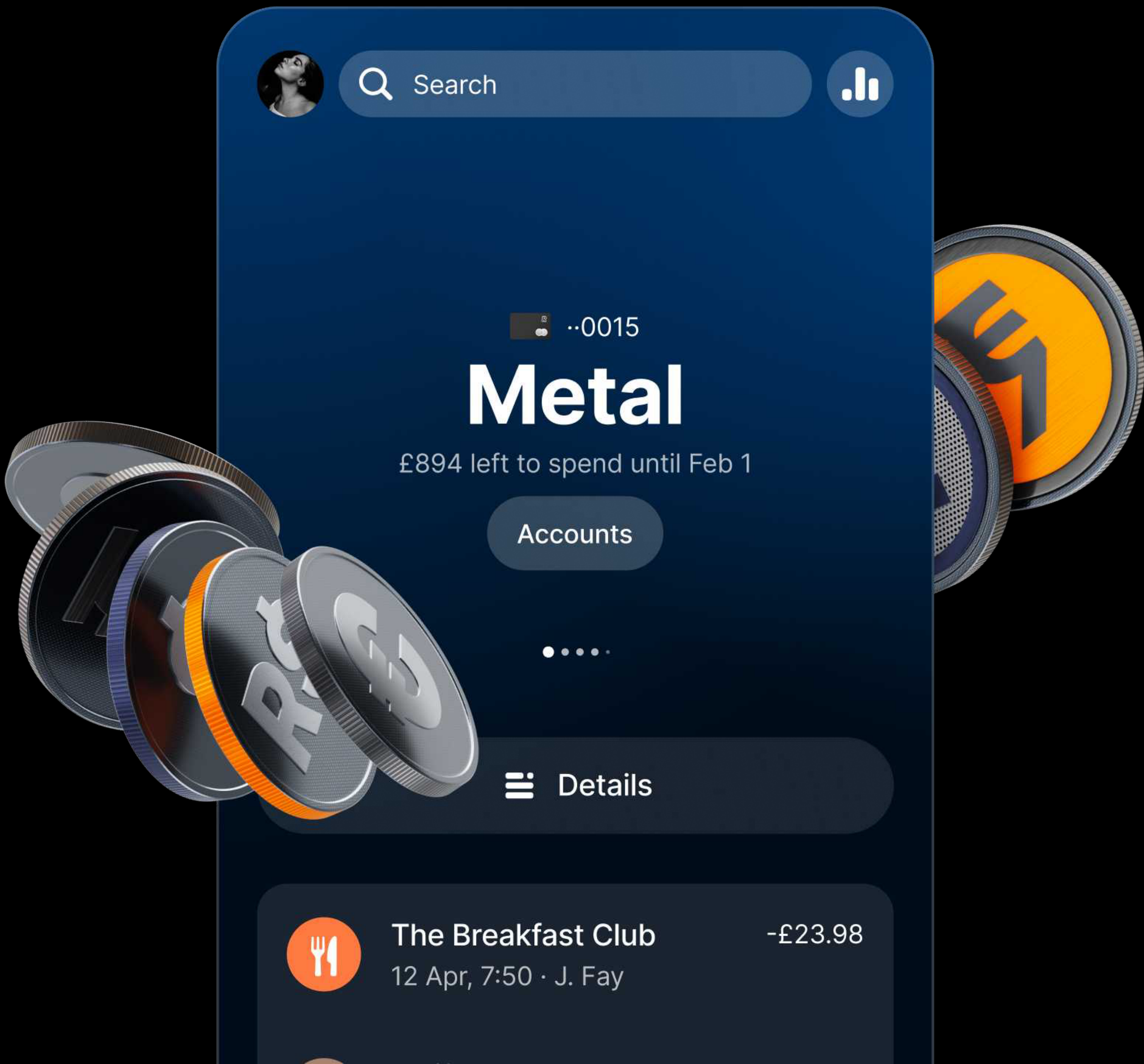
Revolut Business

EMPLOYEE SETUP GUIDE



WELCOME TO REVOLUT BUSINESS

This guide will get you set up with Revolut Business, and ready to start spending and submitting receipts in no time.

If you have any questions or need a hand navigating the platform, our Help Centre has the answers.

Before we jump in, here's what you'll need to set up your account:

- Your mobile phone — to download the Revolut Business app and add your card to your device's wallet
- A valid ID — so we can verify your identity and you can make card transactions. You might not need to provide an ID in some cases

Contents

Chapter 1

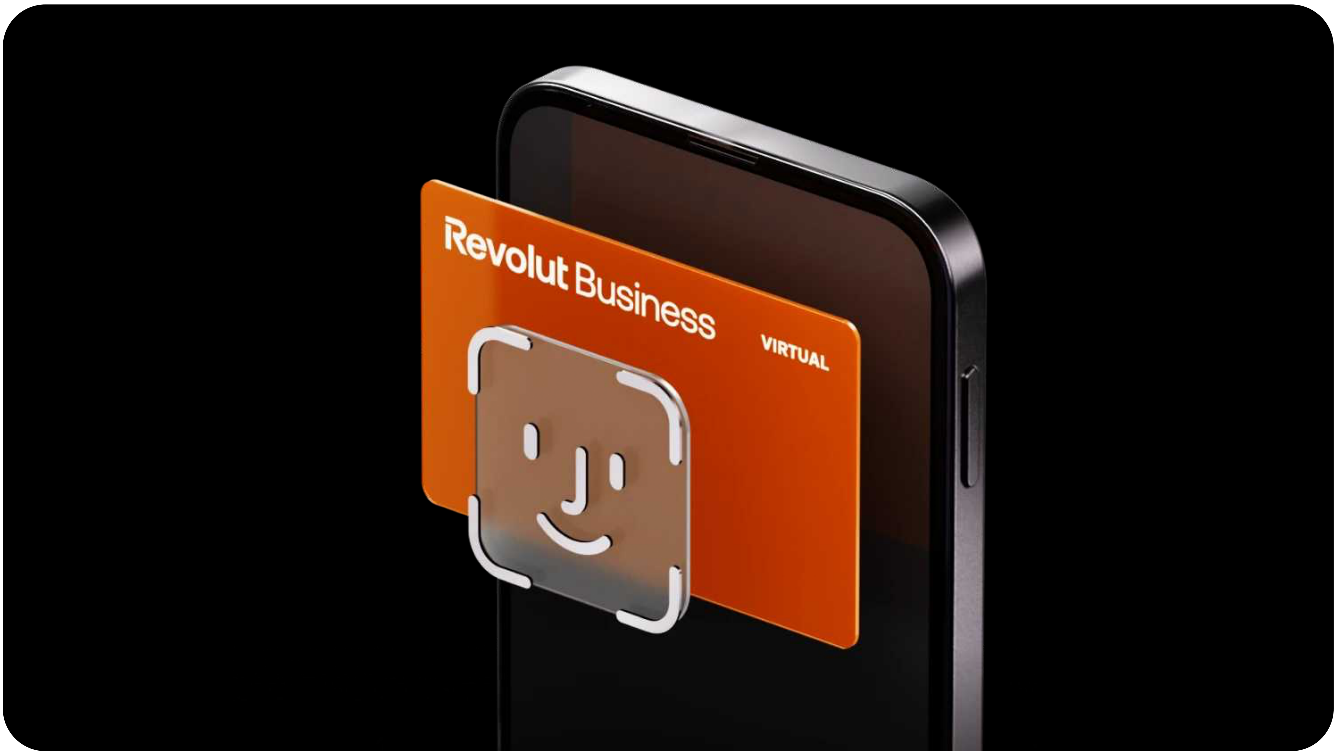
GETTING STARTED

Accept your invite

Check your inbox for an email from Revolut Business.

Select **Accept invitation** to join, then follow the instructions to set up your account. You can do this on our mobile or web app.

Can't find the email? Go to our signup page and select **I've been invited to join a company** to create your account.



Download the mobile app

When you make an online payment, you'll need to approve it in the mobile app. This is one of the many security features that keep your account, cards, and money safe.

You can also add your Revolut Business cards to your device's wallet for in-store contactless payments.

Download Revolut Business from the App Store or Google Play Store.

Look out for this logo. The Revolut Business app has a **black background** — not to be mistaken for the personal Revolut app, which has a white background.

Chapter 2

USING YOUR NEW REVOLUT BUSINESS CARD

Now you've joined your company's Revolut Business account, you've likely been issued a card — let's get you set up to spend.

Physical or virtual card — what's the difference?

Physical cards have the cardholder's name and card details are printed on the back.

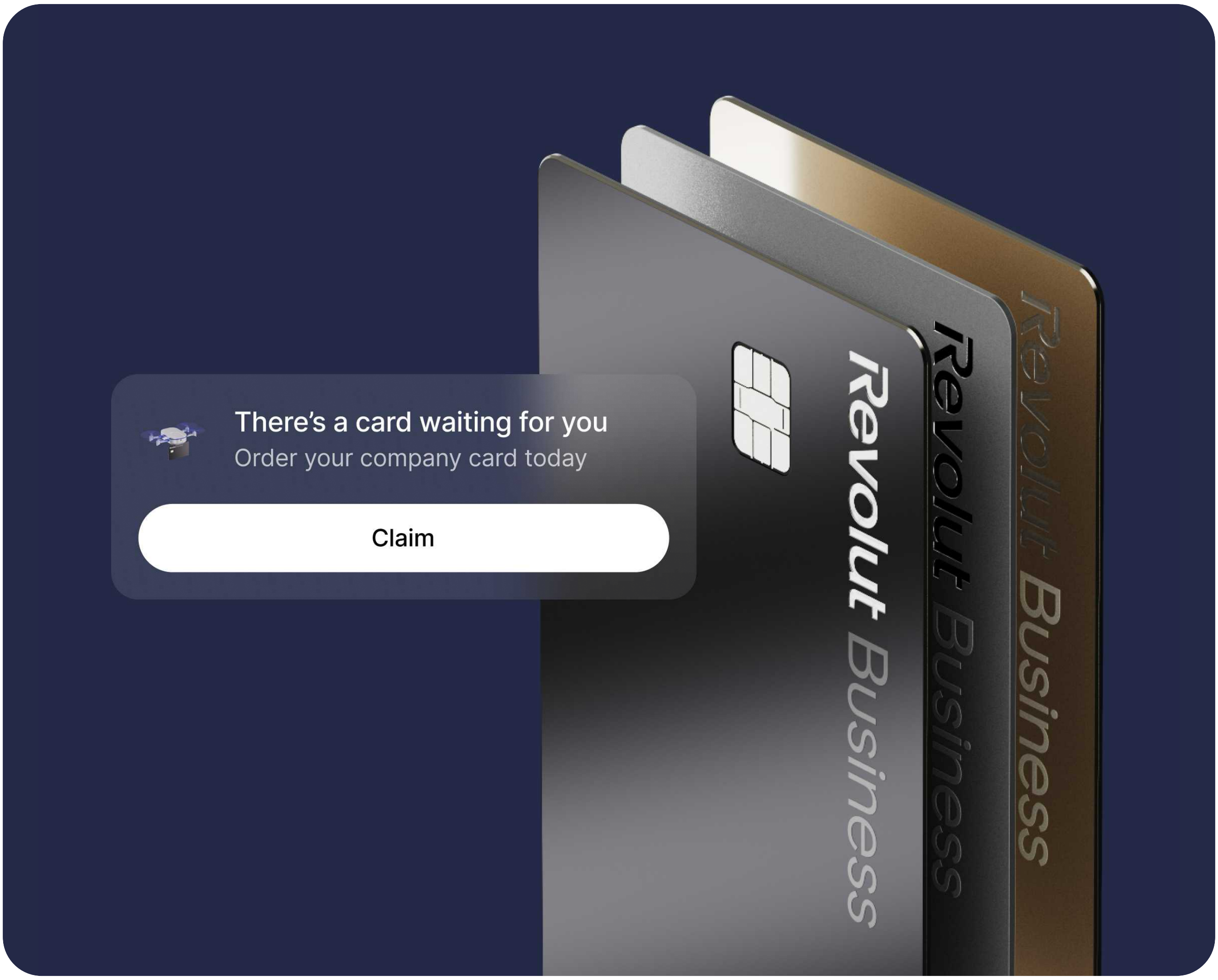
Virtual cards are digital-only and have separate card details to your physical card. They're primarily used for online payments but can also be added to Apple Pay and Google Pay.

If your card is physical:

You'll need to claim your card in the app to make sure it's delivered to you:

1. Claim your card from Home
2. Pick your card design
3. Add your delivery address details
4. Order the card and we'll take care of the rest

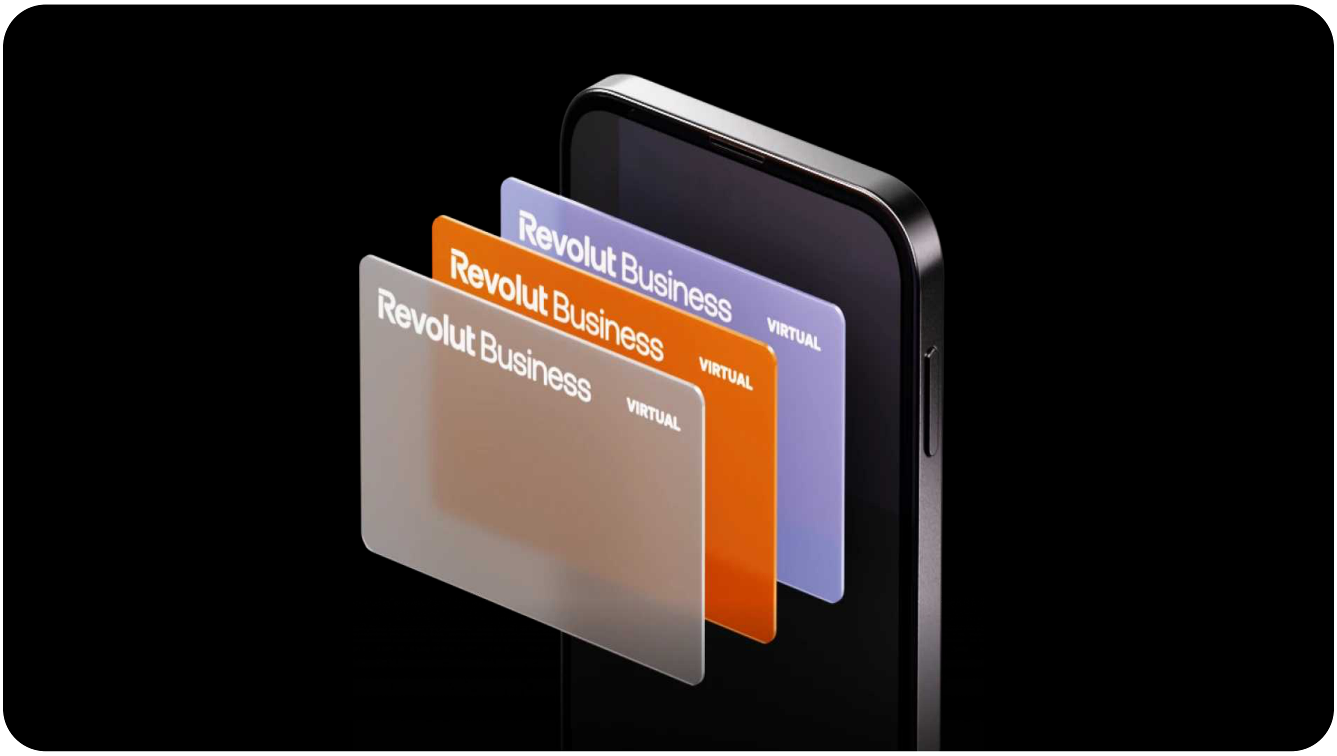
While you wait for your card to be delivered, you can start using it immediately by adding it to Google Pay or Apple Pay.



Once you receive your card, you'll need to activate it. Use any of the following methods to activate your card:

- Make a Chip & PIN payment with your new card
- Withdraw cash from an ATM using the card[1]
- Select the card you want to activate in Cards then **Activate now**

For your security, only activate your card once it's arrived. You'll also receive emails with instructions on how to activate your card.



If your card is virtual:

Your card is ready to use right away. To find your card:

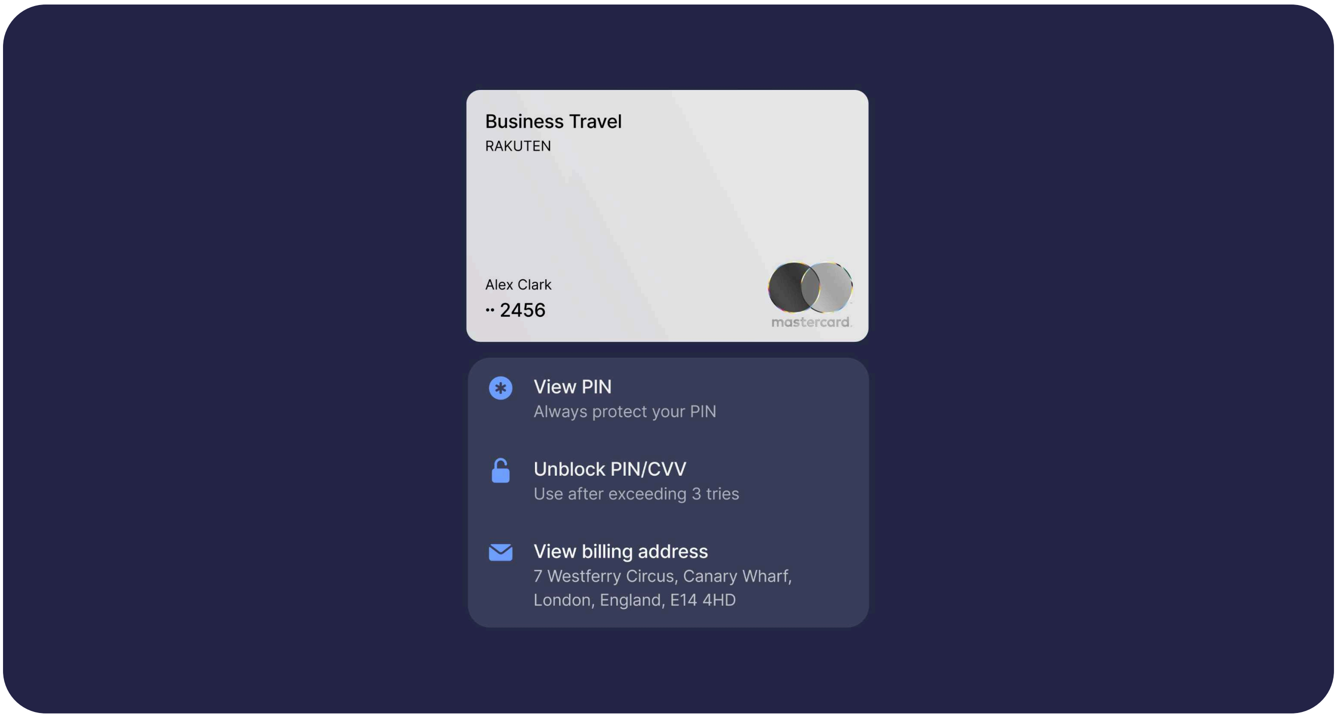
1. Go to Cards
2. Select your new card from the list

You can make payments online with your virtual card details. You can also add the card to Google Pay or Apple Pay to spend in person.

[1]Card activation via ATM and local ATM cash withdrawals are not available for Singapore businesses

Verify your identity

In certain cases, you may need to complete a few verification steps before you can start spending. You'll either be asked to provide a selfie or upload your ID — simply go to **Cards** → **Details** and follow the instructions. [Learn more](#) about verification.



View your card details

1. Go to Cards
2. Choose the relevant card
3. Select **See details**
4. View your card number, expiry date, and CVV

You can only view the card details if you are the cardholder.

View your card's PIN and billing address

1. Go to Cards
2. Choose the relevant card
3. Select **Settings**

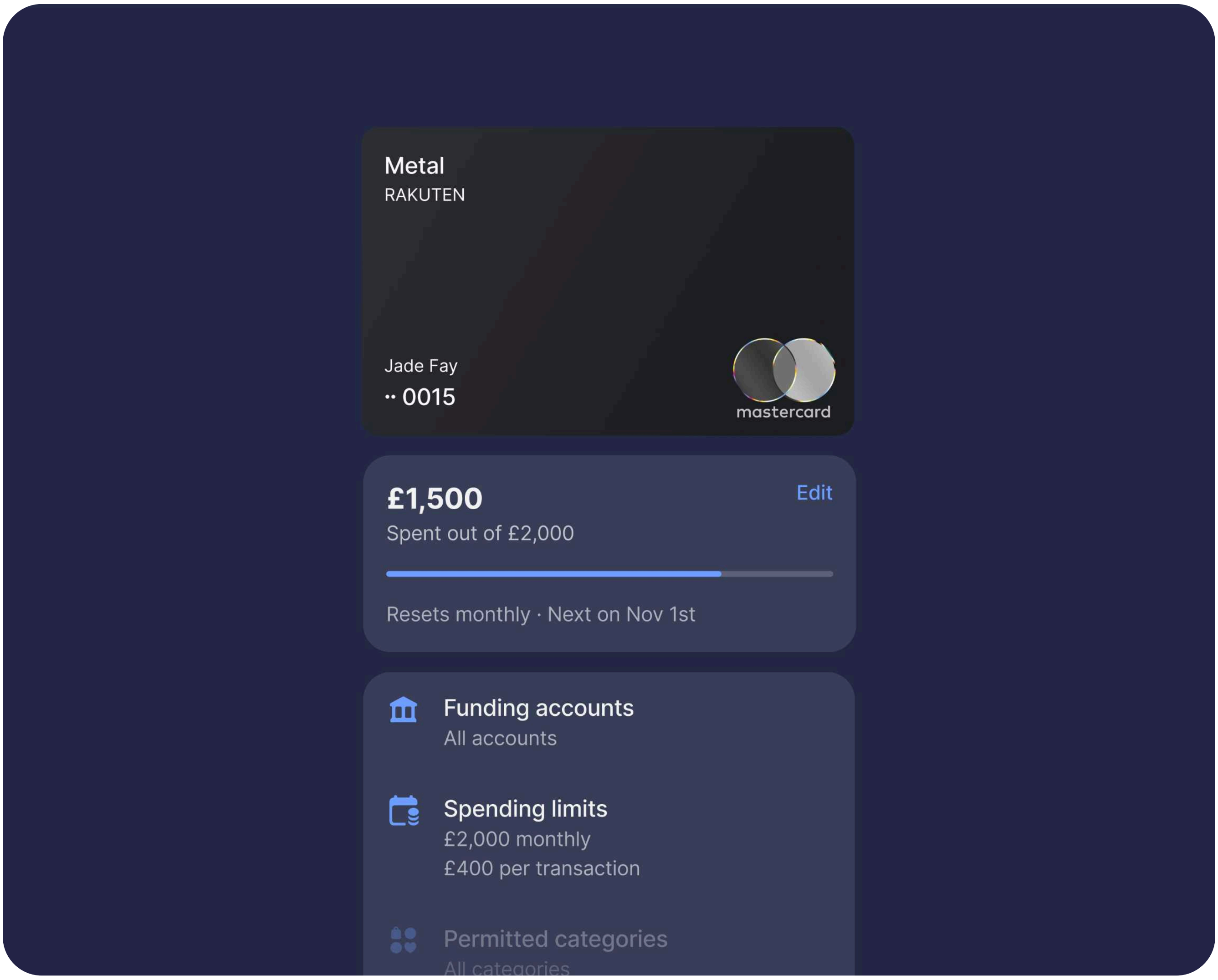
Reminder: only physical cards have a PIN. Virtual cards have no PIN.

Card spend controls

Your card may come with spend controls built in. These controls can be one-time or recurring spending limits, blocked merchant categories, and blocked countries.

View your spend controls

1. Go to Cards
2. Choose your card
3. If your card has a spending limit, you'll see the limit, remaining balance, and when the limit resets
4. Select **Settings** to see your card's other spend controls



Request a new card or limit increase

If you need a new card (e.g. for a new expense or vendor), or need to increase your card's limit, you can request both in-app.

To request a new card:

Go to Cards → select **Request card**

To request a limit increase:

Go to Cards → select the card → select **Edit** on the spending limit widget

For both types of requests, you can add a note explaining why you're making the request. Once submitted, the request will be sent to the assigned approver. Then you'll get a notification when the request is approved or rejected.

Depending on your company's account settings, you might not be able to make a card or limit increase request. If this is the case, you'll be prompted to contact your admin.

Chapter 3

HOW TO SUBMIT EXPENSES

If your company is using Expenses, you may have to submit expenses for your card transactions or reimbursements. Don't worry — we make this super easy.

Submitting expenses for card transactions

1. Make a card payment (make sure you keep hold of the receipt)
2. You'll get a push notification seconds later to submit the expense
3. Enter the required details and snap a picture of the receipt
4. Submit the expense, and it'll be sent to the relevant people to approve
5. And you're done. You won't be notified when your expense is approved, only if more information's needed

Important: different cards may have different expense submission rules. Submit your expenses as soon as possible, as your cards may be frozen if you don't submit them in time.

Receipt matching

Our in-house AI receipt matching tool lets you snap a picture of your receipt, and we automatically match it to the right transaction with up to 98% accuracy. It's an effortless time saver.

There are 2 ways to make use of receipt matching:

Add a receipt directly in-app

1. Go to your profile
2. Select [My receipts]
3. Snap a photo of the receipt, or select an image from your gallery and upload it to add to the expense
4. We'll scan and match it to the right transaction, and you're done

Tip — you can upload multiple receipts at once to save even more time

Forward a digital receipt from your email inbox

1. Go to your profile
2. Select [My receipts]
3. Copy your unique **@expenses.revolut.com** email address displayed at the top of the page
4. Forward your digital receipts from the email address you use to log in to Revolut Business to your unique email address
5. The forwarded receipt will be scanned and matched to the right transaction, and appear in **My receipts**


IMG_1232.JPG
Today, 05:43 · Match found

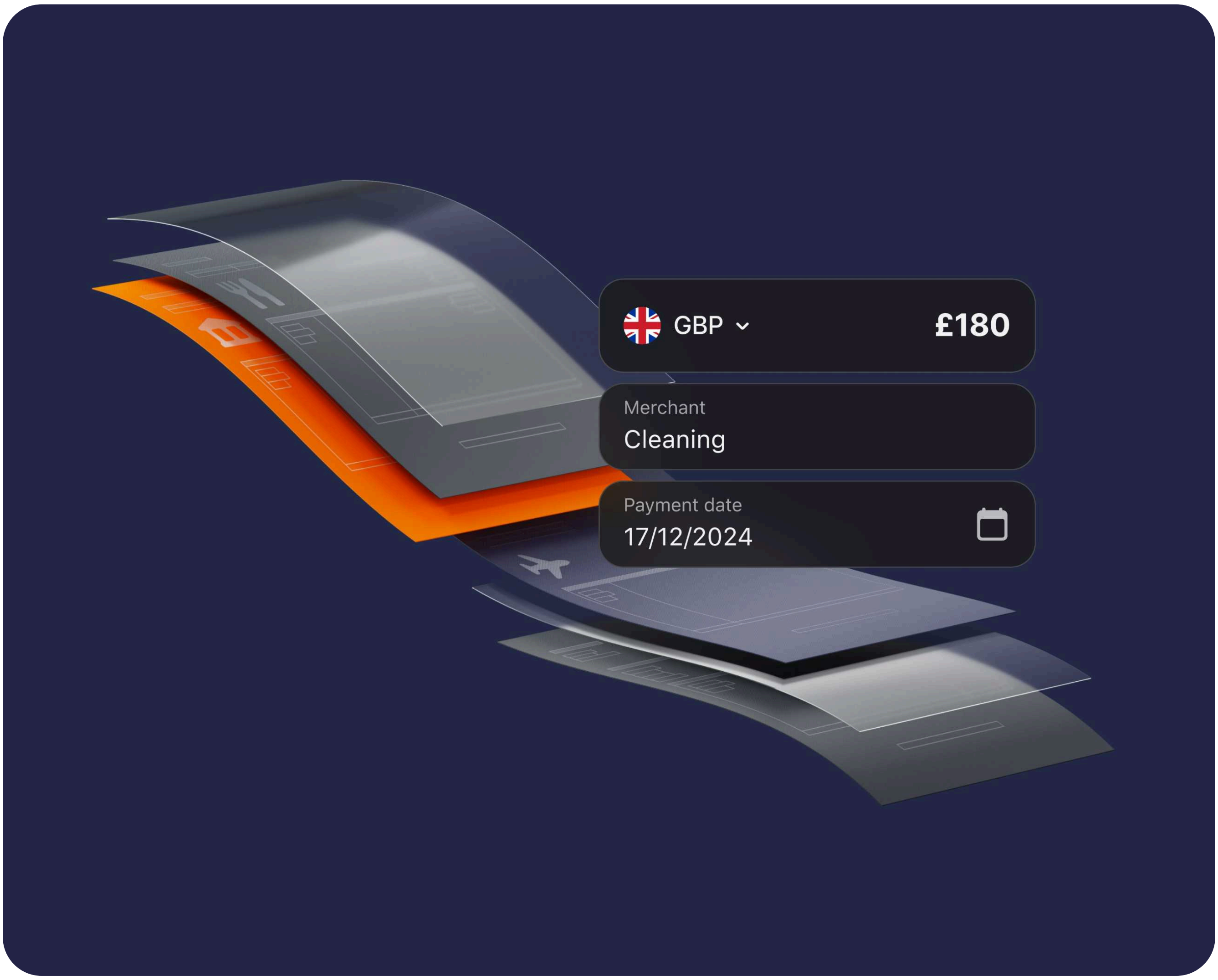
Submitting reimbursements

There may be occasions where you have to pay for a business expense out of your own pocket. You can record reimbursement requests (including expenses made using cash, personal cards, or cards from other bank accounts) and track them using Expenses.

Add out-of-pocket expenses

1. Go to Expenses → **New**
2. Select **Request reimbursement**
3. Enter the transaction amount, merchant, and payment date

You'll also have to add a receipt, expense category, description, and labels to provide more details about the expense, depending on your company settings.



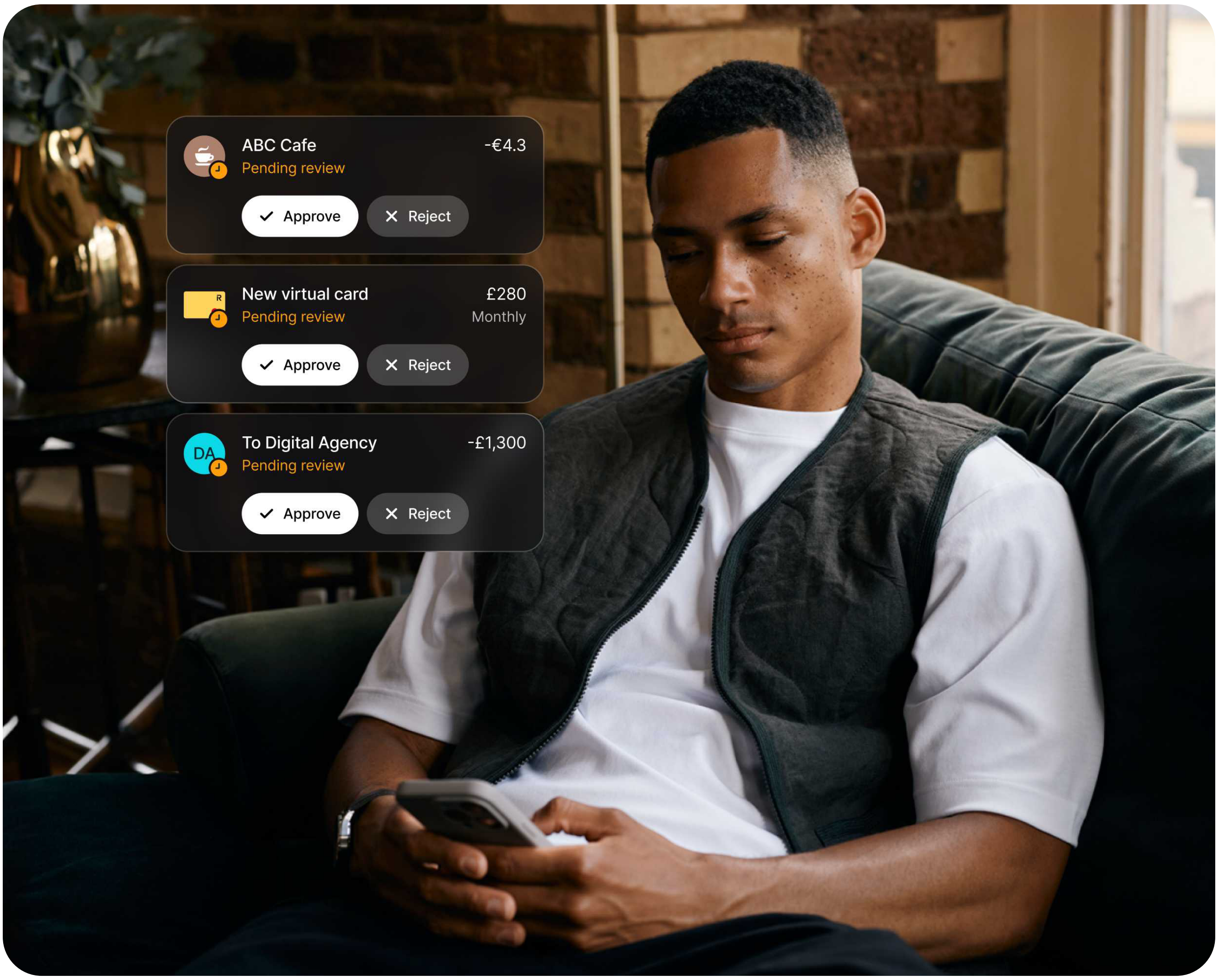
Chapter 4

BASICS FOR MANAGERS

If you manage a team, you may be responsible for managing their requests on Revolut Business, too.

Approvals

Depending on your company setup, you may have to approve team requests, including new card requests and limit increases, transfers, expenses, and reimbursements.



You’ll be notified via email and push when an employee submits a request. After logging in, any pending requests that require your review will appear in the approvals section on Home. Select an individual approval request for more information, then simply:

- **Approve** — this will approve the request. In some cases, requests may require several approvers and/or have several approval steps
- **Reject** — if for any reason the request is out of policy, you can reject the request and leave a comment letting the relevant team member know why

You’ll be reminded every week of any outstanding approval requests you need to review.

Need a hand?

You'll find the support you need in our Help Centre.

The information in this document is current as at 20 Jan 2025.