revuto

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REVUTO WHITEPAPER



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INTRODUCTION

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

01

IS IT WORTH SOLVING?

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

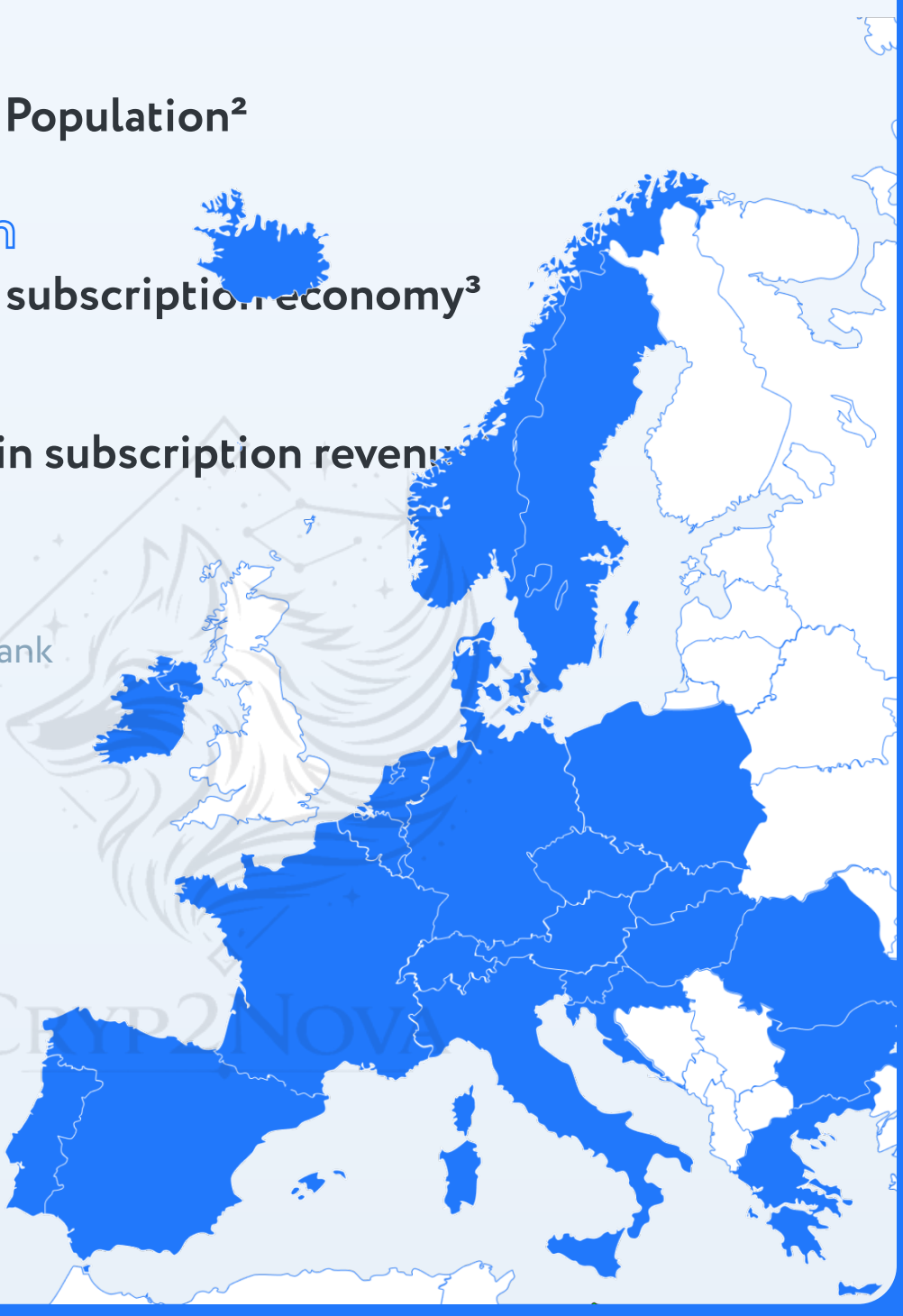
21bn
Volume of Direct Debits/years[1]

€7tn
SEPA Direct Debit Value/yr[1]

350m
Banking Population[2]

€350bn
Value pf subscriptio.. economy[3]

€7tn
Growth in subscription reven..



DD-Direct Debit

1-European Central Bank

2-Stabista

3-Zuora, 2016-2018

4-ING

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

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

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

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

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TARGET MARKET

01-1

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

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

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

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

We believe there is a clear product-market fit for a product protecting consumers from all the unwanted consequences of subscriptions. Revuto's main deliverable is a decentralized mobile application — a single-dashboard subscription management solution that helps users control their recurring subscription-related expenses.

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TARGET CUSTOMER

01-2

Revuto is primarily targeting heavy users or private persons with significant subscription-related yearly expenditures. We have identified these customer segments as primarily consisting of millennials or tech-savvy young individuals who are early tech adopters, crypto natives, digital nomads, and freelancers. Small to medium-sized businesses looking to simplify their SaaS-related subscriptions are also our target customers.

We believe these customer segments will benefit the most and naturally gravitate towards our solutions. Our goal is to maximize the value of ongoing subscriptions by simplifying the payments process and protect customers from hidden fees and subscription charges for services they no longer use.

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REVENUE MODEL

01-3

More than 90% of users of online budgeting and financial applications are willing to pay for additional services if it saves them money. Revuto's goal is not just saving customers' money but giving them complete control over their subscriptions.

Revuto will generate revenues through several sources, including:

- **Protection fees: Free users of Revuto will pay 4% on each transaction.**
- **Monthly subscription: Revuto Pro subscription will cost €12/month. Pro users will not pay transaction fees and will get 4% cashback.**
- **DeFi services: Fees from stacking Revu tokens and micro lending protocol.**

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THE REVUTO ECOSYSTEM

02

The Revuto ecosystem consists of three integral parts:

- **The subscription management software - Revuto dApp**
- **The governance/utility token REVU**
- **The decentralized Revuto micro-lending and borrowing platform.**

The application, and the DeFi micro-lending and borrowing platform will each play a distinct role in rewarding a portion of the value generated by the ecosystem back to its loyal users

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

What makes Revuto uniquely different from other blockchain-based projects is that we look outwards rather than inwards in our ecosystem growth and adoption approach. We seek to create a subscription management solution with immediate real-world applications. Rather than catering to a niche audience of existing crypto users, we seek to bring crypto to the mainstream world.

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WHY CRYPTO?

02-1

Decentralized, blockchain-based protocols are poised to tear down the exclusionary, monolithic foundations of traditional finance, radically reconfigure how money is used, created, and distributed, and build a superior, more transparent, and equitable financial system on top of its ruins.

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

Our team of industry experts is convinced that cryptocurrencies provide significant advantages in terms of payment processing compared to outdated centralized solutions. As a forward-looking FinTech startup, we are looking to integrate these solutions into our platform and place our company at the forefront of the Web 3.0 revolution.

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WHY CARDANO?

02-2

Cardano's mission, vision, and approach to building scalable, user-centric blockchain solutions are perfectly aligned with Revuto's requirements.



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

On the other hand, Cardano is conceived as a more evolved, future-proof third-generation blockchain that combines the former's properties and evolves to meet all its users' arising needs. Consequently, the Revuto team believes that Cardano will play a leading role in the upcoming digital revolution, and thus, deciding to build our decentralized platform on Cardano was hardly a choice at all.

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REVUTO dAPP

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

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

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

Later, Revuto is intended to broaden its product offering by adding support for other recurring payments such as utilities, cable and cell phone bills, or gym memberships. Moreover, in the latter phase, Revuto plans to acquire a payment processor license or engage an independent service provider, allowing it to further reduce friction in payments, eliminate third-party dependencies, and ultimately increase profit margins.

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SUBSCRIPTION PAYMENTS

02 - 3 - 1

The Revuto dApp will support both push and pull payment options, where push payments will require user's authorization on each billing cycle, while pull payments will be automatic.

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

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

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

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

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

The added benefit here is that the users have the freedom to define the access period in which the server wallet can access their funds and manually set a limit to the amount of crypto they wish to spend for subscriptions. This adds an additional layer of security for the users and effectively gives them complete

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REVU TOKEN

02-4

The REVU token is Revuto's utility token native to the Cardano blockchain. Its purpose will be twofold: to serve as a governance token for the Revuto ecosystem through staking and pose as collateral for micro-loans on Revuto's decentralized micro-lending and borrowing platform.

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

Revuto's ecosystem is designed to be sustainable regardless of crypto market conditions. The Revuno dApp gives users greater flexibility in terms of managing and paying for subscriptions.

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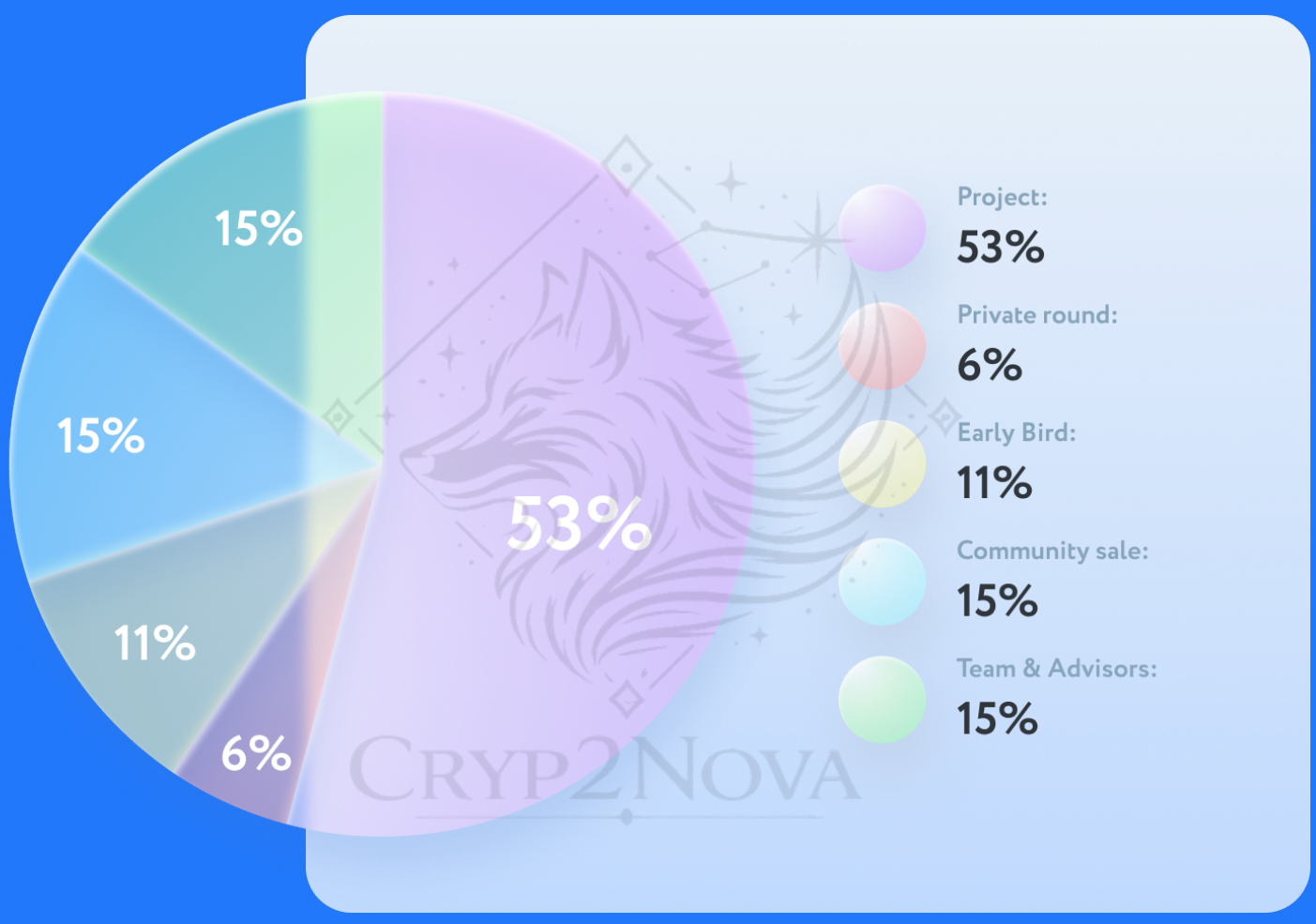
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REVU TOKEN DISTRIBUTION

The total supply of REVU tokens upon the Revuto platform's launch will be hard-capped to 280,125,000 REVU tokens.

02 - 4 - 1

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



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In this context, optimal decentralization means that:

- The tokens are distributed to as many Revuto users as possible, with the number of token holders reasonably growing in time;
- The biggest token holders do not hold significant portions of the total token supply, no token holder will be provided with any powers related to the Revuto company;

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

- Users deeply involved with the project that willingly contribute to the project its development;
- Participants from different backgrounds, that reasonably contribute different experiences into the project.

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REVU TOKEN SALE DISTRIBUTION

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

02 - 4 - 2

DISTRIBUTION	PERCENTAGE	TOKEN SUPPLY
Project	53%	148 466 250 REVU
Private stage	6%	16 807 500 REVU
Early backers	11%	30 813 750 REVU
Community sales	15%	42 018 750 REVU
Team and Advisors	15%	42 018 750 REVU
Total supply	100%	280 125 000 REVU

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TOKEN SALE TIMELINE 02 - 4 - 3

DISTRIBUTION	STARTING DATE	FINISHING DATE
Private stage	03.05.2021.	14.05.2021.
Early backers tier 1	18.05.2021.	19.05.2021. (36h)
Early backers tier 2	20.05.2021.	21.05.2021. (36h)
Community sales	22.05.2021.	29.05.2021. (8 days)

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REVU TOKEN SALE PRICE AND CAP FOR THE PER SALE STAGE

02 - 4 - 4

DISTRIBUTION	TOKEN PRICE	SALE STAGE CAP	TOKENS
Private stage	0.085 EUR	300K EUR - 1M EUR	16 807 500 REVU
Early backers tier 1	0.085 EUR	500 EUR - 1K EUR	15 406 875 REVU
Early backers tier 2	0.09 EUR	5K - 100K EUR	15 406 875 REVU
Community sales stage	0.1 EUR	100 EUR - 5K EUR	42 018 750 REVU

DISTRIBUTION	TOKEN PRICE	SALE STAGE CAP	TOKENS
Private stage	0.085 EUR	300K EUR - 1M EUR	1 428 637.50 EUR
Early backers tier 1	0.085 EUR	500 EUR - 1K EUR	1 309 584.38 EUR
Early backers tier 2	0.09 EUR	5K - 100K EUR	1 386 618.75 EUR
Community sales stage	0.1 EUR	100 EUR - 5K EUR	4 201 875.00 EUR

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REVU TOKEN RELEASE PLAN

02 - 4 - 5

DISTRIBUTION	STARTING DATE	FINISHING DATE
Team & Advisors	18 months	3 months
Private stage	12 months	3 months
Early backers tier 1	12 months	3 months
Early backers tier 2	6 months	3 months
Community sales	3 months	

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REVU TOKEN RELEASE SCHEDULE

02 - 4 - 6

DISTRIBUTION	TOKENS	VESTING PERIOD
Community sales	42 018 750 REVU	3 months
Early backers Tier 2	15 406 875 REVU	6+3 months
Early backers Tier 1	15 406 875 REVU	12+3 months
Private stage	16 807 500 REVU	12+3 months
Team and Advisors	42 018 750 REVU	18+3 months

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RELEASE SCHEDULE FOR REVU TOKENS DISTRIBUTED TO REVUTO

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

02 - 4 - 7

RELEASE	AMOUNT	VESTING PERIOD
20%	*29,693,250 REVU	3 months
20%	*29,693,250 REVU	12 months
20%	*29,693,250 REVU	21 months
20%	*29,693,250 REVU	30 months
20%	*29,693,250 REVU	39 months

*the final number will depend on REVU tokens issued through referral program, cashback, DeFi services, etc.

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REVU TOKEN RELEASE SCHEDULE

Holders of REVU tokens bought in the REVU Token Sale will be awarded with additional REVU tokens based on a percentage on the number of unreleased tokens.

02 - 4 - 8

DISTRIBUTION	VESTING + RELEASE PERIOD	10%
Private stage (16,807,500 REVU)	**12 M LOCK 3 M RELEASE**	***1 680 750 REVU**
Early backers Tier 1 (15 406 875 REVU)	**12 M LOCK 3 M RELEASE**	***1 540 687.50 REVU**
Early backers Tier 2 (15 406 875 REVU)	**6 M LOCK 3 M RELEASE**	***770 343.75 REVU**
Community sale (42 018 750 REVU)	**3 M LOCK**	**1 050 468.75 REVU**

*minimal amount of REVU tokens because of the 3 months release period

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GOVERNANCE

02-5

In the true spirit of decentralization, the REVU token will give holders certain governance rights over the protocol.

Once the governance over the protocol will be transferred to the community, REVU token holders will be able to submit protocol improvement proposals and vote on issues including:

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

The initial governance voting parameters are designed as follows:

- **Token holders will need 2% of the total REVU token supply to submit a governance proposal;**
- **5% of the total REVU supply will be needed to approve a proposal and reach quorum;**
- **The voting period will be set to 10 days;**
- **The time lock delay on execution will be set to 3 days;**

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REVUTO DeFi FEATURES 02 - 6

After the platform is launched and the fair distribution of the REVU token is over, Revuto will introduce the token staking and the decentralized micro-lending and borrowing platforms.

STAKING 02 - 6-1

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

The benefits of staking is straightforward users who lock their REVU tokens in the staking contract will get access to unique product benefits and staking rewards.

To get the product benefits and earn the rewards, users will have to commit and stake their REVU tokens for 6, 12, or 18 months, with a certain percentage for each.

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MICRO-LENDING AND BORROWING

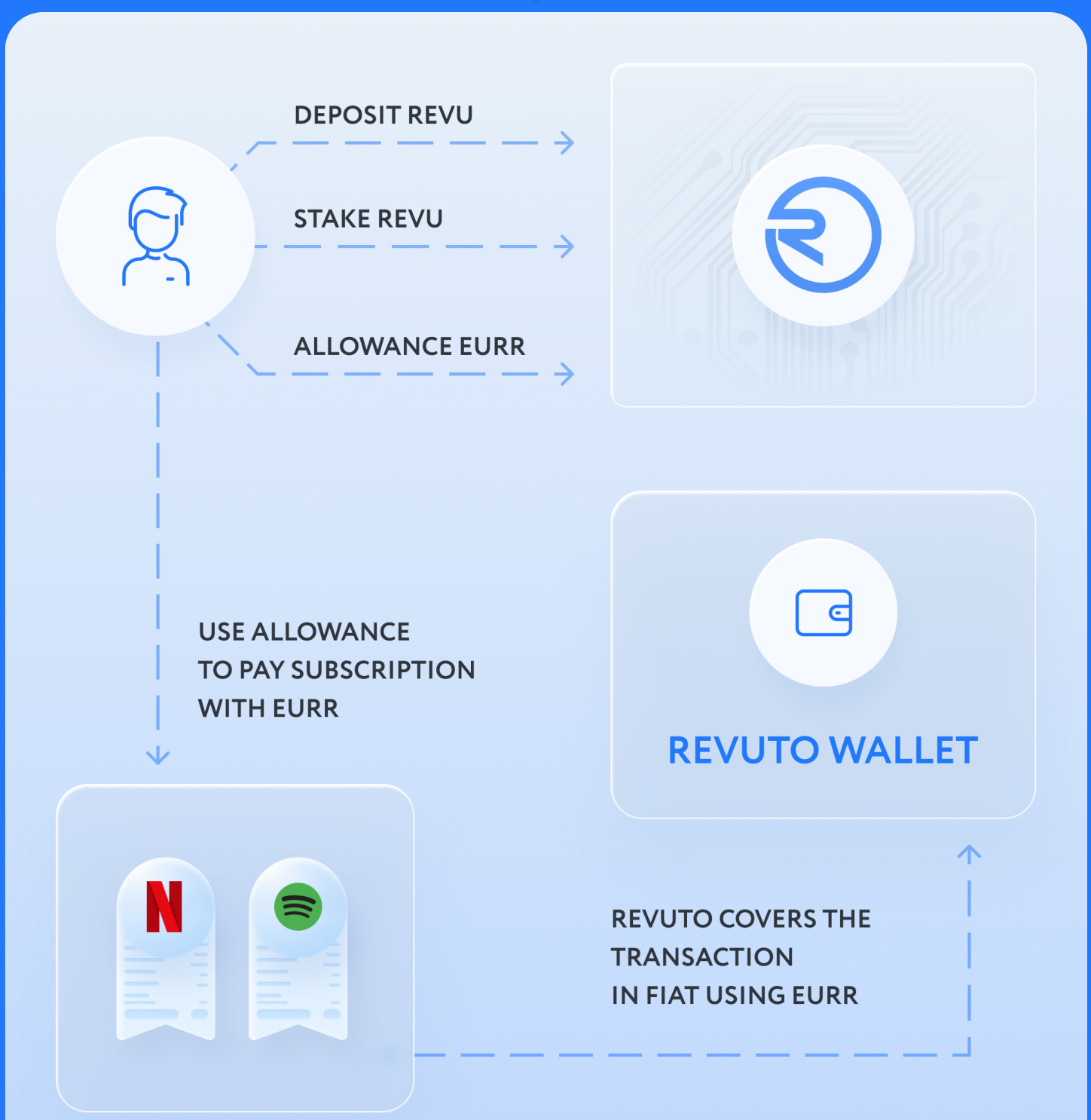
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Revuto's decentralized micro-lending and borrowing platform will give REVU token holders quick and easy access to liquidity (working capital) in the form of small loans denominated in EURR stablecoins. The goal is to allow REVU token holders to pay their subscription payments on time without using their REVU tokens. This way, users will retain their REVU tokens and keep earning staking rewards even when they do not have cash for subscription payments at hand.

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

When borrowing, users will receive newly minted EURR tokens (Cardano-native stablecoins pegged to the Euro) as a loan they will later need to pay back with fixed 20% interest. When paying back the loan, the EURR tokens are burned, and the collateral is returned to the borrower. In case the deposited collateral at one point becomes insufficient to back the loan, the staked REVU tokens will be liquidated.

THIS FLOW IS SHOWCASED IN THE FOLLOWING DIAGRAM.



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CUSTOMER ACQUISITION AND RETENTION INCENTIVE STRUCTURES

03

To ensure the development of the Revuto ecosystem and, acquire new users, we've baked in well-thought-out incentive mechanisms into the protocol.

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

- **Increase acquisition — Users get a percentage of every subscription transaction that a user is subscribed for a lifetime.**
- **Increase engagement — Revuto will incentivize community engagement through REVU token rewards and unique product benefits.**
- **Increase retention — Users will be incentivized to keep using the Revuto dApp through cashback, referral, and staking rewards.**

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REFERRALS & CASHBACK 03 - 1

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



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

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

The cashback rewards will be reserved only for paying Revuto users (Pro app). All Revuto Pro users will receive 4% cashback in REVU tokens on all of their subscription purchases.

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ROADMAP 04

Q1-Q3 2021

- REVU Token Sale
- Minting token supply
- Applying for the crypto to fiat exchange license at HANFA
- Revuto App available on Android and iOS
- Trademark protection submitted at EUIPO

Q4 2021

- Enabling REVU/USDT / REVU/BTC liquidity & exchange
- Start releasing REVU tokens into the supply
- Allow staking and vesting lockups
- EU Payment processor integration

Q1-Q4 2022

- Open governance
- Integrate fiat on-ramp in the Revuto App
- Two patent applications submitted at EPO and USPTO
- 1. Method and system for determining merchant behaviorin recurring payment ecosystems
- 2. Method to use transaction and merchant similarity clusters to manage payment approvals in recurring payment ecosystems
- App and services support for other native tokens from Cardano
- EURr stablecoin creation and listing
- Converter to swap EURr with other native tokens on Cardano
- Introduce a physical Revuto Debit Card to pay for goods with crypto and with an option to leverage DeFi services
- Open DeFi micro-lending & borrowing
- Micro-loans for subscription payments (borrow EURr)

Q1-Q4 2023

- REVU wallet upgrade to support pull payments and pre-authorization
- Pushing REVU wallet to payment gateways and service providers
- Adding recurring payments such as utilities to manage them and pay with crypto
- Leverage public utilities payments with DeFi services

*events may change according to development on the Cardano blockchain (functionality of Plutus smart contracts)

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CONCLUSION 05

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

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

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

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

We believe that decentralized, blockchain-based, and community-driven protocols are the future. Consumers should have the opportunity to help build and lead the products they use and amply benefit from their success.

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