

## **THE COMPLAINT**

Mr S complains that Revolut Ltd (“Revolut”) will not reimburse him money he says he lost when he fell victim to fraud.

## **WHAT HAPPENED**

The circumstances of this complaint are well known to all parties concerned, so I will not repeat them again here in detail. However, I will provide an overview.

Mr S disputes 14 card payments – £45 each – made to Sainsbury’s in May 2025 (the “Transactions”). They were made from Mr S’s Revolut account online via Google Pay. Mr S says he did not authorise the Transactions.

Mr S disputed the above with Revolut. When Revolut refused to reimburse him, he raised a complaint, which he then referred to our Service.

One of our investigators considered the complaint and did not uphold it.

As Mr S did not accept the investigator’s findings, this matter has now been passed to me to make a decision.

## **WHAT I HAVE 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 find that the investigator at first instance was right to reach the conclusion she did. This is for reasons I set out in this decision.

I would like to say at the outset that I have summarised this complaint in far less detail than the parties involved. I want to stress that no discourtesy is intended by this. If there is a submission I have not addressed, it is not because I have ignored the point. It is simply because my findings focus on what I consider to be the central issues in this complaint.

Further, under section 225 of the Financial Services and Markets Act 2000, I am required to resolve complaints quickly and with minimum formality.

### **Regulatory framework**

The regulations which apply in this matter are the Payment Services Regulations 2017 (the “PSRs”).

### **Key findings**

Under the PSRs, two conditions must be met for a payment transaction to be authorised: authentication and consent. Based on the technical evidence provided by Revolut, I am satisfied the Transactions were authenticated. I address this and consent in more detail below.

The Transactions were carried out using Google Pay. The token that enabled these payments was created on 20 December 2024. Creating this token required completing a specific process (the "Process"). The Process involved inputting Mr C's Revolut card details into a wallet on a mobile device. A one-time passcode ("OTP") would then have been generated in Mr C's Revolut app, and this OTP needed to be entered into the mobile device mentioned to finalise the Process.

As part of the Process, Revolut sent an SMS text message to Mr C's personal mobile device which stated, "*Open Revolut app to add card to Google Pay. Not you? Contact us.*"

Knowledge of Mr S's card details, as well as access to his personal mobile device and Revolut app, would have been required to complete the Process. Mr S states that no one other than himself and his wife had access to his Revolut card. He also says that no one but himself had access to his personal mobile device or his Revolut banking app. Below are some key parts of Mr S's submissions:

- *I realized the fraud occurred on my account on 30th May around 1930. I was at Work and I saw multiple notifications on my phone regarding transactions on my app. I called my wife to confirm and she said she didn't visit Sainsburys and I immediately blocked my card.*
- *My wife uses an iPhone and Apple watch and they were linked with Revolut app.*
- *I have Face ID and fingerprint security feature on my phone as well as my Revolut app. Revolut app can be accessed only with fingerprint or passcode.*
- *No I have never given anyone the passcode and username to my banking app.*
- *No, the passcode to my phone/other devices isn't easy to guess. Its a combination of numbers and doesn't have my name or date of birth etc*
- *No I have never given anyone the passcode or access to my phone/other devices.*

Based on the above, I cannot see how the components required to complete the Process were compromised. There is no evidence to support the proposition that Mr S's card details, mobile device or Revolut banking app were compromised in a way that would have enabled the Process to be completed. Accordingly, the evidence before me suggests that, on the balance of probabilities, either Mr S completed part or all of the Process himself (whether knowingly or otherwise), or he provided authority to a third party to do so. It follows from this that Mr S would have consented to the Transactions for the purposes of the PSRs.

I note that a token was created on 14 December 2024, which appears to be the one used by Mr S to make undisputed payment transactions. However, this does not indicate that his card details, mobile device or Revolut banking app were compromised.

I will now turn to Mr S's specific responses to the investigator's findings, using his headings.

### **The transaction pattern was plainly suspicious and should have raised alarm**

Given my findings, I do not consider it necessary to address whether Revolut ought to have intervened in the Transactions, as Mr S argues. However, for completeness, I would not have expected Revolut to intervene. The Transactions were made to a well-known retailer, were not particularly high in value and did not deplete Mr S's account balance in a way that would reasonably have triggered additional checks.

### **“Only plausible explanation” isn't proof**

I note that Mr S says the investigator's assessment is speculative. I do not agree. The investigator's findings, and my own, are based on what we consider to be more likely than not to have happened in respect of the Process.

I also consider that the evidence available in this case was reasonable for Revolut to rely on when concluding that the Transactions were authenticated, thereby discharging its duty under the PSRs.

### **Dismissing device/location/IP evidence weakens the case**

Given my findings above, I do not consider that “*geographic location, IP address or other metadata*” would have any bearing on my conclusions.

### **Revolut's overall fraud complaint record adds context**

It is not my role to comment on this. In any event, this information/data has no bearing on my findings.

### **Conclusion**

Taking all the above points together, I do not find that Revolut has done anything wrong. Therefore, I will not be directing Revolut to do anything further.

In my judgment, this is a fair and reasonable outcome in the circumstances of this complaint.

### **MY FINAL DECISION**

For the reasons set out above, my final decision is that I do not 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 10 April 2026.

Tony Massiah  
**Ombudsman**