

The complaint

Mr C complains that Revolut Ltd is holding him liable for transactions which he says he didn't authorise.

What happened

Mr C complained to Revolut about 82 transactions to "B" totalling £2,314, which debited his account between 10 July 2024 and 31 July 2024.

Revolut refused to refund any of the transactions stating it didn't have any dispute rights and that it was unable to issue a refund.

Mr C wasn't satisfied and so he complained to this service. He explained that his Revolut card was linked to Apple Pay, he always keeps his phone with him, no one else has access to or uses the phone, and he access the phone using Face ID (he doesn't have a passcode).

Responding to the complaint, Revolut said the disputed transactions were card payments and fraud chargebacks were rejected because the card was added to a Apple Pay, which can't be done without the customer's intervention. So, it acted according to the rules stipulated by the card network, which Mr C agreed to abide by when he opted to use the card network services.

Our investigator initially recommended that the complaint should be upheld. But Revolut submitted further evidence, and she rejected the complaint. She explained that Revolut had produced the payment audit report which showed the disputed transactions were made using the same Apple Pay token used to make genuine transactions, so she was satisfied they were made using the Apple Pay token that was genuinely set up by Mr C on his trusted device.

She noted that Mr C had stated that his phone is protected with Face ID, no one has access to it, and he never lets anyone use it, so she was unable to establish a point of compromise, or identify a situation where an unknown individual would have regularly had access to the phone to make the disputed transactions (which would need to be authorised using Mr C's Face ID or security passcode).

She concluded that it was more likely than not that Mr C authorised the disputed transactions or allowed them to be made by someone with apparent authority. So, she couldn't say that Revolut ought to refund him.

Mr C wasn't satisfied and has asked for the complaint to be reviewed by an Ombudsman. He maintains he didn't make the transitions or authorise anybody else on his behalf. He further stated that he received an email with a link which he clicked without reading. He was taken to a website where he was asked to enter his details, after which he started to notice money was coming out his account.

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'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 conclusion as our investigator. And for largely the same reasons. I know Mr C feels strongly about this complaint, and this will come as a disappointment to him, so I'll explain why.

Authorisation

Authorisation has two limbs – authentication and consent. So, Revolut needs to show the transactions were authenticated, as well as showing Mr C consented to them.

Authentication

There's no dispute that the disputed payments were authorised by Apple Pay, and Mr C told us that he set up an Apple Pay token which he uses mainly to purchase takeaways online.

Revolut has shown that the disputed transactions were made on Mr C's device using the same Apple Pay token used to make genuine transactions both before and after the disputed transactions. So, I'm satisfied the disputed transactions were authenticated.

Consent

Mr C told us that his phone was in his possession, nobody else has access to it, and he unlocks the phone using Face ID. So, I've concluded that no one else had access to the device and made the payments either with or without his knowledge.

Mr C has previously denied using Apple Pay to authorise the disputed transactions, but I'm satisfied Revolut has shown they were made using an Apple Pay token which was created by Mr C and used to make genuine transactions before and after the disputed transactions.

Since bringing his complaint to this service, Mr C has suggested that he was sent an email with a link to a website where he followed instructions to enter his details. After this, he noticed issues with Apple Pay, and unauthorised transactions leaving his account. To uphold the complaint on this basis, I'd have to conclude that this was the most likely explanation for how the transactions were authorised without Mr C's consent. Unfortunately, it wouldn't explain how 82 transactions were authenticated using Apple Pay on Mr C's device over a period of three weeks using a genuine token, which was set up by Mr C. He also made further payments to B on 27 August 2024, which is inconsistent with the disputed transactions having been made without his consent.

So, while I acknowledge it is possible that Mr C was tricked into authorising the payments, I'm not satisfied that it is the most likely explanation and, overall and having carefully considered the circumstances, I think it's most likely that the transactions were performed by Mr C via Apple Pay on his trusted device.

Because of this, I'm satisfied Revolut has shown that Mr C authorised the transactions and so I can't fairly ask it to refund the money.

My final decision

For the reasons I've outlined above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 7 October 2025.

Carolyn Bonnell
Ombudsman