

## The complaint

Mr O has complained Wise Payments Limited, trading as Wise, lodged a fraud-related marker on the industry fraud database, CIFAS, in his name.

## What happened

Mr O found that there was a CIFAS marker in his name which had been lodged by Wise in 2025. He opened an account with them to enable a formal complaint to be made. He told them he'd never opened an account with them in 2024. He believed this was *"likely the result of identity fraud or fraudulent activity"*.

Wise had identified another of their customers who'd been the victim of a safe account scam and had sent considerable funds to Mr O's account. Wise asked for evidence of Mr O's other bank account (with a bank I'll call B) and noted that there was no evidence of a regular income which Mr O had originally claimed.

Wise confirmed they didn't feel they'd done anything wrong and refused to remove the marker on Mr O's request.

Mr O brought his complaint to the ombudsman service.

Our investigator noted Mr O's evidence that he'd not opened this account but also hadn't lost the ID that was used to open the Wise account. She also noted similarities in payments between the Wise account and the account Mr O held with B. She felt that Wise had enough evidence to lodge a CIFAS marker.

After receiving the view, Mr O has asked an ombudsman to review his complaint. He believed there was not enough evidence to show his ID hadn't been compromised. He also wanted an investigation to be carried out into the IP addresses used.

## 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. I'll explain why.

It is clear what the requirements are prior to lodging a marker. Specifically:

*"There must be reasonable grounds to believe that an identified fraud or financial crime has been committed or attempted.*

*The evidence must be clear, relevant and rigorous."*

Wise must be able to provide clear evidence that an identified fraud was being committed, and Mr O was involved. This means that they must have more than a suspicion or a concern that Mr O may be involved.

There's also a requirement that Wise should be giving the account holder an opportunity to explain what was going on.

I've seen the evidence provided by Wise. This confirms that another of their customers was the victim of a safe account scam. \$2,717.33 were sent to Mr O's Wise account. Wise was able to block this payment. However, they asked for a copy of Mr O's bank statement with B so they could verify information about how he received funds. They found no evidence of a regular income and noted that this was counter to information given to Wise on account opening.

They felt they had sufficient evidence to lodge a CIFAS marker.

In their evidence to our service, Wise was able to provide a copy of Mr O's ID that he'd given to them, along with a selfie.

Mr O has told us that he provided a photo of his ID, along with information about his address to a third party when he bought services last year. He felt this could be the compromise of his ID which enabled a fake application with Wise to be made. Mr O has been unable to explain how Wise was provided with a selfie of him at the time of the account opening.

He's also argued that the IP address – used when the application was made – bears no resemblance to anyone he's ever used. I note this but feel that if this account was opened for the purpose of receiving fraudulent funds, then there are numerous ways to disguise an IP address. I don't feel this shows Mr O didn't open this account or didn't know the account was being opened.

The email address linked to this account differs from the one Mr O provided to our service. I can also see from Wise's records that the email address used to open the account changed later. The one linked to the account at the time of the attempted fraudulent credit looks very much like one disguised to look as anonymous as possible.

Mr O has also questioned how Wise got a copy of his bank statement with B, as he didn't provide that to them. I'm not sure that's relevant as what Mr O hasn't denied is that these are the details of the account he holds with B.

This statement shows transactions between Mr O and a third party. The same third party made payments into Mr O's disputed account with Wise. I find it difficult therefore to conclude anything other than Mr O must have opened the account with Wise.

In accordance with the rules about lodging a marker, I agree that Wise acted properly.

On this basis, I don't believe it would be fair and reasonable to ask Wise to remove the CIFAS marker.

### **My final decision**

For the reasons given, my final decision is not to uphold Mr O's complaint against Wise Payments Limited, trading as Wise.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 12 January 2026.

Sandra Quinn  
**Ombudsman**