

## THE COMPLAINT

Miss M complains that Revolut Ltd (“Revolut”) will not reimburse her money she says she lost when she fell victim to fraud.

## WHAT HAPPENED

The circumstances of this complaint are well known to all parties concerned, so I will not repeat them again here in detail. However, I will provide an overview.

On 6 October 2025, a card payment for £2,000 (the “Transaction”) was made from Miss M’s Revolut account to a payee I will refer to as ‘L’ in this decision. Three further card payments were attempted to L, which Revolut declined. Miss M disputes authorising the Transaction.

Miss M says someone (the “fraudster”) telephoned her purporting to be from Revolut. She says the fraudster told her, amongst other things, that her account with another bank had been compromised, so it was necessary for her to move money from the compromised account to a safe account (Miss M’s Revolut account). Miss M says she was then telephoned again: *“Revolut [the fraudster] proceed to call me within the hour and then I watch what I believe to be a member of staff be in my app safe guard my account instead they verified a card [‘L’] and drain thousands of pounds [this includes the Transaction] from my account and proceed to try to do this several times whilst I’m on the phone. Revolut are saying I authorised this payment which I didn’t.”*

Miss M disputed the above with Revolut. When Revolut refused to reimburse Miss M, she raised a complaint, which she also referred to our Service.

One of our investigators considered the complaint and did not uphold it. As Miss M did not accept the investigator’s findings, this matter has been passed to me to make a decision.

## WHAT I HAVE 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 find that the investigator at first instance was right to reach the conclusion they did. This is for reasons I set out in this decision.

I would like to say at the outset that I have summarised this complaint in far less detail than the parties involved. I want to stress that no discourtesy is intended by this. If there is a submission I have not addressed, it is not because I have ignored the point. It is simply because my findings focus on what I consider to be the central issues in this complaint.

Further, under section 225 of the Financial Services and Markets Act 2000, I am required to resolve complaints quickly and with minimum formality.

### Key findings

Under the Payment Services Regulations 2017, two conditions must be met for a payment to be authorised: authentication and consent. Based on the technical evidence provided by Revolut, I am satisfied the Transaction was authenticated. I address consent below.

Miss M disputes that she authorised the Transaction. In other words, she says she did not consent to the money leaving her Revolut account. Therefore, the issue I must decide, on the balance of probabilities, is whether a third-party made the Transaction without Miss M's consent.

If I find that Miss M did not consent, she may be entitled to a refund. If I find that Miss M did consent – either because she made the Transaction herself or because she provided authority to someone else to make them – she will be liable for the Transaction and not entitled to a refund.

Revolut has provided evidence which shows that the Transaction was approved via 3DS using a Revolut banking app on a mobile device registered to Miss M's Revolut account.

The Transaction required two elements. First, Miss M's Revolut card details, entered on J's website; and second, approval via 3DS in the Revolut app on Miss M's registered mobile device.

Miss M says she did not share her Revolut card details with the fraudster. She says she saw the Transaction pending, but did not approve it in her app. Miss M has provided no persuasive evidence explaining how a third-party obtained her card details or approved the Transaction via 3DS. Miss M says the fraudster accessed her Revolut banking app. However, I cannot accept this proposition without supporting evidence – for example, the use of remote access software.

I have taken all the above points together – particularly the absence of any compelling evidence of compromise regarding Miss M's card details and mobile device. Having done so, I am not satisfied, on the balance of probabilities, that the Transaction was made by a third-party without Miss M's consent. The evidence before me suggests that it is more likely than not that Miss M consented to the Transaction – either by making it herself or providing authority to someone else to do so. Accordingly, I do not find that Miss M is entitled to a refund.

Given my findings, I do not consider it necessary to address recovery or whether Revolut ought to have intervened in the Transaction. However, for completeness, I find Miss M has no chargeback rights in this matter, and I would not have expected Revolut to have intervened due to the Transaction's value and absence of any significant aggravating factors.

### **Conclusion**

Taking all the above points together, I do not find that Revolut has done anything wrong. Therefore, I will not be directing Revolut to do anything further.

In my judgment, this is a fair and reasonable outcome in the circumstances of this complaint.

### **MY FINAL DECISION**

For the reasons set out above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 9 February 2026.

Tony Massiah  
**Ombudsman**