

The complaint

Mr S complains that Revolut Ltd has not traced and returned a payment to him.

What happened

On 6 August 2025, Mr S instructed an international payment for £873 from his Revolut account.

On 11 August 2025, Mr S told Revolut that the recipient was reporting non-receipt of funds.

Revolut has been unsuccessful in its attempts to recall Mr S' payment, and the recipient is still claiming that the payment hasn't been received.

Mr S would like Revolut to reimburse the payment.

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 is my role to decide whether a business error has occurred here and, if it has, what the business should do to put things right.

The evidence I've seen indicates that Revolut correctly followed Mr S' payment instruction. His international payment was sent on 6 August 2025, but it was rejected by the beneficiary bank on 8 August 2025 due to an incorrect account number. Revolut followed-up with the intermediary bank it used to send the payment, and, on 25 August 2025, the intermediary bank confirmed that it had re-effected the payment (performed a corrective action – likely matching the recipient's name and other identifiers to push the payment through despite the incorrect account number). Revolut sent an email to Mr S updating him on 2 September 2025.

Mr S continued to report non-receipt of funds to Revolut, so it tried to recall the payment. Unfortunately, the beneficiary bank has not responded.

Mr S has explained that this matter has caused him financial strain, and he has my sympathies. But I'm not persuaded that a business error has occurred in this case. Revolut followed his payment instruction, as it was obliged to do. The payment was processed in a timely manner but, due to an error in the payment instruction, it was delayed. Revolut took action to rectify the problem so that the payment reached its intended destination. And it has tried to recall Mr S' payment, acting on his report that the recipient hasn't received the payment. Unfortunately, payments cannot be cancelled once instructed, they may be delayed on occasion, and recall requests are not guaranteed to be successful. This is set out in the terms and conditions of Mr S' account.

My final decision

For the reasons I've explained, 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.

Kyley Hanson
Ombudsman