

Revolut – International Pay Card for Employee Wages

1. Check eligibility first (critical step)

Before starting, the worker must confirm they meet Revolut's eligibility rules.

Key requirements:

- Age **18 or older**
- **Legal resident of a supported country**
- Valid **government-issued ID**
- Mobile phone and email address

For someone **working temporarily in the U.S.**, eligibility usually depends on one of these:

Scenario A – Worker keeps residency in home country

Example:

- J-1 or H-2B worker from Poland or Brazil.

They can:

- Open Revolut **as a resident of their home country**
 - Use it while physically in the U.S.
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2. Download the Revolut app

Account creation is done entirely through the mobile app.

Steps:

1. Download **Revolut** from:
 - Apple App Store
 - Google Play
 2. Open the app.
 3. Tap **“Sign Up.”**
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3. Enter basic registration details

The app will request several pieces of personal information.

Typical fields include:

- Mobile phone number
- Email address
- Full legal name
- Date of birth
- Country of residence
- Citizenship(s)

Revolut uses this information for **KYC (Know Your Customer) compliance**.

You will also create:

- A passcode for the app
 - Security settings (Face ID or fingerprint)
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4. Verify identity (KYC verification)

Revolut requires identity verification before enabling financial transactions.

Documents usually accepted

- Passport (most common for international workers)
- National ID card (EU citizens)
- Driver's license (some countries)

The app will ask the user to:

1. Take a **photo of the ID document**
2. Record a **selfie video or selfie photo**
3. Sometimes complete **liveness detection**

This confirms the person opening the account is the same as the ID holder.

Verification normally takes **a few minutes to several hours**.

5. Provide address and residency details

The worker must confirm their **primary residential address**.

Depending on the situation, this could be:

- Home country address (most common for seasonal workers)
- U.S. temporary housing address
- Employer-provided housing

Revolut may ask for **proof of address**, such as:

- Utility bill
 - Bank statement
 - Rental agreement
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6. Answer regulatory questions

The app typically asks a few compliance questions, such as:

- Purpose of the account
- Expected transaction amounts
- Employment status
- Source of funds

These questions **do not affect eligibility**, but help comply with anti-money-laundering rules.

7. Account approval

Once verification is approved:

- The Revolut account becomes active.
- The user receives a **multi-currency digital wallet**.

Revolut supports holding and exchanging **multiple currencies**, including USD.

8. Obtain bank details to receive wages

Inside the app the worker can create a **USD balance**.

Steps:

1. Tap **Accounts / Balances**
2. Select **USD**
3. Tap **“Account details”**

Depending on region, Revolut may provide:

- ACH routing number
- Account number
- SWIFT details

- IBAN (in some regions)

These allow employers to send:

- Direct deposit
 - ACH transfers
 - International bank transfers
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9. Give the payroll details to the employer

The worker provides their Revolut bank details to the employer's payroll department.

Typical payroll information required:

- Account holder name
- Routing number (ACH)
- Account number
- Bank name
- Address (sometimes)

The employer can then send wages through:

- ACH transfer
 - Wire transfer
 - Payroll system
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10. Order a Revolut debit card

Workers can request a **physical Revolut debit card**.

Steps:

1. Tap **Cards**
2. Select **Order physical card**
3. Enter delivery address

The card allows the worker to:

- Spend wages in stores
 - Withdraw cash at ATMs
 - Pay online
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11. Using the account for wages

Once wages arrive, workers can:

- Spend directly using the card
- Convert USD to another currency
- Transfer money to a bank account in their home country

Revolut's system automatically converts currency at near-interbank rates (within limits).

12. Typical timeline

The entire process usually takes:

Step	Time
Account signup	5–10 minutes
Identity verification	minutes to 24 hours
Card delivery	5–10 days

Important limitation for international workers in the U.S.

Revolut's U.S. availability has historically been limited and dependent on banking partnerships and regulatory approvals. The company continues expanding its U.S. operations and has even applied for a **U.S. banking license** to broaden services.

Because of this:

- Some users may experience **waitlists or additional verification**.
- Certain payroll systems may prefer **traditional U.S. bank accounts**.

Countries that ALLOW Revolut accounts for pay in US Wages: United Kingdom, All of the EU including Norway & Iceland, Australia, Brazil, Japan, Singapore, Switzerland & New Zealand
