

The complaint

Ms T complains about how Wise Payments Limited dealt with a transaction.

What happened

Ms T says she made a payment using Wise Payments of 100 Euros which was needed urgently. She made the payment on 6 July 2025 but was then told there was an issue with it and then later told it would take between one and two days. Ms T says Wise Payments communication was unclear and left her worried about her money. She says the terms quoted by Wise Payments do not mention that the transaction may take one to two days and says the money did not arrive in that period in any event. Ms T would like compensation for what took place.

Wise Payments says the transfer was made at 21.29 on 6 July 2025 and was completed at 06.41 on 7 July 2025. It says initially the transfer was rejected but says a payment can take between one and two days.

Ms T brought her complaint to us and our investigator didn't uphold it. The investigator thought Wise Payments had acted in line with its Customer Agreement. The investigator accepted that the communication from Wise Payments was confusing as the transaction had been completed when it said it may take between one and two days.

Ms T doesn't accept that view and says the money was not received until three days later.

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 conclusion that I don't uphold this complaint or require Wise Payments to pay compensation.

The starting point for these sorts of complaints are the terms and conditions or called Customer Agreement here. I am satisfied that Ms T would have agreed to that agreement before the transaction had started. They say that Wise Payments will use "reasonable efforts to ensure funds arrive ...within the time frame provided". I have looked at Wise Payments records and can see Ms T authorised the payment on 6 July 2025, but the payment was rejected due to matters outside of the control of Wise Payments.

I am satisfied that Wise Payments did then use reasonable efforts to make sure the money was transferred, as by 06.41 on 7 July 2025 the money was transferred. I don't consider that delay unreasonable and have not seen any evidence that short delay was as a result of any mistake or event caused by Wise Payments.

I appreciate Ms T says the money was not received by the recipient on 7 July 2025. But that is not something I can fairly hold Wise Payments responsible for as its records clearly show the money was sent on 7 July 2025. I also think that record provides evidence over 100

Euros was sent.

I accept that Wise Payments communication may have been confusing when it referred to a transaction taking between one and two working days when it had been completed. I don't consider that justifies compensation or that it had any real impact on Ms T. The important point is that Wise Payments made the payment within less than 10 hours despite an initial problem.

I appreciate Ms T says the Customer Agreement is not fit for purpose. But those are not matters this service can decide as we are not Wise Payments regulator.

Overall, I accept there was a short delay in Wise Payments making the transfer, but I find it acted in line with agreed terms and conditions. It follows that I can't fairly direct it pays Ms T the compensation she would like.

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 Ms T to accept or reject my decision before 10 December 2025.

David Singh
Ombudsman