

## **The complaint**

Miss B complains Revolut Ltd has recorded her personal details with Cifas – a fraud prevention database - and won't remove them.

## **What happened**

On 20 September 2024, Miss B's Revolut account received a payment of £80. Revolut later received notification from the sending bank this payment had been made fraudulently.

Revolut asked Miss B about the payment and she said it was part of a job she'd had. Revolut asked Miss B if she had any evidence relating to what she'd told it. Miss B didn't respond. Revolut decided to close Miss B's account and she discovered it had registered her details with Cifas. So, she complained to Revolut. Revolut responded to say it hadn't made a mistake in registering the Cifas marker.

Miss B referred her complaint to our service and told us she now believed the job she'd had had been a scam. An Investigator considered the circumstances. She said, in summary, she thought Revolut had registered the fraud marker fairly.

Miss B didn't agree with the Investigator's findings. She provided a number of screenshots which she said demonstrated she thought she was involved in legitimate work, she followed instructions from the scammer and hadn't been dishonest.

As Miss B 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 Miss B'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, Miss B's account received a payment which Revolut later received notification was fraudulent. Revolut has provided the messages it exchanged with Miss B about this.

Initially Miss B told Revolut she received the payment as part of her role as a “financial assistant”. Revolut then asked Miss B to provide evidence of this, but Miss B didn’t respond to any further messages from Revolut. Because of this, Revolut decided to close Miss B’s account and register the Cifas marker.

When Miss B referred her complaint to our service, she described the disputed payment as being a gift from a friend. But when our Investigator asked Miss B about this, she said it wasn’t a gift – it was from what she now understood was the scammer. Though she provided no explanation as to why she told our service the payment was a gift. Miss B said she no longer had access to the messages she’d had about the job because she’d deleted the messaging app on which she’d been contacted.

After our Investigator set out her findings on the complaint, Miss B then provided some screenshots of messages she said she exchanged with the scammer. She said she’d found these in her photos, as they’d been saved automatically when she was using the messaging app.

However, these screenshots don’t show the initial conversations between Miss B and the scammer. This means Miss B is unable to provide evidence to substantiate her explanations about the initial contact and the reasons the scammer gave for needing Miss B to facilitate the payment. The screenshots do appear to show that Miss B was being paid to send and receive payments. But overall, I don’t find they show sufficiently why Miss B was satisfied at the time this was legitimate work.

Miss B told our Investigator that she didn’t respond to Revolut’s questions because she thought she didn’t have the information it was asking her for. But, if – as Miss B says – she had no reason to believe the role she was doing was a scam at that point, it’s not clear to me why she wouldn’t have told Revolut the truth about what happened and provided screenshots of her contact with her “employer” – as she believed at the time.

Miss B has been inconsistent about her explanations and evidence throughout. Initially not responding to Revolut’s requests for information, telling our service the disputed payment was a gift and then saying it was part of a scam job. In particular, Miss B’s reluctance to respond to Revolut’s questions suggests to me that she likely did have concerns about the activity she was being asked to undertake.

Overall, I find it’s more likely than not that Miss B knew the payments were, or might be, fraudulent. 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 Miss B’s involvement in the alleged fraudulent payment itself, just that Revolut has shown it’s registered the fraud marker correctly.

Miss B has told us the Cifas marker has caused her significant distress and inconvenience, including impacting her mental health. I’m sorry to hear of the problems Miss B has had, 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 Miss B to accept or reject my decision before 20 March 2026.

Eleanor Rippengale

**Ombudsman**