

The complaint

Mr Q complains The Co-operative Bank PLC won't refund transactions made from his account which he says he didn't make or authorise.

What happened

Mr Q reported several transactions that had been made to a gambling website as fraudulent in February 2025.

The Co-operative looked into the transactions. It said they'd been made using Mr Q's debit card details and that they'd been verified by Mr Q's Visa Secure password and a One-Time-Passcode sent to Mr Q's registered telephone number. Following a complaint, The Co-operative still refused to refund the transactions. So, Mr Q referred his complaint to our service.

An Investigator considered the circumstances. She said, in summary, the evidence showed the transactions had been approved by use of Mr Q's Visa Secure password and OTPs sent to his mobile phone. She thought this suggested Mr Q had authorised the disputed transactions. So, she didn't think The Co-operative had treated Mr Q unfairly by refusing to refund them.

Mr Q didn't accept the Investigator's findings. He said he wanted to know the specific account the payments had been made to and he still wanted the disputed transactions refunded.

As Mr Q didn't agree, the complaint's been passed to me to decide.

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 think it's important to explain I've considered all of the information provided by both parties in reaching my decision. If I've not reflected or answered something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is.

Under the Payment Services Regulations 2017 ("PSRs"), generally, The Co-operative can hold Mr Q responsible for transactions he made or authorised.

All the disputed transactions were made to the same gambling website using Mr Q's debit card details. The Co-operative has said all the transactions were verified by use of Mr Q's Visa Secure password and/or OTPs sent to his telephone number. The evidence I've seen suggests that at least some of the disputed transactions were verified in this way, though it's not clear if all of them were. But I don't think this makes a difference to the overall outcome of Mr Q's complaint.

The first two disputed transactions were made on 18 February 2025, at 12.50pm and 12.58pm. The Co-operative has also provided evidence that it sent a text message to Mr Q's registered phone number, asking him to confirm the transaction made at 12.58pm was genuine and The Co-operative's records show it received a response confirming the transactions were genuine.

Considering the overall pattern of the transactions, that some of the transactions involved a Visa Secure password or an OTP, and the 12.58pm transaction on 18 February was confirmed as genuine by text message from Mr Q's registered number, this suggests whoever was making the transactions was aware of the Visa Secure password and had access to Mr Q's phone to use the OTPs and reply to The Co-operative's message. So, I find it's more likely than not that if any transactions were made without using the Visa Secure password or OTPs, they were also made by the same person.

Mr Q has told us he's not aware of anyone having access to his phone, or his card details. He also told The Co-operative in a phone call that he'd not disclosed his Visa Secure password to anyone. And his phone is secured by a pattern password. When asked if he'd been involved in a scam of some sort, he said he was "not sure at this point". Mr Q hasn't given any explanation as to how someone else could have had access to his card details or gained access to his phone to use the OTPs or reply to The Co-operative's message. I've not seen anything to suggest there was malware on Mr Q's device nor that he's been the victim of "SIM swap".

I can also see from Mr Q's statements that he made undisputed transactions during the period of disputed use. And his account received deposits of just over £800 in from the gambling website – also during the period of the disputed use. If an unauthorised party had successfully gained access to Mr Q's debit card and phone for the purpose of stealing money from him, I find it unusual that they'd make transactions to a gambling website, which usually require any winnings to be paid back to the same account from which any deposits have been made – which is what it seems happened here.

Based on everything I've seen, I'm not persuaded the transactions could have been made without Mr Q's authorisation in the circumstances he's described.

Mr Q has made repeated requests throughout that The Co-operative provide details of the specific account that these payments went to. The Co-operative and our Investigator told Mr Q that they didn't have that information. The Co-operative isn't obliged to provide this information, and, in any event, it has no bearing on whether Mr Q authorised the transactions or not.

Overall, based on what Mr Q has told us there's no plausible explanation for how the transactions could have been made without his involvement. So, I'm satisfied it's more likely than not Mr Q authorised the disputed transactions, which means I'm not going to require The Co-operative to refund them.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Q to accept or reject my decision before 6 January 2026.

Eleanor Rippengale

Ombudsman