

## **The complaint**

Mr A complains that Revolut Ltd loaded a negative fraud marker against him on the National Fraud Database.

## **What happened**

Mr A had an account with Revolut.

Revolut received three fraud reports regarding transactions made into his account. Revolut reached out to Mr A regarding the payments, and he advised that the funds were received for his digital business. But he couldn't provide any communications between him and the senders because they'd been deleted.

Revolut didn't accept Mr A's response; they closed his account and loaded a negative fraud marker against Mr A on the National Fraud Database.

On discovering the marker Mr A complained to Revolut. He argued he'd not been given the chance to provide evidence to support his innocence and therefore the loading was unfair.

One of our Investigators looked into Mr A's complaint but didn't think they'd acted unfairly in loading the negative fraud marker on his record.

Mr A didn't agree, in summary he said:

- He's not seen a copy of the third-party fraud reports so hasn't been given a fair chance to defend himself.
- The disputed payments only amount to £55 and were received amongst several successful payments.
- The absence of evidence showing his communication with the senders of the funds shouldn't lead to adverse conclusions.
- Neither Revolut nor the senders of the funds have suffered financial loss.

As Mr A didn't agree it'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.

Our Investigator explained the standards Revolut need to meet before loading a negative fraud marker on the National Fraud Database, so I won't repeat this here. In summary they need to have clear, relevant and rigorous evidence that a fraud or financial crime was committed, and Mr A was complicit in receiving the funds.

I've seen a copy of the notifications Revolut received regarding the fraudulent credits – and

I'm satisfied this shows a financial crime was committed. However, this isn't sufficient on its own to say it's fair for Revolut to load a negative fraud marker. They also need to show on balance that Mr A was complicit in receiving fraudulent funds. Having considered this I'm satisfied it was fair for them to conclude he was; I say this because:

- Mr A received payments from two senders which were reported as fraudulent. However, he's only been able to share one screenshot of communications between him and either sender. He advises this relates to a customer who sent him two payments of £35 and £10. I can see the message does mention Mr A providing digital products to the sender for £35, which matches one of the fraud reports. But I can't see the name of the sender – to confirm it matches the victim – nor a date on the message. Plus, the screenshot provided only shares a partial conversation, and not the full set of messages, between Mr A and the sender.
- Mr A's been unable to share any evidence of conversations between him and the second sender of funds. He advises this is because the sale was done in person – however without any evidence of this interaction it's difficult for me to conclude this is sufficient proof of entitlement for the funds.
- Even if I accept that Mr A did sell digital products to the senders of the funds I'd expect him to be able to share evidence of products provided to them. However, Mr A's been unable to provide anything to support this.
- In response to the view Mr A added that neither Revolut nor his customers suffered any financial loss from the payments. I understand Mr A's argument here but refunding of the payments doesn't necessarily demonstrate that Mr A didn't have fraudulent intent when initially receiving them. Mr A's shared evidence that he refunded both payees £67.25. I find it surprising that he refunded this amount considering both payees sent him less funds than this. Mr A advised that he refunded £67.25 to one of the payees because they paid £10 via bank transfer and the rest via a card machine, and the second payee because of fluctuations in what they paid for. However, he's been unable to provide any communication to support either of these explanations.

Mr A also added that he's not been able to fully respond to the allegations because he's not seen a copy of the third-party reports, the transactions only totalled £55 out of thousands of successful payments and the marker isn't proportionate. I'm afraid none of these arguments change my conclusion on whether or not Revolut acted fairly in loading the negative fraud marker. I'm satisfied that Mr A has been given a fair opportunity to respond to the allegations and provide evidence to show his entitlement to the funds. And despite the payments being for £55 there's no minimum amount required to meet the threshold for loading a negative fraud marker.

For the reasons I've outlined above I can't conclude Mr A received the funds innocently and wasn't complicit in fraud. It follows I can't say the loading was unfair, and I won't be asking Revolut to do anything further here.

### **My final decision**

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 18 May 2026.

Jeff Burch  
**Ombudsman**