

The complaint

Mr C complains that Revolut Ltd has declined to reimburse payments he says he didn't make or allow anyone else to make.

What happened

Mr C is disputing four payments made in October 2024 using a newly set up Apple Pay. He says he wasn't involved in setting this up and he wasn't contacted by anyone or asked to share any secure codes. Mr C has shown he tried to make purchases from websites he now knows weren't legitimate but that is the extent of any compromise he is aware of. Mr C says he did see a message from Revolut at the time about Apple Pay but he ignored it as he hadn't set this up.

Revolut declined to reimburse the payments on the basis they were authorised using Apple Pay which it considered that Mr C had set up. It said a fraud chargeback wouldn't succeed given the way the payments were authenticated.

When Mr C referred his complaint to our service, the investigator didn't uphold it. In summary they thought Revolut had acted fairly in the circumstances as there wasn't a plausible explanation for how a third party could have set up the Apple Pay without Mr C's involvement.

Mr C didn't agree, he said he must have been tricked into doing something without being aware of it. He doesn't know anything about setting up Apple Pay and wants his money back.

As an agreement couldn't be reached, the matter has been passed to me for consideration by an ombudsman.

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.

Having done so I'm not upholding this complaint for similar reasons to the investigator.

Under the relevant law – the Payment Services Regulations 2017 (PSRs) – the starting point is that Mr C is liable for authorised payments and Revolut is liable for unauthorised payments.

Where a payment is authorised, that will often be because the customer has made the payment themselves. But there are other circumstances where a payment should fairly be considered authorised, such as where the customer has given permission for someone else to make a payment on their behalf or they've told their payment service provider they want a payment to go ahead.

Here, Mr C accepts receiving notifications from Revolut about Apple Pay which he didn't act on. But he says he didn't set up Apple Pay or share any codes to enable this.

Revolut has shown that only one device was active on Mr C's account at the time, and that it sent Mr C the notifications that action was needed in his banking app to set up Apple Pay and when it had been set up. It's explained its process is that the user would need to have logged into Mr C's banking app and confirmed they were adding his card to Apple Pay before being shown a code that needed to be input on the device the Apple Pay was being set up on. Revolut has shown this was set up two weeks before the disputed payments.

Where evidence is incomplete, missing or contradictory, I need to determine what I think is more likely than not to have happened. I do this by weighing up what I do have and making a finding on the balance of probabilities.

It's plausible that Mr C's card information was compromised when he tried to make purchases on fraudulent websites but there's no explanation for how a third party could have obtained the secure code from Mr C's banking app without his involvement. Mr C has said he didn't get asked to share the code or nor did he do so. While he has alluded to being tricked, he hasn't said he spoke to anyone or was given any reason to share a secure code.

On balance, I think it's more likely than not that Mr C did access the code and either used it himself or shared it. Without an explanation surrounding this, there's no way to know why he did this, and if he was scammed what Mr C understood or agreed to. So, I don't think Revolut has acted unfairly in treating the use of the Apple Pay to make payments as being consented to by Mr C. I understand Mr C denies this, but he has been given the opportunity to clarify what happened and hasn't provided further clarification on the circumstances surrounding setting up the Apple Pay.

I haven't seen anything to indicate that Revolut ought to have done more when the payments were being made or to recover Mr C's funds once he reported the issue. As the disputed payments were made using Mr C's debit card, the applicable route to recover the payment would have been the chargeback process. The rules are set by the relevant card scheme to settle disputes with the merchant. Revolut would only be expected to raise a chargeback if it thought it had a reasonable prospect of success. Given how the payment was authenticated, it's unlikely a chargeback on the grounds of fraud would have been successful under the scheme rules.

For the reasons explained, I don't think Revolut needs to do anything further to put matters right.

My final decision

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 22 October 2025.

Stephanie Mitchell
Ombudsman