

The complaint

Mr D complains PrePay Technologies Limited hasn't refunded transactions he doesn't recognise.

What happened

Mr D has an account with PrePay Technologies.

Mr D contacted PrePay Technologies to say that there were incoming and outgoing transactions on his account on 26 May 2023 that he didn't recognise. PrePay Technologies looked into the payments and said that there were no funds left in the recipient's account to recover on his behalf and that it had no reason to suspect that the payments were sent because of an error on PrePay Technologies part.

Mr D was unhappy with PrePay Technologies' response and complained. PrePay looked into that complaint and said that it didn't think it had done anything wrong. So, Mr D complained to our service saying that PrePay Technologies hadn't refunded transactions he didn't recognise.

One of our investigators looked into Mr D's complaint and, having done so, said that as Mr D was using his online banking and device at the time an unknown third party couldn't have had access to his device. In the circumstances they didn't uphold his complaint. Mr D asked for his complaint to be referred to an ombudsman for a decision. So, it was passed to me.

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.

Mr D is disputing three payments – worth approximately £900 – that went out of his account. I can see that the final transaction took place approximately six hours after the first two and that there were genuine transactions around the same time.

Mr D has told us that he'd woken up early that morning to send some money to his mum and had logged into his online banking when a message came up about the payments. He's told us that he wasn't able to stop the payments but did manage to make the payment to his mum. He's also told us that a couple of weeks earlier he'd received one-time passcodes on his phone and had contacted PrePay Technologies to check that there weren't any other devices registered to his account. He's told us that PrePay Technologies told him that his device was the only one registered to his account.

Based on the information Mr D and PrePay Technologies have sent us, I'm satisfied that these payments were made using the app and the sole device registered to Mr D's account. I'm also satisfied that Mr D was using that device at the time the payments were made. In the circumstances, I don't think PrePay Technologies acted unfairly or unreasonably when it said that it wasn't going to refund Mr D as there's no evidence of compromise. That means I agree that this isn't a case that ought to be upheld.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 16 February 2024.

Nicolas Atkinson
Ombudsman