

## **The complaint**

Mrs W says Revolut Ltd (“Revolut”) refuses to refund her for transactions on her account that were sent to an unknown beneficiary as a result of unauthorised access to her account.

## **What happened**

The facts of this complaint are well known to both parties, so I won’t repeat them in detail here.

In short, Mrs W says she tried to send funds to her husband’s account as a precaution after using a suspicious website. She opened her Revolut app and sent the funds to a saved beneficiary under the name “Mark M”. However, this was not her husband’s account, and she says she had never set up this beneficiary. So, the funds were incorrectly sent to an unknown third party. Mrs W complained to Revolut as she is unhappy that it allowed a third-party access to her account to set up the unknown beneficiary.

Revolut says it has no evidence to suggest that any third party has had access to her account. So, it must have been set up by Mrs W herself. It tried to recover the funds on her behalf, but the recipient was unresponsive. However, it says it hasn’t done anything wrong as it followed the payment instructions given by Mrs W. So, it has not agreed to refund the transactions in dispute.

Our investigator considered this complaint and decided not to uphold it. Mrs W 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.

The starting point for an unauthorised transaction is that Revolut is required to refund any unauthorised payments made from Mrs W’s account. Those rules are set out in the Payment Service Regulations 2017. In this case, however, Mrs W doesn’t dispute making the transactions herself. Mrs W says she made the transactions thinking she was making them to her husband, instead they were sent to an unintended third-party. But I have considered the rules set out in these regulations to see if it would be fair for Revolut to treat these as unauthorised.

In order to deem a transaction as authorised it is important to show that the transaction was correctly authenticated, and Mrs W consented to making it. The process of logging onto the app and making a faster payment to the beneficiary is enough to show that the transactions were correctly authenticated. And as mentioned above, Mrs W hasn’t denied making the transactions. Mrs W’s argument here is that she didn’t consent to the payment being made to the third party it was sent to.

Having reviewed the regulations closely, it is clear that the question of consent is a formal one – which means as long as a consumer uses the agreed form and procedure for making

payment orders then they've given consent to the execution of the payment transaction. This is an objective test, and it doesn't depend on the consumer being fully aware of the details of the payment at the time they completed the procedure for giving consent. So, in Mrs W's complaint, the fact that she made the payment herself using her app, is enough to show she consented to the money being sent, even though she wasn't aware of the payee she was sending money to.

Mrs W says she is unhappy Revolut allowed unauthorised access to her account, which allowed the third party to be added in the first place. Revolut has provided evidence that the beneficiary in question was added to the account in March 2023. There has only been one device registered to Mrs W's account throughout this time, which is Mrs W's device. There is no evidence to suggest that anyone else has been accessing Mrs W's account. And there is no evidence of how someone else could've logged into Mrs W's Revolut account on her phone without her giving them her security information. So, I am not persuaded any other third party has had unauthorised access to Mrs W's account. In any event, this doesn't change the fact that Mrs W authorised the transactions in question according to the rules I have to apply.

I know this outcome will come as a disappointment to Mrs W, but she made these transactions herself, so Revolut acted correctly in carrying out these transactions as requested. I've not seen any evidence that Revolut has done anything wrong, so I don't think it would be fair to ask it to do anything further here.

### **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 Mrs W to accept or reject my decision before 13 August 2025.

Sienna Mahboobani  
**Ombudsman**