

The complaint

Mr A complains that Prepay Technologies Ltd trading as PrePay Solutions (Monese) won't reimburse him after he made payments to purchase gaming account add-ons, that he now considers were part of a scam.

What happened

Mr A has explained that he was speaking to an individual, who I'll refer to as Mr B, on an instant messaging app, about an online game. I've seen some screenshots of conversations between Mr A and Mr B, but unfortunately, these only cover some parts of the conversations that took place (and were largely provided by Mr B). However, from these, I understand that in around February 2025, Mr A agreed to purchase Mr B's gaming account and a price of \$10,000 was agreed on, which Mr A paid through other accounts he owned.

Following this, Mr A was given access to the gaming account and went on to make several card payments through his Monese account to purchase add-ons for the game. These add-ons were purchased in May 2025 and totalled £1,783.

From screenshots I've seen, it appears Mr A and Mr B continued speaking after the account purchase. However, in July 2025, Mr A logged onto his gaming account and saw he had lost all gaming progress and was at 'level one'. He's explained that Mr B had threatened to take his account back in the days prior, and suggested any dispute would be found in his favour, as he has initial receipts for the account. Mr A complained to the gaming platform, but it was unable to help him. It said it does not 'support account trading, sales, or leasing' and had 'returned the account back to the owner'.

Believing he'd fallen victim to a scam, Mr A contacted Monese to raise a claim. Monese considered Mr A's claim but didn't uphold it. It said the only action it could take would be a chargeback, but that Mr A's claim didn't meet the requirements for a chargeback to be raised.

Mr A remained unhappy and referred his complaint to our service. An Investigator considered the complaint but didn't uphold it. He said the available evidence demonstrated that payments from Mr A's Monese account were used to purchase add-ons for his gaming account, and were not related to the purchase of his gaming account from Mr B. Therefore, they could not be considered payments made as the result of a scam.

Mr A disagreed with the Investigator's view. He said that the purchases were made to upgrade an account which was stolen from him and that he is vulnerable.

As Mr A disagreed with the Investigator's view, the complaint has been referred to me for a final 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.

In broad terms, the starting position in law is that Monese is expected to process payments that a customer authorises it to make, in accordance with the terms and conditions of the customer's account and the Payment Services Regulations 2017 (PSR's). And, generally, Monese can hold Mr A liable for the disputed transactions if the evidence suggests it's more likely than not that he made or authorised the transactions himself, which it isn't in dispute is what happened here.

Mr A's payments were made using his debit card. Therefore, Monese has the option available to it to submit a chargeback, which deals with disputes between card issuers (Monese) and merchants. A chargeback isn't an automatic right and banks don't have to raise a chargeback. In this case, Monese didn't raise a chargeback – it has explained that payments were made via a payment facilitator, so any claim would be raised against this payment facilitator that did nothing wrong – moving Mr A's funds as requested from Monese to the app store. Even if Mr A's claim could be made against the app store, the app store also did nothing wrong, as it received Mr A's funds and provided the gaming add-ons requested.

I think Monese's rationale here is fair – Mr A made payments from Monese that were independent of any dispute he has regarding access to his account - and received the goods he paid for as a result of the payment. While I appreciate he no longer has access to the gaming account (and therefore the add-ons purchased) the payments nevertheless were not payments he was tricked into making and he did receive the goods he paid for. I therefore don't think a chargeback against the payment facilitator or the app store would have any prospects of success.

I've thought about whether Monese ought to have done anything further to have stopped these payments from taking place. But as I don't think Mr A was scammed into making these payments (having made them of his own volition, independently of the decision to purchase the gaming account in dispute, and having received the goods paid for), it follows that I don't consider Monese ought to have done more to identify these payments as a scam, or otherwise have prevented them, regardless of any vulnerabilities held by Mr A at the time.

Therefore, while I'm sorry to disappoint Mr A, and sympathise that he's paid a lot of money for a gaming account he no longer has access to, I don't think that Monese can be held responsible for this loss as I don't think the payments made from his Monese account were the result of a scam.

My final decision

My final decision is that I don't uphold Mr A's complaint against Prepay Technologies Ltd trading as PrePay Solutions.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 29 April 2026.

Kirsty Upton
Ombudsman