

The complaint

Miss S, on behalf of W, complains about how Wise Payments Limited dealt with a transaction.

What happened

Miss S says she made an international payment of just over £175 but Wise Payments moved the payment from her personal account to her business account. She says the payment was blocked for about five days and she lost money due to exchange rate differences. Miss S says Wise Payments wanted identification evidence of her business partner which was uploaded but not accepted.

Wise Payments says it asked W for identification evidence on 20 February 2025 and 20 March 2025 but did not receive it. It says the payment was made from W not Miss S and it was entitled to carry out checks on the transaction as well as request the identification evidence. Wise Payments says identification evidence was provided but rejected due to poor quality. It says the transaction was cancelled on 30 March 2025 and the money refunded.

Miss S brought her complaint to us and our investigator didn't uphold it. The investigator thought Wise Payments was entitled to delay the payment pending further checks carried out in line with account terms and conditions. The investigator also thought Wise Payments was entitled to conclude the payment was from W as it may have been funded by it.

Miss S doesn't accept that view.

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 have come to the overall view that Wise Payments has dealt fairly with this complaint.

I am satisfied the delay here was caused by W not providing Wise Payments with the identification documents it required. I am sure Miss S and W appreciate that Wise Payments has regulatory obligations that require such evidence. I am also satisfied having looked at Wise Payments records that requests for the information were made on 20 February 2025 and again on 20 March 2025.

So, it follows that I don't think Wise Payments made a mistake or acted unfairly by blocking the payment and asking for the identification document it had previously asked for. I also think Wise Payments was entitled to delay a transaction in line with agreed account terms and conditions.

I appreciate Miss S says the payment was made via her personal account not W's business account. I can't see Miss S has provided any evidence of that but can see Wise Payments records suggest the payment was made by W. In any event I don't think it matters as there is

agreement the payment was funded by W and there is a clear link between Miss S to W.

I have listened to the telephone calls between the parties and read the online exchange. I accept Miss S was frustrated by what took place but having looked at the uploaded identification documents I can understand why Wise Payments rejected them. And I am satisfied they couldn't have been accepted.

Overall, I find Wise Payments acted fairly and in line with agreed account terms and conditions. It follows that I can't fairly direct it to do anything further in the circumstances of this complaint or direct it pay for any exchange rate losses, evidence of which I have not seen in any event.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask W to accept or reject my decision before 28 October 2025.

David Singh
Ombudsman