

The complaint

Mrs L is unhappy that Wise Payments Limited won't refund a payment made as a result of a scam.

What happened

Mrs L was the victim of an impersonation scam where, among other things, she was tricked into approving a card payment for £450.00.

Wise declined to refund the payment and didn't uphold her subsequent complaint. In summary, it said the payment was authorised through Mrs L's app, and it couldn't stop or recover it. Unhappy with Wise's position, Mrs L brought her concerns to us to investigate.

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've reached the same conclusion as our investigator, for the following reasons:

- It's not disputed that Mrs L was the victim of a cruel and sophisticated scam. My role is to decide whether it's fair to say that Wise, as her account provider, ought to be responsible for her losses.
- While there are rules that mean victims of scams ought to be refunded in certain circumstances, there's no general expectation for a firm like Wise to provide a refund. For a card payment like the one in dispute, a customer is normally responsible for a payment they've authorised.
- Here, while I recognise Mrs L was tricked, the correct card details were used and the payment was approved through her Wise app. So I'm satisfied that the payment was fairly regarded as authorised.
- I've then considered whether Wise ought to have recognised that the payment presented a risk of fraud and stepped in before it was made. It was a single payment to a genuine merchant. And while it must have been a lot for Mrs L to lose to a scam, I don't think the value ought to have concerned Wise – bearing in mind the number of payments of this size a firm like Wise processes and the impracticalities of stopping every similar payment.
- I've also reflected on how it was an online payment, whereas Mrs L says she typically used her card in person abroad. But there are many legitimate reasons someone might make an online payment, so I don't think this, by itself, ought to have stood out as suspicious.
- Taking this all into account, I think it was reasonable for Wise to process this

payment in line with Mrs L's instructions without carrying out further checks. After all, it must balance protecting customers from fraud with its legal duty to process payments they instruct it to make.

- I've also looked at whether Wise could have done more to recover the funds, given Mrs L's submissions that it ought to have done more. In these circumstances, I'd have expected Wise to consider whether it was worth making a chargeback claim. This is a voluntary scheme run by the card issuer that can provide a refund in limited circumstances. But I don't think any of those circumstances apply here. That's namely because the payment was authorised and the merchant likely provided the services, even if they didn't benefit Mrs L. It follows that I don't think there was a reasonable prospect of a claim succeeding, so I wouldn't have expected Wise to pursue it.
- In saying that, I've considered Mrs L's point that she would've liked Wise to pursue the merchant directly for recovery. But I wouldn't reasonably expect that of a firm. And in any event, I find it unlikely it would have been successful, for the same reason mentioned above – that it seems Mrs L paid a genuine merchant who likely provided goods or services.
- I realise this will be disappointing news for Mrs L, and I'm sorry to hear about the financial and mental impact this has had on her. I can also appreciate her confusion that other firms involved reached a different conclusion. But I've got to make a decision based on the facts of this case, and I can only tell Wise to put things right if I'm satisfied it did something wrong that caused these losses. I'm not persuaded that's the case, so I've not upheld the matter.

My final decision

For the reasons I've explained, I don't uphold Mrs L's complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 27 April 2026.

Emma Szkolar
Ombudsman