

The complaint

Miss M has complained Revolut Ltd won't refund 51 transactions made using her Revolut card and iPhone which she didn't authorise.

What happened

In August 2025 Miss M contacted Revolut as she'd seen numerous transactions to gaming websites being made from her Revolut account. She'd not made these and asked Revolut to refund her. Revolut submitted chargeback requests to the merchants involved. In some cases, the merchants didn't dispute the chargebacks.

However, in most cases as the transactions were verified using additional authentication accessed through the Revolut app on Miss M's iPhone, Revolut explained they were not in a position to refund her. They believed, based on the technical evidence and that Miss M retained possession of her phone, that there was sufficient evidence to show Miss M authorised these transactions. They wouldn't refund any additional monies over and above those that were successfully chargebacked.

Unhappy with this outcome Miss M brought her complaint to the ombudsman service. In response to our investigator's queries, Miss M explained that her son had got hold of her phone and using facial recognition had authorised the transactions.

Our investigator explained that the evidence showed Miss M most likely authorised these transactions. Although she'd explained her son had made these whilst she was asleep, he wasn't convinced this was feasible for all transactions.

Still unhappy and insistent that she'd not authorised these transactions, Miss M has asked an ombudsman to consider her complaint.

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.

Having done so, I've reached the same outcome as our investigator. I'll explain why.

Where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

When considering what is fair and reasonable, I'm required to take into account: relevant law and regulations; regulators' rules, guidance and standards; codes of practice; and, where appropriate, what I consider to have been good industry practice at the relevant time.

To help me come to a decision, I've reviewed the evidence Revolut provided, which has included a copy of Miss M's mobile banking log along with the timing of the disputed card transactions which were carried out between 30 March and 2 August 2025.

The regulations which are relevant to Miss M's complaint are the Payment Services Regulations 2017 (PSRs). These primarily require banks and financial institutions to refund customers if they didn't make or authorise payments themselves.

I believe all of these transactions were authorised by Miss M. I say this because:

- The PSRs state there are two elements to authorisation: authentication and consent. The transactions were executed using Miss M's own card details. Evidence shows that some of these transactions required additional authentication which was carried out by Miss M logging onto her mobile banking app. The timing of the different evidence logs match. There's no indication that Miss M didn't retain possession of her mobile throughout.
- Miss M has argued that her son admits to making these transactions using her phone and facial recognition. She said that he did this without her consent and whilst she was asleep. I've considered the timing of the different 51 transactions. It's certainly true a large proportion take place after 22:00 hours even up to 03:21 hours. However, there are also transactions at numerous times during the day. A few examples include: 12:20, 14:24, 14:50, 17:13, 19:00, 21:40. I find it difficult to believe that these could all have been done when Miss M was indisposed.
- I also have to wonder how Miss M's son would be able to access her phone using facial recognition as she has told us. This would suggest that she'd allowed her son to set up access on her phone, which would enable him to access her mobile banking app. I think this is unlikely. If it were the case, that Miss M had allowed her son to access her banking service, I'd have to wonder whether she'd acted in a grossly negligent manner enabling the disputed transactions to be carried out. However, I don't believe I need to make a finding on whether there was gross negligence.

I believe there is sufficient evidence to show it's most likely that Miss M authorised and made these transactions. Specifically, I note the timescale during which these transactions took place. These started on 30 March and continued for more than four months. They were reported to Revolut on 3 August and Miss M has told our service she only noticed them then.

I find this hard to believe. I say this because as Miss M has said herself, she had a limited income, was managing her money carefully and looking after her three children. More than £5,000 was spent on these disputed transactions. She regularly used her Revolut card and account, and app, so I think she would have found it difficult to miss that this money had been spent if it had been used without her authorisation and knowledge.

I appreciate Miss M's strength of feeling that she didn't make these transactions, but I don't believe the evidence matches her claim.

Overall based on the evidence, I won't be asking Revolut to do anything further.

My final decision

For the reasons given, my final decision is not to uphold Miss M's complaint against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 25 December 2025.

Sandra Quinn
Ombudsman