

The complaint

Mr S complains that Revolut Ltd won't refund disputed transactions made from his account.

What happened

Over a period of a few months' payments totalling almost £400 were made from Mr S's Revolut account to two online businesses. Mr S raised a claim with Revolut, and they refunded the payments to one business but said the others, to a business I'll call W, were authorised. In total six payments were made to W totalling just over £300.

Revolut explained that the first payment to W was authorised via a second layer of security known as 3D secure. This involves a notification being issued and approved in the Revolut app. Revolut argued this could only have been carried out by the card holder – or with Mr S's consent.

Mr S wasn't happy with Revolut's response so brought his complaint to our service. One of our Investigator's looked into his complaint but didn't uphold it. In summary they thought Mr S most likely authorised the transactions highlighting the use of 3D secure to confirm the payment.

Mr S didn't agree so it'd been passed to me to decide.

Since the case was passed to decision Revolut made a time restricted offer of £100 to Mr S as a goodwill payment – but Mr S rejected this offer.

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 can see that this complaint is very important to Mr S, and he's sent in extensive submissions to our Investigator regarding why he believes further investigation is warranted, and his money should be returned. I'd like to reassure Mr S that I've read everything he's submitted however I'll only comment on what I think are the key factors when determining this complaint.

For Revolut to hold Mr S liable for the transactions they first have to demonstrate authentication – I've seen evidence from Revolut that the first payment was authenticated via the long card number and 3D secure. And the remaining payments were taken via a continuous payment authority.

But on its own this isn't enough for Revolut to hold Mr S liable, they also need to show on balance Mr S authorised the payment.

I realise this will disappoint Mr S but I'm satisfied it's reasonable for Revolut to conclude he authorised the payment. I say this because:

The first payment for £1 was completed using an extra layer of security, 3D secure. To verify

this payment a notification was sent to Mr S's device and approved in the Revolut app. I'm satisfied the evidence shows only one device was registered to Mr S's account at the time, a device which Mr S agrees he used to access the app.

I've thought about whether the £1 payment could have been approved without Mr S's knowledge. But I'm afraid I can't conclude this is plausible. To authorise the payment a third party would have needed to obtain Mr S's device, managed to unlock it and access his app – both of which have biometric or password security. Mr S has explained on the date of the payment his phone was in his possession, and he hasn't shared any of his security details.

I've also considered the pattern of the payments. If a fraudster had gained access to Mr S's account, I'd have expected payments to have been carried out more quickly, and not over several months.

For the reasons I've outlined above, I think it's reasonable for Revolut to hold Mr S liable for the disputed transactions. It follows; I won't be asking Revolut to do anything further here.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 29 December 2025.

**Jeff Burch
Ombudsman**