

The complaint

Mrs S complains that Revolut Ltd has declined to reimburse a payment that was made as part of a scam.

What happened

The facts are well known to both parties, so I'll summarise them briefly.

In September 2023, Mrs S received a call from a scammer impersonating her bank (H). The scammer tricked Mrs S into thinking her money wasn't safe and that she needed to move it to Revolut.

Mrs S says she remembers approving the transfer of money to Revolut but that she never agreed to a payment being made out of her Revolut account. She's disputing a card payment for £2,980 made on 20 September 2023. Mrs S has also let us know that she was vulnerable at the time – her husband was on palliative care, and she was on medication from a recent surgery.

Revolut declined to reimburse the payment on the basis that it thought Mrs S authorised it and that it didn't think it could raise a chargeback in the circumstances.

When Mrs S referred her complaint to our service, the investigator didn't uphold the complaint. They concluded that while Mrs S appeared to be the victim of a scam, she likely had confirmed the payment herself and so it was fair to treat it as authorised. They didn't think Revolut failed to appropriately intervene or that it should have done more to recover Mrs S' funds.

Mrs S didn't agree – in summary she said she hadn't been involved in making the payment and that the evidence we'd shared showed other phones logging in too. Mrs S wanted to know what had been purchased and said Revolut should have reversed the payment when she reported the scam.

The investigator explained that the 3DS authentication (confirming the payment) took place in the app, and only one device was registered at the time which appeared to be Mrs S' phone.

As an agreement couldn't be reached, the complaint was passed to me for a decision 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 the investigator for similar reasons.

The relevant law here is the Payment Services Regulations 2017 (PSRs) – these set out the circumstances in which a payer (here Mrs S) and a payment service provider (here Revolut)

are liable for payments. As a starting point, Mrs S is liable for payments that she authorised and Revolut should reimburse unauthorised payments.

Here it doesn't appear to have been Mrs S who used her Revolut card to give the payment instruction. This means she didn't complete the form and procedure, as set out in the account terms and conditions, to consent to the payment herself.

I've gone on to consider Revolut's points about the steps that it says Mrs S did take, and whether it's acted fairly in treating the payment as authorised on that basis.

It's common ground that Mrs S has been the victim of a scam. And while Mrs S doesn't recall taking all the steps described by Revolut, she does remember creating her Revolut account as part of the scam.

Revolut says that the payment was approved in the Revolut App on Mrs S' device and that this involved the following steps: sending Mrs S a push notification on her phone, Mrs S opening the App using her biometrics, and Mrs S being shown a screen setting out the payment details. Here she would need to have selected "confirm" on the page asking her if she wanted to confirm the payment.

I understand Mrs S doesn't recall taking these steps, but Revolut has shown that at the time only one device was linked to the account. As Mrs S accepts that she set up the Revolut account, I think it's more likely than not that this was her device. There's no suggestion that remote access software was involved, and the device was an iPhone which can't generally be controlled remotely, so I think it's more likely than not that it was Mrs S who took the steps in her Revolut App to approve the payment.

Mrs S has said that based on the evidence we shared with her that two other phones have logged into her account – for clarity, while two browsers have accessed the account these were after the payment date (created in October and November 2023), and Revolut has confirmed that 3DS was completed in-App not through a browser. At the time of the payment only one device with the Revolut App was linked to her account.

I accept Mrs S was the victim of a scam and likely coached and manipulated into taking these steps. I understand she was vulnerable at the time and that this may have affected how she responded in the circumstances. But I think it is fair for Revolut to treat the payment as authorised based on what I have concluded it's likely Mrs S did. This is because Mrs S verified herself using her biometrics and the screens Mrs S would have been shown were very clear that Revolut was asking her to confirm a payment. So I think it was reasonable for Revolut to rely on the steps Mrs S took as confirmation that she did consent to the payment.

As Mrs S was the victim of a scam, I've considered whether there's more that Revolut should have done to prevent or recover her loss. This was a new account, so there was no activity for Revolut to compare the payment to. But considering when the disputed payment was made, its value and type, I'm not persuaded Revolut ought to have found the payment suspicious, such that it ought to have made enquiries of Mrs S before processing it. I understand Mrs S thinks Revolut ought to have reversed the payment when she reported the scam, but it wouldn't have been able to do this as it had already been processed. I don't think Revolut acted unreasonably in not pursuing a chargeback given how the payment was approved, and I note that while we don't know what was purchased, it's likely that the recipient provided whatever goods or services were purchased for the benefit of the scammer. So, on balance, it's unlikely a chargeback would have succeeded.

So, for the reasons explained, I don't think Revolut needs to do anything further in relation to Mrs S' complaint.

My final decision

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 S to accept or reject my decision before 7 July 2025.

Stephanie Mitchell
Ombudsman