

The complaint

Mrs L complains Revolut Ltd won't refund transactions made from her account which she says she didn't make or authorise.

What happened

In May 2024, Mrs L reported two transactions, totalling about £325, made from her Revolut account as fraudulent.

Revolut looked into the transactions. It said they'd been made using Mrs L's card details via Google Pay. It said Google Pay could only have been set up with a One Time Passcode ("OTP") which had been sent to the phone number Revolut held for Mrs L. Following a complaint, Revolut still refused to refund the transactions. So, Mrs L referred her complaint to our service.

An Investigator considered the circumstances. She said, in summary, the evidence showed the transactions had all been made using Mrs L's card details via Google Pay. And the card details had been added to the Google Pay wallet a couple of weeks before the transactions took place. She concluded the evidence suggested that Mrs L hadn't made the transactions herself – since the transactions had taken place abroad. But she said the card could only have been added to the wallet with an OTP that had been sent to Mrs L's telephone number. Mrs L says no one else could have accessed her phone to have intercepted this code and she hadn't disclosed it or her Revolut card details to anyone. So, our Investigator concluded the payments must have been authorised, since there was no plausible explanation for how they could have been made without Mrs L's involvement.

Mrs L didn't accept the Investigator's findings. She said she didn't recall adding the card to a Google Pay wallet, but she accepted it was a possibility. She suggested someone had hacked her Google account and then waited for her to add the card to it, before using it to make the transactions.

As Mrs L didn't agree, the complaint'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 think it's important to explain I've considered all of the information provided by both parties in reaching my decision. If I've not reflected or answered something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is.

Under the Payment Services Regulations 2017 ("PSRs"), generally, Revolut can hold Mrs L responsible for transactions she made or authorised.

Revolut has provided evidence that Mrs L's card details were added to a new device on 19 April 2024 at 1pm. To add the card to a wallet on a device, an OTP was needed. Revolut has provided evidence an OTP was sent to Mrs L's registered telephone number – the same number she's given our service. The disputed transactions were then made from the new device on 2 May 2024. It's not clear to me why an unauthorised party who had successfully added Mrs L's card to their own Google Pay wallet on 19 April 2024, for the purpose of stealing money from her, would then wait until 2 May 2024 to begin making transactions.

The transactions were made abroad, and I'm satisfied that Mrs L was in the UK at the time. So, I'm satisfied she didn't make the transactions herself. But, that doesn't mean she can't be held liable for them.

Mrs L hasn't given any explanation as to how someone else could have had access to her card details or intercepted the OTP that was sent to her telephone number. I've not seen anything to suggest there was malware on Mrs L's phone nor that she's been the victim of "SIM swap". Mrs L has suggested that she may have added her card details to her Google account, and this had somehow been hacked. But I haven't seen any evidence beyond Mrs L's suggestion to support this, and the card details were added to a Google Pay wallet on a specific device which was used to make the payments. So, I don't think, on balance, this is what happened.

Mrs L says her phone is secured by passcode and biometrics and has not been out of her possession. She says she does not recall receiving the OTP message from Revolut, but I'm satisfied the message was sent to Mrs L's registered telephone number. And I'm satisfied the evidence shows the OTP was used to add the card details to the Google Pay wallet. The evidence also shows that Mrs L's registered device was logged into the Revolut app at 12.59pm on 19 April 2024 and viewed the card details – which was the minute before the card was successfully added to the Google Pay wallet. So, I find Mrs L must have disclosed the OTP in some way – though I know she won't agree. I say this because unless she did so, the transactions couldn't have taken place. It's possible Mrs L did so inadvertently and/or perhaps as part of a scam. But because Mrs L is adamant that she didn't receive the OTP message and didn't disclose any security or card details, I don't have any evidence about the circumstances of that disclosure. So, I can't fairly conclude the transactions were made without Mrs L's involvement in the circumstances she's described.

Generally, financial businesses should follow their customers' instructions in relation to legitimate payments and, as I've already explained, I've found the payments were – on balance – made with Mrs L's involvement. However, there are some situations in which a bank should reasonably have looked more at their customers' payments before allowing them to proceed. So, I've also considered whether Revolut should have intervened in any of these payments.

Having considered the pattern and value of the disputed transactions, along with Mrs L's usual account activity, I don't find the disputed transactions were so unusual that they ought to have prompted Revolut to have intervened.

Overall, while I accept that something must have happened for these transactions to have taken place, I've seen no persuasive evidence to demonstrate how that could have been done without Mrs L having been involved in some way. So, I find Revolut is entitled to treat the disputed transactions as authorised by Mrs L and hold her liable for them.

My final decision

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 5 January 2026.

Eleanor Rippengale
Ombudsman