

The complaint

Miss K complains Monzo Bank Ltd won't refund a transaction made from her account which she says she didn't make or authorise.

What happened

On 3 March 2025, a payment for £200 was made from Miss K's account which she reported to Monzo as fraudulent.

Monzo looked into the transaction. It said it had been made using Google Pay and the card had been added to the wallet on 6 February 2025 via Miss K's Monzo app on her registered device. As Miss K had told Monzo she still had her device, it didn't think there was a way someone could have done this without Miss K's authorisation. Following a complaint, Monzo still refused to refund the transaction. So, Miss K referred her complaint to our service.

An Investigator looked into the circumstances. She said, in summary, the evidence showed the transactions had all been made using Miss K's card details via Google Pay. And the card details had been added to the Google Pay wallet about a month before the transaction had taken place. But she said the card could only have been added to the wallet via the Monzo app and she could see Miss K's usual device had been logged into the app at the time the card being added to the wallet was approved. Miss K says no one else could have accessed her phone to do this. So, our Investigator concluded the payment must have been authorised, since there was no plausible explanation for how it could have been made without Miss K's involvement.

Miss K didn't accept the Investigator's findings. She provided evidence that she hadn't used the retailer's website on the day the disputed transaction was made.

As Miss K 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, Monzo can hold Miss K responsible for transactions she made or authorised.

Monzo's evidence suggests Miss K's card details were added to the Google Pay wallet, that was later used to make the disputed transaction, on 6 February 2025. To do this, in-app approval was required. Monzo's evidence shows the device Miss K usually uses was logged

into the app at the same time the card was added to the wallet. And Monzo has provided an example of the screen that would have been shown in the app – which requires approval before the card is added to the wallet. Monzo's evidence also shows a text message would have been sent to Miss K's registered phone number confirming the card had been added to the new wallet on the same day.

There appears to be some confusion about whether this was an online payment or a physical payment. And I note Miss K has gone to considerable effort to show she didn't make an online order from the merchant in question on the day of the disputed transaction. But the technical evidence suggests it was a physical Google Pay transaction and appears to have been in a location more than 150 miles from where Miss K says she was at work. So, I don't think she made the transaction herself. But that doesn't mean she can't be held liable for it.

Miss K hasn't given any explanation as to how someone else could have had access to her card details or gained access to her phone to approve the Google Pay token in her Monzo app. I've not seen anything to suggest there was malware on Miss K's device nor that she's been the victim of "SIM swap".

Miss K says her phone is secured by passcode and biometrics and has not been out of her possession. She says she did not approve the Google Pay being added in the Monzo app, but I'm satisfied, on balance, that the approval was done using Miss K's usual device. So, I find Miss K must have approved the card being added to the Google Pay wallet – though I know she won't agree. I say this because unless she did so, the transaction couldn't have taken place. It's possible Miss K did so inadvertently and/or perhaps as part of a scam. But because Miss K is adamant that she didn't approve the Google Pay token and didn't disclose any security or card details, I don't have any evidence about the circumstances under which she approved the Google Pay token. So, I can't fairly conclude the transactions were made without Miss K's involvement in the circumstances she's described.

Overall, while I accept that something must have happened for this transaction to have taken place, I've seen no persuasive evidence to demonstrate how that could have been done without Miss K having been involved in some way. So, I find Monzo is entitled to treat the disputed transaction as authorised by Miss K and hold her liable for it.

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 Miss K to accept or reject my decision before 5 January 2026.

Eleanor Rippengale
Ombudsman