



Product Requirements Document [PRD] - Revolut

Title/Initiative	PRD Revolut
Date & Version	23/10/2025
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Objective:

Reposition the premium offerings will help users clearly understand the value of upgrading and experience the real & functional value. User will have more trust in the plan pricing and will be motivated to upgrade & remain loyal.

More users upgrading to premium plan will increase total subscription revenue and lower churn rate of standard users.

Goal:

Increase subscription conversion rate and revenue among active Revolut users seeking flexibility and transparency.

Success Metric:

Metric Type:	Name Definition	Why it matters?
Key Metric:	Paid Plan conversion rate = Number of users upgrade during/after the trail/ Number of user started the trail	Users will get to know the value of the application bundle offered under one plan/free international transfer & will upgrade their plan.
Secondary Metric:	Application trail sign ups: % of users signing up for applications during the trail period.	if more users will sign up to free application trails then more user will likely get used to app & upgrade to paid plan after trail ends.
Secondary Metric:	% of users using premium features of the apps during the trail period.	If more users are using the premium feature of the apps offered during the trail version → then there are high chances that those people will move to paid plan.
Secondary Metric:	% of new international transfer under subscription plan	increased number of user using international transfer free limit feature improve user retention for subscription plan.
Guardrail Metric: These ensure your solution doesn't harm users or the business	User subscription rate during X time period: Number of existing subscription rate remain intact.	The new solution should not effect the existing user subscription rate.

User Persona:

User 1: Emma

Emma Carter, a 29-year-old consultant in London, uses Revolut every day to manage her personal and freelance finances. She loves how easy it is to track

spending and send money abroad, but when she sees upgrade prompts for the premium plan, she scrolls past them without a second thought. The features sound nice — access to 10+ applications, travel insurance, airport lounges, 20-50% international fee waivers — but most feel irrelevant to her daily life. She's not a frequent traveler, and has travel insurance with her company, don't feel value to pay extra 30 euros for airport lounge access and she sends money to her home in Brazil every 2 months.

Before sending money to home, she often compares Revolut's fees with Wise, which seems cheaper. For Emma, upgrading would only make sense if she clearly understood how much she'd save or what new value she'd gain.

One day, she saw that with upgrade plan she is getting 1 amount of transaction fee waiver (for amount upto £1000) for every month. For the first time, the benefits feel tangible and instead of ignoring she opted for metal premium.

User 2: John

John had been using Revolut for years, but only for the basics — paying for grocery, paying friends, and using currency conversion during travelling. He'd seen that Revolut paid plan offer access some of the applications like Sleep Class, Picsart, Freeletics, 10 + apps. But he has never explored them as they feel distant and locked behind a paywall he doesn't want to experiment with blindly. When Revolut launched a new feature giving all standard users one month of free access to premium apps, Daniel decided to try it without expectations. He started using headspace for mental wellbeing & Sleep Cycle to track sleep and felt the value of applications. Now, he wants to have access to these apps and happy to get revolut upgrade.

Problems we are solving:

Active Revolut users currently do not perceive a clear incremental value in upgrading from standard free plan to premium plans. While features like access to 10+ premium applications and reducing fee for international transfer exist in the premium plans, however these benefits are often underutilised and seems costly & non essential (apps one). As a result:

- Users stay on free plan.
- Some switch to competitors that charge better international transfer fee & give guaranteed rate for specific time period.

- Premium conversion remains below it's potential due to which we have limited revenue growth & weaker competitive positioning.

1. How do we know these problems exist (research)

Solution:

- **1-Month Free Trial of Partner Apps**

Standard users will receive full access to all partner applications for one month. This hands-on experience allows them to explore real functional benefits for those apps. By removing the barrier to discovery, users can experience the real value first then making the upgrade decision.

- **Free & Transparent International Transfers:**

To strengthen Revolut's competitive edge against players like Wise, weekend transfer fees will be removed, and users will receive a fixed number of free international transfers each month (based on their plan). This enhances cost transparency and positions Revolut as a more trusted, user-friendly solution for cross-border transactions.

Product Flow:

Customer Journey:

- **1-Month Free Trial of Partner Apps**

Journey steps		Awareness	Consideration	Activation	Exploration	Value Realisation	Conversion
Actions		User see notification of having access to free partner applications	User tap the banner of notification	User activate premium feature with a tap	User download partner apps with revolut link & start free trail.	User get engaged with apps & see real value.	User receive personalised message to upgrade to use the apps.
Touchpoints		Home Screen	Premium Plan Details landing Page	Onboard	in app on partner app	Usage notification	in app message
Emotions							

Solution Wireframes:

User Interface of Users having free subscription to the apps:

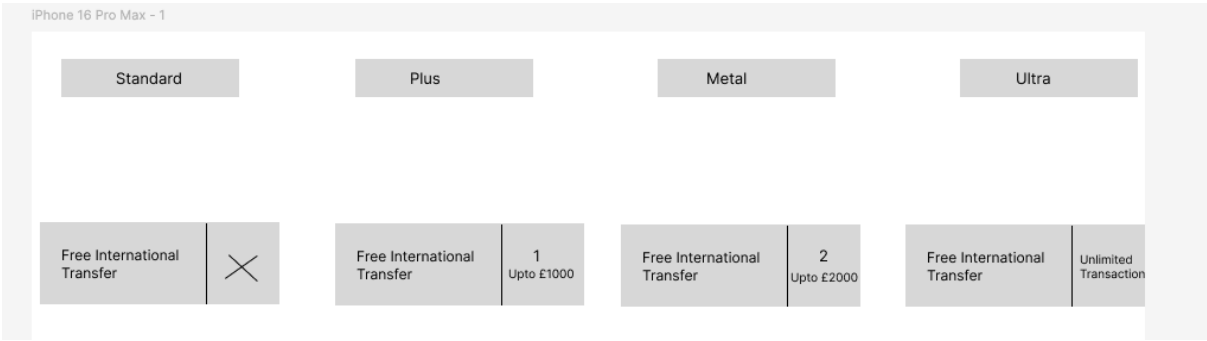
Upgrade

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

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



Tentative Timelines:

Task	
Leadership approval	22/10/2025
Design ready	XY
Prototype testing	ZX
Development starts	ABC
Beta Launch	25/11/2025