

# The Next Multibillion Dollar Play: Modern Age Banking

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Several niche markets holding a lot of value of interest to investors are the worldwide multi-billion-dollar leisure sector and the family remittance market. The former, is expected to be worth [\\$1.464.3 billion \(USD\)](#) by 2026, while the latter grew nearly 10% in 2018 to reach [\\$529 billion](#). Independently, it might seem like “apples and oranges”, but one Company intends to capitalize on these gains, along with gains expected in the financial technology (FinTech) lending market.

**RevoluGROUP Canada Inc.** ([TSX-V: REVO](#), [Forum](#)) is a multi-asset Canadian Company that is eager to deploy its vast array of advanced FinTech technologies into numerous sectors that people engage with on a daily basis, including:

- Leisure payments
- Travel Payments
- Retail and Hospitality payments
- Remittance Payments
- Real Estate Payments
- Pay-as-you-go phone top-ups
- Gift Cards & Online Credits
- Utility Bill payments
- Egaming
- Esports
- Alternative Lending
- Healthcare payments

According to data gathered by [LearnBonds.com](#), global FinTech lending (also known as the alternative loans industry) will hit a transaction value of \$312.6 billion (USD) this year, growing by 17% year-over-year, to reach \$390.5 billion in three years' time.

This is an immense gallery of opportunity and RevoluGROUP is armed with an arsenal of platforms to engage with each one of them through online and digital media services on the worldwide stage.

RevoluGROUP's flagship technology is the RevoluPAY app, a multinational payment app available on Apple and Android platforms. It was



(Image via RevoluGROUP. Click to enlarge.)

built entirely in-house and boasts proprietary, sector specific, technology using source code that is the property of the Company. RevoluPAY's built-in features are powered by blockchain protocols.

The intent was to interest users to download the RevoluPAY app, as that service is essential to the entire operation and would be used frequently. The only way to interact financially with the other verticals is to first download this app. A user simply adds money to the app and that is it, there is no way of returning charges, which is important for the Company, as chargebacks is a source of major loss for other providers.

Let's take a deeper look at some of these key revenue generating verticals ....

## **Expedia, Priceline, Agoda - VCC (Virtual Credit Card) Clearance for the leisure industry**

Expedia, Priceline, Agoda etc., pay 100s of millions annually to their partner B&B and Small hotel owners worldwide, through one-time use Virtual Credit Cards to settle each individual stay. RevoluPAY permits accommodation owners to convert their VCC payments into cash within seconds and, either send the money instantaneously to a bank account, send to another RevoluPAY e-wallet holder or, spend the money on the company's myriad of useful revenue verticals.





(Images via RevoluGROUP. Click to enlarge.)

**RevoluVIP International Inc. - travel expenses at net charge:**

This wholly owned subsidiary of the Company is located in the heart of the financial district of Vancouver, BC and generates revenue through annual memberships to a unique travel club which operates via the Company's self-sourced merchant services. RevoluVIP sources worldwide travel discounts for its Club members in many varied spheres, including: flights, hotels, car rentals, tours & excursions, retail, hospitality, food and beverages, as well as forex and leisure activities. RevoluVIP is a wholly owned, fully licensed, IATA, Amadeus accredited travel company operating +600 travel websites covering +130 countries worldwide.



**RevoluCHARGE - a looming multibillion-dollar industry:**

Mobile phone top-up recharges in developing nations is a surging market that has a deep intrinsic value, likely to fly under the radar of many investors.

In the western world, pretty much anyone with a phone has a regular contract with their service provider, however, the \$8 billion pay-as-you-go industry is still very common around the rest of the world and has been largely overlooked in developed nations.

The same people who send RevoluPAY remittances, family and friends from outside the country, are generally those who also take care of the constant top-ups of phones back home. The act of keeping the lines of communication open between loved ones has led to an immense industry for phone credit recharges and as the saying goes - "There's an app for that."

Launched in November 2018, RevoluCHARGE allows anyone to send pay-as-you-go credits from more than 500 mobile operators to anyone in over 140 Countries and 117 different currencies. Commissions average 10%, which even though is below average for the market, Company leadership believes this is an outstanding supplementary revenue stream and will be intrinsically beneficial to RevoluPAY app users.

**RevoluUTILITY - more than just paying Electricity, Gas, Water and Communications:**

Launched in June 2019, this app aims to broaden the worldwide appeal of RevoluPAY by giving users the means to purchase top-ups and credits for everything from music to gaming, online gambling, gift cards, phone payments, software, mobile apps and even public transportation.

**RevoluREALTY - bringing real estate out of the dark ages:**

The people behind RevoluGROUP have been involved in real estate for the better part of the last 20 years and as anyone who has bought property knows, paying for the property itself is just a single payment out of 10 or 15 or more. Everything from appraisal, insurance, inspection and notary, all adds up. With this vertical, everyone involved in this transaction can be paid up in a few minutes directly from the RevoluPAY app.

**RevoluEGAME - Computer game credits**

On the entertainment side, the Company has delivered a revenue vertical that targets the rapidly expanding sector of online video gaming.



(Images via RevoluGROUP. Click to enlarge.)

app will be of great use for people, given its numerous financial functions related to the Healthcare industry as a whole:

- Healthcare Appointment Scheduling
- RX Payment
- Pharmacy Payments
- Medical Insurance
- Insurance COPAY

Out of the 163 countries that the [World Health Organization](#) gathers data for, \$253 trillion is spent annually on health care. When looking at annual world spending as a whole, the cost rises to \$370 trillion.

Still to come in Q2 2020 - RevoluESPORTS, a vertical that will target the pros in this sector. Entire stadiums around the world have been filled to watch Esports tournaments and they are a significant factor in the video game industry. RevoluGROUP intends to gear RevoluPAY and RevoluESPORTS toward this professional subculture.

Esports revenues hit [\\$1.1 billion in 2019](#) globally, which was up 27% against the previous year. Revenues have been flooding in from everything relating to game credits, advertising, sponsorship and media rights to competitive video gaming competition sports using mobile and console video games, but no one has been able to properly capitalize on this craze ... until now.

These self-sustaining and current revenue generating verticals are leaning on immense increased revenue-generating potential.

**No competition in this playing field:**

For any other company to try to duplicate what RevoluGROUP is out to accomplish, it would mean a drastic overhaul of their payment infra-



Egaming grossed more than \$137.9 billion in 2018 and to capitalize on this movement, RevoluGROUP launched RevoluEGAME in Q1 2020, as well. Using the same proprietary technology, this app offers both entire games and, play credits for more than 3000 of the most popular games worldwide.

To launch RevoluEGAME the Company partnered with RAWG, the world's largest video game database and video game discovery service. RevoluEGAME allows users to buy game credits they can use in their games. In similar fashion to RevoluCHARGE's focus on pay-as-you-go for phones, RevoluEGAME also offers the same credits for online gaming stores that consumers could buy at any store via physical cards. The intent is to focus on countries where people don't have easy access to these top-up cards, but Company leadership stated that the largest uptick in interest here has been in Canada and the United States, because using this service over physical cards still saves time and money.

**Still to launch in 2020:**

An exciting vertical coming soon from the Company that will leverage the RevoluPAY app is RevoluMED. Expected to go live in Q1 2020, this





(Images via RevoluGROUP. Click to enlarge.)

structure, which is essentially impossible. The beauty of the Company's system of verticals tiered to its flagship RevoluPAY app, means that it won't suffer the typical hindrances associated with credit card payments, such as costly chargebacks and other forms of fraud. Because its verticals aren't necessarily susceptible to the multibillion dollar losses that credit cards see annually, the Company can offer lower prices and more competitive services within all of its revenue verticals.

RevoluGROUP spent more than 18 months developing this medium where this closed-loop payment system would be enhanced by adding on further verticals where users of the payment application would be grandfathered-in using RevoluPAY as the sole payment app.

The Company launched its proprietary RevoluPAY Visa Card to fill gaps where people could receive cash through ATMs from remittances received. This buys the company time to approach companies and banks to allow direct pick up of cash, in similar fashion to Western Union or MoneyGram but at a fraction of the cost.

During the building phase and while waiting for the central bank issued coveted PSD2 banking license to be approved, the Company built its verticals up in a calculated manner, including all subsidiaries required to carry out business in various jurisdictions. Very few publicly quoted companies with a low market cap such as what RevoluGROUP has, would have spent this amount of time establishing foundations with as many as five fully-fledged subsidiaries on four continents. RevoluPAY is fully operational through a central bank issued banking license exemption allowing the company to operate up to 3 million euros (approximately \$4.3 million (CAD) monthly, in the interim until their unlimited PSD2 processing license is granted. Once its full unlimited licenses are granted, the Company's leadership expects the business to explode.

Talking of licenses, the company is also pursuing MSB (Money Service Business) licenses in the United States, initially with 28 key remittance origin states and, then the rest.

### An overnight game changer?

RevoluGROUP has built a solid infrastructure with the right subsidiaries in place. The Company is poised and ready to capitalize on numerous industries through its various verticals, all of which tie back to its flagship RevoluPAY platform in a closed loop system. Investors should consider giving this Company a deeper look for further due diligence into the highly valuable sectors their numerous verticals look to capitalize upon.

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