

## **The complaint**

Mr F complains that Revolut Ltd hasn't helped him recover a payment that was sent to his account by another company.

## **What happened**

In April 2024, Mr F instructed a company to transfer some money to his account with Revolut. The money was never received though and when Mr F contacted Revolut it suggested that he'd need to take the matter forward with the other company. Mr F provided Revolut with some details, including an Acquirer's Reference Number (ARN) but it still didn't see any payments like the one Mr F was querying and said it couldn't locate any payments using the ARN either.

Mr F asked Revolut to investigate the issue with the relevant card scheme as he had been given information by the other company suggesting that's what he needed to do. There was then a back and forth between Mr F and Revolut over some time, where Mr F would provide Revolut with further information from the other company and Revolut would unsuccessfully check its records for the payment. Revolut stated that it wouldn't be able to check with the card scheme and that it had no records of any payment like the one Mr F was describing. It said he would need to take the matter forward with the other company.

Mr F was unhappy with this and brought his complaint to our service, where one of our investigators looked into it. They said that Revolut had no connection to the payment here and had never received any authorisation for the payment in question. They said that while Mr F had provided evidence from the card scheme which showed that the payment was initiated by the other company, this doesn't rule out any issues with their systems. They concluded that it wouldn't be fair to hold Revolut responsible for any funds being missing.

Mr F was unhappy with this saying that it didn't help him and stressed the financial difficulties he was experiencing as a result of being without this money. Mr F remained concerned that Revolut hadn't raised an investigation with the card scheme. So the matter was passed to an ombudsman 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.

In doing so here, much of the information I've been provided is incomplete, inconclusive and contradictory. Where that's the case, I have to decide what's more likely than not to have happened on balance of the evidence I have.

Mr F's frustration is clear – he was expecting a payment he didn't receive and has been provided with information from the company that he feels shows that Revolut received it. I've carefully considered what he's submitted alongside what Revolut has provided too – but in looking at things impartially, I'm satisfied that Revolut has acted fairly in relation to this situation.

Revolut has taken the information that Mr F has provided and performed searches of its systems to try and locate any record of the payment in question. Having done so, Revolut has no record at all of this payment crediting Mr F's account, or ever being authorised by it. That means that what it can do is limited here. But it has, for example, searched using the ARN number, but that hasn't revealed anything in relation to this payment to Mr F.

What Revolut has told this service (and we have relayed to Mr F) is that the payment that Mr F is pursuing looks to have been paid to another of its customers. This service can't share the full details that Revolut has provided us because this information relates to another of its customers. But what I have seen shows that the transaction in question was made on the same date and for the same amount as the payment Mr F is questioning and was made to a customer with a similar card number. The evidence here shows that this particular payment looks to have been correctly administered by Revolut and was applied to the other customer's account correctly in respect of the instruction it received from the sender.

I have considered the clearing information that Mr F has provided, but that doesn't persuade me that Revolut received this payment for him. It's worth noting that this information isn't complete and doesn't, for example, contain the full details of the card number the payment was made to.

So even after considering what Mr F has submitted, the information Revolut has provided persuades me it's most likely the money here has credited another customer's account correctly, in line with the instruction it received from the sender. Given what this shows, I can't say that Revolut has acted incorrectly or unfairly in how it has dealt with this situation. I told Mr F that it hadn't received the payment in his name and that has always been correct based on what I've seen. It has then tried to help him based on the information he's provided at various points, which is what I'd expect.

Mr F feels very strongly that Revolut should be pursuing the issue with the relevant card scheme. But given what the evidence I've referred to above shows, I don't think that would lead to a different outcome here. The most relevant mechanism here would be the chargeback scheme, but the relevant chargeback rules have restrictions on disputes involving gambling and the sender is a gambling company. So I don't think Revolut acted unfairly in saying it wouldn't be contacting the card scheme here.

In any event, I think the issue here is that Revolut was told to make the payment to another customer's account, which isn't something that Revolut contacting the card scheme in any way would have been likely to have helped with.

### **My final decision**

I do not 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 17 January 2025.

James Staples  
**Ombudsman**