

The complaint

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

What happened

The facts of this case are well known to both parties, and due to Ms F’s vulnerabilities, I understand it is beneficial to keep things short. So, I won’t repeat the facts in detail here.

In summary, Ms F complained about disputed transactions on her account between 12 June 2024 to 23 July 2024 to a gambling website. She says she didn’t make the transactions and doesn’t have an account with the site in question, so Revolut should refund these payments to her.

Revolut says the transactions in dispute were card payments made online using Ms F’s debit card details. And most of them were verified using 3DS security, which involved Ms F approving the transaction via her banking app. And as this would require Ms F’s Revolut passcode or her biometrics, it thinks she must have made these transactions herself, so it’s holding her responsible.

Our investigator considered all the evidence supplied by both parties and decided not to uphold this complaint. Ms F wasn’t happy with this outcome, so the complaint has been passed to me for a final 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 Ms F’s account. Those rules are set out in the Payment Service Regulations 2017. Ms F has said she didn’t carry out the transactions in dispute. So, I have to give my view on whether I am persuaded the transactions were unauthorised or not.

Revolut has provided evidence to show the transactions in dispute were all card payments using Ms F’s Revolut debit card. And that most of the payments required an additional verification step where she had to approve a notification in her Revolut app. This would’ve required Ms F’s phone, phone passcode and her Revolut passcode or biometrics.

Ms F says she left her phone at home while she travelled to Northern Ireland, and she thinks a family member used her phone or bank card during this time to make the transactions in dispute. However, having looked at the evidence provided of her dates of travel I can see that Ms F returned home on the 2 July 2024, so she had returned and had her belongings back well before the disputed transactions ceased. I’ve also thought about the fact that the transactions needed to be authorised in the Revolut app, and there is no evidence of how someone else could’ve done this without Ms F disclosing her account security information.

So, on this basis, it seems likely that Ms F was made and approved the transactions herself, and I am not persuaded they were made by a third-party without Ms F's consent.

I've also seen that there were genuine, undisputed transactions being made in-between the transactions in dispute, including faster payments to other accounts which would've needed to be completed in the Revolut app. And as these payments are undisputed, it seems Ms F had access to her app during this time and didn't raise any of the disputed transactions as fraudulent. In fact, the transactions were made over the course of 41 days and there were many transactions which I think are unlikely to have gone unnoticed had they been made by someone else.

I appreciate this decision will be very upsetting for Ms F. It's a lot of money, and I understand she's currently in financial difficulty. So, I do have sympathy for her situation. However, considering all the evidence I've seen I am not persuaded these transactions were unauthorised.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms F to accept or reject my decision before 27 February 2025.

Sienna Mahboobani
Ombudsman