

The complaint

Mr P complains that Revolut Ltd hasn't reimbursed payments that were made as part of a scam.

What happened

The facts are well-known to both parties and not in dispute, so I'll summarise them briefly. Mr P was contacted by a scammer impersonating a selling platform that he had recently signed up to. Mr P was told he needed to complete verification checks and as part of this he shared his card information and completed push notifications on the belief no payments would be taken. He's disputing two card payments, each for around £140.

Revolut declined to reimburse them on the basis that Mr P had approved the payments in his banking app. It didn't think it had grounds to raise a successful chargeback in the circumstances.

When Mr P referred the matter to our service, the investigator didn't uphold the complaint. In summary they thought it was fair for Revolut to 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 P didn't agree, he raised several points which I'll summarise:

- He contacted Revolut quickly after the scam and before the funds had left his account, so it should have done more to block the payments and contact the merchants.
- There were four payments attempted by the scammer. Revolut should have done more to warn him and protect him from fraud such as by delaying the payments.
- He's dyslexic and doesn't think Revolut has treated him fairly under the Equality Act 2010. He didn't receive adequate support during onboarding. The onus shouldn't be on him to tell Revolut he's dyslexic, but he thinks he did.
- He wasn't familiar with this type of payment or how to spot it. He didn't know the name of the merchant or that payments would be taken.
- There are new rules since October 2024 around scams and push payments.
- He's made detailed points about the terms and conditions of the account that he doesn't feel have been addressed.

The investigator explained why they still didn't think Revolut needed to reimburse Mr P. As an agreement couldn't be reached, the matter was passed to me for consideration by an ombudsman.

I issued my provisional decision on 24 October 2025 explaining why I didn't intend on upholding the complaint.

Mr P didn't accept this – in addition to the points above, he said that customers were not protected in the way they're led to believe, other banks are clearer that transactions are irreversible, the activity was unusual for him, and the terms and conditions are overly long.

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, including considering Mr P's response to my provisional decision, I'm not upholding this complaint. I'll explain why.

Mr P has made several detailed points which I have only summarised above. But I'd like to reassure him that I have considered his submissions in full. And I hope the fact that I do not respond in a similar detail here will not be taken as a discourtesy. As an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it is not necessary for me to respond to every point made, but to consider the circumstances as a whole.

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

Under the Payment Services Regulations 2017 (PSRs) – the starting point is that Mr P 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 P 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 P's banking app.

Revolut says that its process is for a push notification to be sent to the customer's device asking them to "*Tap to verify an online payment with your card*" and that it included the name of the merchant and payment amount. The user would need to have clicked on this and verified themselves using their biometrics or passcode before being presented with a screen in the Revolut app. This screen says "*Confirm your online payment*" and includes the payment information (the merchant's name and payment amount). It provides the option to "*confirm*" or "*reject*". Revolut says the payment is processed as approved where the user selects "*confirm*". Revolut has also provided an example of how the screen looked at the time.

It isn't in dispute that Mr P used his banking app and completed the above steps as part of the scam, but he says he doesn't recall seeing the merchant name and didn't think money would leave the account. I'm persuaded, on the balance of probabilities, that the screen likely would have shown Mr P who the merchant was, but I appreciate he may not have read this.

I understand that Mr P was tricked into taking these steps and that he didn't realise at the time that he would be losing this money. But 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 P did consent to the payments and that it's fair for it to treat the payments as authorised.

I have taken into account Mr P's points in relation to his dyslexia, and the Equalities Act 2010. Having done so, I'm still persuaded that it's fair for Revolut to treat the payments as

authorised because:

- Mr P says he wasn't supported through the onboarding process. When asked about its process, Revolut said that Mr P could have informed it of any disabilities or additional needs at any time through the chat function. It also pointed out that it is an app-based provider. I note there isn't a requirement on businesses to proactively ask their customers about disabilities, rather they need to make reasonable adjustments when they are informed of their customers' needs.
- Revolut says that at the time of the payments it wasn't aware that Mr P was dyslexic or needed any adjustments.
- While Mr P thinks he informed Revolut and has referred to sending it an email, he doesn't have this email or details on when it was sent. I therefore haven't been provided with any information or evidence to support this. On balance, I think it's more likely than not that Revolut would have a record of this if it had received such notification, and it's told us it was first made aware of Mr P's dyslexia after the fraud took place. So I'm not persuaded it was aware of this at the time.
- When our service asked Mr P about how his dyslexia affects him, he explained *"Typically my mind is wired to be more pictorial as oppose to remembering things that have been written. Long written documents will typically take longer to read and also require me to read them several times to begin to fully understand what they mean."* He's also told us he doesn't have an understanding of financial or legal terminology.
- Revolut says its screens are designed to be simple and accessible. But if Mr P had disclosed his accessibility needs, it could have offered him tailored communication methods. For example, it could have provided phone support to guide him through the process for a more accessible experience.
- Our service isn't a regulator, and we don't set Revolut's procedures or approve the wording of their apps or terms. Having reviewed the example screen, it doesn't contain long text or complex technical language – rather it says very little and includes no uncommon terminology - the main wording is *"confirm your payment"* and then the option to *"confirm"* or *"reject"*.
- I appreciate Mr P doesn't consider himself to have been familiar with this process or how to spot it – but the screen is clear about its purpose. And as I've said, Revolut wasn't aware of any additional support needed by Mr P at the time.

So, for these reasons, I think Revolut has acted fairly in considering the payments authorised.

Did Revolut miss an opportunity to prevent Mr P'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

Mr P says there were four attempted payments and that Revolut ought to have been concerned bearing in mind the merchants involved.

While there were four attempted payments, two of them were reverted by the merchant and so only the two disputed payments were successful. I accept Mr P's points are relevant in

principle – i.e. that the number of payments being made, the pace of payments, and type of merchants contribute amongst other factors to how high risk a payment appears. But I'm also conscious that the payments were of relatively low value and were being made to legitimate merchants. And that they were being approved in-app after Revolut had verified Mr P. So, I'm not persuaded the payments would have appeared high risk in the circumstances or that Revolut ought to have intervened.

Mr P says the activity was unusual for his account, but the account had been open less than a month at the time of the disputed payments. So, I don't think Revolut had a picture yet of what Mr P's usual activity would be like.

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 P's money?

I understand Mr P thinks Revolut ought to have been able to cancel or hold the payments when he reported the scam, but it wouldn't have been able to do this 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. This is a scheme 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 genuine merchants. Revolut has explained it didn't raise a chargeback on the grounds of fraud because Mr P confirmed the payments. I don't think this was unreasonable as any claim on this ground for a payment authenticated in this way by the customer wouldn't be entitled to reimbursement under the scheme rules. Another avenue could be a chargeback claim on the grounds that Mr P didn't receive goods or services, but as it's likely the goods or service were provided, just not to Mr P, this claim would also be 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 P's funds.

Other considerations

Mr P has referenced some sections of the account terms and conditions, that he thinks are relevant to this complaint. The section "*What happens if someone steals from my account?*" is about unauthorised payments and sets out when Revolut will and won't refund these payments. But I've explained above why I think Revolut can fairly treat the payments as authorised and hold Mr P liable.

The section "*Your refund rights for Revolut Card payments*" is specific to pre-approved payments where the customer agreed to a payment before the amount was known – it gives the example of agreeing a hotel can take payment for anything used from the minibar. This is not applicable to the payments Mr P is disputing.

Mr P has also mentioned a reimbursement scheme that came into effect in October 2024. But as this scheme was not retroactive and doesn't apply to card payments, I don't think it's relevant to this complaint. I understand he thinks the implementation of it indicates the previous situation was unfair – but it remains that the scheme isn't retroactive. I note the reimbursement scheme doesn't apply to card payments, which is how the disputed payments were made.

I understand Mr P doesn't think he has been careless or negligent – but this is not the basis of the reasoning the investigator gave for not upholding his complaint. Nor, as I have explained above, is it the basis of why I think Revolut can hold Mr P liable for the payments.

I am sorry that Mr P has fallen victim to a cruel scam. For the reasons given I'm not upholding this complaint.

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 P to accept or reject my decision before 12 December 2025.

Stephanie Mitchell
Ombudsman