

## **The complaint**

Miss O says Revolut Ltd (“Revolut”) refuses to refund her for transactions on her account she says she didn’t authorise.

## **What happened**

Miss O says she was preparing to return home from Turkey when she noticed an approval request on her phone for a transaction she hadn’t made. She says she then contacted Revolut and discovered another unauthorised transaction had been made a few days earlier. Miss O says she was away in Turkey for an operation, so she wasn’t in the condition to make the transactions in dispute.

Revolut says the transactions were both made on Miss O’s recognised device and authorised via an in-app notification which was approved on her device. Miss O’s evidence is that no one else had access to her phone and it is protected via biometrics and a passcode. So Revolut have held her responsible for the two disputed transactions.

Our investigator considered this complaint and decided not to uphold it. Miss O didn’t agree, so the complaint has been passed to me for a decision.

## **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.

Generally speaking, Revolut is required to refund any unauthorised payments made from Miss O’s account. Those rules are set out in the Payment Service Regulations 2017. Miss O has said she didn’t carry out the transactions in dispute. So, I have to give my view on whether I think Miss O did authorise the transactions or not.

These transactions were carried out on 28 April 2024 and 1 May 2024, online via Miss O’s device using her card details. Usually for online transactions like this the full card number, expiry date, CVV and billing address or postcode is needed. This means whoever made this transaction is likely to have had this information on hand. Miss O has not informed Revolut that her card has been lost or stolen, in fact she said she had it in her possession.

Revolut has provided evidence to show the transactions were both verified via an in-app notification. The evidence provided shows that this would require the user to unlock the device and enter the Revolut app via passcode or biometrics to approve the transactions. For both transactions, this was completed successfully, so the payment went through. Revolut has provided evidence that this was completed on the one device associated with Miss O’s account. So, whoever made these transactions had access to her device and her Revolut app. Miss O says no one else knows her device passcode except her partner and kids, and they were not with her in Turkey at the time the transactions were made. So, it follows then that it seems more likely Miss O made these transactions herself.

Miss O has provided evidence that she was away in Turkey at the time, and she has told us she underwent surgery on 28 April 2024 – so she says she was in no condition to make any such transactions. However, I've not seen any evidence of Miss O's condition at the time, only what she has told us. And there is no evidence to explain how someone else would've been able to access her device and Revolut app – which were both protected by biometrics and passcode. So, without stronger evidence to support what Miss O has said it's difficult for me to uphold this complaint in her favour.

I've also considered the type and nature of the transactions in question. Usually in cases where a fraudster has access to someone else's device and account security information they would use this information to extract as much money as possible, as quickly as possible and before detection. Here, Miss O is disputing two transactions, both of low value, made two days apart. This is not typical of fraudulent behaviour.

While I know this outcome will come as a disappointment to Miss O, I am unable to uphold this complaint as the evidence provided suggests it's more likely than not Miss O authorised these transactions. So, I won't be asking Revolut to refund them.

### **My final decision**

For the reasons outlined above, I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 11 December 2024.

Sienna Mahboobani  
**Ombudsman**