



Key Partnerships

WeWork

- promotion to get Business Accounts

InComm/Wilko

- partnership with prepaid card co InComm, distribution through UK retail chain Wilko

Thomas Cook

- pay-per-day Travel Insurance partnership
- QiWi (Russian Market), ClauseMatch (RegTech), SnapCar (payments), +

Key Resources

Brand, Community, Platform

- Strong brand - biggest in the *Challenger Bank* category, drives network effects and creates community
- Robust, scalable platform

Key Activities

Product, Finance

- Revolut strives to continually create *virality*. Heavy focus on Product Dev
- Community management, mostly online
- Continuous fundraising, licensing

Value Proposition

Banking Redefined:

- No Fee/Low Fee Banking
- Frictionless, fee-less FX currency transfers across multiple global currencies
- Branchless banking, strong digital app and easy money transfers across multiple mediums

Revolut



Customer Relationships

Digital Only, No Branches

- Online customer service channels (no phone service)
- Revolut community drives referrals, answers Q & A

Channels

Majority Digital

- Referral campaigns activated by the community
- Social media, forums, etc
- Tube Ads

Customer Segments

Youth, Early Adopters, Businesses

- 42% of Revolut's customer base are between 25-35 (source)
- Early Adopters in the *Branchless Banking* category
- 70,000 Businesses signed-up for Revolut for Business (source)

Cost Structure

Technology Development

Community Management and Marketing

Regulations, Compliance, Licensing

Revenue Streams

Primary: Premium Account Subscription (£6.99 per month/£70 per year) and Metal Account (£12.99 per month/£120 per year).

Secondary: Ratchet Fees, Value-Added Services, Business