

## **The complaint**

Mr S complains that Revolut Ltd ('Revolut') hasn't refunded a payment of £820.91 he made for flight tickets after falling victim to a scam.

## **What happened**

The background to this complaint is well known to both parties, so I won't repeat everything here. In brief, Mr S has explained that in February 2025 he paid money for flight tickets but wasn't provided with valid tickets. He therefore asked Revolut to refund the money. But Mr S and Revolut couldn't reach an agreement about things, so he referred his complaint about Revolut to us. As our Investigator couldn't resolve the matter informally, the case has been passed to me for 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 sorry to disappoint Mr S but I'm afraid I'm not upholding his complaint, broadly for the same reasons as our Investigator, which I've set out below.

I've focused on what I think is the heart of the matter here. If there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right 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'd firstly like to assure Mr S that I accept he purchased what he believed to be genuine flight tickets but that turned out not to be the case. And in the absence of the flight tickets he paid for, I can understand why he feels so strongly that his money should be returned to him.

Under the relevant regulations, namely the Payment Services Regulations 2017 (PSR 2017), Mr S is responsible for transactions he has authorised. It's not in dispute that Mr S made the payment and that in doing so he was aware a payment would be leaving his account. So, I'm satisfied that Mr S consented to the payment taking place (albeit he was tricked into doing so) and the starting point is that he is liable.

When considering the payment Mr S made, I'm satisfied it isn't covered by the Faster Payment Scheme – Reimbursement Rules ('Reimbursement Rules'). This is because the Reimbursement Rules don't cover card payments and so it can't fairly be used to assess Mr S's claim. However, I've still considered, taking into account regulators' rules and guidance, relevant codes of practice and what I consider to be good industry practice at the time, whether Revolut ought fairly and reasonably to have recognised that Mr S was at risk of financial harm from fraud when making this payment.

Having looked at the card payment Mr S made, I'm not persuaded Revolut ought to have been on notice that he might be at risk of falling victim to a scam. This is often a finely

balanced matter, and Revolut has a difficult balance to strike in how it configures its systems to detect unusual activity or activity that might otherwise indicate a higher than usual risk of fraud. Although I recognise this is a lot of money to him, the payment Mr S made for £820.91, is relatively low in value and wouldn't have appeared as unusual, when considering it against the volume of transactions that Revolut will process on a daily basis.

I'm also mindful that the payment went to a seemingly legitimate merchant – associated with travel, whom you might reasonably expect to see a larger value payment being made to. And Revolut has explained that the payment was authorised with an additional layer of security, by means of 3D Secure (3DS). What this means is that the transaction required Mr S to complete a further authorisation step confirming he was the card holder, so as to approve the payment. As such, I'm satisfied Revolut had no reason to suspect it wasn't Mr S making the payment.

All in all, I'm not persuaded Revolut ought to have recognised Mr S was at risk from harm due to fraud or a scam here. So, it wasn't at fault for processing the payment in line with his instructions.

#### *Recovering the payment Mr S made*

I've next considered whether Revolut ought to have done more to recover Mr S's funds once he reported the scam.

The only potential avenue for recovery of the payment through Revolut after it was made was via the chargeback scheme. This is a voluntary scheme set up to resolve card payment disputes between merchants and cardholders. A chargeback can only be made within the scheme rules, meaning there are only limited grounds and limited forms of evidence that will be accepted for a chargeback to be considered valid and potentially succeed.

Mr S didn't deal with the merchant directly – instead he was in touch with whom he believed to be a genuine travel agent – albeit this was not the case. Revolut can't raise a claim against the fraudster directly, but rather, only the legitimate merchant Mr S has paid.

In this case, Revolut raised a chargeback claim for Mr S on this payment as soon as Mr S raised the scam claim, but the merchant's response provided evidence that it had legitimately supplied flight tickets which had been used. In this case, the information seen persuades me that the legitimate merchant did supply flight tickets, which were used (albeit not by Mr S). Unfortunately for Mr S, this means a chargeback was successfully defended under the chargeback scheme and I don't think there was anything further Revolut could've done.

I'm very sorry Mr S lost this money and it's not in dispute he is the victim of a cruel scam. However, my role is to consider whether Revolut has acted fairly and reasonably, and in accordance with the relevant rules and regulations. And, having done so, I'm not persuaded Revolut is liable for his loss.

#### **My final decision**

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 26 February 2026.

Staci Rowland

**Ombudsman**