

The complaint

Mr A, a sole trader, complains that Revolut Ltd wouldn't say why it rejected a payment into his Revolut Pro account.

What happened

Mr A had an account with Revolut. In February 2025, one of his clients attempted a payment of around €6,600. Revolut asked for additional information about this payment. Mr A provided some information. But Revolut decided to return the transfer to the sender.

Mr A wants to know why Revolut did this. He complained to Revolut and referred the complaint to us.

Our investigator looked at the complaint but didn't think it should be upheld.

Mr A doesn't agree.

The complaint has been referred 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.

Revolut, like all financial businesses, is subject to legal and regulatory obligations aimed at combating financial crime. These require it to scrutinise transactions through accounts to ensure they're consistent with what they know about their customer. This includes mitigating the risk of transfers being made to unintended beneficiaries. These obligations mean that Revolut may need to carry out a review at any time, and until it's completed its review it may need to block an account.

This is reflected in the terms and conditions that applied to Mr A's account. These allow Revolut to pause an account or payment made on it while it carried out a review. It also sets out the circumstances in which it can pause or delay payments.

In Mr A's case, one of his clients attempted a payment of around €6,600 to the Revolut account. But Mr A issued the invoice using a trading name, rather than his own name – and the payment instruction used this trading name as the name of the beneficiary. The account, however, was in the name of Mr A. Given the mismatch between the name on the account and the beneficiary named on the payment instruction, I'm satisfied Revolut was complying with its legal and regulatory obligations when it blocked the account and carried out the review.

Revolut then decided to reject the payment. I'm satisfied that Revolut is required to have systems and controls in place to determine whether to execute or reject payments where it has incorrect beneficiary information or it has been potentially misdirected. Here it decided to reject the payment. Looking at everything, I can't say this was unfair.

I'd expect Revolut to complete its review in a timely manner. Here, Revolut asked Mr A for details of the payment on 11 February. Mr A provided the information the next day, on 12 February. Revolut decided to reject the payment the same day. So I can't say there were delays here.

I recognise that Mr A has found what happened inconvenient. I have some sympathy for Mr A and don't doubt this caused difficulties. That said, I cannot hold Revolut responsible if a third party used incorrect details for the account. I'm also mindful that, as a sole trader, Mr A was required to include his name on invoices and receipts issued in the course of his business. Finally, while I recognise that Mr A is unhappy that Revolut didn't share more with him at the time about why it had taken the actions it had, Revolut's regulatory obligations mean that when it carries out a review or return funds it cannot always give reasons, much as Mr A would have liked to know.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 23 October 2025.

Rebecca Hardman
Ombudsman