

The complaint

Ms P complains Revolut Ltd declined to refund a payment she didn't recognise.

Ms P is represented by a friend, but for ease I'll refer to both their actions as Ms P's.

I'm aware Ms P prefers to be addressed differently. But as this decision will be published (as is required by law), I'm using this description to prevent her from being identified, and for this purpose only. It has no bearing on the form of address she prefers to use, and I hope she won't mind that I've anonymised her identity in this way.

What happened

In June 2020 Ms P told Revolut a payment of €153.53 to an airline was fraudulent. Revolut raised a chargeback and applied a temporary credit for the disputed payment. The airline responded with evidence which persuaded Revolut Ms P had authorised the disputed payment, so it debited the temporary credit and declined to take the matter further.

Ms P complained but Revolut didn't change its position, so she asked our service for an independent review. The investigator considered Revolut to have acted fairly so she didn't recommend the complaint be upheld. Ms P disagreed so the complaint has been passed to me to decide.

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.

Ms P reported a payment had been made to the airline without her knowledge or consent - in other words, she said she hadn't authorised the payment. Revolut therefore had a duty to do something, and it did. It raised a chargeback to challenge the airline over the disputed payment and applied a temporary credit so Ms P wouldn't be deprived of money while the matter was ongoing. So, I'm satisfied Revolut treated Ms P fairly here.

The airline, as is allowed for under the relevant card scheme rules, defended itself. Revolut reviewed the defence and decided not to pursue the matter further because it didn't consider there was enough evidence to show Ms P hadn't authorised the payment. Ms P remains dissatisfied with Revolut's decision and argues – broadly – the onus is on Revolut to prove she authorised the payment.

Revolut, however, didn't have to prove beyond doubt Ms P authorised the payment. That's not the right test here. Instead, it needed to make a reasonable decision based on the information available to it. I will set out some the relevant information below:

- Ms P reported a payment as fraudulent, but didn't report the card as lost or stolen, or that the account had been compromised. So for the payment to have been made the alleged fraudster would, it seems to me, have needed to access her card details and do so in a way which didn't cause Ms P longstanding concern.

- The airline showed the payment was for a flight. The flight was from the UK (where from Ms P's account statements it seems she was at the time of the booking) to a city in Europe (where Ms P resides). The flight, therefore, could well have been of benefit to Ms P.
- The flight was booked in Ms P's name and included her correct contact details. The alleged fraudster, therefore, would have needed to pass airport security in two different countries posing as Ms P (presumably using counterfeit documents) and likely intercept flight related information from Ms P's postal/email address.

So, either Ms P authorised the payment but didn't use the flight (the airline has shown the passenger was a no-show), or a fraudster went to a great deal of trouble (and planned to take a huge risk) over a €153.53 flight. Revolut thought the former was most likely. So did the investigator. And so do I. It follows I don't consider Revolut to have treated Ms P unfairly when it declined to refund her.

I'm aware Ms P is also dissatisfied Revolut suspended/closed her account. But as this was addressed by another ombudsman on a separate complaint, I won't comment on that here.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 8 June 2022.

James Langford
Ombudsman