

## **The complaint**

Mr J complains that a payment which he requested Wise Payments Limited to return has not been received.

## **What happened**

In July 2025 Mr J received a payment of €1,057 into his Wise account. However he immediately asked Wise to cancel the transaction and to return the payment. Wise confirmed that they immediately returned the payment to an intermediary bank (L).

Mr J didn't get any confirmation either from L or from the original sending bank (R) that the monies had been received. He chased the matter up with Wise who confirmed that the refund was duly processed and had left their account. They further said that they had been in communication with L about this and had been told by L that they (L) had suffered a technical issue which impacted these sorts of transactions.

Subsequently, on 24 September Wise initiated a recall of the funds with both L and R. L confirmed that they had received the credit on 10 October.

However the funds were not apparently received by R nor were they received back into Mr J's account with Wise. This was despite Wise receiving a message from L that they were in a position to return the funds which would be received by 16 October. Subsequently L advised they had returned the funds to the remitting bank (R).

Wise received confirmation on 6 November that L had completed the refund on 10 October. When Mr J confirmed this hadn't been received, Wise followed this up with L and received the same responses.

Our Investigator didn't think the complaint should be upheld, and that Wise had acted fairly. He suggested that Mr J contact R to recall the payment.

Mr J said the original sender of the monies had explicitly asked R to initiate a recall of the original transfer, exactly as Wise suggested. But R had refused, saying that the refund "should already be returned automatically" and that they "cannot initiate a recall".

The matter has been referred to me for an Ombudsman's consideration.

## **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.

I should advise that Wise are the only business involved in this case who are regulated by the Financial Conduct Authority and over whom we have jurisdiction. Regretfully I have no power to require either L or R to take any action. And although Wise said L was their partner bank this describes the business relationship. Wise didn't choose the intermediary in this case and aren't in my view responsible for any errors or lack of action on the part of that intermediary.

In my view Wise haven't done anything wrong in this case. They complied with Mr J's instructions to cancel the original transfer and to refund the monies. When the monies did not arrive back in the original sender's account, Wise chased the matter up and were informed that L was suffering a technical issue which impacted its being able to send the monies.

I think there was inconsistent information given to Mr J in this case, but I don't think that was Wise's fault. When Wise initiated a recall of the funds, L indicated that those monies had credited their account on 10 October. They later said that the funds had been sent to the account with R on that date. From reviewing the documents I don't think that at any stage Wise said that they had received the monies back. Nor did L say that they had sent the monies to Wise, rather that they had sent them to the "remitting bank" i.e. R.

Mr J has confirmed that Wise has sent him formal confirmation from L that the monies had credited its account. Whilst L have said they sent the monies onto R, neither Mr J nor Wise have had any confirmation that the monies have been received. Mr J's enquiries reveal that R has said:

- They have not received any refund, and
- They are not authorised to provide information to him, as he is not their customer, and
- That only the sending bank (Wise / L) can initiate a T2 trace or recall.

From the evidence I've seen Wise did initiate the recall both to L and to R, and it has followed this up. But, given that there is clear evidence of the monies arriving in L's account, it's difficult to see what else Wise can do, except to keep chasing the matter.

I'm aware that this is very frustrating for Mr J – he knows his monies are somewhere in the system. And he has been met with very unhelpful responses, particularly from R. But I'm unable to say that Wise has made any error – it has acted in accordance with Mr J's instructions and sent the funds back and has confirmation of that from L. And, as I've said it isn't responsible in my view for the other banks, L and R, involved.

So regrettably I can't uphold the complaint.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 16 January 2026.

Ray Lawley  
**Ombudsman**