

The complaint

Mrs G has complained that Revolut Ltd failed to process chargeback requests she made in relation to a number of disputed transactions.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

Mrs G says that she had a relapse in her struggle with gambling which resulted in multiple transactions on her Revolut account. She later asked Revolut to initiate multiple chargeback requests, claiming the transactions were made to merchants using incorrect Merchant Category Codes (MCC) and were a result of transaction laundering to bypass a gambling block.

The debit card payments in question took place between 17 February and 1 March 2025, they went to a variety of merchants. The payments were for different amounts with the largest individual one being around €50.

Revolut said the chargebacks didn't progress as Mrs G hadn't provided enough information and they didn't believe they'd made any errors.

Mrs G said the transactions were misrepresented through incorrect MCC codes and Revolut failed in various ways including failing to support a vulnerable customer.

Revolut's complaint response didn't offer any redress and the matter was referred to our service. Our investigator didn't think the complaint should be upheld. In a broad summary she wasn't persuaded that Revolut had acted unfairly.

Mrs G disagrees and has asked for her complaint to be reviewed by an Ombudsman.

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.

Having done so, I've reached the same conclusion as our investigator and for similar reasons. I know she feels strongly about this complaint, and this will come as a disappointment to Mrs G, so I'll explain why.

I want to acknowledge that I've summarised the events of the complaint. But I want to assure both parties that I've reviewed everything on file. And 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. This simply reflects the informal nature of our service as a free alternative to the courts.

Mrs G has provided evidence of other decisions made by my Ombudsman colleagues when complaints were upheld in relation to chargebacks for gambling where incorrect MCC codes had been used. The rule Mrs G believes Revolut should have requested the chargebacks under the Visa scheme is 12.7 (and there is a similar rule under the Mastercard Scheme) which relates to invalid data. The rule states that if a transaction was only authorised because of an incorrect code, it may be possible to get a refund under the scheme if it can be shown that the transaction wouldn't have been successful had the correct merchant code been used.

For a transaction to be eligible for chargeback under 12.7, a number of different criteria must be met. Firstly, it must be shown that the merchant was using an incorrect code and as merchants can offer a wide range of services; there may be a number of different codes that they can be identified with. In Mrs G's case, while I don't doubt the websites she used allowed her to gamble, I've not seen any evidence to demonstrate that these were the only services they provided or that the codes used were fundamentally incorrect. So, I can't say for sure that the first test was met.

In addition, Mrs G would also need to show that if the merchants used what she believes to be the correct code, it would have prevented the transactions from being completed. But there's no evidence that Revolut knew about Mrs G's gambling addiction until after all the payments relevant to this complaint had taken place, nor that a gambling block was in place on her account at that time. So I don't accept the use of the correct codes would have prevented the transactions from being completed. I note Mrs G has evidenced that she'd registered for a gambling blocking service (external to Revolut), but if the merchants weren't regulated for gambling (as Mrs G says) this too wouldn't have prevented the payments in question.

Finally, Mrs G would have had to provide evidence that proved the transactions were exactly what she claimed they were, and not what the MCC indicated they were. So, she would have had to demonstrate that the transactions had all been misrepresented, and I haven't seen that she has done this.

Without this evidence the chargeback requests wouldn't have been successful. So, I don't think Revolut acted unreasonably because I don't think Mrs G would have been able to meet the evidential requirements for the chargebacks to be successful. For completeness, I also don't think there were other options under the chargeback schemes that would've been of assistance to Mrs G.

Finally, I've considered whether Revolut ought to have stopped the payments. But given the velocity and value of them I don't think there would have been any reason for them to intervene. I don't think the payments would've appeared to be particularly unusual or suspicious. And as I've covered above, there's no evidence Revolut were aware of Mrs G's gambling addiction so there would've similarly have been no reason for them to have stopped the payments, even if they could've identified them as relating to gambling.

I know Mrs G has experienced some very challenging times and she has my sympathy for this. I acknowledge that she feels Revolut ought to have done more and I appreciate she has also raised some further issues about events that took place after Revolut gave their final response on this complaint, which I can't therefore comment on here. But in the circumstances of this complaint, I don't think Revolut have acted unfairly or caused Mrs G detriment in relation to the payments in dispute. And due to this I don't feel there is a reasonable basis upon which I could require them to take the steps Mrs G would like, which includes reimbursement of her payments and compensation.

My final decision

For the reasons I've outlined above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 25 May 2026.

Richard Annandale
Ombudsman