

The complaint

Mr B is complaining that Revolut Ltd hasn't refunded a payment he says he didn't make.

What happened

On 31 January 2025 Mr B was talking to Revolut on its online chat about a transaction that had been blocked. Shortly afterwards, he received a call from someone claiming to be from Revolut, who told him that they would help to resolve the problem.

On 3 February 2025 Mr B received a call from the same person, who told him the issue had been resolved. He's told us he didn't share any of his security details with the caller, although she did try to charge him for resolving the problem. But after the call, he noticed that a payment had been made from his bank account to Revolut, and a card payment of £498.04 (plus £3.58 in charges) had been made from his Revolut account to a cryptocurrency exchange.

Mr B contacted Revolut to report what had happened. Revolut considered a chargeback claim but found that it had no grounds to dispute the payment via chargeback. Mr B raised a complaint, and Revolut responded to say that it wouldn't be upholding it, because it hadn't found that the payment was unauthorised and no chargeback rights existed under the card scheme's rules. However, it did pay Mr B £100 as a gesture of goodwill. It says this was to acknowledge the emotional and financial impact of what had happened to Mr B, even though it didn't accept that it was at fault.

Mr B brought his complaint to the Financial Ombudsman Service and our Investigator looked into what had happened. But he didn't think Mr B's complaint should be upheld. He concluded that Mr B had authorised the payment, and he didn't think Revolut ought to have done anything to prevent it. In addition, he didn't think Revolut could reasonably have done anything else to recover the payment.

Mr B didn't agree, so his complaint has been passed to me for review and a 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.

Having done so, I'm not upholding Mr B's complaint. I'll explain why.

Did Mr B authorise the payment?

The relevant law here is the Payment Services Regulations 2017 – these set out what is needed for a payment to be authorised and who has liability for disputed payments in different situations. With some exceptions, the starting point is that the consumer is responsible for authorised payments, and the business is responsible for unauthorised payments. Mr B disputes authorising the payment, so I'll address this point first.

The PSRs specify that authorisation depends on whether the payment transaction was

authenticated correctly – and whether Mr B, or someone acting on his behalf, consented to it. Consent must be in the form and in accordance with the procedure agreed between the consumer and the payment service provider. In other words, consent is provided when the consumer completes the agreed steps for making a transaction or allows someone else to complete some or all of them.

To establish the agreed form and procedure, I've reviewed the terms and conditions of Mr B's account with Revolut. These don't set out in detail how Mr B consents to making payments using his card. So, I've thought about what practical steps are needed to make payments using a card. It seems Mr B (or someone with his permission) needed to provide his card details to the merchant and if prompted, complete a stronger authentication process.

Mr B can't explain how the scammer obtained his card details but from what he says it seems it was the scammer who gave the payment instruction using his card details. Mr B says he didn't agree to this payment instruction, but Revolut says the payment was authorised as Mr B confirmed the payment in its app.

Revolut has sent us some screenshots to show that the process flow here has steps which involve being shown a notification showing a payment is waiting to be reviewed, which then opens a screen in the app asking for the payment to be reviewed. The payment amount and who it's being made to is shown on the screen with an option to confirm or reject the payment. I think it would have been clear in this process that a payment was being approved.

I've also seen evidence that Mr B's app was used to approve the payment through his trusted device that was already linked to his Revolut account. The app can only be accessed using Mr B's biometrics on his device, or by entering his password or passcode. I appreciate that Mr B doesn't recall approving the payment, but overall, I think it's likely he did approve the payment using the process Revolut's outlined.

Although Mr B says he didn't enter his card details to make the payment or approve it in Revolut's app, I'm satisfied that the payment was correctly authenticated using his card information and stronger authentication through the app. I understand that Mr B thinks a Revolut employee could have been involved in what happened, but the evidence I've received doesn't suggest this. So, I think it was reasonable for Revolut to consider the payment instruction to be genuine and to process the payment. As such, it's reasonable for Revolut to treat the payment as having been authorised and it's not obliged to provide a refund.

Should Revolut have identified a scam risk and intervened?

When a payment is authorised, Revolut has a duty to act on the payment instruction. But in some circumstances, it should take a closer look at the circumstances of the payment – for example, if it ought to be alert to a fraud risk, because the transaction is unusual, or looks out of character or suspicious. And if so, it should intervene, for example, by contacting the customer directly, before releasing the payment. I'd expect any intervention to be proportionate to the circumstances of the payment.

But I've also kept in mind that Revolut processes high volumes of transactions each day. There is a balance for it to find between allowing customers to be able to use their account and questioning transactions to confirm they're legitimate.

I agree with the Investigator that this payment wasn't of a value where I think Revolut ought to have been concerned that Mr B was at a heightened risk of financial harm through a

scam, such that it ought to have intervened with a warning, or by contacting Mr B directly. So, I don't think Revolut ought reasonably to have done anything here to prevent Mr B from making the payment.

Could Revolut have done more to recover the payment?

The payment was made by debit card, and as such once it had been authorised it wasn't possible for Revolut to cancel it, even in a pending state.

It's possible to dispute a debit card payment through a process called chargeback, which can sometimes be attempted if something has gone wrong with a debit card purchase, subject to the relevant card scheme's rules. Revolut didn't raise a chargeback when Mr B disputed the payment, but I don't think this was unreasonable because I'm satisfied that there would have been little prospect of a chargeback being successful here under the rules. I say this because I've concluded the payment was authorised by Mr B, and because the payment was made to a legitimate cryptocurrency exchange which would likely have provided the agreed goods or services.

I'm really sorry to disappoint Mr B as I can see that he feels strongly about what's happened here. But I've not found that there are any grounds for me to direct Revolut to refund the disputed payment to him.

My final decision

My final decision is that I'm not upholding Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 11 February 2026.

Helen Sutcliffe
Ombudsman