

## **The complaint**

Mrs T has complained that Revolut Ltd won't refund transactions she says she didn't make or otherwise authorise.

## **What happened**

In summer 2023, Mrs T's Revolut app was used to send around £15,000 to someone via a number of bank transfers. One of the payments was blocked, but the rest were let through after further checks. Mrs T says she didn't authorise this.

Mrs T has said that the device used was not hers, and her phone hadn't been stolen. She hadn't received any suspicious communications, clicked any suspicious links, downloaded any suspicious software, or installed any remote access software. She hadn't shared or recorded her security details or given anyone access to her account. She normally accessed her app with her fingerprint. She confirmed she had not sent the money as part of a scam.

Revolut held Mrs T liable for the payments in dispute, as they'd been made on her registered device at her usual IP address, with her correct passcode which only she knew.

Our investigator looked into things independently and didn't uphold the complaint. Mrs T appealed, so the complaint's been passed to me to decide.

## **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.

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## **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.

Broadly speaking, Revolut can hold Mrs T liable for the payments in dispute if the evidence suggests that she authorised them.

I'm satisfied from Revolut's technical evidence that the payments in dispute used Mrs T's genuine app, on a registered device of hers, verified by her passcode. So I can see that these transactions were properly authenticated. The question, then, is whether the evidence suggests that it's most likely Mrs T consented to the transactions, or not.

The device in question had been registered to the account since late 2022, and Mrs T had used it quite a bit for her genuine spending over the months that followed. She'd logged into it using her fingerprint, and she'd verified her identity on it using date and time-stamped selfies. So I'm satisfied that this was Mrs T's genuine device. Notifications about the payments were sent to that device as normal.

Just before the disputed payments, Mrs T's app was logged into using her registered biometric fingerprint, on that same device. It's not likely or plausible that someone would be able to use Mrs T's biometric fingerprint without her permission. It's most likely that it was Mrs T logging in.

The disputed payments were verified using Mrs T's genuine passcode. She hadn't recorded this passcode anywhere or told it to anyone. She hadn't given it away as part of a scam or responded to phishing communications. She hadn't installed any remote access or other suspect software. The passcode was not bypassed. And I've not found any sign of hacking or unauthorised access. So there doesn't seem to be a likely or plausible way that someone could've used the passcode without Mrs T's consent. It seems that the only person who knew it was Mrs T.

The disputed payments were made from the same IP address which Mrs T normally used. So the person who made the payments did so on the same internet connection at the same location at which Mrs T normally did her online banking – here, this appears to be her home. It's unclear how or why a fraudster would happen to be connected to her home internet. But this fits well with the payments being authorised.

Mrs T questioned why Revolut didn't block all the disputed payments, given that they stopped one. Revolut put a temporary block in place, in order to check that Mrs T wasn't being scammed. They asked a series of questions to check that she wasn't sending these payments as part of a scam. They were provided with answers which told them that Mrs T wasn't being scammed, and Mrs T has also confirmed to our service that she did not send these payments as part of a scam. And Revolut had no good reason to think that it wasn't Mrs T authorising the payments, given that they were made on her registered device, at her IP address, using the passcode which only she knew, having logged in just beforehand using her registered biometric fingerprint. So I think it was fair for Revolut to remove the block and let the subsequent payments through in the circumstances of this case.

In summary, I'm satisfied that Mrs T's registered device, IP address, passcode, and registered biometric fingerprint were used. Based on the evidence, there isn't a likely or plausible way that the disputed payments were made without her consent. The only likely possibility I've found is that Mrs T made the payments or gave someone else permission to make them, which is well supported by the evidence. And I have not found that Revolut needed to block the payments in this particular case.

So I find that it was fair for Revolut to decline a refund here. This is a difficult message for me to give, and I know it's a difficult message for Mrs T to receive. But given the evidence at hand, and the balance of probabilities, I'm unable to reasonably reach any other conclusion.

### **My final decision**

For the reasons I've explained, I don't uphold Mrs T's complaint.

This final decision marks the end of our service's consideration of the case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 25 March 2024.

Adam Charles  
**Ombudsman**