

## **The complaint**

Mr S complains Monzo Bank Ltd (“Monzo”) refuses to refund him for transactions on his account he says he didn’t authorise.

## **What happened**

Mr S says he is not responsible for a payment of £1,239.00 made from his account to a payee he says he doesn’t know. Mr S says this payment was made on Tuesday 8<sup>th</sup> August 2023, and following this there were several other attempted transactions which shows the fraudster was trying to take more money from his account.

Monzo says this transaction was authorised, so it is not refunding it. Monzo says the payment was made from a device that has been used to log in to his log into his Monzo app and carry out other transactions since May 2021. And as Mr S said no one else has had access to his device – this must have been authorised by him.

Our investigator considered the complaint and decided not to uphold it. Mr S disagreed so the complaint has been passed to me to consider.

## **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.

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

Monzo has provided evidence that the payment was made on Monday 7 August 2023 using a device that Mr S had used for managing his account since May 2021. The transaction went through on 8 August 2023 for a total of £1,239.00. However, this device has not been used on his account since this date, and all his Monzo banking since then has been done on a different device ID. Mr S says that his app stopped working on Tuesday 8 August 2023 and he had to reset his phone and re-install the app.

I’ve considered what Mr S has said about having to reset his phone on Tuesday 8 August 2023 and re-download the Monzo app. However, this doesn’t explain how his device could’ve been used by someone else on Monday 7 August to make this payment. The evidence is clear that the device used to make the payment was the same device ID that had been used for Mr S’s regular banking since May 2021. Mr S’s evidence is that he hadn’t allowed anyone else to use his device and he’s not told us that his original device was stolen. So, I’m persuaded by the evidence showing Mr S’s regular device was used, and as no one else had access to this, it’s likely the transaction was made by Mr S.

Monzo has provided evidence that the IP address of the transaction is the same IP address used for app usage and transactions both before and after the disputed transaction. Mr S

asked us for the exact IP address to confirm with his internet provider, but at the time of writing I've not heard from Mr S to dispute this point. Nevertheless, the evidence provided thus far shows that the transaction was made from Mr S's usual device and the same IP address as undisputed transactions and activity. And since Mr S had repeatedly said that no one else has had access to his device, it seems more likely than not that he made this transaction himself.

So, for all the reasons outlined above, I think Mr S authorised this transaction, so I am not upholding this complaint.

### **My final decision**

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 15 April 2024.

Sienna Mahboobani  
**Ombudsman**