

The complaint

Ms W complains that Revolut Ltd has declined to refund disputed transactions that were made from her account.

What happened

On 3 and 6 December 2024, a total of four 'card not present' transactions totalling £244.30 were made from Ms W's account using her Revolut debit card information. When Ms W discovered these transactions, she contacted Revolut to explain she didn't recognise them, and it passed the details to its fraud team. Ms W asked the bank to refund the £244.30 and it credited her account with the money pending investigation. But after investigating the disputed transactions by way of chargeback, Revolut said it wasn't liable for her loss as the evidence suggested the transactions were authorised by Ms W and goods were sent to her address.

Unhappy with this, Ms W raised a complaint. In response, Revolut said:

- Chargebacks were raised for the transactions on 7 December 2024 and Revolut explained that its chargeback team had issued a provisional refund, pending investigation.
- The chargeback team follows strict internal procedures and card scheme rules when applying provisional refunds.
- The merchant provided documentation supporting their side, and therefore Revolut could not proceed with the dispute.

Ms W referred her complaint to this service where it was considered by one of our investigators. He didn't uphold Ms W's complaint, as from the evidence available, he felt it was fair for Revolut to treat the disputed transactions as authorised by Ms W.

Ms W disagreed. She responded with various points and questioned whether our investigator had made enquiries with the merchant directly, had obtained the tracking details for the orders, questioned the discrepancy in Internet Protocol locations and highlighted information from the card scheme's website in relation to her liability when it comes to unauthorised transactions. She also questioned why Revolut didn't highlight the transactions as unusual and prevent them from being made.

As no agreement could be reached, the complaint has 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.

Having done so, I realise this will come as a huge disappointment to Ms W, but I've reached the same conclusions as our investigator, for broadly the same reasons.

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.

The regulations relevant to this complaint are The Payment Services Regulations 2017 (PSRs). These say, in summary, that a payment service provider should generally refund a transaction that comes out of one of their consumer's accounts that they didn't authorise, and the consumer is liable for authorised ones.

Here, Revolut has provided evidence that the disputed transactions were made using Ms W's debit card details, rather than the physical plastic card itself. Ms W has made it clear that she doesn't know how an unauthorised individual was able to obtain her card information, and she says she always had her physical card in her possession. But, whilst the nature of online fraud is such that you may never know for sure, Revolut has provided information from the merchant which satisfies me, on balance, that it's fair to treat the transactions as authorised by Ms W.

In an attempt to recover the disputed amounts from the merchant directly, Revolut raised a chargeback via the relevant card scheme. The merchant responded to show details for each transaction, including what was ordered, and the delivery address for each order too. This address matched Ms W's and the orders were in her name.

Whilst I appreciate this isn't enough to show that it was Ms W herself who authorised the disputed transactions, and whilst I don't have any evidence that goods were actually delivered to her address (such as tracking information), I've taken into account that these four transactions were the only attempts made using her card details. Whilst there is no such thing as a 'typical fraudster,' I'd expect an unauthorised individual, having somehow obtained access to Ms W's card information, to attempt as much usage as possible over the shortest time possible. But that didn't happen here. And, I also wouldn't expect an unknown individual to order goods to Ms W's address itself – at the risk of being discovered.

Ms W says the IP address used was over an hour away from where she lives. I accept this. But as our investigator has pointed out, IP address location is not 100% accurate and it can be modified by a user with the use of third-party applications. So, I don't consider this evidence key in reaching this decision either way.

I've thought carefully about Ms W's concerns that Revolut didn't flag these transactions as suspicious or prevent them from being processed. But looking at Ms W's account activity in the months leading up to the disputed transactions, I don't consider them so unusual that they ought to have been a cause for concern for Revolut. So, I don't think it did anything wrong in allowing them to be processed without intervention of any kind.

Taking everything into consideration, whilst I'll never know for sure what happened here, I find Revolut has provided enough information to support its position that the disputed transactions were most likely authorised by Ms W. So it follows that I don't require it to do anything further here.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W to accept or reject my decision before 12 January 2026.

Lorna Wall
Ombudsman