

## The complaint

Miss S is unhappy that Wise Payments Limited didn't reimburse her for transactions she said she didn't authorise and later closed her account.

## What happened

On 17 February 2025 Miss S contacted Wise about a number of transactions she said she didn't authorise. These transactions took place between August and December 2024. Based on the evidence Miss S has provided the transactions equalled around £3,200, but she later said they equalled between £8,000 and £10,000.

The next day Wise said it couldn't confirm the payments were unauthorised as they'd been carried out using Miss S's mobile phone. They said they'd reconsider the situation if she had any further evidence she'd like to provide and asked her about anyone else who might have access to her device. Miss S responded and said she wasn't sure who had access to it. Shortly after this Wise made the decision to close the account.

Miss S told our service that she didn't recognise the transactions and her card must've been 'cloned'. She also said she'd knowingly been sending money to a scheme she found online where she would send £100-£200 through PayPal and receive £1,000-£2,000 in return. She said she believed this was a legitimate business opportunity, however, the individual she'd met online had not paid her any of the money she believed she was owed. So, she'd been scammed.

I issued my provisional decision on 6 February 2026 and said:

*Where there is a dispute about what happened, and the evidence is incomplete or contradictory, I must reach my decision on the balance of probabilities – in other words, on what I consider is most likely to have happened given the available evidence.*

*Miss S has provided different versions of what happened in this case, she's said she didn't authorise the transactions, that someone has cloned her card and has been using the account and also that she was knowingly sending money to someone who scammed her. Given the discrepancies in her story and the lack of detail around some of the information she's provided, it's difficult to understand exactly what's happened in this case.*

*A payment transaction is regarded as having been authorised by the payer only if the payer has given his or her consent to the execution of the payment transaction. The relevant regulations say that such consent must be given in the form, and in accordance with the procedure agreed between the payer and its payment service provider. The form and procedure are usually set out in the terms and conditions. I've considered whether I think Miss S likely authorised the transactions in this case, and based on the evidence I've seen, I think Wise is acting fairly in treating them as authorised.*

*I've also considered the other version of events provided – that Miss S did knowingly make some, or all, of the disputed transactions and was scammed. But I don't think she's provided sufficient detail to explain what the scam was, how she fell victim to it or why she was persuaded she was involved in a legitimate money making scheme. I'm also not persuaded by the evidence provided she was the one in conversation with a scammer. Overall, I don't think I've seen sufficient evidence to support she has been the victim of a scam or that Wise should reimburse her for what she says she's lost.*

*In reaching these conclusions I've taken the following information into account:*

- *Whilst Miss S told Wise she didn't authorise any of the payments herself, she later told our service she was involved in what she thought was a legitimate scheme where she paid money and received around 10 times this amount in return, but the person she was involved in this scheme with didn't pay what she was promised. It's not clear why there is such a significant discrepancy in what she told Wise initially and this version of events.*
- *The disputed transactions were made using her genuine device, using an additional layer of security linked to this device (for example, ApplePay and PayPal). The IP addresses for numerous disputed transactions also match the IP addresses for undisputed transactions. Miss S has not provided any plausible explanation as to how someone could repeatedly access her device, from her IP address, and all her security data without your knowledge. And there are numerous undisputed transactions during the same period. So appears she still had access to, and use of, the device from the IP addresses.*
- *Whilst Miss S has suggested her account must've been accessed without her knowledge, this isn't plausible based on our knowledge of how this type of fraud tends to be perpetrated. It doesn't explain how someone was using her device and IP address on numerous separate occasions over several months. And whilst she's said she believes her Wise account has been linked to another device and used, the available evidence doesn't suggest this is the case.*
- *She appears to have said she sent many of these payments, believing them to be part of a legitimate job opportunity. She's provided text messages she says are between her and the person she's said scammed her where she discusses money she's sent. And although she hasn't provided many details around what she understood this opportunity to be or why the returns were so significant, it does seem she was sending payments knowingly. So it's not clear why she also believes they were sent by someone else without her knowledge.*
  
- *The disputed transactions took place over a period of several months, and I don't think Miss S's testimony is consistent about the total transactions involved. During this period, as well as the undisputed transactions, Wise has said its records show Miss S logged into her Wise account on several occasions and viewed statements. It's not clear why she wouldn't have noticed these transactions until almost six months after the first transaction. Miss S has told us she didn't look at the statements in detail. But there appear to have been many payments, and they added up to*

thousands of pounds, during a period she's said she was in financial difficulty. And, given she'd logged on specifically to review her statements, it's difficult to understand why she wouldn't have noticed the transactions for so long. And, as I've mentioned above, she appears to have been discussing the payments with someone. So it seems she was aware they were being made.

- *It appears money from a bank account in Miss S's name has been used to fund her Wise account during the period of disputed transactions, and this money has then been used to fund the disputed transactions. She hasn't said someone also had access to other accounts and was moving money between them, and it's not clear why a fraudster would do this. If they could move money from one of her other accounts, it's not clear why they would fund her Wise account. And if she was sending money to her Wise account for her to use, it's not clear why she wouldn't have noticed this money was then going missing.*
- *In April 2024 she made a payment from her Wise account to the same crypto-currency merchant as the disputed transactions, but this payment was not disputed. So it appears she had an existing relationship with this same merchant. It also seems from the text messages she's provided between her and the person she's said was scamming her, that she was making payments to a crypto-currency platform as part of the legitimate job opportunity she's said she thought she was involved with. This included sending evidence to the scammer money had been sent to the virtual 'wallets' of people seemingly unknown to her. She hasn't explained how this is part of what she understood the situation to be.*
- *The pattern of the disputed transactions isn't what we typically see in a situation where someone has access to the use of an account without consent. It's not clear why, if someone had full uninhibited access to an account as Miss S has described, they would choose to slowly and infrequently use the money in the account rather than access what they could quickly to avoid detection. And again, Miss S has later said she was in discussion with the person she's said had access to her account.*
- *As I've mentioned Miss S has provided a number of messages she's said are between her and the person who was scamming her. She's suggested this evidences she handed over money in good faith and this was withheld from her. But the messages don't appear to support this. They seem to suggest Miss S was sending money to unrelated third parties through crypto-currency platforms and that in return she was collecting some kind of card that was loaded with a balance of thousands of pounds. Some of the messages aren't dated, and the ones that are, are from December 2024 and January 2025. Miss S isn't named in the messages and the language used suggests the person she's said was scamming her is speaking to someone else. So I don't think these messages do clearly show that Miss S was speaking with someone that scammed her. I also don't think they show what the scam was or why she believed the situation was legitimate. There are no questions about the scheme within the messages, and as I've said they are dated towards the ends of the payments. So it also seems Miss S hasn't sent us all of the messages between her and the person she's said was scamming her.*
- *Miss S has said Wise hasn't given her the opportunity to provide further evidence or an explanation of what's happened, but I can see it has. I also think our service has provided this same opportunity. I don't think I've seen a plausible explanation or evidence that supports Miss S's testimony.*

*Overall, I'm satisfied Wise is acting fairly in holding Miss S liable for the transactions she's disputed in this case.*

Wise accepted my findings, Miss S didn't respond.

### **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.

As neither party have provided any further submissions for me to consider, I see no reason to depart from the findings set out in my provisional decision, included above. Overall I'm satisfied Wise is fairly holding Miss S liable for the transactions she's disputed.

### **My final decision**

I don't uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 23 March 2026.

Faye Brownhill  
**Ombudsman**