

FINTECH MONITOR PROFILE: REVOLUT



The monthly *Fintech Monitor Profile* unpacks a notable competitor's strategy, products and digital experience. These profiles are a reusable reference point that gets behind the marketing and fintech hype to look at the reality of each firm's value proposition.

Revolut

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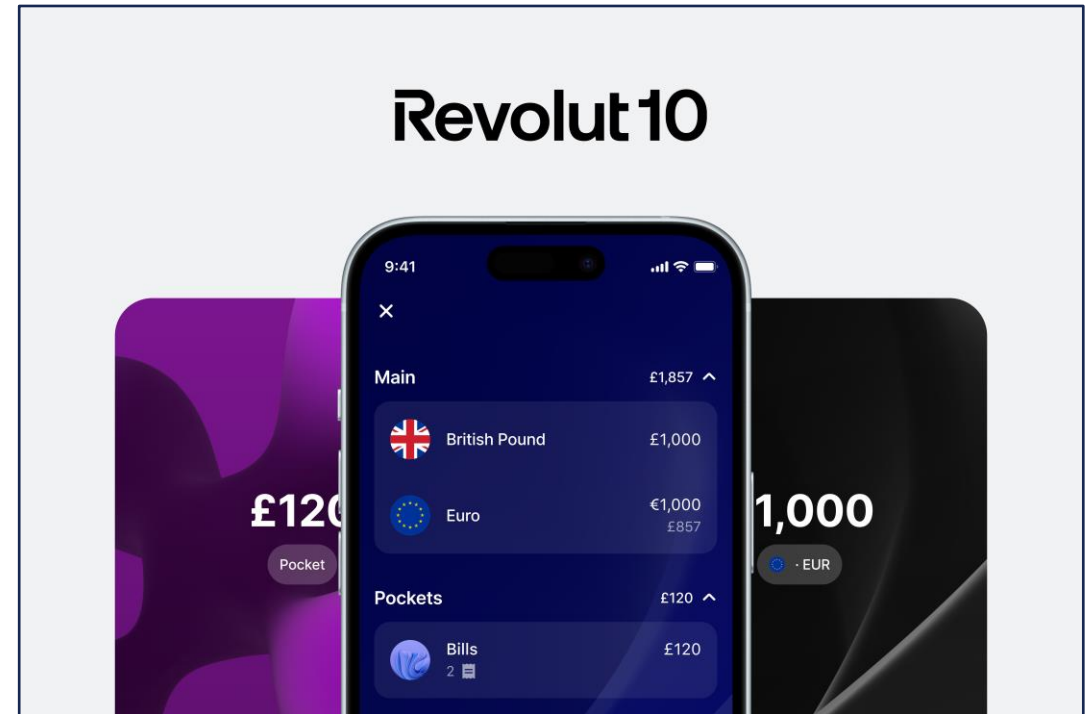
A person in a light blue shirt is working at a desk. They are holding a white tablet in their left hand and a red pen in their right hand. The desk is covered with various business documents, including a large colorful pie chart and several bar charts. In the background, a laptop screen displays more charts and data. The overall scene is dimly lit with a blue tint, suggesting a professional and focused work environment.

STRATEGY

Founded in 2015, British firm **Revolut debuted multi-currency accounts** to address high fees in foreign exchange and transfers. Since then, **the firm has iteratively expanded its suite and moved into new markets**, now offering a varied product mix that includes investing, teen, credit, savings and business accounts in 38 countries.

In 2020, Revolut launched in the U.S. with currency accounts, crypto and stock trading, and savings products. Revolut also offers its <18 account with a debit card, providing parents and teens with spending and card management tools. These products are available in the Standard plan, though **the firm offers premium subscriptions with “lifestyle” value-add services**. Revolut is also **prioritizing specific products to better cater to the American market**—including a [robo advisor](#) launched last year—and focusing on expanding credit products. At present, **the firm services about 1 million U.S. users** but intends to [make](#) the American market a growth priority.

Expansion into new markets and diverse verticals is behind the firm’s **broader strategy of attaining “super app” status**. Internationally, Revolut’s user base is approaching 40 million users collectively [making](#) over 400 million transactions a month. In 2022, the firm began [rolling out](#) a Lite version of its app to expand to Asian and Latin American countries. Growth has not been without its challenges, with Revolut’s **banking license applications generating scrutiny**. The firm’s path to greater adoption and engagement lies in its ability to gain the trust of regulators while tailoring its services to different markets.



Revolut 10 Announcement – Press Image

AT A GLANCE

COMPANY INFORMATION

Founded: 2015
Users: ~40M
Employees: >8,000

“One app, all things money”
“We change the way you do money”

CONSUMER PRODUCTS

Currency exchange, **international transfers**, **debit** cards, **P2P** payments, **savings** vaults, stock **investing** and **robo advisor**, and **lifestyle products**

KEY CONSUMER DIFFERENTIATORS

- **International transfers** across Europe, Asia, Africa and the Americas
- **Low-cost currency exchange** functionality for over two dozen currencies
- **Debit card** and virtual, one-time cards
- PFM tools including account aggregation, **budgeting and analytics**, and **subscription management**
- Interest-bearing **Savings Vaults** with competitive APYs
- Commission-free **self-directed investing** and a low-cost, **automated robo advisor** offering
- A growing set of “**Lifestyle**” products including travel benefit, airport lounge access, donation, and shopping features

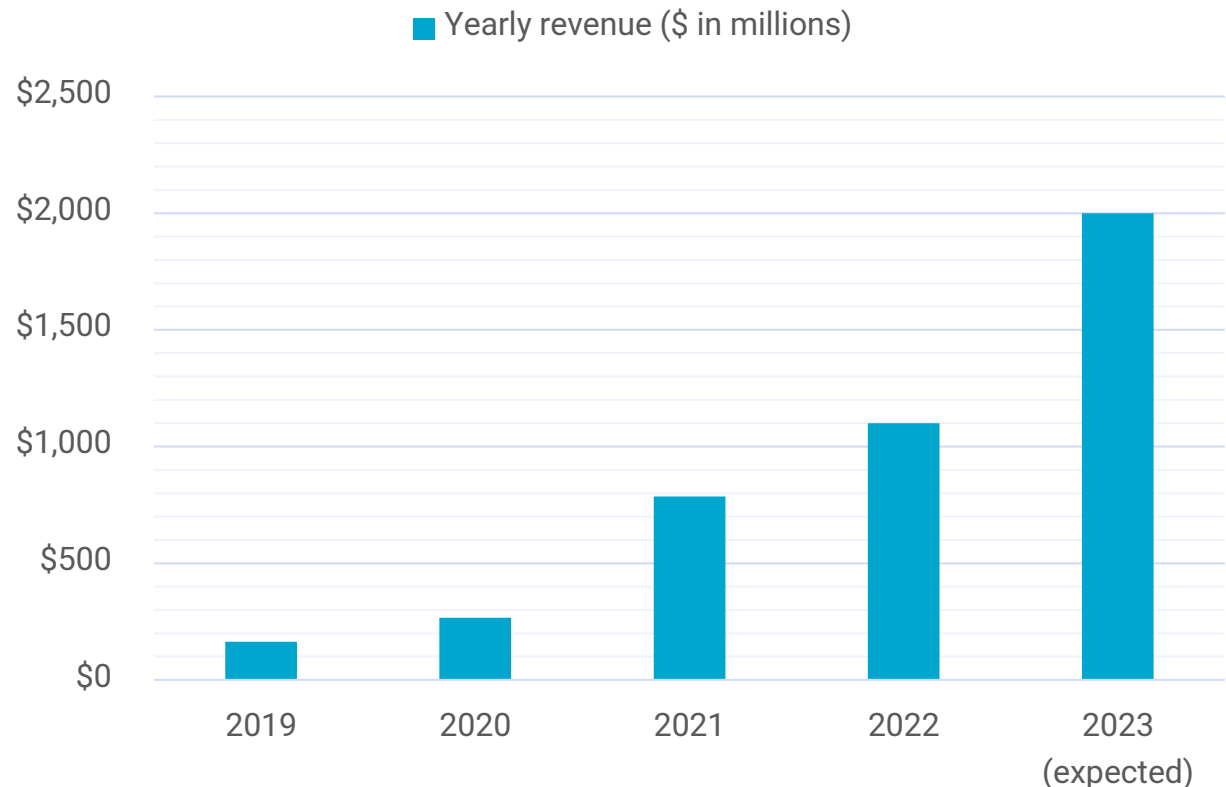
* Sources: [Block Investor Day Presentation](#); Block Investor Relations

Though Revolut has posted strong results, a lack of regulator approval will likely constrain prospective growth

Revolut's stated aim to become a one-stop shop for financial services faces headwinds from its inability to grow and mature its offerings into more traditional financial products; significant future growth likely hinges on the firm successfully securing banking licenses in the UK, the U.S. and other geographies.

- Revolut produces most of its non-European Economic Area (EEA) revenue from low-margin money movement services; expanding into higher-margin lending services like credit cards, BNPL and mortgages can diversify its revenue streams in other markets
- The firm currently services 8 million users in its home UK market but has yet to secure a banking license despite filing in 2021; reporting delays, combined with Revolut's size, have [deterred](#) regulators in the UK and abroad from promptly elevating the firm to bank status
- Revolut's successful application for a Lithuanian license allows the firm to "passport" its bank status across the EEA; the firm currently offers banking services like loans and credit cards in 28 countries
- In the U.S., where progress toward a license is all but [stalled](#), the firm has ceded management of financial products and [relies](#) on third-party BaaS partners; the inability to directly offer BNPL, credit cards and other financial products hinders the firm's growth prospects and ability to compete with challengers like **SoFi** and **Chime**
- Relatedly, the firm [discontinued](#) crypto trading and staking in the U.S. and UK amid regulatory uncertainty last year

Figure 1 | Revolut revenue (2019-2023)*



* Sources: [Revolut Newsroom](#)

Revolut is expanding its geographic footprint and tailoring offerings by market

Figure 2 | Revolut key launches, milestones and other events

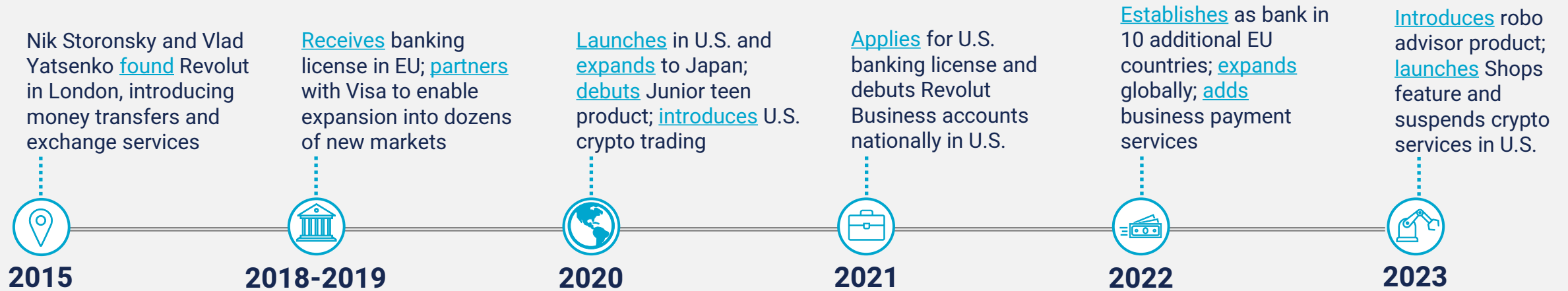
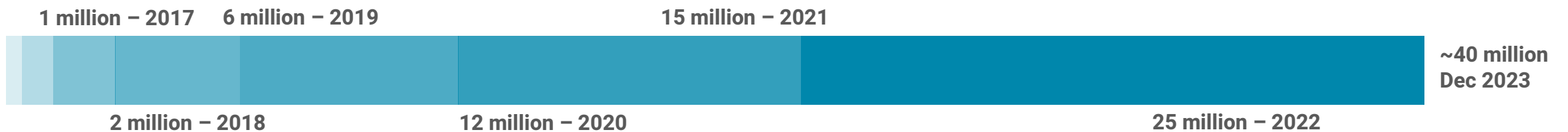


Figure 3 | Revolut worldwide users (2017-2023)*

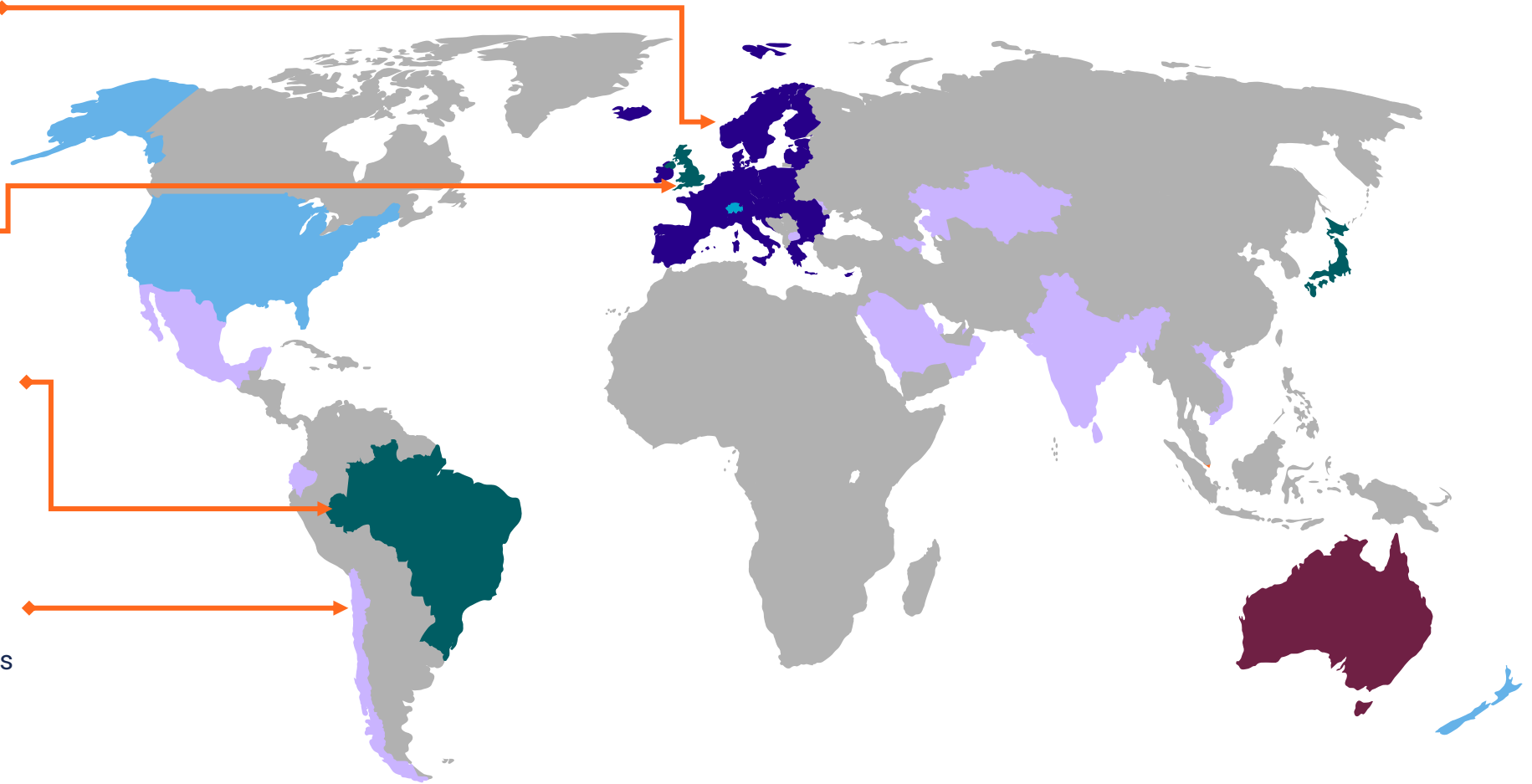


* Sources: [Revolut Newsroom](#)

Revolut is expanding its geographic footprint and tailoring offerings by market

Figure 4 | Map of Revolut service availability

- Revolut offers a full range of services in the EEA, bolstered by a Lithuanian banking license
 - The largest markets within the EEA include Romania, Poland, France and Spain
- The UK constitutes the firm's home and largest market, with over 7 million users
- Other principal markets include Australia, Brazil, New Zealand, Switzerland, Japan and the U.S.
- Launched in 2022, Revolut Lite provides a limited foreign exchange and transfer product; the firm services an expanding number of countries across Latin America and Asia



A blurred background image showing a person's hands. One hand is holding a credit card over a laptop keyboard, while another hand holds a pen. The scene is dimly lit with a blue tint.

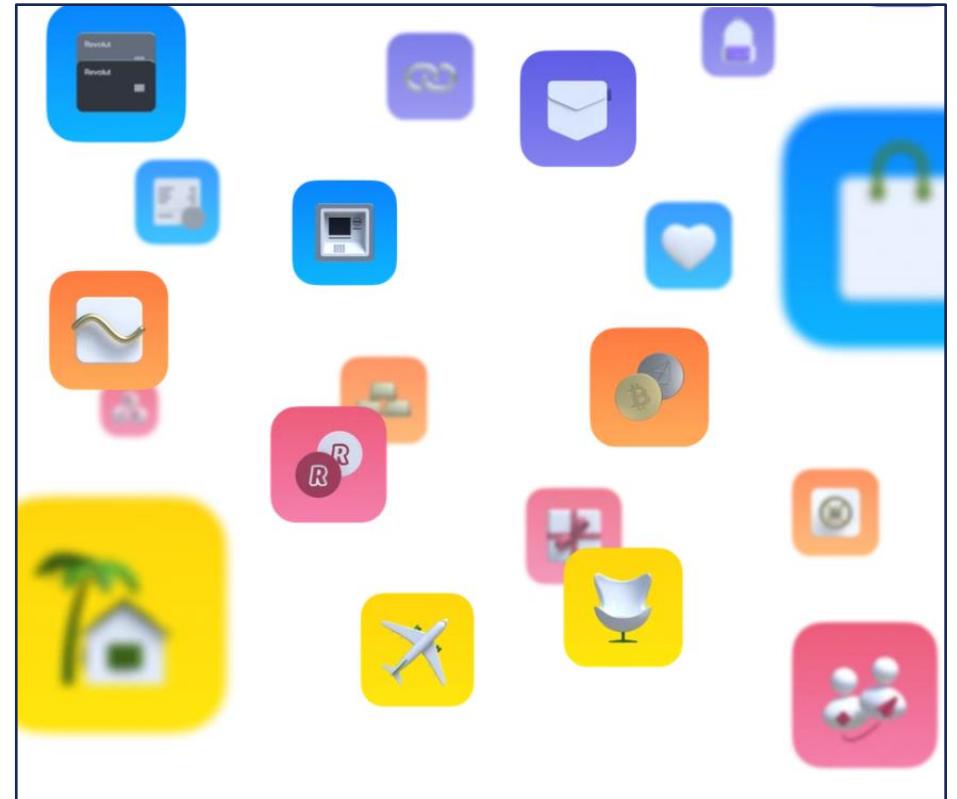
PRODUCTS & SERVICES

Revolut offers a variety of banking, investing and lifestyle products with a tiered subscription model

R

Revolut's consumer product suite encompasses foreign exchange and transfer services, banking, investing, and teen products. Paid [subscription](#) plans offer access to premium lifestyle services.

- **Multicurrency Accounts:** Distinct from bank accounts, users can hold, send, receive and exchange over 25 currencies in non-insured accounts
 - Revolut supports international transfers and payments and provides a debit card that is compatible abroad
 - The firm also offers a free proprietary P2P product, bill pay, subscription management and early payday service as well as personalized budgeting and spending tools, including shared group Vaults
- **Wealth:** The firm offers Savings Vaults, self-directed investing and robo-advisors
 - Revolut allows commission-free trading on stocks and ETFs with fractional shares
 - The Automated Investing offering provides a personalized portfolio recommendation
 - Savings Vaults provide an FDIC-insured balance at a competitive, [plan](#)-dependent APY
- **Revolut <18:** A youth account for users from six to 17 years old with a contactless card, savings goals, a P2P product and parental management
- **Lifestyle Products:** The firm offers a range of non-financial products including shopping with rewards, donations and airport lounge access



Revolut Public Site Homepage

Revolut offers a variety of banking, investing and lifestyle products with a tiered subscription model



PRODUCTS & SERVICES

Figure 5 | Revolut U.S. subscription plans

	Standard Free	Premium \$9.99/month	Metal \$16.99/month
Physical + unlimited virtual debit cards	Standard delivery	Expedited delivery	Expedited delivery + metal card
International transfer discount	×	20%	40%
No-fee currency exchange	\$1,000/mo	\$10,000/mo	Unlimited
Commission-free investing	✓	✓	✓
Banking APY	3.25%	4.25%	4.25%
Travel + medical insurance	×	✓	✓
Revolut <18	Up to 5	Up to 5	Up to 5
Additional features	×	Priority support, purchase protection and lounge benefits	Priority support, purchase protection and lounge benefits

INSIGHTS

- Compared to other U.S. neobanks like **Chime** and **Varo**, **Revolut's subscription model is relatively unusual**; however, the firm's growing set of value-add services may justify premium subscriptions
- Revolut's **UK and EEA subscription model notably features five tiers**, with the top reaching nearly \$60/month to reflect a broader base of services and higher-end perks

Revolut offers a variety of banking, investing and lifestyle products with a tiered subscription model



PRODUCTS & SERVICES

Platforms



iOS



Android



Authenticated Site

Fees

Money movement fees

Add money via debit: Up to 1% domestically, 3% internationally

Add money via credit: Up to 3%

ATM withdrawal (out of network): Up to 2%

ATM cash deposit: Up to \$4.95

Investing fees

Robo Advisor wrap fee: 0.25%/year or \$0.25/month, whichever is greater

Trader Pro subscription: \$5/month for self-directed accounts

Third-party providers

Banking partners¹



External account management²



Lending partner³



Travel insurance partner⁴



Brokerage services⁵



¹Metropolitan Commercial Bank provides banking services and debit cards; Sutton Bank supports interest-bearing Savings Vaults; both entities provide FDIC insurance

²Connects external accounts via credentials

³Issues personal loans and the Revolut Visa Credit Card

⁴Underwrites travel insurance policies offered by Revolut's premium subscription plans

⁵Acts as carrying broker for brokerage and wealth services provided by the firm

A hand holding a smartphone against a bokeh background of city lights at night. The text "DIGITAL EXPERIENCE" is overlaid in white, bold, uppercase letters.

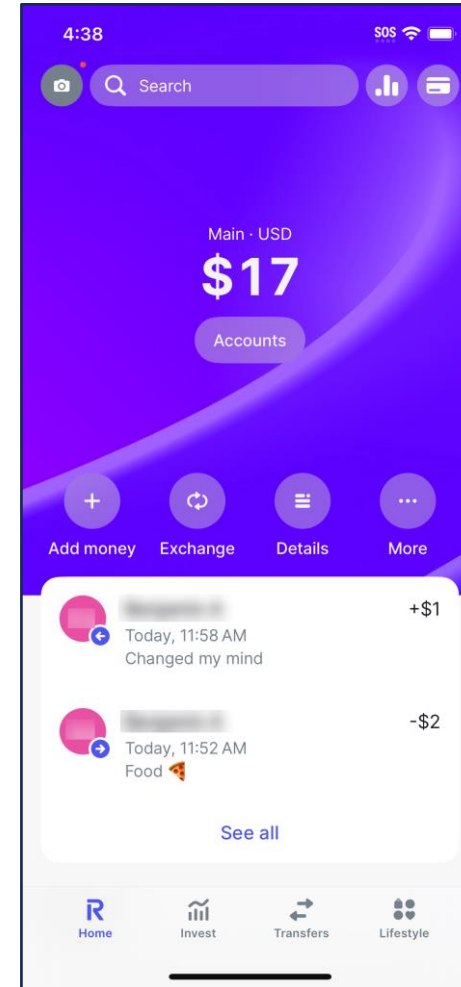
DIGITAL EXPERIENCE

SUMMARY

- The Home screen [houses](#) several options including profile, settings, and card management capabilities
- Users can [leverage](#) money movement features to exchange currencies while tracking their net worth
- Customizable widgets [provide](#) account previews

INSIGHTS

- Revolut's recent aesthetic [overhaul](#) effectively redistributed functionality throughout the app, providing a more intuitive user experience that the new account switching menu further enhances
- The firm stands out for its visually dynamic yet straightforward budgeting tool that enables users to keep track of monthly spending and budgeting



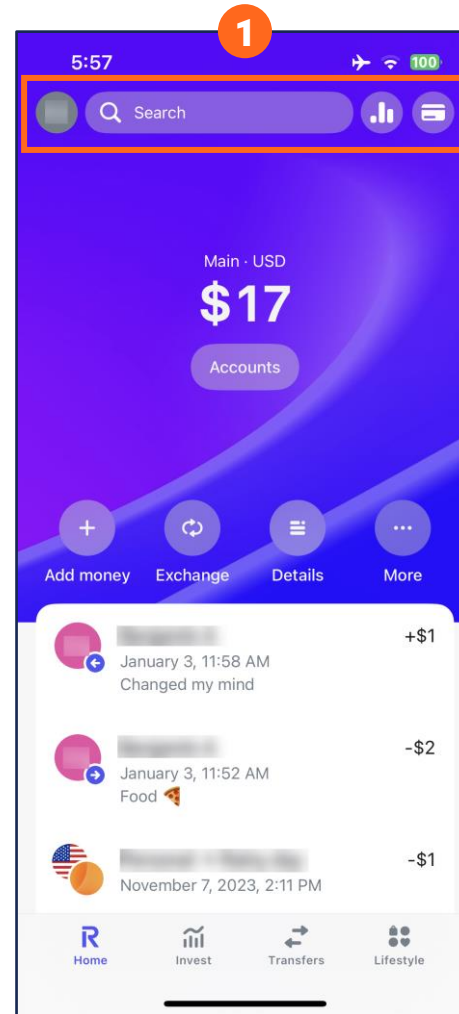
iOS Home Screen

Revolut's Home screen houses account management capabilities

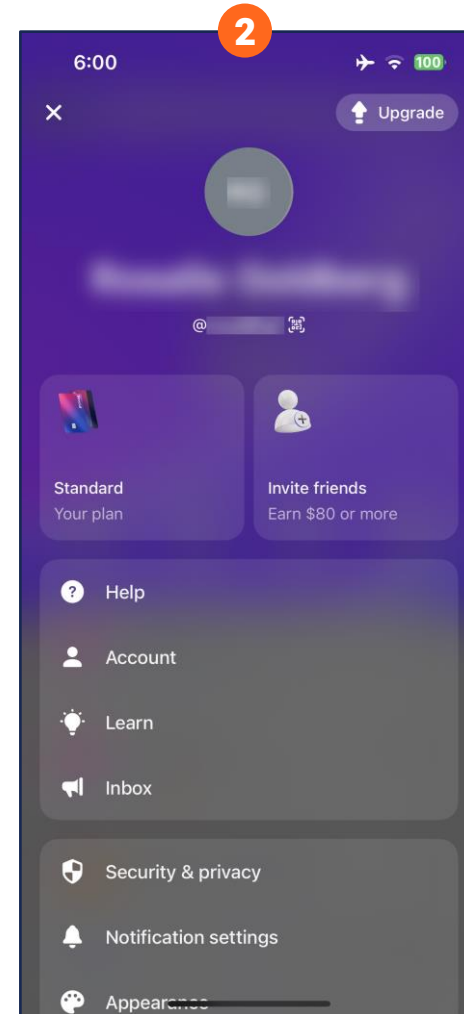
DIGITAL
EXPERIENCE

The Home screen organizes profile and settings management interfaces as well as money movement capabilities.

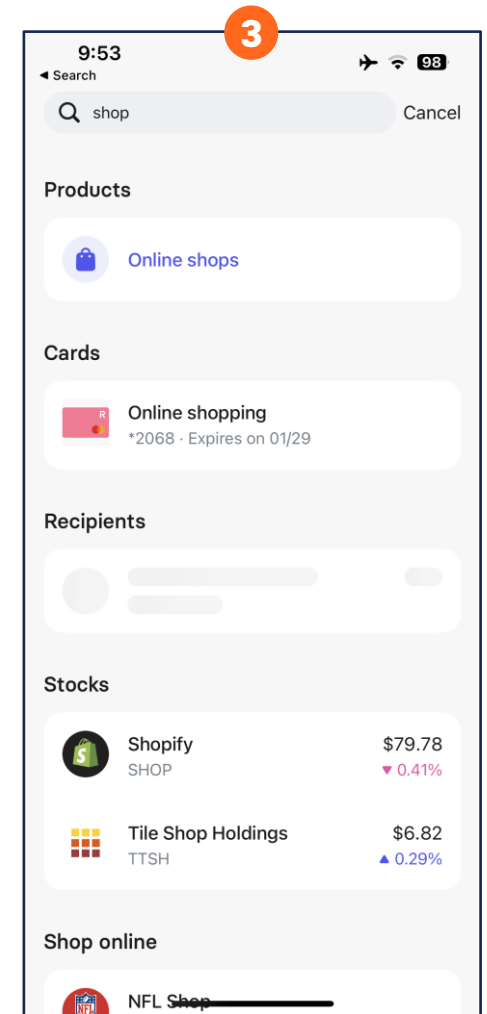
- 1 The Home screen top navigation features links to the profile, Search, Revolut Personal and Cards screens
- 2 The profile screen—findable via the initial icon—houses Revolut plan details as well as account, security and notification preference options
 - The Learn interface supplies educational courses alongside an extensive glossary
 - The Appearances option enables cosmetic changes to the app theme, icon, interface and language
- 3 The Search bar facilitates app-related research including products, stock quotes and loan rates



iOS Home Screen



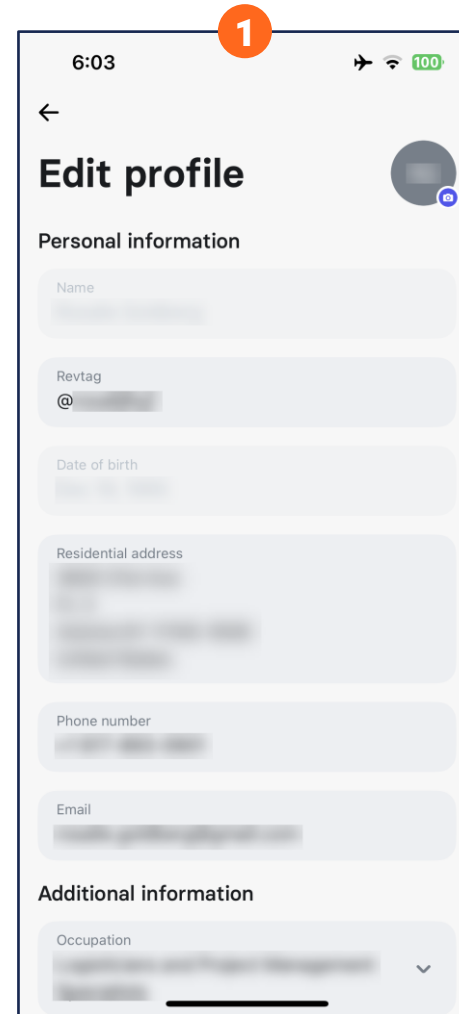
Profile Screen



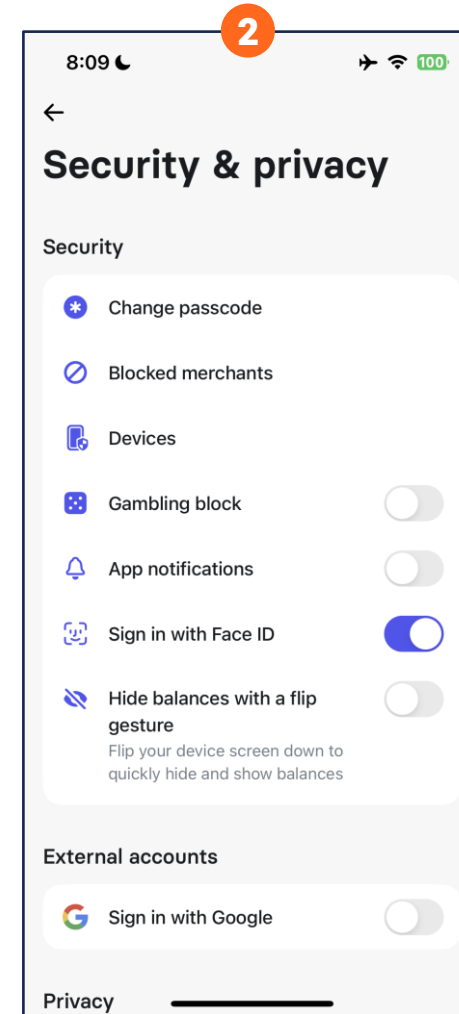
Search Screen

Revolut's Home screen houses account management capabilities

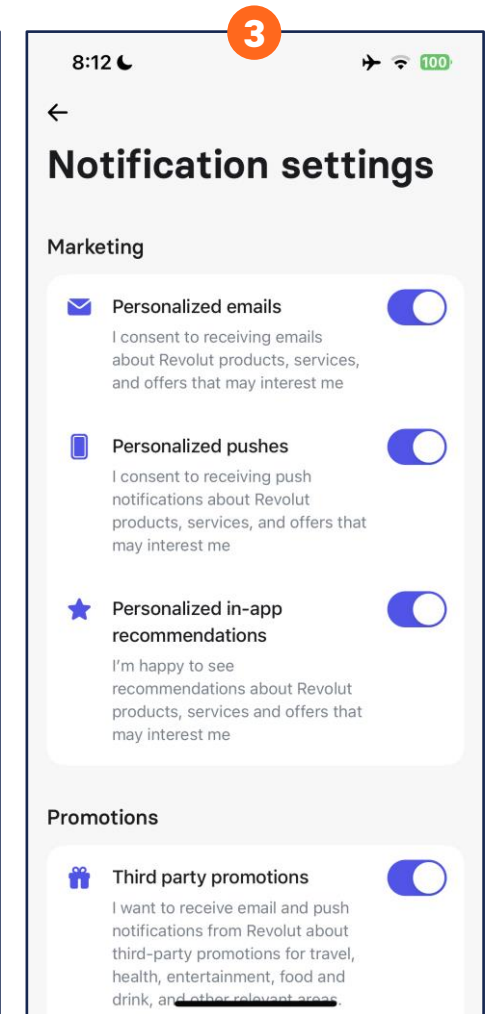
- 1 The Edit Profile screen—findable via the Account option on the profile menu—allows users to view and edit their personal information, such as phone number and email
- 2 The Security & Privacy screen provides standard account management options, including password recovery, device remembering and Face ID login
 - o The firm optionally offers a login toggle for Google accounts in the External Accounts section
- 3 The Notification Settings screen utilizes toggles, organizing various alerts into Marketing, Promotions and Trading categories



iOS Edit Profile Screen



Security & Privacy Screen

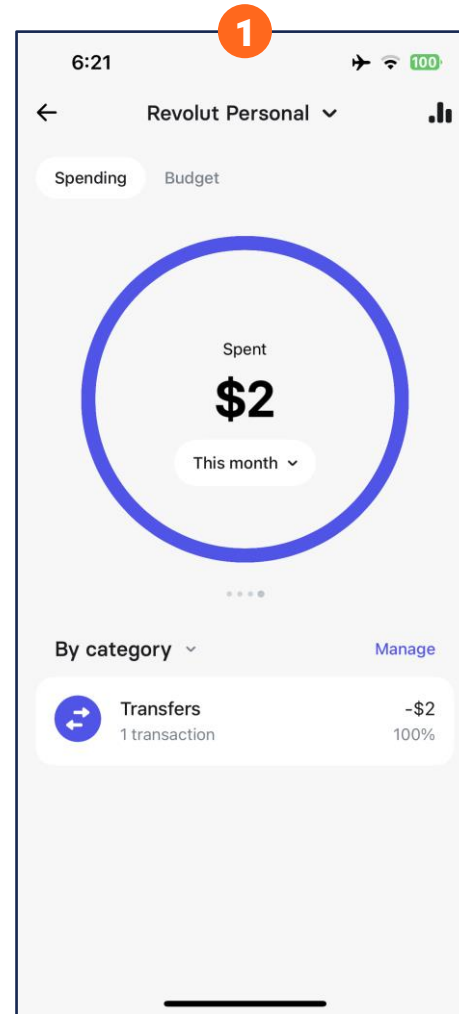


Notification Settings Screen

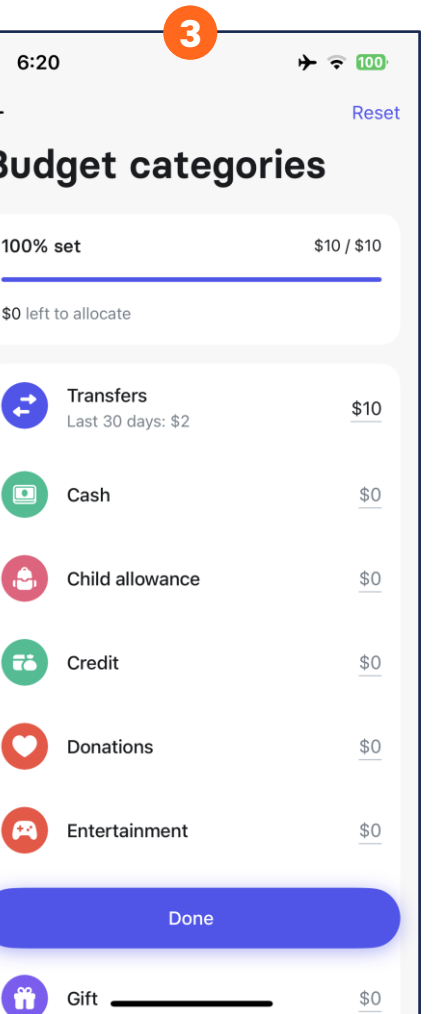
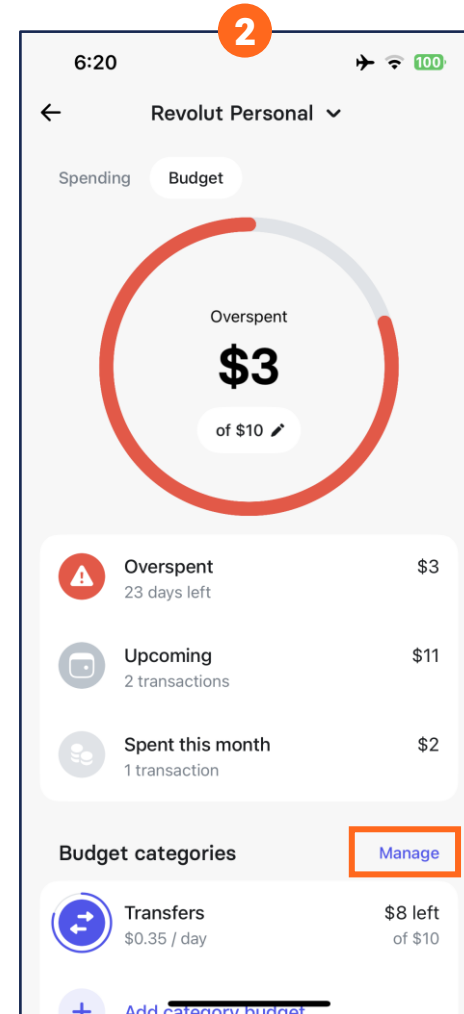
The Revolut Personal interface tracks account spending and budgeting

The Revolut Personal screen—findable via the Home screen icon—utilizes a dual-tabbed interface to track account spending and budgeting.

- 1 The Revolut Personal header prompts a slideup of accounts that users can select to view dedicated breakdowns with options to link or open joint accounts
- 1 The Spending tab features a dynamic donut chart displaying a spending breakdown for the current month
 - Swiping right displays data for previous months
 - Tapping the chart icon rearranges data into a bar graph
- 1 Users can filter charts by Category, Merchant, Country and Currency while the Manage quick link enables custom category creation alongside several default options
- 2 The Budget tab is similarly arranged, with the addition of Overspend, Upcoming and Spent This Month tracking tools above a Budget Categories section
 - Users can designate a total budget via the pencil icon within the donut chart
- 3 The Manage quick link and Add Category Budget option prompt identical interfaces enabling allocation adjustment



iOS Revolut Personal Screen

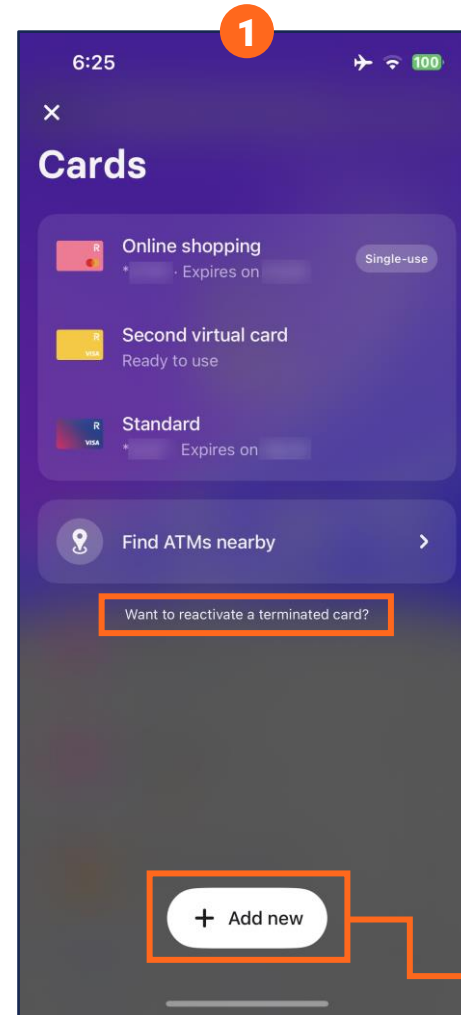


Budget Categories Screen

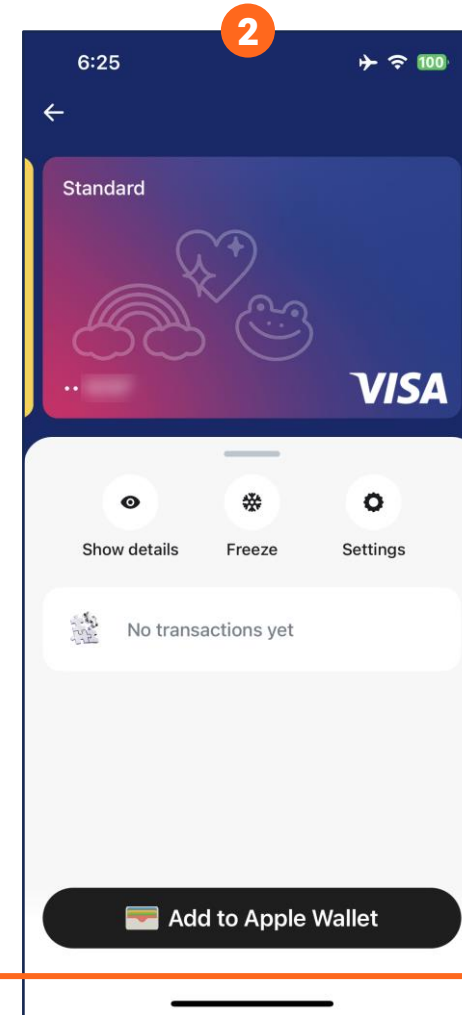
The Cards screen displays card information alongside several management features

The Cards screen provides card details and management as well as transaction histories for physical and single-use virtual cards.

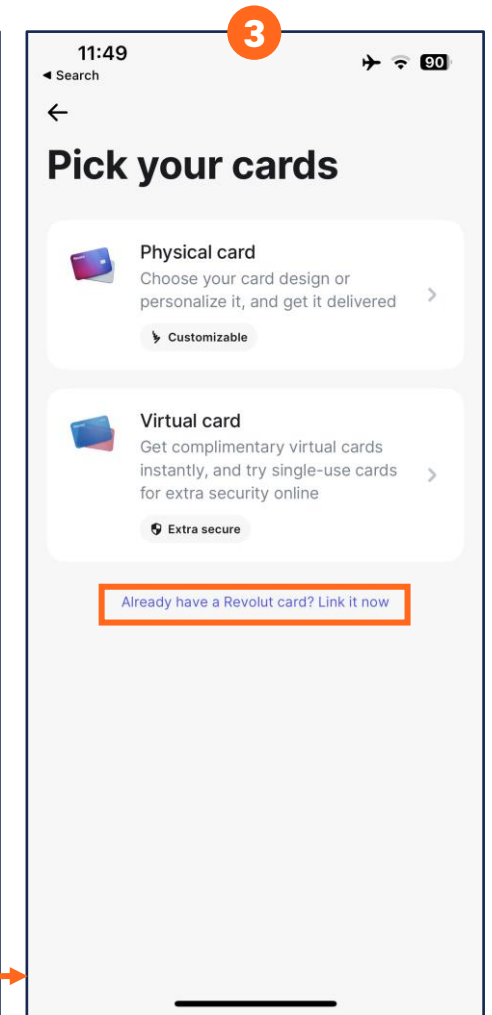
- 1 The firm displays a list of cards, expiration dates and active status for single-use and physical cards
 - Users can tap the tile to search for nearby ATMs
 - The [Want to Reactivate a Terminated Card?](#) quick link enables terminated card reactivation
- 2 Tapping a card row launches dedicated management screens with Show Details, Freeze and Settings options above a list of transactions and an Add to Apple Wallet button
- 3 Tapping the Add New option leads to a step-by-step journey to order a customizable physical or virtual debit card
 - The [Already Have a Revolut Card? Link It Now](#) quick link allows users to link an existing Revolut card



iOS Cards Screen



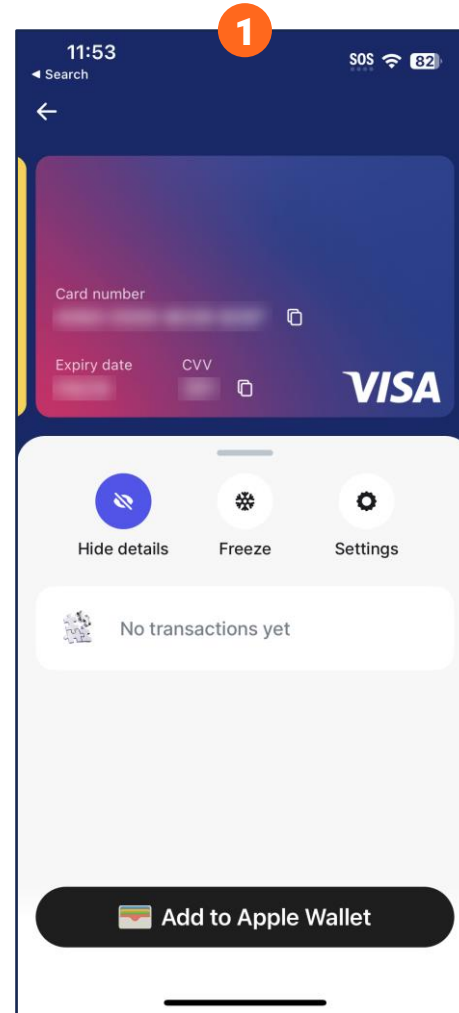
Card Details Screen



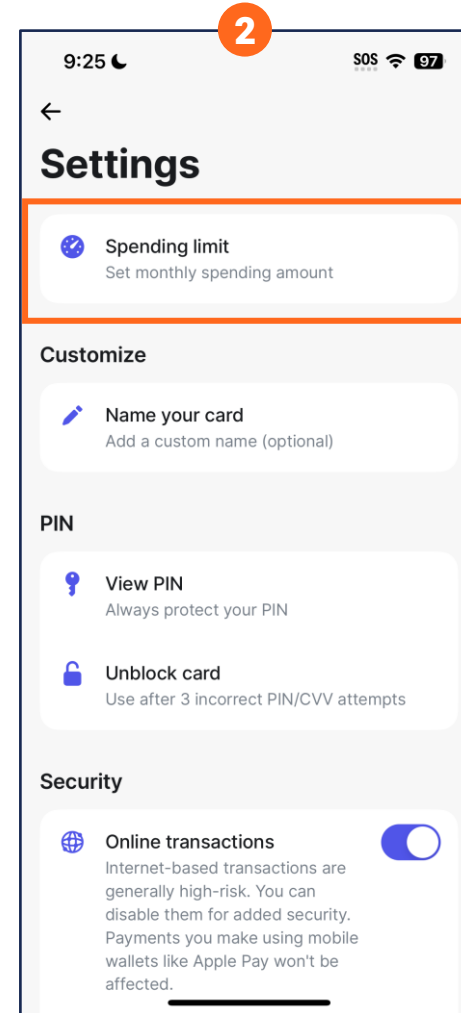
Pick Your Cards Screen

The Cards screen displays card information alongside several management features

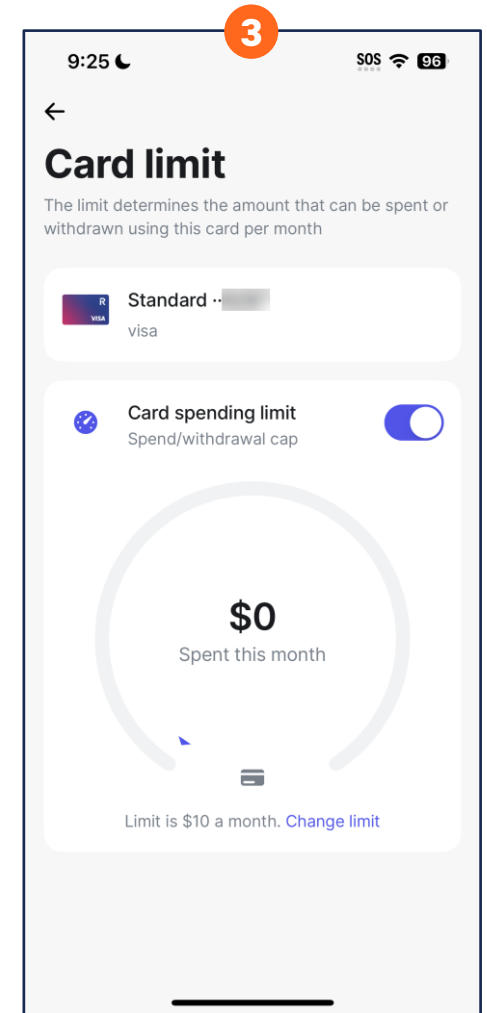
- 1 The details screen displays important information including the card number, expiration date and CVV
- 2 Tapping the Settings icon prompts the respective screen housing the spending limit, the PIN, security settings and card replacement options
- 3 The Card Limit screen displays a meter and amount for each card that can be spent or withdrawn per month
 - o A toggle enables strict enforcement of the limit
 - o The Change Limit option allows users to enter a new limit



iOS Card Details Screen



Settings Screen

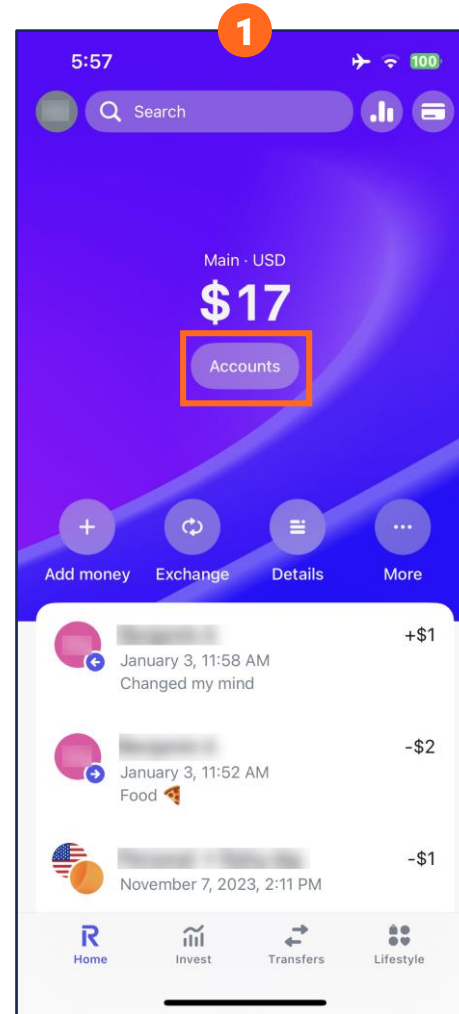


Card Limit Screen

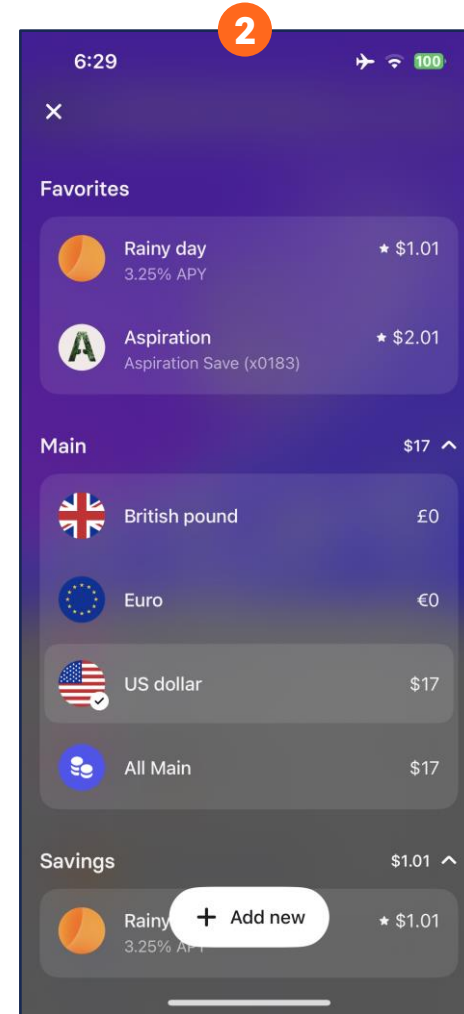
The account switching menu enables efficient currency management

The account switching menu—findable via the Home screen—conveniently consolidates accounts, enabling users to manage several currencies at once.

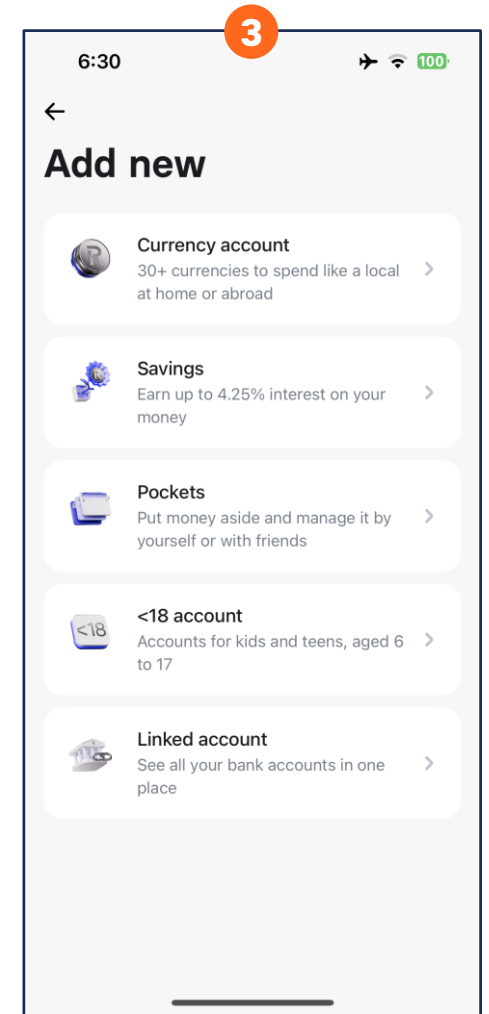
- 1 The accounts screen—findable via the Accounts button or by swiping down on the Home screen—aggregates all Revolut and external accounts
 - Users can tap an account to see it on the Home screen
 - Tapping and holding an account tile allows users to add or remove it as a favorite
- 2 The firm categorizes accounts under collapsible sections with individual balances
 - Add money
 - Exchange
 - Details
 - More
- 3 The Add New option prompts the corresponding screen with options to add several account types including Currency, Savings, Pocket, <18 or linked accounts



iOS Home Screen



Accounts Screen

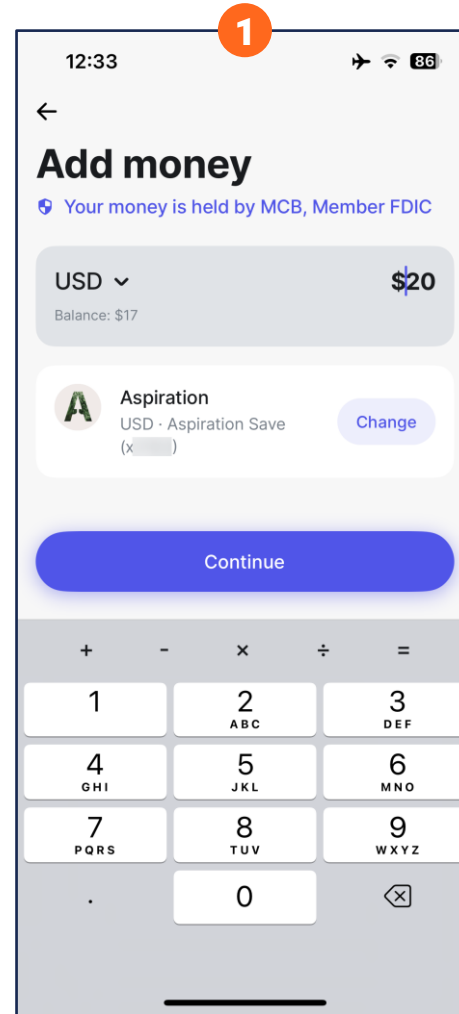


Add New Screen

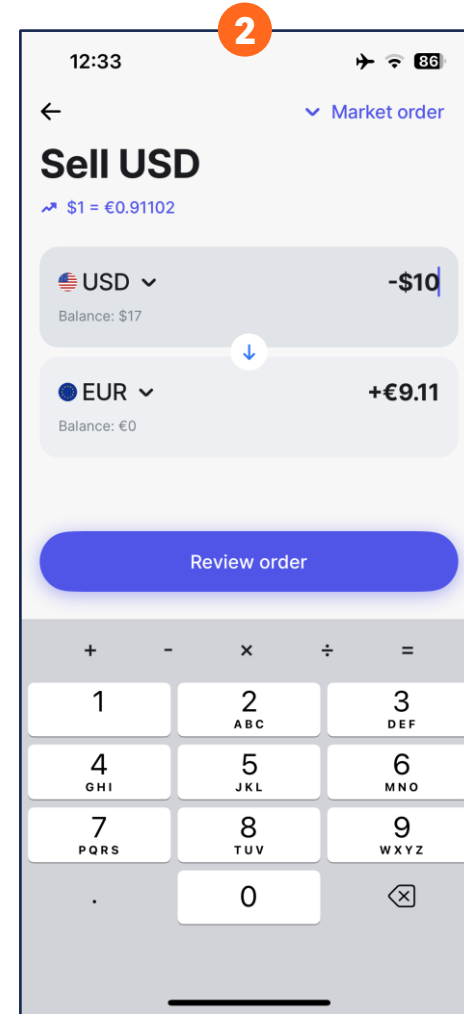
The money movement options facilitate currency exchange

Several Money Movement features—findable from the Home screen—facilitate currency management via the Accounts tile.

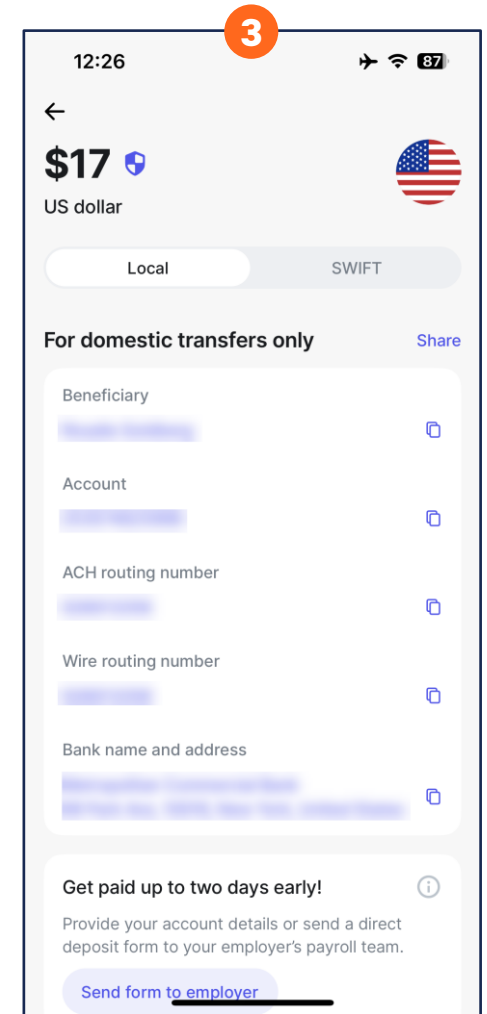
- 1 The Add Money icon prompts a screen allowing users to deposit a currency via card, bank or Apple Pay transfer
 - o The dropdown icon located above the balance prompts an account selection slideup
- 2 The Sell USD screen—findable via the Exchange quick link—facilitates the purchase and sale of various currencies
 - o The Market Order dropdown prompts a slideup allowing users to modify a Stop or Limit order
 - o The exchange rate quick link leads to a price chart screen with favorite and alert options
 - o The input boxes allow users to enter amounts, switch currencies and swap between order types
- 3 The Currency Account screen—findable via the Details icon on the Home screen—provides account information including domestic and international transfer rates
 - The More icon—findable via the Home screen—prompts a lightbox with Statement, Converter, Background and Add New Account options



iOS Add Money Screen



Sell USD Screen

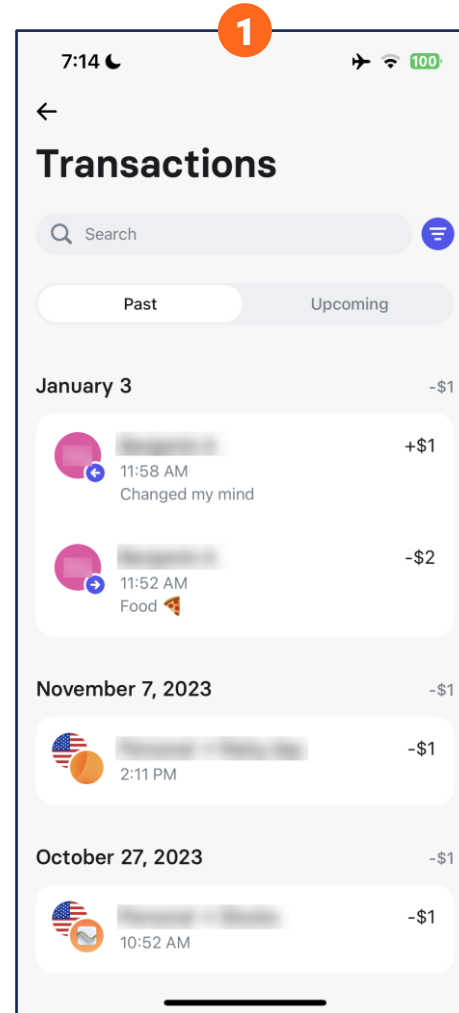


Details Screen

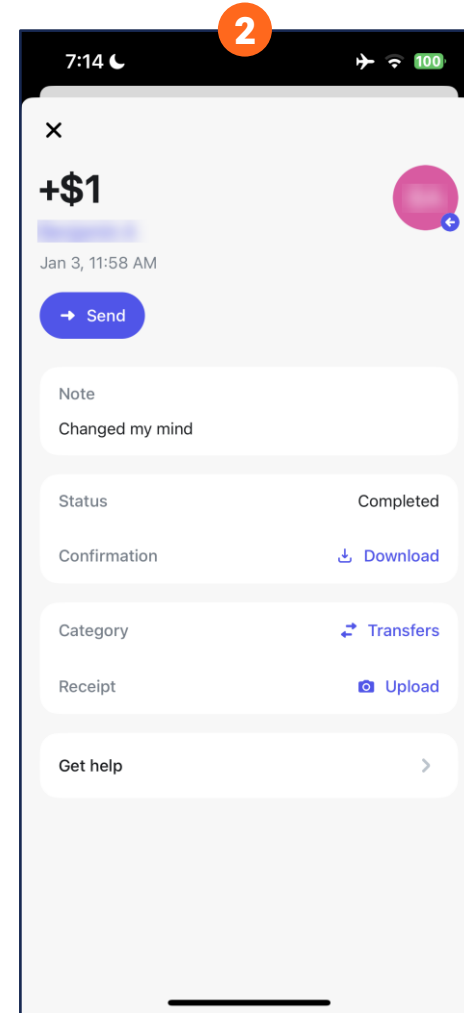
The Transactions interface organizes payment history

The Transactions interface previewed on the Home screen enables users to filter and view transactions.

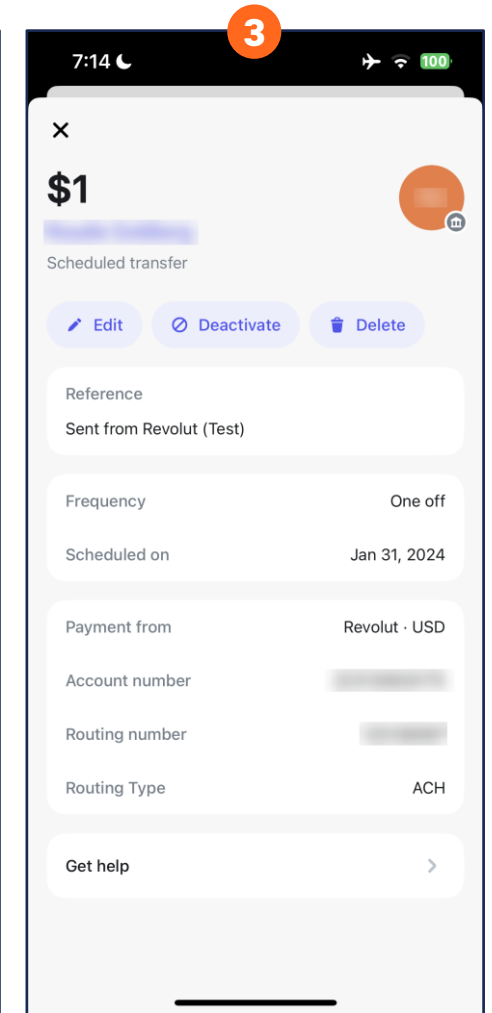
- 1 The Transactions screen—findable via the tile on the Home screen—displays transaction history in tappable rows
 - Users can tap and hold a transaction to prompt a lightbox menu with options to adjust the number of listed transactions as well as hide and split bills
 - The See All quick link prompts the Transactions interface
- 1 The Transactions screen utilizes a dual-tabbed layout to organize Past and Upcoming account activity
 - Users can manually search or filter by currency
- 2 Past transaction detail screens display options to download transactions and adjust categories below a Send button enabling additional payments to the same individual
- 3 Future transaction detail screens provide Edit, Deactivate and Delete options to modify upcoming transactions above account information



iOS Transactions Screen



Past Transaction Screen

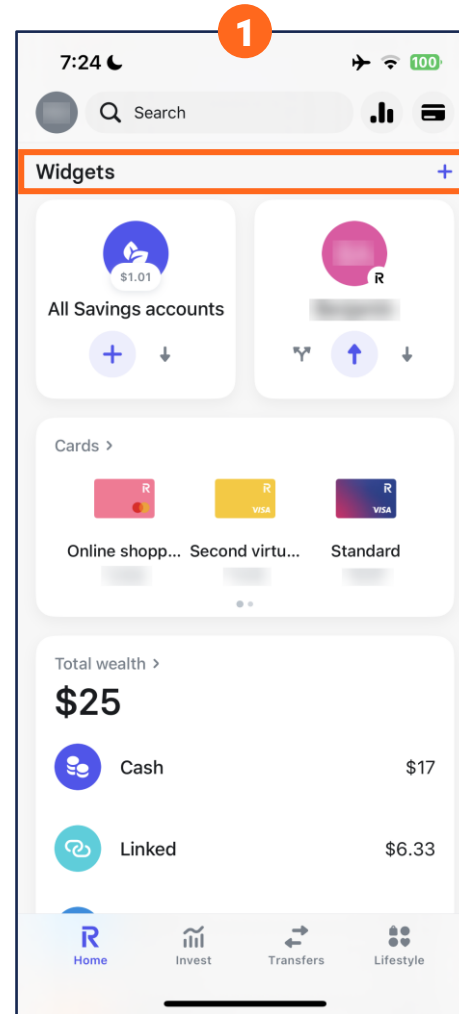


Future Transaction Screen

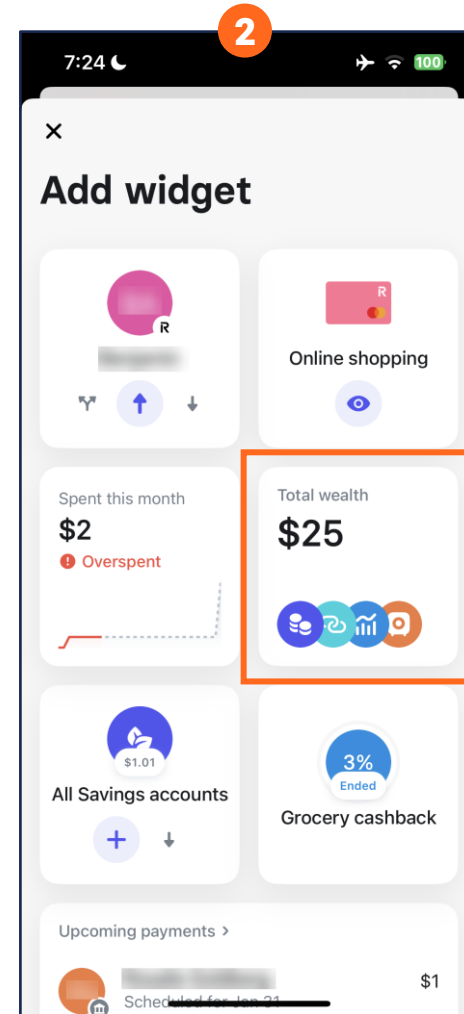
The Widgets section features customizable tiles

Revolut offers an array of customizable widgets for the Home screen, including one that tracks net worth.

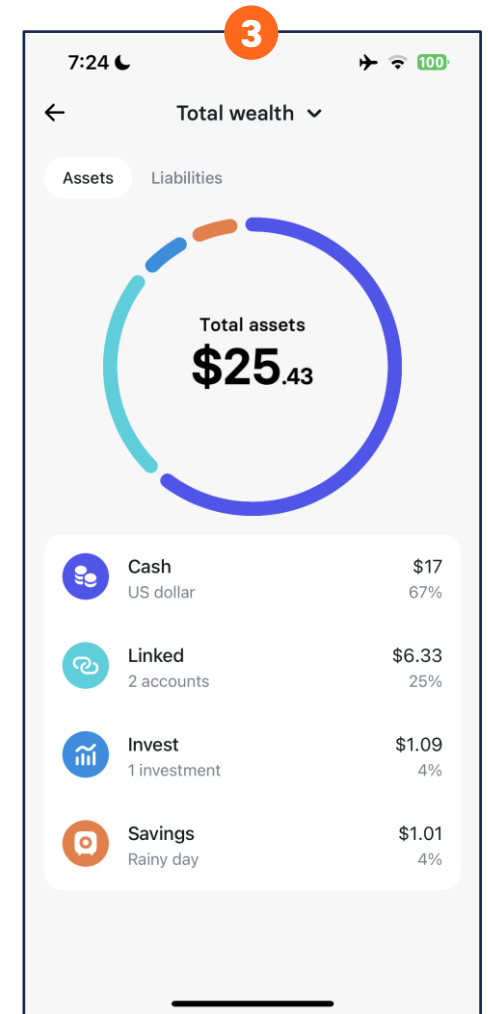
- 1 The Widgets section enables users to add, remove and rearrange Revolut applications
 - Users can tap and hold a widget to prompt a Remove option or drag them to rearrange their order
- 2 The Add Widgets slideup—findable via the plus icon on the Home screen—allows users to browse and customize available widgets
- 2 Users can track their net worth via the Total Wealth widget
 - The Total Wealth tile includes a breakdown of account balances, which users tap to prompt the corresponding account screens
- 3 The Total Wealth screen includes Assets and Liabilities tabs, each featuring a donut chart with balances across internal and external accounts
 - Users tap rows to view account screens and link external bank accounts



iOS Home Screen



Add Widget Screen

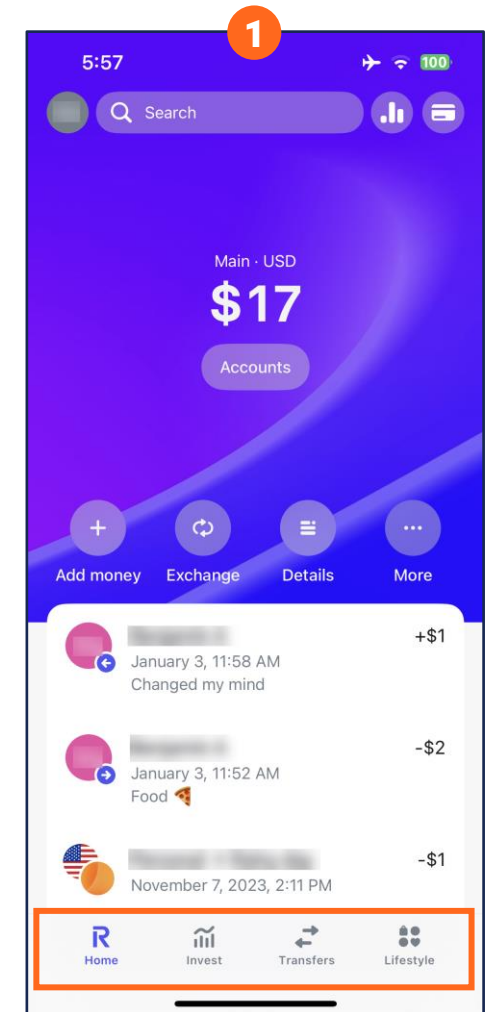


Total Wealth Screen

Revolut provides straightforward bottom navigation options

Revolut provides main navigation options prompting the Home, Invest, Transfers and Lifestyle screens.

- 1 The [Home](#) screen consolidates core app and account management features
- 1 The [Invest](#) screen centralizes trading interfaces as well as portfolio performance details and analytics
- 1 The [Transfers](#) screen enables P2P transactions and unique messaging functionality
- 1 The [Lifestyle](#) screen houses shopping and cashback features



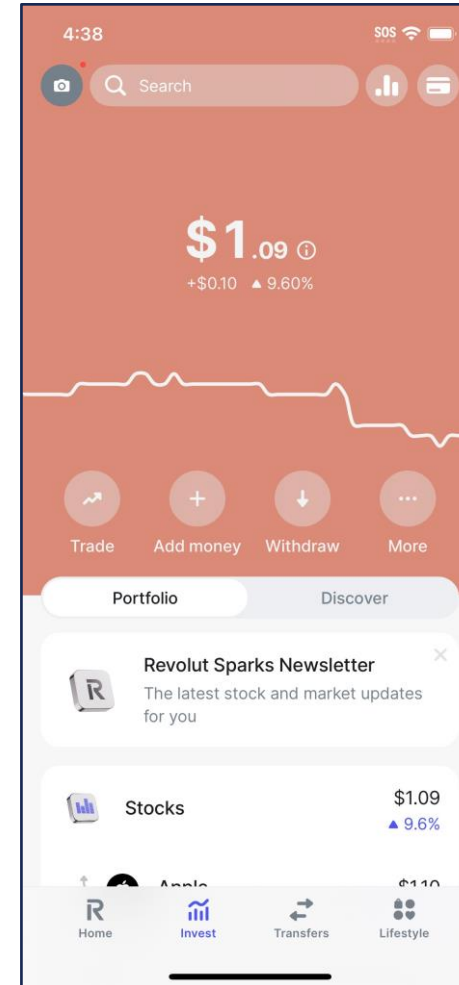
iOS Revolut Home Screen

SUMMARY

- The Invest screen Portfolio tab [provides](#) holdings and watchlist information as well as money movement functionality
- The Discover tab [offers](#) investing-related news and groups of securities separated by category

INSIGHTS

- The firm supports robust quote screens offering related news, upcoming events and financial information
- Revolut supports an Analytics screen housing portfolio performance information, such as performance by sector

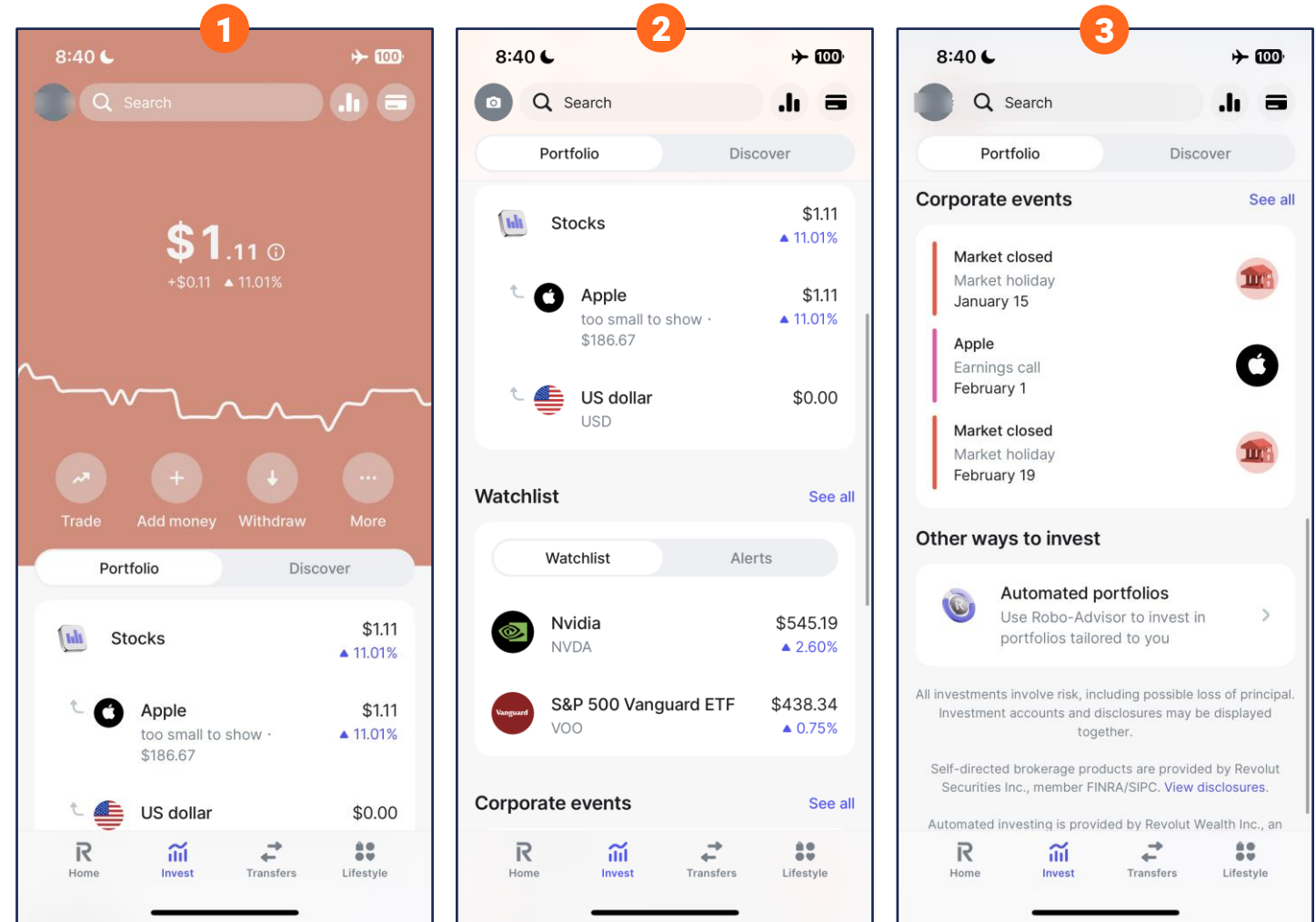


iOS Invest Screen

Revolut's portfolio tab houses holdings, watchlist and market information as well as money movement functionality

The Invest screen Portfolio tab houses a performance line graph and money movement options as well as Stocks, Watchlist, Corporate Events and Other Ways to Invest sections.

- 1 At the top of the tab, a line graph displays portfolio performance; the firm also provides a search bar for securities
- 1 The Stocks section displays the user's holdings along with their total return and cash holdings
- 2 Users find their watchlist securities and alerts in the Watchlist section
- 3 The Corporate Events section shows upcoming market-related events, such as earnings calls or federal holidays
 - o Users tap the See All option to view a calendar of corporate events
- 3 The Other Ways to Invest section houses an Automated Portfolios tile; users tap the tile to open a robo-advised account

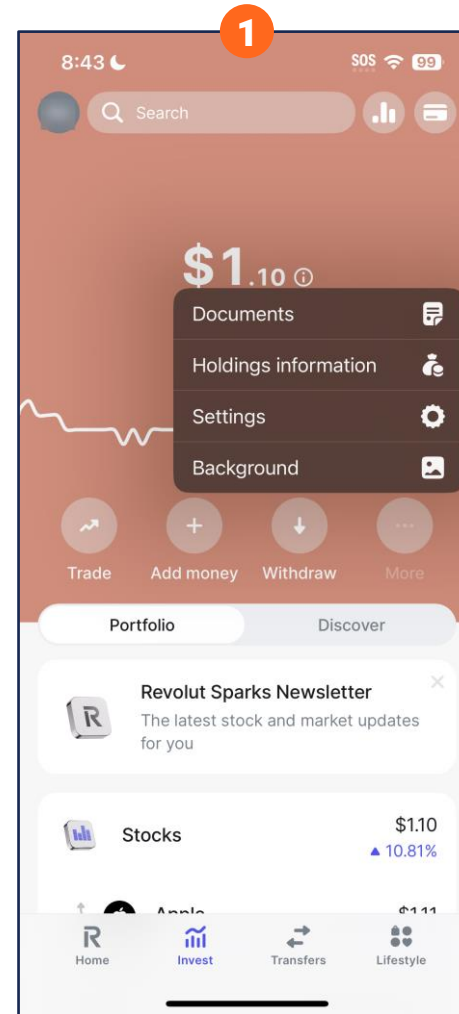


iOS Invest Screen – Portfolio Tab

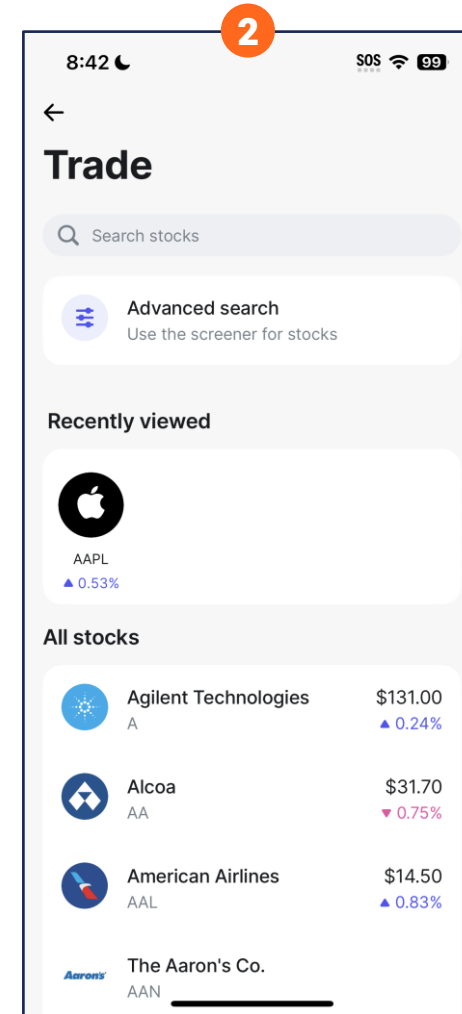
Revolut's portfolio tab houses holdings, watchlist and market information as well as money movement functionality

DIGITAL
EXPERIENCE

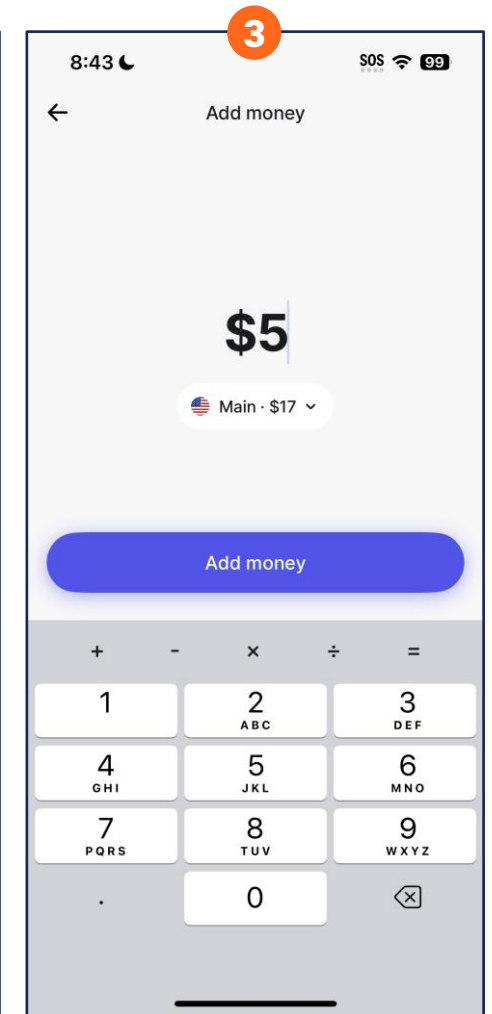
- 1 The More icon on the Portfolio tab prompts Documents, Holdings Information, Settings and Background options
 - Users view account-specific documents by tapping the Documents option
 - The Holdings Information option prompts a breakdown of the user's holdings
 - Users enroll in stock lending via an option on the Settings screen
 - The Background option allows users to change the Invest screen background
- 2 The Trade screen—findable via the corresponding icon on the Portfolio tab—enables users to search for securities to trade
- 2 Users can filter their search by criteria including market cap, P/E ratio and dividend yield via the Advanced Search option
- 3 The Add Money screen—housing a nearly identical transfer experience to the Withdraw screen—allows users to add money to their brokerage account



iOS Invest Screen – Portfolio Tab



Trade Screen

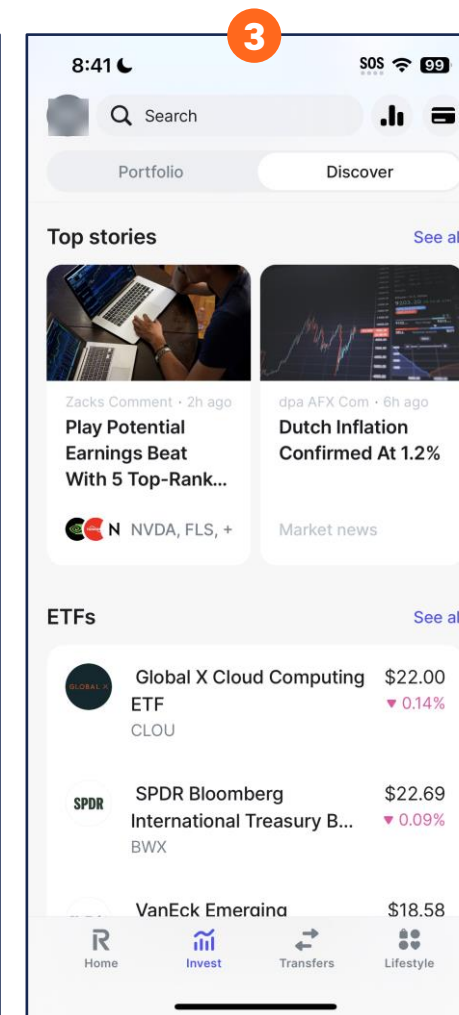
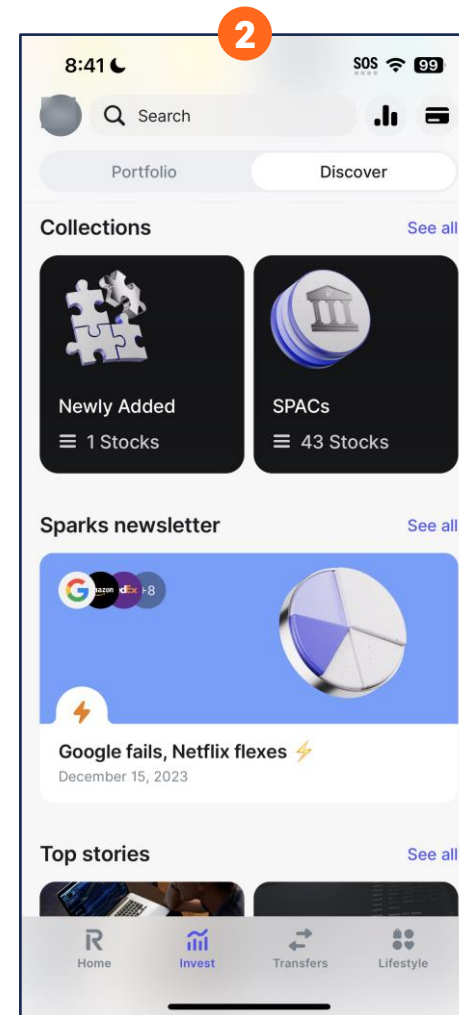
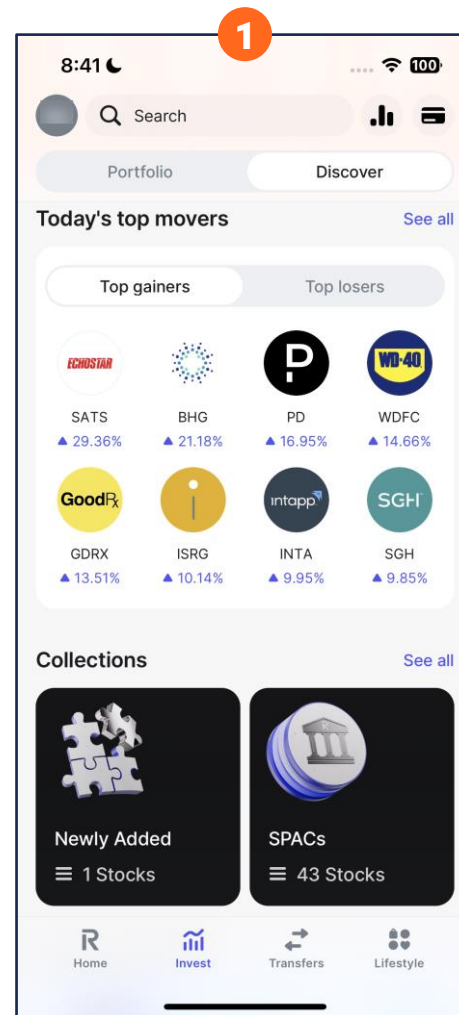


Add Money Screen

The Discover tab provides investing-related news and groups of securities

Users view collections of securities—such as top movers and newly added stock groups—and investing news on the Discover tab.

- 1 The Today's Top Movers section houses Top Gainers and Top Losers tabs, which display stocks with significant price increases or decreases, respectively
- 1 The Collections section houses various groups of stocks in tiles, such as SPACs and Newly Added tiles; users tap tiles to view related stocks
- 2 The firm houses its Sparks Newsletters providing investing-related news in the corresponding section
- 3 The Top Stories section supplies market news articles in a tile slider
- 3 The ETFs section displays various ETFs that users can invest in; users tap ETF rows to prompt quote screens

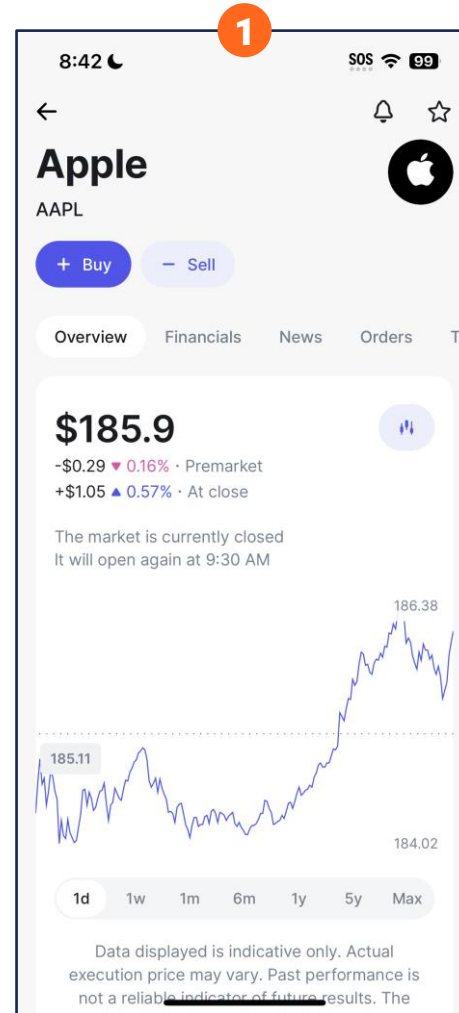


iOS Invest Screen – Discover Tab

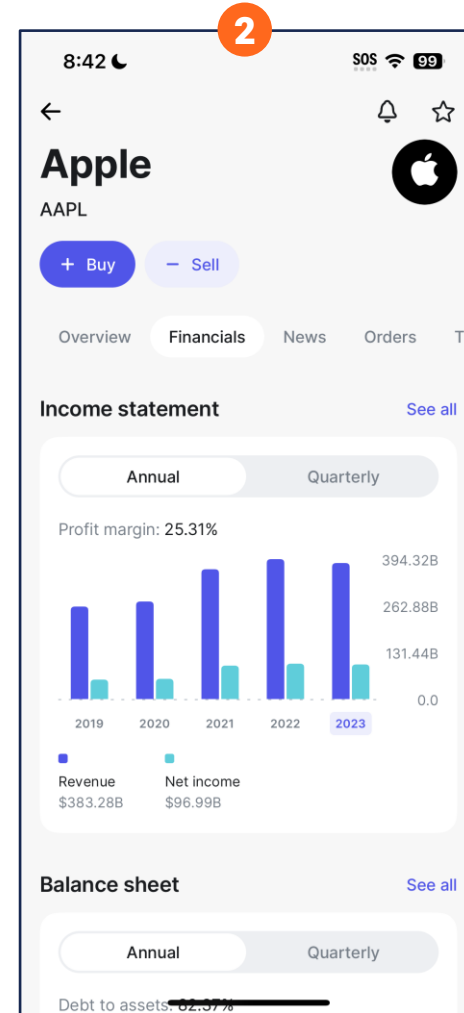
Revolut's quote screens house performance details, financial information and related news

Quote screens offer comprehensive quote information across Overview, Financials, News, Orders and Transactions tabs.

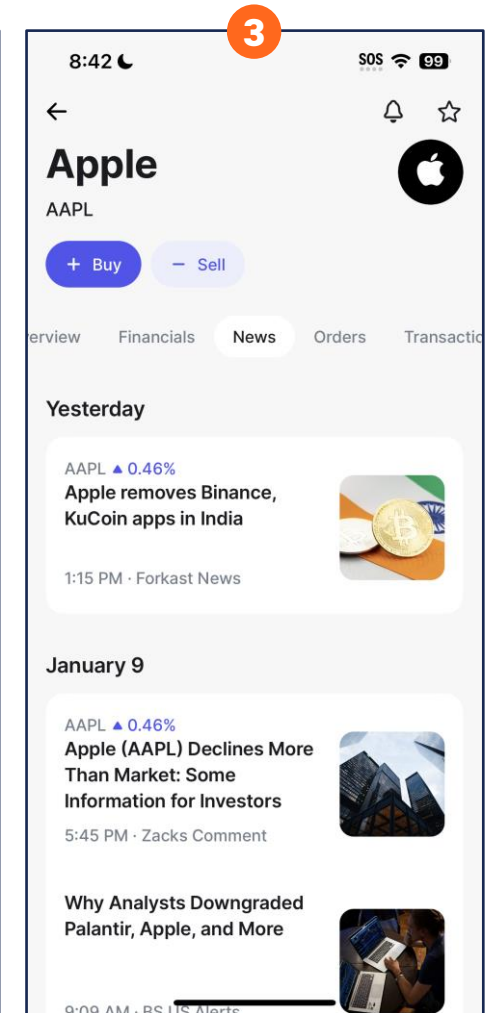
- 1 The Overview tab provides a performance line graph with day change information, analyst price targets, related events and an About section
 - 2 Users view income statement metrics, balance sheet information and graphs displaying the company's cash flow on the Financials tab
 - 3 The News tab houses quote-related news stories sorted by date
- Quote screens also house Orders and Transactions tabs, which display the user's pending and past orders, respectively



iOS Apple Quote Screen – Overview Tab



Apple Quote Screen – Financials Tab

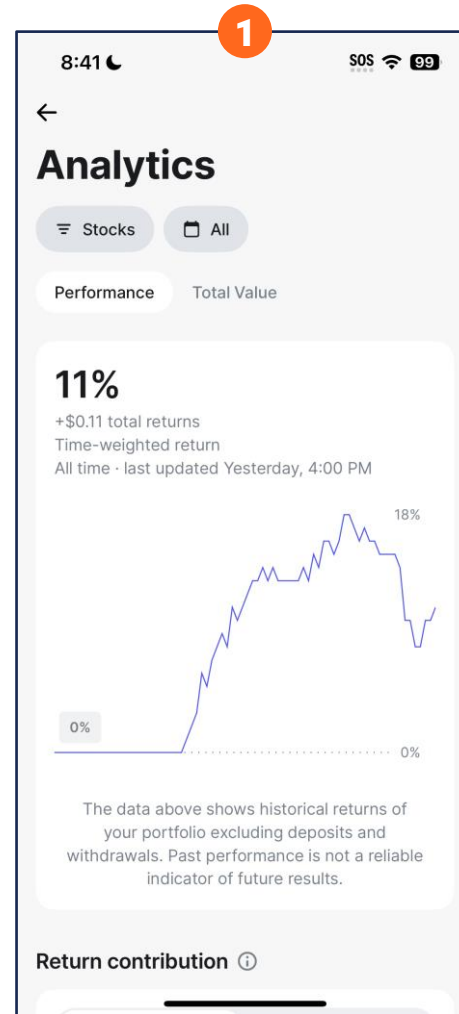


Apple Quote Screen – News Tab

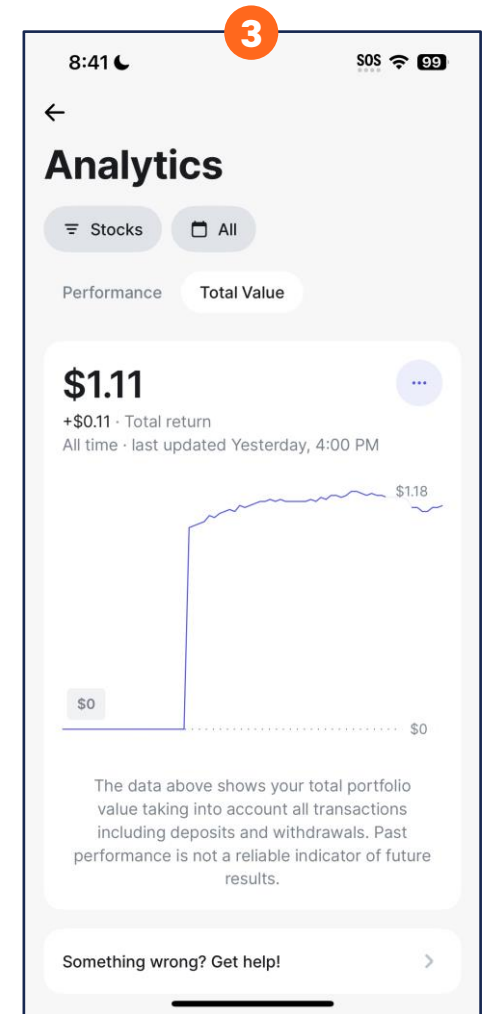
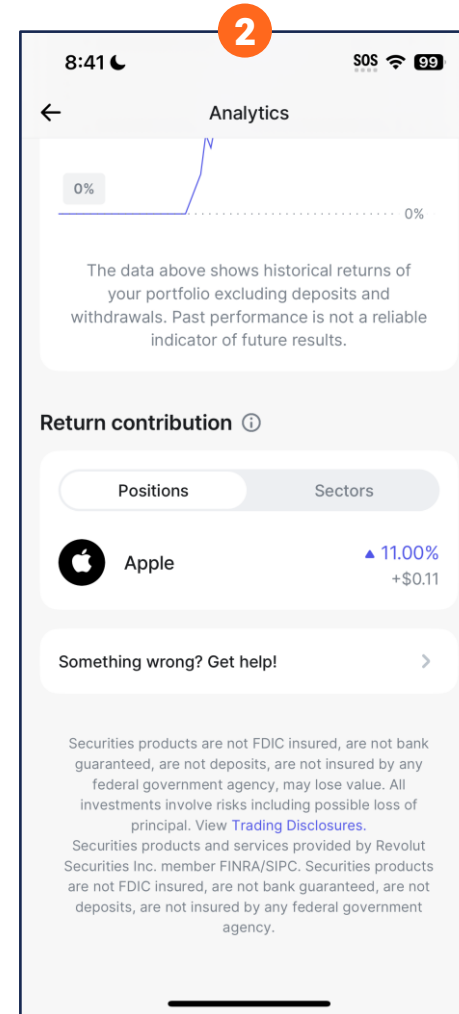
The Analytics screen provides portfolio performance details

The Analytics screen includes Performance and Total Value tabs housing the user's portfolio performance information.

- 1 The Performance Tab houses a line graph displaying the portfolio's total returns
- 2 The Return Contribution section breaks down returns by security; the Sectors tab allows users to view the performance of their holdings by sector
- 3 The Analytics tab displays the portfolio's total value via a line graph



iOS Analytics Screen – Performance Tab



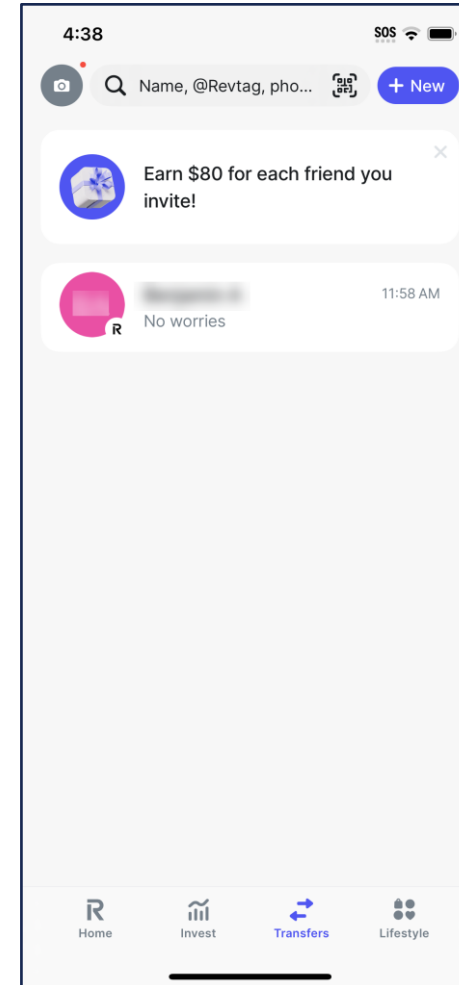
Analytics Screen – Total Value Tab

SUMMARY

- The Transfers screen [features](#) P2P functionality in message chat interfaces
- Users can [make](#) transfers to banks, card recipients and contacts—including international transfers—via the New Transfers slideup
- Revolut [enables](#) users to send payments to out-of-network recipients via payment links

INSIGHTS

- The firm stands out for its unique P2P messaging interface, which houses comprehensive send, request, split and future-dated payment functionality alongside gifting options

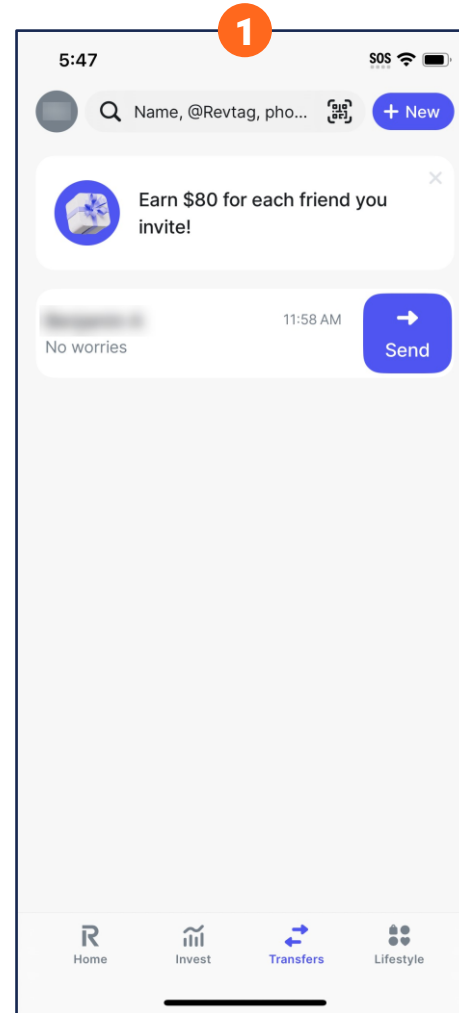


iOS Transfers Screen

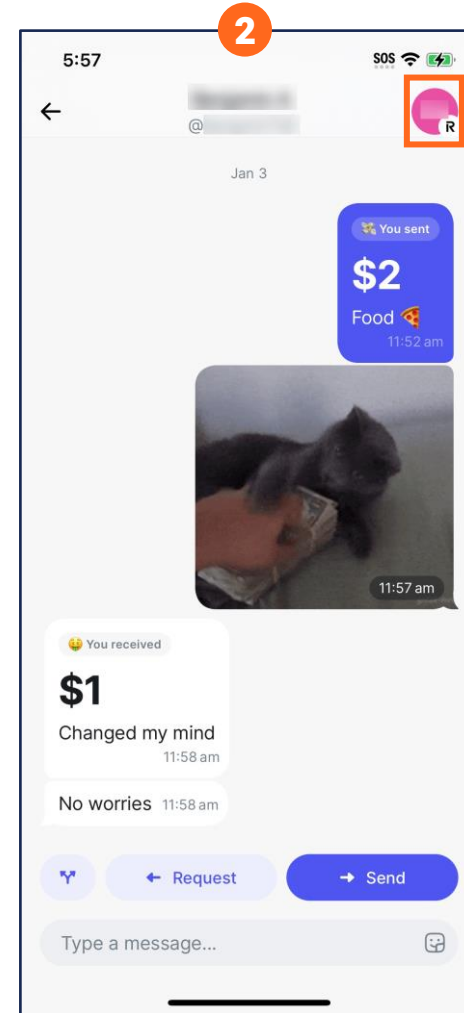
The Transfer screen provides P2P transaction and messaging functionality

The Transfer screen facilitates P2P payments and allows users to view past P2P transactions and details.

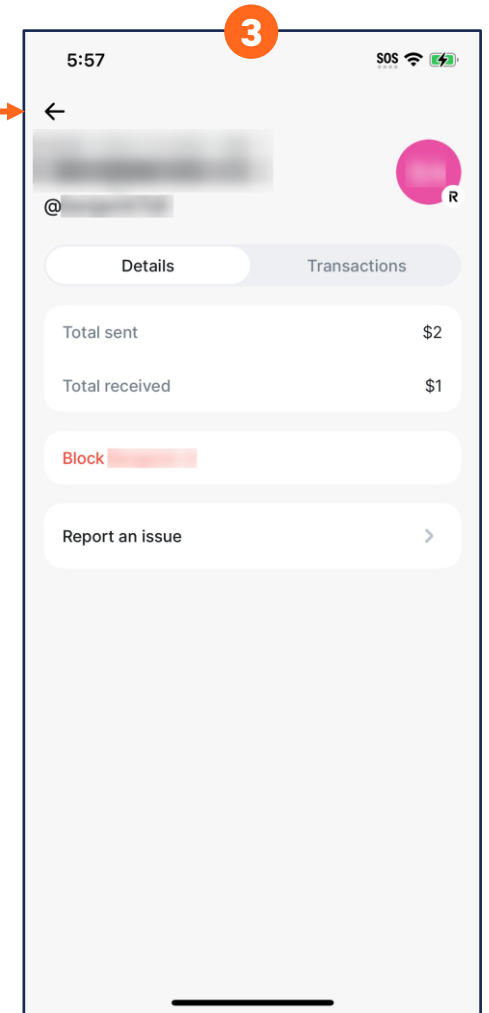
- 1 The Transfer screen displays a list of recent payments; users can swipe left on rows—prompting a Send button—to initiate a new P2P transfer
- 1 The search bar allows users to search for recipients based on Revtag, phone or email to initiate new transactions
- 2 Tapping a past payment leads to a message screen displaying a shared payment history between the users
- 2 Quick links for P2P payments at the bottom of message screens feature options to split, request or send
 - o Tapping a payment from the messaging screen prompts a slideup featuring transaction details including the status and payment note
- 3 The recipient icon prompts a contact profile screen allowing users to view Total Sent and Total Received values as well as a list of transactions with that recipient



iOS Transfers Screen



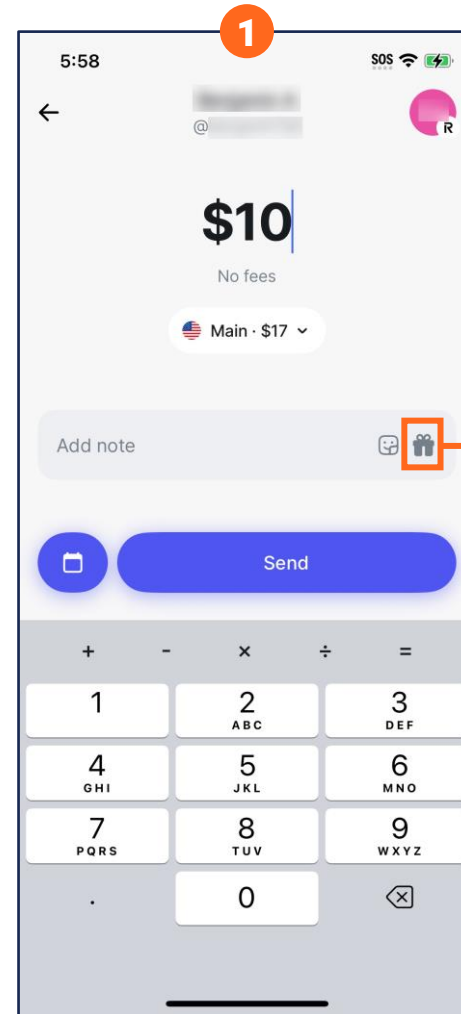
P2P Messaging Screen



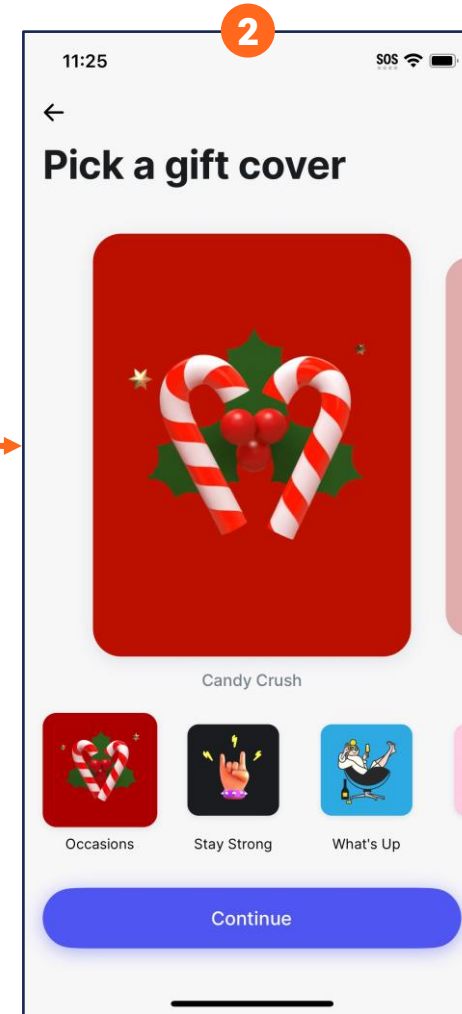
Contact Profile Screen

The Transfer screen provides P2P transaction and messaging functionality

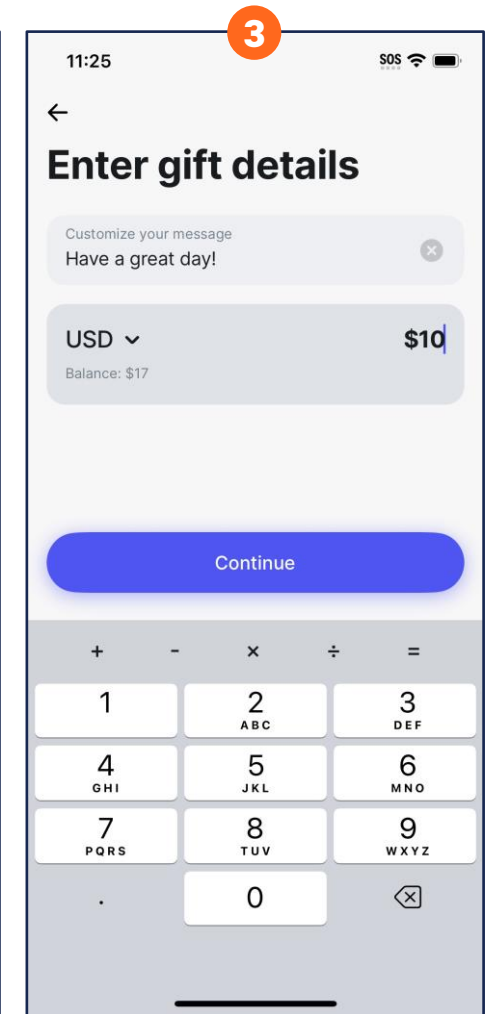
- 1** The send screen—findable via the Send button—allows users to enter a payment amount, select the currency, add a note and set up a scheduled payment
 - The input keyboard supplies arithmetic symbols that enable equation inputs for the payment value
 - The request screen mirrors the send screen but without gift and scheduling options
- 2** The gift icon prompts the Pick a Gift Cover screen, allowing users to select a graphic and send their payment as a gift
- 3** Users write a mandatory message, select a currency and enter the gift amount on the Enter Gift Details screen, which directs them to the Select a Recipient screen
 - The Select a Recipient screen allows users to change the recipient, edit the gift cover and set up a scheduled gift payment



iOS Send Screen



Pick a Gift Cover Screen



Enter Gift Details Screen

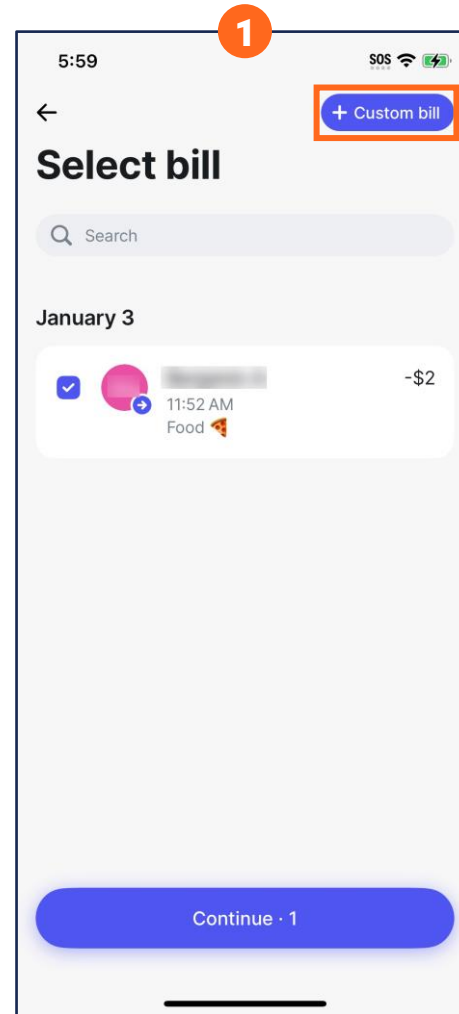
The Transfer screen provides P2P transaction and messaging functionality

- 1 The Select Bill screen—findable via the split icon—houses a list of tappable bill rows
 - Users can select existing bills—transactions already within the Revolut app—or create a custom bill
 - Selecting multiple bills prompts a slideup with options to split bills together or individually
- 2 Users enter an amount, currency and description on the Create Custom Bill screen
- 3 The firm automatically splits the bill evenly on the Split Bill screen; users can modify contributions by tapping the amount next to a recipient
 - The Split Options slideup allows users to split by amount, percentage or share

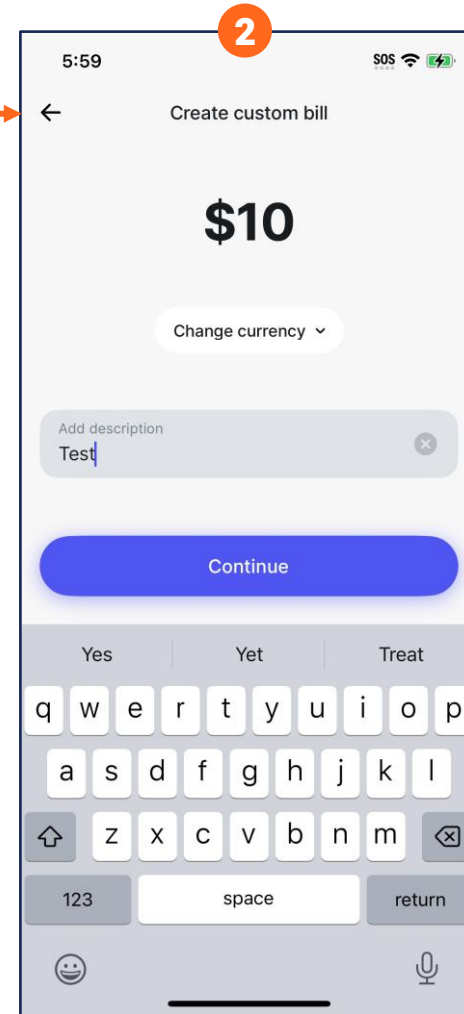
DESIGN INSIGHT



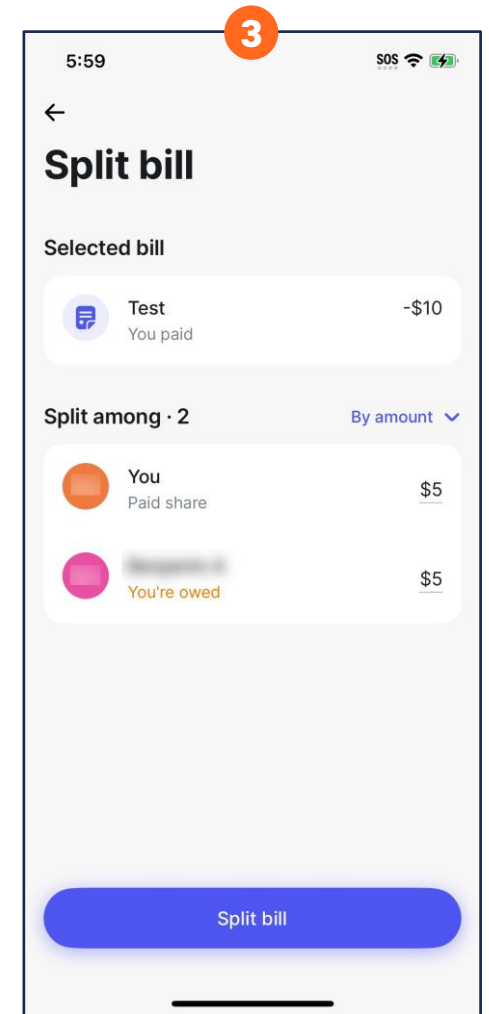
Revolut is one of few firms that [offer](#) split cost functionality on their own firm-specific networks, supporting modifiable contributions for flexible payment splitting.



iOS Select Bill Screen



Create Custom Bill Screen

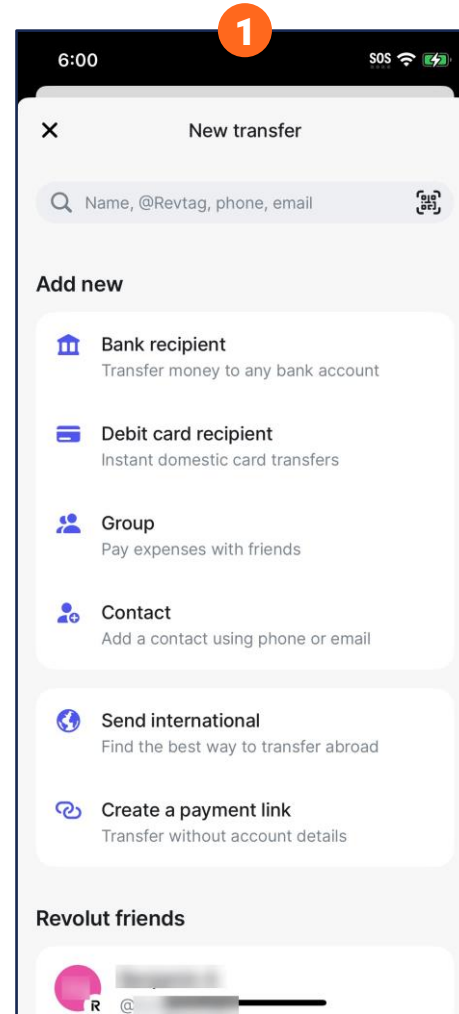


Split Bill Screen

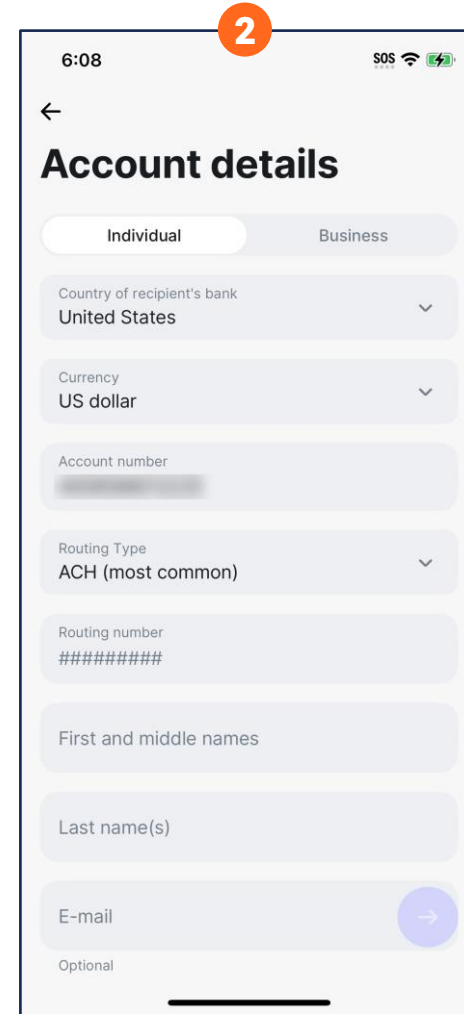
The New Transfer slideup houses money movement options to banks, debit cards and contacts

Revolut offers transfers between individuals, groups and accounts along with international payment functionality.

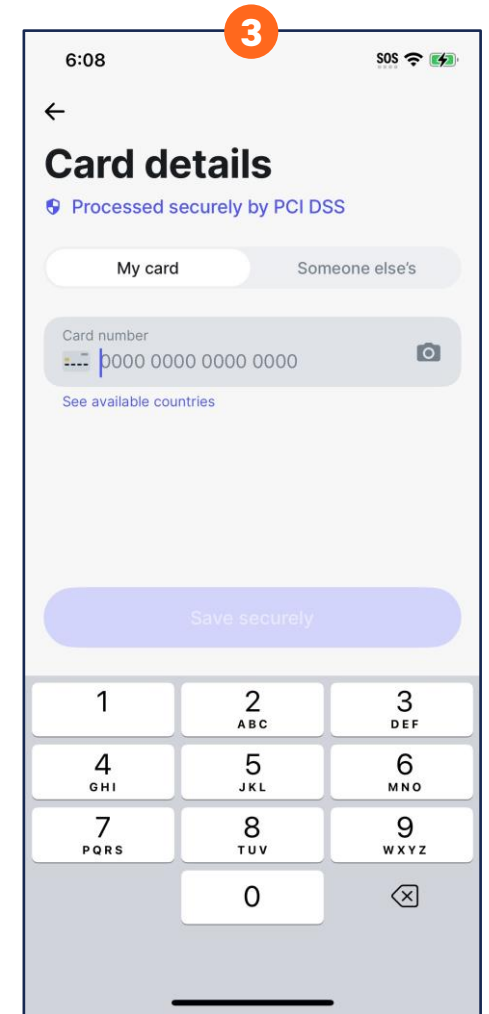
- 1 Users can tap the +New button on the Transfer screen to initiate a transfer to a Bank Recipient, Debit Card Recipient, Group or Contact
- 1 Contacts are searchable by Revtag, phone number or email using the search bar at the top of the New Transfer slideup; users tap the search bar to prompt the search screen
 - o A slider on the search screen provides Friends, Accounts, Groups and Cards filter options
- 2 The Account Details screen—findable via the Bank Recipient option—features Individual and Business tabs with account information input fields
- 3 The Card Details screen—findable via the Debit Card Recipient option—features My Card and Someone Else’s tabs with card information input fields
 - o Users may also take a photo of their card via the camera icon for automatic input



iOS New Transfer Slideup



Account Details Screen



Card Details Screen

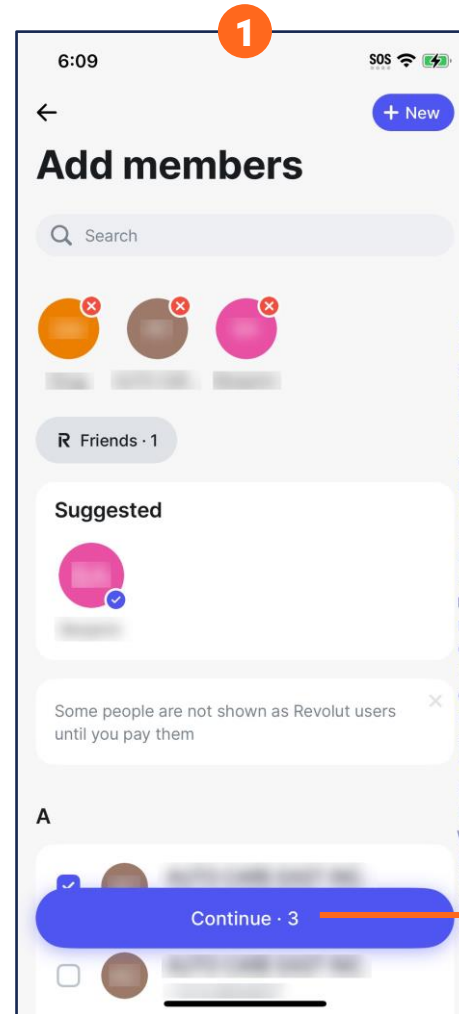
The New Transfer slideup houses money movement options to banks, debit cards and contacts

- 1 The Add Members screen—findable via the Group option—features a Suggested tile that houses frequent contacts and a list of all contacts
 - Selected contacts appear beneath the search bar
 - 2 Tapping the Continue button prompts the Customize screen, which allows users to edit the group banner, name, tags and currency
 - 3 The Send International option requires users to select an international currency before prompting the Send Money screen, where users then input transfer details
 - The calendar icon houses future-dated scheduling options
- The Contact option allows users to add new contacts

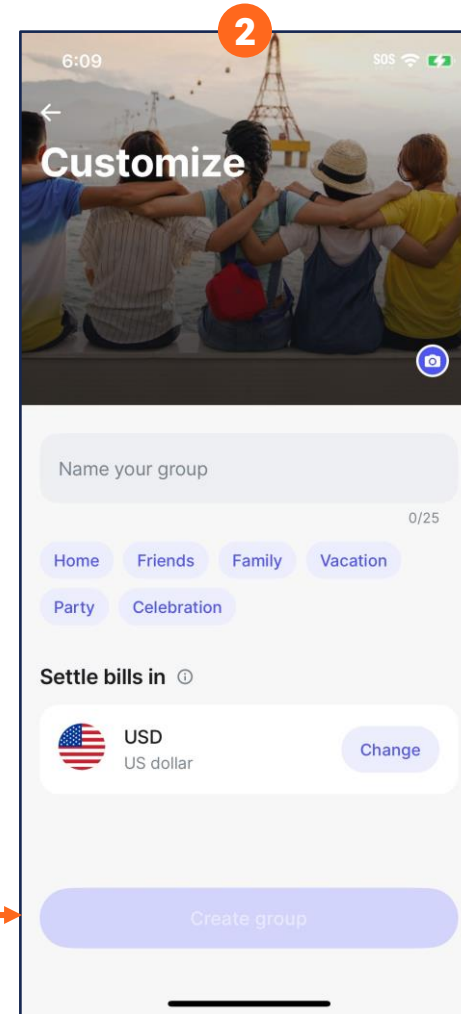
COMPETITOR INSIGHT



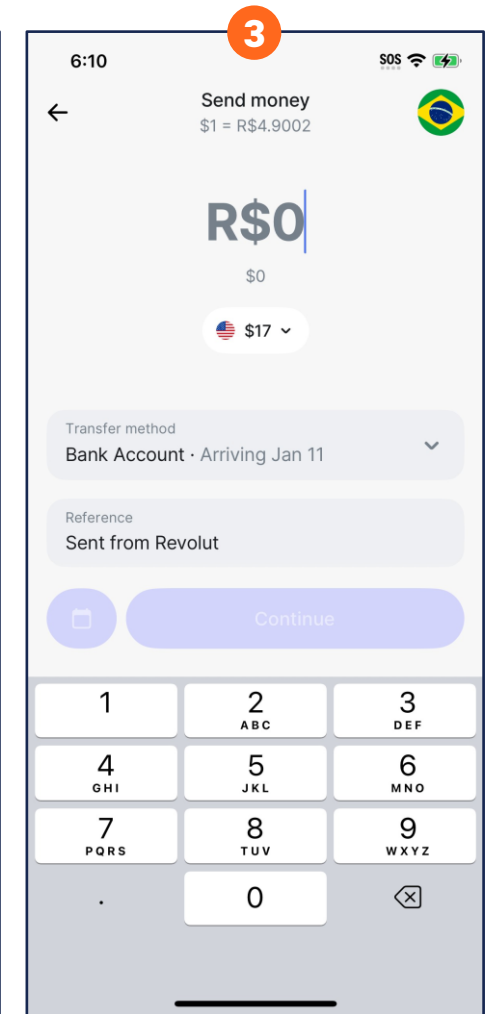
Venmo recently [integrated](#) new group functionality to enhance the cost splitting experience.



iOS Add Members Screen



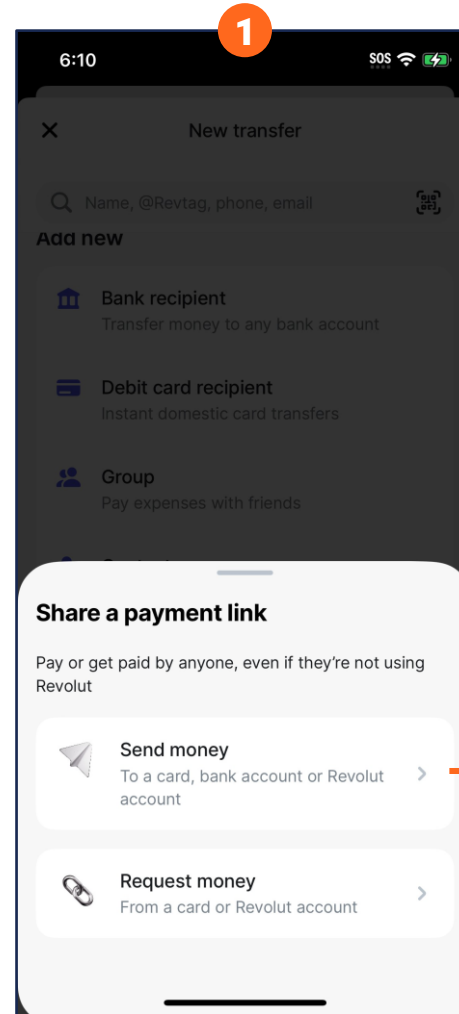
Customize Screen



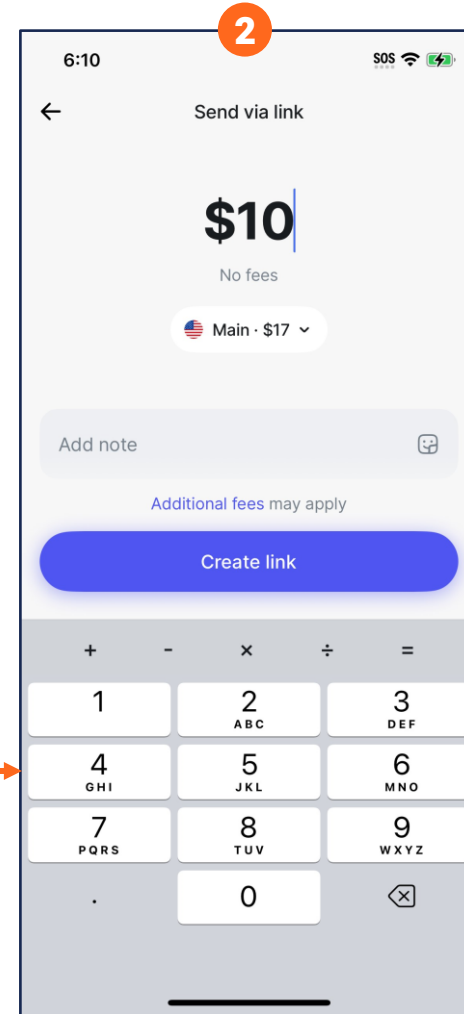
Send Money Screen

The New Transfer slideup houses money movement options to banks, debit cards and contacts

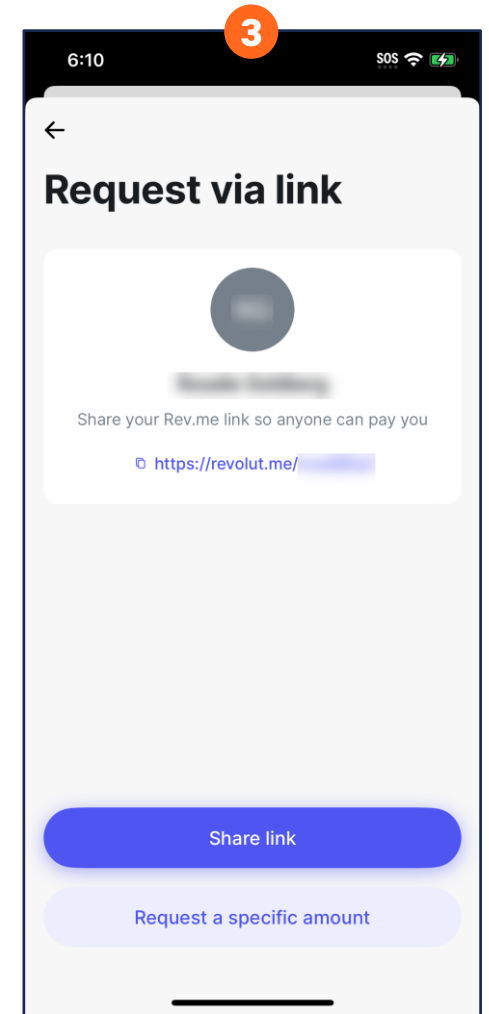
- 1 The Share a Payment Link slideup—findable via the Create a Payment Link option—provides Send Money and Request Money options
- 2 Users select a currency, amount and optional note on the Send via Link screen
- 2 Tapping the Create Link button prompts a payment link slideup displaying the link, details and status with options to copy, share or cancel the link
- 3 The Request Money option prompts a Request via Link slideup, housing a generic request link and button to generate links with specific request amounts



iOS Share a Payment Link Slideup



Send via Link Screen



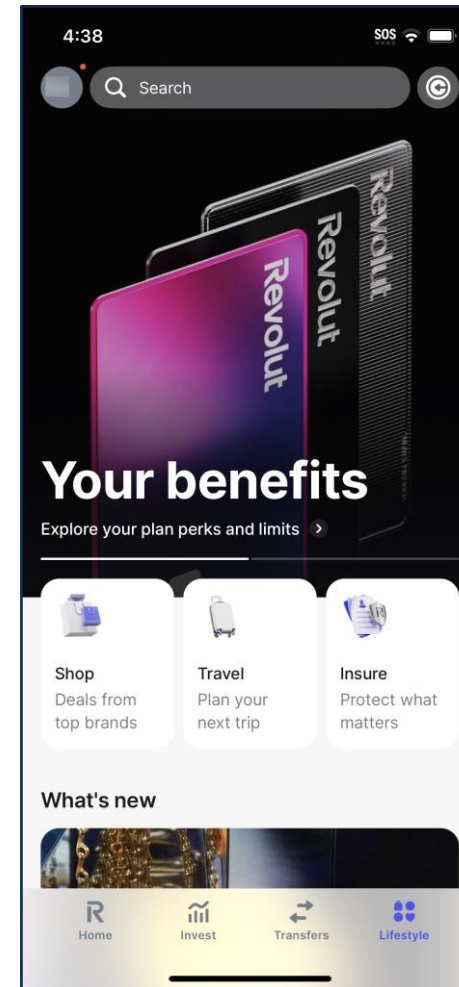
Request via Link Slideup

SUMMARY

- The Lifestyle screen [houses](#) shopping and cashback services
- Users can [purchase](#) lounge passes and insurance plans based on their Revolut plan
- The firm [provides](#) donation functionality and impact statistics

INSIGHTS

- Revolut promotes its various subscription plans by providing exclusive travel and insurance options based on the user's subscription

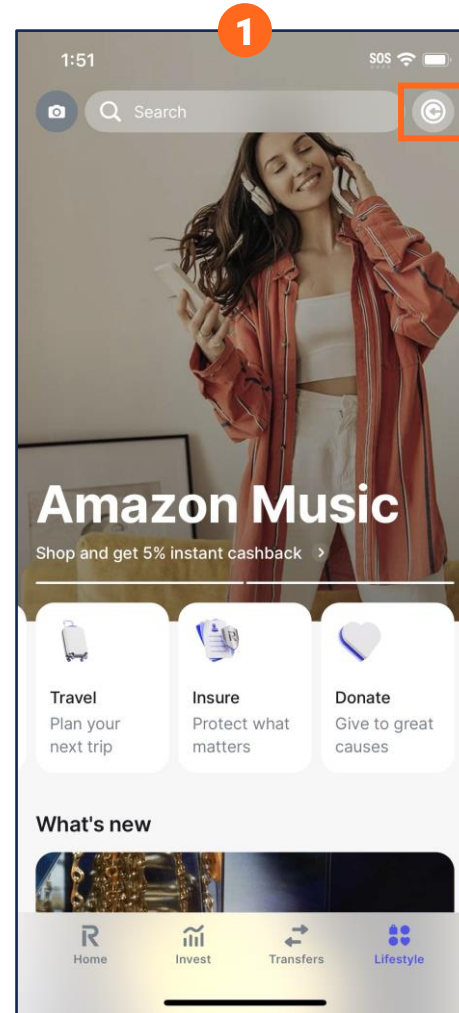


iOS Lifestyle Screen

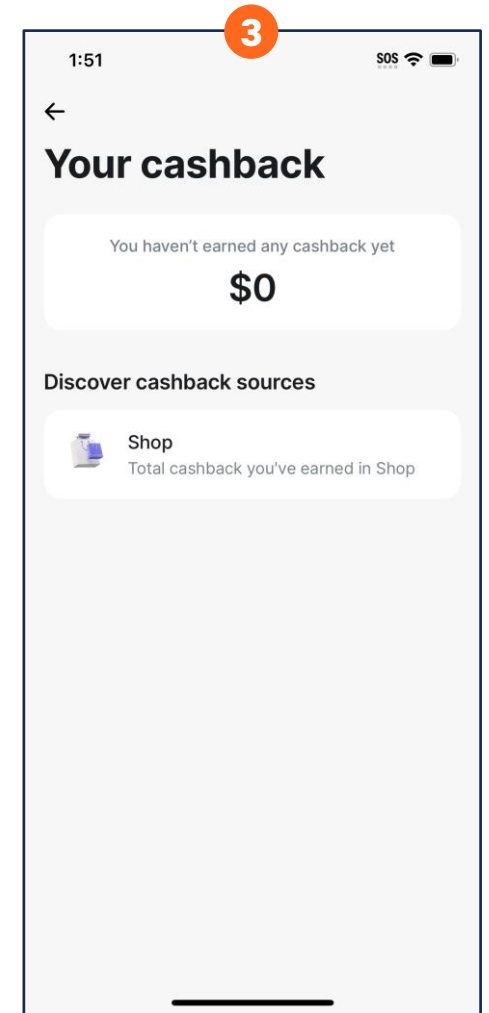
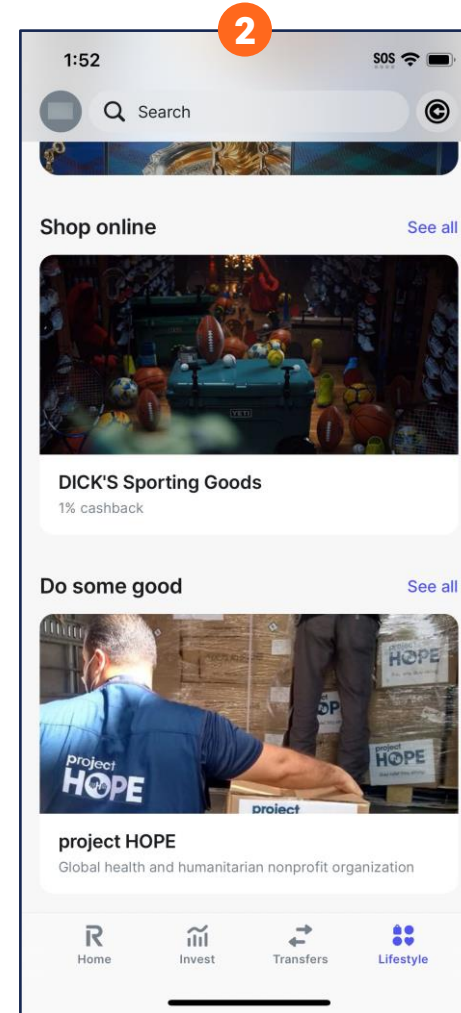
The Lifestyle screen houses rewards, vacation planning, donation and shopping functionality

The Lifestyle screen houses tiles prompting features including cashback, lounge booking, insurance shopping and donation functionality.

- 1 The Lifestyle screen displays a slider with tappable Shop, Travel, Insure and Donate tiles
- 1 Users can search for specific cashback offers via the search bar
- 2 The What's New, Shop Online and Do Some Good sections each feature promotional tiled sliders for their respective categories
- 3 The Your Cashback screen—findable via the circular C icon on the Lifestyle screen—displays the user's earned cash back and a Shop quick link



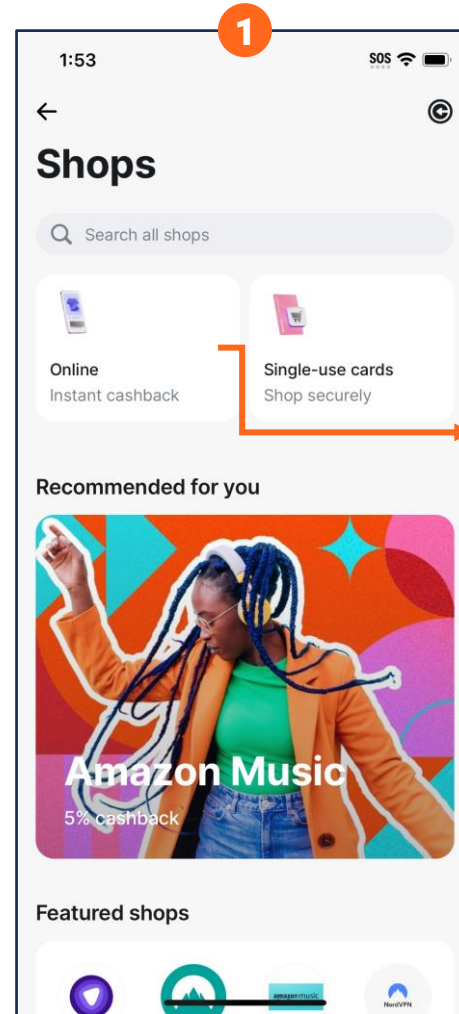
iOS Lifestyle Screen



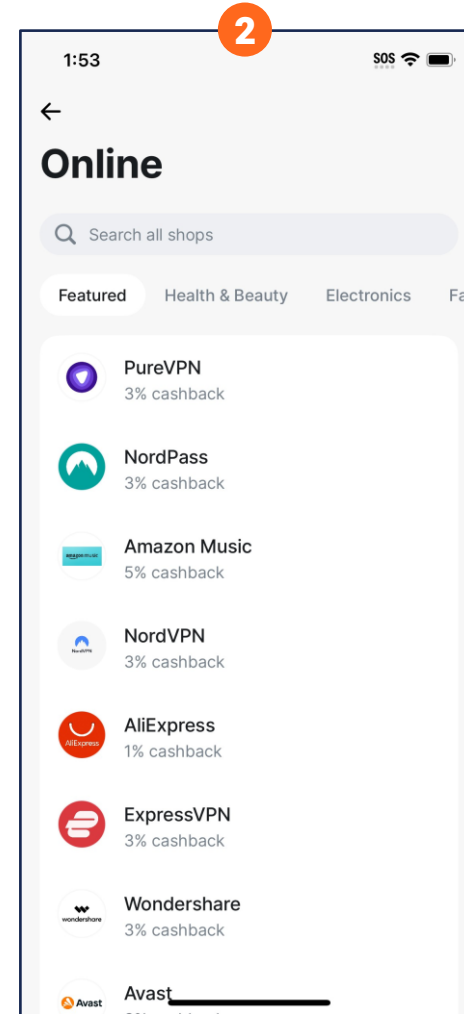
Your Cashback Screen

The Lifestyle screen houses rewards, vacation planning, donation and shopping functionality

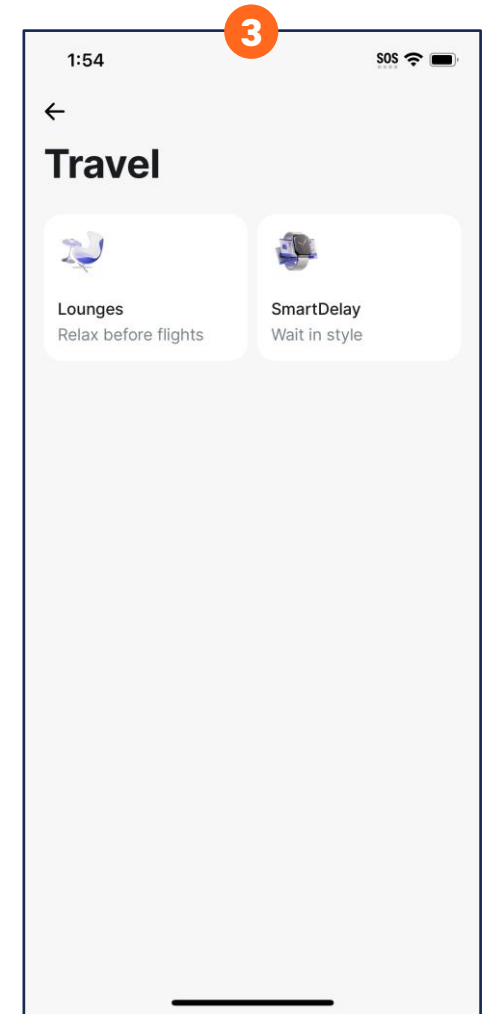
- 1 The Shops screen—findable via the Shop tile—provides Online and Single-Use Cards options as well as promotional sections
 - Tapping a Featured Shops tile prompts an animated slideshow story of the merchant
- 1 The Online screen—findable via the Online tile—houses a list of online stores organized in categorical tabs
- 2 The Single-Use Cards button directs users to the [Cards](#) screen, also findable via the Home screen
- 3 The Travel screen—findable via the Lifestyle screen Travel tile—provides options for purchasing lounge passes and other travel services



iOS Shops Screen



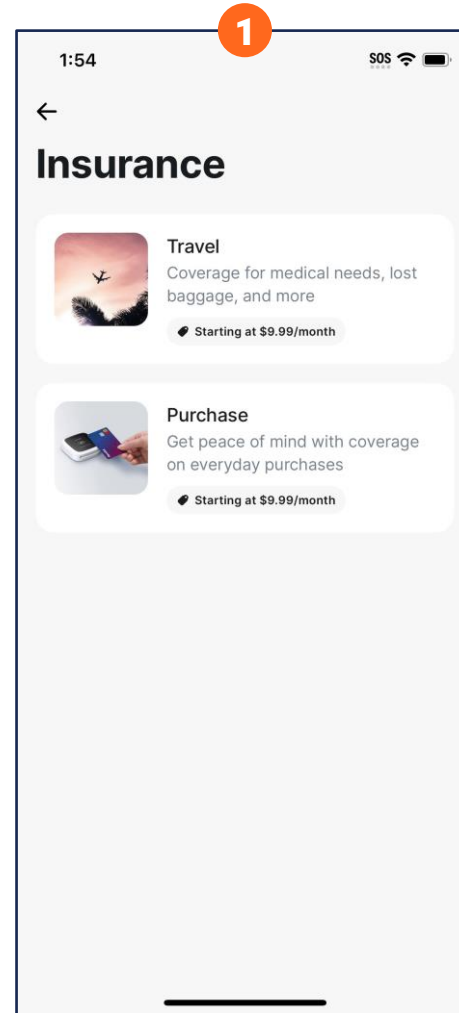
Online Screen



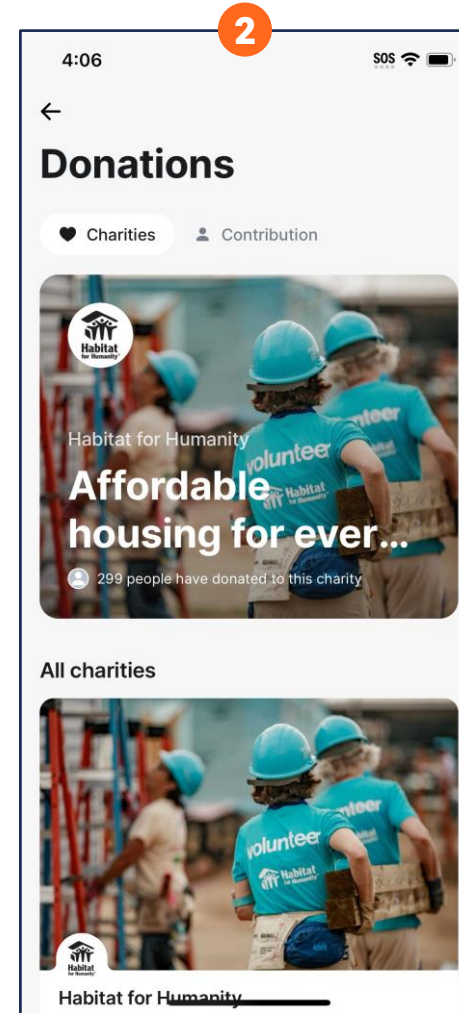
Travel Screen

The Lifestyle screen houses rewards, vacation planning, donation and shopping functionality

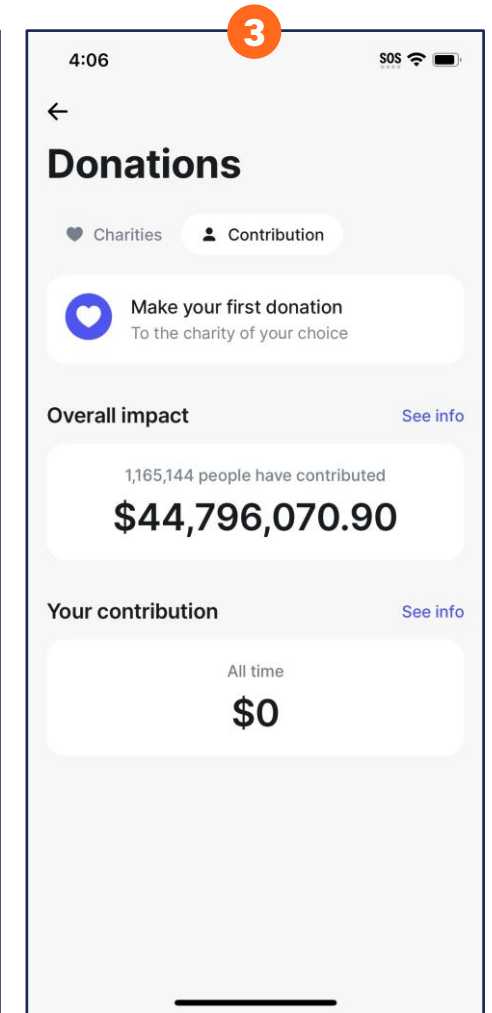
- 1 The Insurance screen—findable via the Lifestyle screen Insurance tile—allows users to buy travel and purchase insurance
- 2 The Donations screen houses Charities and Contribution tabs; the Charities tab promotes graphic tiles of charities with the number of people that have donated to the charity
- 3 The Contribution tab displays the total number of people who donated to charities, the total cash value of donations and the user's own contribution amount



iOS Insurance Screen



Donations Screen



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For over 30 years, Corporate Insight (CI) has helped financial institutions identify opportunities to enhance their digital capabilities and customer experience through a combination of competitive benchmarking, user experience research and industry analysis. Our unique approach and unparalleled coverage of the financial services market help you spend less time gathering information and more time acting on it.

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