

## The complaint

Miss M complains that Wise Payments Limited won't refund payments she made as a result of a scam.

## What happened

Miss M was the victim of a job scam involving the following payments from her newly opened Wise account:

Ref	Date	Description	Amount
1	26 August 2023	Payment to an individual 'R'	£50.00
2	26 August 2023	Payment to an individual 'R'	£50.00
3	26 August 2023	Payment to an individual 'R'	£71.05
4	27 August 2023	Payment to an individual 'R'	£207.02
5	27 August 2023	Payment to an individual 'R'	£57.77
6	28 August 2023	Payment to an individual 'G'	£251.86
7	28 August 2023	Payment to an individual 'A'	£650.02
8	28 August 2023	Payment to an individual 'Y'	£1,542.11

These payments were funded by payments from Miss M's Bank of Scotland account, who we are also investigating a complaint about. But to be clear, this decision only investigates Wise's responsibility for what happened.

In summary, Miss M was contacted over WhatsApp about an online job opportunity for a company I'll call 'C', where she'd need to complete tasks to review films on an online platform in exchange for commission. Some of these tasks were 'premium tasks' that she'd earn a lot more for. These required her to send her own money to the 'latest merchant account', which she'd get back alongside her earnings when she completed a certain number of tasks.

To make the payments and receive earnings, Miss M was told to set up a Wise account and was given details from C about where to send the money. When she attempted them, Wise submit she was shown a message about protecting herself from scams, and she asked for the purpose of the payment from a list of options – it says one of these options was '*Paying to earn money by working online*'. Its records state that Miss M selected '*Sending money to friends and family*' for each payment, and she subsequently answered that she'd met the person she was paying in real life, and they'd not messaged unexpectedly. Miss M said she did this on C's advice.

As the scam continued, Miss M was required to pay increasing amounts for 'premium tasks', so she'd be able to complete the set of tasks and withdraw her earnings and what she'd paid. This culminated in her attempting a payment for nearly £4,000 which was unsuccessful as Wise had placed her account under review following the last payment.

Shortly after, she realised she'd been the victim of a scam and raised the matter with Wise. It didn't refund the payments or her subsequent complaint. In summary, it said it made the payments she told it to, it provided warnings, and it couldn't recover the money as it had

already moved on from the beneficiaries' accounts.

Unhappy with its response, Miss M brought her concerns to our service to investigate.

### **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 for these reasons:

- It's not disputed that Miss M was the victim of a scam. These are very distressing experiences, and I'm sorry to hear about what she's been through, both emotionally and financially.
- My role is to consider whether it's fair to hold Wise, as her account provider, responsible for her losses from the scam. There are various rules and codes that mean victims of scams ought to be refunded in some circumstances. But to be clear, there's isn't an overarching, general expectation that firms like Wise ought to refund victims of scams.
- Given the nature of the payments in dispute here, the starting position is that Wise has a duty to make the payments Miss M tells it to. And that she is responsible for payments she made.
- But, as supported by the terms of the account, that doesn't preclude Wise from making fraud checks before making a payment. And, taking into account regulatory expectations and good industry practice, I'm satisfied that it should fairly and reasonably have done this in some circumstances.
- Here, Wise's records show it took additional steps before it made the payments – by asking Miss M what they were for and showing her relevant written warnings. Accordingly, it's not a question of whether Wise ought to have stepped in – instead, it's whether it responded in a way that was proportionate to the risk it identified.
- Overall, I'm persuaded it was. I've considered whether Wise should've gone further in its interventions sooner – for example by speaking with Miss M or placing her account under review earlier on.
- But I note this account was new, so Wise didn't have a payment history to say that these payments looked particularly unusual. And while I recognise it was a lot for her to lose, I'm mindful of the volume of payments of this size that a firm like Wise processes and the impracticalities of stopping every payment like it. Alongside that, I've noted that, while Wise had some concerns with the beneficiaries' accounts relating to crypto, it doesn't seem it suspected any to be involved in scams when Miss M made the payments to them.
- In these circumstances, I find Wise's general approach to these payments – trying to narrow down the scam risk and providing tailored written warnings – was proportionate to the risk. Afterall, Wise must balance protecting her from fraud with its duty to make the payments she tells it to.
- Unfortunately, I don't think it's likely that tailored written warnings, however effective, would've changed Miss M's mind about going ahead with the payments. That's

because they rely on her being forthcoming about what the payments were for. And here, Miss M was coached by C on how to answer the questions. This meant that Wise couldn't have warned her in a way that would have resonated with her circumstances and ultimately, stopped her from making the payments.

- I've considered Miss M's point that there wasn't an option relating to job scams – and I note the screenshot she's provided of the options she saw, which she sent to C at the time. But looking at the context of the conversation she was having with C, it seems this screenshot was related to her setting up her Wise account – and the question of what she'd use it for.
- So I don't think it was related to the payments she made. For these, I'm persuaded by the evidence Wise has provided showing the screens she'd have seen when she made the payments – and how these included an option to select '*Paying to earn money by working online*', which would have led to job scam warnings. This fits with how our service understands Wise operated at the time – and it tallies up with Miss M's other conversation with C's 'Customer Service' where she refers to Wise's scam warnings and questions when she attempts the first payment.
- In summary, I'm satisfied that the type of fraud checks that Wise carried out on these payments were proportionate to the risk of financial harm. But ultimately, these weren't successful because Miss M was duped into misleading Wise about what they were for. That means that I don't consider Wise can be fairly held liable for failing to stop these payments.
- I have also considered whether Wise ought to have done more to recover the payments. But it's provided evidence to show that by the time it heard about the scam, the money had already been moved on from the beneficiaries' accounts. So I don't think it could've reasonably done more to help get the money back.
- I appreciate this will be upsetting news for Miss M, who's ultimately a victim in this situation of a cruel and sophisticated scam. But for the reasons I've explained, I don't think I can reasonably tell Wise to refund these payments.

### **My final decision**

For the reasons I've explained, I don't uphold Miss M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 17 July 2025.

Emma Szkolar  
**Ombudsman**