

The complaint

Mr B complains that Wise Payments Limited (as the recipient bank) didn't do enough to prevent him from losing money to a scam.

Mr B has used a representative to bring his complaint. But, for ease of reading, I'll mostly just refer to Mr B himself, where I also mean his representative.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide an overview of some of the key events here. In January 2024, Mr B was the victim of a 'safe account' scam. He was contacted by phone from someone purporting to be from his bank 'F'. He was told his account had been hacked and his funds were at risk. Mr B also held his own account with Wise. He was instructed to move his money from F to Wise, and from there he sent it on to another account held with Wise.

In just over 40 minutes Mr B made the below five payments to the recipient Wise account. The payments indicated that it was a construction company 'G' that was being paid. Mr B says the scammer told him this was because it was effectively a hidden safe account so the hacker wouldn't know his funds were being kept safe.

Date	Time	Amount
31 January 2024	1.00pm	£9,900
31 January 2024	1.03pm	£9,800
31 January 2024	1.10pm	£4,300
31 January 2024	1.35pm	£9,700
31 January 2024	1.41pm	£9,600

Mr B says he was then instructed to make a further payment to G from his account with F. He says F blocked this payment and the scammer told him to call F to get it released. He says he was also told not to share the true purpose of the payment as the call handler might be leaking information to hackers. Mr B says he called F and did share with them what was happening. At this point, the scam was discovered.

I'm aware of Mr B's linked complaint about Wise as the sending institution. But this complaint is about Wise's actions in relation to the recipient account. It includes that Mr B doesn't think Wise appropriately monitored the account and he is seeking the return of his lost funds. One of our Investigators considered this complaint and ultimately recommended it should be upheld. She suggested that Wise should provide Mr B with a full refund and 8% simple interest. Wise didn't accept this outcome and so the complaint was passed to me to decide. In November 2025 I issued a provisional decision in which I said:

"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'm intending to reach a different outcome to that of our Investigator. So, I'm

issuing this provisional decision to give both sides a further opportunity to comment before my decision is finalised.

I'm satisfied that Wise conducted appropriate checks including seeing valid identification documents for G's director when opening the account in question. I don't think that they reasonably could have foreseen that the account would later go on to be used to receive funds as a result of a scam. So, I don't think there were any failures linked to the opening of the account that impacted Mr B's loss.

The account in question was infrequently used in the months prior to the credits from Mr B. The sums moving through the account were modest and there wasn't anything in the activity on the account during that period that I'd reasonably have expected Wise to have had any concerns about.

Then on 31 January 2024, the payments from Mr B start arriving in the account. I don't think there was anything about the arrival of the payments themselves that should've been concerning. Given Wise's accountholder was in the construction business, sums of these amounts wouldn't be particularly unexpected. And whilst Wise were under no obligation to check this as a matter of course, the information transmitted alongside the payments would've matched that of the named accountholder. This was because Mr B put down G as the recipient for his payments.

Around the same time as Mr B's incoming payments there were several outgoing payments which took the form of transfers (to an account that had been paid previously) and card payments. These payments were for broadly similar amounts as those that had been received from Mr B. Wise should monitor the accounts they provide with a view to preventing fraud, scams and financial crime. But they also can't be involved in every payment made and I think it's reasonable for there to be a level of proportionality as to what can fairly be expected.

In the circumstances here, I think Wise ought to have intervened in at least one of the initial payments made. But a proportionate intervention at that time would've been confirming the instruction from their customer – perhaps by use of text message, in-app notification or similar. But as it's most likely the accountholder was complicit in the scam, I think they would've responded in such a way to have enabled the payments to continue. And I don't think (at that time) there would've been grounds for Wise to have disbelieved what they most likely would've been told or that they should've gone further.

It isn't until we get to 1.46pm when there was a card payment instructed for £9,457.95 that I think Wise ought to have done more. By this point Wise would've had a business account that was seeing a significant change in how it had operated previously. It had received around £43,000 in about 40 minutes and was in the process of sending out / spending an equivalent amount. By this point I think there was enough of a pattern of use that was suggestive of account misuse such that Wise ought to have blocked the above card payment and have spoken to their customer. This time, I'd have expected them to have sought some confirmation as to what the outgoing payment was being spent on (which seemed to be a wholesale business of some sort), as well as providing some evidence about the incoming payments from Mr B.

The evidence supports that Mr B reported the scam to Wise at 3.38pm. And I don't think it's likely that the accountholder would've provided plausible evidence in such a short timeframe. I do think it's most likely that the scammer would've attempted to have misled Wise as to what was going on. It would've likely required Wise to have had a conversation with their accountholder and to have explained what was required. The accountholder then would've had to have fabricated evidence, submitted it and also for Wise to have reviewed it and to

have reached a decision to accept it as satisfactory. I don't think all this would've happened prior to Wise being on notice about Mr B's payments. So, but for Wise not taking action in relation to the activity on the account, I think some of Mr B's money would've still been in the account at the time of him reporting the scam and therefore would've been recoverable. The amount that I think would've remained is £9,484.21. I say this because the account balance at the start of 31 January 2024 was zero, and this is the amount that remained after the last payment from the account on that day. So my starting position is that it would be fair and reasonable for Wise to pay Mr B this amount. I also think that 8% simple interest should be added to compensate Mr B for the impact of being without that money in the meantime. I've considered all that Mr B has said about Wise's responsibilities to monitor accounts and actions he believes they should've taken. But in line with what I've said about proportionality, I don't think more than what I've set out above can fairly be expected of Wise in these circumstances.

I've also gone on to think about whether Mr B should also accept some responsibility for his loss due to contributory negligence. Mr B says that he answered the pop-up questions about his payment truthfully and indicated that he was being pressured to make the payment quickly. I'm sure he would've been shown warnings as a result of the way in which he answered. But, I also know that scams like this rely on skilled fraudsters applying pressure against the fear of losing money. And that they will often rush victims through the process as part of the overall scam. I'm also mindful that our Investigator contacted F who said no warnings were given about the transfers into Wise. And overall, I think it's more likely than not that Mr B was rushed and pressured in this way and that he wasn't reckless or negligent in such a way that it would be fair and reasonable to make a reduction in award due to contributory negligence in the circumstances here. The fact that the scam was discovered when Mr B ignored the scammers instructions and questioned things with F, doesn't support that he was acting negligently.

So overall, I think Wise should've intervened in their customers account relatively early on in the activity on the day in question. But, I'm not persuaded a proportionate intervention at that time would've made a difference to Mr B's loss. However, by the time we get to the payment I've set out above, I think a further intervention was appropriate and this time, I think it's more likely than not that this would've prevented part of Mr B's loss.

For completeness, as I'm intending to direct Wise to pay Mr B the total of what remained in the account at that time, their actions with regard to recovery wouldn't have ever resulted in more being returned. So this isn't a basis upon which I could direct that more than I'm setting out below should be done.

My provisional decision

For the reasons outlined above, but subject to any further information I receive from either Wise or Mr B, I'm intending to uphold this complaint.

I intend to direct Wise Payments Limited to pay Mr B £9,484.21. And that 8% simple interest should be added to this amount to be calculated between the date of loss and the date of settlement."

Mr B responded to say he accepted my provisional decision. Wise 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 had any further evidence or comments for my consideration, I see no reason to deviate from the outcome explained in my provisional decision.

My final decision

For the reasons set out above, my final decision is that I uphold this complaint.

Wise Payments Limited must pay Mr B £9,484.21. 8% simple interest must be added to this amount to be calculated between the date of loss and the date of settlement.

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

Richard Annandale
Ombudsman