

## **The complaint**

Mr M complains that Revolut Limited didn't do enough to prevent him losing money when he was scammed.

## **What happened**

The detailed background to this complaint is well known to both parties. So, I'll only provide an overview of some of the key events here. In 2024 Mr M says he was contacted by someone who said they could offer him an online job where he could earn commission. He was required to review hotels online on the company website. Mr M says he checked the company online and didn't find anything concerning.

Mr M was told he'd need to make payments to release funds that were due to him. Mr M made payments towards the scam from his account with 'W' as well as from Revolut. I'm aware of Mr M's linked complaint about W. Mr M says he authorised an initial payment from his Revolut account of £2,500 to a money remitter (but this didn't ultimately go through). But Mr M says there were then a further 10 payments to the same money remittance service as the first payment, but he says he hadn't authorised any of these payments.

These 10 payments were sent between 13 and 19 February 2024. They were typically for around £1,600 each with the largest being for £2,001. There was one transfer from the account on 21 February 2024 which appeared to go to another account in Mr M's name. There was also a credit back to the Revolut account from the money remitter, but overall he is still at a loss of around £15,000.

Mr M says that he was repeatedly asked to keep making payments to release his commission and the scammer ultimately ceased all contact. Mr M realised he'd been scammed and reported this to Revolut and the other businesses involved. Revolut ultimately didn't offer any redress. Unhappy with this response Mr M brought his complaint to our service. One of our Investigators considered the complaint but didn't recommend it should be upheld, he didn't think Revolut had acted unfairly. Mr M disagrees and has asked for an Ombudsman to review his complaint.

## **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 outcome as our Investigator and for similar reasons. I know this will be disappointing for Mr M, so I'll explain why.

The first thing to establish is whether Mr M authorised the payments from his account. Broadly speaking the relevant regulations (The Payment Services Regulations 2017, PSRs) say that Mr M should usually only be responsible for payments he's authorised. An important part of 'authorisation' is whether the customer gave their consent for a payment to be made.

From the evidence Revolut have shared, each of the disputed card payments was authenticated via the 3DS method. This means Mr M was required to log in to his Revolut app. There, he'd see a summary of the payment such as who it is to and the amount, before being asked to confirm this was a payment he wanted to make. All the card payments were confirmed in this way. Revolut's evidence also includes that at the relevant time only one device was linked to Mr M's Revolut app, which was Mr M's genuine phone.

There is also evidence in the message history between Mr M and the scammer which indicates he was encouraged to make the payments he is disputing having made. One example of this is when the scammer said "Dear, open your Revolut account and click confirm." There is also evidence of Mr M sharing what look like notifications linked to the money remitter with the scammer in their chat.

So, taking all this together, as Mr M followed the steps in his Revolut app to confirm the payments (most likely in the knowledge that these payments would be leaving his account), I think it was fair for Revolut to consider all these payments to have been 'authorised'. It follows that I can't fairly require Revolut to provide redress under the PSRs on the basis of the payments being unauthorised.

However, just because Mr M authorised these payments that isn't the end of the story. Revolut should be alert to payments that might be being made as a result of a scam and should do what they can to try to protect their customers from financial harm.

And given the sums involved, and the velocity of some of the payments (for example five payments in quick succession on 19 February). I'd have expected Revolut to have intervened. For the reasons I'll come to, the exact point at which that intervention should've taken place isn't material to the outcome of this complaint.

Generally speaking I'd have expected Revolut to have established more information about the payments Mr M was instructing and to have given him appropriate warnings. Revolut did intervene in Mr M's initial £2,500 that he accepts authorising. In this case Revolut forced Mr M into a chat with one of their agents. Mr M told Revolut that he was making the payment towards a travel package. Mr M confirms that no-one is guiding him on how to answer and he also said he hadn't downloaded any screen sharing software or similar. Revolut provided appropriate warnings based on what Mr M had told them.

So if Revolut had intervened again in later payments, I think it likely would've gone the same way. Particularly as there is evidence again in the messages between Mr M and the scammer where he is being told exactly what to say in response to the questions posed by Revolut. This includes where he confirms that there is no-one guiding him or telling him how to respond. I think it's more likely than not that Mr M would've provided plausible explanations at the guidance of the scammer such that the payments would've been made and he wouldn't have ended up in a meaningfully different position. Overall, I don't think Revolut's failure to intervene again in the further payments has impacted the loss suffered by Mr M.

There was also the one transfer from the Revolut account which Mr M says was lost to the scam. The chat history with Revolut includes Mr M saying he sent this payment, so I'm satisfied it was 'authorised'. Revolut intervened and provided warnings in relation to that payment which I think was a proportionate response for a payment of that amount. Revolut say they took appropriate steps to attempt recovery of the same but didn't receive a response from the beneficiary bank. So overall I don't think Revolut are responsible for any loss arising from this payment either.

I've next gone on to think about Revolut's recovery efforts with regards to the payments to the money remittance service. Given the merchant for these card payments is a reputable company, it's more likely than not that they'd remitted money as requested and in effect had done what was asked of them. So, I don't think Revolut were unreasonable to conclude that there was no merit in attempting a chargeback (which would've been the only potential option for them to attempt recovery).

I'm sorry Mr M lost money to a cruel scam. But despite my natural sympathy for him as a victim of crime, for the reasons I've set out, there isn't a reasonable basis upon which I can require Revolut to do more to resolve this complaint.

### **My final decision**

For the reasons outlined above, 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 M to accept or reject my decision before 16 June 2025.

Richard Annandale  
**Ombudsman**