

The complaint

Mr C complains that Revolut Ltd has declined to reimburse a payment he says he didn't authorise.

What happened

Both parties are familiar with the facts of this case and so I'll set them out briefly. In November 2023 Mr C received a call from a scammer impersonating Amazon. They tricked him into downloading an app which he thinks gave them remote access to his laptop and phone. Mr C says they then moved funds from a savings account he held with a third-party bank to his current account before tricking him into approving a payment from this account to Revolut. Mr C says a payment for £25,000 immediately left his Revolut account with no involvement from him.

Mr C says he's been in contact with the bank his funds were sent to; he believes the account is under review and that his funds are being held there. He doesn't think Revolut has done enough to recover his funds.

Revolut says it concluded Mr C had authorised the payment and that it had processed it correctly. It explained it had held the payment while it showed Mr C warnings and educational stories but that he continued to make the payment. It also said it had attempted to recover the funds but didn't receive a reply from the receiving bank. So, it didn't think it should have reimbursed Mr C.

When Mr C complained to our service, the investigator didn't uphold the complaint. In summary, they thought that Revolut had fairly concluded the payment was authorised by Mr C. And while they thought Revolut ought to have done more to intervene at the time, they weren't persuaded that this would have prevented Mr C's loss in the circumstances. They also said they thought Revolut had acted fairly in attempting to recover his funds.

Mr C didn't agree, he said he didn't complete any questions or make the payment from his Revolut account. He also didn't think Revolut had done enough to recover his funds.

The matter was passed to me for a decision by an ombudsman. As Mr C raised that the receiving bank still held his funds, I asked Revolut to make a further attempt to recover Mr C's funds. Revolut re-raised the claim on 16 May 2025 and says a response has not been provided by the receiving bank within the agreed timescales, so it considers this further attempt to have failed.

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'm not upholding this complaint, I'll explain why.

Has Revolut acted fairly in treating the disputed payment as authorised?

Under the relevant law - the Payment Services Regulations 2017 (PSRs) – the starting point is that Mr C is liable for payments he authorised and, subject to certain exceptions, Revolut is liable for unauthorised payments.

Mr C says he didn't authorise the disputed payment and that it happened immediately when the funds came in from his other account. But Revolut says that it thinks Mr C did authorise the payment. So, I've first considered this point.

Where evidence is incomplete, missing or contradictory, I need to determine what I think is more likely than not to have happened. I do this by weighing up what I do have and making a finding on the balance of probabilities.

Revolut has shown our service that while a browser was used to access to Mr C's account, his genuine mobile device (that was already linked to his account) was used to access his banking app as part of making the disputed payment. This indicates that it was Mr C who made the payment.

However, I've considered whether it's likely that the scammer used the remote access Mr C has described on his phone to make the payments without his knowledge. Revolut says that its system automatically makes certain pages in its banking app appear blank when remote access is detected. At the time this would have included several pages that were engaged with to make the disputed payment, including: setting up a new payee, confirmation that the payee account didn't match the payee name entered (known as confirmation of payee), a transfer review warning explaining the details of the payment and the answering of several questions about the payment.

Considering the level of engagement needed to make the payment, I think it's unlikely a scammer without visibility of the screens would have been able to complete these. So, I think it's more likely than not that Mr C was tricked or coached into making the payment as part of the scam. And therefore, that the payment was authorised by Mr C.

Should Revolut have done more to prevent Mr C's loss?

In broad terms, the starting position at law is that an Electronic Money Institution ("EMI") such as Revolut is expected to process payments and withdrawals that a customer authorises it to make, in accordance with the PSRs and the terms and conditions of the customer's account. But, taking into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, Revolut ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances

Here, Revolut did intervene in the payment. It provided a warning in its banking app that confirmation of payee had failed and gave a transfer review warning. I've explained above why I think it was Mr C using his banking app that would have seen these. Revolut then asked Mr C a series of questions about the payment and received responses that; he had not been told to install software (the question referenced the same remote access software that Mr C had used), he wasn't being assisted through the questionnaire, nobody had told him that his account wasn't safe, and the payment was to his own existing account. It now appears that these answers were inaccurate and misleading. Mr C was also shown some tailored scam warnings; including to be wary of unexpected calls, impersonation scams, and not to transfer money to an account he didn't open himself.

In the circumstances I think Revolut ought to have recognised that Mr C was at a heightened

risk of financial harm from fraud when making the disputed payment. This is because the payment was of high value, and out of character for the account. I think it would have been proportionate for Revolut to go further than it did to intervene, such as by asking more questions using its chat function to establish the circumstances of the payment.

However, I'm not persuaded that had it done so, this would have likely uncovered the scam or prevented Mr C's loss. Rather, I think it's more likely than not that Mr C would have provided answers that misled Revolut. This is because, when Revolut did ask Mr C limited questions about the payment, as referenced above, he gave inaccurate answers. This indicates that under the coaching of the scammer, Mr C was willing to provide misleading information to Revolut with the aim of circumventing its enquiries and to successfully make the payment. I do appreciate that Mr C may well have been manipulated into doing so. But that does mean that I can't reasonably conclude Revolut would have been able to identify the scam Mr C had fallen victim to and provide a more detailed warning to deter Mr C from going ahead with the payment.

Could Revolut have done anything else to recover Mr C's money?

Revolut has shown that it contacted the receiving bank on the day Mr C reported the scam and requested that it return his funds. However, Revolut didn't receive these. As the receiving bank had indicated to Mr C the funds were still held with it, I asked Revolut to make a further attempt to recover Mr C's funds, it did so on 16 May 2025. Unfortunately, Revolut has not received a response to this within the usual timescales.

In the circumstances, Revolut has taken reasonable steps to attempt to recover Mr C's funds. I understand Mr C is aware of who the receiving bank is in this case and how to contact it. If Mr C wishes to pursue this avenue further, he would need to contact the receiving bank directly as it's outside of Revolut's control whether the funds are returned.

I do appreciate Mr C has been the victim of a cruel scam, and I'm sorry for this. For the reasons explained I don't think Revolut needs to do anything further in the circumstances.

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 Mr C to accept or reject my decision before 7 July 2025.

Stephanie Mitchell
Ombudsman