

## **The complaint**

Mr B complains Revolut Ltd won't refund transactions made from his account he says he didn't authorise.

## **What happened**

Mr B is disputing a series of transactions that took place on his account in January and February 2025. He reported the transactions to Revolut as having been made fraudulently.

Revolut looked into the transactions. It said it had raised chargebacks for the payments Mr B had disputed but as they'd all been completed using 3D Secure, the chargebacks were unsuccessful. Following a complaint, Revolut still refused to refund the transactions, so Mr B referred matters to our service.

An Investigator considered the circumstances. He said, in summary, he thought Mr B had authorised the transactions, so he didn't think Revolut were obliged to refund them on that basis. Nor did he think Revolut had made a mistake in relation to the chargeback claims or by not intervening in the payments as they were being made.

Mr B didn't accept the Investigator's findings. He said he wanted the complaint to be considered by an Ombudsman because he maintained Revolut should not have allowed all the transactions to debit his account and it was detrimental to his mental health that Revolut raised the chargebacks only to tell him shortly afterwards, they'd been unsuccessful.

As Mr 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.

Under the Payment Services Regulations 2017, generally, Revolut can hold Mr B liable for the disputed transactions if the evidence suggests that he made or authorised them.

In Mr B's complaint form submitted to our service he said his complaint was about "several unauthorized(sic) gambling transactions". He's said this because he was using a particular website, but none of the payments had gone to that website. He says they were using the wrong Merchant Category Codes ("MCCs") and so the transactions weren't authorised.

Mr B has since confirmed to our Investigator that he did make the transactions, albeit to a website with a different name to the ones that appear on his statement. So, in these

circumstances, I find the transactions were authorised.

Generally, financial businesses should follow their customers' instructions in relation to legitimate payments and, as I've already explained, I've found Mr B did instruct Revolut to make these payments. However, there are some situations in which a bank should reasonably have looked more at their customers' payments before allowing them to proceed. So, I've also considered whether Revolut should have intervened in any of these payments.

I've considered the usual account activity on Mr B's account. Having done so, the disputed payments were relatively low in value and took place over a month. Mr B refers to the pattern of transactions as "high risk", but I don't agree that the overall pattern of transactions should have prompted Revolut to have intervened. I say this based on the value (the vast majority of the payments were for under £100) and timings of the transactions.

Mr B has told us he's struggled with a gambling addiction and Revolut was aware of this at the time of the transactions. I'm sorry to hear this but, having reviewed the chat transcript between Revolut and Mr B, I can't see that Mr B told Revolut about this prior to February 2025 – when he reported the disputed transactions. Nor have I seen anything to suggest Mr B had told Revolut about the gambling addiction in another way. But even if it had known, I don't think this would make a difference to the overall outcome of Mr B's complaint.

Mr B is unhappy that the website he used didn't use MCCs for gambling but for a variety of other things. And that he was incorrectly advised to raise his chargebacks as fraud, rather than because of the incorrect MCC. Mr B says if the chargebacks had been submitted under a different rule, namely 12.7: Invalid Data, they would've been successful.

For the chargebacks to be successful under this rule, Mr B would need to be able to show the MCCs used were incorrect. Merchants can offer a wide range of services and it's the acquirer (in this case Visa), not the merchant that sets the MCC. While I accept the website Mr B used allowed him to gamble, this doesn't mean it was the only service it offered. So, I don't think it's likely Mr B would've been able to demonstrate with sufficient evidence that the MCCs were incorrect. Mr B would also have needed to show the transactions were misrepresented, which I think would've been difficult to prove.

Even if it could be demonstrated the MCCs were incorrect and the transactions had been misrepresented, Mr B would also have needed to show that if the correct MCC had been used, it would have prevented the transaction taking place. Specifically, this means there'd need to be evidence that there was a gambling block in place on Mr B's account and that this had stopped transactions bearing the MCC for gambling from debiting Mr B's account. Given what I've said about Revolut not being aware of Mr B's gambling addiction prior to his reporting of these transactions, I don't think Mr B would have been able to demonstrate this either.

Mr B has also said the raising of the chargebacks, only for them to be unsuccessful was detrimental to his mental health. I'm sorry to hear the impact this matter has had on Mr B, but I think Revolut were trying to be helpful in raising the chargebacks based on what Mr B had told them about the transactions i.e. that they were unauthorised. So, I can understand why Mr B would've been disappointed, but I don't think Revolut made a mistake by doing so. I know Mr B has suffered financially and his mental health has been impacted as a result of these transactions taking place. And he feels strongly Revolut ought to have done more to assist him. But overall, I don't think it's more likely than not that chargebacks submitted under rule 12.7 would've been successful in these circumstances. And as the transactions were authorised by Mr B, I'm satisfied Revolut isn't obliged to refund them in the circumstances of this complaint.

**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 B to accept or reject my decision before 25 February 2026.

Eleanor Rippengale  
**Ombudsman**