

## **The complaint**

Mr F complains PrePay Technologies Limited has refused to refund transactions he says he didn't carry out or authorise.

## **What happened**

Mr F has a prepaid travel money card issued by PrePay Technologies Limited. He also has a debit card and a credit card issued by a bank.

Mr F says he lost his wallet and that it contained his cards, cash and driving licence amongst other things. He says he spoke to the bank that had issued his debit and credit card to report those cards lost / stolen and that his son contacted PrePay Technologies. He says his debit and credit card were used fraudulently but that his bank agreed to refund him.

Mr F says he had to chase PrePay Technologies as he didn't hear back from it. He says PrePay Technologies said it wouldn't refund transactions that had occurred after he did so saying that he hadn't reported his card as lost / stolen as soon as he should have done.

Mr F was unhappy with PrePay Technologies' response and complained to us.

One of our investigators looked into Mr F's complaint and said that they didn't think PrePay Technologies had acted fairly as Mr F had asked his son to report the card as lost / stolen. In the circumstances, our investigator didn't think it was fair of PrePay Technologies to say that it was holding Mr F liable for transactions he'd not carried out or authorised. So, they recommended that PrePay Technologies refund the transactions Mr F had disputed, totalling £746.96.

PrePay Technologies disagreed with our investigator's recommendations saying that it was the cardholder's responsibility to report their card as lost / stolen and that Mr F hadn't done so until more than a week after the event. PrePay Technologies also said that Mr F had not kept his security details secure either as the transactions he was disputing had been authenticated using his PIN. In the circumstances, PrePay Technologies said it hadn't acted unfairly holding Mr F liable for the transactions he was disputing. As PrePay Technologies didn't agree, Mr F's complaint was passed to me for a 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.

I'm satisfied that Mr F's wallet – containing his bank cards and travel pre-pay card, amongst other things – was lost or stolen. I'm also satisfied that the PIN for all three of those cards was the same. That means Mr F's PIN could have been despite the fact that he'd not used his pre-pay card for several months when he used his debit and / or credit card. More importantly, I'm satisfied that the transactions Mr F is complaining about – and the transactions his bank refunded – weren't transactions he carried out or consented to. In the circumstances, I agree with our investigator that PrePay Technologies didn't do enough to show that it was fair to hold Mr F liable for the transactions he's disputing.

I agree with PrePay Technologies that, under the terms and conditions of the card in question, cardholders must report any card as lost / stolen as soon as possible. Mr F didn't speak to PrePay Technologies until a week after he'd originally lost his wallet / had it stolen. In other words, I agree that Mr F didn't personally report his card as lost / stolen as soon as possible. In this case, however, I'm satisfied that this is because Mr F had asked a member of his family to do so as he was concentrating on reporting his debit and credit card as lost / stolen and following up other items that had been in his wallet. I don't think, in this particular case, that Mr F not reporting the loss himself is enough in itself to say that PrePay Technologies can fairly hold him liable for transactions he didn't carry out or authorise.

## **Putting things right**

I agree with our investigator, given what I've just said, that PrePay Technologies should refund the transactions Mr F is disputing. In other words, that PrePay Technologies should refund transactions totalling £746.96.

## **My final decision**

My final decision is that I require PrePay Technologies Limited to refund transactions totalling £746.96 in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 5 September 2023.

Nicolas Atkinson  
**Ombudsman**