

The complaint

Mr L complains that Revolut Ltd ('Revolut') registered a Cifas marker against him without due cause.

What happened

The circumstances of this complaint are well known to both parties, so I will not go into every detail of what happened here. But, in summary, Mr L received four payments into his Revolut account. These were later reported as being sent as a result of fraud. Revolut asked him to demonstrate his entitlement to the funds, and unsatisfied with his evidence, decided to close his account and register him with Cifas for misuse of facility.

Mr L was unhappy and complained to Revolut. It did not agree that it had done anything wrong, and so did not uphold his complaint. Mr L remained dissatisfied, so he escalated his concerns to our service where one of our investigators looked into what happened. They did not recommend that Mr L's complaint should be upheld. This was on the basis that they thought the evidential threshold for a Cifas marker had been met. As no agreement could be reached, the case has 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.

Revolut, as Cifas members, are obligated to share the details of customers who it has reasonable grounds to believe have been involved in the commission, or attempt to commit, fraud or financial crime. There must be '*clear, relevant and rigorous*' evidence in support of any fraud submissions made by members to Cifas about their customers. The type of Cifas marker loaded against Mr L was for 'misuse of facility'. This relates to a customer's account being used to receive and send on fraudulent funds.

Cifas do accept that there are some circumstances where an individual may be duped into becoming what is known as a 'money-mule', and so its guidance does require members to speak to their customers to determine whether they were witting or not. It further requires members to have enough evidence to show that the consumer was aware that they payment they were receiving was, or might be, from an illegitimate source – though they do not need to know the exact provenance of such funds.

So, the relevant findings for me to make are whether I believe there is sufficient evidence to conclude than on balance, firstly, that the money sent to Mr L was as a result of a fraud; and secondly that Mr L was aware that the funds he received were or might be from an illegitimate source.

On the first finding, I do think that there is sufficient evidence to say that the funds were sent to Mr L's account as a result of fraud. Mr L explained to Revolut and to our service that he received the funds as part of what he thought was an employment opportunity, which he had found when he was messaged on a messaging app. He was told that the job was a

processing job where he had to receive payments and send them forwards to 'suppliers'. They asked his age and whether he was based in the UK, and was offered the job. He understood he would do this and earn commission. He said this is how he ended up receiving the four payments in dispute. Mr L has since understood that this was not legitimate employment. And Revolut for their part have demonstrated that it received reports detailing how these funds were sent to Mr L's account as a result of fraud. So, I think it is common ground that these were fraudulent funds.

What remains in dispute is whether Mr L was aware the funds he received were or might be from an illegitimate source. Unfortunately, Mr L could not provide a copy of the messages as he said the other party had deleted the chat, which deletes it for both parties on the messaging app they were using. So, we do not have any evidence other than Mr L's testimony about what he was told and what he understood at the time he agreed to receive these payments.

I think that there were some clear red flags from the outset about this 'employment opportunity'. He was offered the job on a messaging app, and was only asked his age and that he was located in the UK. This is not in line with how I would expect legitimate employers to find candidates for roles. Furthermore, the job seemed to be simply receiving and sending on funds, and I can see no plausible explanation for why a legitimate business would need an unknown third party to do this for them, through their own personal accounts. But at this point, given that Mr L said he was not hugely familiar with the UK banking system, I could potentially give Mr L the benefit of the doubt about this, and accept that he was simply naïve here, genuinely believing this was a legitimate employment opportunity. However, I would not be able to say the same for the subsequent fraudulent credits which entered his account. I will explain why.

When the first payment was sent to Mr L's account, Revolut placed restrictions on his account and asked him about the payment. Mr L said he contacted his supposed 'employer' who had told them to get in touch if there were any issues with payments. So, when the 'employer' told him what to say, he said he copied and pasted this and sent it to Revolut. It would be reasonable to conclude that he would have become suspicious of his 'employer' at this point, and he told our service that he thought that someone had probably raised a dispute about the payment. I do understand Mr L said he was naïve to the UK banking system, but it would have been extremely unusual for a legitimate employer to tell him to lie to Revolut, but he did what they said anyway.

Despite his concerns, Mr L wanted his commission and so he agreed to accept further funds into his account, and send them on in line with his employer's instructions. I think it is clear that even if I were to say that Mr L was unwitting when the first payment was sent to him, I cannot say the same for the three payments that followed. As per Cifas's own guidance, Mr L knew that the funds were, or might be, from an illegitimate source. And he did not need to know the exact provenance of the funds, or to be the main orchestrator of the fraud, for the evidential threshold to be met here.

So, having considered everything, I think that Revolut acted fairly and reasonably in the circumstances of this complaint, and I will not be asking it to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 10 April 2026.

Katherine Jones
Ombudsman