

## **complaint**

Mr B complains that Revolut Ltd will not refund a disputed transaction made on his account card.

## **background**

Mr B says he was away on holiday between 22 September 2016 and 29 September 2016. Whilst abroad, he topped up and used his Revolut Card. He says it works on a “pay as you go principle” and has no credit facility. He regularly monitored his balance and topped up the card as and when required. However, he says this wasn’t the only card he used.

Around a year after his holiday, he noticed a debit on his card for just over £175. The payment was made to P. It is accepted by all that P is the place where Mr B stayed whilst he was on holiday a year earlier.

When Mr B queried this transaction with Revolut, it told him that the payment had actually been made on 22 September 2016. It had shown as pending on his account but due to a system error, it had reverted back to him. Revolut had incurred the expense instead by honouring the payment with the merchant. Essentially, it told him that it was just taking back a debt that was owed.

Mr B disagreed. He said he couldn’t recall making the payment and in any event, Revolut was under a duty to process payments in a reasonable time. He wanted to complain.

Revolut did not uphold his complaint so he came to this service.

Initially, our adjudicator upheld Mr B’s complaint. He said that Revolut could not evidence that the transaction was authorised by him. However, Revolut submitted further evidence to show that the magnetic strip on Mr B’s card was used to make the transaction. On this basis, our adjudicator rejected his complaint – and he asked for an ombudsman’s review.

## **my findings**

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint and based on what I have seen, I cannot uphold Mr B’s complaint either. My reasons, generally speaking, are very much the same as the adjudicator’s second view and I can’t see that I can add much more.

Generally, Revolut can hold Mr B liable for the disputed transaction if the evidence suggests that it’s more likely than not that he made or authorised it himself. If it is more likely than not that he didn’t, Revolut must refund it.

On balance, I think it *is* more than likely that Mr B made this transaction. I say that for the following reasons:

- The transaction was made in favour of P – the hotel where Mr B accepts he stayed at during his holiday;
- It was made on the day of his arrival
- Revolut has shown that it was the magnetic strip on Mr B’s card which was used to authenticate the transaction

- Mr B has never submitted that the card was in someone else's possession on that day

I accept that due to the passage of time, Mr B's memory may have faded and of course, he may no longer remember a transaction which he made over three years ago. But he told this service that he regularly checked his account and balance – so I think he would have seen the transaction pending and then it being reverted back to him.

So, in the circumstances, I think it is fair and reasonable for Revolut to have concluded that Mr B made this transaction and I will not be asking it to refund the amount to him.

### **my final decision**

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 B to accept or reject my decision before 17 November 2019.

Shazia Ahmed  
**ombudsman**