

The complaint

Mr D complains that Revolut Ltd has declined to reimburse payments made in relation to a scam.

What happened

In August 2025, Mr D was contacted by a scammer impersonating a hotel he had a booking with. As part of this he was tricked into approving two payments in his banking app – the first was related to a payment he thought he'd need to make, and the second was on the basis that he was told the first payment hadn't worked.

Revolut declined to reimburse the payments on the basis that the payments were authorised and couldn't be cancelled. It said it didn't have dispute rights under the chargeback scheme due to the way Mr D had authenticated the payments.

When Mr D referred his complaint to our service, the investigator didn't uphold the complaint. In summary they thought Revolut could treat the payments as authorised and they didn't think Revolut ought to have done more to prevent or recover the payments in the circumstances.

Mr D didn't agree, he said:

- Two payments for the same amount to the same merchant in such close proximity ought to have been detected as suspicious. Revolut should comply with the consumer duty and act in its customers' best interests. Other victims received a refund from their banking providers.
- He was deceived and didn't know he was authorizing payments to a fraudster. He referenced authorised push payment scams.

The investigator explained why their opinion remained the same. As an agreement couldn't be reached the matter has been 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.

I'm sorry that Mr D has been the victim of fraud. Having considered everything provided I'm not upholding this complaint for similar reasons to the investigator.

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

Under the Payment Services Regulations 2017 (PSRs) – the starting point is that Mr 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.

It's common ground that Mr D was the victim of a scam. Revolut has provided evidence to show that the disputed card payments were correctly authenticated which included a stronger authentication process whereby both payments were approved in Mr D's banking app. I understand that Mr D recalls doing this but he believed it to be in relation to a genuine booking.

Revolut says that the screen Mr 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 Mr D selected "*confirm*" which is consistent with the evidence.

I understand that Mr D was tricked into taking these steps, it's not clear if he appreciated at the time that his account would be debited but he has explained that he's since needed to pay the genuine hotel and I understand he didn't expect to be paying for this more than once. Unfortunately, the payments he approved in app as part of the scam were both to a financial institution abroad, and he then still needed to pay the hotel.

Consent is a formal concept and so because Mr D approved each payment, they are authorised. Any misrepresentation about who he was paying or why is a separate matter. Even if Mr D hadn't understood what he was approving, I consider Revolut asked him in a clear way if he consented to the disputed payment, and he selected "*confirm*". So, I think it was reasonable for Revolut to rely on this as confirmation that Mr D did consent to the payments and that it's fair for it to treat the payments as authorised.

Did Revolut miss an opportunity to prevent Mr 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 (including the Consumer Duty that Mr D has referenced), 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 Mr 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 Mr D before processing them.

Mr D says Revolut ought to have been concerned by two matching payments being made so closely together. I understand why Mr D thinks this ought to have been suspicious, but given each payment was individually approved by Mr D on his normal device, and they were of relatively low value, I'm not persuaded the payments would have appeared high risk in the circumstances or that Revolut ought to have intervened. It follows that I don't think Revolut should have done more to prevent the payments.

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

While Mr D reported the payments 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 payments were online card payments, 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.

Here, the payments were to a genuine merchant – the financial institution appears to offer money transfers among other services. Revolut has explained it rejected the chargeback on the grounds of fraud because the payments were authorised. I don't think this was unreasonable as any claim on this ground for a payment confirmed by the customer as part of stronger authentication requirements wouldn't be entitled to reimbursement under the scheme rules. Another avenue discussed with Mr D was a chargeback claim on the grounds that the services weren't provided, but as it's likely service was provided, just not to Mr D, this claim would also have been unlikely to succeed.

As I think it's unlikely that a chargeback on either ground would be successful in the circumstances, I don't think Revolut should have done more to try and recover Mr D's funds.

For these reasons, while I am sorry that Mr D has been the victim of a scam and for the impact this had on him, 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 Mr D to accept or reject my decision before 17 February 2026.

Stephanie Mitchell
Ombudsman