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INTRODUCTION

Revuto is a clean, intuitive, and easily accessible single-dashboard subscription management service. Revuto’s mission is to save customers time, energy, and money by completely redefining the subscription management experience.

IS IT WORTH SOLVING?

21 billion DD transactions in 2019 and growing in value and volume since 2016 paired with strong growth of subscription revenues

21bn
Volume of Direct Debits/years¹

350m
Banking Population²

4350bn
SEPA Direct Debit Value/yr³

6bn
Value pf subscription economy³

7bn
Growth in subscription revenue⁴

DD-Direct Debit
1-European Central Bank
2-Stabista
3-Zuora, 2016-2018
4-ING

Revuto vows to make the «Are you sure you want to unsubscribe?» line a thing of the past. No one would be jumping through all the hoops and hurdles to unsubscribe if they weren’t already sure. We built Revuto because we recognize and empathize with the problem. Managing a dozen subscriptions shouldn’t take the time of a part-time job, and there’s absolutely no reason unsubscribing should take more than a single click.

Data shows that today’s millennials would much rather subscribe to Spotify or Netflix than purchase a single album or a movie. The subscription model allows them to test a product and use a service without fully committing and paying the full price upfront.

However, while this rising trend has undoubtedly been net-beneficial for both businesses and customers, it also has certain downsides. Free trials with cumbersome cancelation policies produce unnecessary recurring losses, and managing and paying for dozens of subscription services each month results in consumer fatigue.

As subscriptions grow by 100% year on year, we’re confident they’re here to stay and become an integral part of everyone’s life. Revuto’s place in this growing economy is to filter signals from noise and offer customers a clean and pleasant subscription management experience. We believe that no one should ever again be charged for subscriptions they no longer want or use, and we have made it our primary goal to make that happen.

¹-European Central Bank
²-Stabista
³-Zuora, 2016-2018
⁴-ING
In decades past, subscriptions were limited and almost exclusive to products like magazines, gyms, and cable TV. However, with the rise of technology and cloud-based computing, many companies have transitioned from the one-off purchase to the recurring revenue or the subscription business model. Consequently, nowadays we have subscriptions for everything — from food to music, TV shows, clothes, games, audiobooks, even shaving products.

For businesses, subscriptions mean constant and predictable revenue streams, higher average customer lifetime value, and greater customer inertia resulting in enhanced brand loyalty. Consumers, on the other hand, find subscriptions convenient and perceive them as more accessible and affordable than one-off payments, especially for more expensive purchases.

Nonetheless, past a certain point, managing multiple subscriptions becomes more of a chore than a task to enjoy. The average European consumer spends 130 euros per month on subscriptions, accounting for approximately 5% of their monthly expenditures. Nearly a fifth of consumers never review their subscriptions, and, as a result, half are routinely paying for products and services they either no longer use or consider not worth their money.

Understanding consumer psychology, businesses leverage these biases in consumer behavior to increase their revenues by intentionally making unsubscribing difficult. Resultantly, users either easily forget about ongoing subscription charges, find the unsubscribing process hard to navigate, or fall victim to services that charge their cards indefinitely without notification.

We believe there is a clear product-market fit for a product protecting consumers from all the unwanted consequences of subscriptions. Revuto’s main deliverable is a decentralized mobile application — a single-dashboard subscription management solution that helps users control their recurring subscription-related expenses.
Revuto is primarily targeting heavy users or private persons with significant subscription-related yearly expenditures. We have identified these customer segments as primarily consisting of millennials or tech-savvy young individuals who are early tech adopters, crypto natives, digital nomads, and freelancers. Small to medium-sized businesses looking to simplify their SaaS-related subscriptions are also our target customers.

We believe these customer segments will benefit the most and naturally gravitate towards our solutions. Our goal is to maximize the value of ongoing subscriptions by simplifying the payments process and protect customers from hidden fees and subscription charges for services they no longer use.
More than 90% of users of online budgeting and financial applications are willing to pay for additional services if it saves them money. Revuto’s goal is not just saving customers’ money but giving them complete control over their subscriptions.

Revuto will generate revenues through several sources, including:

- **Protection fees**: Free users of Revuto will pay 4% on each transaction.
- **Monthly subscription**: Revuto Pro subscription will cost €12/month. Pro users will not pay transaction fees and will get 4% cashback.
- **DeFi services**: Fees from stacking Revu tokens and micro lending protocol.
The application, the token, and the DeFi micro-lending and borrowing platform will each play a distinct role in siphoning back a portion of the value generated by the ecosystem back to its loyal users.

The entire Revuto stack will be built on Cardano — a decentralized third-generation proof-of-stake blockchain platform and home to the ADA cryptocurrency.

What makes Revuto uniquely different from other blockchain-based projects is that we look outwards rather than inwards in our ecosystem growth and adoption approach. We seek to create a subscription management solution with immediate real-world applications. Rather than catering to a niche audience of existing crypto users, we seek to bring crypto to the mainstream world.
Decentralized, blockchain-based protocols are poised to tear down the exclusionary, monolithic foundations of traditional finance, radically reconfigure how money is used, created, and distributed, and build a superior, more transparent, and equitable financial system on top of its ruins.

At Revuto, we not only believe that crypto is the future of finance but also have our interests perfectly aligned with the cypherpunk ethos. Blockchain-based digital assets are designed for transparency, ease of access and provide users complete control over their funds, which is the same what Revuto is trying to do with subscriptions.

Our team of industry experts is convinced that cryptocurrencies provide significant advantages in terms of payment processing compared to outdated centralized solutions. As a forward-looking FinTech startup, we are looking to integrate these solutions into our platform and place our company at the forefront of the Web 3.0 revolution.
Cardano’s mission, vision, and approach to building scalable, user-centric blockchain solutions are perfectly aligned with Revuto’s requirements.

Cardano is the first blockchain platform to evolve out of a scientific philosophy and a research-first-driven approach. First-generation blockchains like Bitcoin were the first to offer the world decentralized ledgers for secure cryptocurrency transfers. However, they did not create a functional environment for developing more complex smart-contract-based financial solutions. Second-generation blockchains like Ethereum introduced smart-contracting capabilities to blockchains but are unfortunately suffering from significant scalability issues.

On the other hand, Cardano is conceived as a more evolved, future-proof third-generation blockchain that combines the former’s properties and evolves to meet all its users’ arising needs. Consequently, the Revuto team believes that Cardano will play a leading role in the upcoming digital revolution, and thus, deciding to build our decentralized platform on Cardano was hardly a choice at all.
Revuto’s flagship product is the Revuto dApp — a decentralized mobile application that enables users to actively manage their subscriptions from a single dashboard. Revuto saves users money by allowing them to approve, block or snooze subscription charges as they occur.

Furthermore, by paying their subscriptions through the Revuto dApp, users will have the opportunity to earn rewards, receive cashback, and apply for micro-loans paid out in crypto. The micro-lending feature will provide users with easy access to liquidity, allowing them to better manage their cash flows and never miss a subscription payment.

In phase one, Revuto will only support subscription payments and rely on existing payment processors to execute crypto-to-fiat swaps and process fiat transactions. At this stage, all subscription payments with Revuto will be made using actively managed Revuto Virtual Debit Cards supporting fiat currencies, REVU tokens and Cardano-native EURR stablecoin.

Later, Revuto will broaden its product offering by adding support for other recurring payments such as utilities, cable and cell phone bills, or gym memberships. Moreover, in the latter phase, Revuto will also acquire a payment processor license, allowing it to further reduce friction in payments, eliminate third-party dependencies, and ultimately increase profit margins.
The Revuto dApp will support both push and pull payment options, where push payments will require user’s authorization on each billing cycle, while pull payments will be automatic.

Revuto stands out from the competition because it is the first subscription management service to incorporate cryptocurrency payments. Using the Revuto dApp, users will be able to pay for their subscriptions using the Cardano-native REVU token and EURR stablecoin.

With Cardano’s Plutus smart contract platform’s arrival, users will be able to acquire the Cardano-native EURR stablecoin either by minting it as a loan using REVU tokens as collateral or by directly purchasing it on the open market.

Users who want to pay for their subscriptions using crypto will need to download Revuto’s wallet and approve automatic (pull) token transfers.

The Revuto Wallet is a simple and secure cryptocurrency wallet supporting all Cardano-based tokens, while by default including REVU and the EURR stablecoin. The wallet will also have specific functionalities allowing for automatic pull payments. The end goal here is to offer Revuto users an option to subscribe to service providers using only their Revuto Wallet address.

In order to pay for subscriptions using cryptocurrency, the users will first need to approve the REVU or EURR stablecoin from within their wallet. This process is similar to adding a bank card as a payment option for online purchases or subscriptions. After the user sets up the wallet for recurring payments, the wallet will invoke the smart contract, permitting the server wallet to spend the funds (REVU or EURR) from the user’s wallet at specific points in the future.

The added benefit here is that the users have the freedom to define the access period in which the server wallet can access their funds and manually set a limit to the amount of crypto they wish to spend for subscriptions. This adds an additional layer of security for the users and effectively gives them complete control over their crypto.
The REVU token is Revuto’s utility token native to the Cardano blockchain. Its purpose will be twofold: to serve as a governance token for the Revuto ecosystem through staking and pose as collateral for micro-loans on Revuto’s decentralized micro-lending and borrowing platform.

For users, the incentive for holding REVU tokens is ultimately to save money and pay less in crypto for subscription charges than they would with fiat money.

Revuto’s ecosystem is designed to be sustainable regardless of crypto market conditions. The incentive structures are set in place to create constant demand pressure for REVU tokens and give users greater flexibility in terms of managing and paying for subscriptions.
The total supply of REVU tokens upon the Revuto platform’s launch will be hard-capped to 280,125,000 REVU tokens.

To ensure a fair initial token distribution, the token distribution process will be guided by two principles: optimal decentralization and efficient distribution.

In this context, optimal decentralization means that:

- The tokens are distributed to as many Revuto users as possible, with the number of token holders growing proportionally to the project’s rise in market capitalization;
- The biggest token holders do not hold significant portions of the total token supply, limiting their power to influence the markets;
- There are no significant price discrepancies to acquire the tokens.

An efficient initial distribution implies a distribution of tokens primarily to:

- Users deeply involved with the project that willingly contribute to its success;
- Participants from different backgrounds, including investors, early supporters, small token holders, and speculators.
The first wave of REVU tokens released after the token sale will be available for trading directly in the Revuto dApp through the integration with crypto exchanges. The only available trading pair during the token sale will be REVU/ADA.

After the token sale ends, Revuto will partner up with other crypto exchanges to ensure more trading pairs against REVU tokens are made available.

Finally, with its own ERC-20 converter, Revuto will introduce wrapped ERC-20 REVU tokens (wREVU) on the Ethereum network to allow users to trade their tokens on decentralized exchanges like Uniswap.
# REVU Token Sale Distribution

REVU TOKEN SALE: 32% OF TOTAL SUPPLY / 89,640,000 REVU TOKENS

<table>
<thead>
<tr>
<th>DISTRIBUTION</th>
<th>PERCENTAGE</th>
<th>TOKEN SUPPLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project</td>
<td>53%</td>
<td>148,466,250 REVU</td>
</tr>
<tr>
<td>Private round</td>
<td>6%</td>
<td>16,807,500 REVU</td>
</tr>
<tr>
<td>Early backers</td>
<td>11%</td>
<td>30,813,750 REVU</td>
</tr>
<tr>
<td>Community sales</td>
<td>15%</td>
<td>42,018,750 REVU</td>
</tr>
<tr>
<td>Team and Advisors</td>
<td>15%</td>
<td>42,018,750 REVU</td>
</tr>
<tr>
<td>Total supply</td>
<td>100%</td>
<td>280,125,000 REVU</td>
</tr>
</tbody>
</table>
## Token Sale Timeline

<table>
<thead>
<tr>
<th>Distribution</th>
<th>Starting Date</th>
<th>Finishing Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private round</td>
<td>03.05.2021</td>
<td>14.05.2021</td>
</tr>
<tr>
<td>Early backers tier 1</td>
<td>18.05.2021</td>
<td>19.05.2021 (36h)</td>
</tr>
<tr>
<td>Early backers tier 2</td>
<td>20.05.2021</td>
<td>21.05.2021 (36h)</td>
</tr>
<tr>
<td>Community sales</td>
<td>22.05.2021</td>
<td>29.05.2021 (8 days)</td>
</tr>
<tr>
<td>DISTRIBUTION</td>
<td>TOKEN PRICE</td>
<td>SALE ROUND CAP</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>-------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Private round</td>
<td>0.085 EUR</td>
<td>300K EUR - 1M EUR</td>
</tr>
<tr>
<td>Early backers tier 1</td>
<td>0.085 EUR</td>
<td>500 EUR - 1K EUR</td>
</tr>
<tr>
<td>Early backers tier 2</td>
<td>0.09 EUR</td>
<td>5K - 100K EUR</td>
</tr>
<tr>
<td>Community sales round</td>
<td>0.1 EUR</td>
<td>100 EUR - 5K EUR</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DISTRIBUTION</th>
<th>TOKEN PRICE</th>
<th>SALE ROUND CAP</th>
<th>TOKENS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private round</td>
<td>0.085 EUR</td>
<td>300K EUR - 1M EUR</td>
<td>1 428 637.50 EUR</td>
</tr>
<tr>
<td>Early backers tier 1</td>
<td>0.085 EUR</td>
<td>500 EUR - 1K EUR</td>
<td>1 309 584.38 EUR</td>
</tr>
<tr>
<td>Early backers tier 2</td>
<td>0.09 EUR</td>
<td>5K - 100K EUR</td>
<td>1 386 618.75 EUR</td>
</tr>
<tr>
<td>Community sales round</td>
<td>0.1 EUR</td>
<td>100 EUR - 5K EUR</td>
<td>4 201 875.00 EUR</td>
</tr>
</tbody>
</table>
# REVU TOKEN

**RELEASE PLAN**

**02 - 4 - 6**

<table>
<thead>
<tr>
<th>DISTRIBUTION</th>
<th>STARTING DATE</th>
<th>FINISHING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Team &amp; Advisors</td>
<td>18 months</td>
<td>3 months</td>
</tr>
<tr>
<td>Private round</td>
<td>12 months</td>
<td>3 months</td>
</tr>
<tr>
<td>Early backers tier 1</td>
<td>12 months</td>
<td>3 months</td>
</tr>
<tr>
<td>Early backers tier 2</td>
<td>6 months</td>
<td>3 months</td>
</tr>
<tr>
<td>Community sales</td>
<td>3 months</td>
<td></td>
</tr>
</tbody>
</table>
## REVU TOKEN

### RELEASE SCHEDULE

**02-4-7**

<table>
<thead>
<tr>
<th>DISTRIBUTION</th>
<th>TOKENS</th>
<th>VESTING PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community sales</td>
<td>42 018 750 REVU (+APY)</td>
<td>3 months</td>
</tr>
<tr>
<td>Early backers Tier 2</td>
<td>15 406 875 REVU (+APY)</td>
<td>6+3 months</td>
</tr>
<tr>
<td>Early backers Tier 1</td>
<td>15 406 875 REVU (+APY)</td>
<td>12+3 months</td>
</tr>
<tr>
<td>Private round</td>
<td>16 807 500 REVU (+APY)</td>
<td>12+3 months</td>
</tr>
<tr>
<td>Team and Advisors</td>
<td>42 018 750 REVU (+APY)</td>
<td>18+3 months</td>
</tr>
</tbody>
</table>
## RELEASE SCHEDULE FOR REVU TOKENS DISTRIBUTED TO REVUTO

REVUTO WILL HOLD A TOTAL OF 148,466,250 REVU TOKENS AFTER THE TOKEN SALE ENDS.

<table>
<thead>
<tr>
<th>RELEASE</th>
<th>AMOUNT</th>
<th>VESTING PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>*29,693,250 REVU</td>
<td>3 months</td>
</tr>
<tr>
<td>20%</td>
<td>*29,693,250 REVU</td>
<td>12 months</td>
</tr>
<tr>
<td>20%</td>
<td>*29,693,250 REVU</td>
<td>21 months</td>
</tr>
<tr>
<td>20%</td>
<td>*29,693,250 REVU</td>
<td>30 months</td>
</tr>
<tr>
<td>20%</td>
<td>*29,693,250 REVU</td>
<td>39 months</td>
</tr>
</tbody>
</table>

*the final number will depend on REVU tokens issued through referral program, cashback, APY, DeFi services, etc.*
Holders of REVU tokens bought in the REVU Token Sale will earn additional REVU tokens based on 10% APY on unreleased tokens.

<table>
<thead>
<tr>
<th>DISTRIBUTION</th>
<th>VESTING + RELEASE PERIOD</th>
<th>10% APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private round</td>
<td>12 M LOCK</td>
<td>*1 680 750 REVU</td>
</tr>
<tr>
<td>(16,807,500 REVU)</td>
<td>3 M RELEASE</td>
<td></td>
</tr>
<tr>
<td>Early backers Tier 1</td>
<td>12 M LOCK</td>
<td>*1 540 687.50 REVU</td>
</tr>
<tr>
<td>(15 406 875 REVU)</td>
<td>3 M RELEASE</td>
<td></td>
</tr>
<tr>
<td>Early backers Tier 2</td>
<td>6 M LOCK</td>
<td>*770 343.75 REVU</td>
</tr>
<tr>
<td>(15 406 875 REVU)</td>
<td>3 M RELEASE</td>
<td></td>
</tr>
<tr>
<td>Community sale</td>
<td>3 M LOCK</td>
<td>1 050 468.75 REVU</td>
</tr>
<tr>
<td>(42 018 750 REVU)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*minimal amount of REVU tokens because of the 3 months release period
In the true spirit of decentralization, the REVU token will give holders certain governance rights over the protocol.

REVU token holders will be able to submit protocol improvement proposals and vote on issues including:

- The rate of issuance or the inflation rate of the REVU token;
- Lifting the total token supply hard-cap;
- Adjusting micro-loan fees;
- Changing the cashback, referrals, and staking rewards amount;
- Control spending from Revuto’s REVU token reserves;
- Any other community proposals;

The initial governance voting parameters are designed as follows:

- Token holders will need 2% of the total REVU token supply to submit a governance proposal;
- 5% of the total REVU supply will be needed to approve a proposal and reach quorum;
- The voting period will be set to 10 days;
- The time lock delay on execution will be set to 3 days;
After the platform is launched and the fair distribution of the REVU token is over, Revuto will introduce the token staking and the decentralized micro-lending and borrowing platforms.

Within the context of the Revuto ecosystem, staking means locking up REVU tokens in a smart contract for a certain period.

The benefits of staking are twofold: one, users who lock their REVU tokens in the staking contract will get access to unique product benefits and staking rewards, and two, staking reduces the number of tokens in circulation, prevent volatility and creates constant demand pressure on the REVU token.

To get the product benefits and earn the rewards, users will have to commit and stake their REVU tokens for 6, 12, or 18 months, with a certain percentage for each.
Revuto’s decentralized micro-lending and borrowing platform will give REVU token holders quick and easy access to liquidity (working capital) in the form of small loans denominated in EURR stablecoins. The goal is to allow REVU token holders to pay their subscription payments on time without liquidating their REVU holdings. This way, users will keep their long exposure to REVU tokens and keep earning staking rewards even when they do not have cash for subscription payments at hand.

Token holders will take out loans by staking their REVU tokens as collateral on the platform. The amount they can borrow will depend on the value of the deposited collateral. The loan-to-value (LTV) ratio will initially be set at 2:1 — i.e., for $100 worth of REVU tokens staked, the users will be able to borrow 50 EURR tokens.

When borrowing, users will receive newly minted EURR tokens (Cardano-native stablecoins pegged to the Euro) as a loan they will later need to pay back with fixed 20% interest. When paying back the loan, the EURR tokens are burned, and the collateral is returned to the borrower. In case the deposited collateral at one point becomes insufficient to back the loan, the staked REVU tokens will be liquidated.
To scale the Revuto ecosystem, acquire new users, and maximize the value proposition among REVU token holders, we’ve baked in well-thought-out incentive mechanisms into the protocol.

Through referrals, buybacks, cashback and other rewards, users will be incentivized to behave in the following ways:

+ **Increase acquisition** — Users get a percentage of every subscription transaction that a user is subscribed for a lifetime, in this way people could potentially get in a position where they could live solely by recruiting new users to the network.

+ **Increase engagement** — Revuto will incentivize community engagement through REVU token rewards and unique product benefits.

+ **Increase retention** — Users will be incentivized to keep using the Revuto dApp through cashback, referral, and staking rewards.
Revuto will employ incentivized referral programs and cashback to grow and build its customer user base. For every new user that signs up through a referral link and pays for at least one subscription using the dApp, the referral link owner will earn rewards in REVU tokens.

The referral rewards will account for 6% of the revenue generated from the referred users. For example, if the referred user signs up for the Revuto Pro version, which will cost €12, the referral link owner will earn 6% of that user’s cashback which is determined to be 4%. If the referred user signs up for the free version of the app, spends €100 every month on subscriptions, and pays 4% or €4 to Revuto for protection fees, the referral link owner will earn 6% of that (or €0.24 in this case) every month for that user and each other user they onboard onto the platform.

This means that everyone who onboards new users onto the Revuto platform will keep earning recurring revenue in the REVU tokens for as long as the referred user uses Revuto to pay for subscriptions. The rewards earned through the referrals will be collected and sent directly to users Revu wallets once per month.

The cashback rewards will be reserved only for paying Revuto users (Pro app). All Revuto Pro users will receive 4% cashback in REVU tokens on all of their subscription purchases.
In order to guarantee healthy growth of the Revuto ecosystem and siphon value to REVU token holders, Revuto will periodically administer open market buybacks of REVU tokens using 40% of the total revenue generated by the protocol.

The buybacks will be executed periodically and in small increments throughout the year to avoid short-term speculative price volatility. The exact dates and times will depend on current market conditions.

The goal of the buybacks is to guarantee constant demand pressure on REVU tokens. The tokens acquired through this process will be stored in Revuto’s token reserve and used to pay referral, cashback, and staking rewards. Depending on market conditions, Revuto will also periodically burn a portion of the tokens held in reserve.
ROADMAP

DISTRIBUTION

5/2021
REVU Token Sale

7/2021
EU Payment processor integration

7/2021
Revuto App available on Android and iOS

7/2021
Applying for the crypto to fiat exchange license at HANFA

8/2021
Minting token supply

9/2021
Enabling ADA/REVU liquidity & swapping

9/2021
Trademark protection submitted at EUIPO

9/2021
Two patent applications submitted at EPO and USPTO:
1. Method and system for determining merchant behavior in recurring payment ecosystems.
2. Method to use transaction and merchant similarity clusters to manage payment approvals in recurring payment ecosystems.

9/2021
REVU token listing on DEX/CEx

9/2021
EURr stablecoin creation and listing

9/2021
ERC20 converter for swapping REVU/EURr with ERC20 tokens

9/2021
Converter to swap REVU/EURr with other native tokens on Cardano

9/2021
Start releasing REVU tokens into the supply

10/2021
Allow staking and vesting lockups

10/2021
Open governance

12/2021
Open DeFi micro-lending & borrowing

01/2022
Micro-loans for subscription payments (borrow EURr)

01/2022
Integrate fiat on-ramp in the Revuto App

02/2022
App and services support for other native tokens from Cardano

04/2022
REVU wallet upgrade to support pull payments and pre-authorization

05/2022
Pushing REVU wallet to payment gateways and service providers

07/2022
Adding recurring payments such as utilities to manage them and pay with crypto

09/2022
Leverage public utilities payments with DeFi services

12/2022
Introduce a physical Revuto Debit Card to pay for goods with crypto and with an option to leverage DeFi services

*events may change according to changes on the Cardano roadmap (availability of Plutus smart contracts)
**CONCLUSION**

Revuto is a European Fintech startup leveraging next-gen crypto and DeFi technology to offer clients a superior subscription management experience.

Revuto’s flagship product is the Revuto dApp — a decentralized mobile application that enables users to actively manage their subscriptions from a single dashboard. Revuto saves users money by allowing them to approve, block or snooze subscription charges as they occur.

Revuto will also offer an in-app decentralized micro-lending and borrowing platform, giving users quick and easy access to liquidity (working capital) in the form of small loans denominated in EURR stablecoins. The goal is to allow Revuto users to pay their subscription payments on time without liquidating their REVU holdings.

Revuto believes that no one should ever again have to pay for subscriptions they no longer want or use and that managing subscriptions/unsubscribing from services shouldn’t take more than a single click.

We believe that decentralized, blockchain-based, and community-driven protocols are the future. Consumers should have the opportunity to help build and lead the products they use and amply benefit from their success. Guided by these beliefs, Revuto seeks to put the community’s interests first and siphon most of its earnings back to its most loyal users and backers.
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