Your subscriptions.
Your money.
Your decision.

revuto

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GET IT ON Google Play

EXPLORE IT ON AppGallery

Combining Fintech with Web3

TO DISRUPT
THE SUBSCRIPTION ECONOMY
AND SAVE HUNDREDS OF MILLIONS
OF DOLLARS
TO ITS USERS
ON THEIR SUBSCRIPTIONS

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The Subscription Economy

Subscriptions are eating the world at the expense of consumers, market worth $650B

100% DISRUPTIVE, DIVERGENT, AND GROWING 100% YOY

75% ORGANIZATIONS WILL OFFER SUBSCRIPTION SERVICES IN THEN NEXT 3-5 YEARS

$1.5T EXPECTED MARKET SIZE BY 2025.

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5% OF CONSUMERS' MONTHLY BUDGET IN EUROPE IS SPENT ON SUBSCRIPTIONS (**130 EUR** PER MONTH)

50% OF CONSUMERS ARE CURRENTLY PAYING FOR A SUBSCRIPTION THEY **DON'T USE**

2.5x IS THE DIFFERENCE BETWEEN THE USER **ESTIMATE** AND THE **ACTUAL SPEND** ON THEIR SUBSCRIPTIONS

People are losing money on subscriptions

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Revuto

Revuto is a fintech company offering an ecosystem of products removing friction between crypto liquidity and real-world economic activities, specifically subscription payments. The goal is to create a real impact in the world by saving people's money while offering them superior financial products built on Web3 technology.

How it works:

Revuto is issuing **Revuto Debit Cards** that users can use to subscribe to any service and actively manage payments while getting privacy, protection, and options to save and earn money. By combining Web3 technology with traditional financial products via an easy-to-use UX, Revuto is bringing Web3 to the masses.

REINVENTING HOW YOU
Subscribe, Control and Pay
for Your Subscriptions

1

Manage Payments

*Top-up **Revuto Debit Cards** with other debit or credit cards* and use Block/Snooze/Approve to ***control your payments, protect from free-trial traps,*** and ***postpone a payment*** without unsubscribing or service interruption.

2

Save and Earn

Top-up Revuto Debit Cards with crypto *to pay for your subscriptions and* ***get cashback in $REVU***. Instead of spending your money on subscriptions, ***"stake to subscribe" to cover your payments at no cost*** using staking rewards (yields).

3

Lend or borrow funds

Use crypto liquidity pools for micro-lending & borrowing to ***borrow funds*** and ***pay for your subscriptions with other peoples' money*** or ***earn money*** by lending money to others.

4

Monetize unused subscriptions

By using Subscription NFTs, a unique feature to ***earn money on selling unused subscription periods*** to others in a safe and compliant way.

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Revuto will change the subscription economy by allowing you to use NFTs to subscribe for a subscription period of your choice, get a discount, and sell or share unused subscription period for any subscription in the world.

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Monetizing Unused Subscriptions

With the introduction of **Subscription NFTs**, Revuto users will have a unique opportunity to save money on their subscriptions by *monetizing unused subscriptions*.

With Revuto, the user can pre-pay for any service in the world for any subscription period, get a discount, and sell or send the unused subscription period (even before the subscription period ends) to others.

This unique feature on the market will allow people to create *a secondary market for unused subscriptions*.

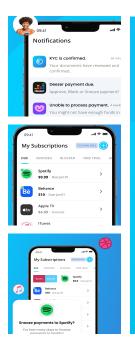Why is that important? - https://bit.ly/3dsC08v

Revuto in numbers

Metric	Achieved in 12 M.	Avg. Growth rate
Number of registered users	›355.4k	20% MoM
Number of crypto-wallets created	›62k	4% MoM
Monthly Newsletter signups	›1.4m	10% MoM
Number of users staking in the Revuto Staking Center	›2.9k	3% MoM
Number of strategic partnerships	17	
Revuto Wallet and Staking Center monthly Tx volume	›$1m	
Revuto Wallet and Staking Center avg. monthly revenue	›$20k	

›50k
SUBSCRIBERS

›36k
FOLLOWERS

›21.5k
MEMBERS

›400k
VIEWS

Go to market strategy & Traction

A global service targeting <u>Gen Z and millennials,</u> starting with the UK and EU markets

- obtained an E-Money license <u>issued by the Bank of Lithuania</u>

- partnered and integrated with Payrnet/Railsr for the Mastercard program

- regulated and fully compliant to start Mastercard Card Program within EEA

User Acquisition Cost per user	Revuto	Neobank. E.g. Monzo, Revolut
Target market	Gen Z, Millennials, freelancers	Millennials
LTV/CAC	TBD/**1 EUR** (in REVU)	40/30/1.3
Main channel/method of acquisition	Referrals, virality and network effects using *token airdrops*	Early growth: referrals
Total cost per user (CAC + Administrative expenses)*	**5 EUR**	30 - 40 EUR

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WHY THE UK?

UK is the financial powerhouse of the EU, **population of 67.22M**

Highest adoption of fintech products within the EU **compliant** with the card issuing (Payernet) and banking (Railsbank/Bank of Lithuania) provider to launch in the UK

More than **25,000** fully KYC-ed (PoA) **users from the UK**

WHY THE EU?

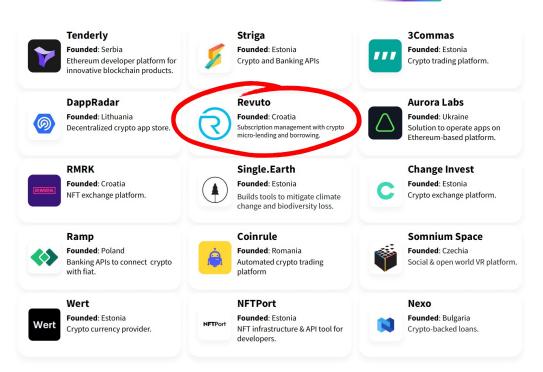The **population of >400M** people, >145K already registered users

Compliant with the card issuing and banking provider to launch in the EU
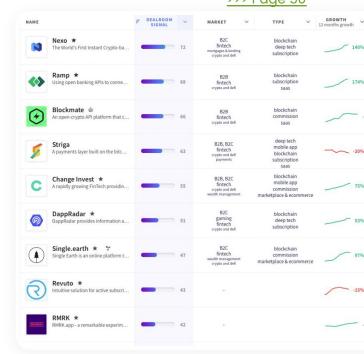
Homogenic market supporting **EUR**

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Web3 startups to watch out for in Central Eastern Europe.

Selected CEE Web 3.0 startups, using **dealroom** SIGNAL

Tenderly
Founded: Serbia
Ethereum developer platform for innovative blockchain products.

Striga
Founded: Estonia
Crypto and Banking APIs

3Commas
Founded: Estonia
Crypto trading platform.

DappRadar
Founded: Lithuania
Decentralized crypto app store.

Revuto
Founded: Croatia
Subscription management with crypto micro-lending and borrowing.

Aurora Labs
Founded: Ukraine
Solution to operate apps on Ethereum-based platform.

RMRK
Founded: Croatia
NFT exchange platform.

Single.Earth
Founded: Estonia
Builds tools to mitigate climate change and biodiversity loss.

Change Invest
Founded: Estonia
Crypto exchange platform.

Ramp
Founded: Poland
Banking APIs to connect crypto with fiat.

Coinrule
Founded: Romania
Automated crypto trading platform

Somnium Space
Founded: Czechia
Social & open world VR platform.

Wert
Founded: Estonia
Crypto currency provider.

NFTPort
Founded: Estonia
NFT infrastructure & API tool for developers.

Nexo
Founded: Bulgaria
Crypto-backed loans.

Top CEE Web3 startups to watch out for » view online
>>> Page 50

NAME		DEALROOM SIGNAL	MARKET	TYPE	GROWTH 12 months growth
Nexo ★	The World's First Instant Crypto-ba...	72	B2C fintech mortgages & lending crypto and defi	blockchain deep tech subscription	140%
Ramp ★	Using open banking APIs to conne...	68	B2B fintech crypto and defi	blockchain subscription saas	174%
Blockmate ✿	An open-crypto API platform that c...	66	B2B fintech crypto and defi	blockchain commission saas	
Striga	A payments layer built on the bitc...	63	B2B, B2C fintech crypto and defi payments	deep tech mobile app blockchain subscription saas	-20%
Change Invest ★	A rapidly growing FinTech providin...	55	B2B, B2C fintech crypto and defi wealth management	blockchain mobile app commission marketplace & ecommerce	75%
DappRadar ★	DappRadar provides information a...	51	B2C gaming fintech crypto and defi	blockchain deep tech subscription	53%
Single.earth ★ ✿	Single Earth is an online platform t...	47	B2C fintech wealth management crypto and defi	blockchain commission marketplace & ecommerce	97%
Revuto ★	Intuitive solution for active subscri...	43	-		-15%
RMRK ★	RMRK.app - a remarkable experim...	42	-		

Google for Startups   atomico   Credo.   dealroom.co

Screenshot

Financials

10M USD
Raised from selling, 32% of $REVU tokens in 5/2021.

›2M USD
In digital assets from >2.9k users under the management of the Revuto Staking Center
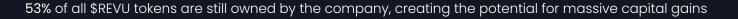
›120K USD
NFT sales in H2 2022

›400K USD
Invested in other crypto projects

600K EUR
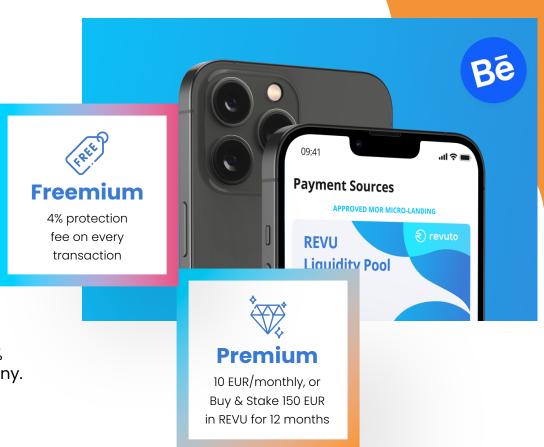Approved Grants by the EU. Co-investment 40%
*whitepaper

53% of all $REVU tokens are still owned by the company, creating the potential for massive capital gains

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Monetization:

- **PAYMENT:** DEBIT CARD TOP-UP, INTERCHANGE, PROTECTION, AND TRANSACTION FEES.

- **PREMIUM MODEL:** 12 EUR MONTHLY FEE OR "BUYAND STAKE" in $REVU

- **CRYPTO:** WITHDRAWAL, STAKING, MICRO-LENDING & BORROWING FEES, MINTING NFTs AND ROYALTY FEES.

Expected **breakeven in Year 2** with a **$180M revenue** boosted by significant capital gains from a 53% supply of $REVU held by the company.

Freemium
4% protection fee on every transaction

Premium
10 EUR/monthly, or Buy & Stake 150 EUR in REVU for 12 months

Payment Sources

APPROVED MOR MICRO-LANDING

REVU Liquidity Pool

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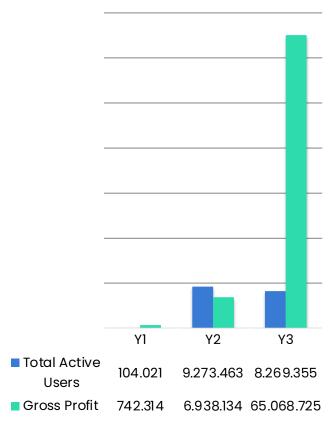
Revenue projections

PROFIT & LOSS STATEMENT (EUR)

	Y1	Y2	Y3
Revenue stream 1 (fintech)	1.092.222	8.646.141	77.089.866
Revenue stream 2 (crypto)	20.354.277	181.480.780	1.618.100.867
Total Net Revenue (EUR)	**21.446.500**	**190.126.922**	**1.695.190.733**
Cost of Goods Sold	20.704.185	183.188.788	1.630.122.008
Gross Profit (EUR)	**742.314**	**6.938.134**	**65.068.725**

Expenses	Y1	Y2	Y3
Research and development	1.377.847	1.747.443	2.216.181
Employee	640.693	812.553	1.030.514
Advertising and Promotion	130.696	234.712	421.509
Office	34.930	44.300	56.183
Product	98.324	124.699	158.148
Legal and Compilance	42.905	54.414	69.010
Total Expenses (EUR)	**2.325.395**	**3.018.121**	**3.951.545**
Earnings Before Interest and Taxes (EUR)	**(1.583.081)**	**3.920.013**	**61.117.181**
Total Users	148.602	1.324.947	11.813.365
Total Active Users	104.021	927.463	8.269.355

	Y1	Y2	Y3
Total Active Users	104.021	9.273.463	8.269.355
Gross Profit	742.314	6.938.134	65.068.725

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Raising a $2.3M for equity

Revuto is a regulated business that needs cash in the bank to:

- fund settlement accounts in GBP & EUR with Railsr to launch the Mastercard program in EEA

- substitute already approved EU grants by Eureka Eurostars

- pay for new hiring and marketing

The investment will:

- boost user growth

- open revenue streams connected to the Card Program and Premium accounts

- open revenue streams connected to Web3 products

The goal is to use funds to get up to **>1M users** and create **>$180M in Revenue** in the next 12 months.

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Revuto **roadmap**

Initial business validation

$10M raised from the **retail investors** through token offering. 32% of the REVU token supply sold to >8K users worldwide

Crypto wallet launched

›355K registered users, **›62K** crypto wallets created

Subscription Management and NFTs launched

Users adding subscriptions, $120k in NFT sales

Payments with crypto

Top up cards with crypto

| H2 2021 | H1 2022 | H2 2022 | H1 2023 |

Company founded

First announcements about the project

Revuto app launched

Launched Revuto mobile app with user registration and **crypto wallet**

Staking Center launched

›2.9K users staked +$2M in crypto assets. Partnerships with other Cardano projects to support Revuto debit card top up with other crypto.

Launching Revuto Debit Cards

Launching Revuto Virtual Debit Cards in the UK and EU.

1M registred users are expected by the end of 2023.

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REVUTO Roadmap

DeFi setups launch

Credit scoring, micro-lending and borrowing

Stake REVU to pay for subscriptions

Advanced staking setups to cover subscription charges with staking rewards

Subscribe with Revuto

An easy one-click *"Subscribe with Revuto"* API integration with service providers

Adding support for utilities

Use Revuto to manage and pay for the **utility bills**

Additional Payment options

Support for e-cash wallets (Paysafe, Skrill..), Paypal and similar.

H2 2023

H1 2024

H2 2024

H1 2025

H2 2025

Physical Credit Cards

Launching Revuto Physical Credit Cards supporting crypto in the UK and EU

Opening MENA area

Launching Revuto Cards in the Middle East and North Africa

Opening Latin America

Launching Revuto and Revuto Cards in the Latin America

Opening US market

Launching Revuto and Revuto Cards in the US

Expecting >10M registered users by the end of 2025.

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Uniqueness

A subscription management app combining Fintech with Web3,
developed by a proven team and supported by the fast-growing community

**Passionate Team
and fast growing
Community.**

Patentable technology
(AI and data mining,
categorization and tokenization;
credit scoring).

Specifically tailored
Web3 Products
(DeFi & NFTs)

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Competition

There's no app focusing specifically on subscriptions allowing users to **actively manage** their subscription payments and supporting crypto.

App options subscriptions & recurring payment	revuto	PRIVACY	Truebill	Bobby	minna technologies	Cledara	TrackMySubs.com	TRIM	Revolut
Block payment	✓	✓	✗	✗	✓	✓	✗	✗	✓
Snooze payment	✓	✗	✗	✗	✗	✗	✗	✗	✗
Debit cards	✓	✓	Announced	✗	Announced	✗	✗	✗	✓
Pay with crypto	✓	✗	✗	✗	✗	✗	✗	✗	✗
NFTs	✓	✗	✗	✗	✗	✗	✗	✗	✗
Monetize subscription period	✓	✗	✗	✗	✗	✗	✗	✗	✗
Notifications	✓	✓	✓	✓	✓	✓	✓	✓	✓
Send subscriptions	✓	✗	✗	✗	✗	✗	✗	✗	✗
Password sharing	✓	✗	✗	✗	✗	✗	✗	✗	✗
Worldwide	✓	✗	✗	✓	✗	✗	✓	✓	✗

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The team

Experienced fintech & blockchain experts, and serial entrepreneurs

Vedran Vukman
CEO

Serial entrepreneur and Investor in fintech and crypto projects. Started several companies in Silicon Valley. Co-owner of Monerocean, a top10 XRM mining pool. Investor and Advisor in eVat. Member of UBIK for promoting blockchain and crypto in Croatia.

Josipa Majić
Strategy

Serial entrepreneur, 3rd company; founded Teddy the Guardian and Tacit.tech; MS, Managerial Informatics, Faculty of Business and Economics, University of Zagreb, Alpen-Adria-Universitat Writer for Sifted.eu, the biggest fintech news portal in the EU.

Marko Rukonić
CTO

Software and AI engineer at Intuit for the last 20y, author of 27 peer-reviewed patents in the financial industry. Faculty of Electrical Engineering at the University of Zagreb. With his team, Marko beat FICOs credit scoring. Intuit used the tech for Credit Karma.

Dorijan Jelinčić
CTIO
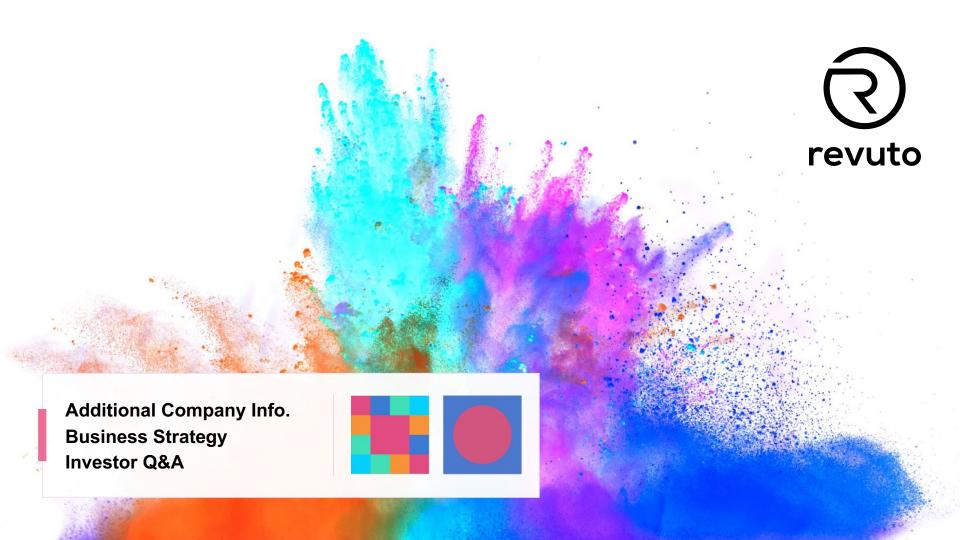
Full stack software developer (DevOps, backend), blockchain developer, dipl. Ing. Automatics, University of Zagreb, built decentralized exchange on 0x blockchain.

Boris Jurić
COO

CBDO at Bellabeat, CCO at ID Guardian, and top management positions associated with Apple, Motorola, Maxim Integrated, and KLM. 10+ years in Silicon Valley, The University of Notre Dame, Mendoza School of Business. Member of Notre Dame Deloitte Center for Ethical Leadership

22 team members plus advisors (incl. Marko Todorović, ex. N26, Security & Compliance)

What is Revuto: https://youtu.be/ciVzrBvAKVl

CEO: Vedran Vukman
Mail: vex@revuto.com
Twitter: https://twitter.com/v_vukman
Linkedin: https://www.linkedin.com/in/vedranvukman

Website: https://revuto.com/, https://crypto.revuto.com/
Linkedin: https://www.linkedin.com/company/revuto
Medium blog posts: https://getrevuto.medium.com/
Youtube: https://www.youtube.com/c/RevutoOfficialChannel
Twitter: https://twitter.com/get_revuto
Discord: https://discord.com/invite/RTNnnmt4xU
Facebook: https://www.facebook.com/revuto/
Instagram: https://www.instagram.com/get_revuto/

Registry number: 16108647
https://ariregister.rik.ee/eng/company/16108647/Revuto

Revuto is reinventing how people Subscribe, Control, and Pay for their Subscriptions. The goal is to disrupt the subscription economy and save its users hundreds of millions of dollars on their subscriptions.

Some key points:

— an active subscription management app. Core features include traditional financial (debit cards) and Web3 products

— offering privacy, protection against free-trial traps and unwanted expenses, an option to Snooze (postpone) payments, lend or borrow funds, use FIAT or Crypto to make payments, and more.

— a unique use case for NFT technology to disrupt the subscription business by *allowing people to monetize unused subscription periods.*

— addressing the $650b market

— +355k registered users, +62k users created crypto-wallet, and +2.9k users staked more than $2m (at current prices) with the Revuto Staking Center

— $20K monthly revenue from the transaction fees

   (+$1m is the average monthly transaction volume of the Revuto wallet and Staking Center)

— the company has an EMI (electronic money institution) license for the EEA from the Bank of Lithuania

— a team of 20 people (+ external cooperators) is a combination of founders, serial entrepreneurs, and industry experts. Marko Rukonic, the company's CTO, has 27 peer-reviewed patents relevant to Revuto products.

— in Q42022, by Dealroom, we've been selected as one of the few web3 startups to watch out for from CEE (page 50) *Dealroom-GoogleAtomicCredo-CEE-2022.pdf*

Financials:

— 50% of the token supply is still owned by the company. Invested +$420k in other pre-ICO projects (tokens).

— secured the EU grant (Eureka Eurostars) of 600K EUR. The project started in September 2022.

Revuto is raising a seed round for equity.

The company is raising funds to start the Debit Card Program. The company is compliant and integrated with the banking and card issuing providers to launch the Debit Card Program within the EEA which will boost user growth and revenue by charging for the Premium accounts (SaaS model). Launching debit cards supporting REVU will also initiate the REVU token economy, resulting in capital growth from holding more than 50% of the total token supply within the company.

With the investment, the plan is to get up to 1M users in the next 12 months and raise the company valuation by >20x.

Your Subscriptions, Your Money, Your Decision.

The subscription business is eating the world at the expense of the users, meaning people are losing a lot of money by falling into the free-trial traps, subscribing to services they don't use or know how to unsubscribe from, and similar. Offering users a mobile app combining traditional financial instruments with Web3 technology to help them manage and pay for their subscriptions, Revuto is saving people money.

Purpose:

Revuto helps people manage and save money on their subscription payments.

Problem statement:

Subscriptions are eating the world at the expense of the users. People are losing millions by subscribing to services they don't use or know how to unsubscribe from by falling into the free-trial traps and similar.

Solution:

Revuto is a simple-to-use mobile app where people can add, keep and manage all their subscriptions in one place. With Revuto, the user gets Revuto Debit Card for each subscription which he can top-up with personal debit/credit cards and crypto. Additionally, alongside subscription management, numerous tailor-built features built on Web3 technology help people save and earn money on their subscriptions.

Why now:

Today, besides debit and credit cards issued by their bank, customers use cards from various tech companies (fintech, neo-bank) to pay for their subscriptions. As a result, people have difficulty tracking when, with what, to whom, and how much they're paying. Additionally, web3 is an emerging technology that allows us to offer our users superior financial products compared to traditional ones and help them save money.

Product demo:
https://youtu.be/nNuy_ZTLVjQ
https://youtu.be/3FETkwgRzNk

Business model:
Revuto has a Freemium and Premium business model, both set up to be profitable. When using a freemium app, Revuto charges its users a 4% of protection fee on every payment they make, while there's a monthly fee (SaaS model) of $10 for the Premium accounts. Premium accounts allow users to get referral rewards and 4% cashback on every payment in our token while having access to premium features like Snooze a payment, Micro-lending & borrowing, Subscription NFTs (monetization of unused subscriptions), and more.

Competitive analysis:
Many fintech companies offer debit cards that people use as a walkaround, helping them keep privacy or protection against unwanted charges. Still, no app or service focuses solely on problems connected to the subscription business. Only Revuto offers tailored solutions, many built on Web3 technology to help people actively manage subscription payments and save money.

Revuto Team: https://getrevuto.medium.com/revutos-first-ico-anniversary-in-numbers-a9863eaf03d1

Who is the company's CEO, what is their background, and what makes them the best person in the world to build this company?

The CEO, Vedran Vukman, is a serial entrepreneur with over 20 years of experience building companies from scratch. Vedran has Silicon Valley experience, where he ran his previous company, and has been involved with fintech products since 2017. Vedran is an early adopter of disruptive technologies in the industry, including crypto.

What's the one thing you believe everyone else in your vertical does not?

Only Revuto focuses solely on subscription payments while it combines the web2 experience with web3 technology to offer users superior financial products and help them save money on their subscriptions.

What massive, valuable problem have you identified, and how are you solving it?

There's a significant inequality in the subscription business model between service providers and consumers. Once the user agrees to provide his debit/credit card number to the service providers (card authorization), the merchant takes advantage of it, resulting in millions of dollars (on avg. 200 EUR yearly per user) of unnecessary expenses for the users. In that regard, Revuto is bringing control back into the hands of the users.

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Describe your ideal customer.
Our ideal customer is the user (genZ or millennial) with three or more monthly subscriptions and small or medium business owners paying for more monthly or yearly subscriptions.

What are some key milestones you've achieved so far?
We are eager to learn what you're proud of - fundraising, traction, users, usage, etc.
We gained interest and trust from retail investors, through which we raised $10m by selling them our tokens. We grew up to +355k registered users in a short period. In the meantime, we released several app updates, grew our team (internally and externally) to 40 people, and we set up everything to launch our core feature, debit cards, to the EEA citizens. To do so, we partnered with the best partners in the business and acquired an e-money license from the Bank of Lithuania. Most importantly, people recognized the problem we're trying to solve for them, resulting in their engagement and support (we have a big community on all relevant social media platforms).

We'd love to understand more about your ambition. In five years, how much income do you want to have? In five years, we'd love to come close to a one billion dollars or yearly revenue, translating to 7m paying (premium) customers. The plan is to have at least 5-7% of paying (Premium) customers.

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What does this company become in its most extensive possible version?

In 3-5 years, Revuto needs to become a synonym for subscriptions, meaning whenever somebody thinks of subscribing to something, Revuto is the first and only logical product the user should think of.

What 2-3 most important KPIs will help you understand if you reach PMF?

User acquisition (+355k registered users), user growth (+20% MoM), and retention rate (+95%).

Why do you need the blockchain? Which problems does the technology solve?

We offer superior financial products built on web3 technology: user incentivization and new user acquisition via cashback and Referral rewards in crypto, Stake to Subscribe (use staking rewards to cover your monthly subscription expenses), micro-lending and borrowing via crypto liquidity pools, monetizing unused subscriptions via NFT technology, top-up debit cards with crypto, staking center and more.

The latest whitepaper: https://crypto.revuto.com/Revuto_Whitepaper_v1.9.pdf

Business Strategy

What are the main challenges for Revuto over the next 12-18 months as we scale?

The main challenge will be to find and secure the right partners for our international expansion. We are a fintech company issuing debit cards for payments which is a regulated business, so to scale beyond EEA, we need to engage with the right partners to expand internationally (MENA, Indonesia, Latin America, and eventually, US markets). Also, in 18 months, within the EU, crypto will be regulated (MiCA legislation), so we are working to be fully compliant ahead of that.

How are you planning for *user acquisition & retention in the current market conditions?*

Our user acquisition model is set up to take advantage of incentives built around our token, mostly cashback and referral rewards. People like to get free money, and they can get free REVU tokens when onboarding them and their friends to the Revuto ecosystem. Revuto Referral Program is built to create a network effect within the ecosystem. Still, most importantly, unlike other fintech companies, our user acquisition model does not require the use of investors' money to acquire (buy) new customers.

Can we get more details on traction?

Currently, 355,539 users have downloaded and registered with the app, 62,330 users created a non-custodial crypto wallet with us, 2910 users are staking their crypto assets with Revuto Staking Center (https://defillama.com/protocol/revuto), 123,889 users added at least one subscription to our app, and 1,321 unique subscriptions were added.

What is Revuto's customer/partner acquisition strategy? What are the channels through which you would acquire these?

Alongside a unique value proposition (saving peoples' money on their subscriptions), our referral program and cashback incentives are helping us to onboard new users. Still, we use different strategies to onboard new customers. For example, we were sponsoring the biggest regional competition for digital agencies, where the organizer was rewarding the winners in the web3 space. Rewards were Revuto NFTs. Through redeeming those NFTs within the Revuto app, we managed to onboard the most prominent digital agencies from the region to our ecosystem. As you can see, Revuto is using different online and offline activities to onboard new users.

What are the leading community drivers for Revuto in the long term? How does the Token factor into this?

Our token is a primary driver for the users because holding a REVU token gives them access to our premium features and, eventually, the opportunity to save money with Revuto and earn money. Within the Revuto ecosystem, there are several setups (stake to subscribe, micro-lending and borrowing liquidity pools, Staking Center, Subscription NFTs…) in which our token holders can earn money by holding or using our token.

What is Revuto's pricing and primary revenue model?

The main revenue stream comes from charging our users for the Premium Revuto account, where they can control more subscriptions (more debit cards for subscriptions and free trials) and get access to premium features (buy now and pay later / micro-lending and borrowing, monetizing unused subscription periods, snooze a payment up to 30 days, stake to subscribe…). To unlock premium features, our users can pay 10 EUR monthly or buy (invest in) REVU for 150 EUR and lock it up for 12 months. Paying REVU brings in cash while selling REVU tokens to the users raises the token's price, which can bring substantial capital gains because the company still owns 53% of the REVU token supply. Still, many auxiliary revenue streams contribute to the business model's sustainability. Revuto charges transactional fees, top-up fees, interchange fees, fees within the micro-lending and borrowing feature, NFT loyalty fees, and more.

What is Revuto's approach to separate the audience who is only interested token/NFT part and who is interested in subscription management from all these metrics?

Although Revuto is built mainly for people who didn't have a connection with crypto in the past, it's hard to distinguish the ratio between crypto and non-crypto users because most of our present users are from the crypto market. Our core feature is not live yet to attract other users. Still, we have projections based on our research. Additionally, alongside registered users, many people said they'd add subscriptions and manage them once they can get cards to make payments.

Can we say that Revuto achieved product-market fit? And what is your metric definition of p/m fit?

Revuto achieved substantial user traction to confirm the assumption that people will use the product for its purpose, to help them manage and save money on their subscriptions. As stated above, our core feature (cards) is not live, but our present (passive) setup has users. Also, our active community proves the same.

Revuto's users will be able to sell their subscriptions as NFT in the secondary market, but for example, how do I give my Netflix account that has ten days left to anyone else? Do you need to integrate all those services? Please describe the journey from the user's perspective.

As the user, you don't give access to your account to anyone, nor do you transfer your account. The setup works in a way all users keep their accounts with them. All we do is manage to whom we issue debit cards that users use with their Netflix (or whatever service) and when we (Revuto) top-up those cards. The user journey in the case of Netflix but the same works for any service accepting Mastercard: the user comes to Revuto (not to Netflix) and chooses for which service and for how long he wants to prepay to get a discount. So, if he decides to prepay for Netflix for 12 months, we offer him a discounted price (around 10% to compete with what service providers are offering), and we create an NFT for that, which serves as an on-chain certificate of prepayment. To that NFT, we associate the info about the prepaid amount, for what service, and for how long. Also, alongside NFT, we issue the user a Virtual Debit Card for his Netflix (he enters the number of that card into his Netflix account). Important - In this setup, the user doesn't opt to prepay with Netflix for 12 months but with Revuto, meaning he uses Revuto Debit Card to pay to Netflix month over month. As long as the user has that NFT in his Revuto wallet, Revuto is topping up his VDC (Virtual Debit Card) with the amount needed for monthly payments. The top-up procedure always happens 24h before the next due date.

But, if for any reason, let's say, after six months of using Netflix, the user decides to sell or send the NFT to somebody else, he can do it (transfer the six months left of Netflix to somebody else). Once the NFT moves out of his wallet, we discontinue the VDC associated with his Netflix account. Also, as soon as that NFT comes to the Revuto wallet of another user, Revuto issues a new owner of the NFT a new VDC (under the name of that new user, we have KYC data of all users), so the new owner of the NFT can use that card (VDC) with HIS NETFLIX account.

As you can see, there's no account switching. Again, the user will use that VCD with his Netflix to pay month over month, and Revuto will top-up his VDC with the amount to pay for his monthly Netflix subscription. Top-up will happen for the next six months because we were already given the money for the whole 12 months from the first users, from what six months were spent. This NFT owner change can happen several times, and we don't care. As long as there's money left associated with that NFT for the Netflix monthly payments, people can use that NFT. After the money is spent, the NFT becomes disposable. Revuto will see it in the wallet but won't issue a new VDC to the new NFT owner or will top up the old VDCs associated with it. Every subscription NFT has a unique color scheme and metadata so the user can quickly check which subscription was prepaid and for how long. When selling, the owner can set up a price for that NFT on the NFT marketplace for any amount, and/or others can bid for it. Revuto doesn't care about the price (money) people charge for the NFT, but still, on every transaction, it will gate 10% or a Royalty fee. That fee is set up in the minting policy of each subscription NFT.

Again, the setup allows Revuto users to mint the subscription NFT for any service worldwide for any period (monthly billing cycles) while prepaying with us. The advantage of prepaying with Revuto instead of the service provider is that the user can always monetize what he didn't spend and choose the subscription period (duration). Suppose the user usually opts to do the same (prepay) directly with the service provider. In that case, he'll get an option to prepay for the whole year or a similar predefined duration, but more importantly, he won't be able to monetize unused time if it happens. And it will happen. The data shows that users lose at least 50% of their money on services they prepay for longer than one month. People think that they'll save money on a given discount if they opt to pay for a year in advance, but what happens is that they'll lose money because they won't use that service in full during such an extended period. Also, in our setup, the user gets a 4% cashback in our token whenever it uses a Revuto VDC to pay for its service. Also, what can happen in our setup? After any time, let's say, four months, the user can put NFT on the market, which doesn't have to sell immediately, meaning the NFT can be used over an even more extended period (with pause). Revuto will hold the money associated with that NFT as long as needed, but it won't be topping up any VDC while the NFT is out of the Revuto ecosystem (wallet).

The setup may seem complex, but it's pretty simple. The same format can work to prepay any service in the world, accepting Mastercard for any period of choice to send the NFT associated with that subscription as a gift. This is a direct attack (replacement) on the gift card business. With this setup, anybody can send any service for any duration to others as a gift. Subscription NFT doesn't have to be sold on the marketplace to change the owner. It can be quickly sent over the blockchain to somebody else.

Who are our key competitors, and what are our key differentiators?

No product (neo-bank or fintech) focuses explicitly on solving problems with subscriptions. Super-apps like Revolut may offer identical services, but that's not true. With many similar fintech products (neo-bank), people can get disposable virtual debit cards to protect themselves against unwanted charges but only as a walkaround. Those apps don't offer UI or features specifically built to help them with all their problems connected to subscriptions.

Can you provide more details on your competitive advantage and GTM strategy? What are your user acquisition plans?

We have well thought out and structured our user acquisition model into the Revuto Referral Program, bringing us many users. In short, unlike all other fintech companies, we're not using our investors' money to acquire (buy) new users. Instead, we use our referral program utilizing our own cryptocurrency to do the same. Moreover, we offer our users the opportunity to earn a passive income by referring Revuto to their friends because, if their friends use Revuto to make payments, on every payment, they'll get % of their cashback in REVU tokens. That % (fee) can grow with the Special NFT they acquire by staking out tokens. A basic calculator on our webpage shows users how much they can earn by having referred friends using Revuto to pay for their subscriptions. https://revuto.com/earn

All those incentives are making a network effect within the Revuto ecosystem, helping us grow the user base. We aim to offer the service so that nobody should even think of using anything else (his debit/credit cards) but Revuto to subscribe to his services. Only with us can the user gain so much: get privacy, protection against free trials, against unexpected charges, monetize unused subscriptions, stake to subscribe, Snooze payments, borrow funds on a due date to cover subscription expenses even if he doesn't have his funds to do so, use crypto to pay for the subscriptions, and many more).

Product & Tech

What are the key product areas where engineering hours will be spent in the next 12 months? How will we prioritize engineering resources?

> We'll focus on the backend development to support other chains, add more payment options like e-coupons (PaySafe, Skrill), and improve UI/UX while adding new features on the front-end development side.

Please elaborate further on the parts of the product that are unsolved yet, and which one would you consider the most complex unsolved piece?

> We must still build our micro-lending and borrowing feature to allow users to "buy now and pay later" for their subscriptions based on our proprietary credit scoring system (created by our CTO, Marko Rukonic). Marko has 27 peer-reviewed patents relevant to building the technology, and with his previous team, he did similar for Intuit.

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Can you elaborate on the product development roadmap and the critical success milestones over the next 12-24 months?

Q1 - Q4   2023

- Virtual Debit Cards launch (Mastercard card program)
- Revuto Custodial Wallet supporting multi-chain crypto assets
- Fiat-to-Crypto on-ramp for REVU and other CNTs
- Revuto NFT on-chain minting
- R Token TGE and ISPO
- Revuto Physical Debit Cards
- EURr stablecoin TGE (depending on the EU crypto legislation)

Q1 - Q4   2024

- R Token airdrop, Revudex (depending on the market conditions)
- Stake to Subscribe
- Monetize unused subscriptions with Subscription NFTs
- DeFi setup for Micro-lending and borrowing (Credit Scoring)
- DeFi setup for "Buy Now, Pay Later" option for PDCs
- Open DeFi micro-lending & borrowing
- Opening MENA or other regions

Q1 - Q4   2025

- Full decentralization, switching all on-chain (Hydra)
- Governance
- Support for Utility bills and other recurring payments
- Payment tokenization - one debit card for all payments
- Subscribe with Revuto API
- Crypto wallet pre-authorization for pull payments
- Opening US market

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Human Resources

What hiring plans are being contemplated as part of this raise?

Revuto currently has 22 FTEs. We plan to add two front-end developers (iOS and Android) to help us with the mobile app development, one dev-ops to help us with the server infrastructure, and one backend developer to help us with the payment integration.

Market and Financials

What is the runway anticipated from this raise?

+18 months with the Card Program live, but it depends on the user growth (primarily paying customers). Our business is already sustainable, but there's a specific reason why we're raising money. We're fully compliant and ready to start the card program, which will kickstart our core feature and the primary revenue stream (charging users for the premium account). Still, the plan is to close additional funding rounds to scale (grow fast). At the moment, all our users are non-paying customers.

Explain main revenue stremas from Your 3Y financial projections.

- **Revenue 1** = freemium users (protection fee).
- **Revenue 2** = premium users (monthly subscription of 10 EUR and/or selling 150 EUR in REVU).
- **Revenue 3** = interchange fee (foreign currency exchange) for Revuto Debit card top-up.
- **Revenue 4** = other transactional fees (especially, 3 and 4 are very conservative projections). Still, there are additional revenue streams we plan to profit from (micro-lending and borrowing fees, crypto-wallet withdrawal fees, FIAT-2-crypto onramp and offramp fees, selling Subscription NFTs (loyalty fees), physical debit cards, affiliate program, and more) that we didn't include into our 3Y projection. Also, despite being a massive factor in the sustainability of the business, capital gains on the REVU token price are not included in forecasts.

Do you have your Intellectual Property registered?

We registered Revuto Trademark and plan to file patents relevant to the credit scoring mechanism supporting the micro-lending and borrowing feature and the payment tokenization mechanism allowing us to switch from issuing a new virtual debit card for every new subscription issuing a single debit card for all subscriptions.

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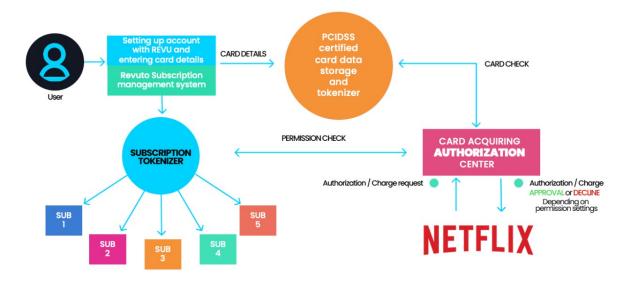
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Secret sauce for better unit economics

Payment tokenization for using a single debit card to subscribe with many services

Is there a B2B angle?

Revuto is aiming to onboard free-lancers, self-emloyees, and small and medium business owners to help them save money on subscriptions they're already paying to run their businesses or work on the projects. Additionally, there's a plan to offer a whitelabel subscription management solution to Telcos and traditional banks. Revuto is already talking to both prospects. For the Telcos, there's a unique value proposition in which, by partnering with Revuto, they would be able to offer post-paying pre-paid services to their users. You can check the most recent presentation for partnering with the local telco - Hrvatski Telekom, which is part of the global T-Mobile group.

Are there any disputes or lawsuits? Do you have any regulatory licenses, or will you require any licenses to operate Revuto?

There are no disputes or lawsuits. We have an E-money license issued by the Bank of Lithuania that is passporting to all EU countries and the UK. Revuto is fully compliant and technically ready (integrated with the acquirer, banking provider, and card issuer) to start issuing debit cards within the EEA.

Who's your legal office?

Revuto is using the legal services of https://zuniclaw.com/

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