

The complaint

A company, which I'll call "S" complains that Revolut Ltd is refusing to refund the amount it lost as the result of a scam.

The complaint is brought on S's behalf by its director, Mr R so I will also refer to him in this decision.

What happened

The background of this complaint is well known to all parties, so I won't repeat everything here.

In short, Mr R fell victim to an impersonation scam in June 2025. He received a call from someone who said they worked for Revolut. The caller (who I will refer to as the "scammer") advised Mr R that his account was at risk, and that he needed to authorise two payments in order to help reverse the transactions. After doing this, Mr R became suspicious and contacted Revolut. He advised that S lost £2,853.92 as a result of the scam.

Mr R raised a complaint with Revolut. It didn't think it had done anything wrong by allowing the payments to go through. So, Mr R brought the complaint to our service.

Our Investigator looked into the complaint but didn't uphold it. She didn't think the payments made were unusual and so she didn't feel Revolut should have identified a scam risk. Mr R didn't agree so the complaint has now been passed to me for a 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.

I'm sorry that S has lost a significant sum of money and I don't underestimate the impact this has had on S. And so, I'd like to reassure Mr R that I've read and considered everything he's said in support of this complaint. But I'll focus my comments on what I think is relevant. If I don't mention any specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts. I know this will come as a disappointment to Mr R but having done so, I won't be upholding this complaint. I'll explain why.

In line with the Payment Services Regulations 2017, consumers are generally liable for payments they authorise. Revolut is expected to process authorised payment instructions without undue delay. I appreciate that Mr R may have completed both payment instructions quickly and that he advised he wasn't very confident using the payments screens, but from the information available I am satisfied the payments were authorised by Mr R and that the screens presented by Revolut were clear.

But taking into account relevant law, regulators rules and guidance, relevant codes of practice and what I consider to have been good industry practice at the time, I consider it fair and reasonable that in June 2025 Revolut should:

- have been monitoring accounts and any payments made or received to counter various risks, including preventing fraud and scams;
- have had systems in place to look out for unusual transactions or other signs that might indicate that its customers were at risk of fraud (among other things). This is particularly so given the increase in sophisticated fraud and scams in recent years, which firms are generally more familiar with than the average customer;
- have acted to avoid causing foreseeable harm to customers, for example by maintaining adequate systems to detect and prevent scams and by ensuring all aspects of its products, including the contractual terms, enabled it to do so;
- in some circumstances, irrespective of the payment channel used, have taken additional steps, or made additional checks, or provided additional warnings, before processing a payment;
- have been mindful of – among other things – common scam scenarios, how fraudulent practices are evolving and the different risks these can present to consumers, when deciding whether to intervene.

Taking the above into consideration, in this case, I need to decide whether Revolut acted fairly and reasonably in its dealings with S when these transactions were made, or whether it should have done more than it did.

I've reviewed S's account statements, and I don't think that the payments made to the scam should have looked particularly unusual or suspicious to Revolut. I'm satisfied that the payments were reasonably in line with other payments S had made from its account in the months before the scam. S had previously made payments of the same amount and higher, and the scam payments just wouldn't have reasonably stood out in my opinion as suspicious or otherwise remarkable given the prior account history. So, in the circumstances I wouldn't have expected Revolut to question the payments before releasing them.

I've kept in mind that firms such as Revolut process high volumes of transactions each day. There is a balance for Revolut to find between allowing customers to be able to use their account and questioning transactions to confirm they're legitimate. And taking all the circumstances into account here, I don't think it was unreasonable for Revolut not to view the payments as suspicious, such that it should have carried out any additional checks or given an additional warning before processing the payments. So, I've not found that Revolut ought to have done any more to prevent the scam payments S made.

Mr R has raised concerns about how long it took to get through to Revolut and that he would have preferred to speak to someone, but it tends not to call its customers and deals instead through its in-app chat which it did here. It's not for us to comment on how Revolut chooses to run its business. And having reviewed the communication with Mr R at the time, I can't say that it caused any unreasonable delays in dealing with his query or that it had a negative impact on his claim outcome. So, I can't see any reason which would suggest compensation is warranted in the circumstances of the complaint.

I've also considered whether Revolut could have done anything to recover S's payments once the scam was uncovered. Mr R has argued that he made Revolut aware of the scam before the payments left his account. Pending debit card transactions cannot be stopped by

the cardholder's account provider as these are authorised payments that have been promised to be paid, so Revolut couldn't have done anything to stop any pending transactions.

As the payments were made by debit card the chargeback process is relevant, which can sometimes help recover a payment, subject to the relevant card scheme's rules. Unfortunately, however, the chargeback rules don't cover scams. I can also see why a chargeback wouldn't have been successful in the circumstances. Although S wasn't provided with the service it paid for, scammers in this case usually trick people into buying services for others, so the merchant would have been able to demonstrate it fulfilled their side of the contract.

It's clear that S was an unfortunate victim of a scam, and I know this outcome will be very disappointing. However, for the reasons I've explained, I don't think Revolut should have done more to prevent S's loss. So, it wouldn't be reasonable for me to ask Revolut to refund the payments S made.

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 S to accept or reject my decision before 23 March 2026.

Aleya Khanom
Ombudsman