

The complaint

Ms D is complaining that Wise Payments Limited didn't do enough to prevent her from making payments as part of a scam, or to attempt to recover her payments once the scam had been reported. She is also complaining about Wise Payments Limited's lack of response after she reported what had happened.

What happened

In November 2023 Ms D fell victim to an employment scam. She opened an account with Wise and between 18 November 2023 and 20 November 2023 she made five payments of a total value equivalent to £6,306.13 to four different individuals.

Ms D initially reported one of the transactions to Wise on 22 November 2023. On 24 November 2023 Wise told Ms D it wouldn't be refunding this transaction, and it also told her it was closing her account due to a high risk of her being scammed.

After her account had been closed Ms D says she was unable to contact Wise through its app to progress her fraud claim. She continued to attempt to contact Wise to progress her claim using various email addresses but didn't receive a reply, although I can see an email she sent on 16 February 2024 was received and acknowledged by Wise. In April 2024 she submitted a complaint to Wise, and it issued its final response letter on 14 May 2024. It didn't agree to refund the disputed payments, but it told Ms D it had been able to recover £16.69 of her funds which it would refund to her if she let it know her account details.

Ms D brought her complaint to the Financial Ombudsman Service where it was looked into by our Investigator. He didn't think Wise ought to have done anything else to warn Ms D about making the payments, or that it could reasonably have done any more to recover her funds. He did think Wise ought to have replied to Ms D's emails about the fraud claim and he asked Wise to pay Ms D £150 to reflect the impact this had on her, which Wise agreed to do.

But Ms D didn't think this was a fair way to resolve her complaint, so her complaint was passed to me for review and a decision.

I issued my provisional decision on 30 July 2025. This is what I said.

"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'm sorry to disappoint Ms D, but having done so I've provisionally reached the same conclusion as the Investigator – which is that Wise's offer to pay her £150 on the Investigator's recommendation is fair and reasonable in all the circumstances. I'll explain why.

When a payment is authorised, Wise has a duty to act on the payment instruction. But in some circumstances, it should take a closer look at the circumstances of the payment – for example, if it ought to be alert to a fraud risk, because the transaction is unusual, or looks out of character or suspicious. And if so, it should intervene, for example by contacting the

customer directly, before releasing the payment. I'd expect any intervention to be proportionate to the circumstances of the payment.

But I've also kept in mind that Wise processes high volumes of transactions each day. There is a balance for it to find between allowing customers to be able to use their account and questioning transactions to confirm they're legitimate.

I agree with the Investigator that I wouldn't normally have expected Wise to have intervened here. Ms D's account had been newly opened so Wise would have been relying on generic indicators of a scam when deciding whether to intervene. The value of the payments Ms D made, while of course significant to her, weren't however significant in the context of the payments Wise processes every day and when the payments were made there wasn't anything about the destination of the payments which I would have expected to have caused Wise concern. And although two of the payments were made on the same day, the payments didn't escalate rapidly in frequency or value in the way which can sometimes indicate a scam is taking place. So, I don't think the payments ought to have caused Wise to be particularly alert to a heightened risk of financial harm to Ms D from a scam.

However, Wise did ask for a payment purpose for three of the payments and went on to give Ms D scam warnings related to the payment purpose. For two of the payments Ms D selected "sending money to friends or family" and for one she selected "sending money to yourself." Wise then showed Ms D scam warnings tailored to the payment purpose she'd selected. The warnings apparently didn't resonate with Ms D but they weren't tailored to the scam she was experiencing. Although there was the option of "paying to earn money by working online" Ms D didn't select this; if she had done, she would have received a more tailored warning. But I don't think Wise ought reasonably to have done any more than it did to warn Ms D about making the payments. What it did here was proportionate to the circumstances of the payments Ms D was making and the payment purposes she'd selected.

I've thought about whether Wise could have done more to recover Ms D's payments after she reported the scam. Wise received Ms D's fraud report on 22 November 2023 and reviewed it on 24 November 2023, but from Wise's records at the time it appears only one of the transactions had been disputed by Ms D. Wise's notes from that time say that it didn't attempt to recall the payment as it could see the funds had already been moved out of the receiving account. Wise has now told me that it did check all the receiving accounts at that time Ms D first got in touch about the scam and there were no funds remaining apart from the £16.69 it has offered to refund Ms D. I've seen no clear evidence of this but I don't think this makes a difference as I'll explain.

It looks like it took Wise around two days to review Ms D's fraud report and check whether it was possible to recall the funds, and I think it could have acted on Ms D's report sooner. But given what we know about how these scams work and how quickly scammers typically remove funds from receiving accounts, I think it was very unlikely funds would have remained to recover in any of the receiving accounts when Ms D reported the scam payment on 22 November 2023, which was over 24 hours after Ms D had made the final payment to the scam on 20 November 2023.

Ms D says she wasn't able to contact Wise through the app to progress her fraud claim which resulted in her emails to it. I can see that she sent a fraud report on 10 January 2024 which set out that all the payments she'd made were scam payments and Wise didn't reply to this or her follow up emails. I can see why she'd be frustrated by this, but I don't think it affected whether the funds could be successfully recovered, because as I've set out, it's very unlikely any substantial funds would have remained to recover even a few days after the payments had been sent when Ms D first got in touch about the scam.

If Ms D now wishes to claim the £16.69 Wise was able to recover it should pay that to her on receipt of the relevant account details.

I can appreciate how frustrating it must have been for Ms D to not receive a substantive response to her fraud report or to her follow up emails. But as I've said, I don't think this affected the overall outcome of the fraud claim. And I think the £150 recommended by the Investigator is fair and reasonable compensation for the inconvenience Ms D experienced in all the circumstances.

Once again I'm sorry to disappoint Ms D. As the victim of a cruel scam, I can understand why she'd think she should get her money back. But I've not found that there are any grounds for me to direct Wise to refund the disputed payments to her.

Putting things right

Wise Payments Limited should pay Ms D £150 to reflect the impact its lack of response to her emails has had on her.

It should also pay Ms D £16.69 of recovered funds if she now wishes to claim it."

Wise replied to say it accepted my provisional decision.

Ms D replied to say she had nothing to add after receiving my provisional 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.

As neither party had anything further to add after my provisional decision, I see no reason to depart from it. So, my findings remain the same.

Putting things right

Wise Payments Limited should pay Ms D £150 to reflect the impact its lack of response to her emails has had on her.

It should also pay Ms D £16.69 of recovered funds if she now wishes to claim it.

My final decision

My final decision is that I'm upholding Ms D's complaint, in the sense that Wise Payments Limited needs to do something to put things right.

Wise Payments Limited should settle Ms D's complaint in the way I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 15 September 2025.

Helen Sutcliffe
Ombudsman