

## The complaint

Ms D complains that Revolut Ltd has declined to reimburse a payment made as part of a scam.

## What happened

In June 2025 Ms D visited a website that she now believes to have been a clone of a genuine company. During the scam Ms D entered her card details to make a purchase but found a payment for a higher amount than expected was taken instead. Ms D called the number on the website for help, she was told it would be reimbursed but then a second payment was made, which has since been reimbursed.

Revolut declined to reimburse Ms D on the basis that the outstanding disputed payment was authorised, and she confirmed the payment in-app as part of a stronger authentication process known as 3DS. It also said Ms D couldn't receive a refund through the chargeback process in the circumstances.

When Ms D referred her complaint to our service, the investigator didn't uphold it. In summary they thought Revolut could fairly treat the payment as authorised in the circumstances and didn't think Revolut ought to have done more to prevent or recover her funds in the circumstances.

Ms D didn't agree, she said at the time she was experiencing severe burnout and was mentally exhausted which affected her ability to assess the situation. Ms D raised that the payment was in another currency which affected whether she registered at the time that the amount wasn't what she expected in pounds.

The investigator explained why their opinion remained the same. As an agreement couldn't be reached the matter was passed to me for consideration by an ombudsman.

## 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 this complaint for similar reasons to the investigator.

I'm sorry that Ms D has been the victim of a scam and that this came at a time when she was experiencing medical issues. I'll focus on the remaining disputed payment as this is the point of contention.

### Has Revolut acted fairly in treating the disputed payments as authorised?

Under the Payment Services Regulations 2017 (PSRs) – the starting point is that Ms D is liable for authorised payments and Revolut is liable for unauthorised payments.

Where a payment is authorised, that will often be because the customer has made the payment themselves. But there are other circumstances where a payment should fairly be

considered authorised, such as where the customer has given permission for someone else to make a payment on their behalf or they've told their payment service provider they want a payment to go ahead.

Revolut has provided evidence to show that the disputed card payment was correctly authenticated which included a stronger authentication process whereby the payment was approved in Ms D's banking app. It doesn't appear to be in dispute that Ms D shared her card details used for the purpose of making a payment or that she confirmed the payment in her banking app believing it to be for a different amount and merchant.

Revolut says that the screen Ms D completed said: "*Confirm your online payment*" and included the payment information (the merchant's name and payment amount). The page provides the option to "*confirm*" or "*reject*". Revolut has also provided an example of how the screen looked at the time. It doesn't appear to be in dispute that Ms D selected "*confirm*" which is consistent with the evidence.

I understand that Ms D was tricked into taking these steps, but as Ms D confirmed the payment and understood she was making a payment at the time, the payment is authorised. Consent is a formal concept and so any misrepresentation about who she was paying, how much or why is a separate matter. Though here Revolut did show Ms D the merchant and amount at the time before she confirmed the payment. I appreciate Ms D might not have realised the difference in the payment amount due to the currency involved, but even if Ms D hadn't understood what she was approving, I consider Revolut asked her in a clear way if she consented to the disputed payment, and she selected "*confirm*". So, I think it was reasonable for Revolut to rely on this as confirmation that Ms D did consent to the payment and that it's fair for it to treat the payment as authorised.

#### Did Revolut miss an opportunity to prevent Ms D's loss?

In broad terms, the starting position at law is that an Electronic Money Institution ("EMI") such as Revolut is expected to process payments and withdrawals that a customer authorises it to make, in accordance with the PSRs and the terms and conditions of the customer's account.

But, taking into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, Revolut ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances

I have reviewed Ms D' account statements. Having considered when the disputed payments were made, their value and who they were made to, I'm not persuaded Revolut ought to have found them suspicious, such that it ought to have made enquiries of Ms D before processing them.

While Ms D has explained she was experiencing severe burnout at the time which made her more vulnerable to the scam, as Revolut wasn't made aware of this at the time it couldn't have known to make any adjustments. It follows that I don't think Revolut should have done more to prevent the payments.

#### Could Revolut have done anything else to recover Ms D's money?

While Ms D reported the payment relatively quickly, Revolut wouldn't have been able to stop them as they had already been processed. This is the case even if they showed as pending.

As the disputed payment was a card payment, a recovery option that would have been

available to Revolut would have been through the chargeback scheme. For clarity, card payments are not “push payments” and aren’t covered by reimbursement schemes for authorised push payment scams.

The chargeback process is run by the card scheme provider to resolve payment disputes between customers and merchants – subject to the rules they set. As the scheme is voluntary and limited in scope, Revolut wouldn’t be expected to raise a claim that it thought had no prospect of success. However, Revolut says it did raise a chargeback, and it was declined by the merchant.

I’ve explained about why I think the payment can be treated as authorised. Here, the payment was to a genuine merchant – that appears to have provided the goods paid for just not for the benefit of Ms D. So, I don’t think Revolut has done anything wrong in not pursuing this route further as it would be unlikely to succeed.

For these reasons, while I am sorry that Ms D has been the victim of a scam and for the impact this had on her, I don’t think Revolut needs to do anything further in relation to the matter.

### **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 Ms D to accept or reject my decision before 12 March 2026.

Stephanie Mitchell  
**Ombudsman**