

The complaint

Mr K complains MP Payments UK Limited trading as Zing recorded a marker against him on a national fraud database. He doesn't think it's treated him fairly.

What happened

Mr K received payments into an account opened in his name. The payments were made through transfers in 2024. However, these were later reported as being the result of a scam.

Zing restricted the account and requested information to support why Mr K had been entitled to the funds. When Zing didn't get a satisfactory response, it completed its review and filed a misuse of facility marker at Cifas, as it believed he had been complicit in receiving fraudulent funds. It also closed the account. Mr K found out about the marker and complained that he'd not done anything to cause this.

He asked Zing to remove the fraud marker, submitting someone had used his details and he knew nothing about the activity. Zing reviewed the loading with its specialist team, but it didn't think it had made a mistake.

Around this time, Mr K also contacted Cifas who said it wouldn't remove the marker.

Dissatisfied, Mr K contacted us and said the marker was affecting him financially and personally, and he wished to challenge the bank's decision because he hadn't opened the account. He believed it had made a mistake.

One of our investigators gathered some further information, such as, a copy of Mr K's passport and compared this to the details held by Zing when the account was opened. The investigator was satisfied Mr K had opened the account. Mr K said he'd still wanted us to investigate the Cifas marker as he knew nothing about the payments. The investigator considered this along with everything else but concluded Zing's evidence was robust in showing the activity had happened with his involvement and therefore there was good reason to load his details onto Cifas.

Mr K refuted he'd any involvement in the transactions and pleaded the marker be removed, explaining six years on his record wasn't proportionate.

The investigator thought about this, but she didn't change her mind, citing the strength of Zing's evidence.

The case was put forward for a decision in line with the second and final stage of our process.

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 have read and considered everything that Mr K has provided. As an informal dispute resolution service, we are tasked with reaching a fair and reasonable decision with the minimum of formality. In doing so, it's not necessary for me to respond to every point made, but to concentrate on what I consider to be the crux of the issue. Having done so, I'm not upholding this complaint, and I'll explain why.

Both parties will also be familiar with the requirements for recording fraud markers of this nature, so I'm not going to repeat the details here – they were documented in the investigator's outcome letter.

Zing placed a Cifas marker on Mr K's record because it felt it had enough evidence of account misuse¹. I've reviewed what happened and I've considered what Mr K has said about him not having any involvement. But I haven't found what he's said persuasive. In coming to this conclusion, I've compared a copy of his passport to the details that Zing held, both in terms of the account opening identification and video verifications. And like our investigator, I'm satisfied he opened the account and operated it. However, I'm not sure why he would initially refute that he did, but I think his testimony calls into question his credibility about him having no knowledge of the payments. This was also a flag for Zing when it considered the complaint, and I understand its position, given the information it held.

On this point, I've also seen Zing's technical evidence in the form of further video verifications around the time of the activity and Mr K's device details, which match his. I'm satisfied they point to his complicity in the activity. In addition to this, Mr K has also been through Cifas's own complaints procedure and had an outcome to say that as the data controller, it's satisfied Zing has met the standard of proof for filing the fraud marker, after it considered the evidence. Having thought about Cifas's conclusions but also weighed the available information myself, I'm satisfied the evidence Zing has, is clear, relevant, and rigorous enough to justify its actions on the filing it made.

I know Mr K is upset his record has been affected and I do hope he's able to get some support with how he's feeling. But I'm afraid I don't think Zing acted unfairly when it recorded information on the Cifas database and closed the account (for completeness there's provision for that in the account agreement). I have found Zing had strong evidence to support its actions. Therefore, I won't be requiring Zing to remove the information. I appreciate that my decision will come as a great frustration and disappointment to Mr K. But for the reasons set out above, these are my conclusions looking at the evidence objectively.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 15 May 2026.

Sarita Taylor
Ombudsman

¹ A Misuse of facility marker at Cifas stays on a customer's record for six years