

The complaint

Mr R is unhappy that Revolut Ltd (Revolut) won't refund transactions he says he didn't make.

What happened

In December 2021, Mr R says he received a text message from the NHS offering a Covid certificate for a payment of £1.99. Mr R says he clicked the link and provided his bank details for an account held with another bank that I'll refer to as N.

Mr R says he then received a call from a man who said he worked for N, and convinced Mr R he needed to make three payments out of his account with N. After Mr R had made the three payments, the caller asked what other bank accounts he held, and Mr R shared that he held a Revolut account.

The text and the call were both from fraudsters.

Mr R says the fraudster made two card payments from his Revolut account which he didn't authorise. Both payments were for just over £1,600 and were made to an overseas money transfer service.

Shortly after the payments came out of his account, Mr R contacted Revolut via their in-app chat and let them know that a payment had been made he didn't recognise. Mr R was given a chargeback form to complete and provide to Revolut – which he did.

Revolut considered Mr R's fraud claim and his chargeback request and declined to refund him. So, Mr R brought a complaint to our service.

An investigator looked into Mr R's complaint and didn't uphold it. They thought it was most likely that Mr R had authorised the transactions as they required 3Ds verification, whereby a code was sent to Mr R's registered mobile device.

Mr R disagreed with the investigator's opinion, saying his phone was hacked and that he didn't receive the 3Ds verification code.

As the case couldn't be resolved, it 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 conclusions reached by the investigator for these reasons:

- In response to the investigator's view Mr R told us that his phone was hacked, which enabled the scammers to intercept the verification code required to authorise the payment. However, Mr R hasn't provided any evidence that his phone was hacked.

- Mr R separately told Revolut when he made his chargeback claim, that he gave the scammers his card details and the verification code. By giving his verification code to the scammers, Mr R is considered to have authorised the transaction.
- Mr R told us initially as part of his complaint that he only gave the scammers his long card number. However, the evidence from Revolut supports that the transaction was verified by 3Ds, with a verification code sent to Mr R's registered mobile device.
- Based on what Mr R has told us and Revolut it's difficult to know exactly what happened. However, based on the testimony he's provided I think it's more likely than not that Mr R authorised these payments, either by making them himself or by giving the scammers the verification code. Even if Mr R authorised these payments as part of the scam he fell victim to, Revolut can hold him liable, and he wouldn't be entitled to a refund.
- Revolut say Mr R's chargeback was declined but have not provided the reason. Based on Mr R's payments going to a money transfer service who forwarded the money onto a third party, I can't see that a chargeback would've been successful. The merchant (the money transfer service) did what they were paid to do, which was to transfer the funds onto a third party. Therefore, any chargeback claim is most likely to have been successfully defended by the merchant.

For these reasons, I do not uphold this complaint and can't fairly ask Revolut to refund Mr R.

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 R to accept or reject my decision before 28 December 2022.

Lisa Lowe
Ombudsman