

The complaint

Mr A complains that Wise Payments Limited trading as Wise has discriminated against him because of checks it made on an incoming payment.

What happened

In February 2025, Mr A received a payment from a friend into his Wise account. Before Wise fully accepted the payment, it asked Mr A to verify his identity with particular documents. Mr A then cancelled the payment and the money was returned to the sender, who was able to send it to another of Mr A's accounts with a different bank.

Mr A complained to Wise, saying that it had discriminated against him on account of his religion and that it had accepted other payments apart from this particular one from his friend.

Wise responded to say that it is entitled to carry out checks on payments and on existing customers' identities to make sure it has up to date information, in line with its regulatory requirements. Wise explained that it needed additional information before adding the payment to Mr A to his balance on his account. Wise received the documents from Mr A and had an internal timeframe of one working day to review these, but Mr A cancelled this on the next day and the money was successfully returned to the sender's account the following day. Wise also mentioned that it found Mr A's communication and language unacceptable.

Mr A brought his complaint to this service where one of our investigators looked into it. They felt that Wise had acted fairly and reasonably in how it had dealt with this payment and the situation around it. Mr A disagreed, reiterating previous comments about how Wise were discriminating against him based on his beliefs.

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.

Firms in the UK like Wise are strictly regulated and must take certain actions in order to meet legal and regulatory obligations. They are also required to carry out ongoing monitoring of existing relationships they have with customers. That may mean that Wise needs to ask customers for further information before processing payments for them – even if they have made and accepted payments from them before.

So while Mr A had been a Wise customer for a number of years, that doesn't mean that it was wrong to ask for identity information in respect of the payment received in February 2025. Wise has explained that in asking for this information, it was doing so in line with these obligations I've mentioned.

I also note that this situation is covered in Wise's terms and conditions which explain that it may perform checks before providing services to customers. So overall here, I'm satisfied that Wise was entitled to perform the extra checks. As Mr A didn't provide the information

Wise needed and given that he then cancelled the transaction – I don't think Wise acted unfairly in not giving him access to this payment.

Mr A makes the point that Wise performed checks on this payment into the account, but not on other payments into and out of the account. But Wise has explained to this service that the nature of this specific payment was such that it needed to make additional checks before it was willing to accept it.

It's a matter for a business like Wise to decide what payments it's willing to accept and what payments it may want to ask for more information about before accepting. I've considered what Wise has said about this payment and, while it wouldn't be appropriate to disclose the full details of this to Mr A – I'm satisfied it's acted fairly and reasonably in performing the checks it did on this.

It seems like at the point when Mr A became aware that the payment might not be accepted by Wise, he cancelled it and told the sender to make it to a different firm. That happened just a few days after the original payment was made to Mr A's Wise account and so it's not clear this caused any particular distress or inconvenience beyond the frustration of not being able to immediately access a payment he expected. In any event, I can't say that Wise acted unfairly by asking for the information it did.

I'll turn now to Mr A's allegations of Wise discriminating against him because of how it handled this payment. He very strongly believes that Wise has discriminated against him because of his religious beliefs. But I haven't seen anything to suggest that Wise was aware he held any such beliefs when it made the additional checks into the payment here.

Nor have I seen any evidence to support that Wise's decision to make further checks was based on anything other than the nature of the payment into the account and Wise's own criteria for accepting payments, along with its requirements for identity information and verification in certain circumstances. So, I can't say that Wise has acted unfairly here.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 29 August 2025.

James Staples
Ombudsman