

The complaint

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

What happened

In March 2024, Mr B received a call from a scammer impersonating Revolut. He was convinced they were working with his other banking provider and that he needed to move his funds to Revolut to keep them safe, which he did. He's disputing a card payment made using a newly set up Apple Pay for £6,000. Mr B did receive a message from Revolut containing a one-time passcode (OTP) needed to set up this Apple Pay on a new device but doesn't recall sharing it. He says he was panicking and under a lot of pressure during the call.

Revolut declined to reimburse the payment on the basis that it was authorised by the Apple Pay user and that Mr B must have been involved in setting this up.

When Mr B referred his complaint to our service, the investigator upheld it. They concluded the payment was unauthorised, and while they thought Mr B had likely shared the code used to set up Apple Pay, they didn't think Revolut could hold him liable for the payment on this basis in the circumstances.

Revolut didn't agree, it said that before the disputed payment was made a different one was blocked and Mr B confirmed in his app that he hadn't made that transaction but then went on to unblock his card. Revolut says it was implausible that it would block a card and ask its customer to unblock it.

As an agreement couldn't be reached, the matter was passed to me for consideration. I wrote Revolut on 27 August 2025 to let it know that Mr B had explained he unblocked the card following pressure from the scammer on the understanding they couldn't recover any payments while it was blocked. I also explained why I intended to uphold the complaint. I shared a copy of this with Mr B at the time. I haven't received a response from either party by the deadline set.

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 upholding this complaint, I'll explain why.

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

The relevant law here is the Payment Services Regulations 2017 (PSRs) – these set out the circumstances in which a payer (here Mr B) and a payment service provider (here Revolut) are liable for payments. As a starting point, Mr B is liable for payments that he authorised, and Revolut should reimburse unauthorised payments.

It's common ground that Mr B is the victim of a scam and that he thought he needed to move

funds to his Revolut account to keep them safe.

Mr B says he never agreed to any payments out of his Revolut account and didn't realise Apple Pay had been set up. But Revolut says that the OTP sent to Mr B was needed in order to set up the Apple Pay.

Where evidence is missing, incomplete, or contradictory I need to make a finding on the balance of probabilities. That is, what I think is more likely than not, based on what I do have.

Based on the evidence available, I think it's more likely than not that Mr B share the OTP with the scammer without appreciating what it could be used for. He's described feeling panicked and under pressure to take steps thinking his account was at risk and that he needed to work with Revolut to recover any payments made. So, I don't think he ever intended to set up Apple Pay or to allow the scammer to make payments from his Revolut account. As Mr B didn't consent to the payment in dispute or to a third party making payments on his behalf, I don't think it would be fair for Revolut to treat the payment as authorised.

While Mr B did unblock his card, he also selected "no" when asked if he had made the payment that led to Revolut blocking the card. This supports that Mr B didn't agree to any payments from his Revolut account. He's explained he believed he needed to unblock the account in order for any funds to be recovered. It's not clear which payments Mr B thought needed to be recovered at the time or what he would have seen, but it's common for scammers to use a range of tactics to create a sense of panic, and to appear genuine at the time. There isn't always the present of mind to critically assess each request, once the victim believes they are speaking to someone genuine and their funds are at risk. So, I accept that the combination of seeing concerning activity in his banking app and the pressure from the scammers led to Mr B taking this step rather than any agreement for payments to be made.

Is there any other reason why it would be fair for Revolut not to provide Mr B with a refund?

The PSRs set out situations in which Revolut can hold Mr B liable for unauthorised transactions. Of relevance here is the obligation on Mr B to *"take all reasonable steps to keep safe personalised security credentials relating to a payment instrument or an account information service"*. Under the PSRs, Revolut can hold Mr B liable for the payment if it was made as a result of him failing in this obligation with intent or gross negligence. This is reflected in the applicable terms and conditions of Mr B's account.

I don't think Mr B intentionally failed to keep secure information safe - rather he thought he was speaking to Revolut and that he was working to keep his funds safe.

When considering if Mr B has failed in his obligations with gross negligence, the test isn't simply whether he was careless. For someone to fail with gross negligence they would need to have seriously disregarded an obvious risk, falling significantly below the standards expected of a reasonable person.

Bearing in mind what I've already explained about the sophistication of the scam, the panic Mr B has described, and the pressure put on him by the scammer, I think a lot of people would have acted in a similar way. While it may have been careless to unblock his card in the circumstances, he'd received a plausible explanation about why he was being asked to do this. So, I'm not persuaded that Mr B's actions fell so far below the standards expected of the reasonable person that this amounts to gross negligence in the circumstances.

So, for the reasons explained, I think Revolut should reimburse the disputed payment and

make an interest payment to reflect the time Mr B has been without the funds.

My final decision

My final decision is that I uphold this complaint and that Revolut Ltd should reimburse Mr B £6,000 and pay him simple interest at a rate of 8% per annum on this amount from the date of the payment to the date of settlement.

If HM Revenue & Customs (HMRC) requires Revolut Ltd to deduct tax from any interest, Revolut Ltd must provide Mr B with a certificate showing how much tax has been deducted if he asks for one.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 9 October 2025.

Stephanie Mitchell
Ombudsman