

## **The complaint**

Mrs B complains that Wise Payments Limited won't refund the money she lost when she was the victim of a scam.

## **What happened**

In February 2024, Mrs B came across an advert for a job online. And as she was interested in earning some additional income, she contacted the company and was told the job involved completing tasks to review and promote films.

Mrs B was given access to a platform where she could see the tasks she could complete and the amount she had earned. And she was shown how to make payments to fund some of the tasks she was to complete. She then made a number of payments from her Wise account to account details she was given by the job company, to pay for some of these tasks.

Unfortunately, we now know the job was a scam. The scam was uncovered after the company told Mrs B she needed to pay increasingly large amounts to pay for the tasks she was doing or to withdraw the money the platform showed she had made. After the scam was uncovered, Mrs B reported the payments she had made to Wise and asked it to refund the money she had lost.

Wise investigated but said Mrs B had given it incorrect information when it asked about the purpose of the payments, so it didn't think any further intervention would have made a difference. It said it had completed the payments as she had instructed, so didn't agree to refund the money she had lost. Mrs B wasn't satisfied with Wise's response, so referred a complaint to our service.

One of our investigators looked at the complaint. They didn't think anything we would have expected Wise to have done would have prevented the loss Mrs B suffered, so didn't think it would be fair to require it to refund the payments she had made. Mrs B disagreed with our investigator, so the complaint has been passed to me.

## **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.

In broad terms, the starting position at law is that firms are expected to process payments that customers authorise them to make. And Mrs B accepts she made the payments here. So while I recognise she didn't intend for the money to go to scammers, she did authorise the payments. And so the starting position in law is that Wise was obliged to follow her instructions and make the payments. So Mrs B isn't automatically entitled to a refund.

The regulatory landscape, along with good industry practice, also sets out requirements for firms to protect their customers from fraud and financial harm. So, in line with this, I think Wise should have been monitoring accounts, had systems in place to look out for unusual

transactions and, in some circumstances, carried out additional checks before processing payments in an effort to protect its customers from falling victim to scams.

I'm satisfied Wise ought to have recognised that Mrs B was at heightened risk of financial harm from fraud by 19 March 2024, when she tried to make four payments of £980 to the same payee on the same day, as this is a pattern of behaviour often seen when customers are falling victim to a scam. And I think a proportionate response to the risk I think it should have identified would have been for it to ask Mrs B questions to identify the circumstances of the payment and then provide her with a tailored written warning about the risk it had identified.

But Wise did intervene when Mrs B tried to make a number of the payments she made as a result of this scam. It showed her a warning that she could be the victim of a scam and asked her to select the purpose of the payment from a list of options, so it could give her advice. But despite being given the option to select that the payment was to earn money by working online, each time she was asked Mrs B selected that the payment was to send money to friends and family. She also answered that she had met the person she was sending money to in real life, when we now know that she had not.

From what I've seen of her communication with the job company, I can see Mrs B was being guided through the process of making the payments by someone she thought was helping her with the job. She was sending this person screenshots of the questions and warning messages Wise showed her, and was then following the person's instructions on how to answer the questions and what options to select.

So even if Wise had asked further questions about the payments Mrs B was making here, I think it's likely she wouldn't have given it accurate or complete information about the circumstances surrounding them – as happened with the questions she was asked. And given what I think it would have been told about the circumstances of the payments, I don't think Wise would have had significant concerns about the payments or that any warning I would have expected it to have provided would have prevented Mrs B making the payments, as the warnings she was shown did not.

I appreciate Mrs B feels Wise should have been expected to intervene sooner and to have carried out a more thorough intervention, such as speaking to her over the phone, which she feels would have uncovered the scam and prevented her making any further payments. But the earlier payments she was making here weren't for particularly large amounts, and were made to a number of different individuals, for varying amounts and with gaps of several days between some of the payments. So I don't think there was an obvious pattern I would have expected Wise to have identified as suspicious before the payments I highlighted above.

And given the pattern of payments she was making, I think the type of warning I explained above would have been a proportionate response and I don't think it would be fair to have expected Wise to carry out a more thorough intervention than this. I don't think it would be fair to say Wise had acted incorrectly in not carrying out the kind of intervention Mrs B has suggested here.

I recognise that Mrs B has been the victim of a cruel scam and that my decision will come as a disappointment to her. She has lost a significant amount of money and I sympathise with the position she has found herself in. But I can only look at Wise's responsibilities and, for the reasons I've set out above, I don't think anything I would reasonably have expected it to have done here would have prevented the loss she suffered. And so I don't think it would be fair to hold Wise responsible for her loss or to require it to refund the payments she made here.

### **My final decision**

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 21 May 2026.

Alan Millward  
**Ombudsman**