

## **The complaint**

Ms G complains that when transacting using her Revolut Ltd (“Revolut”) virtual GBP card through either Revolut’s or a third-party digital wallet on her phone, her GBP card is automatically switched to her EUR card with no option to cancel the transaction. This has resulted in her paying in euros rather than pounds – the card and currency she had selected.

## **What happened**

In June 2024 Ms G opened an account with Revolut and created two virtual payment cards – one was linked to a EUR balance and the other GBP. Ms G registered her EUR card with a third-party digital wallet provider on her phone and did the same with her GBP card a few days later.

The Revolut app settings for the GBP card show that it should spend only from the GBP account and the EUR card is set to spend only from the euro account. Despite this whenever Ms G tries to transact on her phone selecting her GBP card using the third-party digital wallet or Revolut app – which uses the third-party digital wallet to carry out the transaction – the card always defaults to the EUR card and funds are deducted from her euro balance. Ms G doesn’t have a problem when she transacts online with her GBP virtual card and wants the issue fixed. Ms G believes the problem is Revolut’s app is directing the wrong card to her virtual wallet.

Through webchat Ms G raised a complaint about this with Revolut and the fact she wasn’t told that its virtual cards are to be used with a third-party digital wallet provider rather than its own app. During the chat a call booking link was issued to Ms G but Revolut failed to call Ms G back. Revolut says because Ms G’s complaint hadn’t yet been investigated a call wouldn’t be made as there wasn’t a resolution to provide her with. Revolut agreed they could’ve made this clearer to Ms G and provided Ms G with a free upgrade to its premium plan for two months by way of an apology.

Revolut didn’t agree it was responsible for the problems she was having with paying with her GBP card. It says the cause of the issue is Ms G using the wrong card or that potentially when transacting Ms G didn’t have enough funds in the currency she was trying to transact in and so the payment was taken from her EUR card. Revolut also advised Ms G to check her card settings in the Revolut app and offered to guide Ms G through the process of selecting the virtual card she wishes to pay with.

Ms G was dissatisfied with this and so brought her complaint to this service.

One of our investigator’s looked into Ms G concerns but based on the evidence they’d seen thought it was likely the errors Ms G was experiencing were through a third-party wallet where the transactions were being made and so didn’t think Revolut were at fault for this.

Furthermore, they wouldn’t expect Revolut to be aware of how the third-party wallet works to advise customers of how to fix these issues and that Ms G should get in touch with the digital wallet provider directly. They thought Revolut’s website provided useful information on how to register the cards with third-party wallets for spending and that Revolut also

explained the process in its webchat with Ms G. They agreed Revolut had made a mistake issuing a call booking link but thought the two months free upgrade given was a fair way to resolve this.

Ms G disagreed and says she is still unable to transact using her GBP virtual card held in her digital wallet on her phone and has asked for an ombudsman's 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.

I hope that Ms G won't take it as a discourtesy that I've condensed her complaint in the way that I have. Ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of Ms G's complaint is that she's unable to transact using her GBP virtual card held in her digital wallet. She says despite selecting this card in the wallet on her phone or through Revolut's app on every occasion payment is made from her EUR card and deducted from her euro balance.

It might help if I explain here my role is to look at the problems Ms G has experienced and see if Revolut has done anything wrong or treated her unfairly. If it has, I would seek – if possible - to put Ms G back in the position she would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

And where there is a dispute about what happened – as in the case here - I've based my decision on what I consider most likely to have happened in the light of the available evidence.

I've looked very carefully at all the evidence provided by Ms G and Revolut including screenshots Ms G has provided demonstrating what happens when she tries to transact and the settings on her Revolut app and transaction history. I thought it was possible that Ms G might have had a balance limit set to 0 on her GBP virtual card and that was why transactions were defaulting to her EUR card but after asking Ms G to test this it was found not to be the issue.

Revolut also confirmed that that Ms G had not set up a spending limit and that if one had been set up and the limit is reached that the transaction would be declined. Revolut says it has sufficiently investigated this matter and there has been no technical error or service failing on its behalf.

And after considering all the evidence – and I know this will come as a disappointment – I don't think the issues Ms G is experiencing is due to an error on Revolut's part - there just isn't the evidence to draw this conclusion.

I think the more likely conclusion is that something in the set up of her Revolut cards in the third-party digital wallet has gone wrong and is stopping Ms G from being able to transact on her GBP virtual card. I say this as given how many Revolut virtual cards in circulation there are and used through this wallet, and the fact Revolut isn't aware of other customers having the same issues as Ms G is, I think it's likely that the problem is not at Revolut's end. Indeed, the screenshot provided of the third-party wallet shows that no activity had been used on the GBP virtual card.

I also note Ms G's EUR virtual card is working as it should and that if it was an issue with Revolut's virtual GBP card Ms G wouldn't be able to use it online like she does. Rather the

only time she has an issue is when she is using a third-party's digital wallet to transact. I don't think it would be fair to penalise Revolut for not being able to fix something out of its control and that Ms G should now contact the third-party and have the issue investigated at that end as I can't see what more Revolut can do. So it follows I don't think the payment issues Ms G is having is due to an error on Revolut's behalf.

Furthermore, I don't think Revolut treated Ms G unfairly or mislead her regarding the use of its virtual card through a third-party digital wallet. Like other banks Revolut doesn't have its own payment app and using a third-party digital wallet to transact on the card is one option of which information is provided on its website about this and the digital wallets Revolut's virtual card work with.

Finally, I accept Ms G was disappointed when she didn't get the call from Revolut she was expecting and has been inconvenienced by this. But as I don't think this would've made a difference to the problems Ms G was having using her GBP virtual card I think the apology and free two month premium plan upgrade was a fair way to resolve this.

And so it follows that I think Revolut has done enough to resolve Ms G's complaint and I don't think Revolut needs to do anything more.

### **My final decision**

For the reasons I've explained I've decided not to uphold Ms G's complaint against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 23 December 2024.

Caroline Davies  
**Ombudsman**