



Revolut Feature & Prioritization:

PO Problem Statement:

Active Revolut users perceive limited value in upgrading to paid plans because the benefits — such as fee waivers and premium features — do not clearly justify the additional cost. This causes users to remain on the free plan or switch to competitors like Wise for international transfers, limiting Revolut's premium conversion and revenue growth.

Brainstorm Solutions:

How might we help users trust the value of the paid plans?

Key Assumptions	Solutions	Priority
Free Plan offer all essential basic feature for users which is enough for them.	Reduce standard plan features so that user push to basic paid plan	Low confidence
Less information for users how paid plan is beneficial for them.	Provide regular content/education to users on how paid plans can provide value to the user. Importantly around travel insurance. Filling insurance claims is tricky & lot of conditions are there so help users on end to end support.	High confidence
Not all benefits in paid plan are useful for customers.	Based on user needs provide personalised user benefits. AI based recommended pricing model	Moonsht
User prefer banking support. Lack for 24/7 app banking support for standard users.	Provide dedicated 24/7 app support for users to build trust within the banking services.	High confidence
User trust societal reviews. Lack of justification from society & friends on paid benefits	Notify number of user network using paid plan	low confidence
Deals with card payment ties users. N26 has this feature	Provide discounted deals with favourite brands	High confidence

User get trust when they see comparison for fee charged with other payment apps. Wise has this feature	Provide comparison with other payment app for international transfer	High confidence
Less value within paid plan (Plus/metal) for international transfer	Change pricing structure for international transfer. competitor apps provide more competitive rates	High confidence
Different app subscription are provided as a part of paid plan. however users might not know about these apps & their functional value. so user don't know the value these apps provide under paid plan.	Standard users get 1 month trail for all the applications. This way they will get the functional value of apps and if they feel it's useful then they can switch to revolut paid plans.	Moonshot
Lack of cost benefit analysis for apps subscription provided with paid plan.	Provide cost benefit analysis for users based on their apps usage & how much money they can save going with paid plan.	moonshot
Fixed timeline build user trust	Provide guaranteed international exchange rate for X hours. To safe user from price fluctuations.	High confidence
User have limit up to X amount to transfer money in one transaction. so user have to send money in multiple transactions.	Provide large amount bank transfer for paid plans - Internationally or locally.	High confidence
No clear payment timeline(give days only not min or hours)for users	Paid user get fixed timeline in hours minutes for money transfer	low confidence

Prioritization:

Solution:	Reach	Impact	Confidence	Effort	RICE Score	Notes
Customised plans Based on user needs provide personalised user benefits. AI based recommended pricing model	3	3	3	3	9	High impact but require pricing strategy & efforts to have personal plan for all user.
Provide regular content/education to users on how paid plans can provide value to the user. Importantly around travel insurance. Filling insurance claims is tricky & lot of conditions are there so help users on end to end support.	3	2	1	2	3	make people more aware of benefiets
Provide dedicated 24/7 app support	3	3	1	2	4.5	

for users to build trust within the banking services.						
Provide discounted deals with favourite brands	3	3	1	3	3	
Provide large amount bank transfer for paid plans - Internationally or locally	2	2	2	1	8	
Provide guaranteed international exchange rate for X hours. To safe user from price fluctuations.	3	3	2	2	9	impactful & easy
Provide cost benefit analysis for users based on their apps usage & how much money they can save going with paid plan.	3	2	1	1	6	
Standard users get 1 month trail for all the applications. This way they will get the functional value of apps and if they feel it's useful then they can switch to revolut paid plans.	3	3	2	1	18	Easy to collab with application partners to provide 1 month free trail for Revolut users
Remove weekend transfer fee & provide fix number of free international transfer upto a X limit (based on plan). competitor apps provide more competitive rates	3	3	3	2	13.5	Impactful & more expats will use paid plan
Provide fee comparison with other payment app for international transfer	3	2	2	3	4	

Top Ideas to proceed with:

1. **Standard users get 1 month trial for all the applications. This way they will get the functional value of apps and if they feel it's useful then they can switch to revolut paid plans.**
2. **Remove weekend transfer fee & provide fix number of free international transfer upto a X limit (based on plan).**
3. **Provide guaranteed international exchange rate for X hours. To safe user from price fluctuations.**
4. **Customised plans Based on user needs provide personalised user benefits. AI based recommended pricing model**

Wireframe:

User Interface of Users having free subscription to the apps:

	Upgrade
Standard	
Subscription Included	

Subscription		Time
We Work Pass	●	1 Pass free
Financial Times	●	1 month free
Perplexity	●	1 month free
Master Class	●	1 month free

Provide guaranteed international exchange rate for X hours. To safe user from price fluctuations.

\$5000

Joint £6600

Reference:
Sent from Revolut

Payment Breakdown

Recipient gets	\$5000
Exchange Rate	£1=100
Rate Guaranteed	48 hour
Exchange Amount	£4450
Fees	£50
Your Total	£5000

Remove weekend transfer fee & provide fix number of free international transfer upto a X limit (based on plan)

iPhone 16 Pro Max - 1

Standard

Plus

Metal

Ultra

Free International Transfer

Free International Transfer

1
Upto £1000

Free International Transfer

2
Upto £2000

Free International Transfer

Unlimited Transaction