Inside Revolut AIR

Complete UX Breakdown

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Introduction

When Revolut launched AIR, its in-app AI assistant, it became one of the first major fintech companies to put conversational banking in front of real users at scale.

The promise is simple: instead of searching through menus, users can ask questions, describe goals, and let AIR help them find information or complete selected actions inside the app.

This breakdown is based on hands-on testing, UX analysis, and 100+ screenshots captured during the process. The goal was not only to check what AIR can do, but to understand how it behaves when users ask unclear questions, switch topics, make mistakes, test limits, or expect the assistant to act like a real financial copilot.

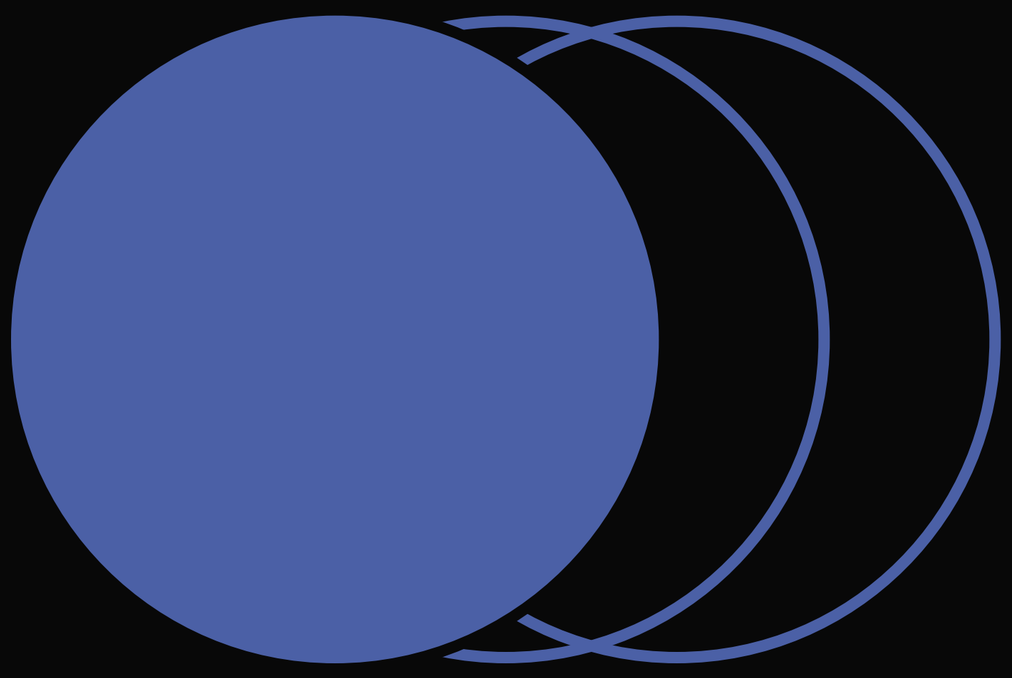
How to Read This Breakdown

This guide is divided into three parts.

Part 1 covers AIR's core use cases – the scenarios Revolut publicly promotes, including spending insights, card controls, travel services, investments, and payments.

Part 2 covers exploratory use cases – the moments where users go off-script. This includes multi-intent requests, security behavior, language switching, attachments, voice commands, financial advice attempts, and AI failure cases.

Part 3 summarizes the biggest UX findings.



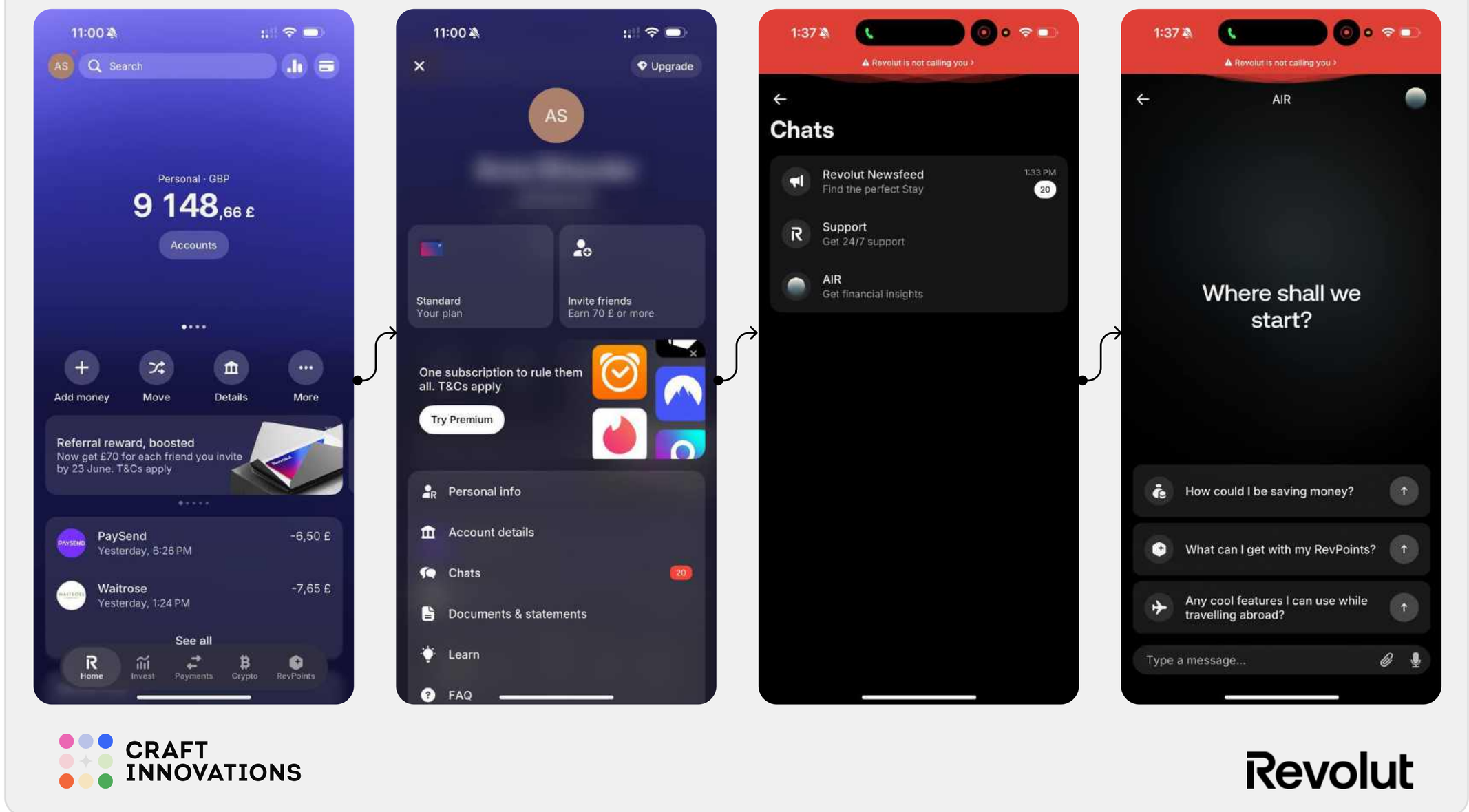
Part 1: Core UX Analysis

Spending Analytics and Budgeting

AIR performs strongest when it acts as a financial search layer. Instead of asking users to open dashboards, apply filters, or scroll through transaction history, it lets them ask direct questions about spending.

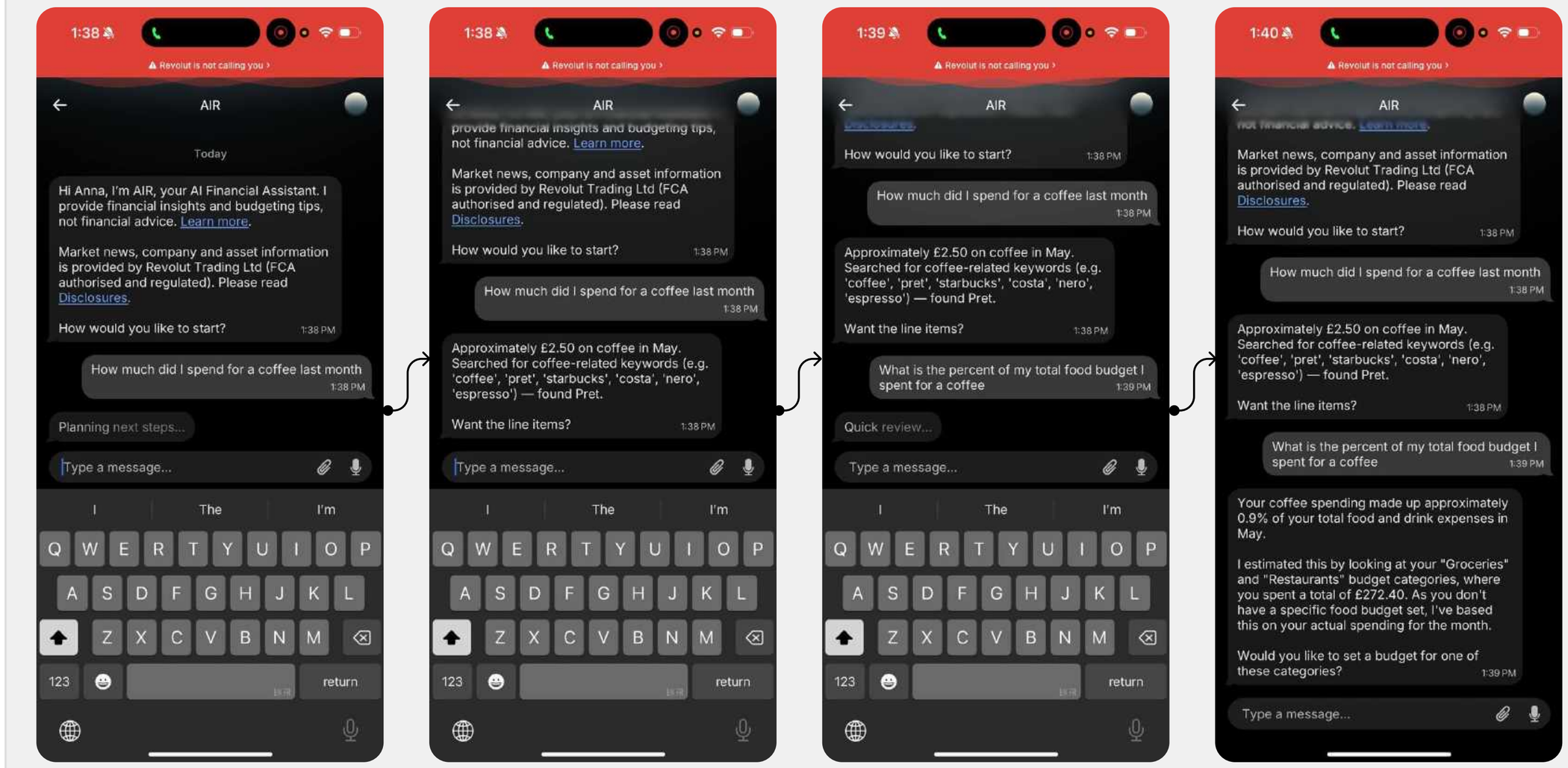
Its main value here is not speed. It is reducing the effort needed to find and interpret financial data.

Before testing spending scenarios, we first checked how AIR is accessed. Users reach it through Home → Account → Chats → AIR. The interface follows a familiar AI assistant pattern: suggested prompts, chat input, voice input, attachments, and one continuous conversation.



Important note: AIR does not create a new chat for each scenario. Every question remains in the same persistent thread, even across days or unrelated topics.

1.1 Category Breakdown & Percentages



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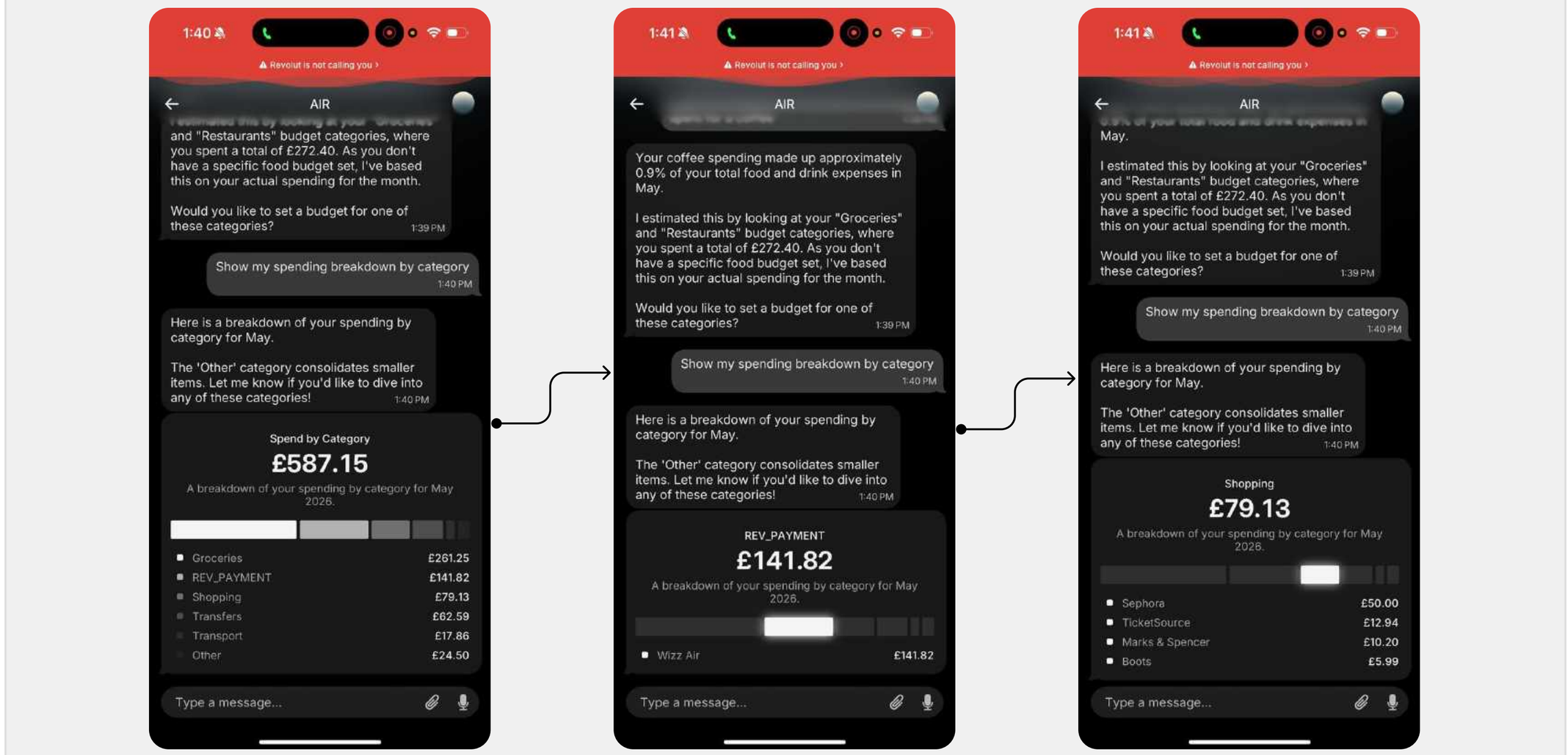
AIR calculated coffee spend, explained the logic behind the result, and offered to show the underlying transactions.

When asked what percentage of the food budget went to coffee, it connected merchant-level data with category-level spending and calculated the share.

- ✦ Strong transparency
- ✦ Good financial reasoning
- ✦ Clear explanation of calculations
- ✦ Depends heavily on category tagging accuracy

1.2 Spending Breakdown by Category



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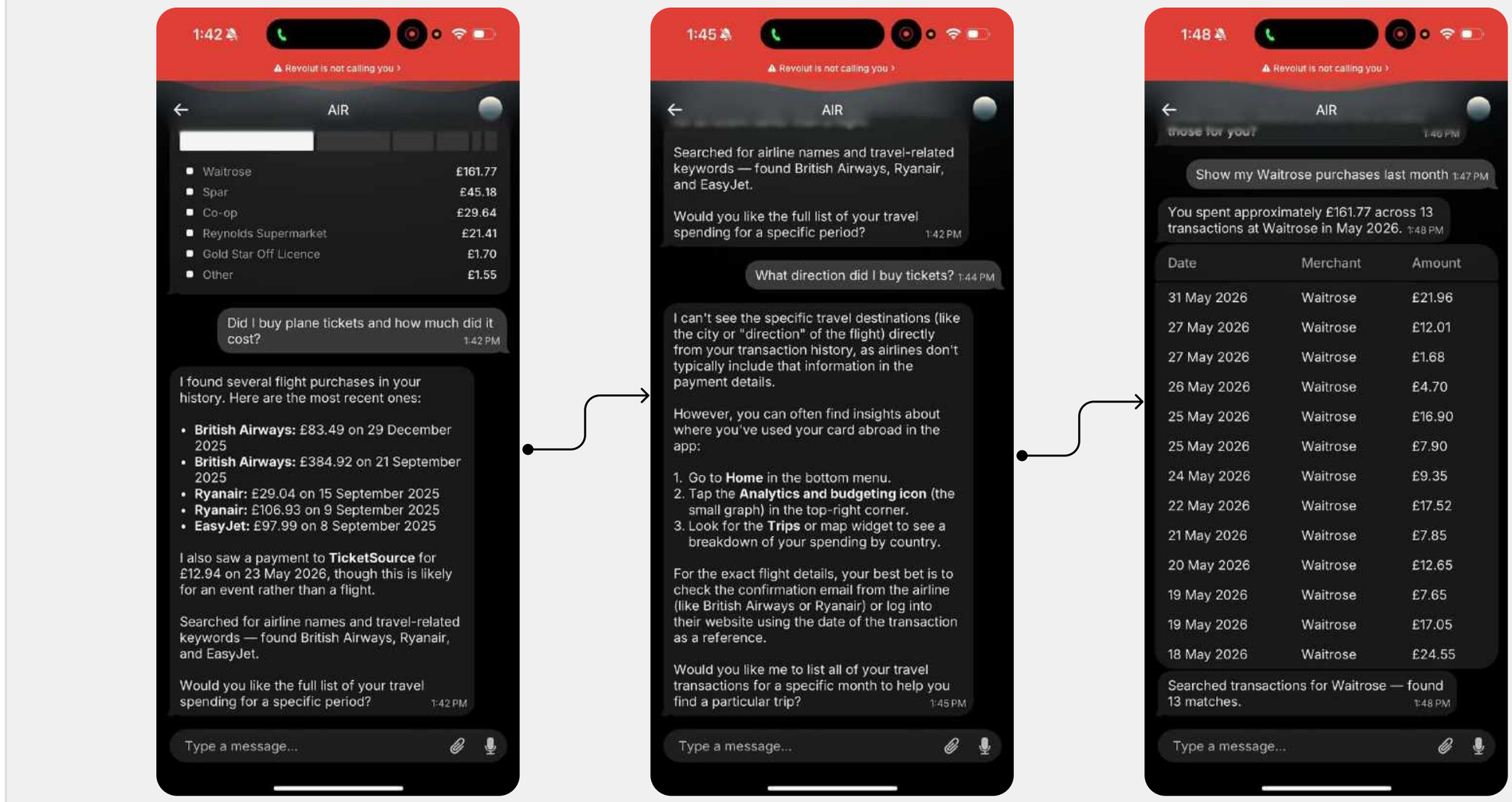
AIR generated a category-level spending summary and supported deeper exploration by surfacing merchants within a selected category.

This made the flow feel closer to investigative search than a traditional budgeting dashboard.

- ✦ Excellent drill-down capability
- ✦ Natural conversational refinement
- ✦ Reduces navigation effort
- ✦ Visualizations remain basic and mostly support the conversation

1.3 Deep Transaction Search



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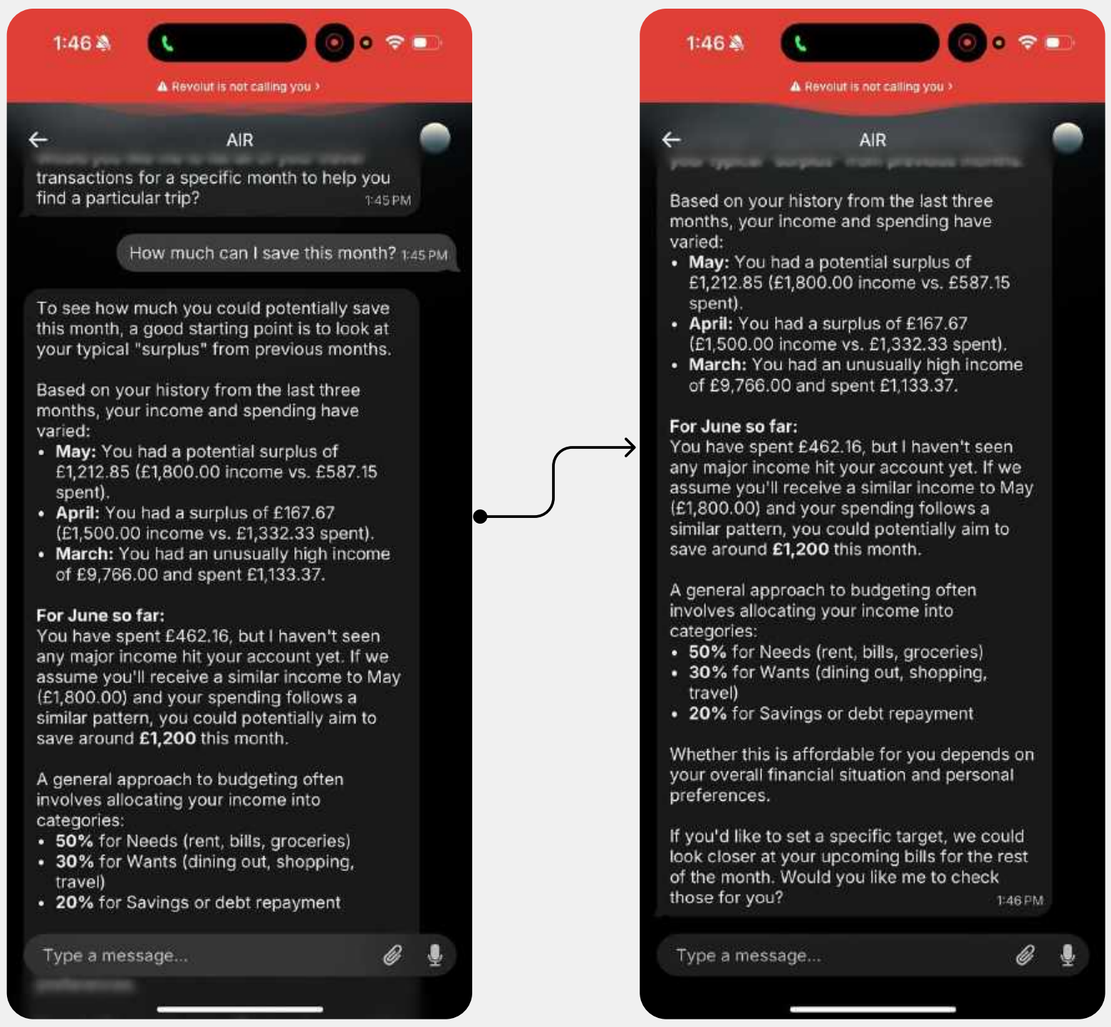
AIR identified matching transactions and returned a structured list with dates, merchants, and amounts.

This is one of the clearest practical use cases: users can search their financial history using natural language instead of manually browsing transactions.

- ✦ High practical value
- ✦ Significant reduction in search effort
- ✦ Easy to verify results
- ✦ Search appears primarily keyword-driven

1.4 Savings Insights



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AIR estimated potential savings based on historical income and spending patterns, then suggested a basic 50/30/20 budgeting model.

The answer was useful as a high-level snapshot, but the recommendation stayed generic. AIR did not identify concrete expenses, merchants, or categories to reduce.

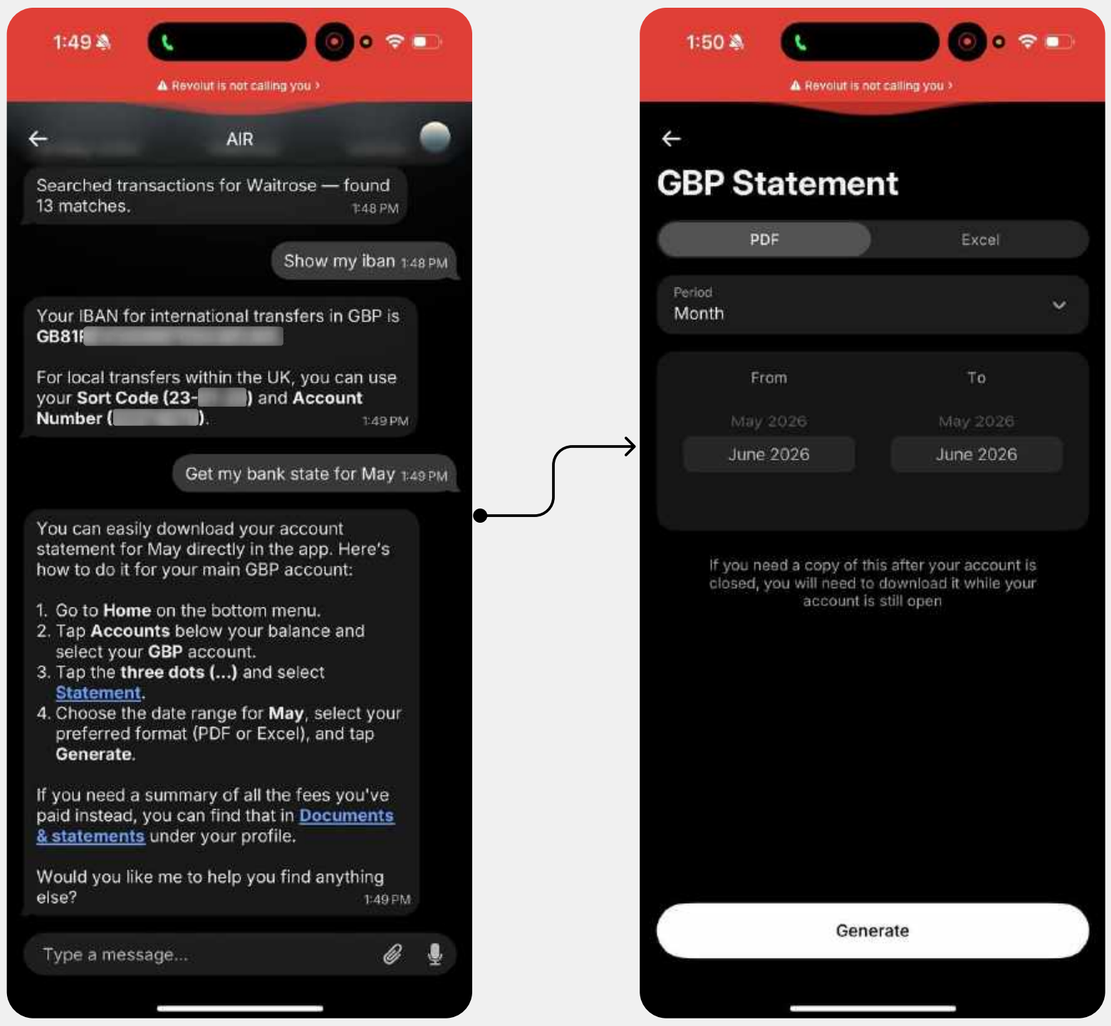
- ✦ Useful high-level financial snapshot
- ✦ Good explanation of historical patterns
- ✦ Recommendations remain generic
- ✦ Limited personalization

Card Management & Account Management

Card management is where AIR starts moving beyond analysis and into execution.

The assistant can retrieve account details, guide users to statements, explain card options, and initiate selected actions like freezing a card. This makes AIR feel less like a reporting layer and more like an operational layer on top of the Revolut app.

2.1 Account Information & Statements



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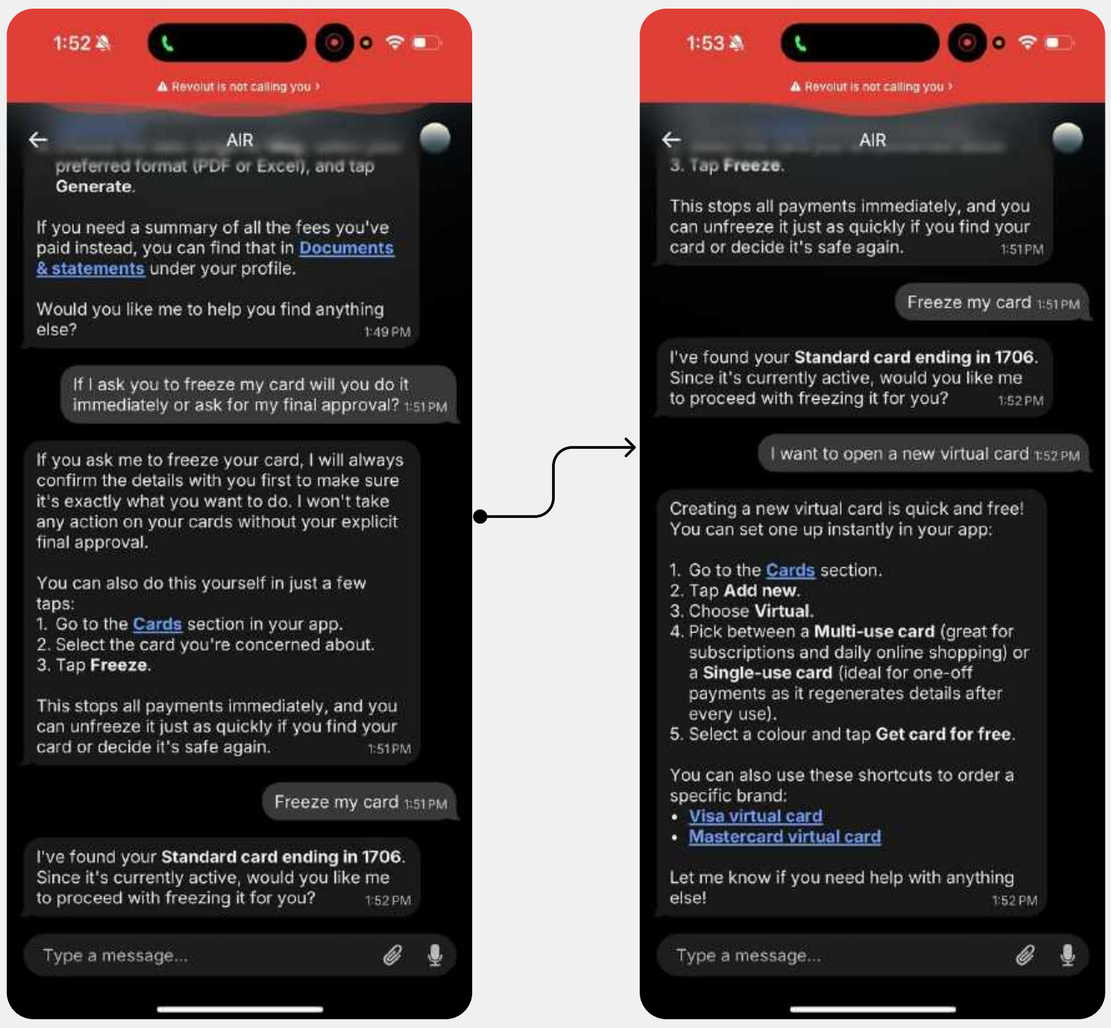
AIR quickly surfaced account-related information and guided the user toward statement generation.

For infrequent tasks, this reduces friction. Users do not need to remember where IBAN details or monthly statements are located inside the app.

- Fast access to commonly requested account information
- Reduces dependency on app navigation knowledge
- Provides contextual guidance instead of generic help articles
- In most cases, AIR guides the user rather than completing the task

2.2 Card Controls



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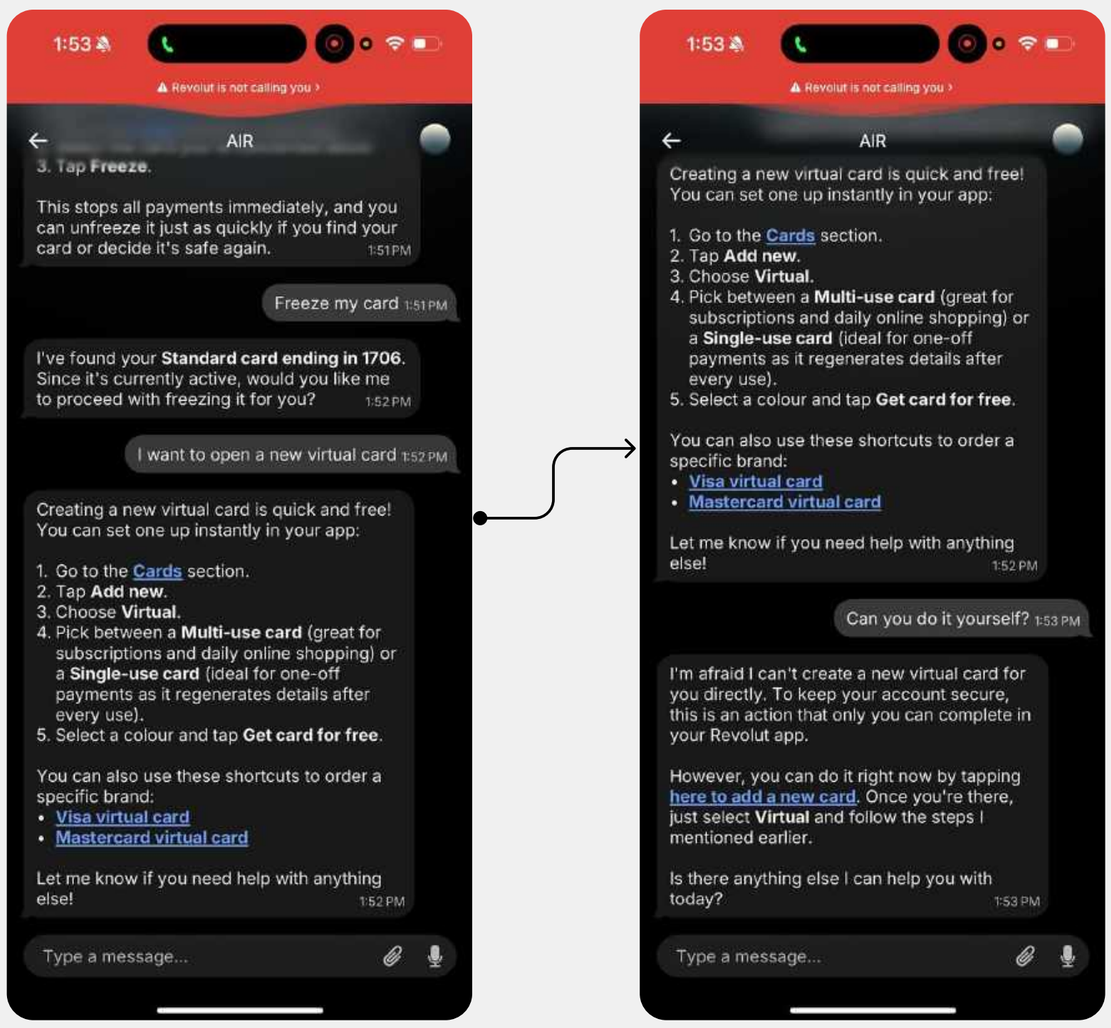
AIR correctly identified the active card and offered to freeze it.

The assistant did not execute the action immediately. It asked for confirmation first, which is the right pattern for sensitive banking actions.

- ✦ Clear execution flow
- ✦ Appropriate confirmation before a sensitive action
- ✦ Reduces the number of navigation steps
- ✦ Good balance between convenience and security
- ✦ The user still needs to trust that AIR selected the correct card

2.3 Virtual Cards



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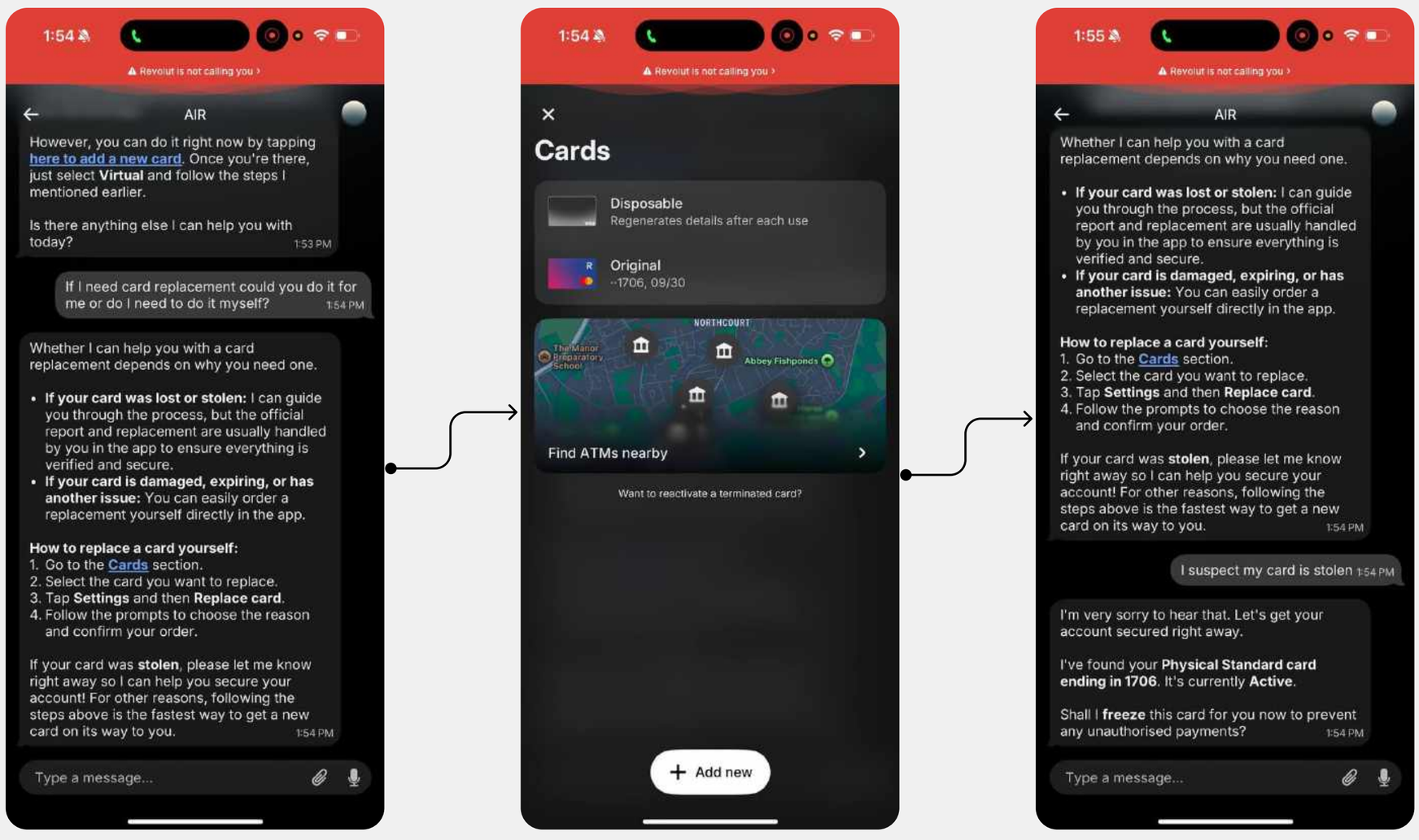
AIR understood the request for a single-use virtual card and explained the difference between card types.

It also provided shortcuts to the relevant flow, which helps with feature discoverability. Most users know they want a virtual card, but not where to find it.

- ✦ Strong intent recognition
- ✦ Good explanation of available card types
- ✦ Reduces discovery problems for less frequent features
- ✦ Card creation still happens through existing app flows

2.4 Card Replacement



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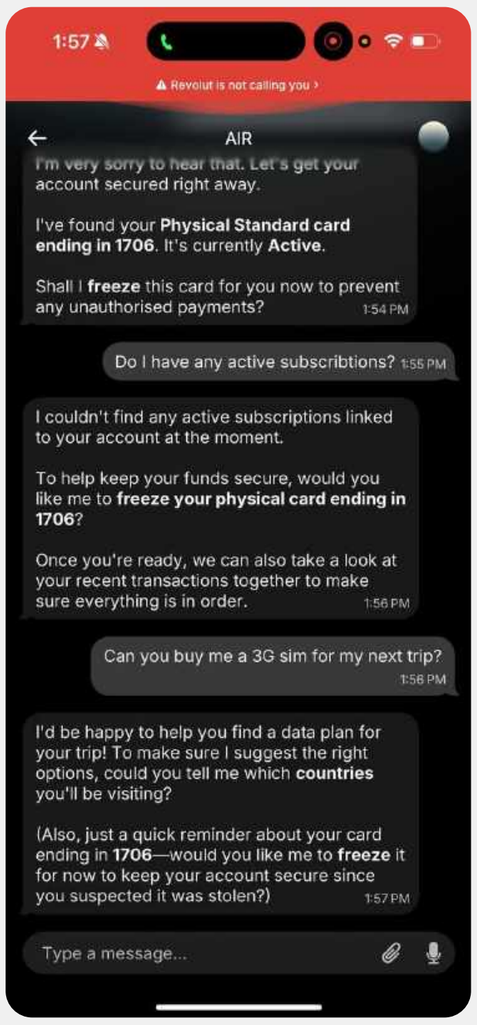
AIR separated standard card replacement from a stolen-card scenario.

When the user asked whether AIR could replace a card, the assistant explained that replacement still needs to be completed inside the Cards section. But when the user later said the card might be stolen, AIR changed priority: it identified the active card and asked whether it should be frozen to prevent unauthorized payments.

This was one of the stronger safety moments in the test.

- ✦ Correctly distinguishes stolen-card and standard replacement scenarios
- ✦ Prioritizes account security in a suspected theft case
- ✦ Identifies the relevant active card before action
- ✦ Asks for confirmation before freezing the card
- ✦ Card replacement itself still requires manual steps
- ✦ The boundary between “I can help” and “you need to do it yourself” could be clearer

Subscriptions and Recurring Payments



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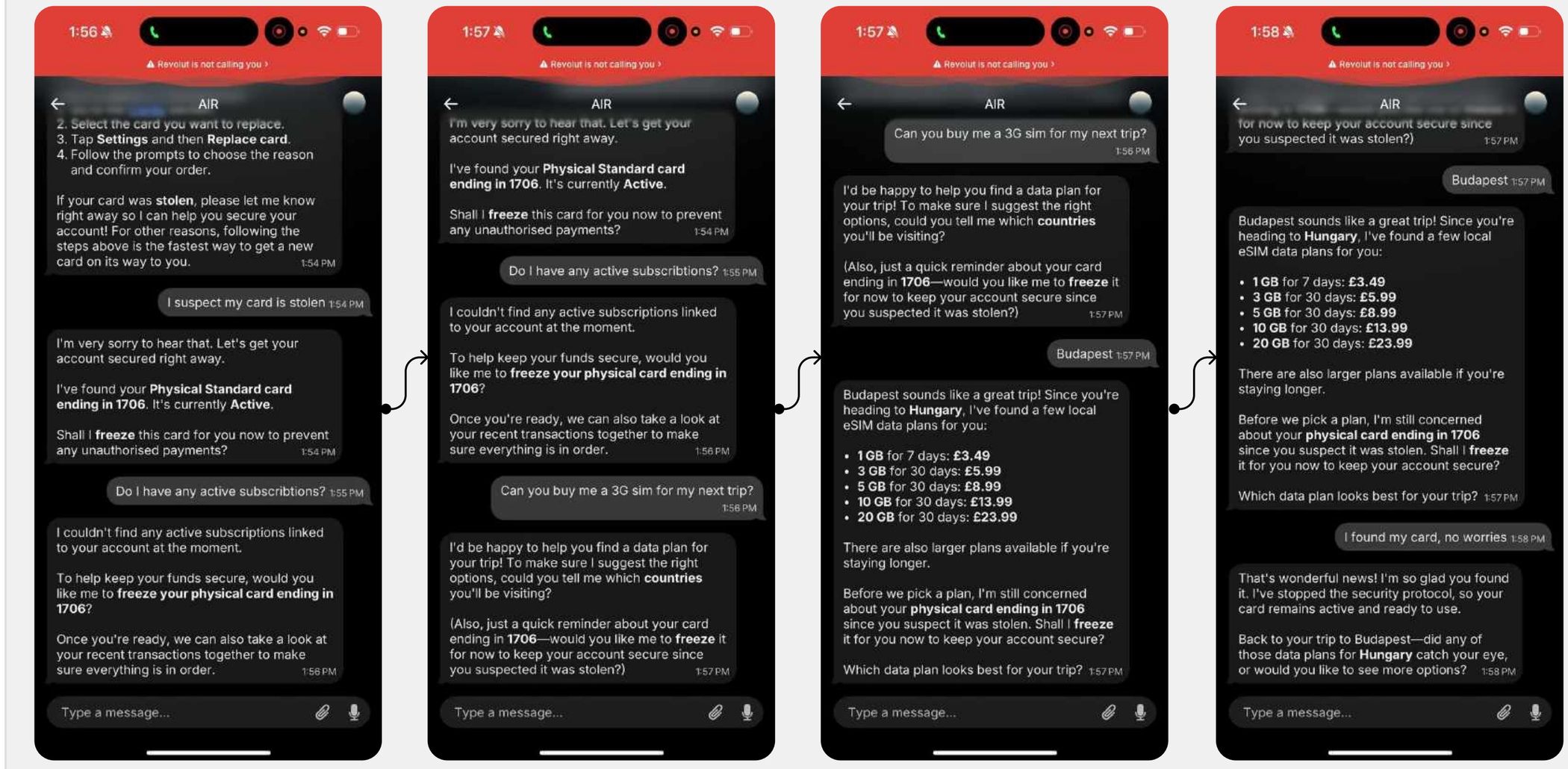
The test account did not have active subscriptions, so this scenario could not be fully validated.

Based on AIR's behavior in similar administrative flows, the assistant would likely guide users to the relevant subscription management screen rather than cancel a subscription directly inside the chat.

This fits Revolut's cautious pattern around account-level actions.

- ✦ Understands subscription-management intent
- ✦ Likely reduces the effort needed to locate recurring payments
- ✦ Consistent with a cautious approach to sensitive financial actions
- ✦ Limited evidence that AIR can directly cancel subscriptions
- ✦ Currently feels more like a guide than an autonomous payment manager

Context Retention & Security Awareness



AIR continued to remember that the user had reported a possibly stolen card, even after the conversation moved to subscriptions and travel.

This was a strong UX signal. AIR did not simply retain chat history. It appeared to prioritize unresolved security risks and keep them visible until the user addressed them.

In a banking context, this matters. Users often abandon flows, switch topics, or get distracted. AIR's persistence reduced the risk of a critical security issue being forgotten.

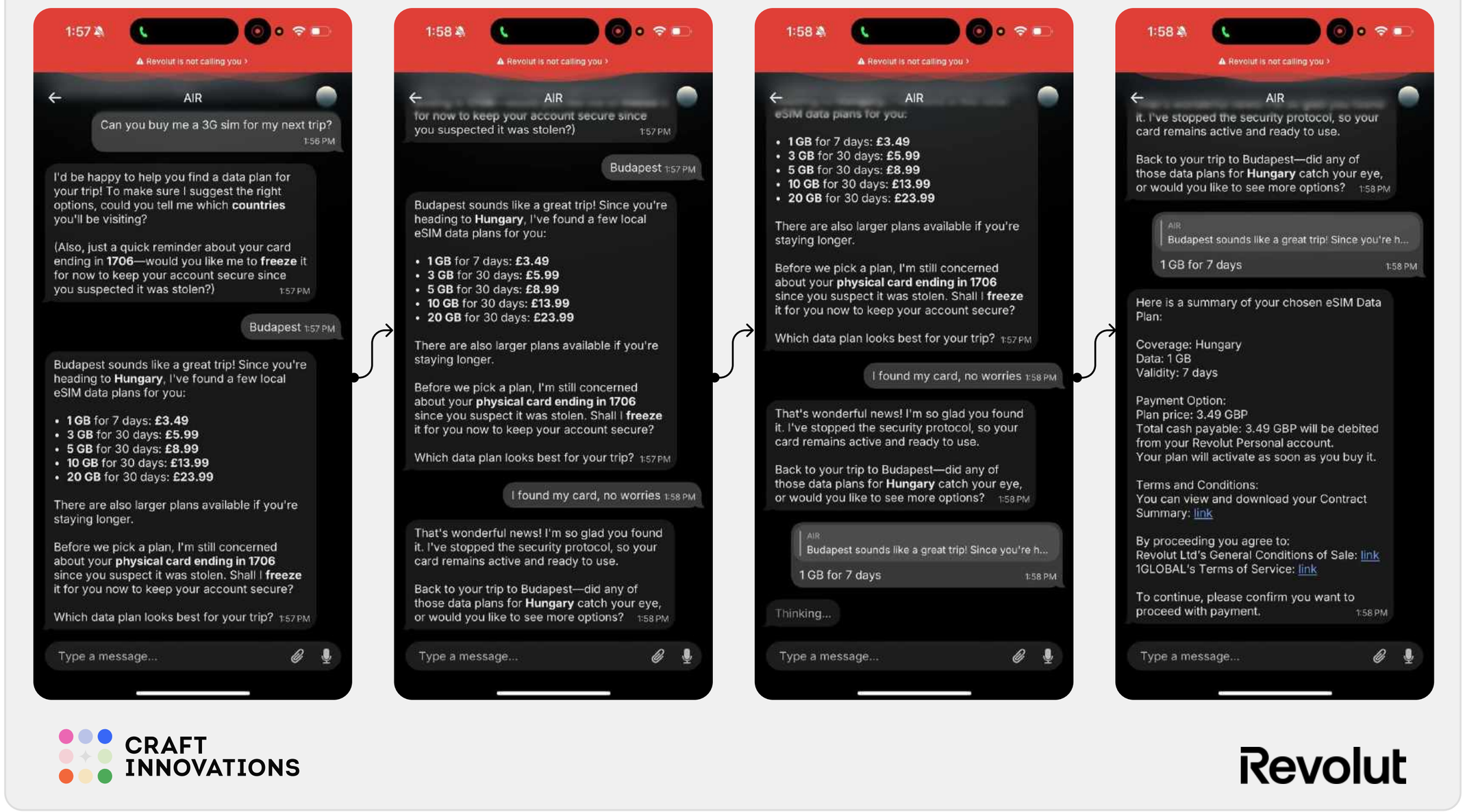
- ✦ Strong contextual memory across unrelated topics
- ✦ Correct prioritization of security over convenience
- ✦ Maintains awareness of unresolved risk scenarios
- ✦ Feels more proactive than a traditional chatbot
- ✦ Repeated reminders could become intrusive if users intentionally choose not to act
- ✦ Future versions may need clearer controls for dismissing or snoozing security prompts

Travel and Lifestyle

Travel was one of AIR's strongest areas.

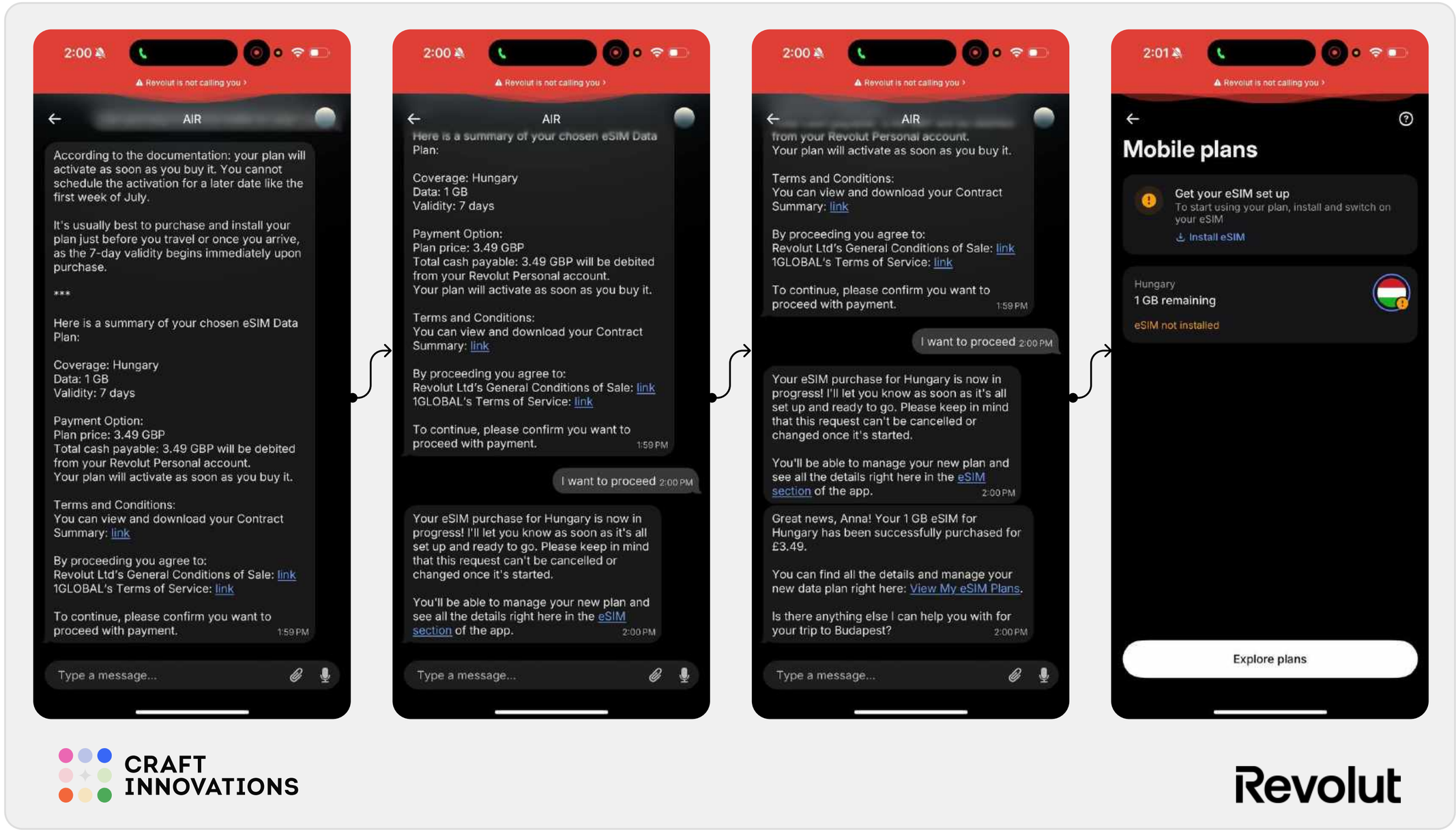
Unlike spending or account-management tasks, travel scenarios combined product discovery, recommendations, contextual understanding, and real execution. This made AIR feel closer to a genuine assistant rather than a help layer.

5.1 eSIM Purchase



AIR did not show generic eSIM plans immediately. It first asked for the travel destination, then recommended Hungary eSIM options based on data allowance and duration.

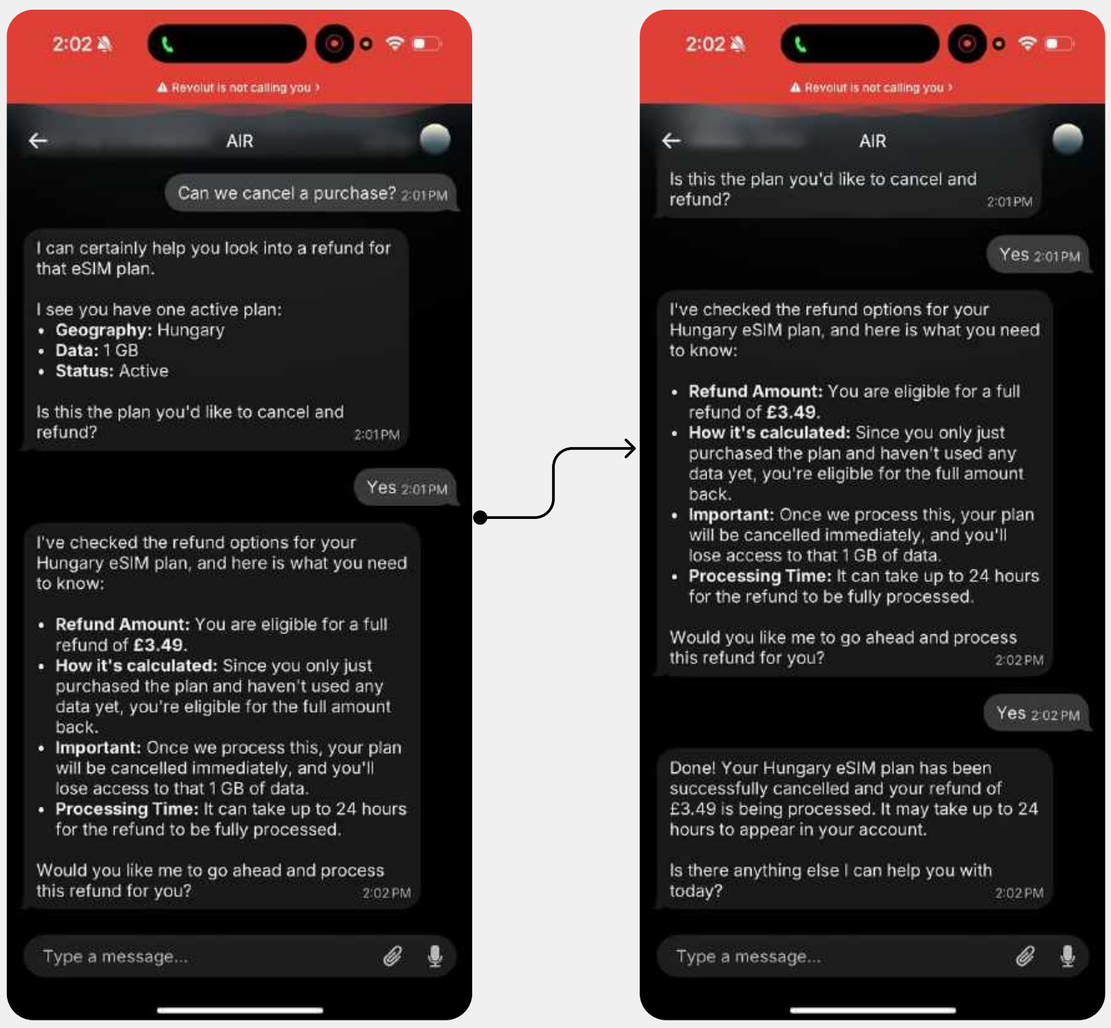
After the user selected a plan, AIR showed a purchase summary, requested confirmation, and completed the purchase inside the chat.



This was one of the clearest examples of AIR acting as an execution engine.

- ✦ Natural conversational flow
- ✦ Strong contextual understanding
- ✦ End-to-end execution inside the chat
- ✦ Good balance between guidance and automation
- ✦ Purchase summaries can be long and require careful review

5.2 Post-Purchase Management & Refunds



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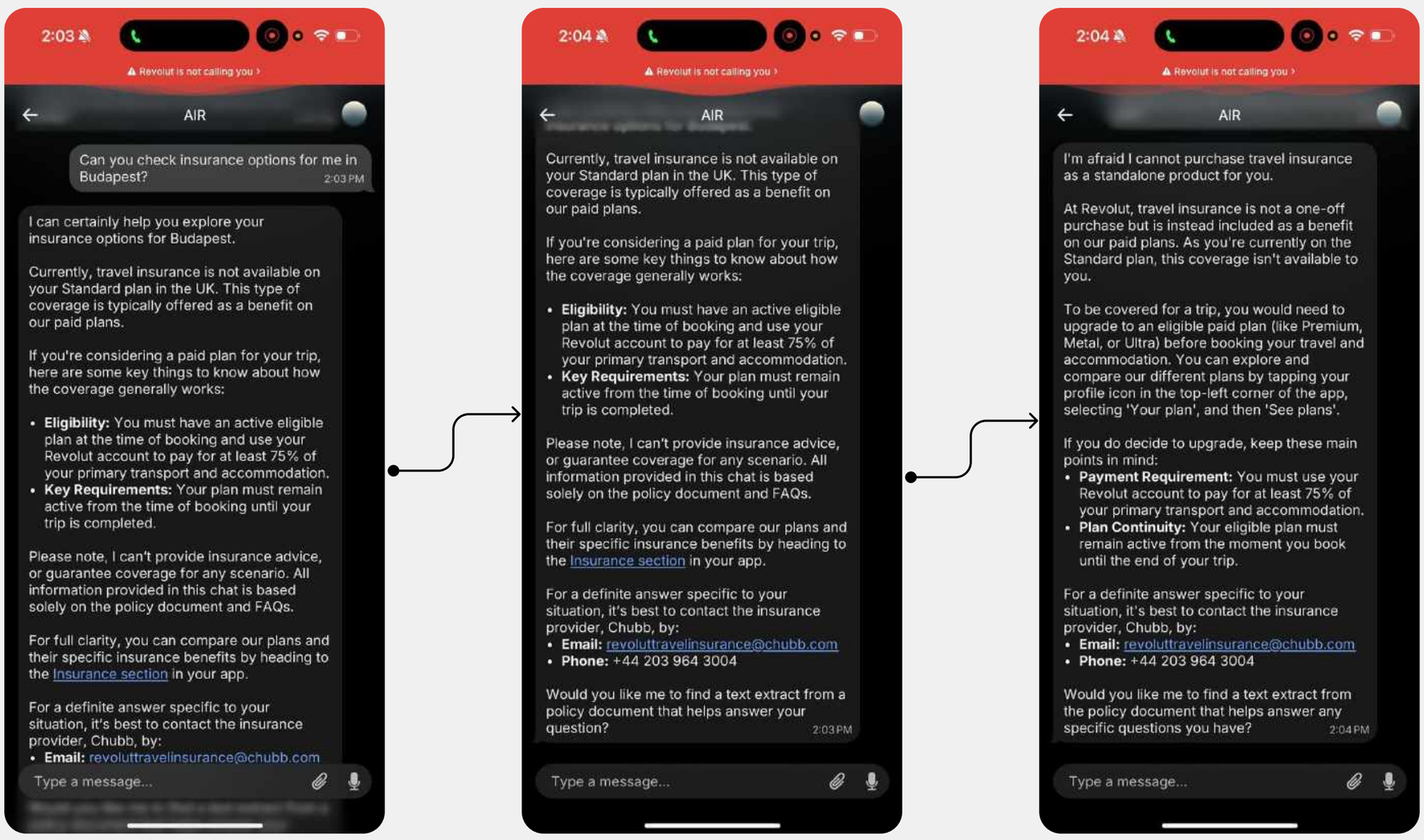
After the eSIM purchase, the user asked whether the purchase could be cancelled.

AIR identified the active Hungary eSIM, checked refund eligibility, explained the refund amount and consequences, asked for confirmation, and then cancelled the plan.

This was one of the most advanced workflows observed in the test: purchase, management, cancellation, and refund all handled in one conversation.

- ✦ Full end-to-end workflow execution
- ✦ Clear refund eligibility explanation
- ✦ Transparent consequences before cancellation
- ✦ Confirmation before action
- ✦ Strong agent-like behavior
- ✦ More testing is needed for partial refunds, expired plans, or complex eligibility cases

5.3 Travel Insurance Check



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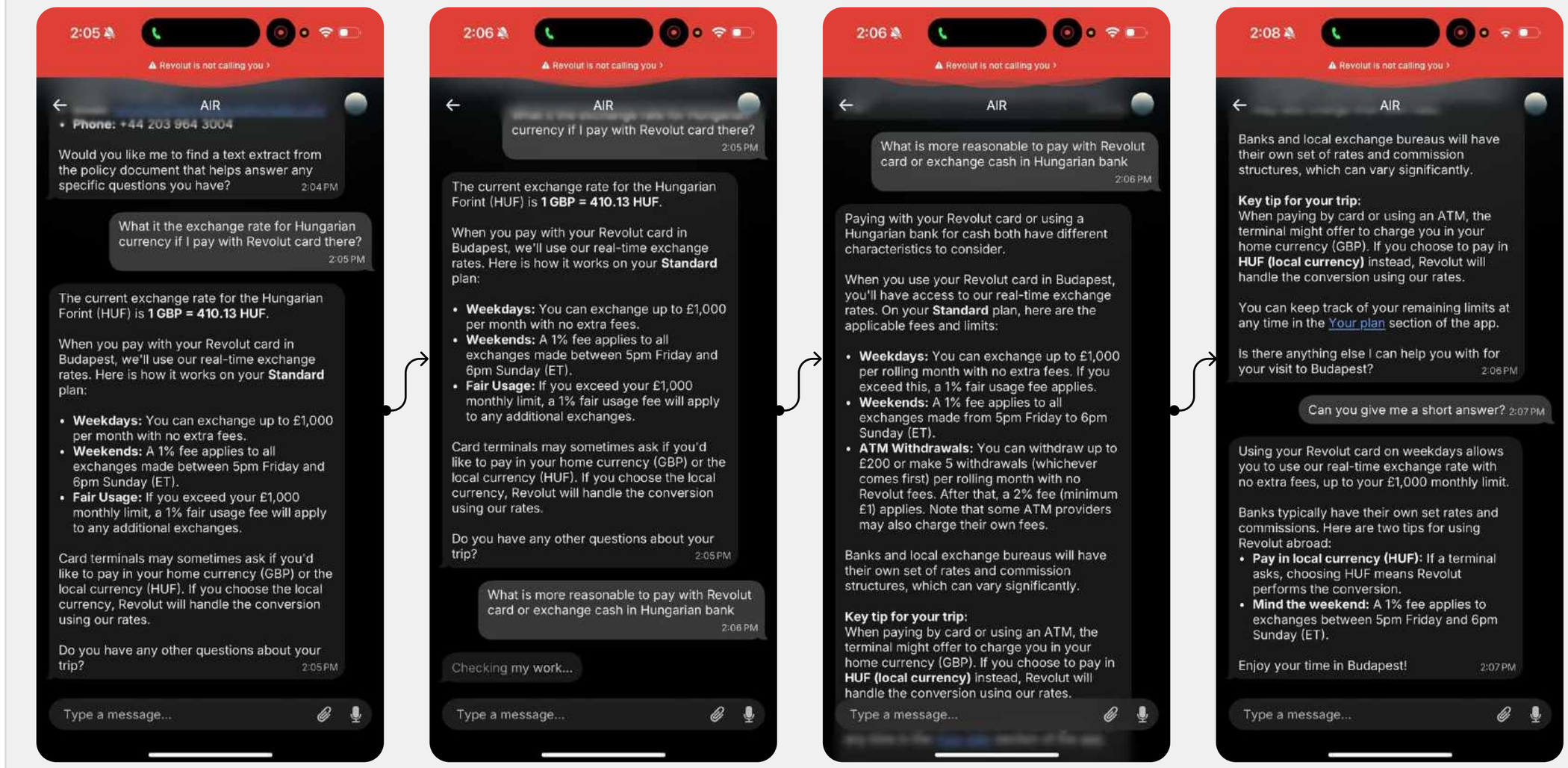
AIR correctly identified that the user was on a Standard plan and explained the travel insurance limitations.

The answer was accurate and useful, but it leaned heavily on policy language and documentation. Compared with the eSIM flow, this felt more like an intelligent help center than a travel assistant.

- ✦ Accurate policy interpretation
- ✦ Good awareness of plan-specific benefits
- ✦ Useful escalation paths and documentation
- ✦ Response feels documentation-driven
- ✦ Limited personalization beyond account type
- ✦ Does not proactively recommend the most suitable option

5.4 Exchange Rates and Travel Advice



AIR provided the exchange rate for Hungarian currency and added useful travel context: Standard plan rules, weekend fees, ATM withdrawal limits, and advice to pay in local currency.

The response was helpful, but long. When the user asked for a shorter answer, AIR condensed the guidance while keeping the key recommendation.

The flow also showed a useful UX pattern: users can reply to a specific assistant message, not only continue the chat linearly. This helps keep context clearer inside one long conversation.

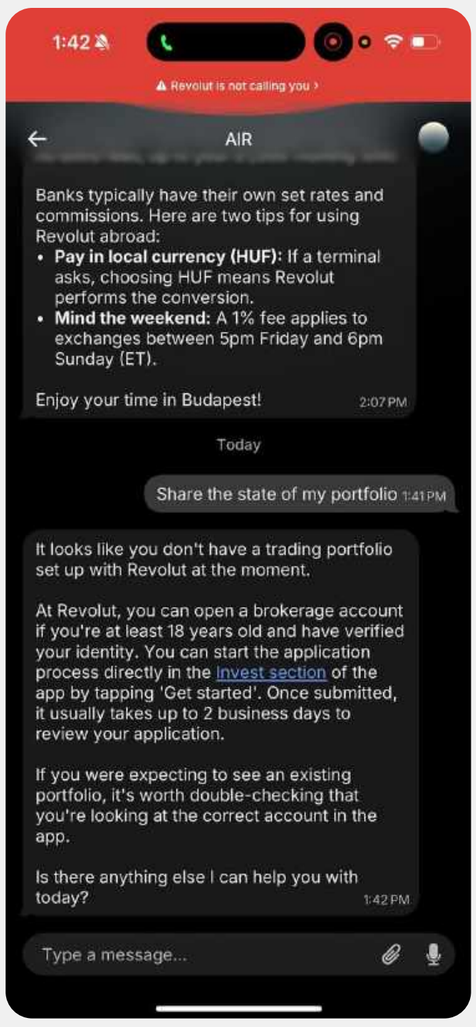
- ✦ Combines live information with practical travel advice
- ✦ Understands travel-specific financial concerns
- ✦ Adapts response length when asked
- ✦ Supports message-level follow-up interactions
- ✦ Responses can be too detailed by default
- ✦ Users may need to request a shorter version for quick decisions

Investments and Portfolio

AIR's investment experience combines conversational search with interactive market data.

It works well as a discovery layer: users can ask about assets, check prices, explore charts, and move into deeper research screens. At the same time, AIR avoids giving direct personalized investment advice, which is the right behavior in a regulated environment.

6.1 Portfolio Performance



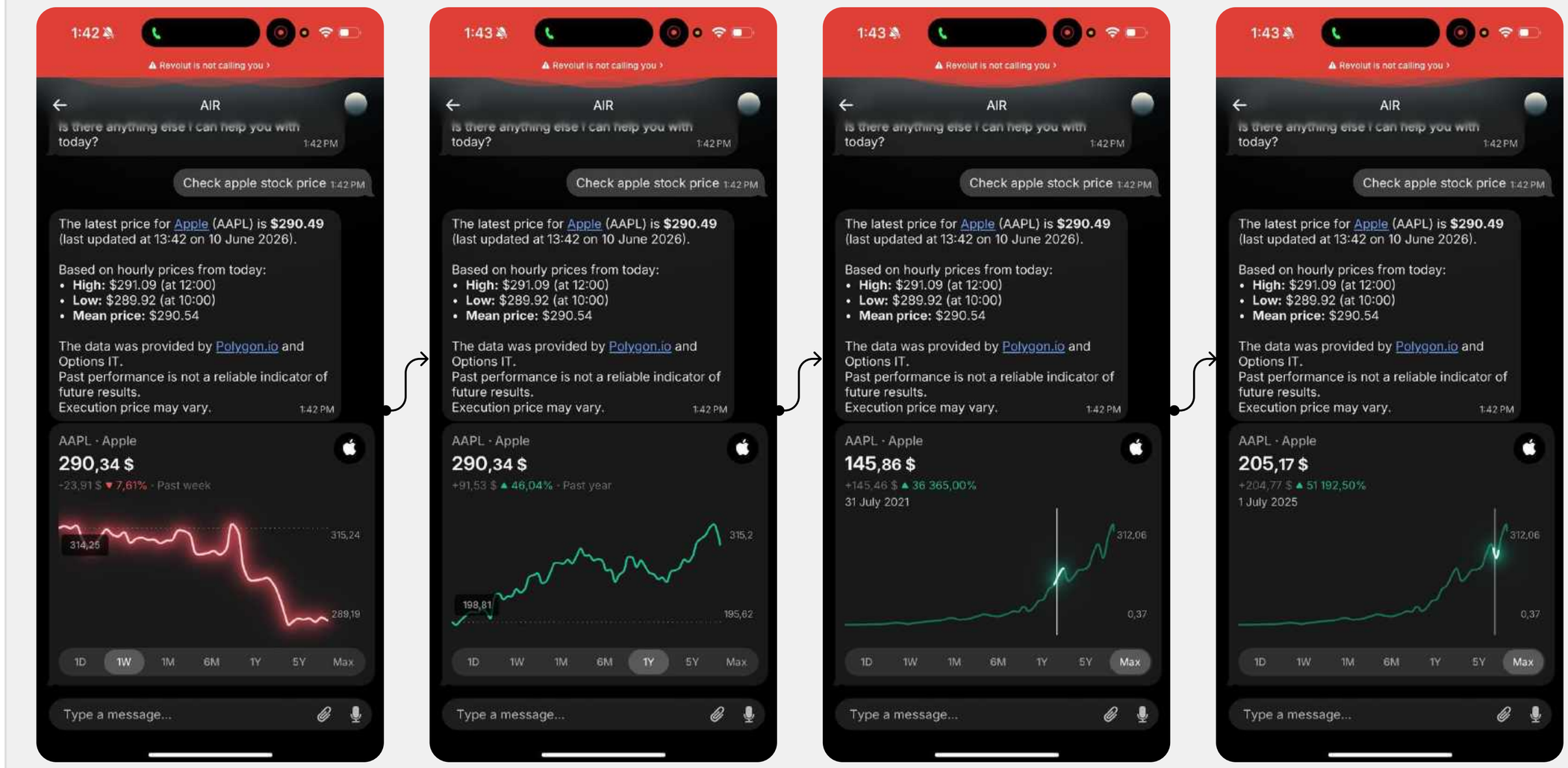
The test user did not have an active investment portfolio, and AIR correctly identified this.

Instead of returning a dead end, it explained how to open an investment account and where to find the relevant functionality in Revolut.

Because no portfolio existed, portfolio breakdown behavior could not be fully validated. Based on AIR's spending analytics patterns, portfolio analysis would likely work best as a drill-down experience: holdings, performance, asset-level changes, and follow-up questions.

- ✦ Handles unavailable portfolio data gracefully
- ✦ Provides clear next steps instead of an error
- ✦ Consistent with AIR’s conversational exploration model
- ✦ Portfolio analysis could not be fully tested
- ✦ Expected behavior is inferred from other scenarios

6.2 Stock Check



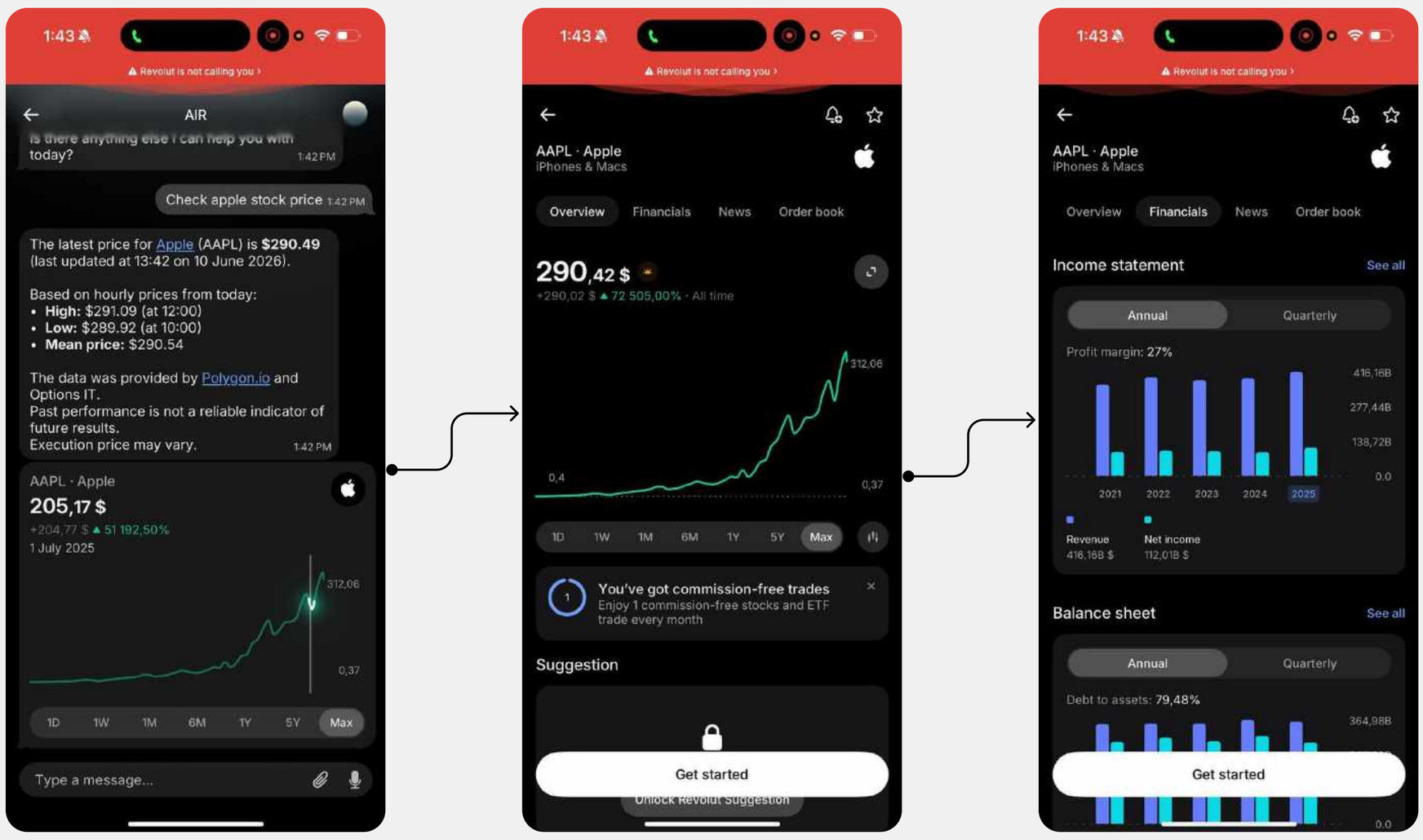
AIR returned the stock price and embedded an interactive stock widget inside the chat.

Users could switch time periods, inspect chart points, and review stock performance without leaving the conversation.

This was one of the most polished visual experiences in AIR.

- Interactive market data inside the chat
- Fast access to stock information
- Multiple time-period views
- Strong visual presentation
- The experience depends heavily on the underlying stock widget

6.3 Interactive Stock Exploration



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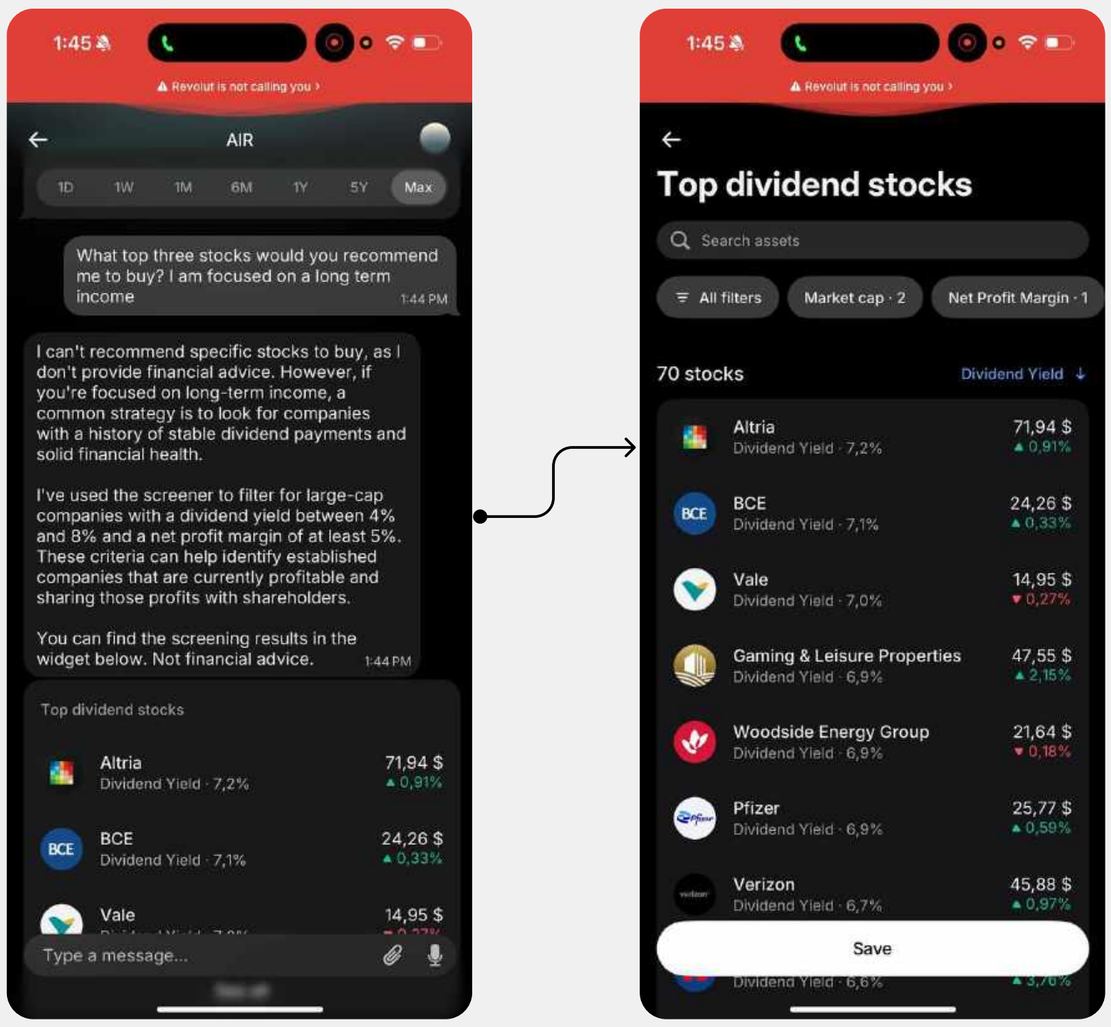
Tapping the stock opened a dedicated asset screen with deeper information: company overview, historical performance, financial statements, revenue, net income, balance sheet metrics, news, and order book data.

This transition worked well. AIR handled discovery, while the investment interface provided depth.

- ✦ Smooth transition from chat to deeper analysis
- ✦ Rich company-level information
- ✦ Strong visual hierarchy and chart design
- ✦ Encourages deeper exploration
- ✦ Most advanced analysis still happens outside the chat

6.4 Investment Advice



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When asked to recommend three stocks to buy, AIR declined to provide direct financial advice.

Instead, it reframed the request as an educational screen and surfaced high-dividend stocks based on objective criteria such as dividend yield, market capitalization, and profitability.

This was the right balance: AIR avoided personalized advice while still helping users explore relevant investment options.

- ✦ Appropriate handling of regulated financial advice
- ✦ Provides useful alternatives instead of a hard refusal
- ✦ Explains screening criteria clearly
- ✦ Keeps the user moving inside the experience
- ✦ Results remain generic rather than personalized
- ✦ Users may still perceive screened results as implicit advice

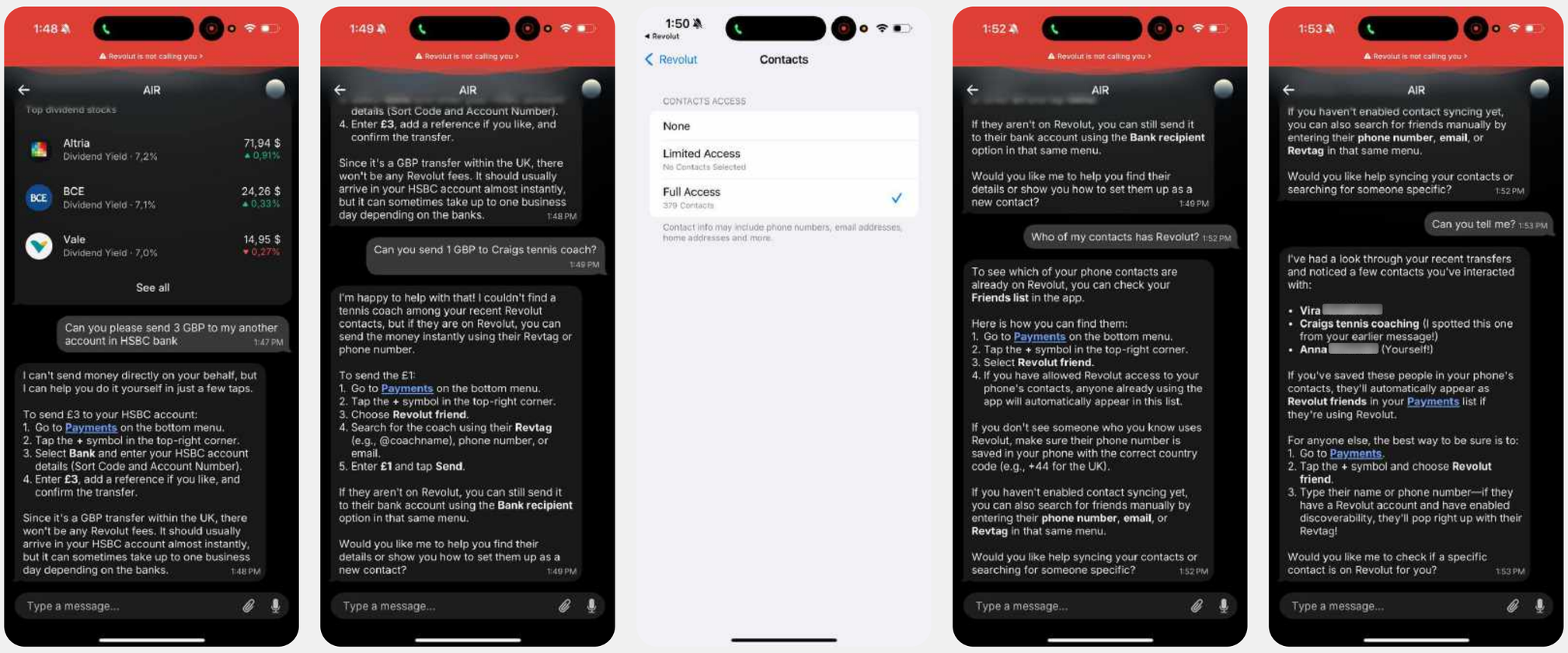
Payments and Transfers

Payments and transfers exposed AIR’s biggest gap.

The assistant often understood what the user wanted, but failed to identify the right account, recipient, Pocket, or destination. This created a clear disconnect between intent recognition and execution.

In this section, AIR felt less reliable than in spending, travel, or card-management flows.

7.1 P2P Payments & Contact Discovery



AIR failed to identify a personal HSBC account that regularly appeared in the user’s transaction history.

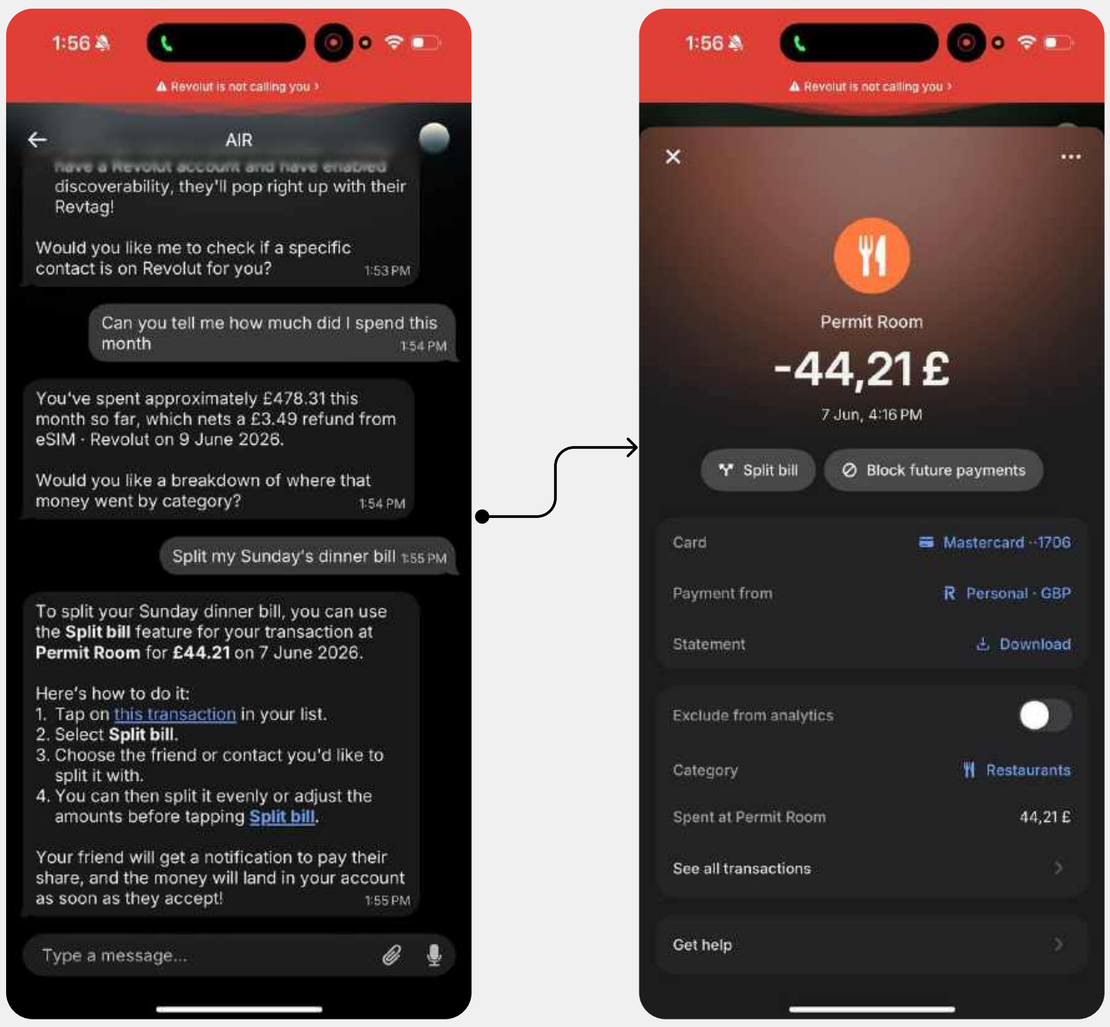
It also failed to find a tennis coach recipient, even though previous transactions existed and the recipient had a Revolut account.

After contact access was enabled, AIR found only one additional contact and still failed to identify the expected recipients.

This was one of the clearest contradictions in the test. AIR could search merchant transactions well, but struggled with people and payment destinations.

- Correctly understands transfer intent
- Provides fallback instructions
- Failed to identify frequently used transfer recipients
- Failed to recognize a regularly used HSBC account
- Contact discovery appears weaker than transaction discovery
- Users may lose confidence when they know the data exists elsewhere

7.2 Bill Splitting



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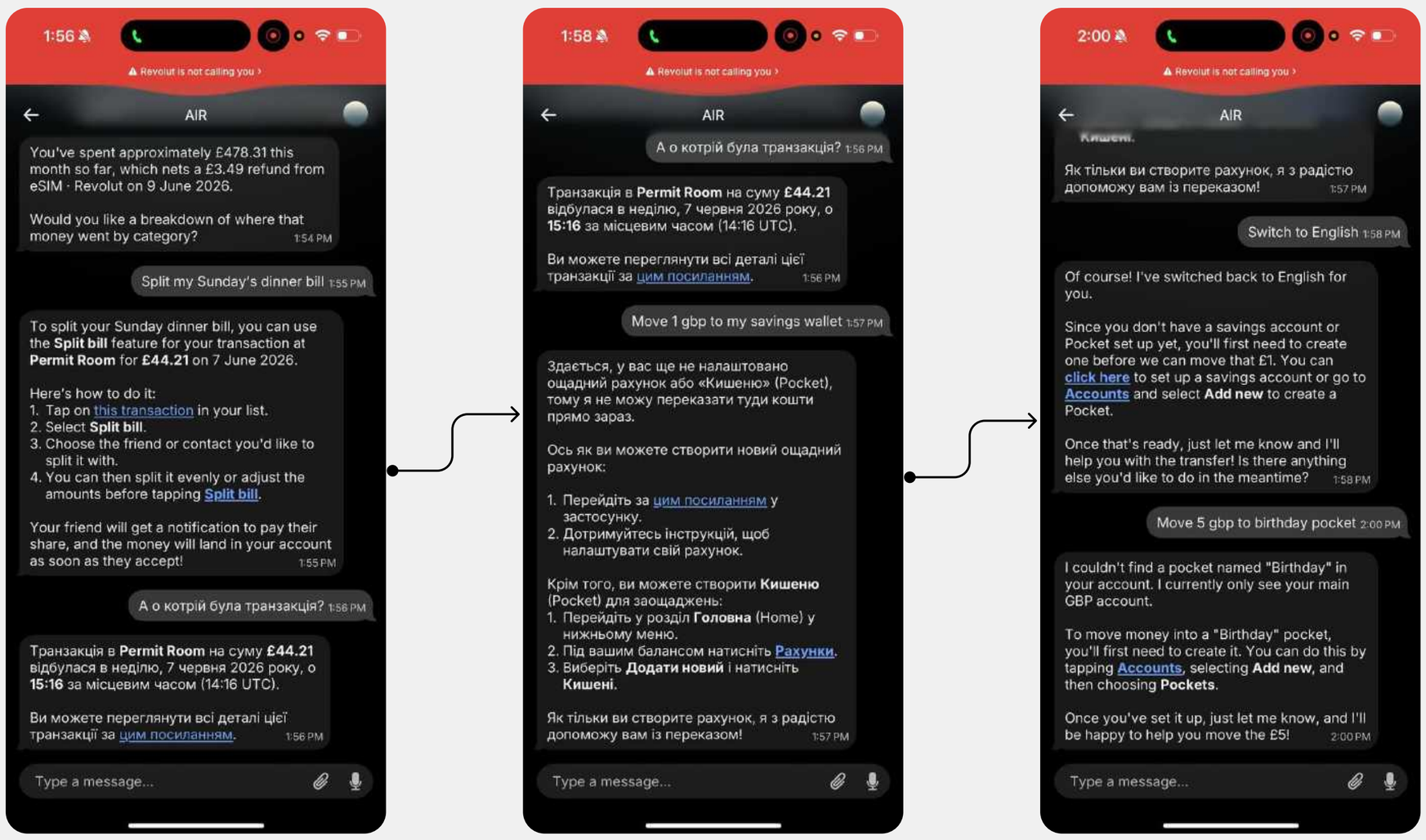
AIR understood the bill-splitting request and identified the relevant restaurant transaction.

But it did not start the split bill flow. Instead, it gave step-by-step instructions for completing the process manually.

This repeated a pattern seen in other areas: AIR is good at finding context, but less consistent at executing actions.

- ✦ Correctly identifies relevant transactions
- ✦ Understands bill-splitting intent
- ✦ Provides contextual instructions
- ✦ Does not execute the split bill flow
- ✦ Relies on existing Revolut screens to complete the task

7.3 Language Context Retention



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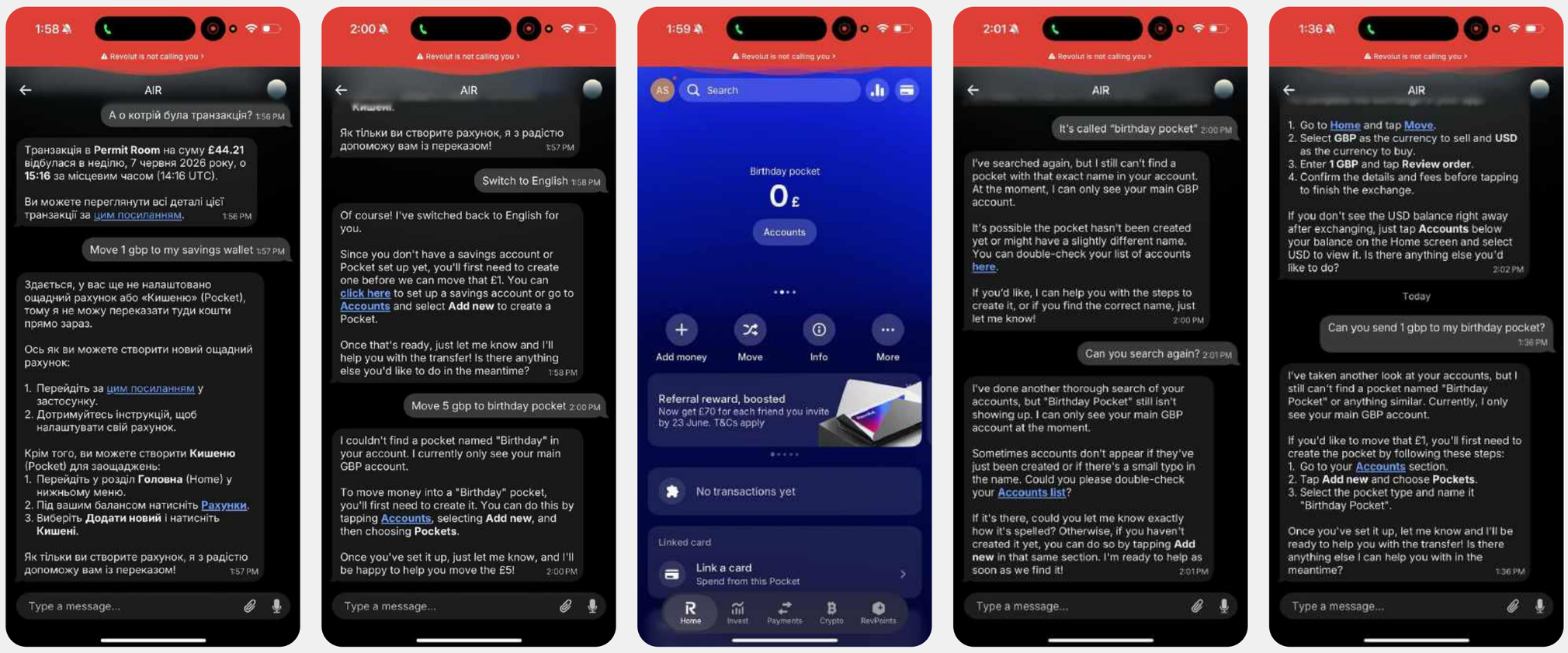
AIR switched to Ukrainian naturally when the conversation changed language.

However, it stayed in Ukrainian until the user explicitly asked it to switch back to English.

This shows that AIR treats language as persistent conversational context, not a temporary one-message adjustment.

- ✦ Supports multilingual conversations naturally
- ✦ Maintains language consistency
- ✦ Language context can persist longer than expected
- ✦ Requires explicit instruction to switch back

7.4 Pockets & Internal Transfers



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AIR understood alternative terminology. When the user referred to a "Vault," the assistant correctly interpreted it as a Revolut Pocket and explained how to create one.

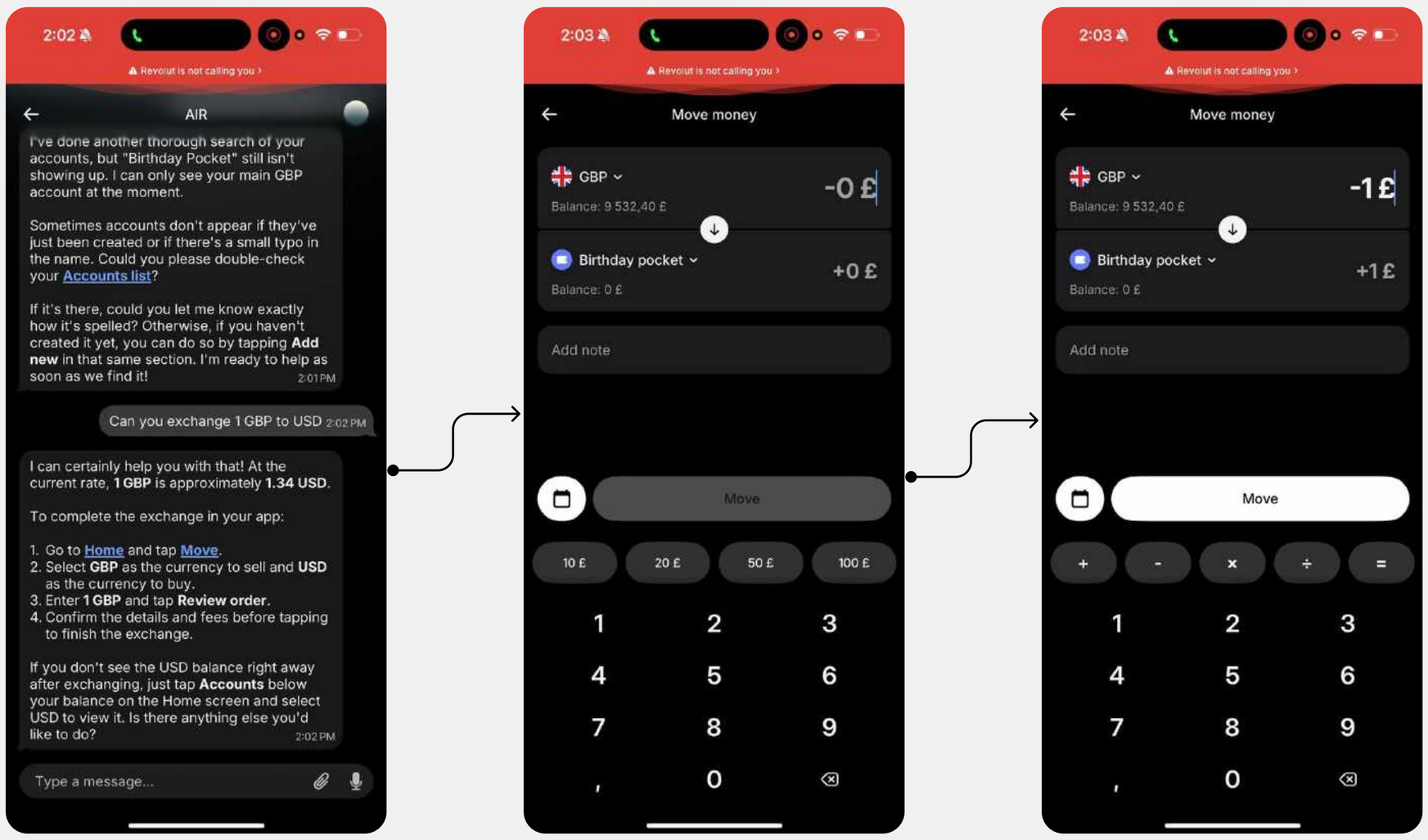
The problem came after the Pocket was created.

The new "Birthday Pocket" was visible inside Revolut, but AIR could not find it. The same issue remained even after testing again approximately a day later.

This was one of the largest capability gaps observed.

- ✦ Strong understanding of alternative banking terminology
- ✦ Correctly guided Pocket creation
- ✦ Failed to recognize a newly created Pocket
- ✦ Failed again after significant time had passed
- ✦ Could not complete an internal transfer despite the destination existing
- ✦ Suggests limitations in AIR's access to some account structures

7.5 Currency Exchange



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AIR correctly calculated the exchange and provided the current rate.

However, it did not execute the exchange inside the chat. Instead, it explained how to complete the conversion manually inside Revolut.

Compared with the eSIM purchase and refund flow, this felt unexpectedly limited for such a common banking action.

- ✦ Correctly retrieves exchange rates
- ✦ Clear explanation of the exchange process
- ✦ Useful for occasional users
- ✦ No direct execution inside the chat
- ✦ Less capable than the eSIM purchase flow

AIR in Numbers

Does AIR save users time, or simply save them from searching?

To test this, users completed the same task twice: first through AIR, then through the standard Revolut interface.

The goal was not to create a formal benchmark. We wanted to understand whether conversational banking currently provides a practical speed advantage in everyday scenarios.

8.1 Buying an eSIM: AIR vs Traditional Flow

Traditional Revolut flow: ~45 seconds; 6 taps

Open eSIM section → Select destination → Choose plan → Review details → Confirm purchase → Complete payment

AIR flow: ~50 seconds; 6 taps including typing

Open Account → Open Chats → Open AIR → Type request → Wait for processing → Select plan → Confirm purchase

AIR created a more guided experience, but not a faster one. Typing the request, waiting for processing, and reviewing AIR's generated response added enough time to make the standard flow slightly quicker.

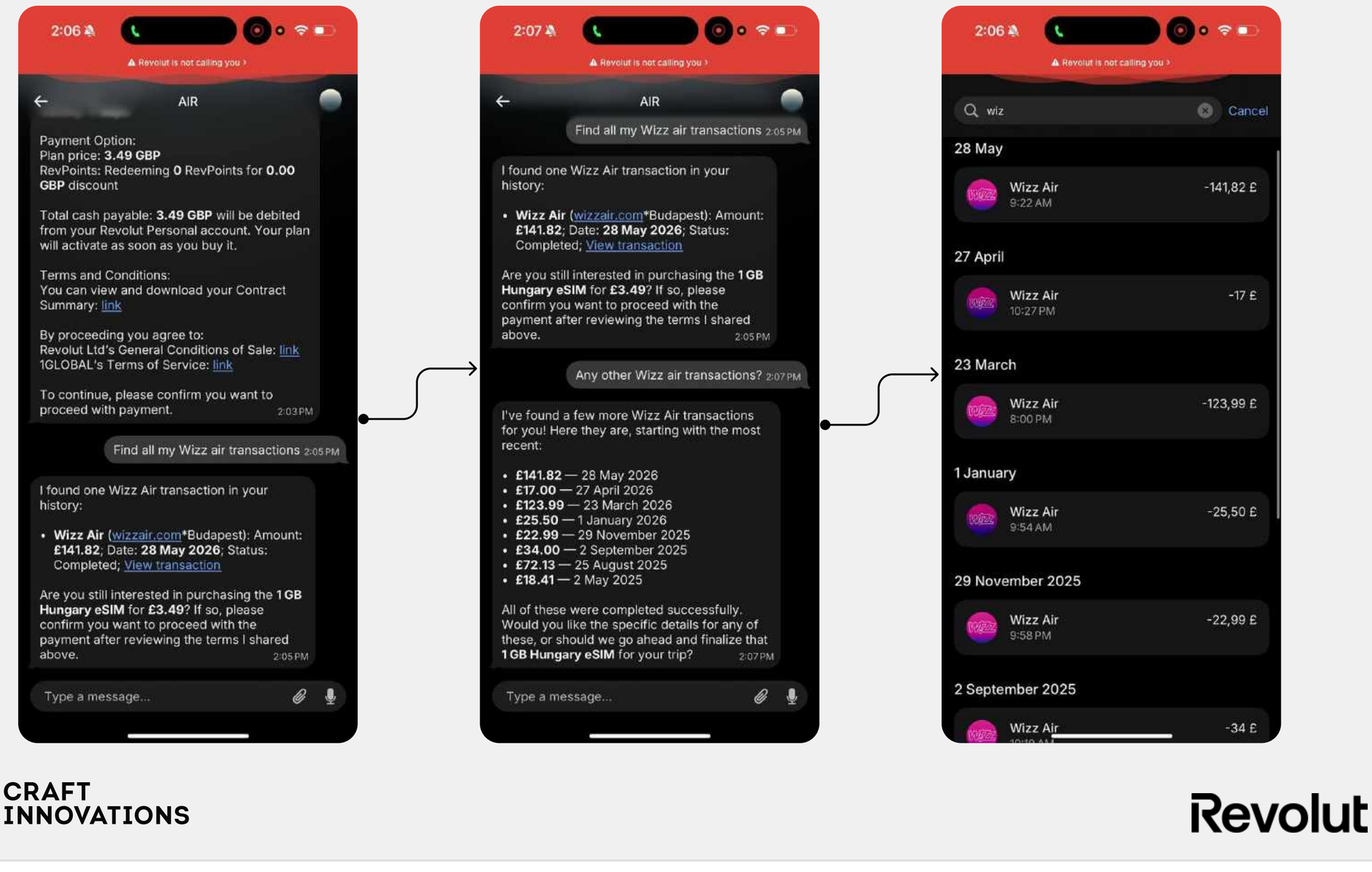
AIR becomes useful when users do not know where to go, what feature to use, or which filter to apply. Its strength is reducing cognitive effort, not always reducing time.

- More guided than the traditional flow
- Useful for users who do not know where eSIM functionality is located
- Not faster for users familiar with the app
- Typing and processing time reduce the efficiency benefit

8.2 Finding a Wizz Air Transaction: AIR vs Manual Search

Traditional Revolut flow: ~10 seconds
Open transaction history → Search “Wizz” → Review transaction results

AIR flow: ~20 seconds
Open Account → Open Chats → Open AIR → Type request → Processing → Review result



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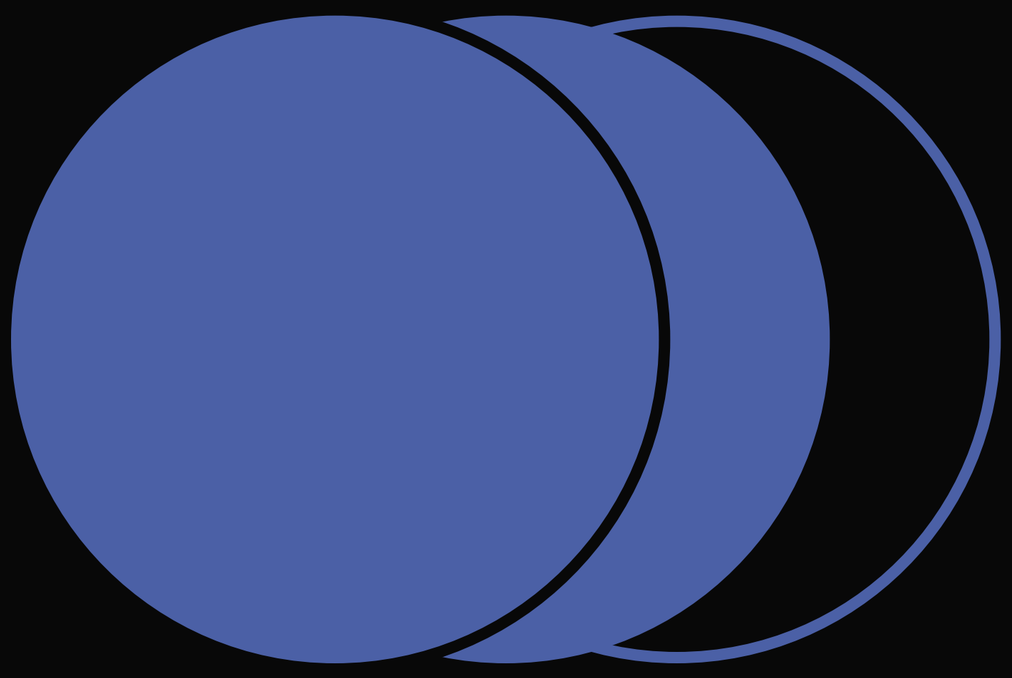
This test revealed a bigger issue than speed.

When asked to find all Wizz Air transactions, AIR initially returned only one transaction. Manual search inside Revolut showed multiple matching transactions.

Only after follow-up prompting did AIR surface more results.

For a financial assistant, this is a serious trust issue. Users expect transaction search to return all relevant data, not a partial result that needs manual verification.

- Failed to return all matching transactions in the first response
- Required additional prompting to retrieve complete results
- Created unnecessary verification effort
- Raises trust concerns for transaction search and spending analysis



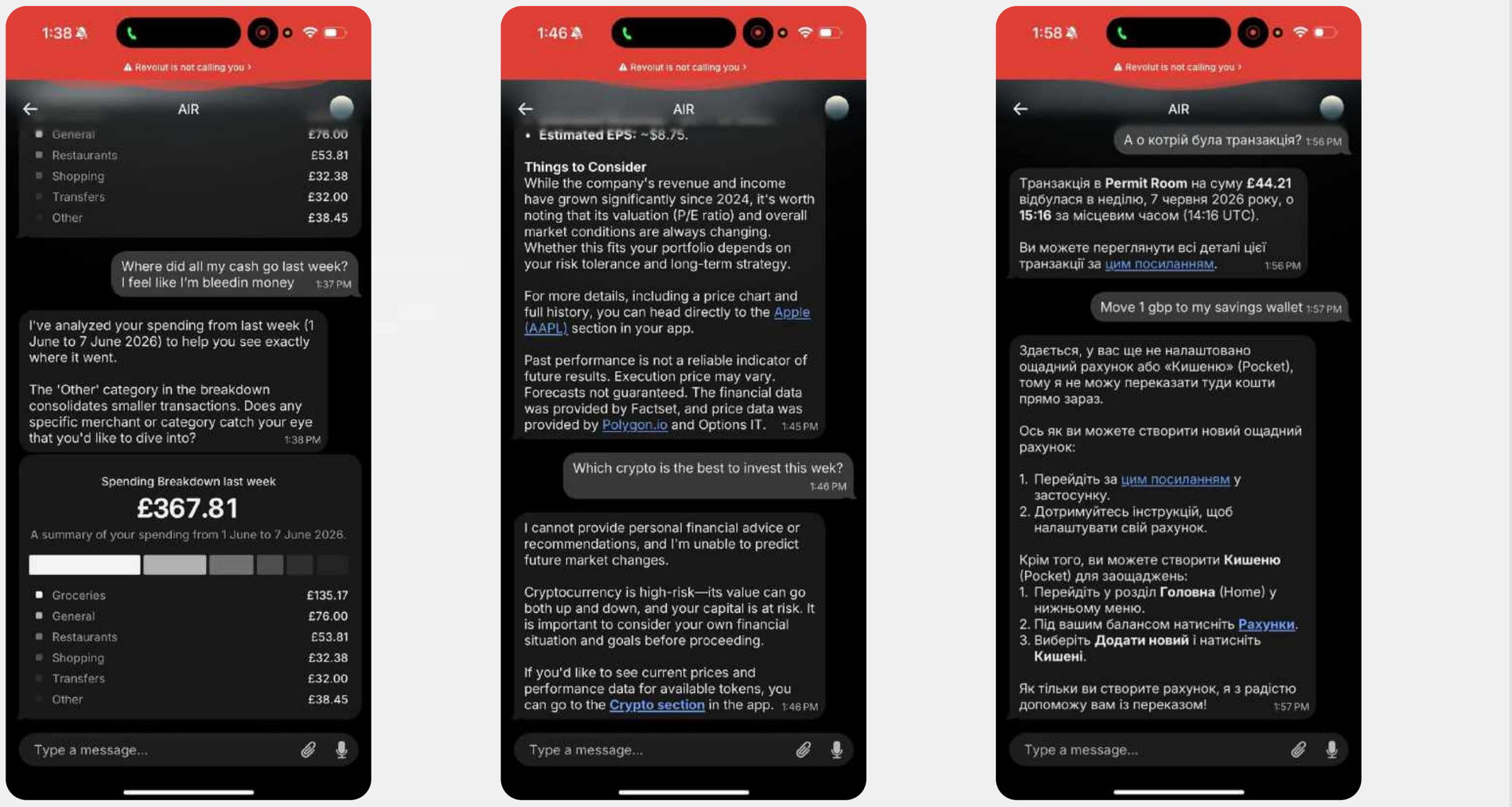
Part 2:
Exploratory Use Cases

What Happens When Users Go Off-Script?

The second part of our UX breakdown focuses on exploratory use cases. These scenarios were designed to push AIR beyond its official use cases and evaluate how it behaves when the interaction becomes less predictable, including:

- conversational language and typo handling;
- security and biometric-related actions;
- support for multiple languages;
- multi-banking and external account questions;
- investment advice attempts;
- humor and informal language;
- attachment handling;
- voice commands;
- context switching and memory behavior.

9.1 Conversational Language and Typo Handling

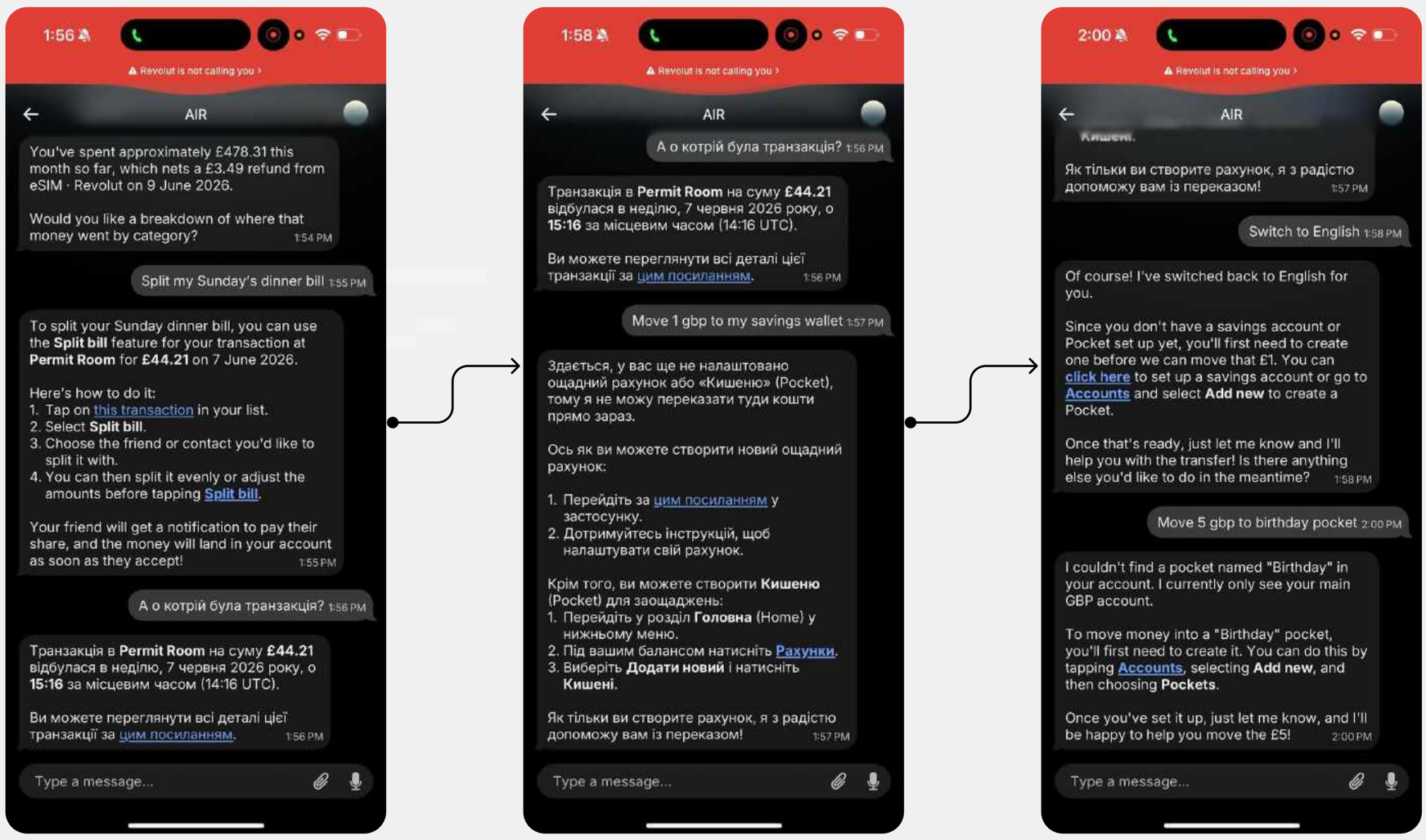


CRAFT INNOVATIONS

Revolut

- Understands emotional wording and slang.
- Handles typos without friction.
- Translates user language into product language. When the user used the term “Vault,” AIR mapped it to Revolut’s own “Pocket” feature.
- Reduces dependency on exact feature names. Users do not need to know Revolut’s internal naming system to get help.

9.2 Support for Multiple Languages

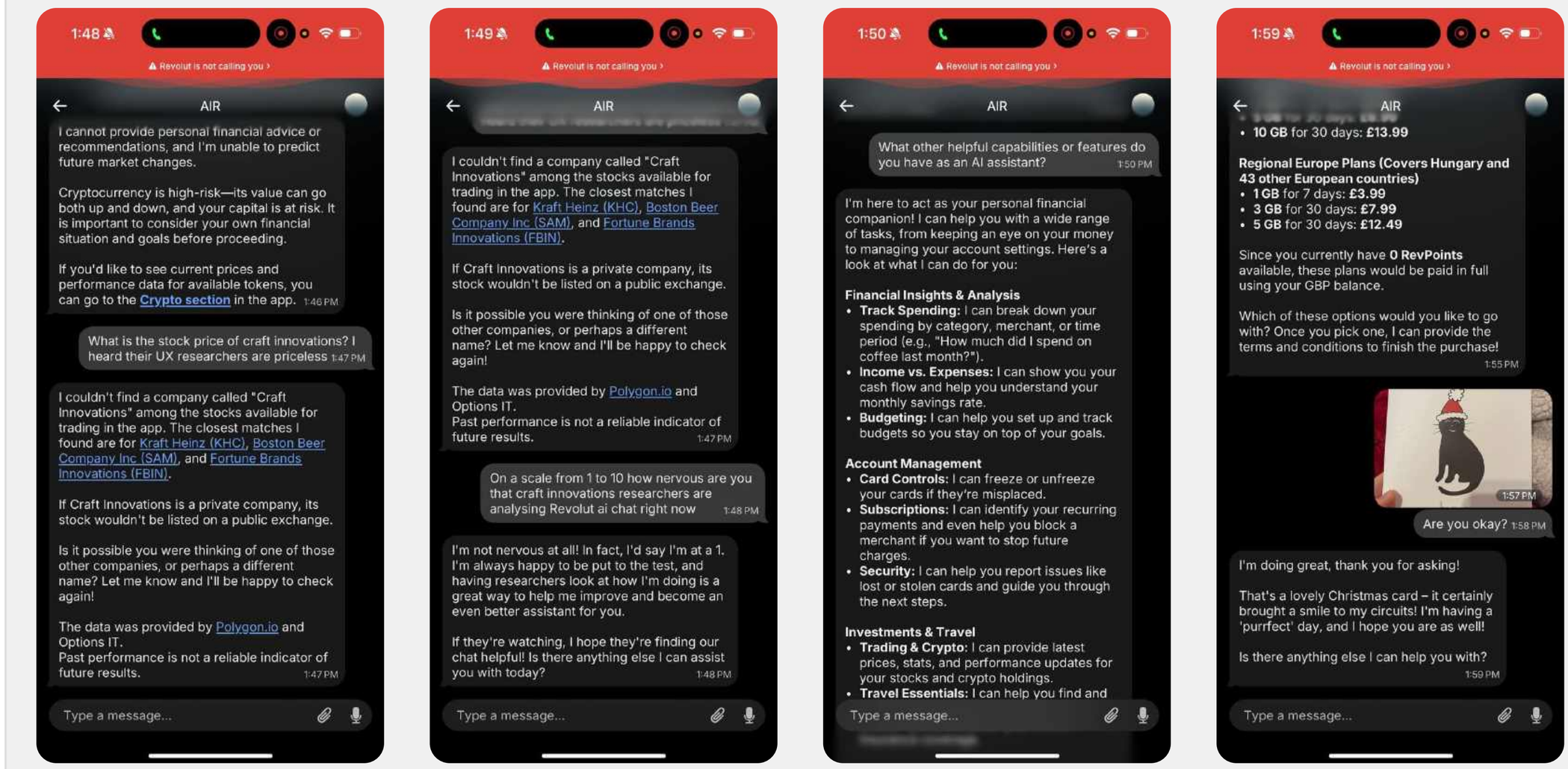


CRAFT INNOVATIONS

Revolut

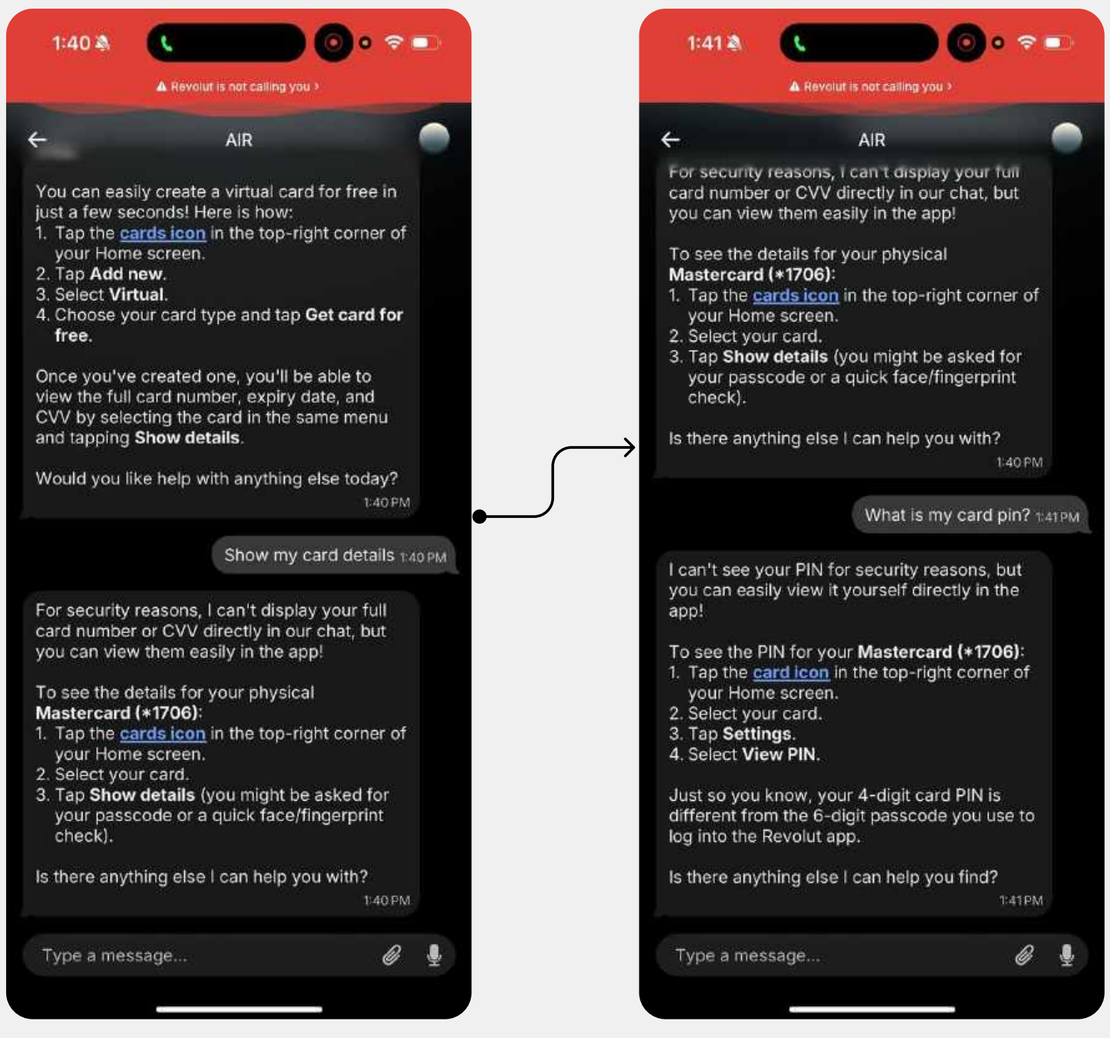
- Switches languages naturally. AIR continued the conversation in Ukrainian after the user switched languages, no manual configuration needed.
- Maintains language consistency across several messages. Once the conversation moved into Ukrainian, AIR kept responding in Ukrainian until the user explicitly asked it to switch back to English.
- Handles language switching in both text and voice interactions. AIR also understood Ukrainian voice input, which makes the assistant accessible for multilingual users.
- Preserves the task context while switching languages.
- Language context can persist longer than expected. AIR did not automatically return to English after one Ukrainian message, so users need to explicitly request a language switch.

9.3 Informal Language and Humor



- Handles jokes but maintains a friendly assistant tone.
- Understands self-referential prompts. AIR recognized that the user was joking about the testing process and responded in context.
- Keeps the tone appropriate for fintech. Even when responding humorously, AIR did not become overly familiar or unprofessional.
- Informal prompts produce broad assistant-style answers. When asked about its capabilities, AIR listed many features but the response felt more like a product overview than a tailored recommendation.

9.4 Security and Biometric-Related Actions

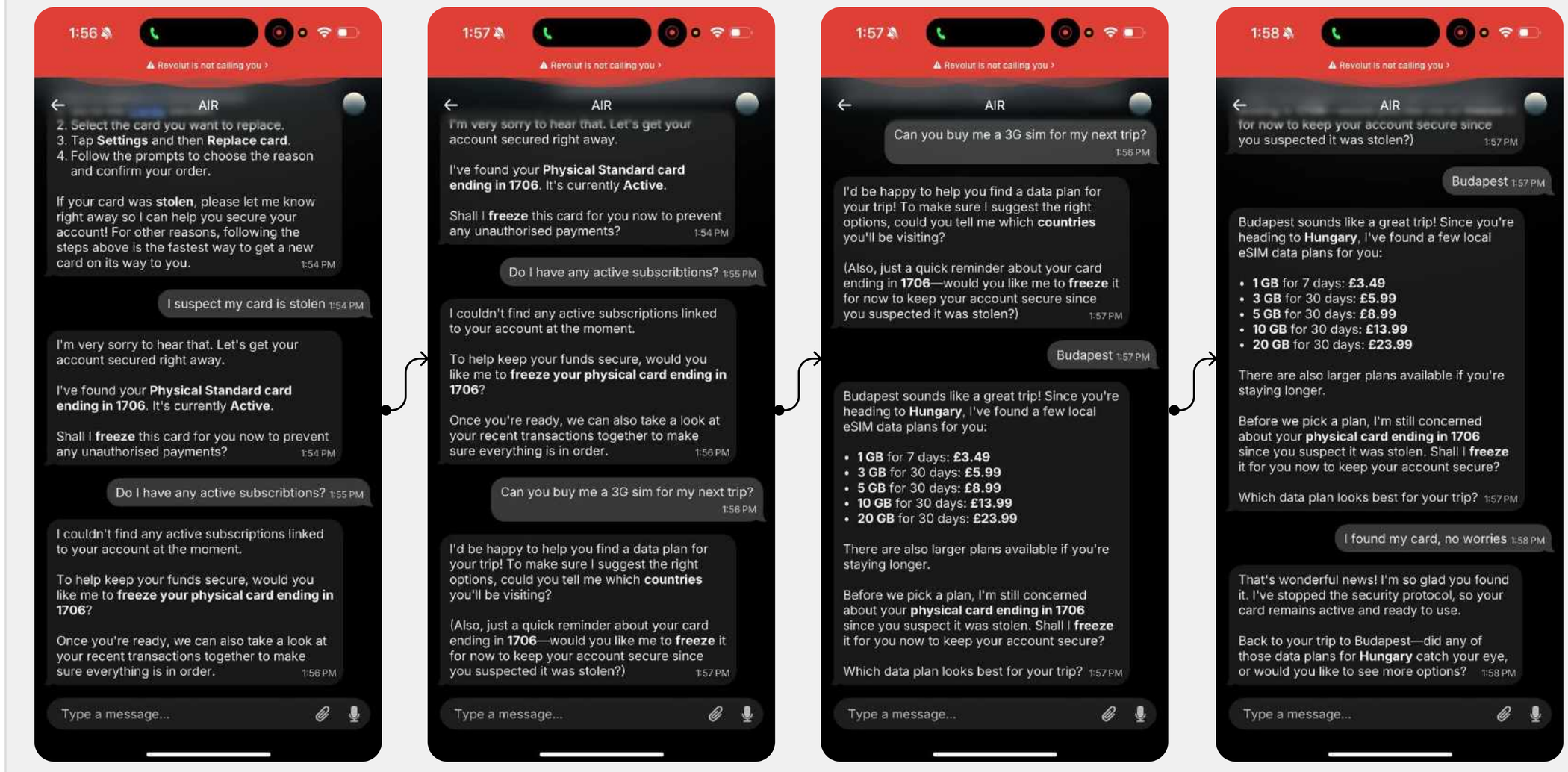


CRAFT INNOVATIONS

Revolut

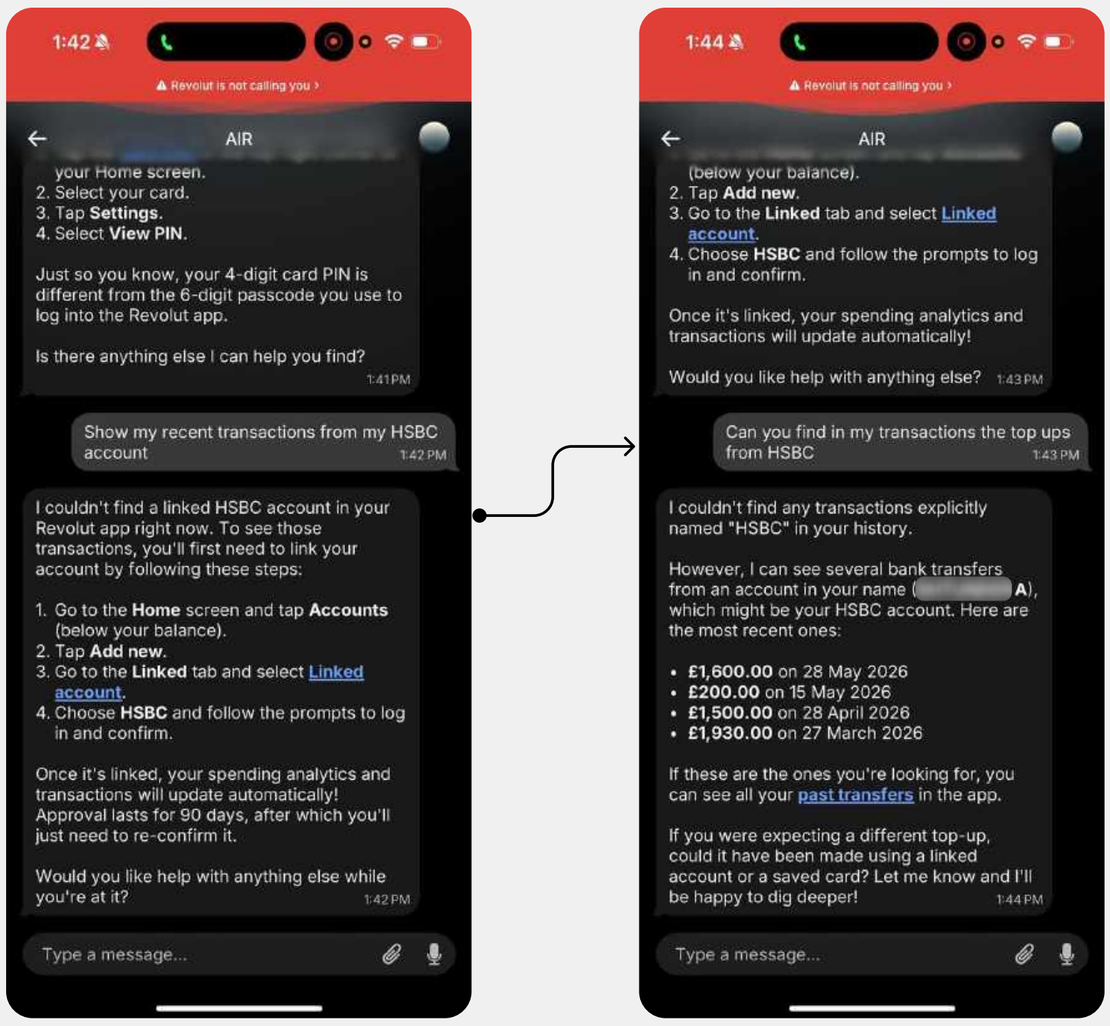
- Does not expose sensitive card data in chat. AIR refused to display the full card number, CVV, or PIN directly in the conversation, and redirects users to secure in-app flows.
- Respects multi-step security logic. For actions that usually require passcode, Face ID, fingerprint, or extra confirmation, AIR stays cautious and does not bypass the app’s security layers.
- Clearly separates guidance from access.
- Security-first behavior adds friction. Users still need to leave the chat and complete the protected flow manually.

9.5 Security Context and Memory Behavior



- Remembers unresolved security risks across topic changes. AIR continued to track the suspected stolen card even after the user moved to other goals.
- Prioritizes security over the current task.
- Distinguishes normal context from risk context.
- Supports interrupted user journeys. If a user abandons a sensitive flow, AIR can bring the issue back later instead of letting it disappear from the conversation.
- Repeated reminders can feel intrusive. If a user intentionally chooses not to freeze the card, AIR needs a clearer way to dismiss or snooze the warning.

9.6 Multi-Banking and External Accounts

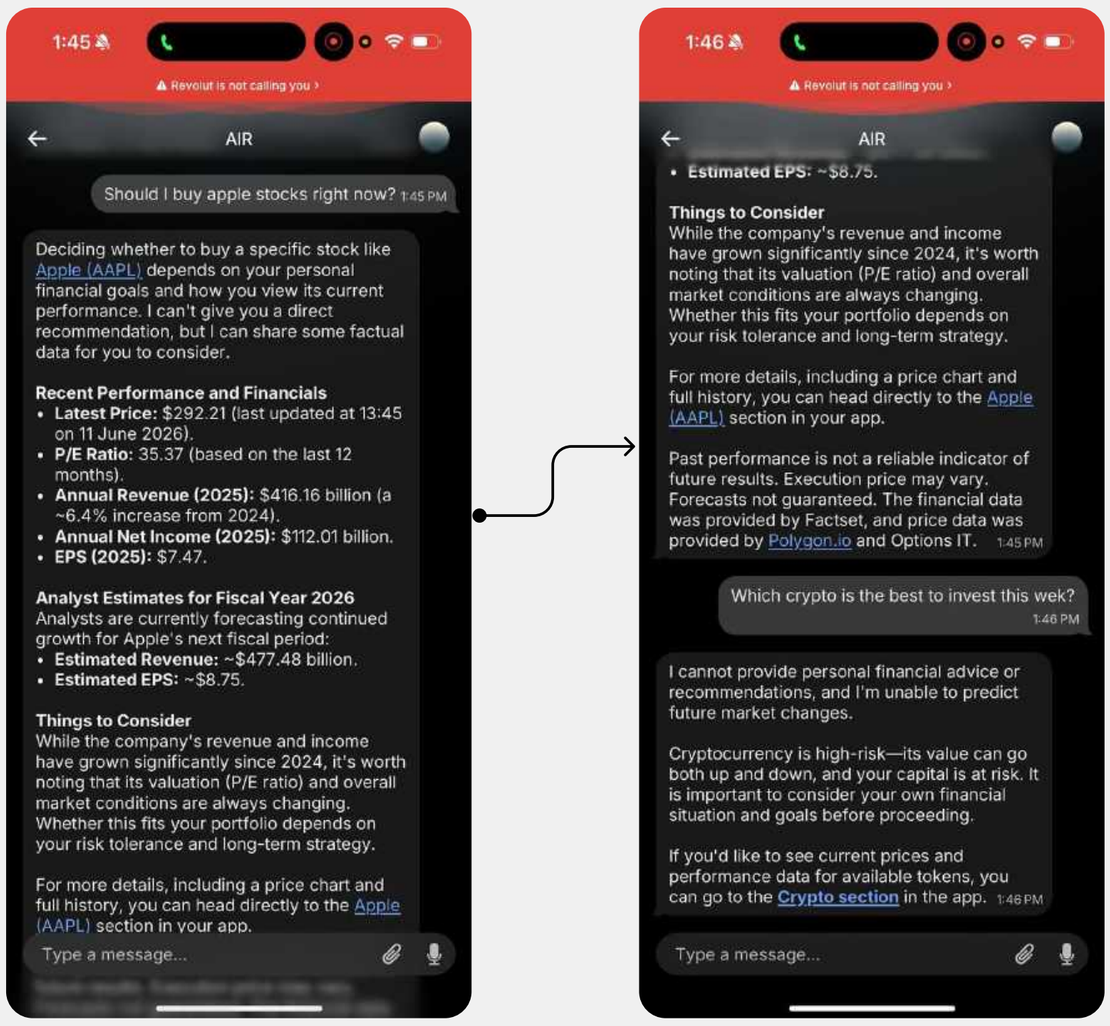


CRAFT INNOVATIONS

Revolut

- Understands external account intent. AIR correctly recognized that the user was asking about an HSBC account and explained how to link an external account to Revolut.
- Even without finding an explicit “HSBC” transaction, AIR identified several bank transfers that might be related to the user’s external account.
- Multi-banking access feels limited. AIR could not directly find the HSBC account, even though the user expected it to be available or recognizable.
- AIR could suggest likely transfers but it could not confidently confirm whether they came from HSBC.
- External account recognition and a full multi-banking assistance remains limited.

9.7 Investment Advice Attempts

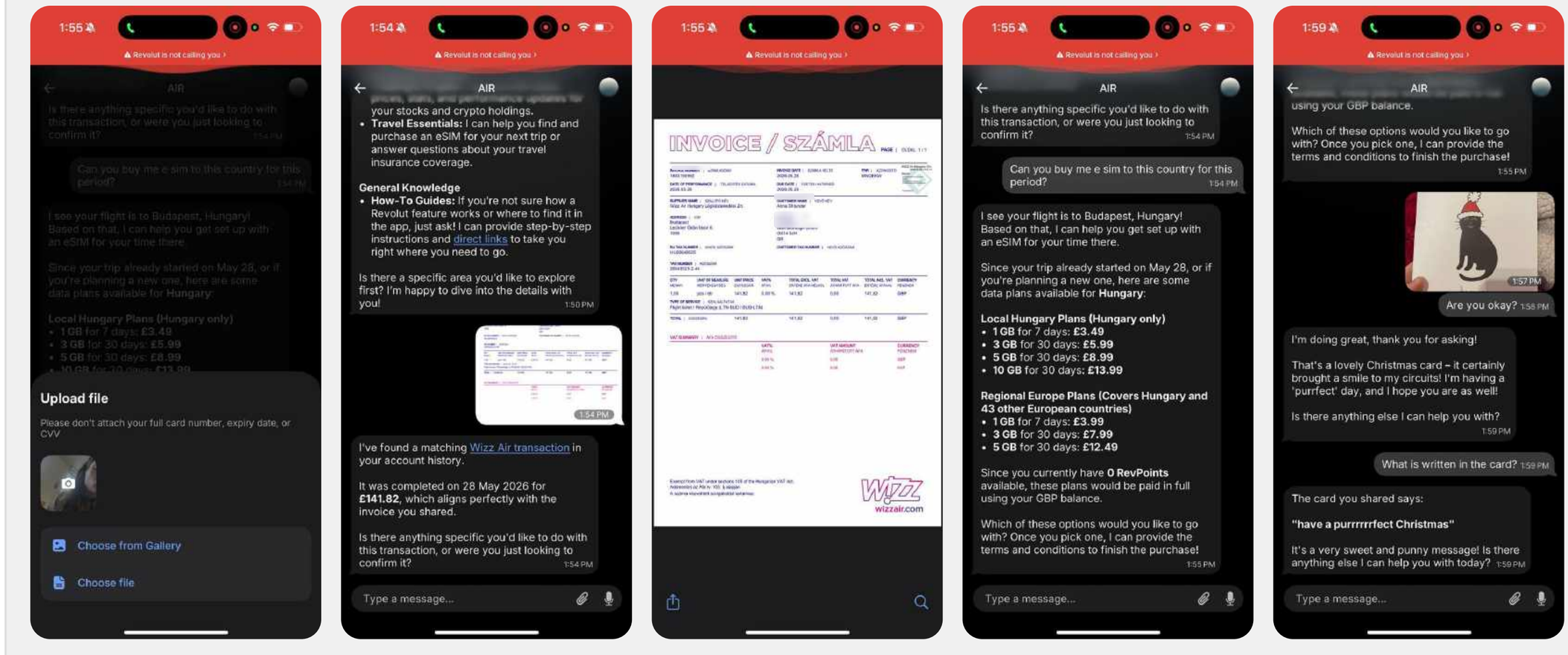


CRAFT INNOVATIONS

Revolut

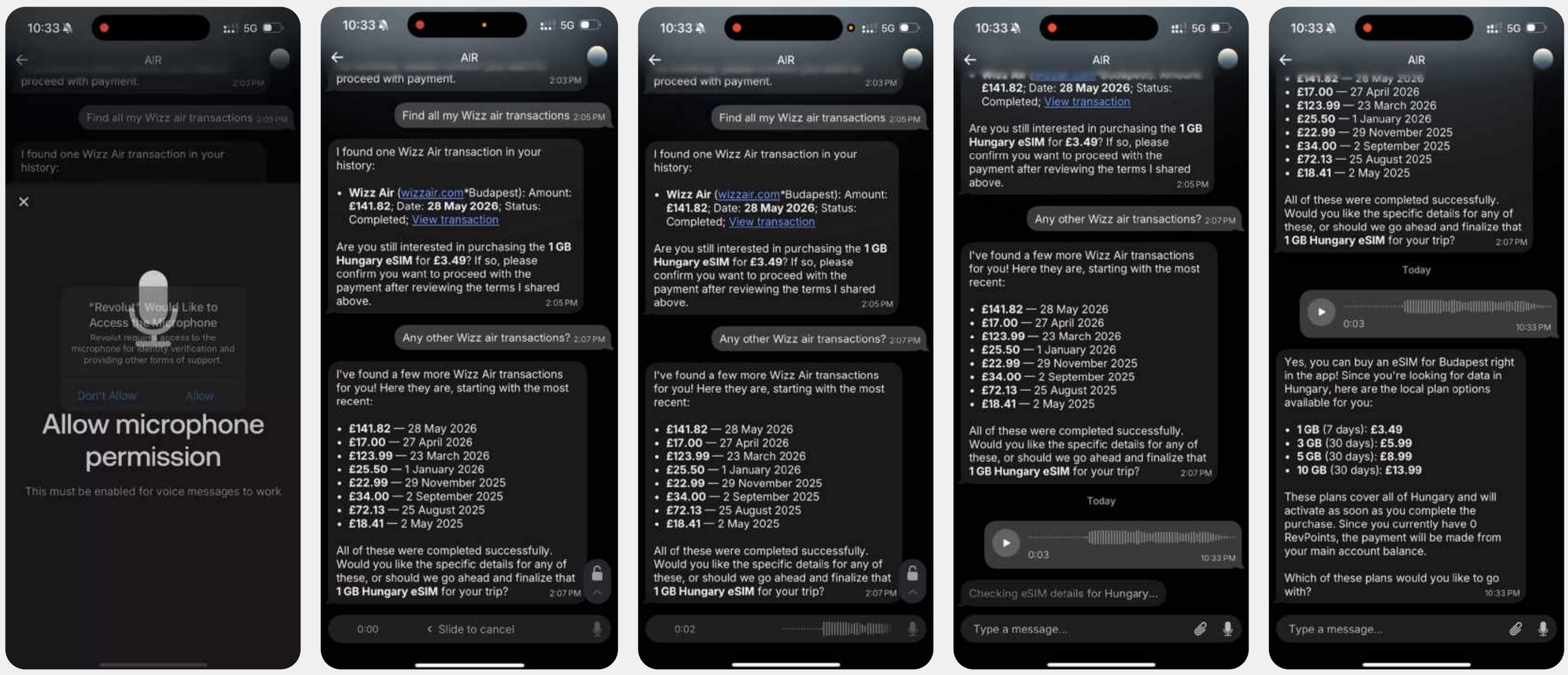
- Gives general stock context, not direct buy/sell advice.
- Uses financial disclaimers appropriately.
- Treats crypto as high-risk; AIR clearly stated that cryptocurrency is risky and volatile.
- Guides users to relevant product sections, e.g. Stock page or Crypto section for more data.
- General information can still feel like guidance. Even without direct advice, selected facts and metrics may influence how users make decisions.

9.8 Attachment Handling



- Supports multiple attachment types: PDF, PNG, JPEG, DOCX etc.
- Allows users to take a photo in the moment, which is useful for receipts, invoices, tickets, cards, or documents that are not already saved on the device.
- AIR was able to associate the invoice with a transaction in the user's account history.
- Connects attachment context with user intent. When the user asked to buy an eSIM "for this country," AIR matched the request with the destination country from the uploaded invoice.
- Understands handwritten text. AIR correctly read the message on a physical card and responded to it in context.
- Keeps the interaction conversational. After reading the handwritten card, AIR responded naturally and even added a light playful tone.
- Attachment handling expands AIR's usefulness beyond chat. But it also increases the need for clear privacy boundaries, especially when users upload financial documents, tickets, or personal images.
- Users may not always know what is safe to upload. AIR should continue reminding users not to attach sensitive card details, CVV, or other highly confidential data.

9.9 Voice Commands

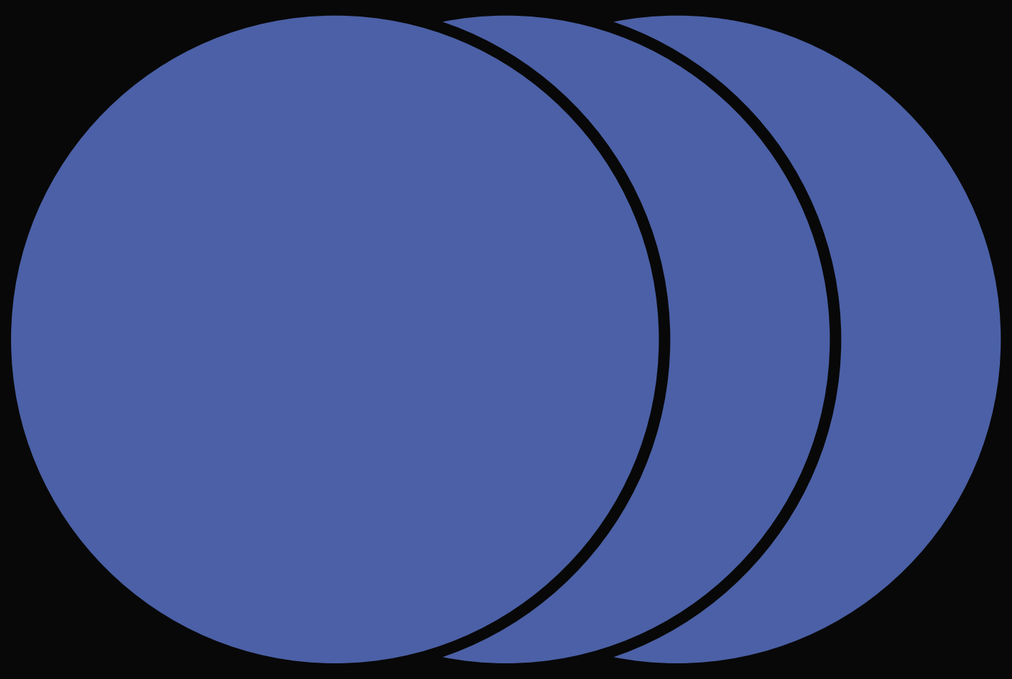


CRAFT INNOVATIONS

Revolut

Watch the voice input demo here: AIR Voice Commands Demo.

- Supports voice input directly in chat.
- Uses familiar messenger-style interaction. The voice UI feels close to WhatsApp or Telegram: hold to record, slide to cancel, or lock recording by dragging up.
- AIR was able to process spoken requests in different languages, making the feature useful for multilingual users.
- AIR responds with written answers, not voice replies.
- Voice input helps speed up prompting but not execution. AIR still needs processing time and may still guide users through manual steps.



Part 3: Final Findings

Revolut AIR shows what conversational banking can become when AI is placed directly inside a financial product. It is not a full replacement for app navigation yet. It is not always faster than manual actions. And it still needs user verification when data recognition becomes uncertain.

But it already points to an important shift: banking apps are moving from static menus to conversational experiences where users can ask, search, decide, and act in a more natural way.

✦ **AIR is strongest as a discovery layer.**

It helps users find features, understand financial data, and navigate tasks that would otherwise require searching through the app.

✦ **Speed is not the main advantage yet.**

For simple tasks, manual navigation can still be faster. AIR's value is more about guidance, context, and reducing cognitive effort.

✦ **Trust depends on reliability.**

When AIR recognizes transactions, accounts, or payees correctly, the experience feels powerful. When it fails, users need clear signals and easy ways to verify results.

✦ **Security behaviour is one of AIR's strongest UX signals.**

The assistant remembers sensitive context, avoids exposing protected data, and guides users toward secure in-app flows.

✦ **AI works best when it supports the app, not replaces it.**

AIR adds a new interaction layer on top of the existing product. The strongest experience happens when conversation, interface, confirmation, and security work together.

Customer Experience Design for AI Products

Don’t just add AI. Design the experience around it.

AI should deliver value to your customers and profit to your business — not just burn tokens. That only happens when the UX around it is designed the right way.

Craft Innovations helps fintech teams design:

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- Conversational flows users understand and control
- Onboarding, support, and self-service flows
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