

The complaint

Mr M complains that Revolut Ltd has declined to reimburse payments made as part of a scam.

What happened

In October 2025, Mr M attempted to purchase theatre tickets from what now appears to be a scam website. He made one payment and then spoke to customer support when there was an issue. They persuaded Mr M to confirm two further payments in his banking app believing he was completing “*refund-related verifications*”.

Revolut declined to reimburse Mr M on the basis that he had authorised the payments and it didn't have grounds for a valid chargeback.

When Mr M referred his complaint to our service, the investigator didn't uphold it. In summary, they didn't think Revolut ought to have done more to prevent or recover the payments in the circumstances.

Mr M didn't agree; he said that while he made the payments, he was tricked into doing so, and that this affected whether it was fair to say he had consented to them. He referenced authorised push payment fraud.

As an agreement couldn't be reached the matter has been passed to me for a decision 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 M has been the victim of a scam. 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 M 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 M 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 the payments were approved in Mr M's banking app. I understand that Mr M recalls doing this but that he was tricked into doing this as part

of a scam – initially thinking he was making a genuine purchase and later on the understanding he needed to take these steps to obtain a refund.

Revolut says that the screen Mr M 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 M selected “*confirm*” which is consistent with the evidence.

I understand that Mr M was tricked into taking these steps, it’s not clear if he appreciated at the time of the second and third payment that his account would be debited. Mr M says that he shouldn’t be treated as having consented to the payments because he was manipulated as part of a scam.

Consent is a formal concept and if Mr M completed the procedure to make a payment then that payment would be authorised, even if he was misled about the circumstances surrounding the payment.

Further in the event that Mr M hadn’t understood what he was approving, I still consider that Revolut asked him in a clear way if he consented to the disputed payments, and he selected “confirm”. So, I think it was reasonable for Revolut to rely on this as confirmation that Mr M did consent to the payments and that it’s fair for it to treat them as authorised.

Did Revolut miss an opportunity to prevent Mr M’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 Mr M’s 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 M before processing them.

Could Revolut have done anything else to recover Mr M’s money?

While Mr M 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 was through the chargeback scheme. For clarity, card payments are not “push payments” and aren’t covered by reimbursement schemes designed 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 genuine merchants and there is no evidence to indicate the service wasn't provided, just likely not for the benefit of Mr M. Given this, and how the payments were authenticated by Mr M, it's unlikely that a chargeback would be successful in the circumstances. So, I don't think Revolut should have done more to try and recover Mr M's funds.

For these reasons, while I am sorry that Mr M 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 M to accept or reject my decision before 18 February 2026.

Stephanie Mitchell
Ombudsman