

## The complaint

Mr S complains that he wasn't able to access his account with Revolut Ltd after travelling. He wanted our service to look at the customer service options Revolut provides, and consider the security of his account.

## What happened

Mr S is a frequent traveller, and he told us he uses the Revolut app to move money between currencies, and provide access to his money while he's away from home.

Mr S said he first registered the Revolut app with a number from his country of residence. He then spent some time in Turkey, and was able to change the number held on the Revolut app, and use his app with a Turkish sim card in his phone. Mr S then returned to his country of residence, and switched back to a sim from there. He said he used the card from time to time. Then in December 2019 he transferred over £2,000 into his sterling account with Revolut.

In January 2020 he went to a country in Asia for seven weeks. He said he wasn't able to change his number to a local number there, but he was still able to use his Revolut account and withdraw money.

In mid-February he returned to his country of residence, and went back to using a local sim card. But he couldn't access his Revolut account. Mr S said that the app was asking for his phone number but seemed unable to accept this number and always returned a message "*Something went wrong.....*".

Mr S said Revolut suggested he'd forgotten his password, and it took several emails to convince it otherwise. Revolut suggested he could open another account, but it wouldn't reassure him that the money in the old account wouldn't be lost, because it said he couldn't tell it the phone number of that account.

Mr S said he offered to send a photo of himself, holding his passport, and his Revolut bank card, but it still wouldn't agree he could access his old account. So he opened a new account, and fortunately the money was moved across.

Mr S said he wanted to know why there was no customer service phone number to contact Revolut, outside of the app. And he also wanted to know why other forms of proof of ID weren't acceptable. He wanted to know how he'd been able to use the account for so long, if the phone number in Revolut's data bank was different to the phone number he had.

Mr S said that Revolut's customer service and security provisions weren't good enough, and needed to be significantly upgraded. And he wanted Revolut to pay him compensation. He said Revolut had only offered him eight months of free premium service, and he didn't think that was enough to make up for what had gone wrong.

Revolut said its users don't need to change the phone number on the app whenever they travel. Its app targets people who travel, and it's built to work everywhere without the need to

change anything. So Revolut said it was Mr S's decision to change the number. And Revolut said that it isn't possible to use a number from every country for the app, due to local regulations which restrict its operations in some countries. That's why Mr S couldn't add a number from the country he visited in Asia.

When Mr S first asked Revolut what had gone wrong, and why his app wouldn't accept a number from his country of residence, Revolut said that was a "*technical issue*". But when our service asked, Revolut offered a different explanation.

Revolut said that when Mr S was trying to log back in with a number from his country of residence, he couldn't because he had previously changed the number the app was registered to, over to a Turkish number. So the app couldn't open Mr S's account simply because at that time the number he was inputting was no longer linked to his account. Revolut sent evidence that Mr S changed the number to a Turkish one in late 2019, and that its agent changed it back in late March 2020, to one from his country of residence, to allow him to access the account.

Revolut said it had tried calling Mr S, but on the number it held for him, which was the Turkish number. So he didn't answer. Revolut said it had done what it could to try to help Mr S. It thought it hadn't done anything wrong, so it said that its offer was fair.

Our investigator didn't think this complaint should be upheld. She said that Mr S had changed his number from a number from his country of residence on 20 November 2019, and just hadn't changed it back. So the reason he couldn't get back into his account when he returned to his country of residence was because he was trying to log in using a local number, but the number Revolut held for him at the time was a Turkish number.

Our investigator said Revolut changed Mr S's contact number back to one from his country of residence on 30 March 2020. And this is when he was able to access his account again. Because Revolut hadn't done anything wrong, our investigator thought that its offer of eight months of a premium plan (or the money equivalent, which is £48) was reasonable.

Mr S didn't agree. He said that Revolut didn't get him back into his account. He wasn't able to access the account because that can only be done through the app and with the phone number on record. So he had to take the chance and close that account and open a new one, in the hope that the money in the old account could be transferred, when he had the chance to prove his identity.

Mr S said our answer didn't explain how transactions were carried out when he was using the wrong sim card. He wanted to know, if he still had a Turkish number registered with the app, why he could use the app in his country of residence, then in Asia but then returning to his country of residence it wouldn't work? He wanted us to ask Revolut for an explanation.

Our investigator said Mr S's card had always worked, but Mr S said that wasn't what he'd asked. Because no agreement was reached, this case was passed to me for a final decision.

### **My provisional decision**

I issued a provisional decision on this complaint and explained why I did propose to uphold it. This is what I said then:

I can see that Mr S started raising this issue with Revolut on 26 February 2020. He was told on 4 March to use the app's "chat" feature to contact Revolut to discuss the problem. But Mr S had already said he couldn't access the app.

There followed a long conversation where Revolut repeatedly said to Mr S that he needed to input the number associated with his account, and he repeatedly said that he was doing just that, but not seeing what Revolut told him he should see.

I can see how frustrating this was for Mr S. He and Revolut were talking at cross purposes, and he wasn't making any progress. But I don't think that was primarily Revolut's fault.

With an app like this, the phone number registered to the account is a key piece of information to access that account. It's the equivalent of a username. And the core issue here is that, while Mr S was trying to solve this problem, he was quite confident that the phone number he was giving Revolut was the right one, registered on the app. But we now know, from Revolut's internal records, that it wasn't.

Mr S had changed the number, when he went to Turkey. I've seen the logs which show the number changed in late 2019, from a number that started with an international code from Mr S's country of residence, to a number with a Turkish international dialling code. The last three digits of that number match the digits that Revolut tried to prompt him with, when it was asking him if he could remember the number on his old account.

Mr S then hadn't changed the number back, when he came back to his country of residence. The app still held the Turkish number, while he was at home, in Asia, and then back at home again. Revolut's logs show the number didn't change back, to one that started with an international code from Mr S's country of residence, until late March 2020.

So the number Mr S thought this account was registered to, wasn't the right one. I think that's what's gone wrong here, and why it took Revolut so long to help him.

Although I understand that this was very frustrating for Mr S, I do think that Revolut tried to help. I don't think it was Revolut's fault that it wasn't able to help Mr S at first. It was working on the basis of what he told it, that the number he was inputting was the right one. So I don't think it was Revolut's fault that Mr S wasn't able to access his account for some time.

But I do think that Revolut had a responsibility, as part of dealing with Mr S's complaint, to tell him what had gone wrong. And I can't see, when Revolut responded to his complaint, that it ever did that. It just told him this was a "*technical glitch*". And it wasn't.

I think that was a mistake. Revolut ought to have explained to Mr S why the number from his country of residence wouldn't unlock the app, and told him the things it has set out for our service now. Mr S shouldn't have to bring a complaint to our service, just to find out why he couldn't log into his account.

We know that Mr S was able to open a new account, and he got access to more detailed help in that way. Revolut was then able to verify his identity, and delete the new, duplicate account, as well as restore his access to his original account.

Mr S said he was worried he'd lose his money, and Revolut wouldn't reassure him on that. But I haven't been able to see that Mr S raised concerns about whether the money in his old account would be lost, and didn't receive reassurances on that.

Mr S also wanted our service to explain how he could use the card for so long, with the wrong number. I can't be sure why the app didn't recognise earlier that the number Mr S had registered wasn't the same as the one on his sim card, or when exactly Mr S stopped inputting the Turkish number to access the app. But the complaint Mr S made was about why he couldn't access the app in his country of residence. Before this, nothing appears to have gone wrong. And our service has a narrow remit – we aren't a regulator, we can't look at general concerns flagged up by complainants. So I can't also look into the security issues that Mr S raises now, to find out why this didn't go wrong earlier.

I've considered this case carefully, and although I understand how frustrating it was for Mr S trying to get help, when he and Revolut appeared to be talking at cross purposes, I don't think that was Revolut's fault. And I've explained that our service isn't a regulator, so I can't tell Revolut to change its security procedures, or to run a phone hotline for customers which can be accessed independently of its app.

I can just look at what's happened here. So I've set out my understanding of this case above – that it wasn't Revolut's fault Mr S couldn't access his account, but that it did then let him down, by not explaining how things had gone wrong. Because of that, I think that Revolut's offer of £48 doesn't quite put right what has gone wrong here. I think Revolut should pay Mr S £100 in compensation. If Mr S has accepted Revolut's offer of £48 in cash, or £48-worth of premium service, then Revolut can deduct £48 from the amount it pays Mr S now.

I invited the parties to make any final points, if they wanted, before issuing my final decision. Neither party has replied.

### **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 haven't changed my mind. I'll now make the award I originally proposed.

### **My final decision**

My final decision is that Revolut Ltd must pay Mr S £100 in compensation. But if Mr S has accepted Revolut's offer of £48 in cash, or £48-worth of its premium service, then Revolut can deduct £48 from the amount it pays Mr S now.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 28 October 2021.

Esther Absalom-Gough  
**Ombudsman**