a fair resolution.

It's accepted that Wise can request further information about payments that are flagged for checks. This is also addressed in the terms and conditions of the account. I know Mr B had not long opened the account, and when doing so he'd provided information as to his identity, but the checks that were triggered were a separate matter. Indeed, some of the information

that was needed related specifically to the payments – see below.

I can see Wise contacted Mr B and requested several things from him, to assist with its enquiries about the payments. But it's told our service that Mr B only provided a copy of his passport and selfie and not a response to its email asking him why he was receiving the payment. It says that without this, it couldn't release the funds. So, this is a key point.

Wise has provided a copy of its system logs showing the emails it received from Mr B, and it says none appear to relate to the information about what the payments were for. As part of my review, I asked Mr B if he could also check his records to see whether he had a copy of an email he may have sent to Wise about this, but he said he doesn't have an email. However, he's said that during calls with Wise he told it what the payments were for, mentioning his employer.

Wise told our service that it could only locate one call, which it shared with us. I've listened to this, and the advisor mentions the self-service portal – Mr B says that he has sent everything. But given the request was for Mr B to provide a *few lines* setting out what the payment was for and there's no indication from the available evidence that the information - in writing - was received, I can't say Wise made a mistake. The request was prescriptive in what was required. So, considering all of this, I've been unable to find Wise made an error in not releasing the funds.

By way of an observation, I think Wise could have been clearer on this, when it came to issue its final response on the complaint. But overall, I don't think it alters the outcome, as by this time the payments had already been cancelled. I realise Mr B will be disappointed but, in the circumstances, I won't be asking Wise to do anything.

This now completes our review of the complaint.

My final decision

My final decision is that I don't require Wise Payments Limited to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 11 March 2025.

Sarita Taylor
Ombudsman