

The complaint

Mr G complains Monzo Bank Ltd (“Monzo”) refuses to refund him for transactions on his account he says he wasn’t responsible for.

What happened

Mr G disputes two transactions on his account made on 1 June 2023 totalling £297.98. Mr G says these are fraudulent as he didn’t make these transactions himself.

Monzo says the transactions in dispute were authorised using his regular device and card details, and as there is no evidence his device was compromised, it thinks Mr G made these transactions himself.

Our investigator considered the evidence provided in this case and felt it was likely Mr G authorised these transactions, so the complaint should not be upheld. Mr G wasn’t happy with this outcome, so the complaint has been passed to me for a final decision.

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 considered the evidence, testimonies, and relevant legislation (The PSR’s) I am not upholding this complaint. I have been unable to identify a compromise of Mr G’s device used to authenticate the transactions and so on balance, it is more likely than not that the disputed transactions were authorised. I’ll explain why.

Monzo has provided evidence to show that the transactions in question were authorised using Mr G’s regular device, which is the only device linked to Mr G’s Monzo account, and has been since he first opened the account. Mr G has used the same device to make other transactions that he has not disputed. This method of authentication would also require biometrics or a passcode to approve the transactions. Biometrics would have used Mr G’s fingerprint or face ID, and a passcode would’ve been a secure number which Mr G is responsible for keeping safe.

Mr G says the transactions were not made by him, but he has not provided any evidence to support this. He has not given any explanation as to how someone else could’ve authenticated the transactions using his device. In fact, Mr G’s evidence is that no one else has had access to his device. Mr G first said he can’t remember much from the time as it was so long ago, but then later he said he thinks he lost his card around that time. But even if someone else had possession of his card, this does not explain how they were able to use Mr G’s device to authenticate the payments. So based on this evidence I think it’s likely Mr G carried out these transactions himself.

Mr G complains that Monzo has not investigated his complaint thoroughly and he thinks it should make further enquiries to the merchant to whom the payments were made. But I’ve considered all the evidence supplied and I think Monzo has investigated this correctly. As a

disputed transaction the Payment Services Regulations 2017 set out the requirement for determining whether a payment should be classed as authorised or not. And from what I've seen Monzo has provided the evidence to persuade me that these transactions are authorised.

So, I think the payments were authorised by Mr G and I don't think Monzo needs to do anything further.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 19 March 2024.

Sienna Mahboobani
Ombudsman