

The complaint

Mr A has complained Monzo Bank Ltd won't refund him for two online transactions he didn't authorise.

What happened

On 13 November 2025 Mr A contacted Monzo as he'd seen two transactions debit his account that he'd not made. He said he'd had friends in his house and during that time his phone had been left unattended.

Monzo believed they had sufficient evidence to show Mr A had made and authorised those transactions himself.

Unhappy with this outcome, Mr A brought his complaint to the ombudsman service.

Our investigator noted that the transactions were executed using biometrics on the device registered to Mr A's account. She felt all the supporting evidence indicated that it was most likely Mr A made these transactions. She wasn't going to ask Monzo to do anything further.

Still dissatisfied, Mr A has asked an ombudsman to consider his complaint. He's confirmed his belief that there isn't sufficient proof of authorisation as required by the Payments Services Regulations.

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 done so, I've reached the same outcome as our investigator. I'll explain why.

Where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

When considering what is fair and reasonable, I'm required to take into account: relevant law and regulations; regulators' rules, guidance and standards; codes of practice; and, where appropriate, what I consider to have been good industry practice at the relevant time.

To help me come to a decision, I've reviewed the evidence Monzo provided, which has included a copy of Mr A's mobile banking log along with the timing of the disputed account transactions on 12 November 2025.

The regulations which are relevant to Mr A's complaint are the Payment Services Regulations 2017 (PSRs). These primarily require banks and financial institutions to refund customers if they didn't make or authorise payments themselves.

I believe all of these transactions were authorised by Mr A. I say this because:

- The PSRs state there are two elements to authorisation: authentication and consent. The transactions were executed using Mr A's own device and biometrics. Whilst Mr A has suggested that it's possible to spoof someone's biometrics, I'm not convinced this is what happened here. How would someone using his device be able to obtain Mr A's biometrics without him being aware? The regulations allow me to conclude that effective execution of the transactions – including the use of Mr A's biometrics – means he authorised these.
- Within two and a half hours of the disputed transactions, Mr A tops up his Monzo account again and withdraws £150 at a cash machine in the early hours of the morning. These transactions have not been disputed. And this suggests that Mr A had his device in his possession. Put it this way, I can't realistically see Mr A being out in the early hours without his mobile by his side.
- The evidence suggests Mr A wasn't necessarily at or near his own home. And this matches when I look at the transactions made prior to the disputed transactions, which are also in a location that is different to where Mr A mostly carries out his account use. This suggests to me that Mr A's testimony that he was at home hosting visitors isn't true.
- To enable these two disputed transactions to be carried out, Mr A's Monzo account was topped up. This left funds within the top-up account, which isn't normal fraudulent behaviour. Mr A has argued that just because a third party didn't behave as a fraudster might, doesn't mean this wasn't fraud. I note what he's said but when I look at what else happened here, then I do believe there is enough to show Mr A either made or allowed these transactions to be made.

I have noted Mr A's use of AI to compile information on what the regulations within the PSRs say. I believe it is reasonable to make assumptions based on what the technical evidence shows here. I also confirm I'm not convinced by Mr A's testimony. I do wonder whether Mr A has made or allowed these disputed transactions to be made and has been led to believe that any dispute of these would lead to a refund. This isn't the case. I won't be asking Monzo to do anything further.

My final decision

For the reasons given, my final decision is not to uphold Mr A's complaint against Monzo Bank Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 18 March 2026.

Sandra Quinn
Ombudsman