

The complaint

Mr C complains that Revolut Ltd won't refund payments he says were fraudulently made from his account.

What happened

In February 2021, Mr C says he was woken from sleep by a payment notification from Revolut. Mr C discovered that four payments had been made from his account totalling £370. He contacted Revolut straight away and raised a fraud claim asking them to refund him.

Revolut investigated Mr C's fraud claim but declined to refund him. They told Mr C that all four of the payments had been made via a mobile payment service (e-wallet). As Mr C had told them that his phone and card were in his possession at all times and neither had been lost, Revolut couldn't see how anyone else could've used his card details or his e-wallet to make the transactions.

Mr C wasn't happy with Revolut's response, so he brought a complaint to our service.

An investigator considered Mr C's complaint but didn't uphold it. In summary, they couldn't see how someone could've accessed Mr C's card information or his phone in order to complete the transactions via the mobile payment service.

Mr C disagreed with the investigator's opinion, saying we'd taken Revolut's word that the payments were made via an e-wallet. Mr C is adamant that the payments weren't made by this method and feels we've taken sides.

As Mr C didn't agree with the investigator's opinion, the case was passed to me to review.

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 agree with the outcome reached by the investigator for the following reasons:

- Revolut have provided system screen shots which show the card payment method for all four payments was a mobile payment service (e-wallet). I'm satisfied it's more likely than not this is how the payments were made.
- In order for someone to use the mobile payment service (e-wallet) on Mr C's mobile phone, they would have to access his phone without Mr C knowing, unlock his phone and confirm the payments. Unlocking the phone and confirming the payments would usually require a PIN, fingerprint or face ID. As Mr C has told us no one had access to his phone, I can't see how this could've happened.
- In order for someone to add Mr C's card details to the e-wallet on their mobile phone,

they would have to access Mr C's card details including the information on the front of the card as well as the three digit CVV on the back. Also, Revolut say a single use confirmation code (SMS) would've been sent to Mr C's phone (the registered contact details Revolut hold) to confirm the card use in the new e-wallet. Mr C has told us that no one had access to his card and he hasn't lost his card. Also, as mentioned above, Mr C has told us that no one else had access to his phone - so I can't see how someone else could've added his card to their e-wallet without Mr C knowing.

- Mr C has suggested that someone obtained his card details when he used his card online for genuine purchases. However, they would still have to complete the steps set out above in order to add his card to their e-wallet.

I realise that Mr C is going to be very disappointed in this outcome. But considering all the information that both he and Revolut have provided, I can't see how someone else could've completed these transactions without Mr C's knowledge and consent. Therefore, I can't fairly hold Revolut liable or ask them to refund Mr C.

My final decision

My final decision is that I don't uphold this complaint against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 25 October 2022.

Lisa Lowe
Ombudsman