



Revolut Onboarding UX Analysis – eBook

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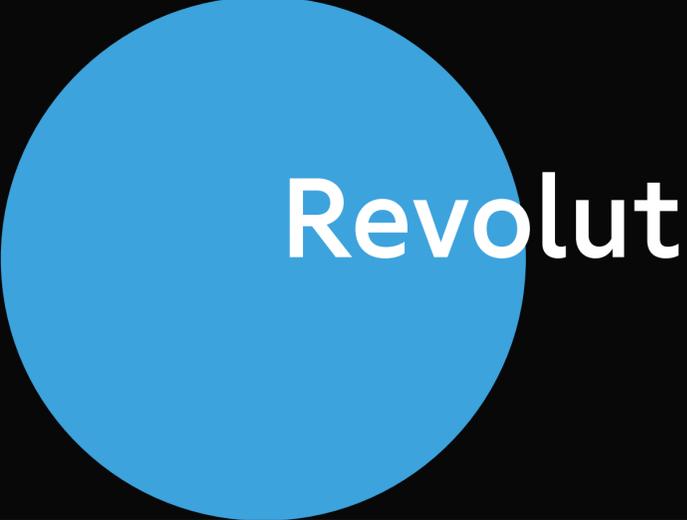
Intro

We created this Revolut onboarding UX analysis to give product teams, innovation leaders, and startup founders a clear look at how banking apps welcome new users.

Using the [Usability Principles by Craft Innovations](#), we break down Revolut's onboarding step by step and highlight where it works well and where friction can appear.

The goal is to give you a practical framework. Whether you're building your own fintech product or refining an existing one, you can compare your onboarding against Revolut's and see how it measures up to established usability standards.

Craft Innovations Team



Revolut

We change the way you do money

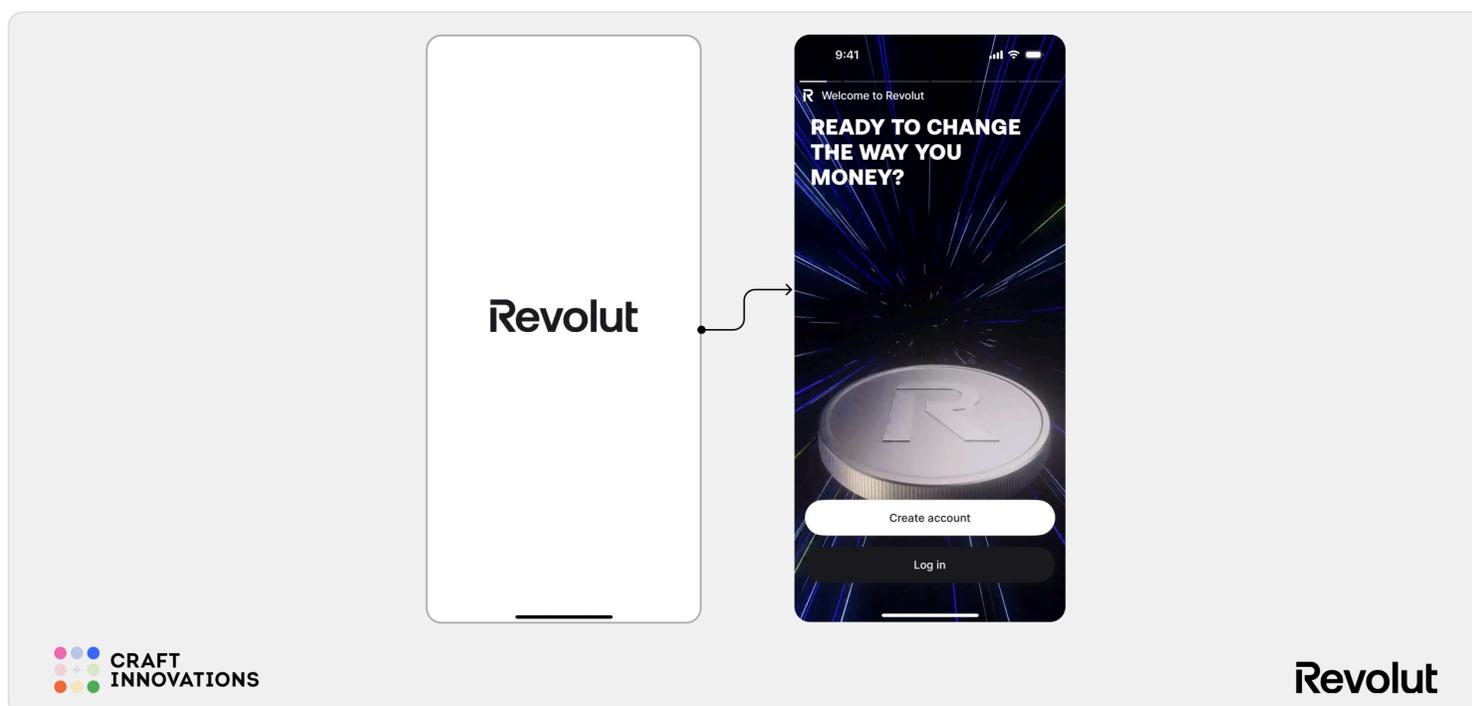
Revolut: Bold, Marketing-Led Onboarding

Revolut approaches onboarding less like a bank and more like a lifestyle app. From the very first screens, users are not just asked to create an account – they’re sold a vision of what Revolut can do for them. The flow blends high-energy marketing with strict compliance, while gradually layering in personalization and monetization. This positions Revolut not as a simple banking tool, but as a financial super app. The way Revolut balances storytelling, compliance, and monetization makes its onboarding one of the most striking examples in fintech today.

🔗 **Source of the analyzed flow:** mobbin.com/apps/revolut-ios

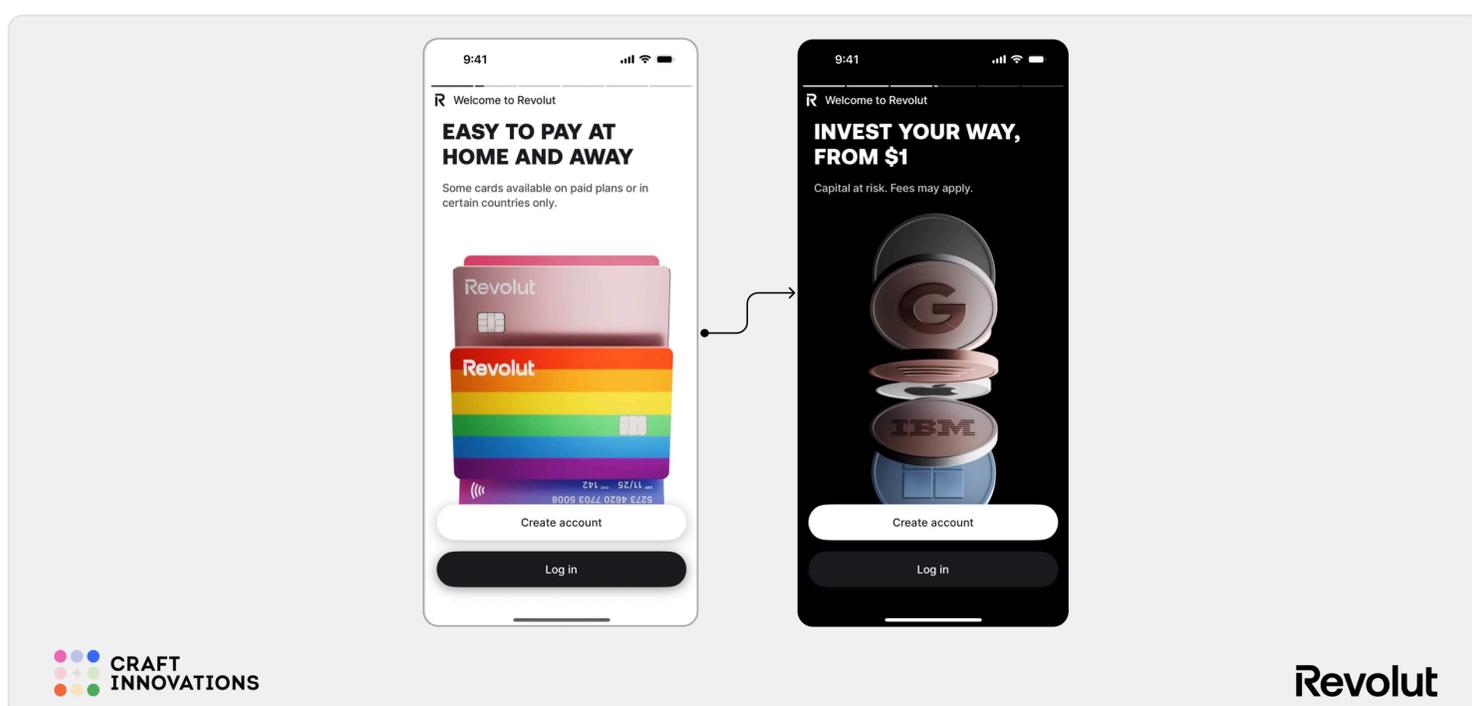
1. Clear Value Proposition at the Start

Revolut opens with minimalism: the logo on white, followed by a bold welcome screen. The phrase *“Ready to change the way you money?”* is deliberately playful, aiming to grab attention and set a disruptive tone. The animated visuals – with a coin flying through space – make it clear this isn’t a traditional bank.



The following steps highlight concrete benefits. *"Easy to pay at home and away"* is tied to card visuals, while *"Invest your way, from \$1"* shows logos of global brands like Google, Apple, and IBM. Each benefit is anchored in a simple, visual metaphor – cards for spending, coins for investing – making abstract services feel more real.

Revolut makes onboarding feel like a product teaser. Animated coins and glowing cards add a sense of motion and energy. Large typography emphasizes excitement instead of formality.



💡 CI Usability Principles:

2. Self-Descriptiveness – Each tagline + visual pairing tells users exactly what area Revolut covers: payments, cards, investments.

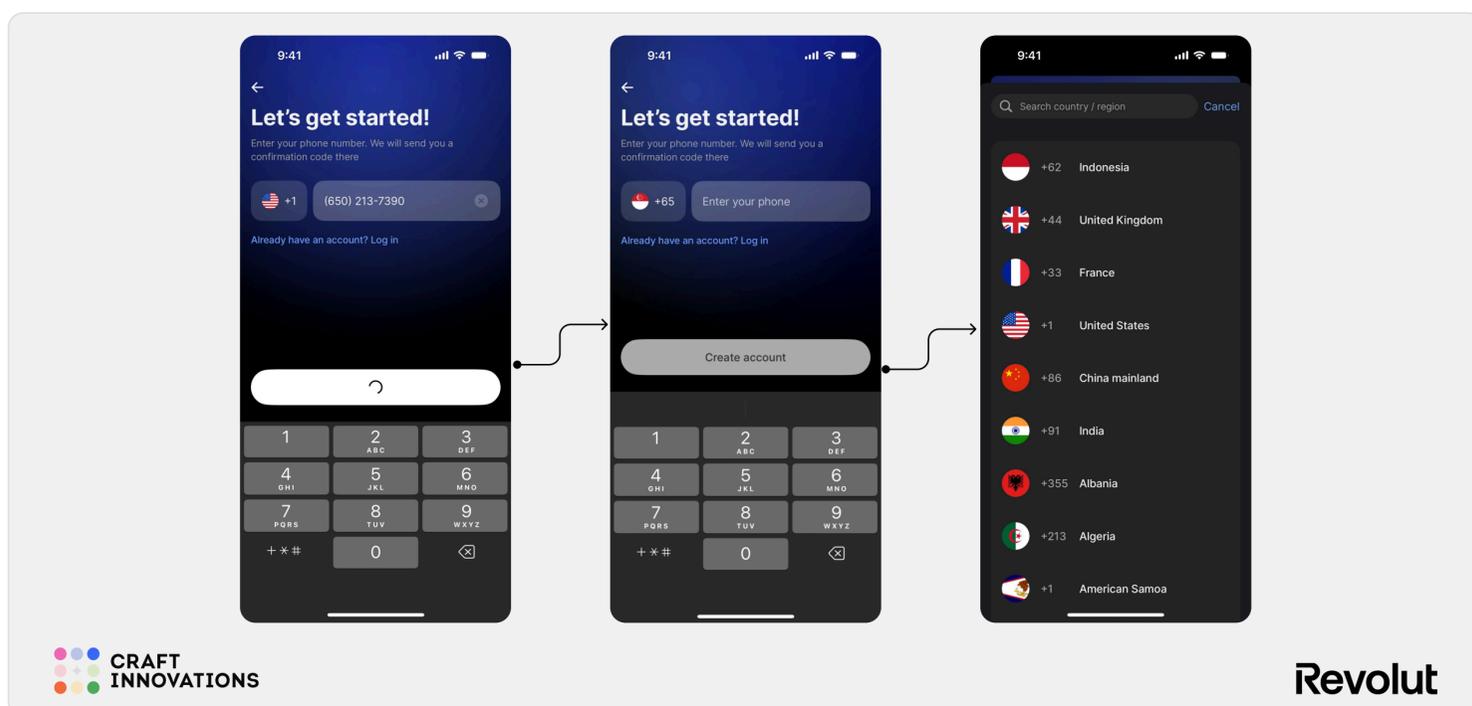
2.2.1 Simple and Understandable – Short taglines and stories carousel convey complex ideas easily – without jargon.

2.2.4 Human and with a Positive Emotional Charge – Energetic phrasing *"Change the way you money"* creates curiosity and excitement.

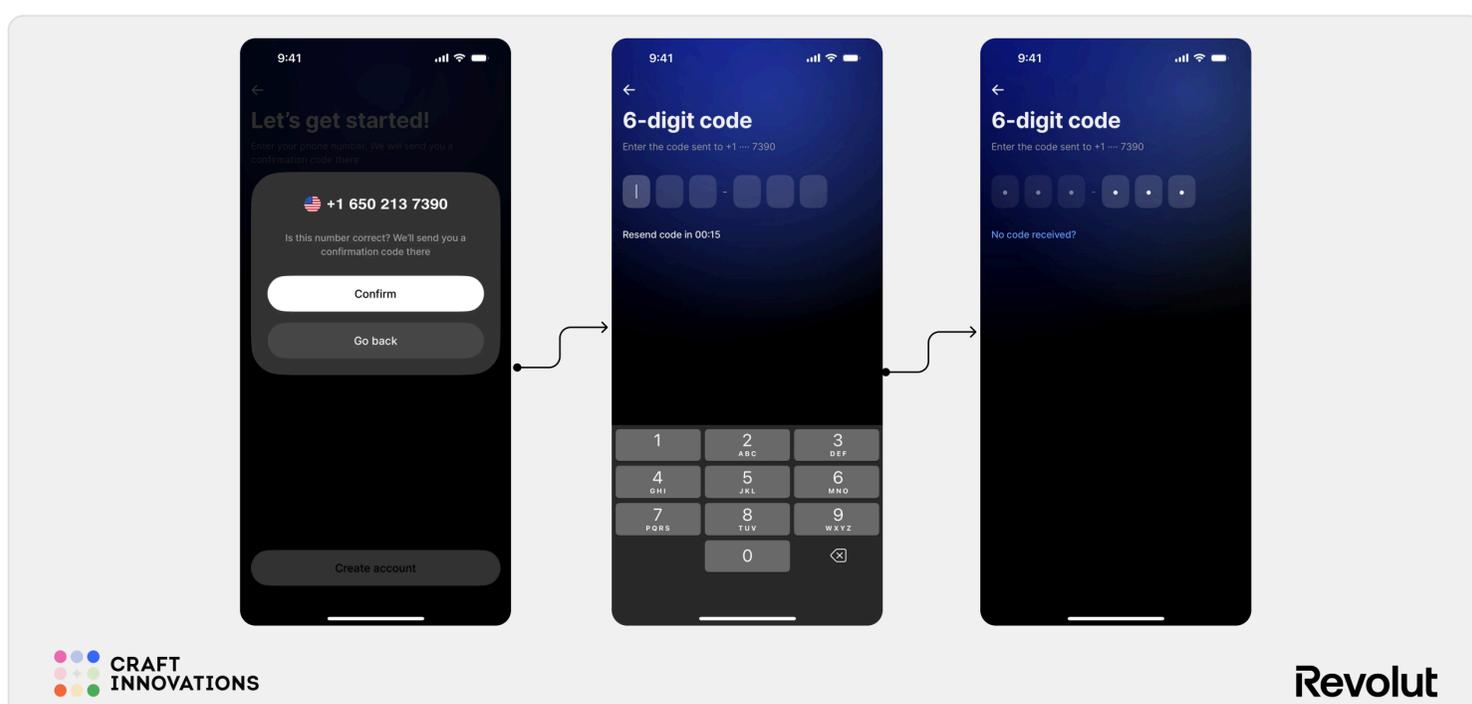
Takeaway for banks: Open with *why* the product matters, not *what* the user must fill in. Bold openings set the mood and expectations.

2. Fast Signup with Clear Feedback

Revolut starts the signup with a simple phone number entry. The country code selector supports global coverage with search.

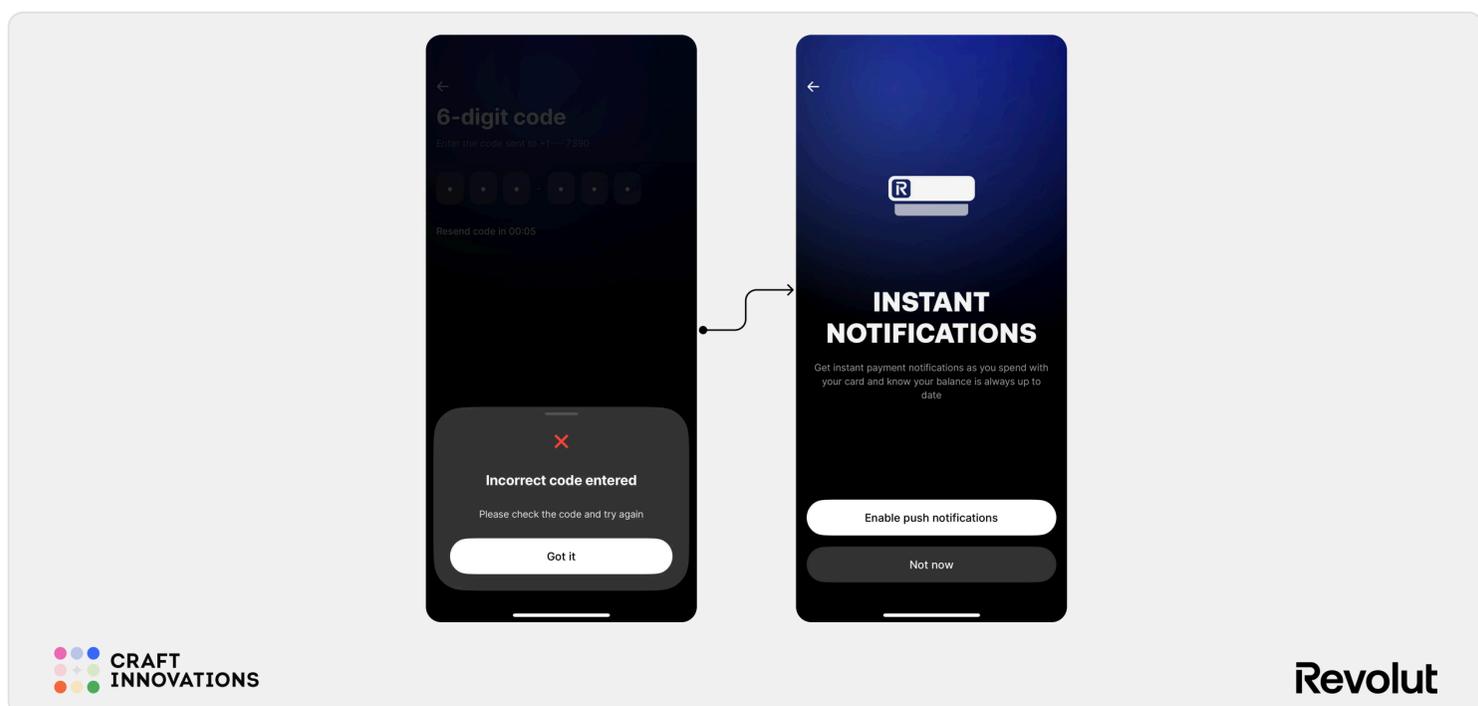


Immediate feedback *"Is this number correct?"* before sending the code prevents wasted attempts. The 6-digit code entry is designed with clarity: a countdown timer shows progress, and the *"Resend"* option appears automatically, and SMS autofill speeds things up.



Error handling is direct *"Incorrect code entered"* giving users a clear path to fix the issue. Once the code is validated, Revolut transitions seamlessly into the next step of account setup.

Before asking for more data, Revolut introduces Instant Notifications. It explains the benefit upfront *"Get instant payment notifications... know your balance is always up to date."* 2 clear options *"Enable push notifications"* vs. *"Not now"* respect user choice while framing the feature as protection and convenience rather than just permissions.



💡 CI Usability Principles:

1.6 Optimal User Flow Length – Each verification step is broken into short, manageable actions.

3.2.1 Error Prevention – Inline number confirmation avoids invalid inputs.

3.2.3 Easy Error Correction – Direct error messaging and retry message *"Incorrect code entered"* optimizes the verification flow.

4.2 Accelerators – SMS autofill reduces manual effort.

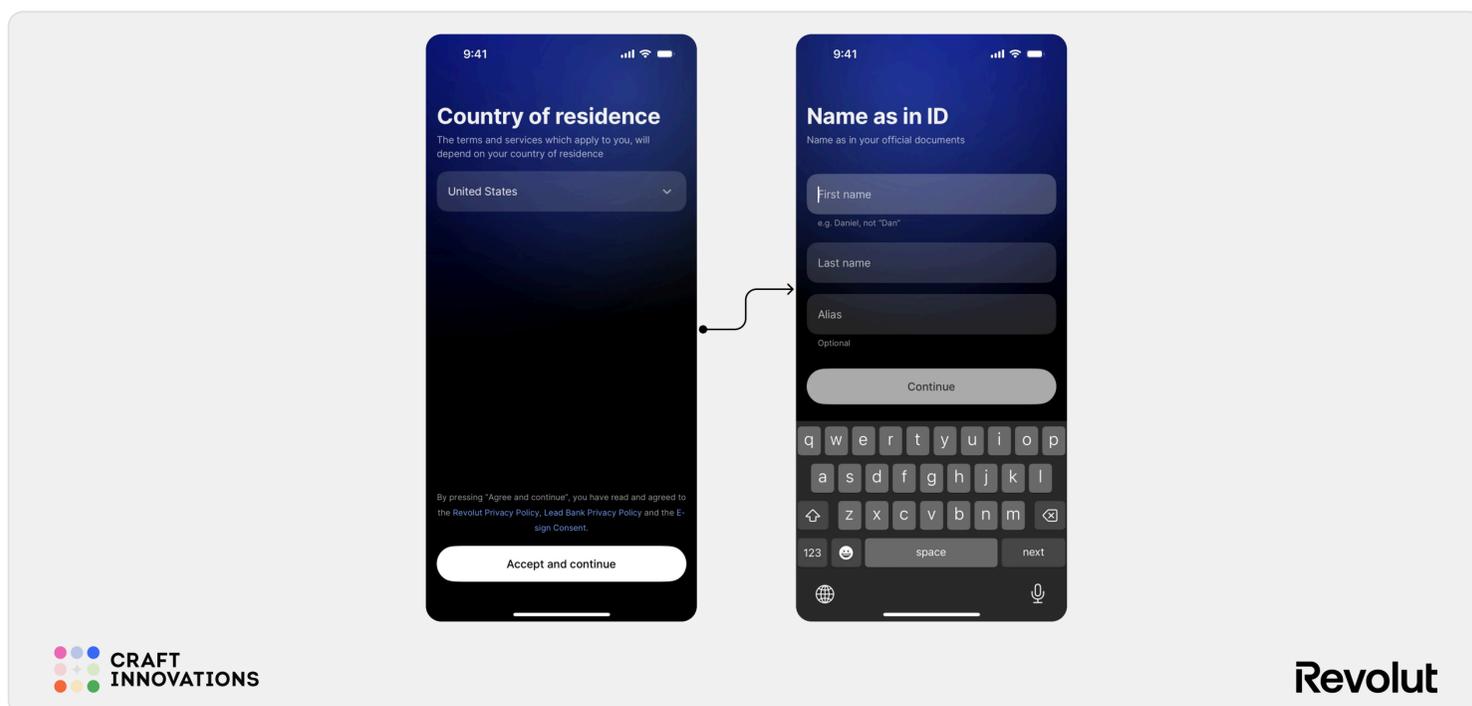
4.5 Contextual Relevance and Ethics – The notification request is contextualized as a security feature, not just a system pop-up.

7.1 Users Should Know What's Happening – Countdown timers and progress continuity reduce anxiety.

Takeaway for banks: Verification isn't just about security – it's about communication. Pair global reach with micro-confirmations and immediate progress to make a confident handoff.

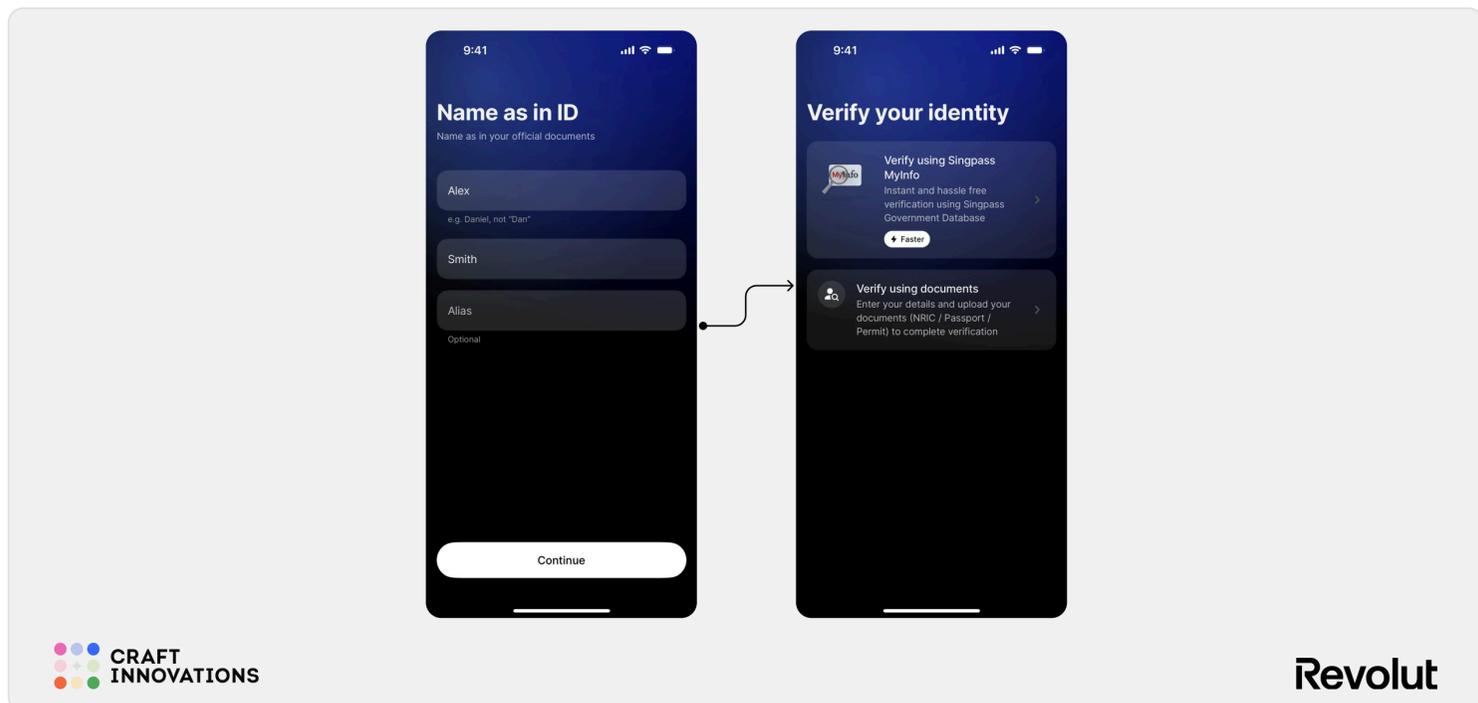
3. User-Friendly Compliance Steps

Revolut introduces compliance early with a *"Country of residence"* screen. It's a necessary legal checkpoint, but the execution keeps friction low. Instead of overwhelming users with legal disclaimers, the focus stays on one decision: select a country. The mandatory privacy policies and consent links sit quietly at the bottom – present for compliance, but not blocking progression.



The follow-up *"Name as in ID"* step reinforces seriousness but remains approachable. Microcopy like *"e.g. Daniel, not 'Dan'"* reduces ambiguity and preempts errors. Optional fields *"Alias"* give flexibility without pressuring the user.

The sequence then leads to identity verification. In Singapore, users can verify instantly with Singpass MyInfo, clearly labeled as "*Faster*". Or users can also upload documents manually.



2.2.1 Simple and Understandable – Input hints (e.g., "*Daniel, not Dan*") make expectations explicit.

3.1.1 Users Initiate Actions – the alias is optional and initiated by the user, not forced by the system.

3.2.1 Error Prevention – Inline microcopy reduces invalid entries before they happen.

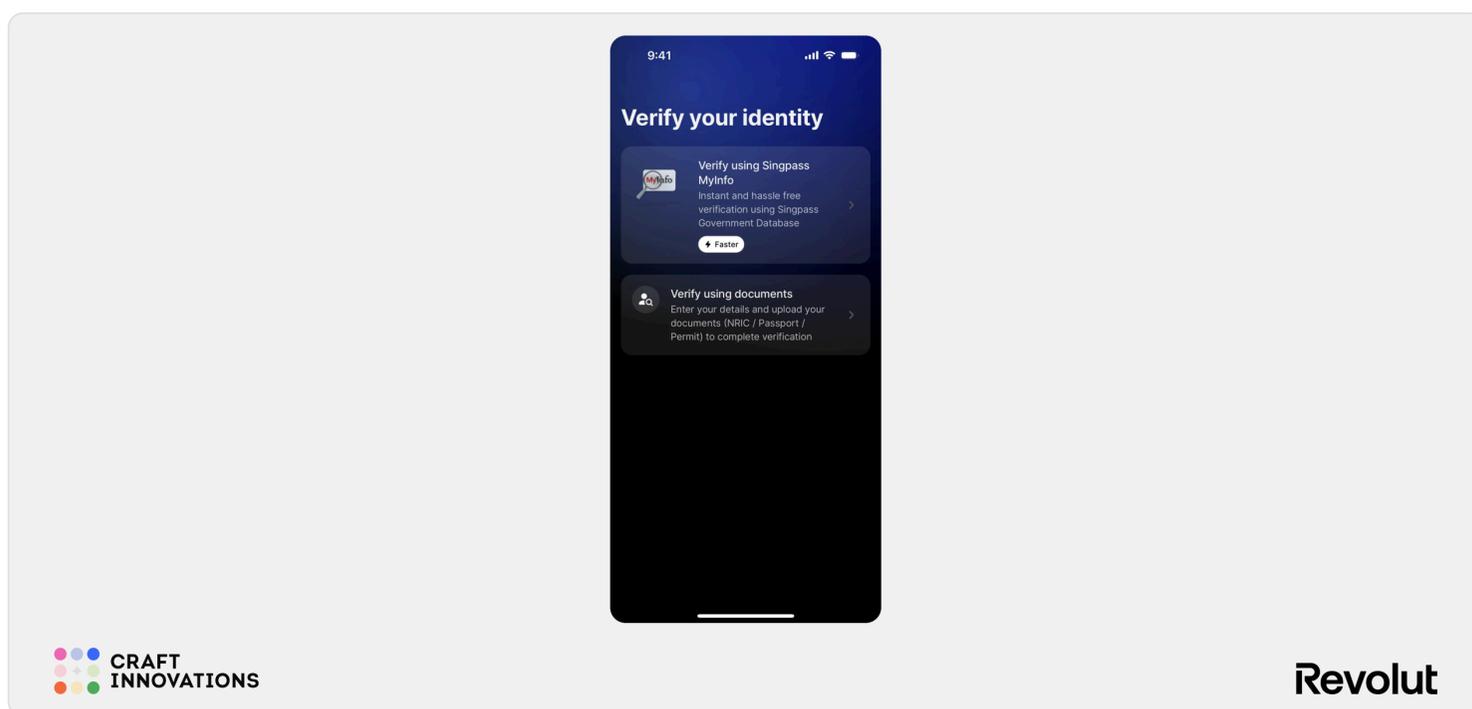
4.2 Accelerators – Highlighting Singpass/MyInfo as the "*Faster*" option nudges users toward a streamlined path.

6.2 External Standards – Offering government e-ID verification aligns with familiar industry standards and builds trust.

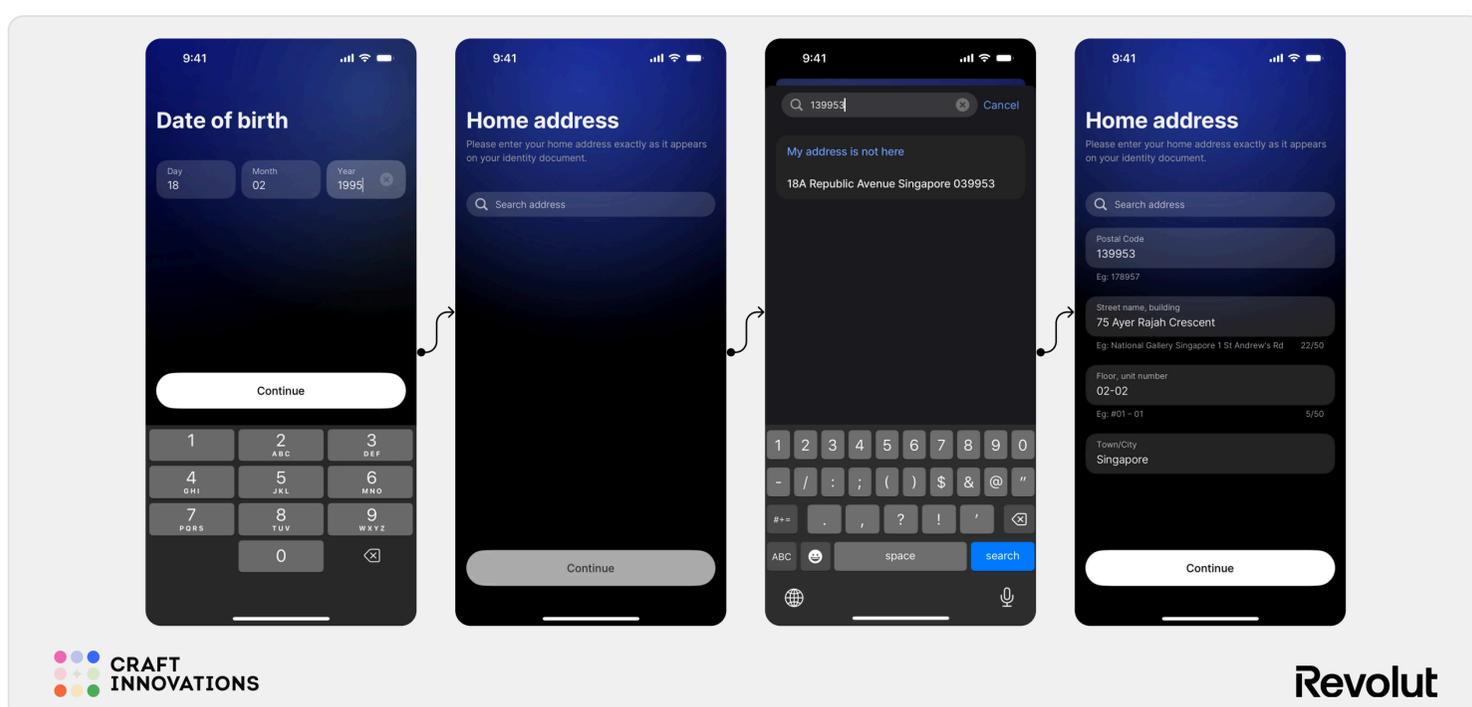
Takeaway for banks: Offer fast-track options for verification to keep users engaged.

4. Verifying Identity

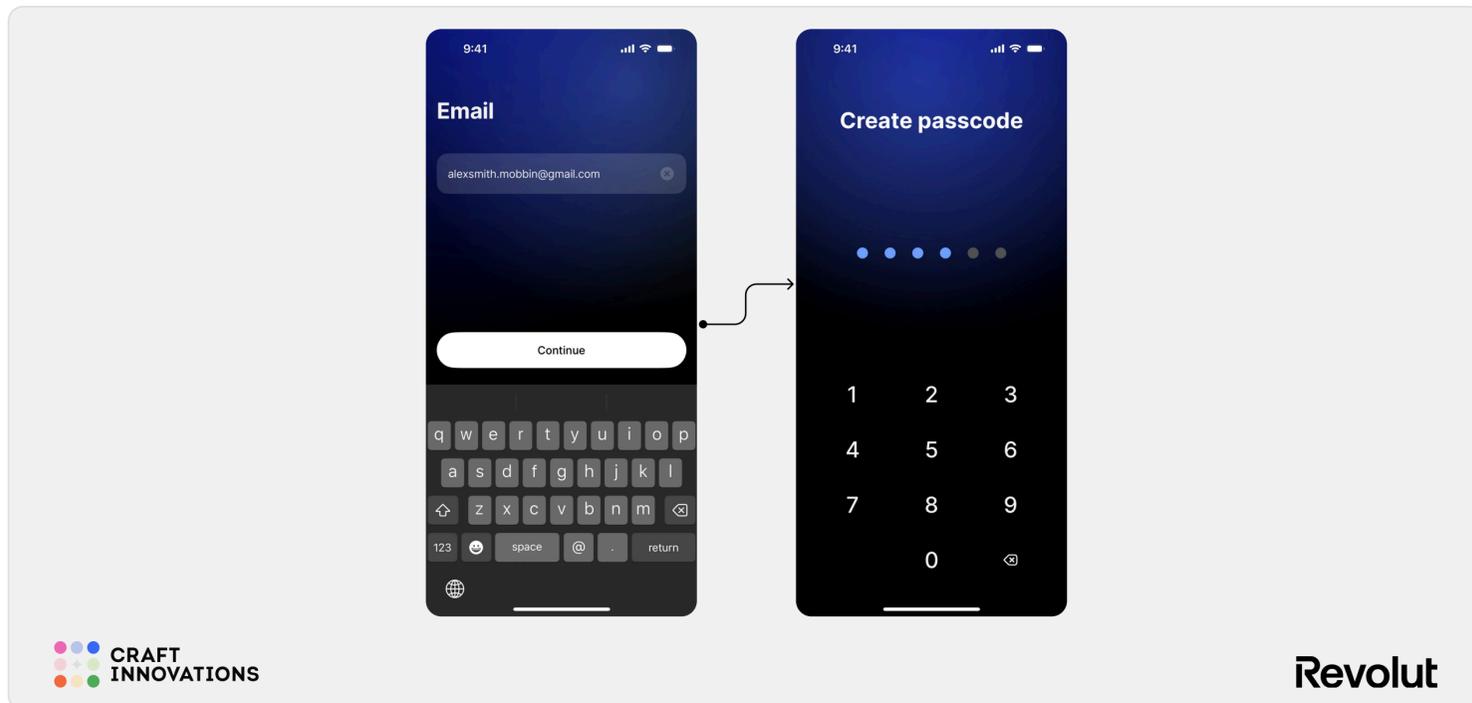
Revolut offers 2 starting points for verification. Users can choose a fast-track via Singpass MyInfo (linked to Singapore’s government database) or go with the traditional document upload way. The app clearly labels the faster option, making the decision easier.



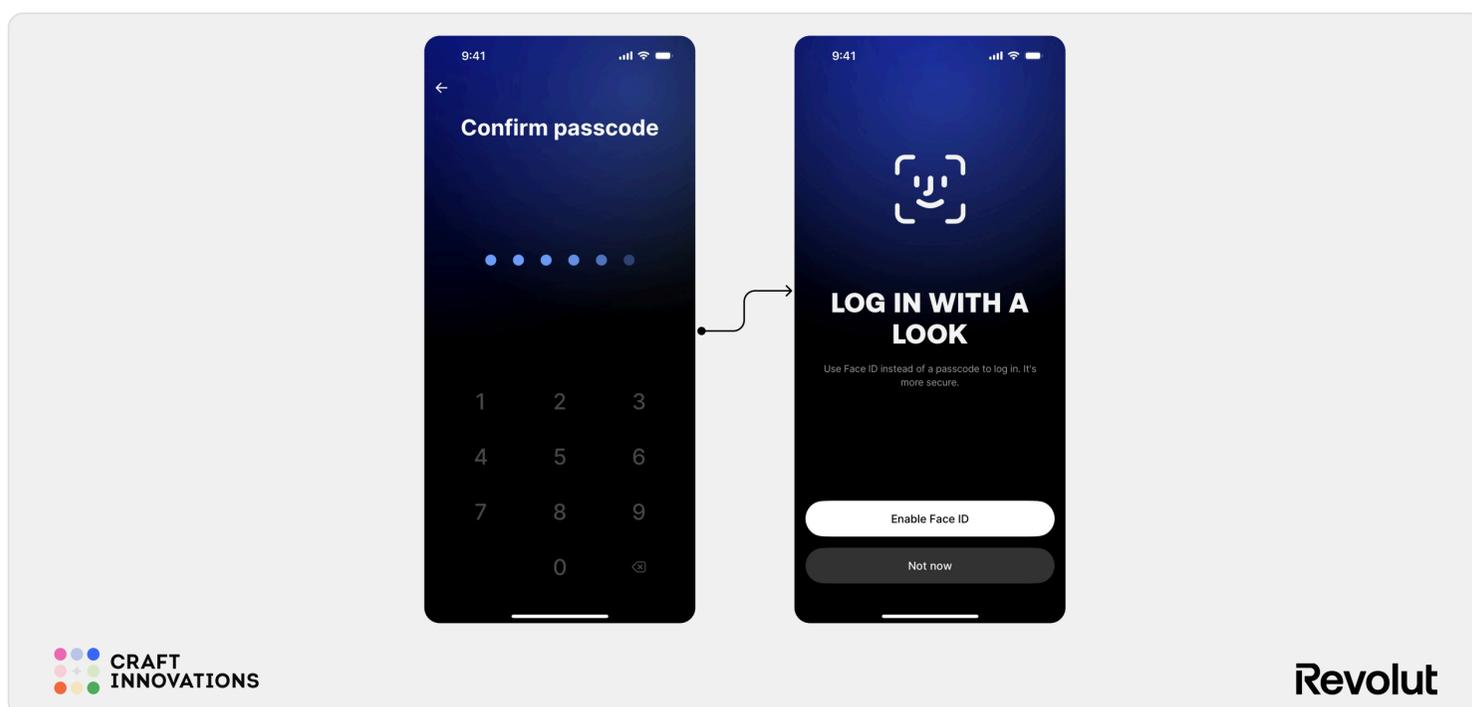
The process then shifts to basic personal details. Date of birth and home address are entered step by step, with address lookup speeding things up through autocomplete suggestions. The interface supports both free-text entry and structured fields like postal code, street, and unit number, which reduces errors and ensures data aligns with official documents.



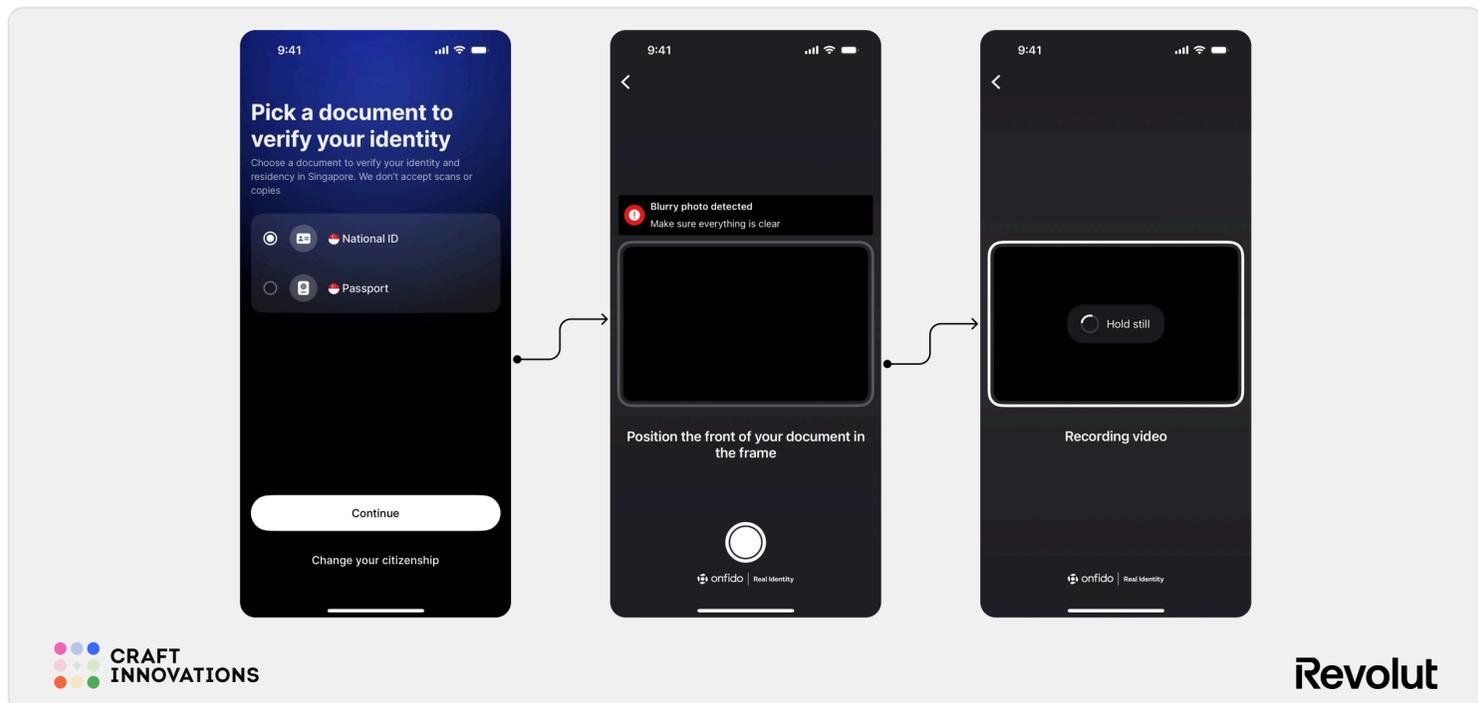
Email confirmation and passcode setup follow, strengthening account security early in the journey.



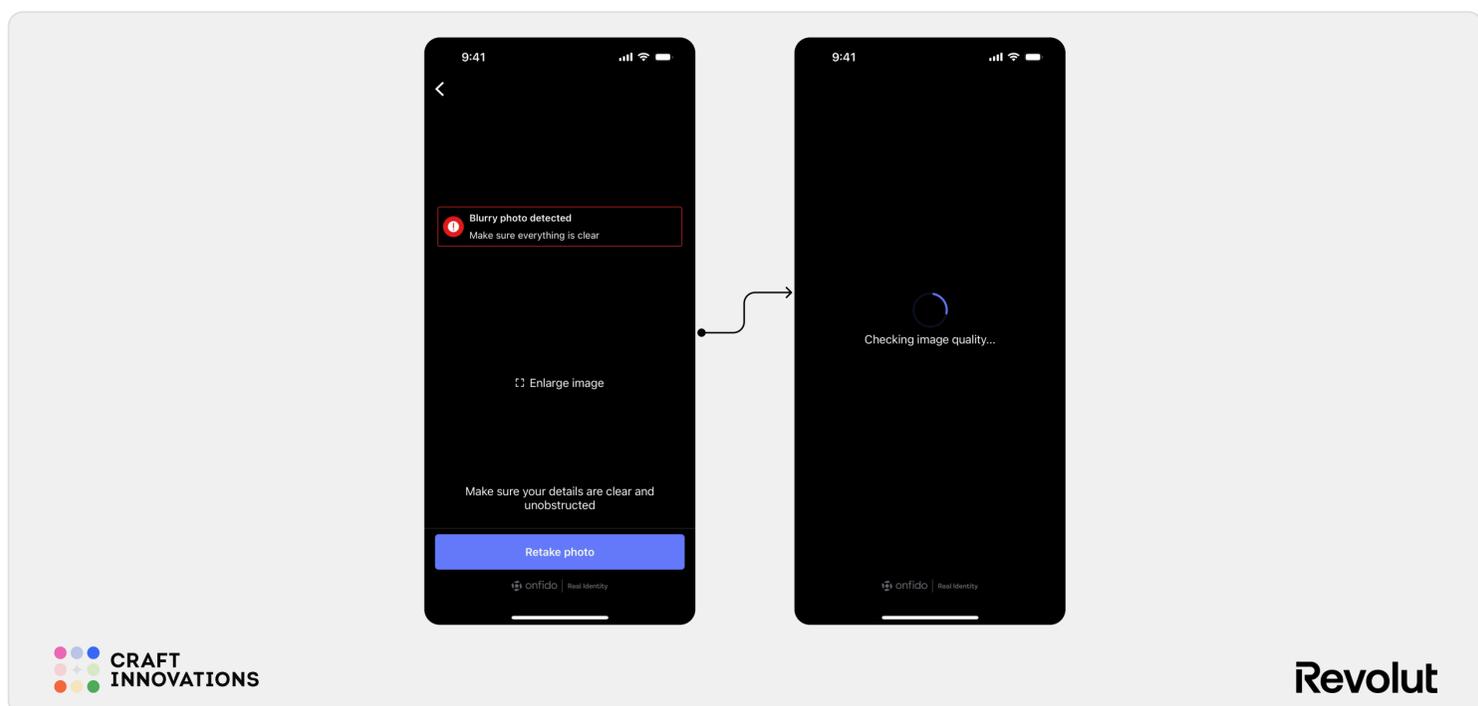
A second prompt asks users to confirm their passcode, while Face ID is introduced as an additional login option.



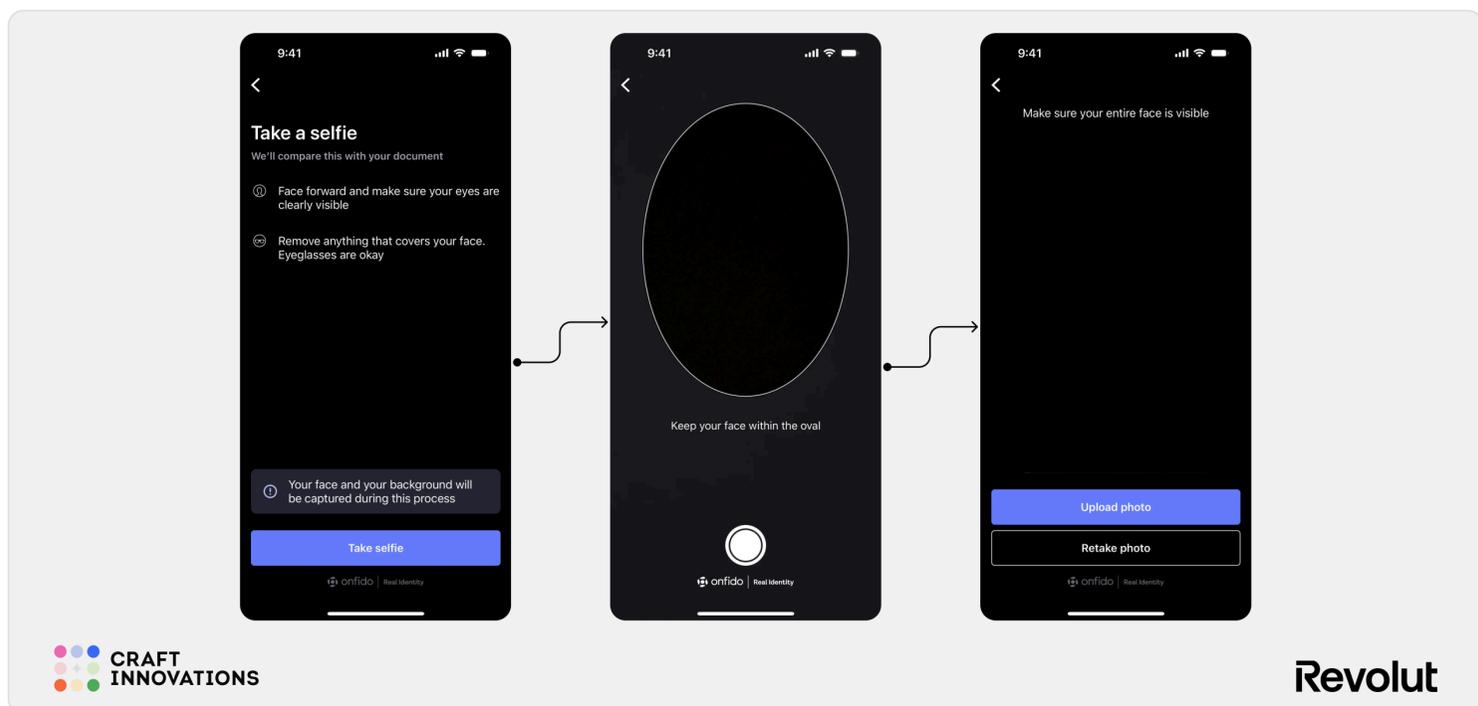
For document verification, Revolut lets customers pick between a national ID or a passport. The app integrates with Onfido to scan the document, check image clarity, and flag blurry captures in real time.



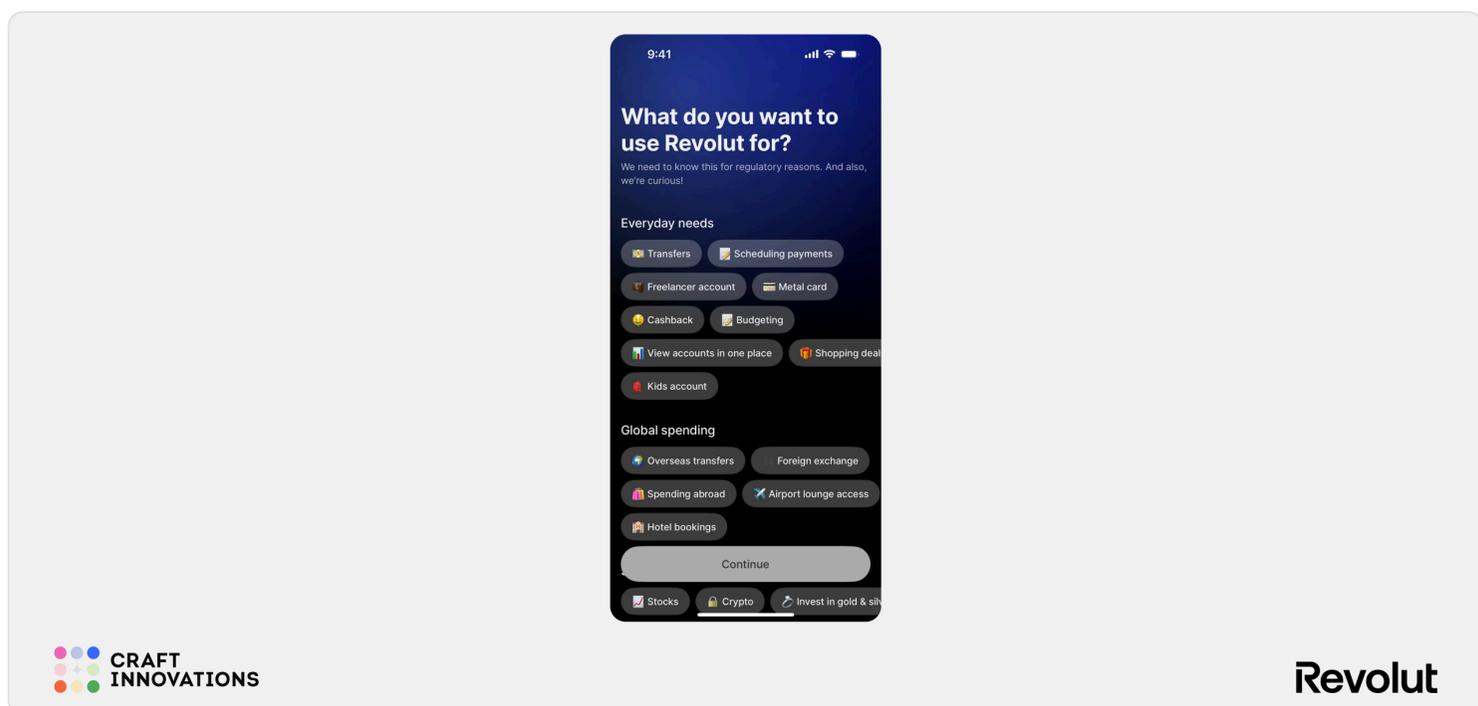
If issues occur, users can retake photos until the result is satisfactory. This error-prevention loop balances compliance with usability.



Next comes biometric verification. Users are guided through a short video and selfie capture, with clear prompts to keep their face in frame and avoid obstructions. The system explains how these recordings will be compared with uploaded documents, helping to build trust in what could otherwise feel intrusive.



The final screen circles back to intent. Revolut asks: *"What do you want to use Revolut for?"*, offering predefined options across everyday needs.



💡 CI Usability Principles:

1.1 Clear and Logical Structure of Sections – Information is broken into small, predictable steps: personal details, security setup, document upload, and selfie.

2.2.1 Simple and Understandable – Labels such as *"Create passcode"* or *"Pick a document to verify"* are direct, avoiding jargon.

3.2.1 Error Prevention – Real-time blur detection for documents minimizes the risk of failed verification later.

3.2.3 Easy Error Correction – Users can retake photos immediately without restarting the whole process.

4.1 Engaging Start to Interaction – Offering Singpass MyInfo as a “faster” option creates a sense of convenience right away.

7.1 Users Should Know What’s Happening – Progress indicators like “Checking image quality” keep users informed rather than leaving them waiting blindly.

8.3 Understandable – Instructions for selfies (e.g., “Face forward, eyeglasses are okay”) reduce uncertainty in a potentially stressful step.

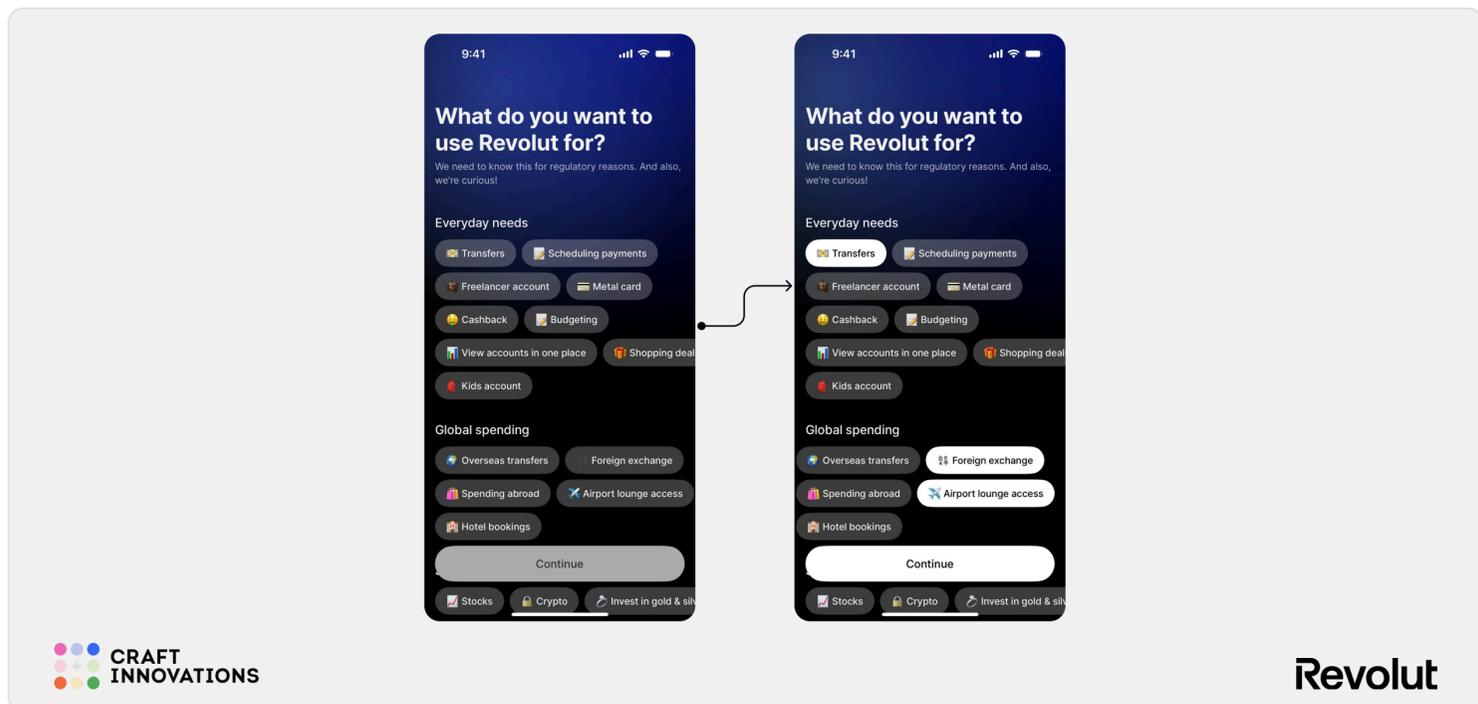
Takeaway for banks: Break verification into clear steps. Give instant feedback on errors. Offer fast-track options where possible. End with a question that guides future use.

5. Additional Compliance Framed as a Choice

Revolut asks users “What do you want to use Revolut for?” At first glance, it looks like personalization. In reality, this is another compliance step – financial institutions must document intended use. What stands out is how Revolut reframes this requirement.

Instead of a dry questionnaire, users pick from visually distinct chips with emojis: Transfers, Cashback, Airport lounge access, Crypto. Grouping options under “Everyday needs” and “Global spending” makes the task feel like browsing features rather than filling out a regulatory form. This subtle shift reframes compliance as exploration.

As users select options, the chips highlight instantly, creating feedback and a sense of control. The copy adds a touch of honesty – *“We need to know this for regulatory reasons. And also, we’re curious!”* – which keeps the tone light. By admitting the dual purpose, Revolut blends transparency with engagement.



💡 CI Usability Principles:

2.2.1 Simple and Understandable – Chips with emojis make categories recognizable at a glance.

2.3 Visual Hierarchy – Headlines, grouped categories, and button placement guide attention step by step, reducing cognitive load.

3.1.1 Users Initiate Actions – Multiple selections give control over disclosure, not a rigid single choice.

3.2.1 Error Prevention – Grouping by context (Everyday vs Global) reduces the chance of miscategorization.

4.2 Accelerators – Visual tags speed scanning and selection, reducing effort compared to dropdown lists.

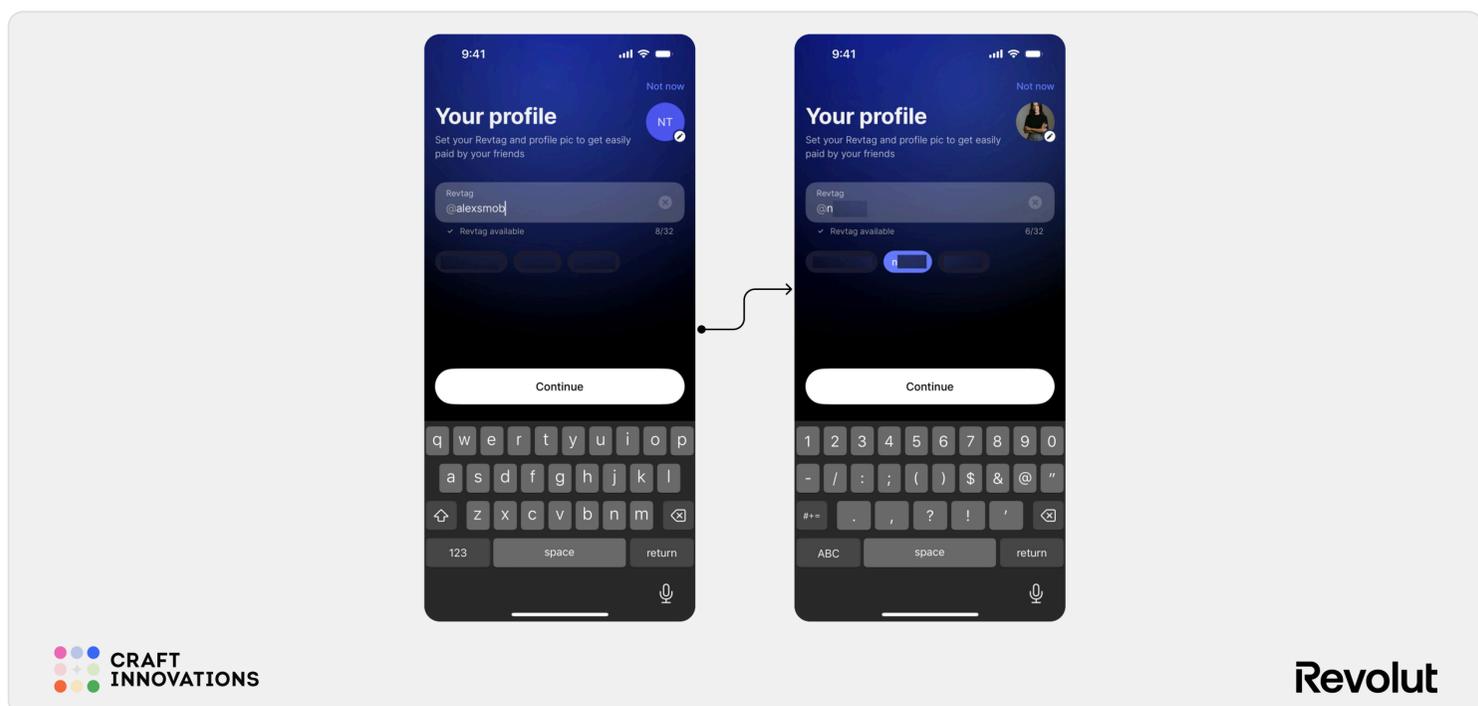
6.2 External Standards – Aligns with known financial onboarding flows while presenting them in a lighter, user-friendly format.

Takeaway for banks: Frame compliance questions as interactive, user-driven choices makes disclosure feel natural while still satisfying regulatory needs.

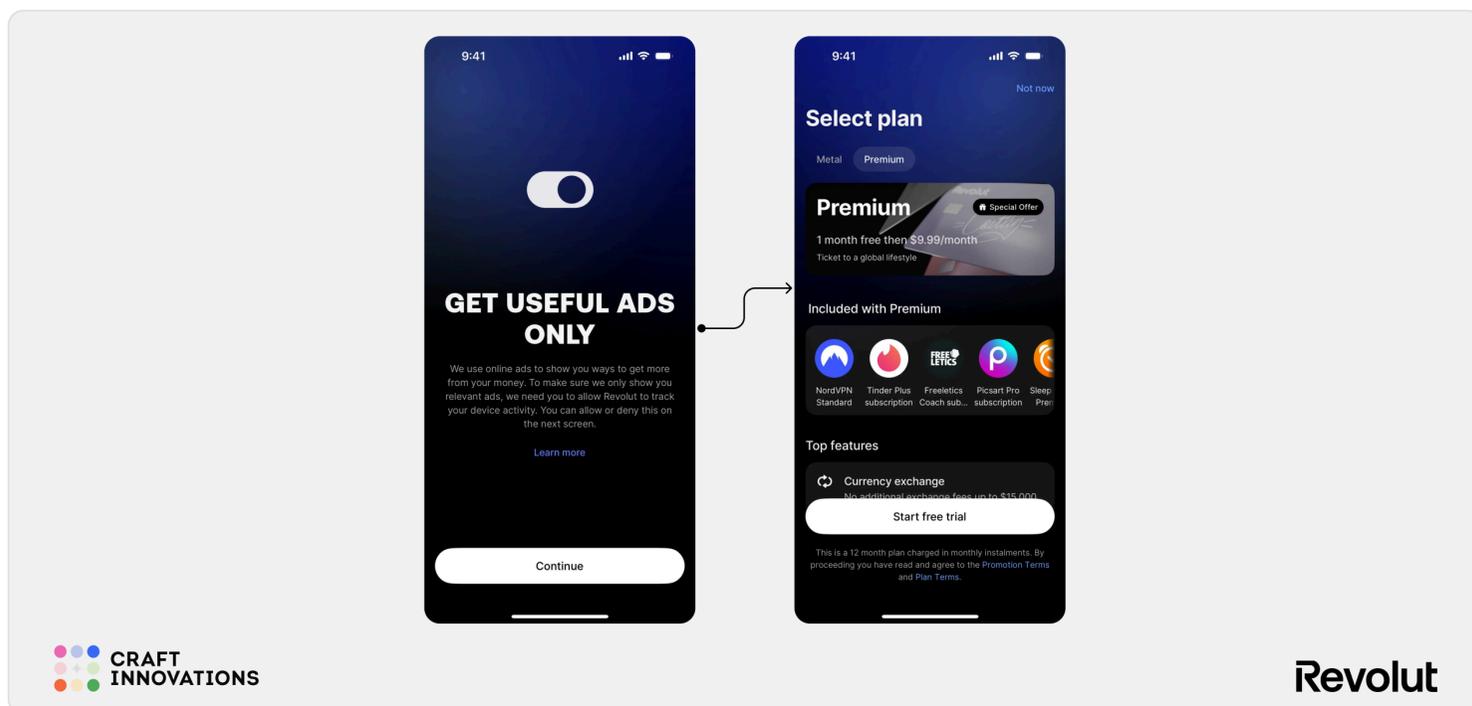
6. Social Identity Through Profile Setup

After compliance and core setup, Revolut shifts focus toward personalization and revenue features.

The *"Your profile"* screen makes identity feel social and functional. Users create a Revtag, with immediate feedback on availability. This mirrors handles on social platforms, lowering the mental load since the concept is already familiar. Inline status *"Revtag available"* prevents dead ends. A profile picture option humanizes the account, but the *"Not now"* button respects user autonomy.



The *"Useful Ads Only"* screen balances transparency and persuasion. Instead of burying consent in fine print, it's framed as a benefit-oriented toggle. The switch metaphor feels familiar and controllable, while microcopy *"You can allow or deny this on the next screen"* softens the ask.



💡 **CI Usability Principles:**

2.1.2 Visual Hierarchy – Bold CTAs and card visuals direct attention, while disclaimers remain accessible but secondary.

2.2.1 Simple and Understandable – Revtag rules *“Daniel, not Dan”* style hints reduce ambiguity.

3.2.1 Error Prevention – Inline validation shows if handle is available.

3.1.1 Users Initiate Actions – Optional profile picture and *“Not now”* safeguard user control.

4.3 Personalization and Gamification – Profile pictures strengthen recognition in P2P transfers.

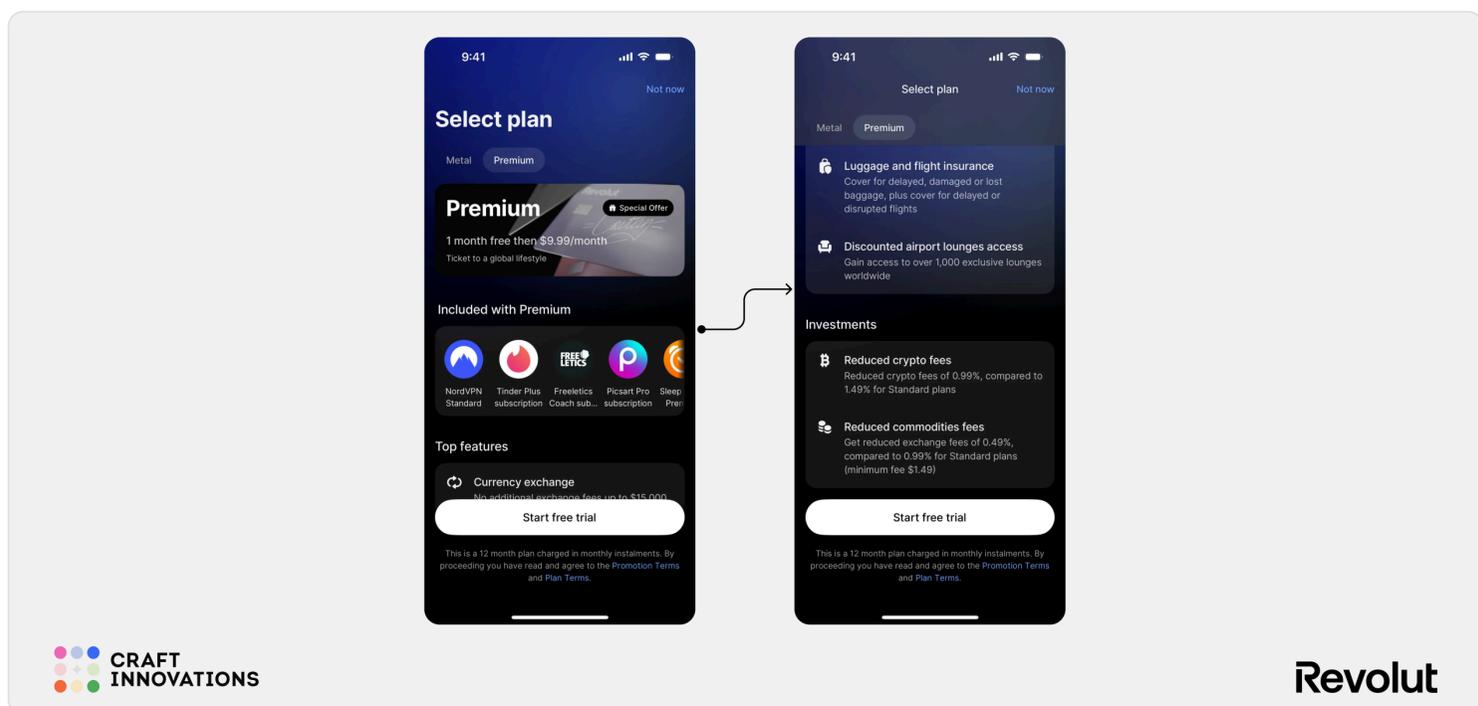
4.4 Positive Intent – Ad consent framed as *“Get useful ads only”* uses a friendly, reassuring tone.

6.1 Common Interface Patterns – Toggle-based privacy consent follows a widely understood pattern.

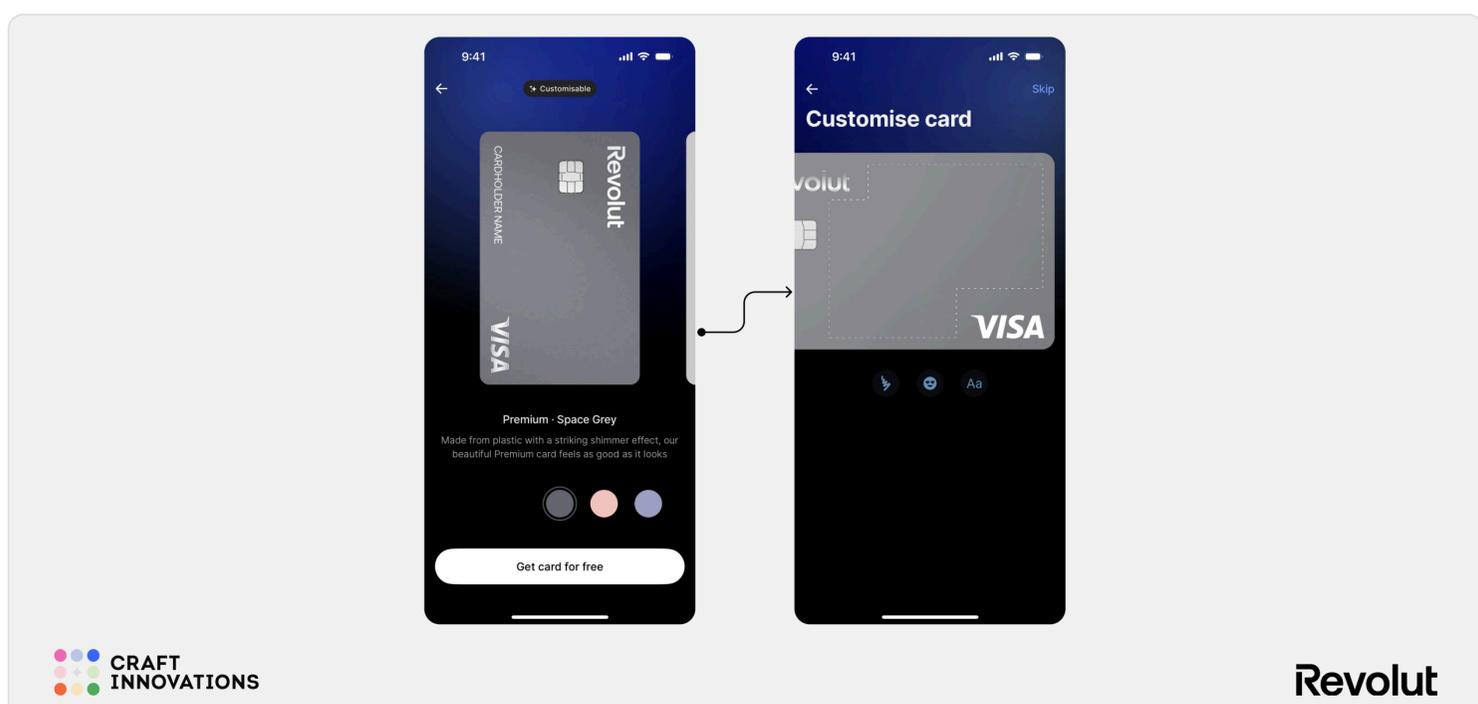
Takeaway for banks: Social hooks like usernames or avatars increase stickiness and ease of use in P2P payments.

7. Subscribing to Revolut

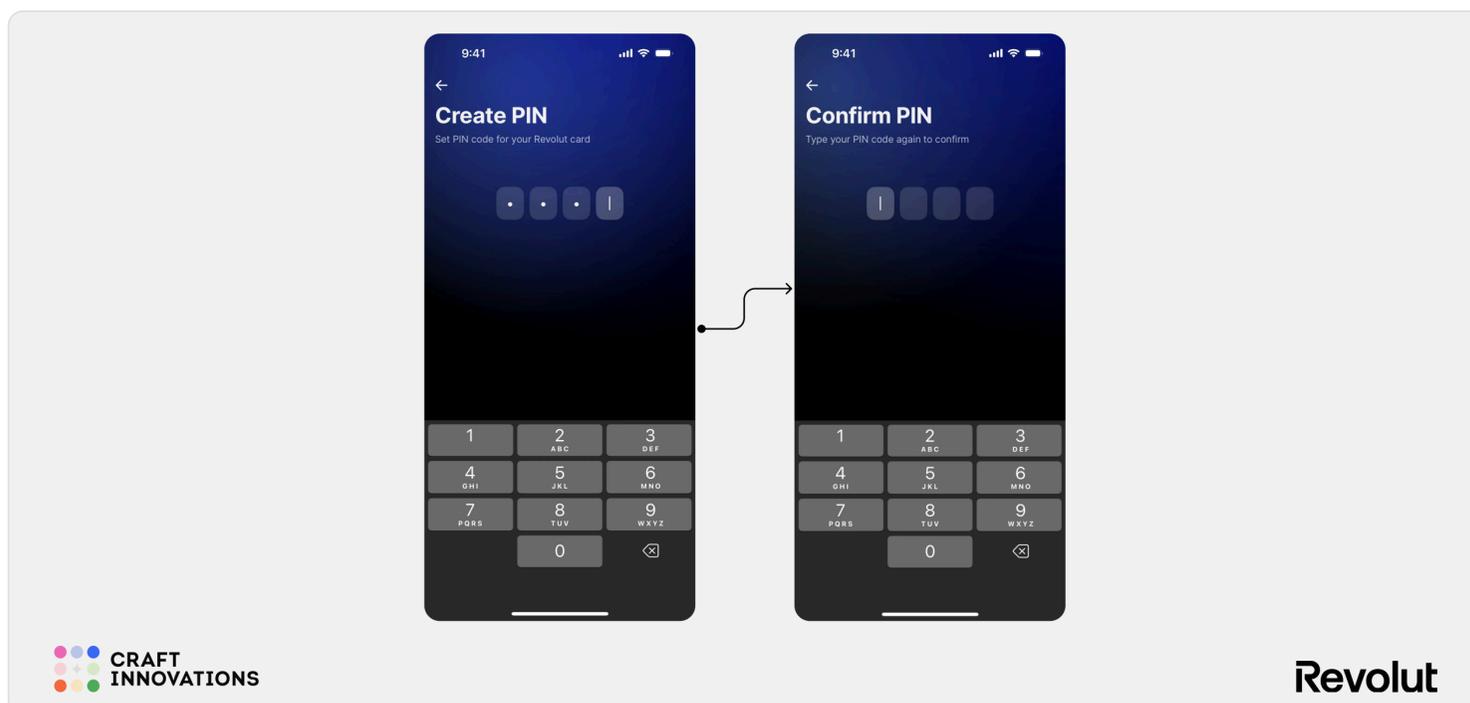
Revolut places strong emphasis on upselling its Premium and Metal plans right after onboarding. The flow starts with a clear plan selection screen where users see pricing, benefits, and a free trial option. The offer is visually attractive and backed by well-known partner perks (NordVPN, Tinder Plus, Freeletics, etc.).



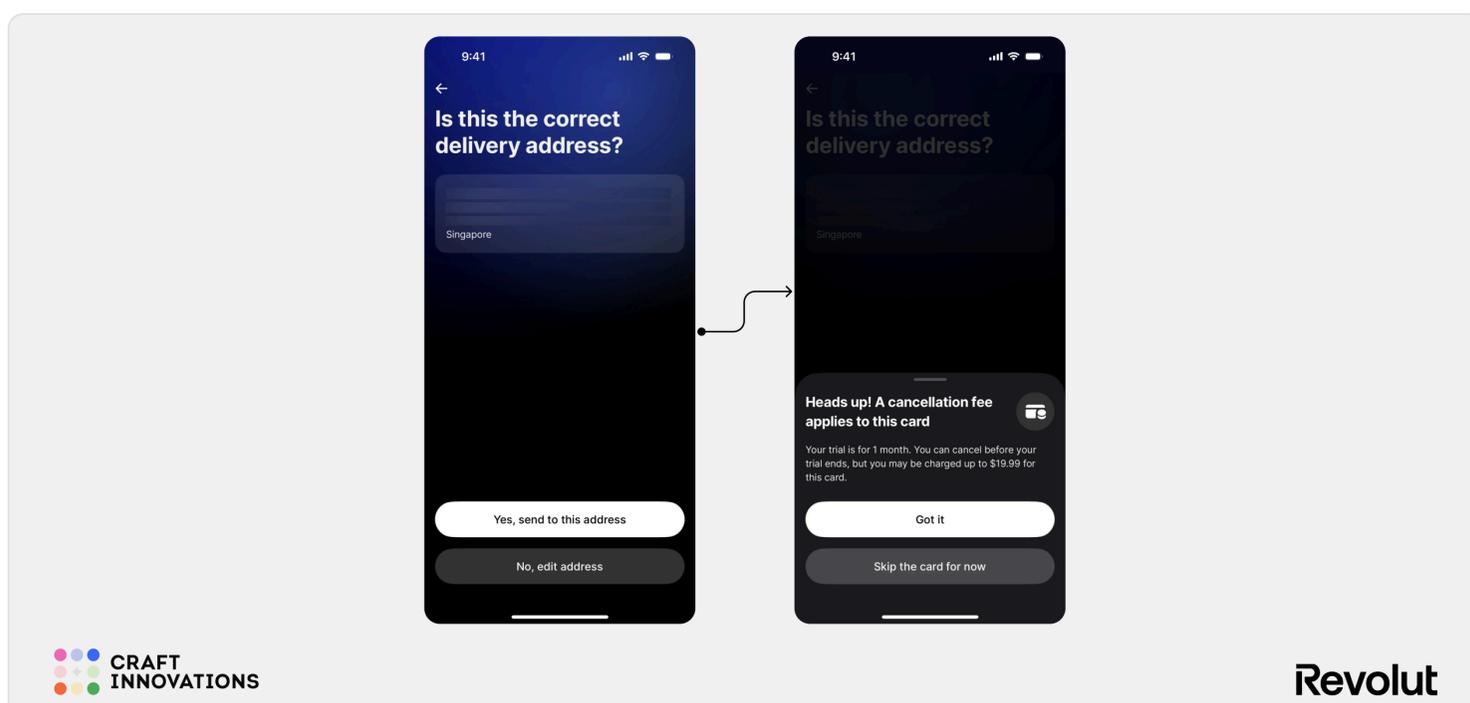
The card design step follows naturally. Users can preview the Premium card in different colors and even customize it with text or emojis. This small but personal touch adds emotional weight to the upgrade.



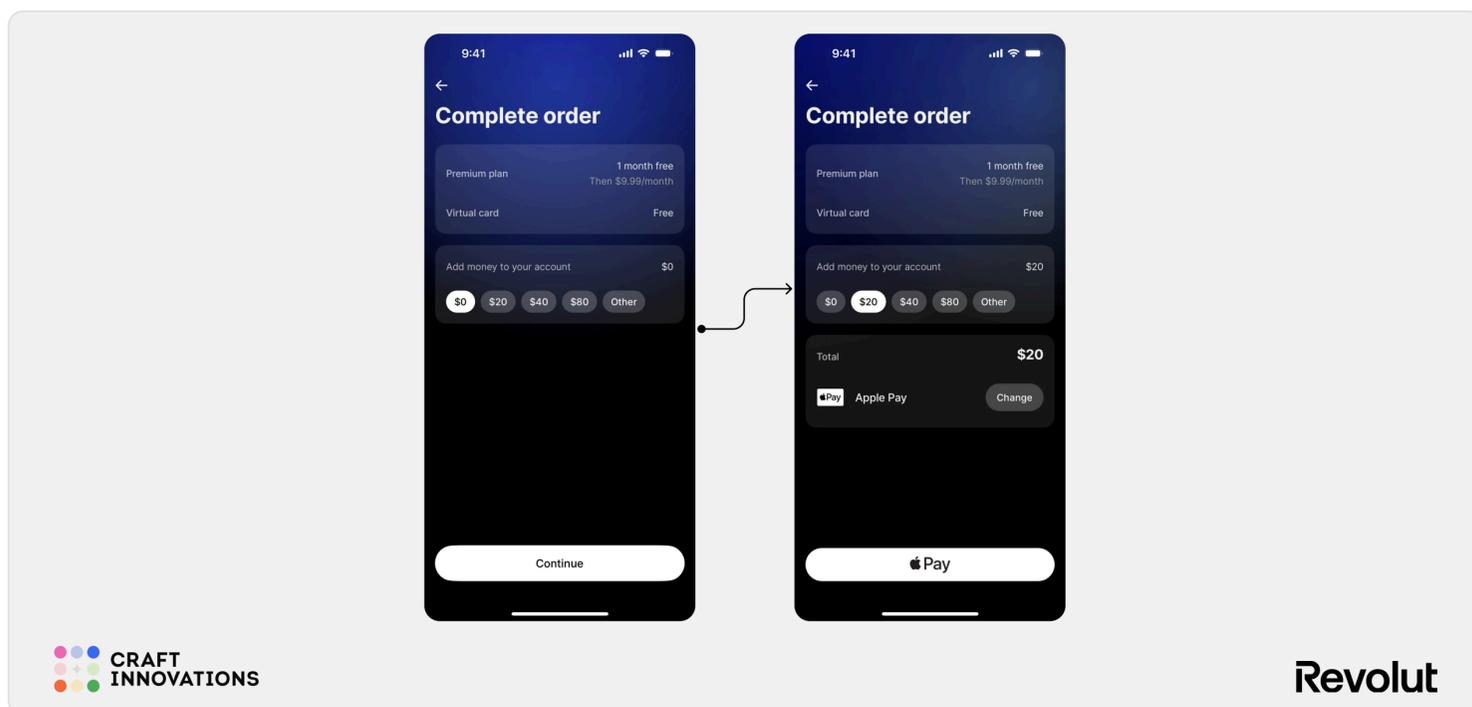
Next, Revolut asks the user to create and confirm a PIN for the new card. The PIN setup screen is familiar and minimal, reducing friction in what is often a sensitive step.



Before checkout, the app confirms the delivery address for the physical card. If the address is wrong, the user can edit it. There's also a heads-up message about possible cancellation fees if the user decides to skip or cancel later.

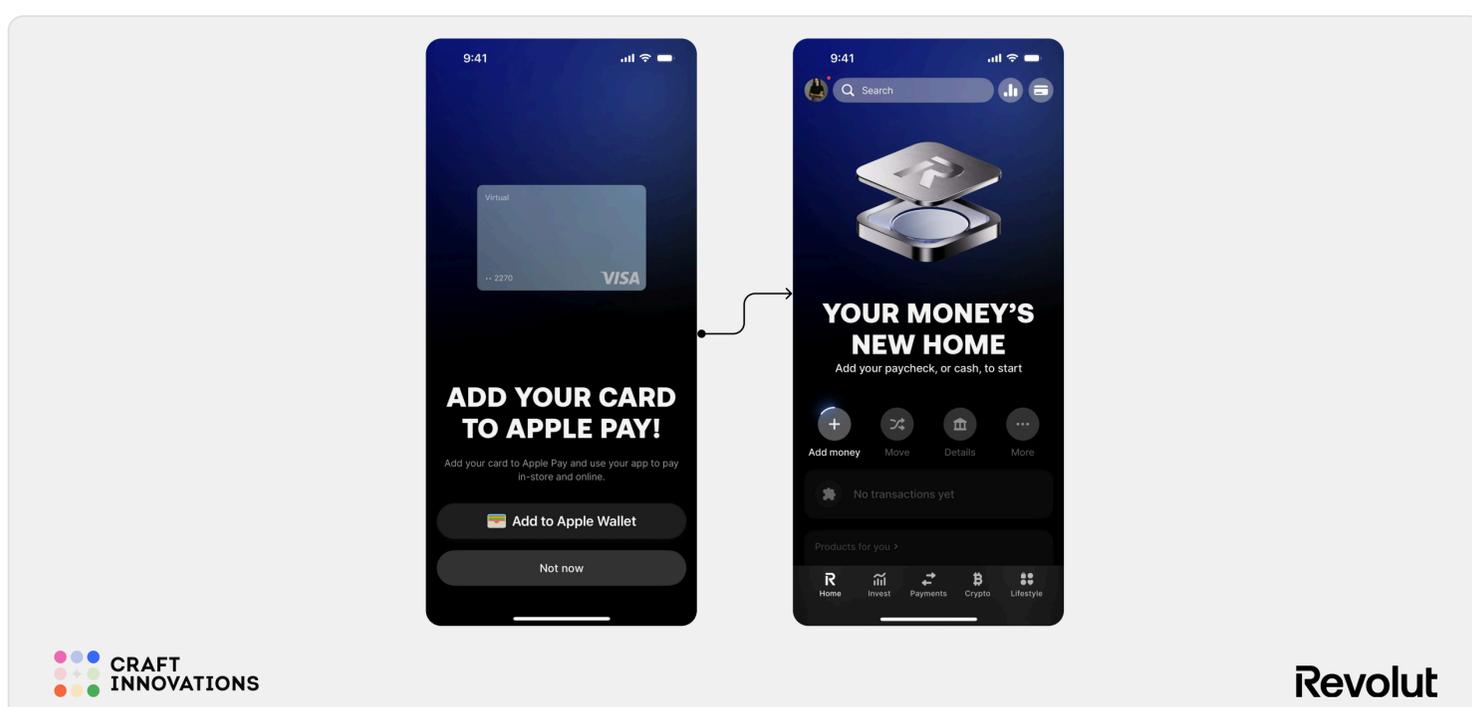


The order summary shows the chosen plan, trial details, and card type. Users are nudged to top up their account immediately, with preset amounts and Apple Pay as the default payment option. The payment confirmation flow is identical to standard Apple Pay purchases, keeping trust intact.



Once the order is processed, the app instantly suggests adding the new card to Apple Pay. This step closes the loop by ensuring the card can be used right away – no need to wait for physical delivery.

Finally, the user is back to the home screen, with a strong "Your money's new home" message and clear CTAs to add money or explore features.



💡 CI Usability Principles:

1.6 Optimal User Flow Length – The subscription flow is broken into short, sequential steps (plan, design, PIN, address, payment), preventing overload.

2.1.2 Visual Hierarchy – Pricing, perks, and trial info are highlighted in larger type, while secondary details (like cancellation fees) are smaller but visible.

2.2.1 Simple and Understandable – Labels such as “1 month free” and “Choose your card design” keep wording plain and direct.

2.2.3 Relevant to the Context – Cancellation fee warnings appear right before checkout, exactly when the decision matters.

3.1.1 Users Initiate Actions – Every step requires explicit confirmation (select plan, confirm PIN, approve Apple Pay).

3.2.1 Error Prevention – Address confirmation and upfront fee notes reduce potential disputes after subscribing.

4.3 Personalization and Gamification – Card color and emoji customization make the subscription feel personal.

4.4 Positive Intent – Free trial messaging is framed as a benefit, not a hidden catch.

5.5 Communication Style with Users – Tone stays neutral and professional, even in upsell moments.

6.3 Platform Standards Compliance – Apple Pay integration follows iOS conventions, making payment familiar and reducing cognitive load.

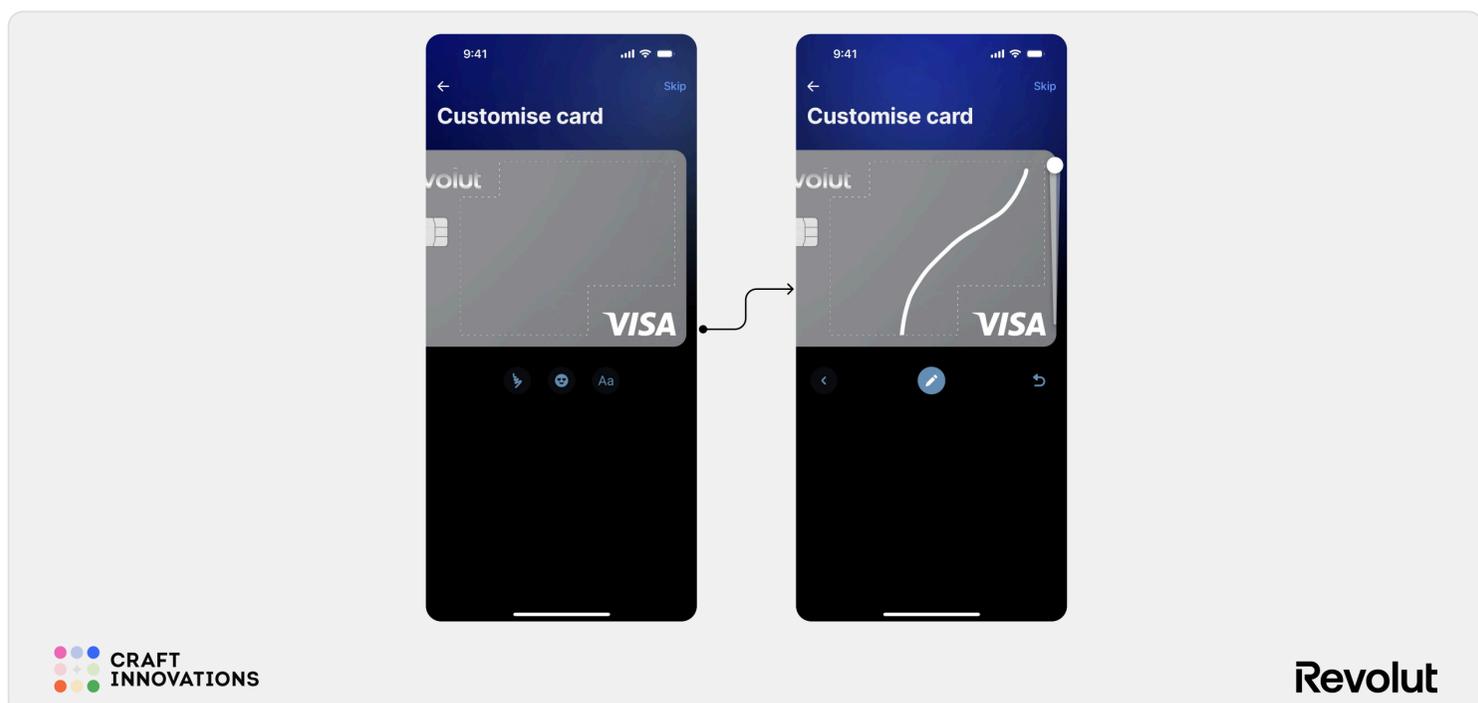
7.1 Users Should Know What's Happening – Order summary and Apple Pay confirmation screens make system actions explicit.

8.3 Understandable – Subscription terms and trial conditions are explained in plain language, reducing confusion.

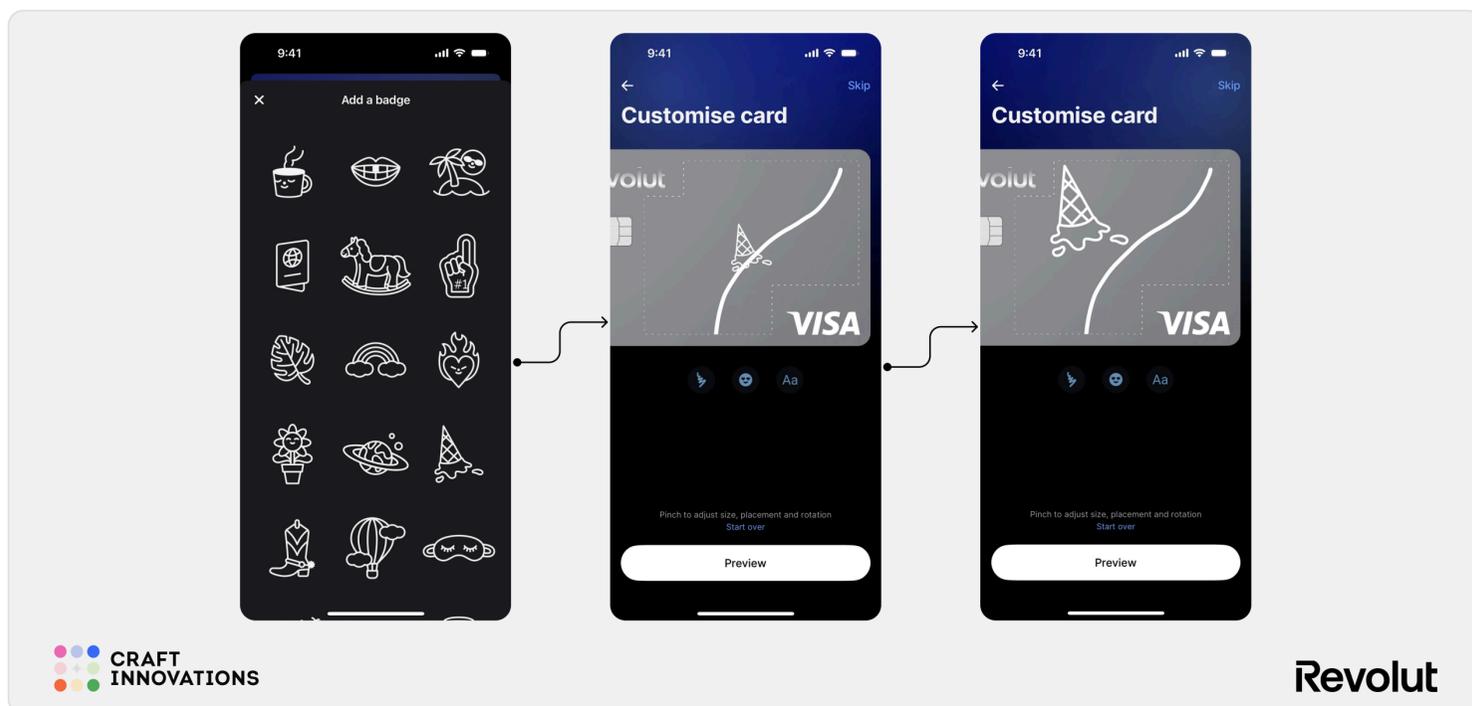
Takeaway for banks: Show subscription value upfront and warn about fees at the right moment. Use native payment methods for instant trust.

8. Customizing a Card

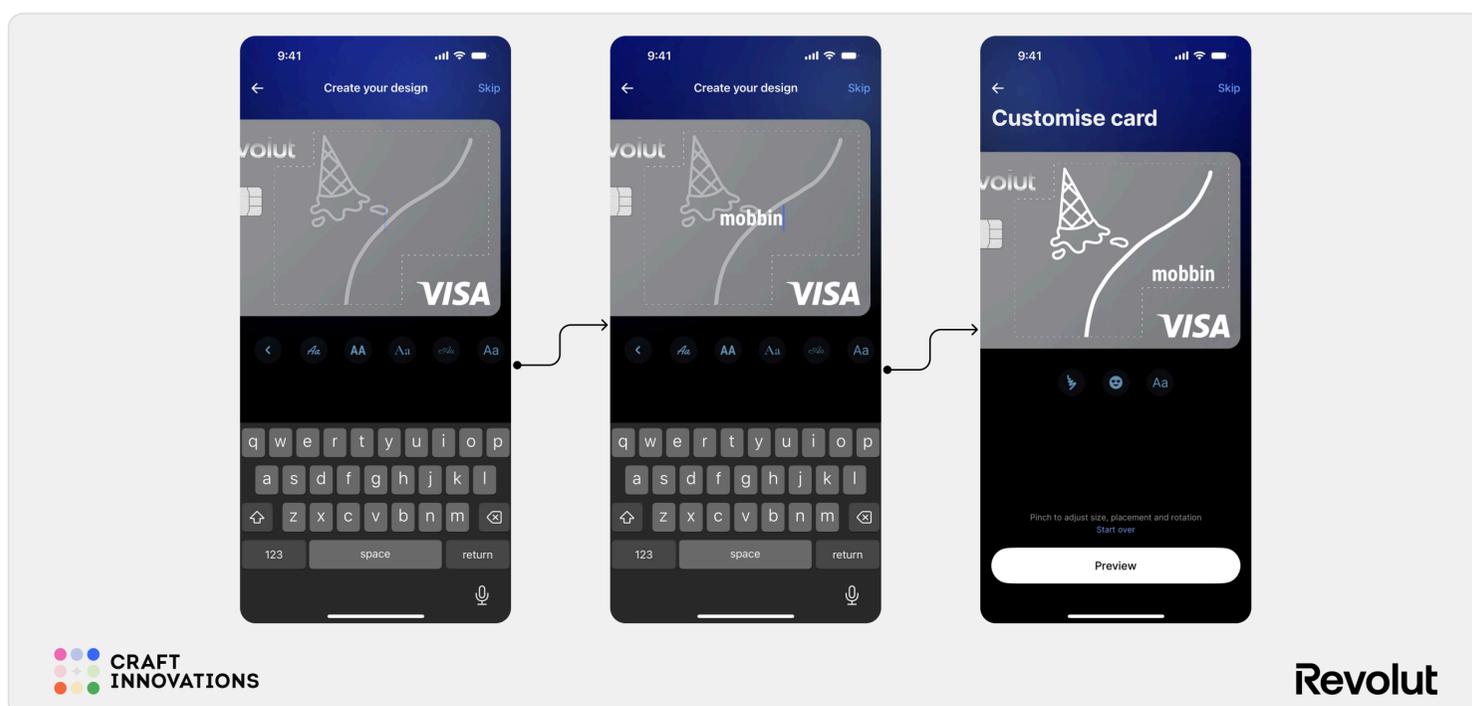
Revolut adds a playful, emotional step into the subscription journey by letting users design their own card. The flow begins with a blank Premium card template. Customers can draw patterns, add emojis, or write text directly on the card.



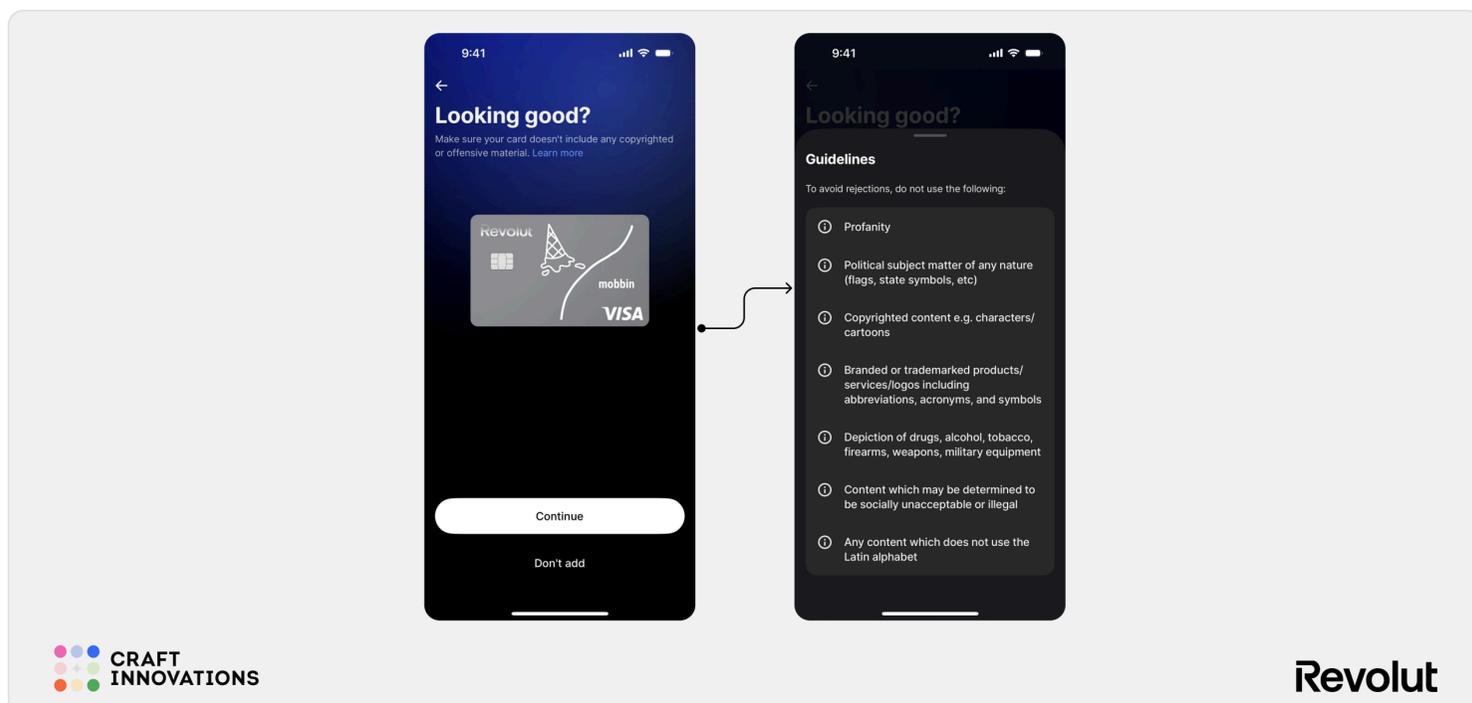
A library of ready-made badges is available. Icons range from travel and sports to lifestyle symbols, making it easy to pick something that feels personal. Users can place, resize, and rotate elements, creating a card that stands out from standard bank designs.



Text customization allows font style changes and positioning. Combined with images and sketches, this gives a high degree of freedom without overwhelming the interface. The preview option makes the results tangible before confirming.



Before final submission, Revolut adds a checkpoint: a "Looking good?" screen with a reminder that cards must not include copyrighted or offensive material. Detailed guidelines are shown to prevent rejections. This sets clear boundaries without reducing the sense of fun.



💡 CI Usability Principles:

2.1.1 Visual Literacy – Icons and tools are intuitive, making it easy to understand how to customize.

2.2.1 Simple and Understandable – Labels like *"Add a badge"* or *"Preview"* keep actions clear.

3.1.1 Users Initiate Actions – Every customization requires active input, ensuring user control.

3.2.1 Error Prevention – Guidelines at the end prevent misuse and disappointment.

4.3 Personalization and Gamification – The design step makes the card feel unique, strengthening emotional attachment.

5.2 Interface Structure – The customization tools are grouped logically (draw, emoji, text), avoiding clutter.

7.1 Users Should Know What's Happening – The live preview updates instantly, showing the result of each action.



About Craft Innovations

Craft Innovations is a global research and design firm that helps fintech leaders explore human needs and find actionable insights to deliver customer-centric innovations faster and with lower risk of failure.

Research services:

- Defining unmet customer needs by qualitative research
- Proving decisions by quantitative research
- Assessing user experience by UX audit and UX testing
- Customer loyalty assessment by data-driven measurements

Design services:

- Product design – launch innovations from scratch
- Transforming CX by service design methodology
- Define winning Value Proposition and Monetisation Model

Let's start with a friendly talk!

[Book an intro meeting ↗](#)



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bizdev@craftinnovations.global

+1437 4214992



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