

The complaint

Miss B complains Monzo Bank Ltd (“Monzo”) refuses to refund her for a transaction on her account she says she didn’t make.

What happened

Miss B says she is not responsible for a transaction made from her account on 5 March 2023 for the amount of £793.22. Miss B says she was in Rio de Janeiro, Brazil but the address of the transaction is from Sao Paulo, Brazil – so this couldn’t have been done by her.

Monzo says the transaction in dispute was done using Miss B’s physical card and PIN – and as Miss B’s evidence is that she was in possession of her card and she hadn’t shared her PIN with anyone, this transaction must have been done by Miss B.

Our investigator considered this complaint and decided not to uphold it as she couldn’t find any evidence to show Miss B’s card and PIN had been compromised. Miss B didn’t agree, 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.

Where there’s a dispute about what happened, and the evidence is incomplete or contradictory, I must make my decision on the balance of probabilities – in other words, what I consider most likely to have happened in light of the available evidence.

A consumer should only be responsible for transactions made from their account that they’ve authorised themselves. Miss B has said she didn’t give any permission for the transaction in dispute to be made but Monzo believes she did. My role then is to give a view on whether I think Miss S more likely than not authorised the transaction, based on the evidence I have available.

Monzo has provided evidence showing the transaction was made using Miss B’s actual card and PIN. This transaction was only successful because Miss B’s card was present, and her PIN was entered correctly. Miss B told us that she had her card, and she has no knowledge of it being taken from her. She has also not provided any evidence of how her PIN may have been compromised. So, I’ve not seen any evidence of how someone else would’ve been able to complete this transaction without Miss B’s permission. So, the most likely explanation then is that she made this payment herself.

Miss B says she was in a different city in Brazil to the one where the transaction was made. But Monzo has explained that the address on her statement is the address where the card terminal is registered, not where the transaction took place. And I think what it has said is correct. I say this because there are other transactions on Miss B’s statement which are showing as Sao Paulo (where the disputed transaction is also showing at) but Miss B has

not disputed these. Sao Paulo is the capital city of Brazil so it seems likely that many businesses in Brazil would have their head offices there and therefore have their card terminals registered there. So, this evidence doesn't persuade me that Miss B didn't authorise the transaction.

For the reasons stated above I think it's more likely than not that Miss B authorised the transaction in dispute.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 1 April 2024.

Sienna Mahboobani
Ombudsman