

The complaint

Mr M complains that Monzo Bank Ltd ("Monzo") didn't have adequate security features in place, and that it has provided him with poor service, after scammers contacted him and tried to use his account for fraudulent transactions.

What happened

The background to this complaint is well known to both parties, so I won't repeat everything here. In brief summary, Mr M has explained that in August 2024 transactions were attempted on his Monzo account which he didn't authorise. He complained to Monzo about its security measures and the service it provided him with. Ultimately Monzo offered and paid to Mr M compensation of £100. Mr M remained unhappy and referred his complaint about Monzo to us. As our Investigator couldn't resolve the matter informally, the case has been 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.

Having done so, I've decided to not uphold this complaint for materially the same reasons as our Investigator. There's no need for me to repeat all the reasons the Investigator previously explained, but in brief summary:

- On 14 August 2024 there was an attempted transaction for around £170 from Mr M's account. I've seen information that satisfies me this transaction triggered 3-D Secure (3DS) verification, an additional security layer for card transactions. The evidence shows Mr M did not approve the transaction through 3DS, meaning the transaction was declined. I can't fairly say that anything about this meant that Monzo didn't have adequate security measures in place. The transaction did not debit Mr M's Monzo account.
- Mr M has explained that following this, scammers called him claiming to be from Monzo, and that they tried further transaction(s) from his account of over £400. But again, Mr M didn't approve this, such that the transaction(s) did not go through.
- Mr M has pointed to information that shows there was an active card check completed on Google around 10 August 2024, which he says Monzo didn't notify him of. However, Monzo has told our service that it's confident that such a notification would have been sent, it's just it no longer has records to evidence this. But either way, I'm not persuaded this changes things here in circumstances where no fraudulent transactions succeeded.
- Mr M has also made various points about the service Monzo provided. But Monzo already addressed these and our Investigator explained why she considered the offer of £100 to be fair, reasonable and adequate. There's nothing further I have to add here. Unfortunately, where fraudsters try to make transactions like this there is

always likely to be some distress and inconvenience. Monzo didn't get everything right in its customer service when dealing with Mr M's complaint. But its security systems do appear to have worked as they intended, and financial harm was avoided. I can't reasonably agree with Mr M therefore that his request for further compensation than what Monzo already paid him is fair and reasonable here.

I've thought about everything that's been said and provided, but this hasn't changed my mind. Overall, I think Monzo has acted fairly and reasonably in how it's dealt with matters here, and I don't uphold this complaint.

My final decision

For the reasons explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 1 October 2025.

Neil Bridge
Ombudsman