

The complaint

Mr F complains Revolut Ltd have been unable to locate two payments he was expecting to receive into his account.

What happened

Mr F says he transferred £20 from his Revolut account to an account he held with a third party but was told by that provider that it could take up to 17 days to process. Mr F then noticed there was a recurring scheduled £20 payment set up from his Revolut account, so he cancelled this – which caused the pending transfer to be rejected.

Mr F contacted Revolut and spoke to their automated online chat assistant, that explained any cancelled payments would be returned automatically to the account within a few days. However, when this didn't happen, Mr F contacted Revolut again to raise a complaint. He also told them that he was expecting a £30 payment into his account from an online marketplace, which hadn't yet arrived. And overall, Mr F was unhappy with the customer service he'd received.

Revolut looked into the complaint but could only locate one attempted transfer to the account Mr F held with the third party which had been declined due to insufficient funds. Revolut also looked for the £30 payment but couldn't find any incoming payments from the online marketplace. Finally, Revolut explained their online chat service was automated and whilst they recognised Mr F's disappointment, they believed they'd done all they could to try and assist him.

Our investigator looked into the complaint and couldn't see that Revolut had made an error but suggested that Mr F could speak further with the third parties for further investigation.

As Mr F remains unhappy – the complaint has been passed to me 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.

Having done so, I've reached the same outcome as our investigator for broadly the same reasons. I appreciate this will be disappointing for Mr F, but I'll explain how I reached my decision below.

£20 payment

Mr F has provided what appears to be a screenshot from the account he holds with the third party to show that £20 was transferred from his Revolut account on 3 August 2024. But the screenshot also shows the transfer as being declined on 15 August 2024.

I've reviewed Mr F's Revolut transaction history and can't see that any £20 transfers left his account on 3 August 2024. However, the statements do show that a £20 payment was attempted to his other account on 13 August 2024, but this was declined due to insufficient funds in the account at the time.

I appreciate what Mr F has explained about cancelling a recurring scheduled payment and notes from Revolut do seem to suggest that a recurring payment was set up. But this shows

as an external mandate – meaning it was likely something he instigated from the account he held with the third party, rather than something he set up through Revolut.

Overall, I'm satisfied the evidence and notes provided from Revolut show that no £20 payments were debited from his account or successfully sent to Mr F's external account around this time. And so having reviewed the evidence from both parties, I cannot fairly instruct Revolut to pay him this £20.

£30 payment

Mr F has explained that he was expecting to receive a payment of £30 from the online marketplace into his Revolut account by 20 August 2024.

However, the screenshot Mr F has provided confirms the final four digits of the account to which this payment will be sent. And those four digits are different to that of Mr F's Revolut account. So, I think it's more likely than not that this money would never have been directly sent to Mr F's Revolut account.

So, it follows that I'm satisfied with Revolut's response to Mr F's query – although they searched for this payment, they could not locate it. I can't reasonably say that Revolut have made an error on this occasion such that they should pay the £30 to Mr F. I would suggest that Mr F speaks further with the online marketplace or check the account that's detailed in the screenshot.

Customer service

I appreciate Mr F was unhappy with the service he received, but I believe the responses from Revolut's automated chat assistant were factual based on the information it received. And I'm satisfied when Mr F raised his concerns further, Revolut carried out a thorough review. So overall I think they've treated Mr F fairly in the circumstances.

My final decision

For the reasons I've set out above, my final decision is that 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 15 January 2025.

Laura Davies
Ombudsman