

## **The complaint**

Mr C complains that Revolut Ltd failed to properly pursue a chargeback.

## **What happened**

In August 2025 Mr C paid for and downloaded a piece of software. It cost \$185.40. He asked a number of questions of the merchant before doing so and sought several assurances. The merchant referred to its terms and conditions and Mr C made the purchase. He says he had problems with the software and sought to obtain a refund. This was not forthcoming and so he contacted Revolut.

It made a chargeback and created a temporary credit. The merchant defended the chargeback and Revolut decided there was no basis for taking it further and re-debited the sum. Mr C complained but this was rejected by Revolut and so he brought a complaint to this service.

It was considered by one of our investigators who didn't recommend it be upheld. He explained the chargeback process and said that Revolut had followed that process. It had raised a chargeback using the information provided by Mr C and the merchant had put forward a defence which it had accepted. Revolut was entitled to do that. He added that the merchant said it had offered to provide support but Mr C had uninstalled the software.

Mr C didn't agree and said the product was 'significantly not as a described' and so fell within Visa' rules for chargeback. He believed Revolut should have pushed back against the merchant's defence.

## **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.

When the evidence is incomplete, inconclusive or contradictory as some of it is here – I've reached my outcome on the balance of probabilities – that is, what I consider likely to have happened given the available evidence and the wider circumstances.

I want to acknowledge that I've summarised the events of the complaint. I don't intend any discourtesy by this – it just reflects the informal nature of our service. I also want to assure Mr C that I've reviewed everything on file. If I don't comment on something, it's not because I haven't considered it. It's because I've concentrated on what I think are the key issues. Our powers allow me to do this.

I should make it clear that the role of the Financial Ombudsman Service is to resolve individual complaints and to award redress where appropriate. I do not perform the role of the industry regulator and I do not have the power to make rules for financial businesses or to punish them.

This dispute concerns Revolut's handling of a chargeback claim. Chargeback is a voluntary

scheme run by the card scheme operator (here it's Visa) to process settlement disputes between the card issuer (such as Revolut) – on behalf of the cardholder (Mr C) – and the merchant (here it's the supplier of the software). It is not a legal right that the cardholder has.

Visa sets the chargeback rules and time limits for transactions made using the Visa card scheme. And it is Visa that decides whether a chargeback is successful – the card issuer simply makes a request on the cardholder's behalf. If the card issuer knows it is out of time, or is unlikely to succeed, I wouldn't necessarily expect it to raise a chargeback.

There's no obligation for a card issuer to raise a chargeback when a consumer asks for one. And chargeback is not a guaranteed method of getting a refund because chargebacks may be defended by merchants. It's important to note that chargebacks are decided based on the card scheme's rules – in this case Visa's – and not the relative merits of the cardholder/merchant dispute. So, it's not for Revolut – or me – to make a finding about the merits of Mr C's dispute with the online retailer. Furthermore, given chargeback is a voluntary scheme it is not covered by consumer law.

Revolut was not obliged to raise a chargeback, but I would expect it to do so in appropriate cases. It took the information provided by Mr C and presented a chargeback. The merchant pushed back and set out why it didn't consider there were grounds for a chargeback to succeed. The next stage would be to make a second presentment but given the rebuttal by the merchant I am satisfied this would not have succeeded. The merchant would simply have rejected the chargeback again.

The final step would have been to appeal to Visa. This is relatively rare and it is usually only pursued where there is clear and compelling evidence. I do not believe that to be the case here. I do not consider Revolut acted wrongly when it decided not to take the matter further. I appreciate this decision will be disappointing for Mr C but I cannot safely conclude that Revolut did anything materially wrong.

### **My final decision**

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 C to accept or reject my decision before 18 February 2026.

Ivor Graham  
**Ombudsman**