

The complaint

Miss M is complaining that Revolut Ltd hasn't refunded payments that were made as the result of a scam.

What happened

The circumstances of the complaint aren't in dispute, so I'll only summarise them here.

In August 2025 Miss M fell victim to a sophisticated impersonation scam after she was called by someone who said they were from Revolut (the scammer). Thinking she was keeping her account safe, she followed the scammer's instructions which resulted in two online debit card payments being made from her Revolut account. The first payment was for £1,410.31 (to a money services business) and the second was for £251.95 (to an online marketplace).

Miss M realised what had happened shortly after the payments had been made and she contacted Revolut. Revolut replied to say that it couldn't recover the payments under the chargeback rules because Miss M had authorised them.

Miss M complained to Revolut, and although it didn't uphold her complaint when it sent its final response, shortly afterwards it decided to refund 50% of her loss to the scam.

Miss M brought her complaint to the Financial Ombudsman Service. Our Investigator didn't think it should be upheld. She thought that Miss M had authorised the payments, and there were no grounds for Revolut to have intervened when they were made. And she didn't think Revolut could have done more to recover the payments once they'd been made.

Miss M didn't agree. In summary, she said that authorisation for the payments had been obtained by deception, and they were unusual for her account. She reiterated that she genuinely believed she was protecting her account, and the scam had resulted in financial and emotional difficulty for her.

Miss M's complaint has now 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.

I'm really sorry to disappoint Miss M, as this has clearly been a distressing experience for her. But I'm not upholding her complaint – for much the same reasons as the Investigator.

Did Miss M authorise the payments?

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. The PSRs specify that authorisation depends on whether the payment transactions were authenticated correctly – and whether Miss M, or someone acting on her behalf, consented to them.

The PSRs go on to specify how consent is given. It must be in the form, and in accordance with the procedure, agreed between Miss M and Revolut. I've reviewed the terms of Miss M's account with Revolut, but it doesn't specify exactly how she gives consent to online card payments. But broadly speaking, this is usually through entering the long card number, the card expiry date and CVV into the merchant's website and completing any required stronger authentication process.

It seems that Miss M had at some point been tricked into sharing her card details and then the scammer entered her card details into the merchants' websites to make the payments. So, it seems it was the scammer who gave the payment instructions using Miss M's card details.

Miss M said she wasn't aware she was making payments, but she doesn't dispute approving them in Revolut's app, thinking she was completing a security process that was keeping her account safe. Revolut has sent us some screenshots to show that the process flow here has steps which involve being shown a notification which says 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. So, I think it would have been clear that Miss M was approving payments when she pressed confirm.

Even though Miss M didn't enter her card details to make the payments, I'm satisfied that the payments were correctly authenticated using her card information and the stronger authentication process. I think that by completing these steps, Miss M represented to Revolut that the payment instructions were genuine. And it was reasonable for Revolut to rely on this to process the payments.

I appreciate that Miss M was tricked into taking these steps by the scammer, but this isn't a consideration in whether the payments were authorised under the rules. So, it's reasonable for Revolut to treat the payments as having been authorised and as such it isn't obliged to provide a refund.

Should Revolut have recognised the scam and intervened?

I've concluded that the payments were authorised, so I've gone on to consider if Revolut should have done anything else to prevent them.

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 I wouldn't have expected Revolut to have intervened here. The value of the payments was not significant in the context of the payments Revolut

processes every day and they were also not particularly unusual for how Miss M usually operated her account. So, I don't think these payments ought to have caused Revolut to be sufficiently concerned about a scam risk that it ought to have intervened with a warning, or by contacting Miss M directly.

Could Revolut have done more to recover the payments?

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

Chargeback 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 chargebacks when Miss M disputed the payments, but I'm satisfied that there would have been little prospect of chargebacks being successful here. I say this because I've concluded the payments were authorised by Miss M and because they were made to legitimate merchants which would have provided the service paid for.

Once again, I'm sorry to disappoint Miss M. As the victim of a cruel scam, I can understand why she'd think she should get all her money back. But I've not found that there are any grounds for me to direct Revolut to refund her remaining loss.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 23 February 2026.

Helen Sutcliffe
Ombudsman