

The complaint

A company, I'll refer to as L, complains that Revolut Ltd won't refund disputed transactions made from their account.

Mr K, who is a director of L, brings the complaint on L's behalf.

What happened

On 28 August 2024 two transactions totalling just over £2,800 were carried out from L's account. The payments were carried out in person at sports and phone stores located at a shopping centre.

Soon after the transactions occurred Mr K contacted Revolut to argue L hadn't authorised the payments and at the time of the transactions neither he nor L's secretary were in the area.

Revolut concluded that L must have authorised the transactions, and they didn't agree to refund the payments. They explained that the payments were authenticated using a mobile payment system. And to use this service a customer would need to add their card to the digital wallet, which requires biometric or one time passcode (OTP) authentication.

Mr K wasn't satisfied with Revolut's response so brought his complaint to our service.

One of our Investigators looked into L's complaint but didn't uphold it. They said that Mr K explained that neither his phone nor card were stolen prior to the disputed transactions. And they can't see how anyone other than Mr K could have authorised adding the card to the digital wallet.

Mr K didn't accept our Investigator's view, so it's 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.

I've seen evidence that the disputed transactions were authenticated via a digital wallet stored on a mobile device. However, the relevant regulations say on its own this isn't enough for Revolut to hold L liable. I'll also need to be satisfied, on balance, that L authorised the payment. Having considered this, I think it's fair for Revolut to hold them liable. I say this because:

To carry out a payment via a mobile device, L's card would first need to be added to the digital wallet. I've seen evidence from Revolut which shows that when L's card was added to the digital wallet an OTP code was sent to the registered mobile device. This means for a fraudster to have carried out the transactions they'd have either needed access to his mobile device or have the OTP code shared with them. But, Mr K's argued that L didn't receive any OTPs or any notification that their card was going to be added to a digital wallet.

Mr K's also advised that neither the debit card nor mobile phone, were lost or stolen. This means for a third party to have carried out the transactions they have needed to gain access to both Mr K's card and phone without his knowledge. I'm afraid I don't find this plausible.

I realise this will disappoint Mr K but I'm afraid for the reasons I've outlined above I think it's fair for Revolut to conclude that on balance L authorised the disputed transactions. It follows I don't think Revolut need to do anything more here.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask L to accept or reject my decision before 23 September 2025.

Jeff Burch
Ombudsman