

# Preparation

Note, that the scenario is fictitious and all the involved parties are imaginary. Any similarities to real people, entities and situations are coincidental.

If you are not familiar with Wise borderless already, feel free to browse the help center for more information: <https://wise.com/help/>

It is also advisable to review at least sections 11. and 14. of the Terms of Use as these concern the accepted methods of uploading money to the borderless account and paying for transfers: <https://wise.com/terms-and-conditions#/>

## Assignment

Please imagine a situation where a fraud department in a bank in the UK has contacted us on 28.03.2021 regarding a deposit to our customer's borderless account. The email from the bank reads:

*"Dear colleagues,*

*Please be advised that our customer has reported the following transfer as fraudulent. The payment is not recognized and our customer suspects that someone accessed her mobile banking app without permission. Please investigate from your side and let us know if you share any concerns.*

*The transfer details:*

*Sender: Mr and Ms Simmons*

*Sort code: XXXXXX*

*Account number: XXXXXXXXX*

*Amount: 200 GBP*

*Date: 06.03.2021*

*Recipient account number: XXXXXX-XXXXXXXXX*

*Thank you,*

*Fraud analyst*

*Matchbox Bank"*

Actions we have done in the team on the day we received the report:

An agent in our team reviewed the payment earlier but determined that the available data was not enough to make a decision yet and contacted our customer for further information.

Our agent inquired what is our customer's point of view about the transfer in question, what is the general use case for the borderless account and why does she withdraw a large portion of the incoming funds quite fast. The customer has two incoming deposits which are on hold until the situation is resolved, her card is also suspended by us to prevent withdrawal of remaining funds.

Here is what our customer replied:

*"Hi,*

*The transfer from Mr Simmons is for household services I provided. I use your borderless as my bank account in the UK to receive money from jobs I find through gumtree. I withdraw money because I pay my rent and groceries in cash and send some to my family to support them. When can I use the account again? Please enable it again. It is very hard as it is my only account here."*

Our customer details are the following:

Name: Dyta Olszewska

Date of birth: February 24, 1986

Address: Waverly Road, SE18, London

Our customer is verified with a UK drivers license. The customer seems to mainly access our services from the UK, but there are some additional records pointing to accessing the services from Poland, France and Spain as well. The customer is using Wise through the mobile app. The customer opened her account on 25.02.2021. There are no other bank contacts. The transaction history of the customer is attached.

The original reporting bank is writing to us again asking for an update.

**1) Please make a decision whether:**

- a) The report is credible and our customer is fraudulent and you make the decision to block the customer's account.
- b) The situation seems more like a consumer dispute and therefore not for us to resolve, our customer can continue using her borderless account as usual.
- c) The situation seems more like a consumer dispute and therefore not for us to resolve but the customer has broken Wise terms of use or exposes Wise to other risks and we cannot provide services to her anymore.
- d) We still do not have enough information about the situation and need to ask further questions from the bank, our customer or both.

**2) Explain why and how you arrived at your decision.**

**3) Then, please write a response to the bank and a separate response to the**

**customer regarding the situation.**