

## **The complaint**

Mr J complains Revolut Ltd has recorded his personal details with Cifas – a fraud prevention database - and won't remove them.

## **What happened**

On 11 January 2025, Mr J received a payment of £200 into his Revolut account. Revolut later received notification from the sending bank that the payment was fraudulent.

Revolut asked Mr J about this payment. He told them it was payment for a taxi job he'd done. And he couldn't provide any documentary evidence about this as everything was agreed in person.

Revolut closed Mr J's account, and he later discovered it had registered his details with Cifas. So, he complained to Revolut. It responded to say it hadn't made a mistake in registering the fraud marker. Mr J remained unhappy so he referred his complaint to our service.

An Investigator considered the circumstances. Following his complaint, Mr J had now said that he'd been the victim of a "job scam" where he'd been asked to receive and send payments – a job he'd found online. The Investigator found, in summary, that Mr J had been dishonest when questioned by Revolut about the payments initially, his version of events didn't match up with the details of the fraud report and he couldn't substantiate his version of events with documentary evidence from the time the payment was made.

Mr J didn't accept the Investigator's findings. He said he had been the victim of a job scam, and when Revolut first questioned him, he was stressed and confused. He also felt his overall circumstances should be taken into account – including the hardship the marker has caused, and the impact on his physical and mental health.

As Mr J 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.

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 marker Revolut has registered in Mr J's case is a "misuse of facility". In order to record a marker for misuse of facility, Revolut must be able to show a number of requirements have been met, including:

- There must be reasonable grounds to believe that an identified fraud or financial crime has been committed or attempted.
- The evidence must be clear, relevant and rigorous.

Here, Mr J's account received a payment that was later reported as having been fraudulent. Revolut contacted Mr J about the payment, and it's provided the messages it exchanged with him about this.

Mr J has told us he was the victim of a "job scam". He said he found the job online and communicated with the scammer via a messaging app – which he's since deleted, so he doesn't have messages exchanged about the job itself. So, because most of the contact Mr J had with the scammer was conducted via a messaging platform that Mr J no longer has – he is unable to provide evidence to substantiate his explanations about the initial contact and the reasons the scammer gave for needing Mr J to facilitate the payment.

Mr J's provided some messages he exchanged with the scammer later, in May 2025. In these messages Mr J said:

*"I ask you if you scamming people you said no now look what's happening"*

And:

*"I remember asking you once why the guy report me to the bank if he received what he paid for and you told me he trying to scam you"*

So, it seems from these messages Mr J had concerns about the activity he was being asked to facilitate much earlier, and possibly around the time he was being asked to receive the payment.

In his messages with Revolut, Mr J initially said he'd received the payment for a taxi job he'd done. He also appeared to be frustrated by Revolut's questioning of him saying "Why you been (sic) difficult" and "Are you guys serious right now what else do you want from me". And he didn't tell Revolut about the job scam until much later.

Mr J has said he was the victim of a job scam, he hadn't been dishonest with Revolut but was stressed and confused. Despite this, the messages he's provided show he had concerns about the payment at least when Revolut first asked him about it, if not before and so it's unclear to me – given what Mr J has said – why he wouldn't have told Revolut the truth about the payment when asked.

Overall, it seems Mr J had concerns about the payment he was being asked to receive and hasn't been able to provide evidence to substantiate the explanations he's given. So, in these circumstances, I find Revolut has acted fairly in loading the Cifas marker. To be clear, I'm not making any finding on Mr J's involvement in the alleged fraudulent payment itself, just that Revolut has shown it's registered the fraud marker correctly.

Mr J has told us the Cifas marker has caused him significant distress and inconvenience, including impacting his mental health. And I'm aware that Mr J's personal circumstances have been difficult in recent times. I'm sorry to hear all that Mr J's been through but as I've found the marker was added correctly, I don't find Revolut need to remove it.

### **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 Mr J to accept or reject my decision before 13 March 2026.

Eleanor Rippengale  
**Ombudsman**