

The complaint

Mrs W says Revolut Ltd (“Revolut”) refuses to refund her for a transaction on her account she says she didn’t authorise.

What happened

The facts of this complaint are well known to both parties, so I won’t repeat them in detail here.

In short, Mrs W says she didn’t consent to a card transaction of £600 on 4 April 2024 from her Revolut account. She says she was tricked by someone impersonating Revolut to send £600 to “activate” the account and was told this would be returned to her when the activation process was complete. Mrs W says she later checked her Revolut balance and saw that the £600 had been transferred out. She contacted Revolut to ask for the money to be returned, but it refused. Mrs W says she didn’t give anyone her card details and she doesn’t recall carrying out any other authorisation to consent to this transaction.

Revolut says the evidence shows the card details had been viewed on the app by the same device that later reported the transaction as unrecognised. It says the transaction in dispute was then made using Mrs W’s card details, and verified via 3DS in the Revolut app. It says the device used to authorise the transaction was also the same device that reported the transaction as unauthorised. So, while it accepts Mrs W was being tricked by a third party, she must have provided the card details and authorised the transaction in the app – and therefore she gave consent for it to be made. Revolut says it tried to recover the money via its chargeback scheme, however, this was unsuccessful.

This complaint has been reviewed by two investigators in the Service and both came to the same outcome, that this isn’t a complaint we can hold Revolut liable for. Mrs W wasn’t happy with this outcome, so the complaint has been passed to me for a final decision.

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.

My role is to look at all the evidence, and then reach a decision that takes this into account and is fair to both parties. That means I consider Revolut’s position as much as I do Mrs W’s. And what Mrs W’s asking for here is for Revolut to use its own funds to pay her back money that she says was scammed out of.

Mrs W says this transaction occurred amidst a scam where she believed she was talking to someone from Revolut who asked her to make a payment of £600, which would then be transferred back to her once the activation of the account had been completed. I’ve seen that this account had only recently been opened, and a debit card had not yet been delivered. Mrs W says she was first asked to send £10, then £600 and then another £600. But at the time she was asked to make the third payment she decided not to continue. It seems she then logged into her account a few days later and asked Revolut to close her

account and return the money. It was at this point that Mrs W realised she had been scammed by someone impersonating Revolut.

I have taken what Mrs W has said on face value, and I have no reasons to doubt what she said about being tricked by someone impersonating Revolut. However, as per the Payment Service Regulations a transaction is deemed to be authorised if it has been properly authenticated and consent has been provided. So, in my findings I have considered whether Mrs W authorised the disputed transaction or gave someone else apparent authority to do so.

The transaction in dispute was an online card payment for a money transfer. Online transactions are authenticated by entering the correct card details, usually including the long card number, the expiry date, the CVV and sometimes the billing address. So, whoever completed this transaction must have had the above details. Revolut has provided evidence that the card number used was the number from the physical card which had not yet been delivered to Mrs W. But all the details of the card were available on the app. It has also provided evidence to show that the card details were viewed prior to the transaction, by the same device that was used to later complain about the transaction. So, I think it's likely that this was Mrs W's device. Mrs W maintains that she didn't make this payment herself but based on the evidence I've seen I she viewed the card details prior to the transaction being made, and it's likely she then gave someone else these details to make the payment.

Revolut has also provided evidence that transaction was only processed after additional verification was carried out in her app. Mrs W says she opened the account with Revolut, and I've seen evidence that she sent it a selfie upon opening to verify her identity. At this point she would've also had to create a passcode to log in to the app or add her biometrics. Once the card details had been entered to make this payment, the merchant directed the payee to authorise the transaction in the Revolut app. Revolut's evidence shows that this was carried out successfully by the same device used to complain about the transaction in dispute. So again, I think this is Mrs W's device and although she says she doesn't recall authorising anything in the Revolut app, the evidence suggests she did.

As I've said above, I do think Mrs W was tricked into making this payment while thinking the steps she was taking would activate her Revolut account. But the act of providing her card details to a third party and authorising the transaction in the app amounts to apparent authority, and so I don't think it would be fair to hold Revolut responsible for this.

I've seen that Revolut tried to recover these funds via the chargeback scheme. However, this was refused on the basis that the transaction was authorised as outlined above. Also, as the payment was for a money transfer, the services were considered as provided as soon as the money reached the recipient's account. So, I think Revolut has correctly followed the process here and I can't say it should've done anything more.

I've also considered whether Revolut should've blocked the transaction as unusual or suspicious. Mrs W says this was a significant amount to her, so Revolut should've done more to protect her funds. But as this was a new account there was no previous activity for Revolut to compare and conclude that this transaction was out of character. And as there was no suspicious activity – such as new devices added to the account – and the money was paid to a known merchant, there was nothing to suggest this was fraudulent.

I know this outcome will come as a disappointment to Mrs W but for all the reasons outlined above, I am not upholding this complaint. I am sorry to hear of Mrs W's current difficulties and I appreciate this is a lot of money for her to have lost. But I do not think Revolut has done anything wrong here so it wouldn't be fair and reasonable for me to ask Revolut to pay her back the money she has lost to this scam.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 6 June 2025.

Sienna Mahboobani
Ombudsman