

Revolut

STRATEGIC SALES AND KEY ACCOUNT MANAGEMENT

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01

Objective

THE MONETIZATION OPPORTUNITY

- High engagement, but low premium adoption
- Free plan perceived as “good enough”

Biggest opportunity: convert existing users, not acquire new ones

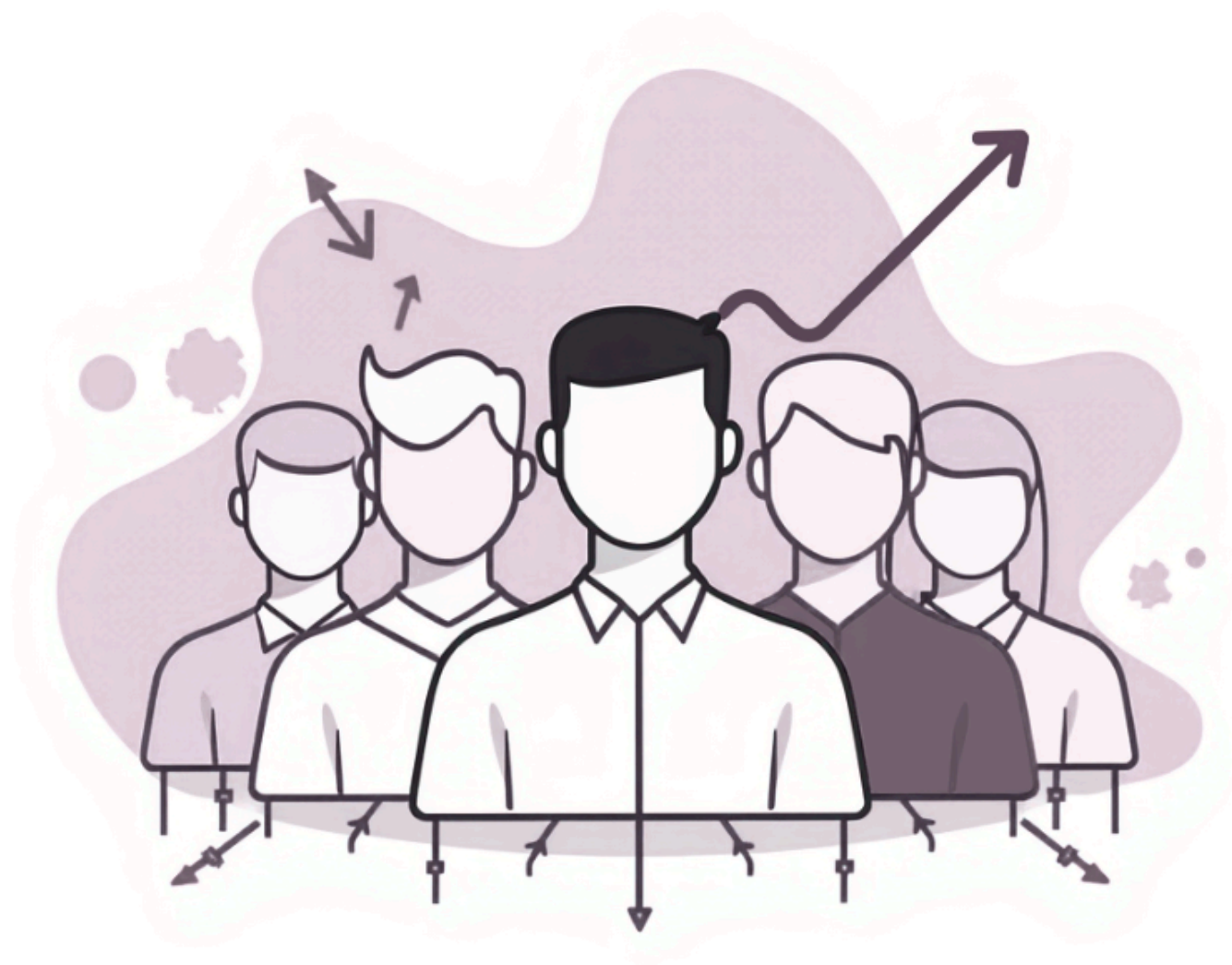


SALES OBJECTIVE

450,000

New Premium Users

Achieving **450,000 new premium users** in six months will significantly bolster our revenue and enhance our presence in Southern European markets like Spain, France, and Italy.

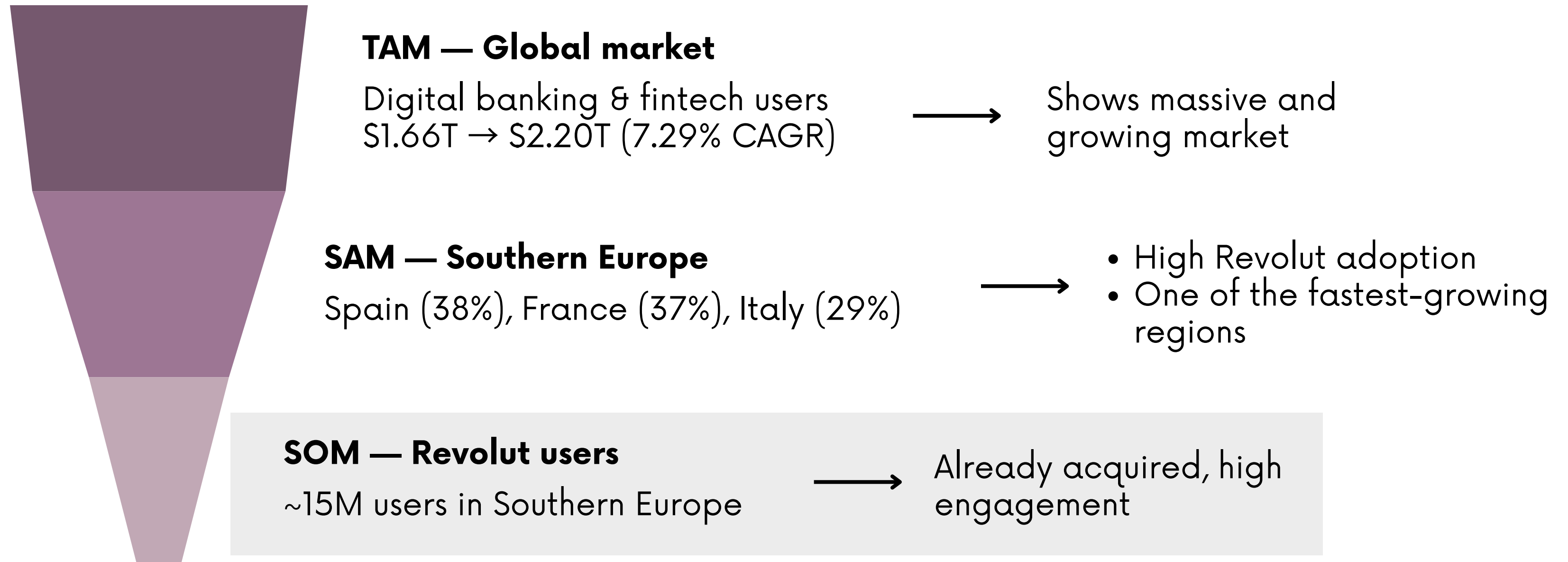




02

Situation Analysis

MARKET OPPORTUNITY - MARKET SIZE



MARKET OPPORTUNITY - KEY NUMBERS

Revolut today (2025)

68,3M

Retail Customers
+30% YoY

€4.5B

Revenue
+46% YoY

€1.7B

Profit Before Tax
+57% YoY

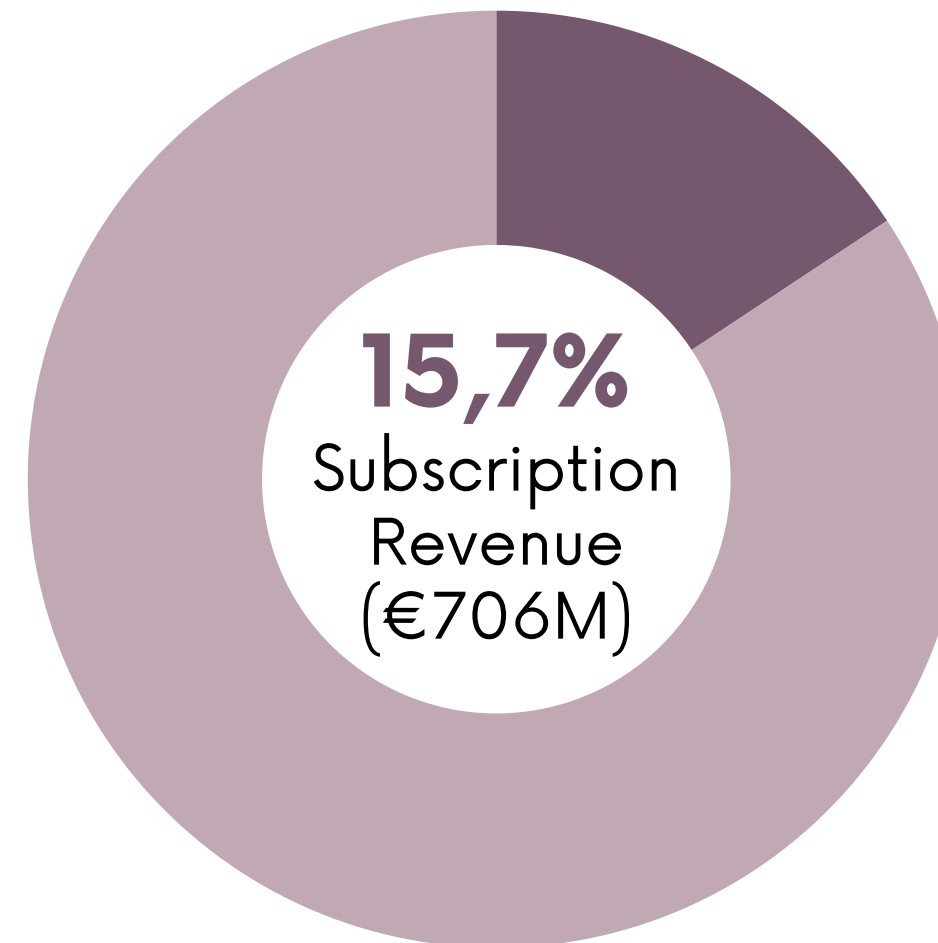
€50,2B

Total Customer Balances
+66% YoY

+45%

Increase in customers
using Revolut as their
primary bank

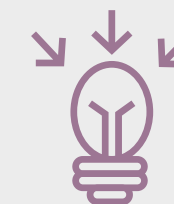
The Monetization Gap



Subscriptions represented only 15,7% of total revenue in 2025, despite strong user growth and engagement.



Large majority of users remain on free plans.



Huge opportunity to convert existing users into premium subscribers.



Revolut doesn't need more users — it needs more paying user



Paid plan adoption increased +9% YoY
Positive momentum, but still early.

TRENDS & GROWTH

Trends



Digital-first

→ Adoption solved



Subscriptions

→ Value-driven



All-in-one apps

→ Complex value



Subscription fatigue

→ Selective users



Users don't pay automatically, they need clear value

Expected Growth

Conversion (Free → Premium)

- +9% paid adoption
- Subscriptions = 15.7% revenue

Monetization exists but still limited

ARPU (Revenue per user)

- +46% revenue vs +30% users

Revenue growing faster than users



Growth depends on perceived value, not just product availability

COMPETITION

Main Players

Neobanks



Traditional Banks



Fintech Ecosystems



Digital banking is growing fast, with increasing competition across neobanks, banks and fintech ecosystems.

Competitive Advantage



Super app positioning

Banking + crypto + travel + investing in one seamless app



Huge existing user base

68.3M+ customers and strong engagement



Strong data capabilities

Personalization, smarter offers and relevant product recommendations



Wide premium ecosystem

Multiple tiers with increasing value and lifestyle benefits



Revolut's advantage is the breadth of value in one app. The key risk is users not understanding everything included.

IDEAL CLIENT

IDEAL CLIENT (ICP)



Everyday Digital Explorer

Tech-savvy. Mobile-first. Experience-driven.

Existing free user

Digitally savvy
Gen Z / Millennials

Uses app frequently
Payments, travel, budgeting, etc.

Needs



More flexibility

Travel, FX, crypto, insurance



Better financial control



Convenience

All-in-one app

Pain points



Free plan feels "enough"



Premim benefits are

- unclear
- underused



Lack of urgency to upgrade

Core problem



Users don't upgrade because they dont perceive enough incremental value.



The challenge is not acquisition, it's perceived incremental value and clarity of premium benefits

PRODUCT

Revolut



VALUE PROPOSITION

**Revolut Premium =
Better financial experience**

More control, flexibility, and global usability.

EXAMPLES



Travel insurance



No FX limits



Cashback



Premium cards



DIFFERENTIATION



**All-in-one
financial ecosystem**

Banking, investing, crypto, payments, travel and more.



**Lifestyle + finance
integration**

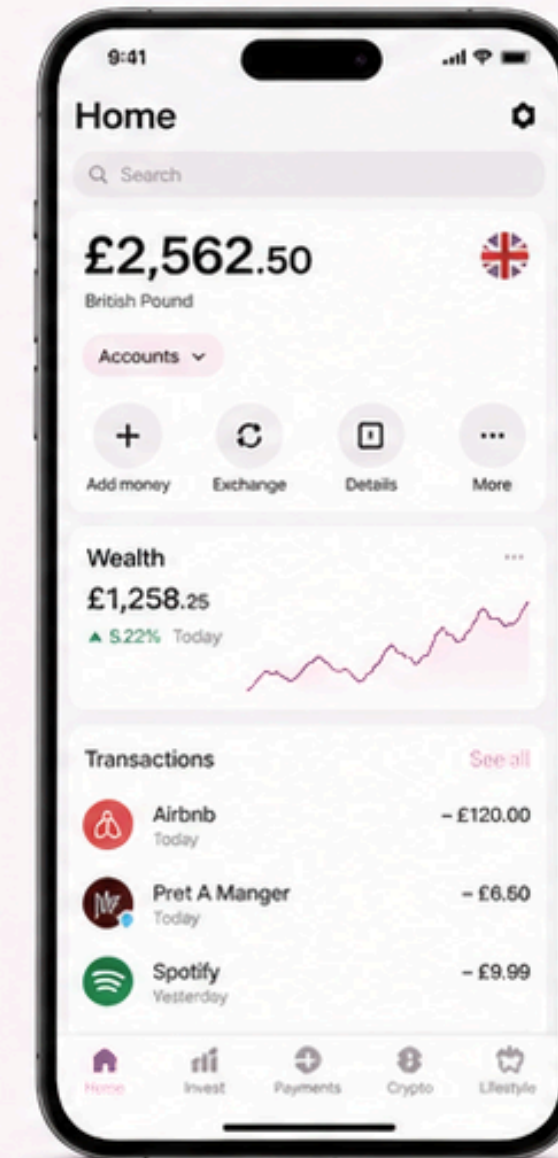
Designed around how people live and spend.



**Premium =
experience upgrade,
not just features**

More value, better experience, every day.

REVOLUT PREMIUM EXPERIENCE



Travel



Insurance



Lounge



Cashback



Global



Support



The challenge is not product availability, but value perception.
Revolut offers strong premium features, but users don't fully understand or use them so they don't upgrade.



03

Sales Strategy

CLIENT SEGMENTATION

Existing Revolut Segments

B2C

International professionals /
Core digital natives

Tech-savvy investors

Young users & families

B2B

Freelances

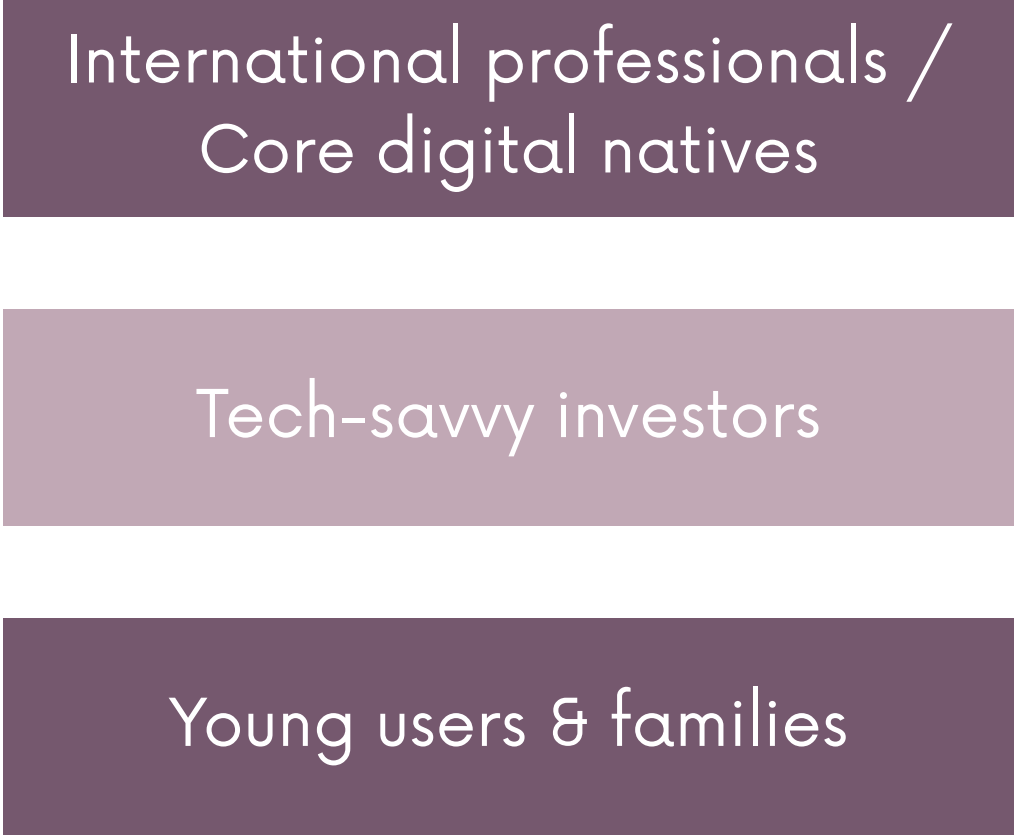
SME's (Tech & ecommerce)

Large Enterprises

CLIENT SEGMENTATION

Existing Revolut Segments

B2C



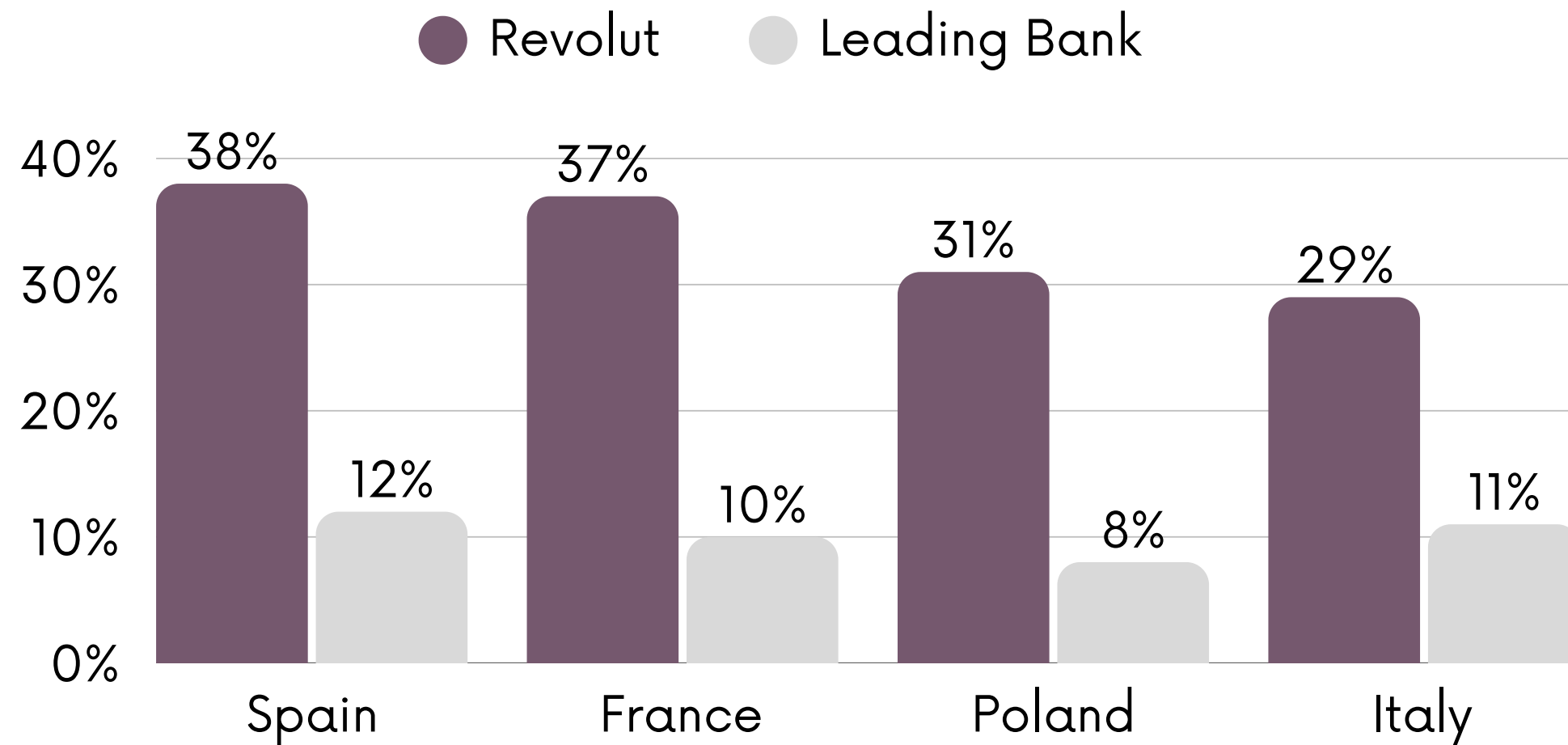
B2B



CLIENT SEGMENTATION

Which regions to focus in?

% of adult population with a new account (last 3 years)



(Retrieved from Revolut, 2026)

Southern Europe → attractive market to continue developing:

- 13% penetration vs 9% Nordics vs 7% Western Europe
- Spain → 3rd largest market globally
- Over 6 million users

Positive adoption in the region, but **monetization** and **primary bank usage** still have space to grow

CLIENT SEGMENTATION

Targeting Digital Native B2C Users in Southern Europe

B2C

International professionals /
Core digital natives

Tech-savvy investors

Young users & families



WHO THEY ARE

- Age: 25–35 years old
- Urban professionals (Madrid, Barcelona, Milan, Lisbon)
- Digitally native, mobile-first users

WHAT THEY DO

- Tech
- Entrepreneurship
- Consulting
- Creative Industries

CLIENT SEGMENTATION

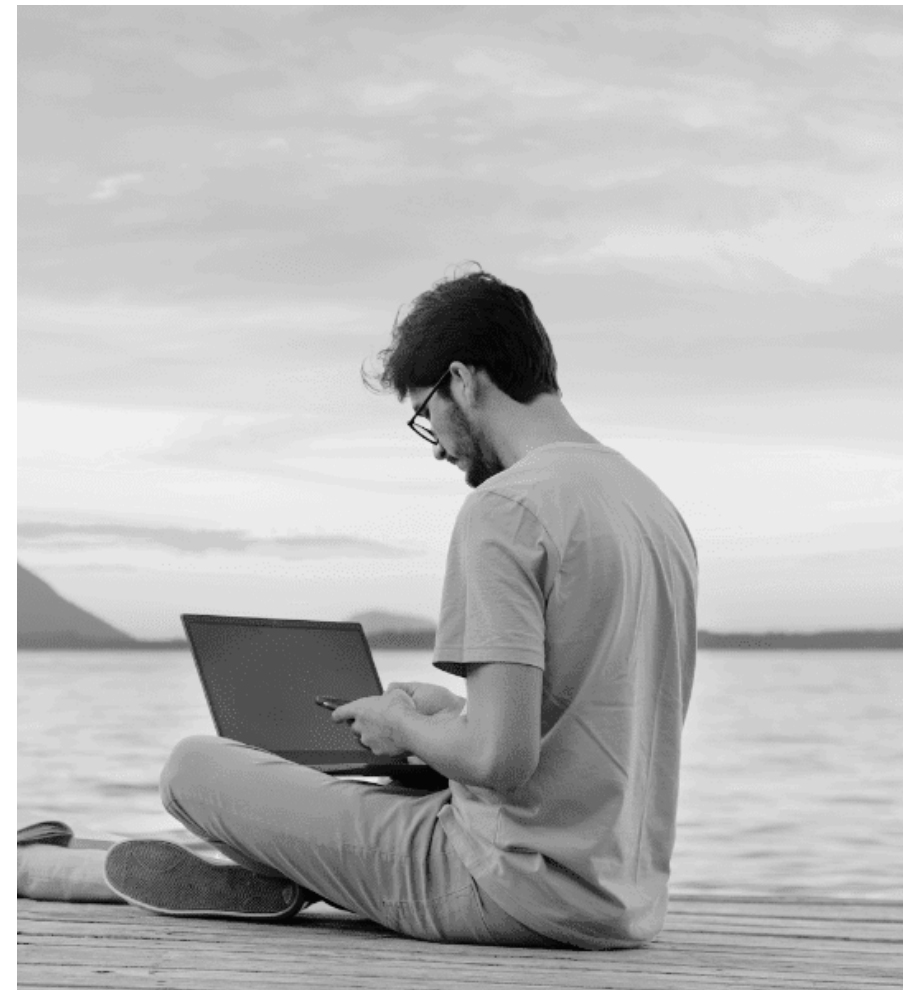
Targeting Digital Native B2C Users in Southern Europe

B2C

International professionals /
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HOW THEY USE REVOLUT

- Daily payments
- Peer2Peer transfers
- Travel spending
- Multiple transactions per week
- *Receive salary elsewhere*
- *use Revolut as secondary account*

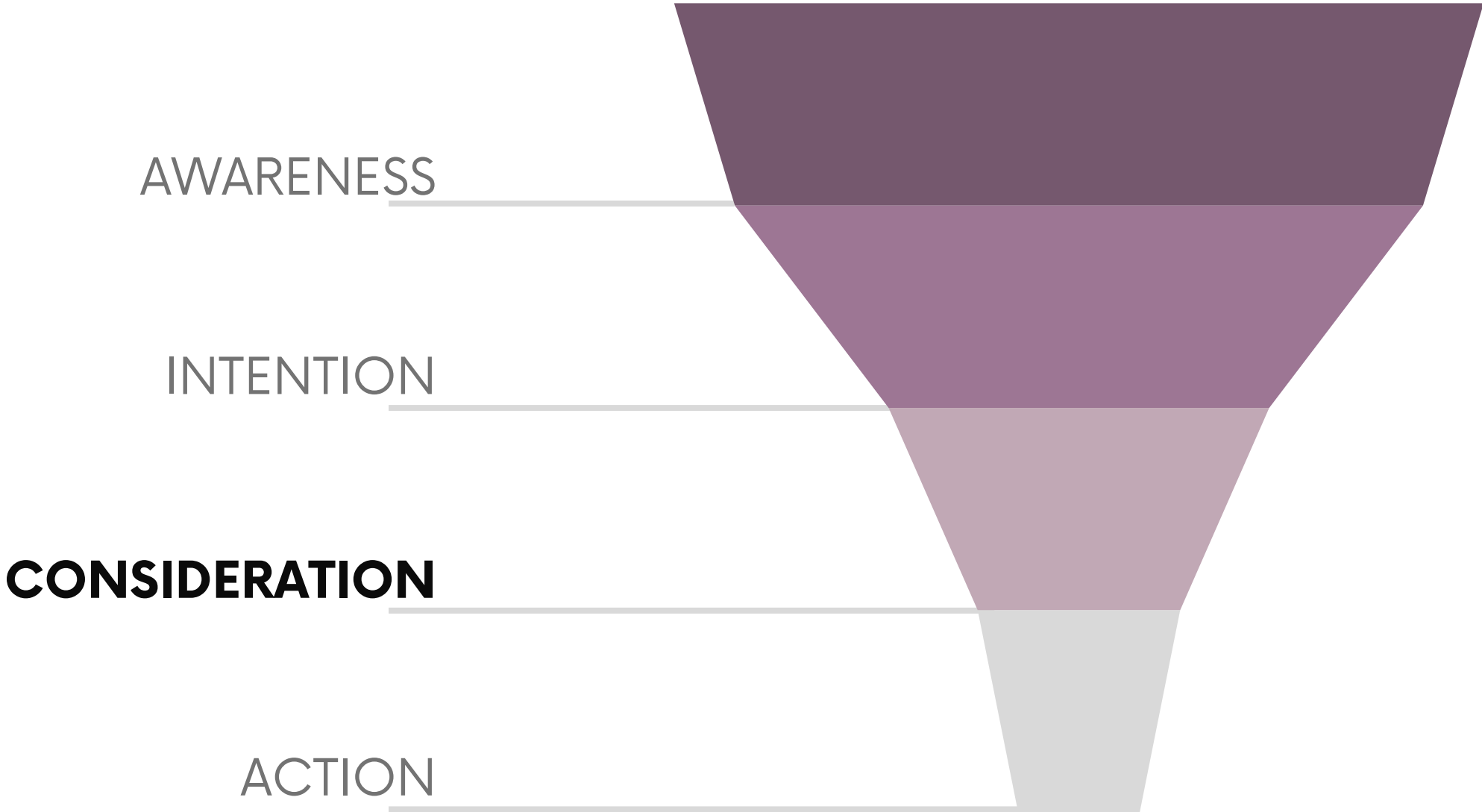
PAIN POINTS

- Foreign exchange fees after limits (€1000)
- Lack of transparency
- Lack of premium benefits (insurance, travel perks)
- Fragmented financial tools across apps

Already trust and engage with Revolut →
don't perceive enough value to upgrade

SALES FUNNEL

Where is our target segment currently stuck?



KEY INSIGHTS

- I already know Revolut
- I already engage and use Revolut
- Should I upgrade to reduce my pain points?**
- I *will* upgrade to Premium

POSITIONING

From free tool to essential financial upgrade

CURRENT PERCEPTION

Free travel card

Secondary Account

“Nice-to-have” tool

Users perceive **limited** incremental value from upgrading

REVOLUT PREMIUM

Money-saving decision → clear ROI

Solution to Key pain points (limits withing free plan)

Lifestyle upgrade



POSITIONING

From free tool to essential financial upgrade



"You're already using Revolut, now make it *work for you*."

Revolut Premium pays for itself.

SALES CHANNELS

Driving sales through digital channels

1. In-app conversions

- Users already active and knowledgeable of the app
- Real-time user data available
- No friction for upgrading

→ Identify trigger behavior and generate CTA

2. CRM Marketing

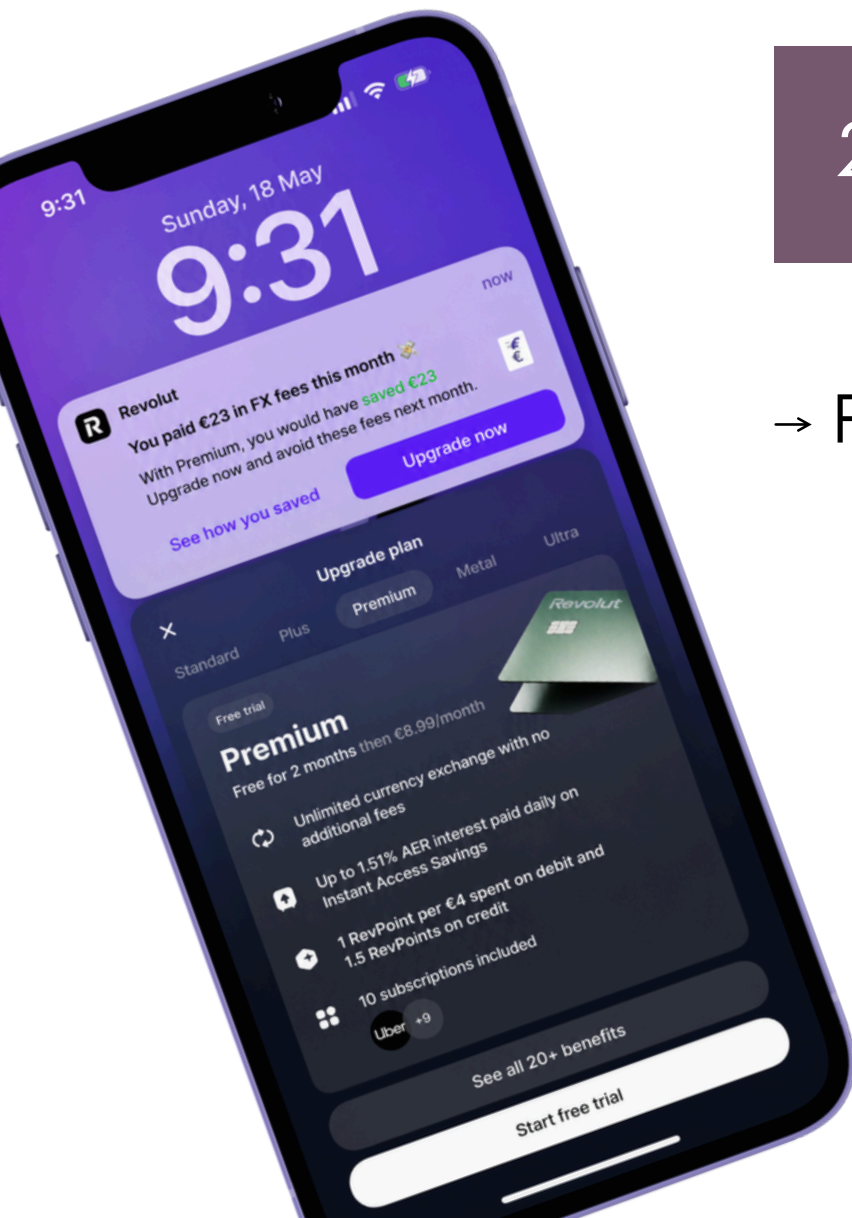
- Reinforce value
- Retarget users through an additional channel
- Weekly & Monthly “you lost €X” summary

→ Push Notification + Emailing

3. Referral system

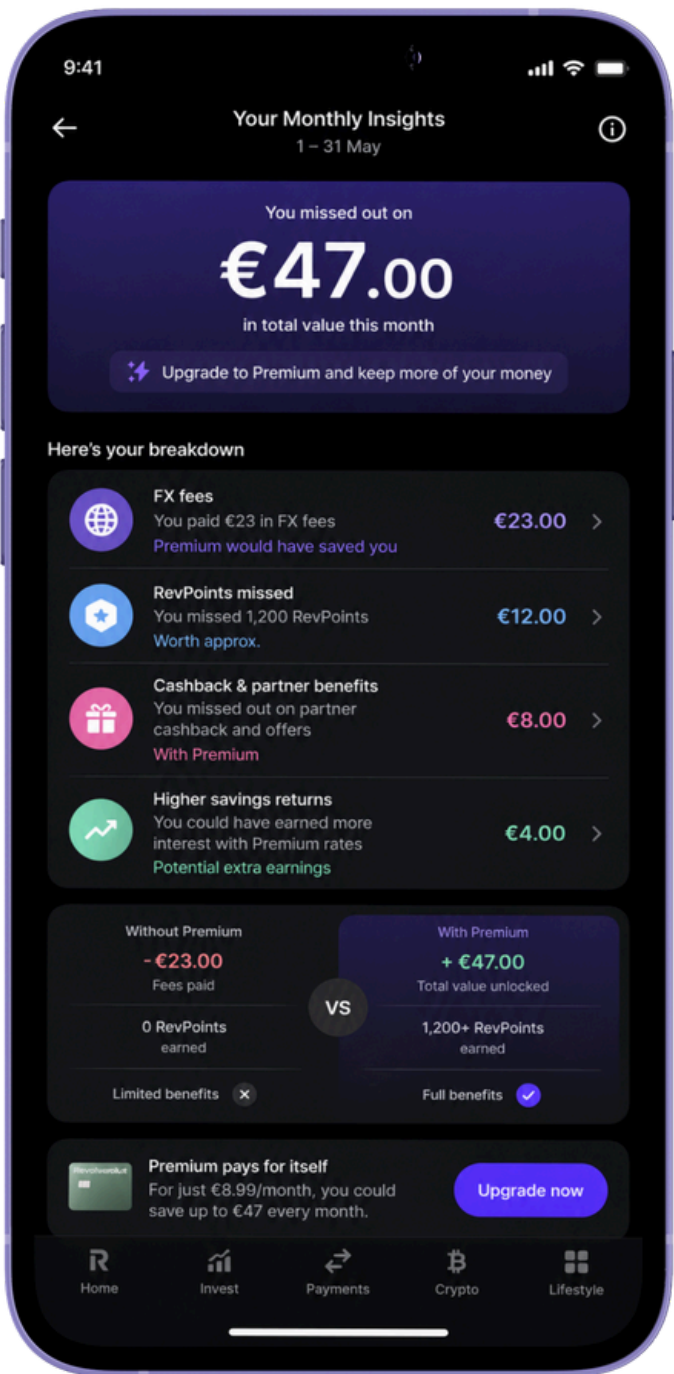
- Already core to Revolut growth
- Adjust current program to include “upgrade referrals”
- Leverage word to mouth + testimonials

→ Social selling via Premium users

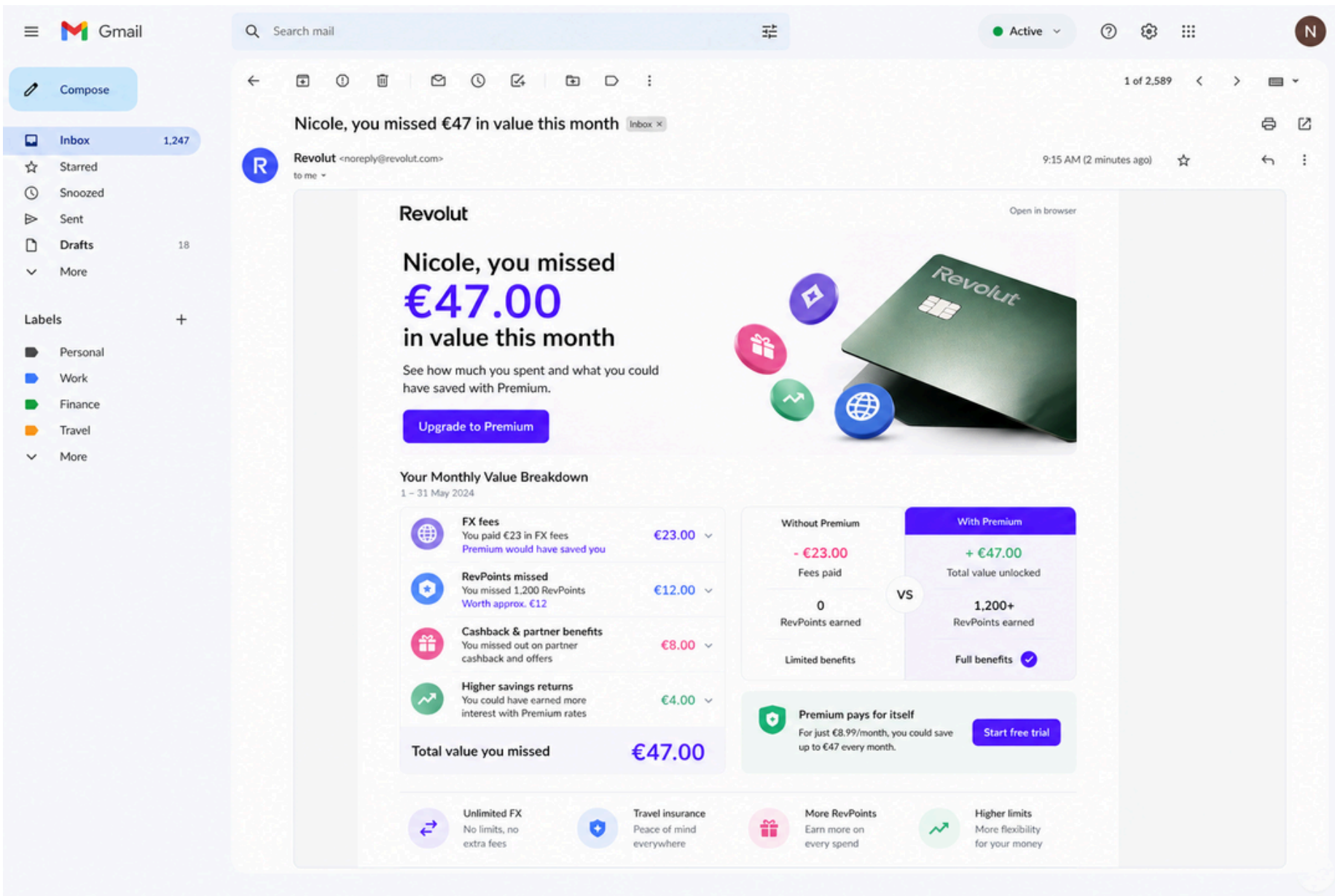


SALES CHANNELS

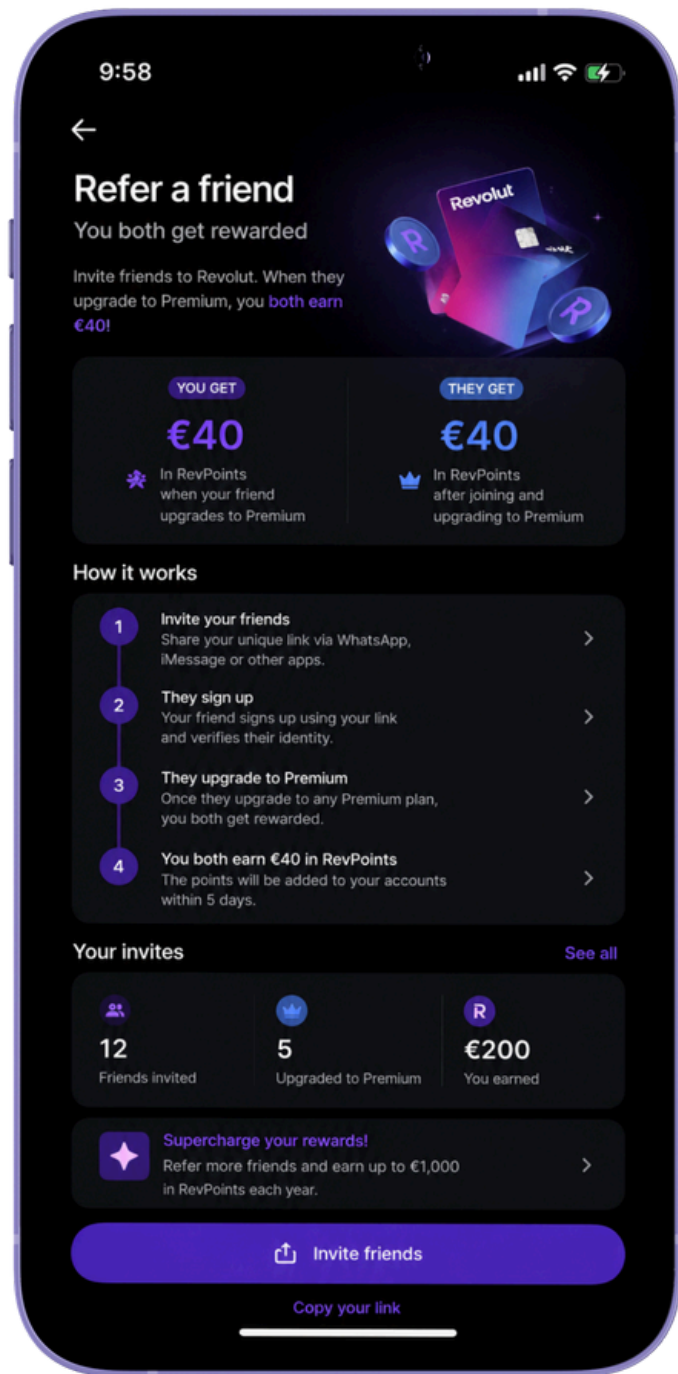
Driving sales through digital channels



In-app conversions



Emailing



Referral system

PRICING STRATEGY *Value-based and behavioral pricing*

CURRENT PRICING: *Tiered*

Standard	Plus	Premium	Metal	Ultra
Free	3,99 €/mo (Entry)	8,99 €/mo (Target)	15,99 €/mo (Upsell)	55 €/mo (Long-term upsell)

SUGGESTED PRICING: *Beyond Tiered*

Value - based pricing	Show € saved vs € cost		Personalized savings	Show projections
Behavioural pricing	Adapted to consumer uses	➔	Time-based urgency	"Don't lose € next month"
Maintain tiers	Leverage "Compromise effect"		First month discount	Complimentary tactic

Depending on usage, frequent FX and travel users can save up to **€40–€60** per month



04

Tactics and Activities

REFERRAL SYSTEM UPGRADE

From signup rewards → premium conversion rewards



Reward options

RevPoints Earn points per upgrade tier = more for Metal & Ultra ex: +500 pts per upgrade	Cashback % of friend's first month subscription fee back ex: 50% of first month	Free Month One free month added to your own premium plan stacks up to 3 months
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SPECIFIC ACTIVITIES

What we actually do to move free users toward premium



Push Notifications

"You paid €23 in FX fees this month"



Emails

Monthly value recap:
what Premium would have saved



Events

Pop-up activations

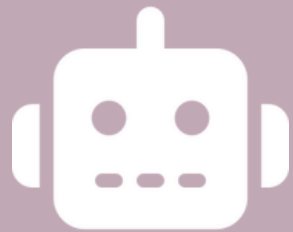


In-app Upgrade Prompts

→ Triggered the moment a free user hits a limit — FX cap, ATM withdrawal, cashback — converting friction into a sale

TOOLS

The stack behind the conversion engine



CRM & PUSH AUTOMATION

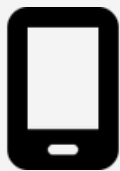
- Trigger push/email based on user behavior
- "You hit your FX limit" → upgrade CTA
- A/B test messaging in real time
- Personalised per user spending pattern



Amplitude

Behavioral analytics

Identify which users are upgrade-ready · Track where they drop off in the funnel



Revolut's Own Data

First-party user data

- FX usage, ATM withdrawals, travel spend
- Flags users hitting free plan limits
- Powers personalised upgrade prompts



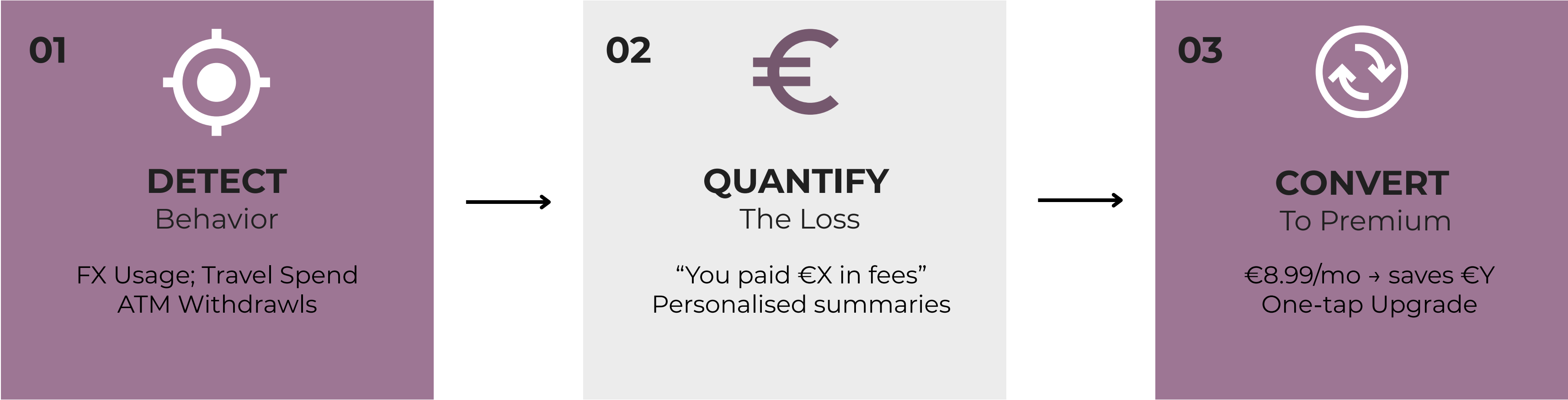
05

Action Plan

ACTION PLAN

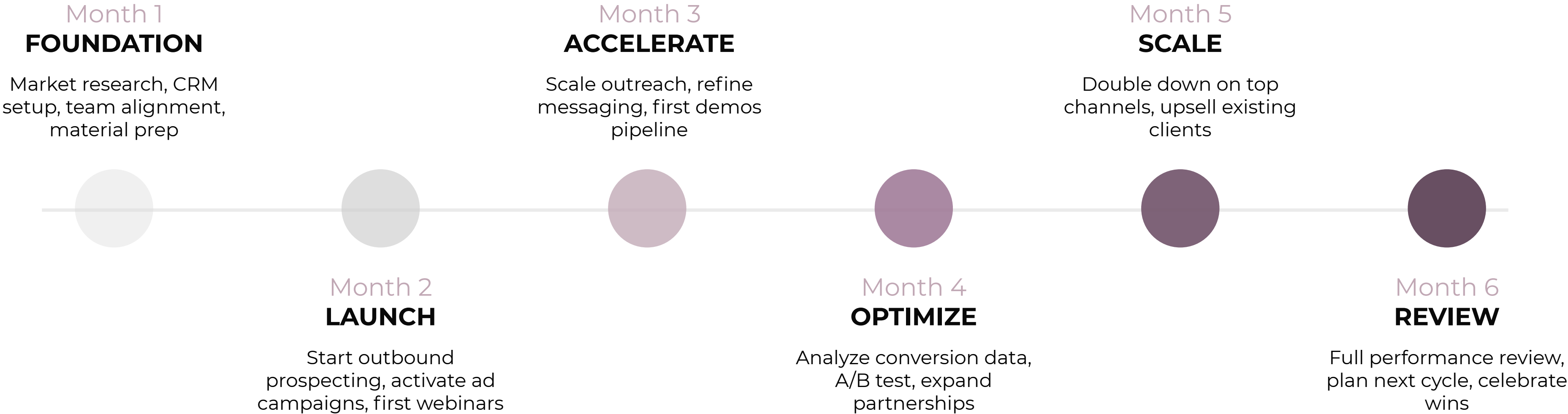
Converting Free Users into Premium Subscribers

- +450K Target Users
- 6 Months (Spain; France; Italy)
- Monetize Existing Base



Main Challenge: Users don't perceive enough value to upgrade.

6-MONTH OVERVIEW





GOAL: +450K Premium Users

KEY ACTIONS & OWNERSHIP

Cross-functional teams working together to convert more users



DATA

- Track
- Segment Trigger
- Report



MARKETING

- Campaigns
- ROI Content
- Testing



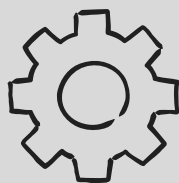
CRM

- Emails
- Push In-App
- Flows



SUPPORT

- Demos
- Assist Convert
- Retain



Tools powering execution: **HubSpot • Braze • LinkedIn Sales Navigator • In-App Messaging**



+3pp
Conversion



+450K
Users



€11/mo
ARPU



€371K
Budget



06

KPIs & Metrics

KPIs & METRICS

Measuring Detect → Quantify → Convert across 6 months

GOAL | +450K users • +3pp conversion

 01 DETECT Behavioral triggers

 02 QUANTIFY Show the loss

 03 CONVERT Upgrade to premium

STAGE 01 • DETECT



LEADS GENERATED
Volume of upgrade-ready users

Free users flagged through behavioral triggers — FX usage, travel spend, ATM withdrawals abroad.

✓ Target: 2M qualified leads / quarter

STAGE 02 • QUANTIFY



FUNNEL CONVERSION RATE
% per stage

Awareness → Intention → Consideration → Action. Identifies where users drop off in the upgrade journey.

✓ Target: ≥15% Consideration → Action

STAGE 03 • CONVERT



AVERAGE DEAL SIZE
Blended ARPU across paid tiers

■ Plus 50% ■ Premium 35% ■ Metal 12% ■ Ultra 3%

✓ Target: €11 blended ARPU (weighted across the mix above)

FULL FUNNEL



EXPECTED VS ACTUAL REVENUE
Forecast accuracy

Subscription revenue tracked monthly against forecast. Variance triggers tactical adjustments.

✓ Target: ≤±5% variance vs forecast



KEY INSIGHT | Every KPI ties to the same goal — converting our existing base, not acquiring new users.



07

Required Resources

OUR TEAM

Growth/Acquisition Managers

Digital Marketing team

Inbound sales /conversion specialists

Customer success managers

Data Analytics

MATERIALS

Plan Comparison One-Pager

Users can compare all of the plans in the same place.

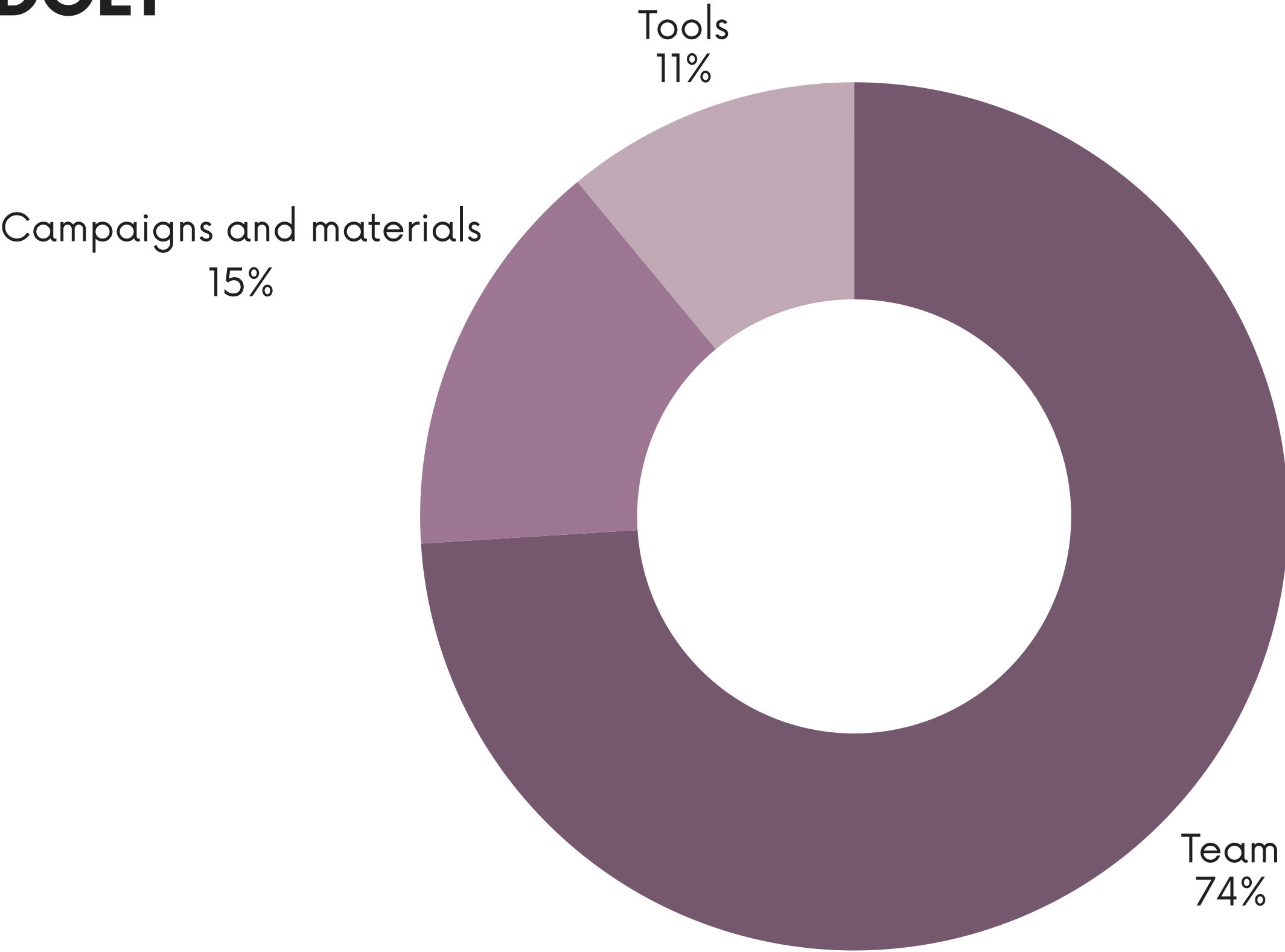
CRM Marketing

Structured conversion sequences triggered by specific user behaviors (e.g. first international transfer, first stock trade) designed to move users toward paid plans.

In-App Upgrade Flow Screens- push notifications

The actual UI prompts and messaging that appear when a free user hits a plan limitation, designed to convert at that exact moment of friction.

BUDGET



TOTAL BUDGET:€371,000



08

Risks & Contingency Plan

RISKS

1. Low perceived value of Premium

Users don't clearly understand benefits vs free plan

2. Drop-off in conversion funnel

Users hesitate at "consideration → action" stage

3. Ineffective behavioral targeting

Triggers (FX, travel, ATM) may not convert users

4. Limited impact of digital channels

CRM, in-app, and referrals may not fully engage users

CONTINGENCY PLAN

1. Reinforce value perception

Show personalized savings ("You lost €X")
Emphasize ROI: Premium pays for itself

2. Optimize funnel conversion

A/B test messaging at key touchpoints
Add urgency (limited-time offers, prompts)

3. Improve targeting accuracy

Refine segments using real-time behavior data
Focus on high-value users (frequent FX, travel)

4. Strengthen engagement channels

Combine CRM with referrals & testimonials
Leverage Premium users for social proof

Revolut

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