

The complaint

Miss W has complained about Prepay Technologies Ltd's ("Monese") handling of her chargeback claims.

Miss W says that Monese mis-categorised the reasons for the chargeback claims and this led to them being unsuccessful. Miss W is also unhappy with Monese's decision to close her account.

What happened

Miss W says she made a number of payments to an online gambling company. However, Miss W says she never received the services she'd paid for, and the payees listed on her Monese account were different to the merchant that she thought she'd made the payments to.

Miss W made a charge back claim with Monese for payments she made in August 2025 and a further charge back claim was raised in October 2025, but both of the claims were unsuccessful. Monese then decided to close Miss W's account.

Unhappy with its handling of matters, Miss W complained to Monese. Monese issued its final response to the complaint on 6 November 2025 and didn't uphold the complaint.

After Miss W referred her complaint to this service, one of our investigators assessed the complaint, and they didn't uphold the complaint.

As Miss W disagreed with the investigator's findings, the matter was referred for an ombudsman's 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 reviewed this complaint I don't uphold this complaint for broadly the same reasons that the investigator gave.

In August 2025, Miss W contacted Monese and explained that she made payments to an online gambling company, who she says was operating illegally. Miss W says she made payments into her gambling account but says the gambling company blocked her access to her account. Monese confirmed that Miss W's charge back claim was unsuccessful. Monese says that this was because the merchants that the disputed payments were made to were separate entities to who Miss W said she was sending the money to.

Although Miss W's initial charge back claim had been unsuccessful, it seems that Miss W then went on to make further payments to the same online gambling company. And then submitted a further charge back claim in October 2025 - this time citing that the payments

were unauthorised. Again, the charge back claim was unsuccessful. Following this Monese took the decision to close Miss W's account.

When Miss W contacted this service, she says that she'd never said the payments were 'unauthorised' and instead explained that the charge back claims should've been categorised as 'non-delivery of services'. Miss W told this service that the money for the disputed payments never reached her online gambling account.

From what I can see, when Miss W asked for a charge back to be raised in August 2025, she explained it was because of non-delivery of services. But it seems that when the chargeback claim was being looked into, the claim wasn't approved because the information provided by Miss W didn't tie up with the payment data that was considered during the chargeback claim. So it seems that charge back failed, not because the payments were authorised, but because there was insufficient evidence to support Miss W's claim.

Nonetheless, Miss W says she made the charge back claim in August 2025 because her access to her gambling account had been blocked. But Miss W evidently went on to make further payments to the same gambling company. So from this, I can only reasonably conclude that she'd regained access to her gambling account. Afterall, I doubt that Miss W would've continued to send money to a gambling account, if she wasn't able to access that account.

In terms of the charge back claim made in October 2025, Miss W says that the charge back claim failed because Monese incorrectly categorised the claim as 'unauthorised payments'. Miss W says that Monese should've categorised the claim as 'goods or services not delivered'. Monese has provided evidence to show that on 23 October 2025, Miss W said to Monese:

"I am making a formal complaint about multiple unauthorised transactions on my account, including recent charges made on or around 22 October 2025 to merchants such as...

It is unacceptable and unlawful that Monese has repeatedly dismissed these reports as authorised simply because they were contactless...

I therefore require that Monese:

1. Immediately refunds all unauthorised payments from both the previous and current Incidents..."

Based on the above, I think it's fair to say that Miss W *had* said that she'd not authorised the payments in question. So I don't think Monese was being unreasonable in categorising the charge back claim in October 2025 as 'unauthorised transactions'. And in any event, if it was the case that the payments Miss W was making were authorised by her, but were not reaching her gambling account, Miss W has not provided a plausible explanation as to why she continued to make such payments. So in the circumstances, I can't say that Monese acted unfairly here.

Miss W has also said that it is illegal for gambling companies to process gambling payments using a non-gambling Merchant Category Code ("MCC"). However, based on what I know about the card scheme's charge back rules, gambling transactions being processed under non-gambling MCC's is not a valid reason for a charge back claim to succeed.

Finally, I note that Miss W is unhappy that Monese decided to close her account. I have considered the circumstances surrounding the closure of her account as well as what Monese's terms and conditions say. Based on everything I have seen, I am unable to say

that Monese has acted unfairly or unreasonably in deciding to no longer provide Miss W with its payment services.

Miss W says that Monese delayed sending the balance of her Monese account to her other account prior to her Monese account being closed.

From what I can see, Miss W provided Monese with her bank details of where she wanted the money to be sent, on 24 October 2025. And I can see that Monese processed the payment on 25 October 2025. Therefore, whilst there may've been some delay in the money arriving in her account, and I'm sorry to hear about Miss W's circumstances, I can't say that Monese unfairly delayed processing the transfer of her account balance to her nominated bank account.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 1 April 2026.

Thomas White
Ombudsman