Revolut ↔ 9M Onboarding Guide

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Revolut ↔ 9M Onboarding Guide (Draft v1)

A clear, step-by-step guide to move funds between Revolut and 9M, plus the security prompts you'll meet along the way. Written for beginners in plain English.

0) Quick Overview

Goal: Move money between your bank, Revolut, and 9M to fund stakes (and back again when you withdraw).

You'll do this in three simple phases:

1. **Enable crypto in Revolut** (a one-time setup with a short investor quiz + 24-hour wait).
2. **Fund and send USDT** from Revolut to your 9M deposit address (matching the network exactly).
3. **(Optional) Withdraw** from 9M back to your Revolut crypto wallet, then exchange to GBP.

Tip: If you're showing a new person, start with a **£10 test transaction** first. It builds confidence and helps catch typos before moving larger amounts.

1) Prerequisites

- A verified **Revolut** account (latest app version).
- A verified **9M** account.
- **USDT network your 9M deposit screen shows** (we use MATIC/Polygon) because of lower fees.
- A small buffer for **network fees** (varies by network).

Revolut Checklist: Photo ID ✓ | Face verification ✓ | App updated ✓ | Bank card linked ✓

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2) Part One — Enable Crypto in Revolut (one-time)

1. Open **Revolut → Crypto (bottom tab)** and begin the short investor setup.
2. Complete the investor questions honestly. (Examples of typical answers many users select are included at the end of this guide under **Security Questions – Part One**.). Important you take your time over these questions.
3. **Accept agreements** and finish.
4. **Cooling-off period:** Revolut normally requires **24 hours** before you can buy or transfer crypto.

If the questions have changed or you're unsure, check with your team lead. The aim is just to confirm you understand that crypto is high risk and volatile.

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3) Funding Paths (Step-by-Step)

Before you move money — locate your Revolut bank details

If you prefer a **bank transfer** into Revolut (instead of topping up by card), open **Accounts → [Your GBP account] → Details**. The **Details** button has an icon that looks like a **Roman temple**. There you'll find your **sort code** and **account number** to send GBP into Revolut from your bank (as you would with any bank transfer).

A) Bank → Revolut → Buy USDT → Send to 9M

1. **Top up Revolut** from your bank (bank transfer or card, depending on your country).
2. In Revolut, go to **Crypto (bottom tab)** and **buy USDT** for the amount you plan to stake.
3. In your **9M app/website**, open **Deposit/Recharge → USDT**, copy your **USDT deposit address** and **note the network** shown there (**MATIC/Polygon**).
4. Back in **Revolut → Crypto → USDT**, choose **Send/Transfer → External wallet**.
5. **Paste your 9M address** and **select the same network** as in step 3 (must match exactly).
6. Enter the **amount**, review any **network fee**, then **confirm**.
7. Wait for blockchain confirmations; the funds then appear in your 9M balance. Stake as usual.

Safety: Never guess the network. **Address + network must match** or the funds can be lost.

Tip: For **lower fees**, choose **MATIC (Polygon)** when **both 9M and Revolut support Polygon** for your USDT transfer. Note: **MATIC and Polygon are the same network**; 9m Label Matic - Revolut label **Polygon**.

B) Revolut (already holding USDT) → 9M

If you already hold USDT in Revolut, skip the buying step and go straight to **Send → External wallet**, using your 9M **USDT deposit address** and matching **network**.

C) 9M → Revolut (Withdrawals)

1. In **Revolut**, open **Crypto → USDT → Receive** to view your **personal USDT address** and supported networks.
2. In **9M**, select **Withdraw/Claim/Transfer out**, choose **USDT**, **paste your Revolut USDT address**, and **select the same network** Revolut supports for that address.
3. Confirm and wait for confirmations. Funds land in Revolut.
4. (Optional) Convert USDT → GBP (see next section).

D) Convert USDT → GBP inside Revolut

- In **Revolut**, open **USDT → … (More) → Exchange** (or **Move**), select **To: GBP**, enter the amount, and **confirm**the exchange.

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4) Part Two — Security Prompts You'll See (Anti-Fraud & Risk Checks)

Revolut may display additional prompts when you:

- **Enable crypto** for the first time.
- **Send to an external wallet** (e.g., 9M).

Typical prompts include:

- Confirming you understand crypto is **high risk** and values can go to zero.
- Confirming you're **sending to your own wallet** (not to a stranger or due to pressure).
- Acknowledging **blockchain transactions are irreversible**.
- Verifying the **purpose** (e.g., personal investment) and that you've **read T&Cs**.
- In some regions, limits or a **cool-off timer** for first-time sends.

If a warning stops your transfer, wait and try again later, or contact Revolut Support. Keep screenshots so a team lead can quickly advise.

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5) SECURITY QUESTIONS — Part One (Investor Setup Examples)

When enabling crypto, Revolut asks a short quiz. **Example patterns** often used by users (for training only — always answer truthfully as applicable to you):

- **Type of investor:** Restricted
- **Investment allocation:** 4% & 4%
- **Nominee:** You retain full control
- **When selling:** Market conditions
- **When investing (risk):** Losing all the money
- **Understanding risk:** Volatile
- **Regulatory:** Comply with FCA
- **Learning:** Reading T&Cs
- **Agreements:** Accept
- **Wait:** Up to 24 hours

Note: Exact wording can change. The key idea is you acknowledge risk, control, and volatility.

5b) SECURITY QUESTIONS — Part Two (External Transfer Prompts)

These appear when you **send to an external wallet** (e.g., your 9M deposit address). The exact wording varies, but expect items like:

- **Is this your own wallet?** (Typical answer: *Yes — it's my own crypto account/wallet*.)
- **Are you being pressured or coached by someone to send?** (*No — this is my decision.*)
- **Transfers are irreversible — do you understand?** (*Yes — I understand I can't recall the transfer.*)
- **What's the purpose of the transfer?** (type … *Other.*)
- **Do you know the recipient?** (*Yes — it's my account / my exchange wallet.*)
- **Have you checked the address and network carefully?** (*Yes — I copied the address and matched the network exactly.*)
- **Do you accept the risks/volatility of crypto?** (*Yes — I accept the risks involved.*)
- **No guaranteed returns — do you acknowledge this?** (*Yes — I understand there are no guarantees.*)

Guidance: The goal is to confirm you're not being scammed, that you control the destination, and that you accept the risks and irreversibility.

Note: At this point you will be asked to wait a further **3 hours before Revolut transfers funds to 9m**, after which you can stake. You will be informed funds have been transferred into your 9m account.

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6) Common Pitfalls & Fixes

- **Network mismatch:** Funds can be lost if you pick the wrong network. Always match the network shown on your **9M deposit screen** (for deposits) or your **Revolut USDT receive screen** (for withdrawals).
- **24-hour wait not finished:** New crypto users may be blocked from buying/sending until the cool-off ends.
- **Daily/weekly limits hit:** Try a smaller amount or wait until limits reset.
- **Address copied incorrectly:** Use **copy** (not typing), and consider a **£10 test** first.
- **Fees confuse the total:** Networks charge small transfer fees; Revolut may show these before you confirm.
- **KYC incomplete:** Finish identity checks in both Revolut and 9M.
- **App out of date:** Update Revolut and 9M apps before funding.

7) Good Practice (Team Coaching Notes)

- **Use a test amount** on the first run (e.g., £10/£20).
- **Screen-share coaching:** Talk people through the first deposit live on Zoom.
- **Keep a stake log** (date, fund, cycle, amount, tx hash). A simple spreadsheet avoids confusion later.
- **Screenshots:** Capture the deposit address + network on the sender side every time.
- **Explain the "why":** You're matching networks to make sure the parcel (your USDT) uses the correct courier route.

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8) Mini Checklists

Deposit (Revolut → 9M)

☐ Crypto enabled + 24h wait complete
☐ Bought USDT
☐ Copied 9M **USDT address**
☐ Network matches 9M
☐ Small test sent
☐ Full amount sent

Withdraw (9M → Revolut)

☐ Copied Revolut **USDT receive address**
☐ Network supported by Revolut
☐ Small test sent
☐ Full amount sent
☐ (Optional) Exchanged to GBP

10) What to Do if Something Fails

- **Transfer pending for ages:** Check the block explorer for your **tx hash**. If no hash, it hasn't left Revolut yet.
- **Sent to wrong network/address:** Contact support immediately; recovery is rarely possible, but ask.
- **App errors:** Force-quit and update. Try Wi-Fi and mobile data.
- **Compliance hold:** Answer in-app questions; be patient and keep records.

Final Notes

- This guide focuses on **process**, not performance claims. Always invest responsibly.
- If you're helping a new member, send them this guide and walk them through their first £10 transfer on a call.

Open your Revolut Bank Account
and add money to it (typically £10)
Choose FREE Revolut Account
Then transfer the amount you wish to
Stake into your Revolut Account