

The complaint

Mr F has complained that Revolut Ltd won't refund a payment made from his account to an airline.

What happened

In February 2023, a payment was made from Mr F's Revolut account to an airline for £54.28. On the same day, Mr F contacted Revolut to dispute the payment and ask that it be refunded.

Revolut investigated but said it couldn't find any evidence of fraudulent activity on Mr F's account, and so didn't agree to refund the payment. Mr F wasn't satisfied with Revolut's response, so referred a complaint to our service.

One of our investigators looked at the case. They were satisfied Mr F had authorised the payment, and didn't think he'd provided enough evidence that it wasn't received by the airline. So they thought Revolut had acted reasonably in not carrying out a chargeback or refunding the payment. Mr F disagreed with our investigator, so the complaint has been 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.

Revolut's records show that, when Mr F first disputed the payment, he said he hadn't made a payment to the airline and that it was fraudulent.

Revolut has sent us technical evidence showing that the payment was initially declined by its fraud prevention system, and Mr F was sent a message through Revolut's app asking him to review the payment and confirm whether it was genuine. It says Mr F pressed a button in the app to confirm he recognised the payment. And the payment was then put through again and completed successfully.

Mr F has also now accepted that he made the payment to the airline. And so, based on all this, I think Revolut acted reasonably in finding that there was no fraudulent activity on his account and in not agreeing to refund the payment.

Mr F has now told our service that he made the payment to the airline, but that the airline told him the payment wasn't received. He says he didn't receive the ticket he was paying for and so wants Revolut to dispute the payment on this basis.

A chargeback is a process which allows banks, on behalf of their customers, to dispute card payments directly with the business that the payment was made to. But we only expect banks to carry out a chargeback for a customer where there is a reasonable prospect of it being successful.

Mr F says he spoke with the airline over the phone and by email, and it told him it hadn't received the payment due to an error with its website. But he hasn't sent evidence of what the airline told him to either us or Revolut. And he also hasn't sent us evidence of what he was supposed to be paying for.

Without clear evidence of what the payment was for and that he didn't receive what he paid for, I don't think a chargeback is likely to succeed. So I think Revolut has acted reasonably in not carrying out a chargeback here. And so I don't think it would be fair for me to require Revolut to refund the payment made from Mr F's account.

My final decision

For the reasons I've explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 5 October 2023.

Alan Millward
Ombudsman