

The complaint

Mr M complains that Revolut Ltd has declined to refund disputed transactions that were made from his account.

What happened

On 29 October 2024, four transactions totalling £412.11 debited Mr M's account using Apple Pay. This Apple Pay had been set up on 18 October 2024 linking Mr M's Revolut card details to an Apple Pay wallet. A fifth transaction was attempted to the same merchant, but Mr M took action within his Revolut app to prevent the transaction from going through.

Mr M reported the transactions to Revolut as unauthorised and asked it to refund the money. But the bank didn't believe it was liable for his loss. Mr M raised a complaint, and in response, Revolut said:

- It was sorry Mr M's experience with Revolut resulted in a complaint.
- The disputed transactions were processed using Apple Pay, which had been linked to Mr M's card details following a verification code (OTP) sent to him to confirm it in the Revolut app.
- It would not be upholding Mr M's complaint or refunding the disputed transactions.

Mr M then referred his complaint to this service where it was considered by one of our investigators. She felt it was reasonable to consider the disputed transactions as authorised by Mr M, and therefore didn't recommend Revolut refund the £412.11 to him.

Mr M responded in detail and made many points as to why he didn't agree. He reiterated that he hadn't made the disputed transactions and highlighted what he believed was the point of compromise of his Revolut card details. He also questioned discrepancies in the fraud investigation and asked why the bank hadn't prevented the disputed transactions from being processed.

Following involvement from our service, in August 2025, Revolut said in the interests of bringing this complaint to a close, it was willing to offer a 'without prejudice' goodwill payment to Mr M of £123.63. Mr M declined this offer.

As no agreement could be reached, the complaint was passed to me to decide, and I issued a provisional decision on 23 January 2026. I've set out my findings again below as they form part of this decision. I said:

'I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I realise this will come as a huge disappointment to Mr M, but I've reached the same conclusions as our investigator. I'll explain why.

Firstly, it's important to explain that in reaching this provisional decision, I've read and taken into account all of the information provided by both parties. I say this as I'm aware I've

summarised Mr M's complaint in less detail than he has. If I've not reflected something that's been said it's not because I didn't see it, it's because I've focussed on the details most relevant to the outcome 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. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless I think it's relevant to the crux of the complaint.

Under the relevant law – the Payment Services Regulations 2017 (PSRs) – the starting point is that Mr M is liable for authorised payments and Revolut is liable for unauthorised payments.

Where a payment is authorised, that will often be because the customer has made the payment themselves. But there are other circumstances where a payment can be considered authorised, such as where the customer has given permission for someone else to make a payment on their behalf or they've told their payment service provider they want a payment to go ahead.

Here, Mr M believes his account details were compromised when he tried to purchase discounted mobile phones from a company he'd found via social media. He's told our service he visited this website more than once in October 2024, and provided different methods of payment, including his Revolut card details – but he says on 20 October 2024, 'I did I put my bank details down on Revolut details to pay, but it kept asking for my email for one time password. But I thought I completed the purchase, but it never went through and I never got email confirmation.'

Then on 29 October 2024, he said he visited the website again but tried to pay using a credit card he holds with a different provider. Again, he thought the transaction went through but afterwards he received contact asking if he wanted to add his credit card to Apple Pay, which he didn't agree to.

I'd like to thank Mr M for providing this information. But none of this explains how his Revolut card details were added to an Apple Pay device on 18 October 2024 – two days before he visited the website. I realise Mr M has since told us it might have been that day instead of 20 October 2024, but when looking at the electronic records provided to me from Revolut, I'm satisfied a One Time Passcode (OTP) to add the card to Apple Pay was sent to Mr M's telephone number at 20.42pm on 18 October 2024. At the same time, a notification was also sent to his registered device to add the card to Apple Pay. The next minute, there is evidence of a log in from Mr M registered device using his passcode, and seconds later the Apple Pay OTP was viewed on his registered device. Mr M has explained he's never added his card to a digital wallet, doesn't have any record on his phone of the OTP, and has never shared any codes with anyone else.

I do accept that something has happened to Mr M in an attempt to obtain his banking information – as not only was his card details added to Apple Pay on 18 October 2024, but on 23 October 2024, the details were attempted to be added to an Android Wallet (Google Pay) as well. And, he's explained how his credit card information held with a different provider was attempted to be added to Apple Pay too. But what I can't understand is how the disputed transactions to what appears to be a maintenance company based overseas came to be, without any active participation from Mr M. Mr M says his phone has not been out of his possession and he did not receive the OTP. But I'm satisfied the OTP was sent to Mr M's registered phone number. And the card details could not have been added to the Apple Pay wallet without it. So, I find, Mr M must have disclosed the OTP in some way – though I know he won't agree. I say this because unless he did so, the transactions couldn't have taken place. Its possible Mr M did so inadvertently and/or perhaps as part of a scam. But because Mr M is clear that he didn't receive the OTP and didn't disclose any security

details, I don't have any evidence of the circumstances of that disclosure. So, I can't fairly conclude the transactions were made without Mr M's involvement in the circumstances he's described. As such, I find it's fair for Revolut to treat the disputed transactions as authorised by Mr M.

But, having said that, the matter doesn't end there. I realise Mr M has questioned why Revolut allowed the disputed transactions to be processed without any fraud prevention in view of their unusual nature. So, I've thought very carefully about whether Revolut should have intervened and stopped the transactions from being processed. I've looked at Mr M's Revolut account statements in the months leading up to the disputed transactions, and whilst I appreciate the transactions were made to a company Mr M has never used before, I don't consider they were so unusual or out of character that Revolut should have had cause for concern that Mr M's account was at risk of fraud. It seems Mr M had used his account to companies based overseas in the past, and the values of the transactions were not particularly large in comparison to his usual account behaviour. So, whilst I know Mr M will disagree, I don't find Revolut did anything wrong allowing the transactions to be processed without question.

I know Mr M has asked our service to look into the actions of the company he used to purchase discounted phones. But to be clear, this service doesn't have the jurisdiction to look into that company, as its not one that's regulated by the Financial Conduct Authority.

Overall, I'm not persuaded the disputed transactions could have taken place without Mr M's authorisation in the circumstances he's described. I therefore consider Revolut's previous offer to refund £123.63 to Mr M very fair in the circumstances. I'd welcome Revolut's comments as to whether that offer is still available to Mr M should he now choose to accept it.'

Responses to my provisional decision

Revolut confirmed that the £123.63 offer is still available should Mr M choose to accept it. It didn't provide any further comments.

Mr M also responded and provided many comments, of which I've summarised. Many of them were reiterating his previous position that he'd never used Apple Pay before, and that scammers had somehow bypassed the systems in order to set this up without his knowledge. He also highlighted his positive financial position over many years, and asked why I didn't take that into account. Mr M also questioned why I'd said he'd used his card online overseas before as this is incorrect.

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.

I'd like to thank both parties for their responses to my provisional decision. I fully appreciate Mr M's disappointment with my findings. I'd like to clarify that within my provisional decision, I didn't say he'd used his card *online* overseas in the past before. Just that generally, he had used his card overseas in the past, and that the disputed transactions were not particularly large in comparison to his usual account behaviour. I hope that clarifies matters for Mr M. But I don't consider he's provided any new information that would mean I need to depart from my provisional findings.

Revolut has confirmed the £123.63 offer is still available to Mr M. I've already said that I consider this offer to be very fair and reasonable in the circumstances of this complaint. And therefore, I don't require Revolut to do anything further.

Putting things right

If it has not already done so, I find that Revolut Ltd should pay Mr M its offer of £123.63.

My final decision

My final decision is that I uphold this complaint in part.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 13 March 2026.

Lorna Wall
Ombudsman