

The complaint

Miss T is unhappy with the way that Wise Payments Limited dealt with a chargeback request she made for an online purchase.

What happened

Miss T made a payment to an online retailer for a number of items and the total transaction amount was \$108. After receiving the items she had ordered Miss T felt that some of the items were not what they should have been and not what they were described as when she decided to buy them. The items were described as being a certain mineral but Miss T was concerned they were not.

Miss T contacted Wise Payments Limited about the items not being as described and asked to make a chargeback. Wise Payments Limited asked Miss T for some additional information and as part of the process, it also asked Miss T if she had attempted to return the items or if she could contact the merchant. Miss T explained that she had a disability and that she was a vulnerable adult and she had attempted to engage with the merchant about a return or refund previously and had been advised by her support worker not to engage with the merchant.

Wise Payments Limited did proceed with the chargeback process and this was defended by the merchant. Miss T complained to Wise Payments Limited about the way it had dealt with her chargeback claim and that amongst other things, it had failed to make reasonable adjustments for her disability. Unhappy with Wise Payments Limited's response, Miss T then referred her complaint to our service. Miss T has also told us that she has now received a full refund of the \$108 but she remains unhappy about the way the way Wise Payments Limited dealt with her claim.

Miss T's complaint was considered by one of our investigators but they did not consider Wise Payments Limited had acted unfairly or unreasonably and ultimately did not uphold Miss T's complaint. Miss T did not accept those conclusions and as she was entitled to do, asked for her complaint to be reviewed.

The complaint has now been referred to me as the last stage in our complaint process.

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.

First, I'm very aware that I've summarised this complaint in far less detail than the parties and I've done so using my own words. I'm not going to respond to every single point made by all the parties involved. No discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here.

Our rules allow me to do this and this simply reflects the informal nature of our service as a free alternative to the courts. If there's something I've not mentioned, it isn't because I've

ignored it. I haven't. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome.

Also, the circumstances are of course well known to the parties involved in this complaint and I see no benefit therefore repeating them at length in this decision. But I think it would be helpful to initially explain that Wise Payments Limited can in certain circumstances help its customers who have a dispute with the party it paid money to using a card on their account. This is referred to as a chargeback and it's a process by which disputed transaction disputes are resolved between card issuers and merchants under the relevant card scheme rules.

What this means is that Wise Payments Limited can, in some circumstances, ask for a transaction to be reversed if there's a problem with the goods or services supplied by the merchant. But the chargeback doesn't give a consumer any legal rights and it isn't guaranteed to result in a refund. It depends on the evidence provided to support the chargeback and what the merchant says in response.

I'd consider it to be good practice for Wise Payments Limited to raise a chargeback if it thinks there's a good chance of it being successful. In this case, I can see that Wise Payments Limited has done so and it did receive a response from the merchant.

Wise Payments Limited does not step into the shoes of the merchant and Miss T does not have a like claim against Wise Payments Limited as she might have against the merchant. When considering Miss T's complaint I must therefore consider the actions of Wise Payments Limited, not the merchant, and determine whether Wise Payments Limited acted reasonably.

Miss T has told us that since raising her complaint she has now received a refund of the \$108 but she is still unhappy about the way Wise Payments Limited dealt with her chargeback claim. I have considered the way Wise Payments Limited dealt with the claim, but I am not persuaded there are sufficient grounds to find that Wise Payments Limited failed to treat Miss T fairly and reasonably overall when it dealt with the claim.

Miss T is particularly unhappy that in her view Wise Payments Limited failed to make reasonable adjustments for her disability. And more specifically, that she was asked if her support working could contact the merchant on her behalf. Firstly, when considering a chargeback claim it is not unreasonable for Wise Payments Limited to make enquiries or suggestions in an attempt to bring the matter to a successful resolution for the customer. Wise Payments Limited would not simply be required to process a chargeback just because a consumer asks to do so, but as I have referred to above it would be reasonable to expect a chargeback to be raised if there was a reasonable prospect of success. But when determining the potential success of a claim, additional information, evidence and or clarification is likely to be required from the consumer. This initial work before a chargeback is raised may also result in the issue being resolved directly with the merchant, or help if the chargeback was to proceed.

While I appreciate Miss T may not agree, but it appears that Wise Payments Limited was suggesting different options or approaches that again might help resolve matters. At the time Wise Payments Limited was not fully aware of the relationship between Miss T and her support worker or what the support worker might be able to do with or for Miss T in this matter.

It is not unreasonable for Wise Payments Limited to ask for certain information or evidence to proceed with a chargeback and if the consumer doesn't have comprehensive records, it can be helpful to try and obtain these from the merchant. It is also helpful if this information can be provided, as this can increase the potential chances of success. It was not in my view

unreasonable Wise Payments Limited to ask for additional information or evidence or if there was someone who could help or assist Miss T if she was unable to contact the merchant herself. Miss T believes that Wise Payments Limited ignored her vulnerabilities and treated her case as simply routine. I have not seen anything to indicate this is the case and while there is to a degree a certain amount of process, Wise Payments Limited has been very individual in much of its responses or communications with Miss T. A number of the different communications in response to Miss T specifically respond to and acknowledge Miss T's individual circumstances and the impact of her disability.

Miss T has also raised concerns about what she sees as Wise Payments Limited reducing or limiting her claim against the merchant. The \$108 transaction was for multiple items and not all of the items were disputed. There were some complications identifying the individual costs of each of the items and therefore the cost of the disputed items. But this was more likely to have been because of a lack of a clear and itemised receipt in English, rather than any deliberate or underhand attempts by Wise Payments Limited to reduce the claim value. It is not unreasonable in my view for Wise Payments Limited to seek to ascertain the value or cost of the disputed items amongst the items that had not been disputed.

I fully appreciate that Miss T remains unhappy with the way the chargeback was processed and I do not doubt that it would have been an additional burden that she would have preferred not to have to deal with. This is on top of realising the merchant had sold her something that was not what it was advertised at. But Wise Payments Limited cannot be held responsible for the actions or poor practice of the merchant, only the way that it dealt with the claim. Having carefully considered the specific circumstances in this case, which include Miss T's individual circumstances and Wise Payments Limited requirements about dealing with vulnerable consumers, I'm not persuaded that Wise Payments Limited failed to treat Miss T fairly and reasonably when dealing with her claim.

I fully appreciate Miss T will likely remain unhappy with the outcome I have reached here. But for the reasons set out above, I do not consider there are sufficient grounds to find that her complaint against Wise Payments Limited should be upheld.

My final decision

My final decision is that I do not uphold Miss T's complaint against Wise Payments Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 24 April 2026.

Mark Hollands
Ombudsman