

Unlocking Borderless Finance: The Complete Guide to Revolut

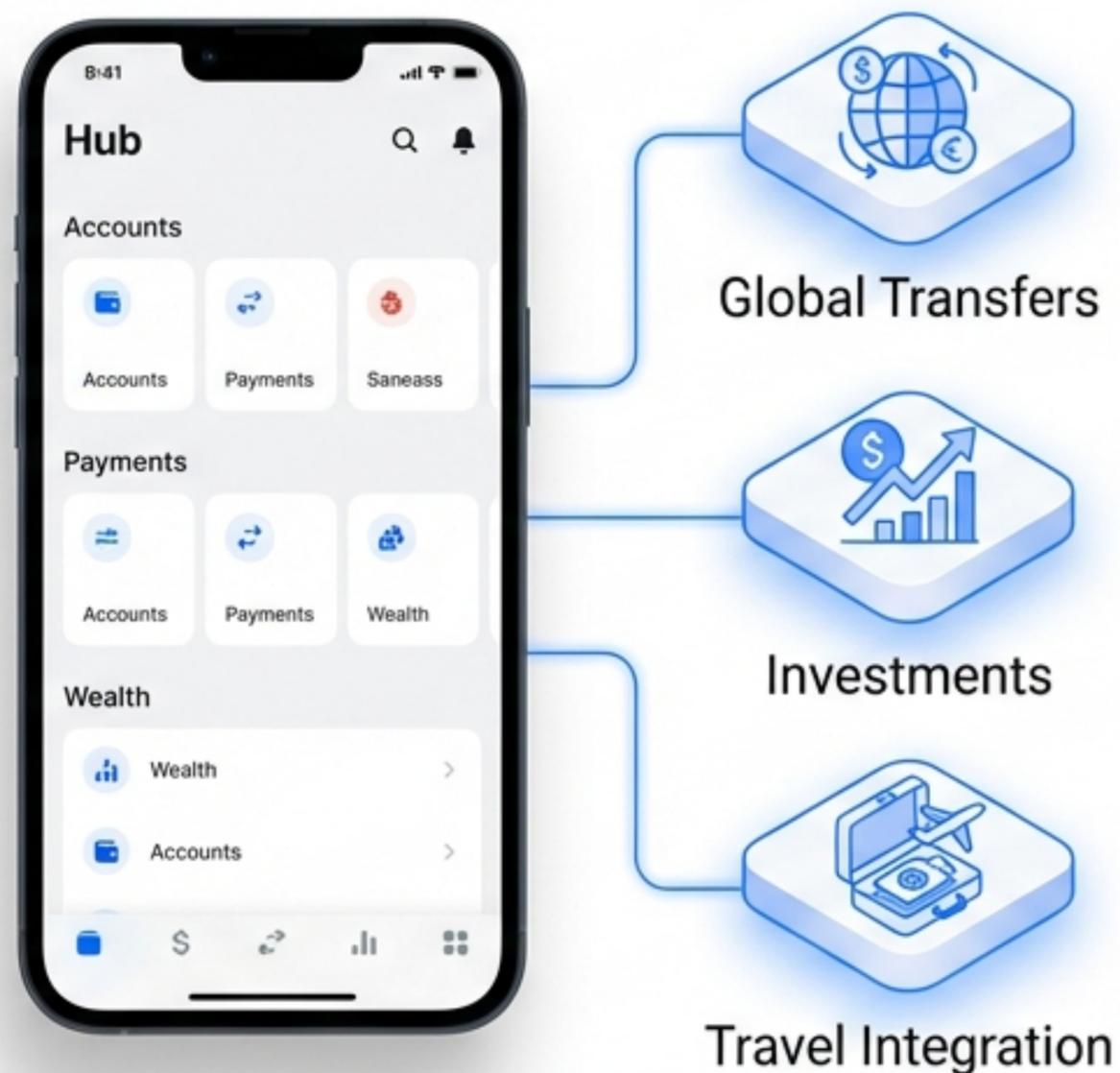
Registration, Verification, and Optimization for the Modern Traveler



Based on 2025/2026 Interface & Regulatory Standards.

More Than a Bank: The Financial Super-App

Revolut consolidates fragments of your financial life into a single interface. It is an electronic money institution (with full banking license in specific EEA jurisdictions) designed for rapid global mobility.



- Multi-Currency Accounts: Hold and exchange 30+ currencies instantly.
- Global Transfers: Send money to 150+ countries via SWIFT or SEPA.
- Investment Suite: Access Stocks, ETFs, Commodities, and Crypto.
- Travel Integration: eSIM data plans, lounge access, and insurance.

The Pre-Flight Checklist: Eligibility & Restrictions

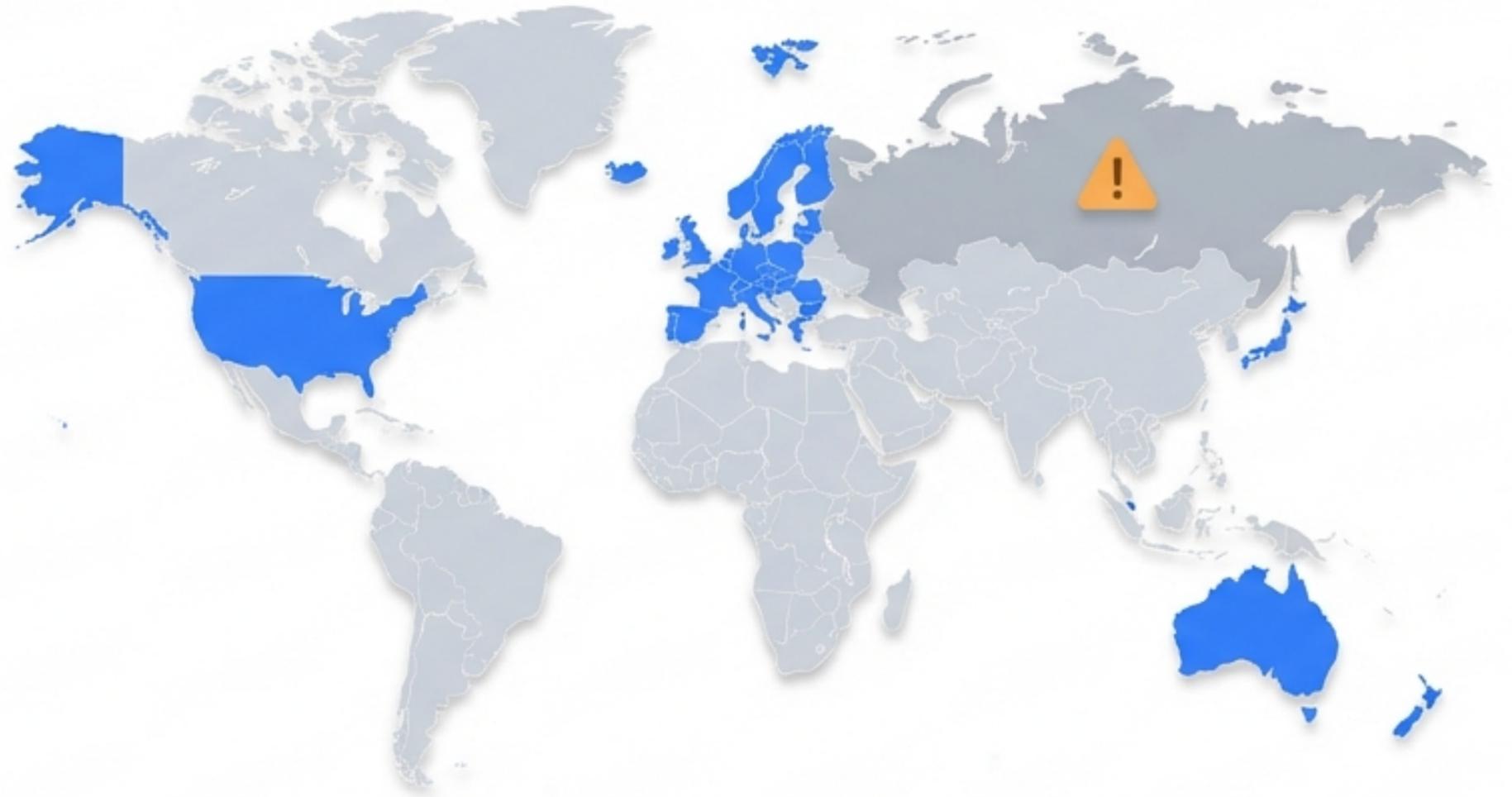
Primary Rule: Residency in a supported region is mandatory.

The “Resident” Distinction:

- **Citizenship ≠ Residency.** You must provide proof of legal residence (Visa D, Residence Permit) if you are a citizen of a non-supported country.
- **Critical Restriction:** New accounts cannot currently be opened by residents of Russia. Accounts linked to Russian funding/IPs face freezing risks.

Required Documents:

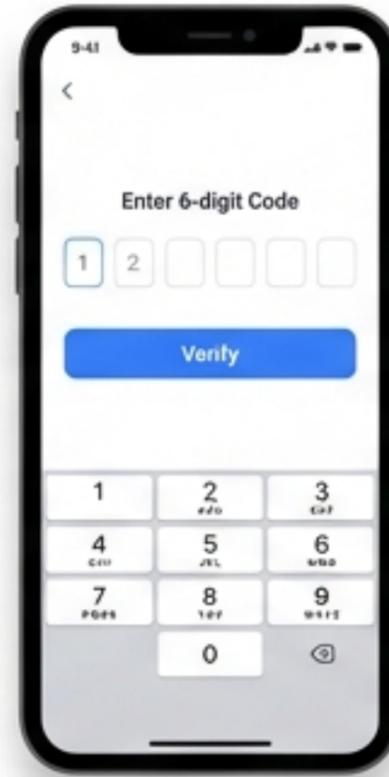
- Valid Passport or National ID.
- Visa/Residence Permit (for expats).
- Tax ID (e.g., Steuer-ID, SSN) is mandatory.



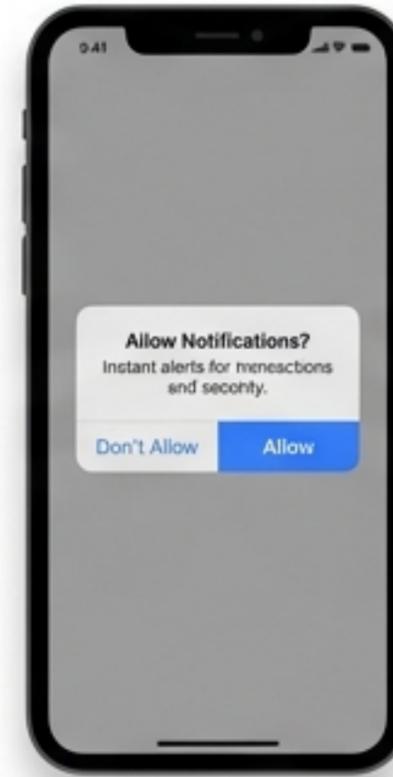
Phase 1: The Digital Handshake



Input Mobile Number



SMS Verification



Enable Push for Security

1. Download: Use the official app (App Store/Google Play). Desktop functions are limited.
2. Phone Input: Your mobile number is your primary ID.
3. Authentication: Input the instant SMS code.
4. Notifications: Recommended 'Enable' for immediate transaction alerts.

Phase 2: Identity & KYC Compliance

Accuracy here prevents future account locks.

The Data Inputs:

- **Country of Residence:** Determines your IBAN (e.g., 'LT' for Lithuania, 'DE' for Germany).
- **Address:** Must strictly match your proof of residence documents.
- **Personal Details:** Legal Name and DOB must match passport exactly.
- **Email:** Use a secure, permanent address for recovery.



The Liveness Check: A real-time selfie is required to verify your biometric data against your uploaded ID document.

Phase 3: Configuration & Plan Selection

The 'Upsell' Navigation

The app will encourage a Premium upgrade during sign-up.

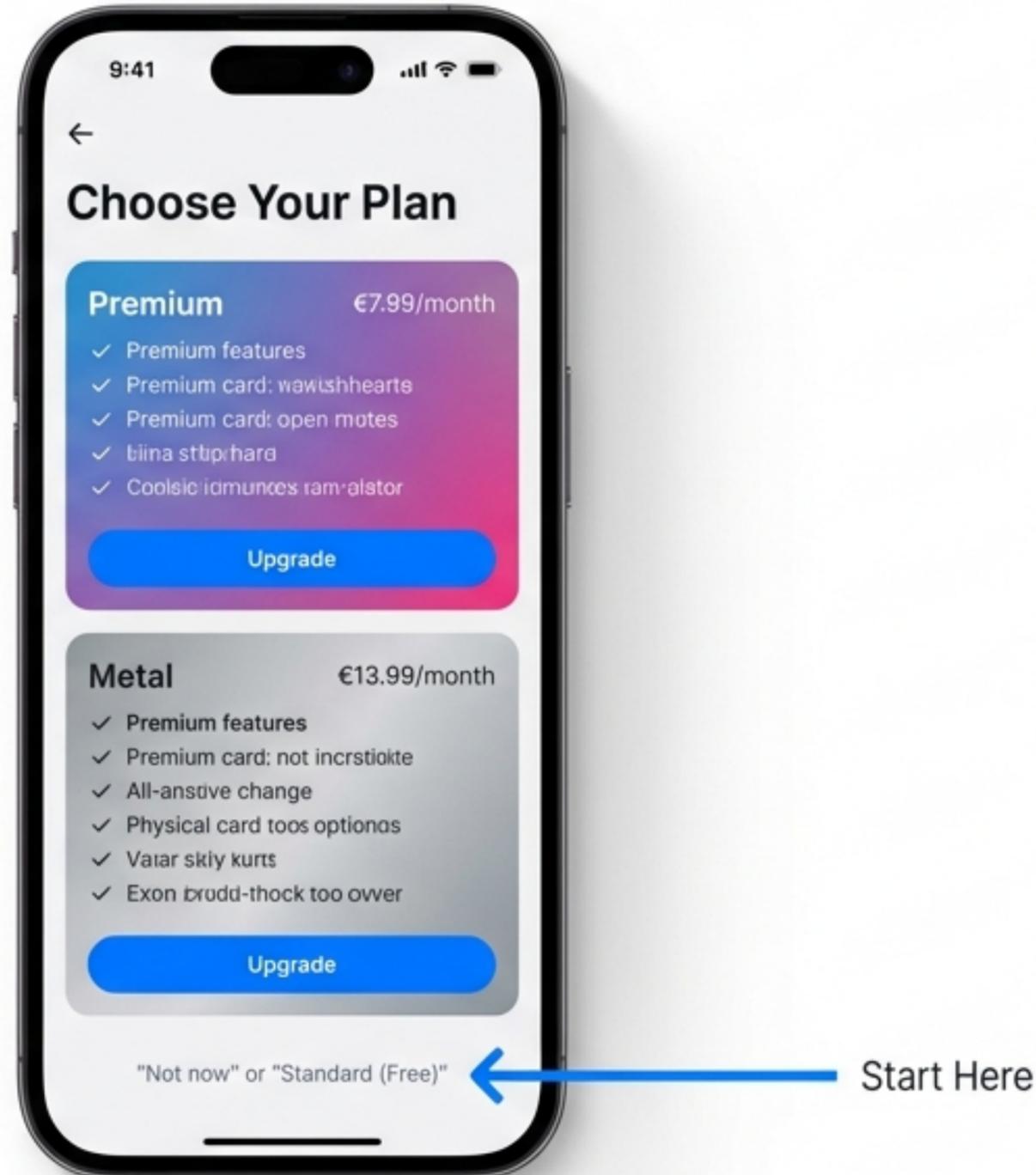
Pro-Tip: Select 'Standard' or 'Not Now' to start with the Free account. You can upgrade later.

Card Selection

- **Virtual Card:** Generated instantly for free.
- **Physical Card:** Optional. Costs shipping fees on Standard plan (~\$8.99/€6-8).

Purpose Selection

Choose 'Transfers' or 'Spending' for internal categorization.



Optimizing Your Experience: Plan Comparison

	Standard (Free)	Premium	Metal
Best For	 Occasional Travelers	 Digital Nomads	 Frequent Flyers
ATM Free Limit	 £200 / €200 per month	 £400 per month	 £800 per month
Exchange Fees	 1% fee after £1,000/mo	 Unlimited Exchange	 Unlimited Exchange
Key Perks	 Standard features	 Medical insurance,  Disposable cards	 40% transfer discount,  Steel card, Cashback
Fee	£0/mo	£7.99/mo	£14.99/mo

Funding Your Account (Top-Ups)



Bank Transfer (SEPA/SWIFT)

Slowest but cheapest.
Use your unique IBAN.



Apple/Google Pay or Debit Card

Instant and usually fee-free.



Credit Card

Caution: Your bank may treat
this as a "Cash Advance" with
high fees.

****Security Constraint: Only top up from accounts in your own name to avoid AML freezing.****

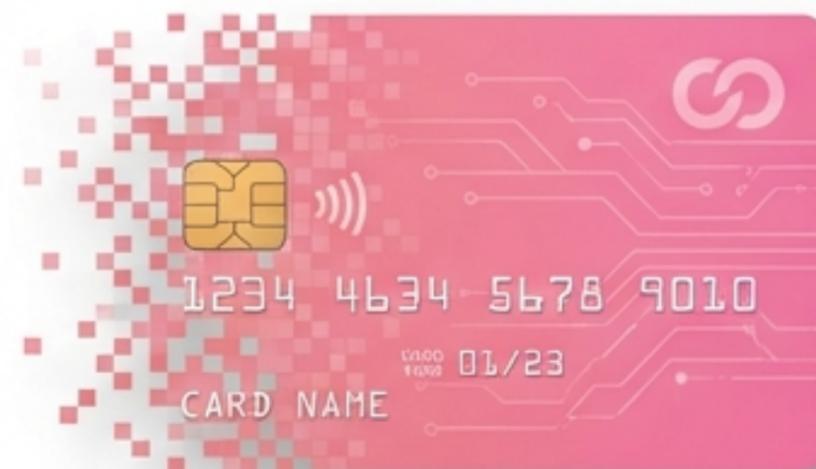
The Trinity of Cards: Security for Every Scenario



Physical Card.
For ATMs and travel.



Virtual Card.
For Netflix/Spotify
subscriptions.



Disposable Virtual.
For one-time purchases on
untrusted sites. Details
regenerate after use.

The “Weekend Rule”: Avoid the 1% Fee

 Monday to Friday (5PM NY Time)	 Friday 5PM to Sunday
 0% Markup. Interbank Rate.	 1% Markup Fee applied.
0%	1%

Strategy:

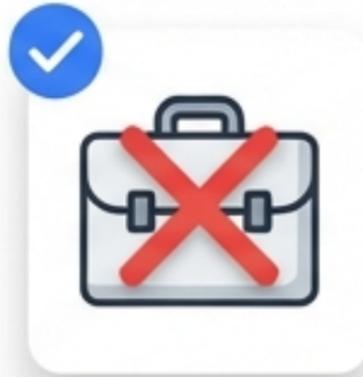
- ✓ **Plan Ahead:** Exchange spending money (e.g., EUR to USD) on Friday morning.
- ✓ **Pre-Load:** Always hold a balance in the local currency of your destination before the weekend begins.

Wealth & Investing Features

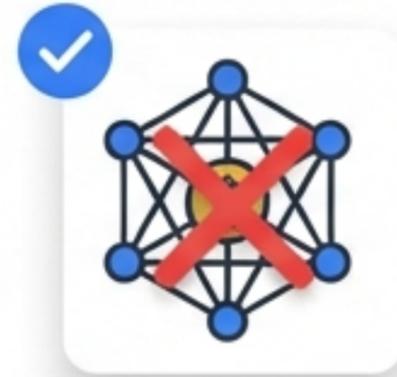


- ✓ **Robo-Advisor**
Automated portfolio management based on risk tolerance. 0.75% annual fee. Min investment ~€100.
- ✓ **Stocks & Commodities**
Trade fractional shares (US) and Gold/Silver. Commission-free trades vary by plan (1/mo for Standard).
- ✓ **Crypto**
Buy/Sell 100+ tokens.
⚠ Warning: Custodial wallet. You cannot easily transfer crypto to a cold wallet on all plans.

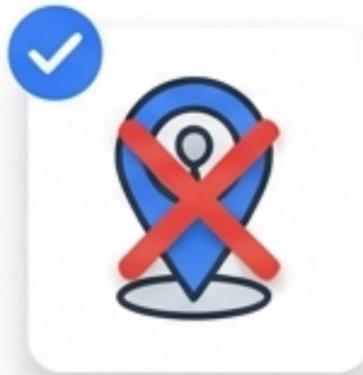
Preservation: Avoiding Account Freezes



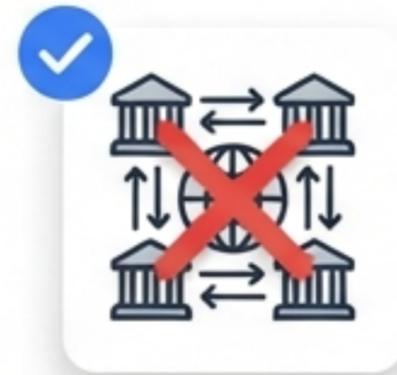
No Business Use.
Use 'Revolut Pro' instead.



No High-Risk Sources.
Avoid direct P2P crypto transfers.



No False Residency.
GPS must match documents.

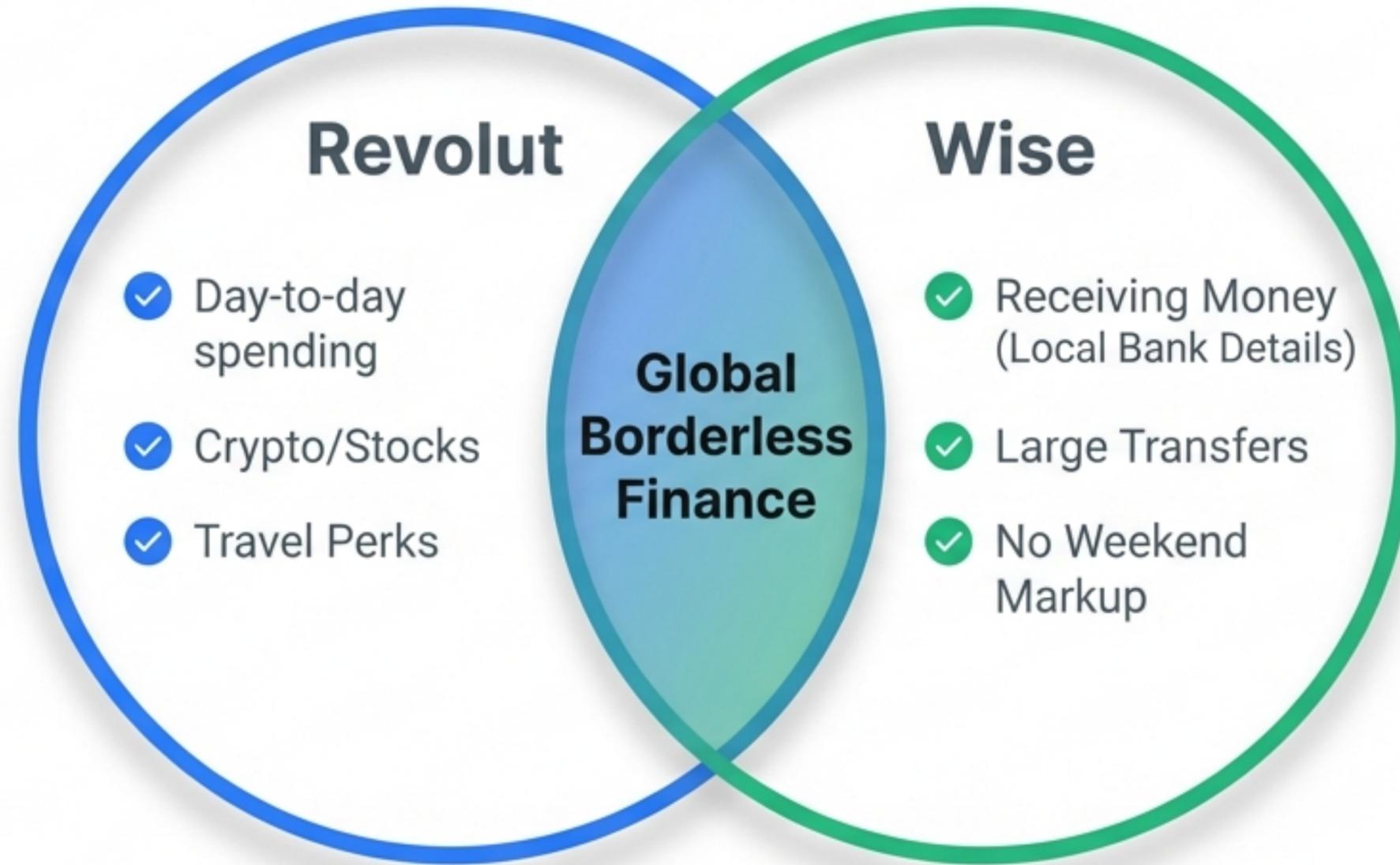


Avoid 'The Russian Trace'.
Do not use complex chains involving
high-risk jurisdictions.

Revolut uses sensitive automated bots. Consistency is key to safety.



The Essential Alternative: Wise



Why you need a backup: If algorithmic freezing occurs, you need immediate access to funds. Carry both cards.

Your Action Plan

- 1. Check Eligibility:** Confirm residence in supported region
- 2. Register & Verify:** Download app, input phone, take selfie
- 3. Start Standard:** Choose the Free plan
- 4. Fund Wisely:** Top up via Bank Transfer (avoid Credit Cards)
- 5. Beat the Fees:** Exchange currency M-F; avoid weekends
- 6. Diversify:** Open a Wise account as a safety net



! Amber
Credit Cards may incur extra fees.

📅 Amber
Weekend exchanges have markup.

[Download App to Begin](#) ↓