

## **The complaint**

Mr F complains that Revolut Ltd (Revolut) rejected two credits to his account

## **What happened**

Mr F's salary was normally paid into his account on 23<sup>rd</sup> of each month. It was £1,748. In March 2023, it hadn't arrived by the time Mr F contacted Revolut on 24 March 2023. He also noticed that another credit for £1,600 from an insurance company hadn't arrived into his account. He contacted Revolut by chat and booked a call back. By 29 March 2023, both payments hadn't arrived into his Revolut account and he arranged to have them sent to his other bank account by CHAPS payments.

Mr F complained. He didn't accept that there wasn't a problem at Revolut. He said it couldn't be coincidence that two payments hadn't arrived into his account – in the same period. And both sending businesses (his employer and the insurance company) said the payments had been rejected by Revolut. Mr F said he was short of money to buy food and pay his rent, had lost sleep, and became very anxious – and had self-harmed as a result.

Revolut said that they couldn't be held responsible for the payments not arriving – it was up to the sending firms and their banks to make the inbound payments – they couldn't explain why the credits hadn't arrived. Normally, GBP payments (by BACS) take three working days. So – Mr F should find out from the sending banks what had happened.

But Revolut accepted they'd taken a long time to respond to Mr F's chats and their service hadn't been as good as it might have been. So – they paid compensation of £20, £75 and refunded a fee of £12.99 – a total of £107.99.

Mr F brought his complaint to us. Our investigator said he hadn't had any evidence that the payment from the insurance company was rejected by Revolut. And he could see that the payroll evidence from Mr F's employers showed that the sorting code was missing a digit. So - he said that was likely why that payment was rejected. He could also see that Mr F's account received other payments at the same time as the payments in question – which suggested there wasn't an issue within Revolut's systems. So – he couldn't conclude there was a problem at Revolut.

Our investigator considered the service Mr F experienced on the chats with Revolut and the fact that a call was booked which wasn't fulfilled by Revolut. For that, he said the total compensation paid of £107.99 was appropriate – and didn't recommend any more.

Mr F didn't agree. He provided evidence from his employers which showed there wasn't a digit missing (it was how the spreadsheet was formatted). He said there must have been a problem at Revolut – and showed us an extract from the chats which seemed to indicate there had been a problem with Revolut's banking partners at the time. This was timed at 0944 on 28 April 2023.

## **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.

The crux of Mr F's complaint is that two payments, at similar times, were both rejected by Revolut and so weren't credited to his account. He says that both the sending parties (his employers and the insurance company) have said the payments were rejected by Revolut.

And, as Revolut have said – it is up to the sending firm or entity to ensure the payments are properly sent to the right account details, and in that case, BACS payments normally take three business days – which would've been by 28 March 2023. But as Mr F has said - by 29 March 2023, nothing had arrived and he organised to have the money sent to another account.

So – we have conflicting evidence here.

I first checked whether the payments had been returned by Revolut. We saw Revolut's records. I checked this and it shows that Revolut didn't reject or return any inward payments for Mr F's account.

Revolut use a third-party firm to process the payments which are then sent to Revolut's accounts. In other words, the payments first went to the third-party processor, and then to Revolut.

So, it appears there may have been a delay within Revolut's payments processor. And here, it's not easy or clear to find out with any certainty if, or why that was. It's reasonable to say Revolut (and indeed all banks) don't guarantee that a payment will be credited to an account within a specific timeline – just that 'normally', the payment cycle is three working days.

So, I didn't find any evidence that there was any delay or error within or caused by Revolut.

I considered if the compensation paid by Revolut was appropriate for what happened. Our service has set down some criteria for deciding awards. We say an award up to £300 might be suitable where there have been repeated small errors, or a larger single mistake, requiring a reasonable effort to sort out. Typically, the business's actions could have resulted in some acute stress lasting hours at the lower end – or a have had a milder impact across a few days. Revolut paid compensation of £107.99 for the service they provided on webchat, and for the fact they didn't fulfil the call back – and I think this meets the criteria I've quoted.

And, as I've not found any errors by Revolut in the processing of the payments, I don't consider it is fair and reasonable to make a further award.

I accept that Mr F was frustrated and will therefore be disappointed by my decision. But I don't uphold this complaint, and Revolut don't have to do anymore here.

## **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 5 December 2023.

Martin Lord  
**Ombudsman**