The complaint

Ms K complains Revolut Ltd allowed a transaction from her account to be attempted, which she says she did not make or authorise.

What happened

In December 2024, Ms K reported a transaction for £1.20 which had taken place on 10 May 2024 as fraudulent to Revolut. This transaction had not debited Ms K's account, it had been declined due to insufficient funds. Ms K complained that Revolut should not have allowed this payment to be attempted since it was not made by her.

Revolut responded to say it couldn't say how Ms K's card details were compromised but it didn't think it had made a mistake. Ms K referred her complaint to our service.

An Investigator considered the circumstances. She said, in summary, Revolut weren't obliged to conduct Strong Customer Authentication ("SCA") on such low value transactions. And, since it had cancelled and replaced Ms K's card when she reported the transaction as fraudulent, she didn't think Revolut had treated Ms K unfairly.

Ms K did not accept the Investigator's findings. She remained unhappy that Revolut hadn't provided an explanation as to how its fraud prevention measures failed to pick up the transaction and it hadn't investigated how her card details were compromised. Nor had it explained why it hadn't taken steps to notify her of the transaction.

As Ms K 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.

While I've considered all of Ms K's points, in my decision I've focussed on the ones most relevant to the outcome of her complaint. That's not intended as a discourtesy but reflects my informal role in deciding what a fair and reasonable outcome is.

Having done so, I've reached the same conclusion as our Investigator. I'll explain why.

Revolut has provided evidence the transaction was made over the telephone using Ms K's card details and no SCA was required. Ms K thinks Revolut has failed to investigate how the fraudulent transaction was possible. But, beyond the explanation its already given I'm not sure how Ms K expects Revolut to find out precisely how her details were compromised, given that there are several ways this could have happened that don't involve Revolut. And I haven't seen anything to suggest Ms K's card details were compromised because of something Revolut did. So I think the explanation its already given is sufficient.

Based on what Ms K has told us, there's no explanation for how her card details could have been obtained by an unauthorised party. But even if I accept that they were obtained and used by someone without her permission, generally, I'd expect Revolut to refund any unauthorised transactions that debited Ms K's account. The disputed transaction in this case was declined, so it never debited Ms K's account. So there's nothing more I'd reasonably expect Revolut to do in respect of the transaction itself.

Ms K is unhappy this transaction was not flagged by Revolut's fraud prevention measures and no SCA was required. Given the value of the transaction, I wouldn't expect this to have caused Revolut any concern nor do I think Revolut made a mistake by not requiring it to be authenticated by SCA in these circumstances. Even if I found SCA should have been applied to this transaction, as it didn't debit Ms K's account, there's been no financial loss.

Ms K says Revolut didn't notify her of the payment she's disputing at the time it was made. And Ms K didn't notice the transaction herself for several months. I expect that's because she hadn't used the account herself since 2022. But I've already explained why I don't think Revolut made a mistake in not picking up this transaction at the time it was made. So, similarly, I don't find it made a mistake by not flagging the transaction to Ms K when it was made in May 2024.

Ms K would like compensation for the distress and inconvenience she's been caused. If someone has used Ms K's card details without her permission, then that would, understandably, be worrying for her. But I haven't found the transaction was attempted because of something Revolut did wrong, so it wouldn't be fair or reasonable in these circumstances to hold Revolut responsible for the actions of a person using Ms K's card details without permission.

Overall, I'm satisfied Revolut has treated Ms K fairly.

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 Ms K to accept or reject my decision before 23 September 2025.

Eleanor Rippengale
Ombudsman