

The complaint

Mr D complains that Metro Bank PLC (Metro) won't refund a payment he says he didn't make. He is also unhappy with the customer service provided.

What happened

In late April 2022, Mr D noticed a transaction of £156.16 had been made from his bank account to a name he didn't recognise, so he informed Metro. It said it would investigate and get back to him. Mr D said he had to chase a response in August 2022 as he hadn't heard back from Metro and still hadn't received a refund. Metro apologised for the delay and offered £40 for the inconvenience it had caused, however stated that it wouldn't be refunding the disputed transaction.

Mr D was unhappy with this, so brought the complaint to us. One of our investigators reviewed the complaint but didn't think Metro needed to do anything further as it provided evidence the payment had been authorised via online banking, which only Mr D had access to.

Mr D remained unhappy and asked for the complaint to be passed to an ombudsman, so the complaint was passed to me.

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, my review of the evidence has led me to the same overall conclusions as the investigator, for broadly the same reasons.

I'm pleased to see that Metro have acknowledged the delays caused were not acceptable and have awarded Mr D some compensation for this. I think £40 is fair in the circumstances.

In regard to the disputed transaction itself, Metro has provided the banking log which shows that whoever made the payment had to authorise the transaction using Stronger Customer Authentication (SCA). This means they were prompted to log into Mr D's online banking to authorise the transaction.

To do this, they would need to know Mr D's 12-digit online banking customer number, password and three digits from the security number, which was set by Mr D. As Mr D has stated he hasn't shared this information with anybody else, I can't see how a third party could make the transaction, so I won't be asking Metro to refund it.

My final decision

I don't uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or

reject my decision before 13 December 2023.

Sarah Green
Ombudsman