

# RoamCard

*eSIM + local-SIM aggregator that auto-switches to cheapest local option as you cross borders. Airalo is growing but generic; auto-switch is the killer feature. \$5-15 per trip + small carrier margin.*

<b>Category</b>	Set 6 · Consumer & Family
<b>Customer</b>	International travellers (business + leisure) crossing borders with data needs; digital nomads; frequent multi-country travellers
<b>Monetisation</b>	\$5-15 per trip plan · \$9/mo Frequent Traveller (covers up to 3 countries/mo) · carrier-margin share on data usage
<b>Build effort</b>	Med
<b>Plan version</b>	v1.0 — 2026-05

## Executive Summary

RoamCard is an eSIM + local-SIM aggregator with the differentiating feature of automatic switching to cheapest local option as the traveller crosses borders. The category opportunity: Airalo + Holafly + Saily + similar eSIM aggregators have grown sharply through 2022-2026 (international roaming charges are universally hated; eSIM technology removed friction of SIM-swapping). But existing aggregators offer per-country plans the user manually selects + activates per trip. RoamCard's auto-switch feature (detect cross-border, automatically activate appropriate local eSIM, no user action required) is the workflow upgrade.

Pricing: \$5-15 per trip plan (single-country), \$9/mo Frequent Traveller subscription (covers up to 3 countries/month with data allocation), plus small carrier-margin share on data usage above plan limits. Year-1 target: 35,000 paid trips + 1,800 active subscribers generating ■3.4 crore annual revenue against ■62 lakh costs. Cash-positive month 3.

## The Problem

International travellers crossing borders face frustrating connectivity choices. Option 1: home-carrier roaming at extortionate per-day fees (\$10-15/day plus data caps). Option 2: airport-purchased local SIM at destination (works but requires queueing + paperwork + physical SIM swap). Option 3: eSIM aggregators (Airalo + Holafly + Saily) require user to manually purchase + activate per-country eSIM per trip, then deactivate after.

For travellers crossing multiple borders in a single trip (Eurorail journey across 4 countries; ASEAN business trip across Singapore + Indonesia + Vietnam; multi-stop North America trip), the manual per-country eSIM activation is operationally tedious + frequently forgotten resulting in unexpected roaming charges.

Market gap: an aggregator that handles cross-border auto-switching invisibly + offers monthly subscription convenience for frequent travellers.

## The Solution

RoamCard's structural product. Per-trip purchase or monthly subscription. Connected eSIM profile that auto-detects cross-border (via network signal + GPS) + automatically activates the relevant country's data plan + deactivates the previous country's plan + notifies user of the switch.

Coverage: launch with 60+ countries across primary travel routes (Western Europe + ASEAN + North America + UK + UAE + Australia + select Latin America). Expansion to 120+ countries by end of year 1.

Per-trip plans: simple purchase by destination + duration + data amount. Example: 'Italy, 7 days, 3GB' = \$9.

Frequent Traveller monthly subscription (\$9/mo): covers up to 3 country-activations per month with bundled data (e.g., 5GB across all countries used). For frequent multi-country travellers — overall cheaper than per-trip + auto-switch convenience.

Three structural differences from existing aggregators. First, auto-switch (workflow upgrade). Second, monthly subscription option (vs. only per-trip). Third, multi-country trip bundling (single purchase covers Eurorail across 4 countries).

## Market Opportunity

International traveller market: ~1.4 billion international tourist arrivals annually pre-pandemic; recovering to ~1.5B by 2026. Of these, the addressable subset wanting structured data solution: ~400-600M trips/year.

At blended ARPU of \$20 per trip + \$108/yr for subscribers, the SAM is ~\$8-12B annually. Airalo's reported revenue is in the \$100M+ range; market is large + growing.

Adjacent expansion. Year 2: voice + SMS support (not just data). Carrier-partnership tier (white-label for airlines + hotel chains to offer to customers). Year 3: business-traveller enterprise tier (Fortune 500 with managed international-travel data programs).

## Target Customer

Primary persona: a 38-year-old management consultant flying internationally 2-3 times/month across US + UK + Singapore + Dubai. Currently uses home-carrier roaming (\$15/day + caps) or Airalo (per-country activation friction). Will pay \$9/mo Frequent Traveller subscription immediately on awareness.

Secondary persona: a 41-year-old leisure traveller planning 2-week Eurorail trip across 5 countries. Will pay per-trip multi-country bundle for ~\$45 covering all 5 countries auto-switching.

Tertiary persona: a 28-year-old digital nomad living across 3-4 countries per quarter. Will pay \$9/mo Frequent Traveller for sustained convenience.

## Product

Onboarding: eSIM profile installation (10-minute setup via QR code), home-carrier configuration, payment method.

Per-trip purchase: destination + duration + data selection → instant activation.

Frequent Traveller subscription: monthly plan with up to 3 country-activations + bundled data allocation.

Auto-switch infrastructure: cross-border detection + automatic eSIM profile activation + user notification of switch.

Multi-country trip bundling: single purchase covering planned itinerary.

Coverage: 60+ countries at launch, expanding to 120+ by end of year 1.

Carrier-partnership infrastructure: wholesale data agreements with local carriers per country.

Account dashboard: data usage tracking + trip history + spending insights.

## Technical Architecture

Frontend: React Native mobile + Next.js web.

Backend: Go on AWS (multi-region for low-latency carrier activations globally).

Carrier integrations: per-country wholesale-carrier API integrations (Telna + Mavenir + 1NCE-style wholesale eSIM platforms as foundation).

Cross-border detection: combined GSM cell-tower + GPS + IP-geolocation logic.

eSIM provisioning: SM-DP+ server integration for over-the-air eSIM activation.

Payments: Stripe for international.

## Business Model & Unit Economics

Per-trip + monthly subscription. Per-trip \$5-15 (varies by country + duration + data). Frequent Traveller subscription \$9/mo (3 country-activations + 5GB allocation). Plus small carrier-margin share on data above plan limits.

Conversion: trial purchase converts to subscription at 18% within 6 months for frequent travellers.

Gross margin: 38% blended (carrier-wholesale cost is the major component; significant margin pressure from carrier-side cost structure).

LTV: per-trip customer ~\$60/year average; subscriber \$108/yr × 14 mo avg = \$126.

### Unit Economics (Year-1 base case)

<b>Year-1 paid trips (target)</b>	35,000
<b>Year-1 active subscribers</b>	1,800
<b>Year-1 revenue</b>	\$400,000 (~₹3.4 crore)
<b>Gross margin</b>	38%
<b>CAC</b>	\$15
<b>Year-1 all-in costs</b>	~₹62 lakh
<b>Year-1 net contribution</b>	~₹65 lakh

## Go-to-Market

Channel 1 — Traveller-community organic (40%): r/digitalnomad + r/solotravel + frequent-flyer communities + travel-creator audiences.

Channel 2 — Content + SEO (30%): substantive content on international data + roaming comparisons + per-country guides.

Channel 3 — Affiliate + travel-app integrations (20%): partnerships with travel-booking apps + flight-aggregator apps for cross-promotion.

Channel 4 — Paid acquisition (10%): targeted Meta + Google Ads to international-traveller lookalike audiences.

### Roadmap (first 12 months)

- Month 1-3: MVP with 30-country coverage + per-trip purchase + per-trip auto-switch. 2,000 paid trips.
- Month 4-5: Expand to 50 countries + Frequent Traveller subscription, 8,000 paid trips + 400 subscribers.
- Month 6-8: Multi-country trip bundling, 90 countries, 18,000 paid trips + 1,000 subscribers.
- Month 9-10: 120 countries, 28,000 paid trips + 1,500 subscribers.
- Month 11-12: 35,000 paid trips + 1,800 subscribers, ₹3.4 crore annualised.

### Key Risks

- Carrier wholesale margin pressure: this is a margin-thin business by category. Mitigated by scale + carrier-partnership leverage + Frequent-Traveller-subscription cushion.
- eSIM technology + carrier-policy evolution: technical landscape changes continuously. Mitigated by tracking standards + maintaining multi-platform compatibility.

- Airalo / Holafly response: incumbents could add auto-switch. Mitigated by speed + execution quality + Frequent-Traveller-subscription differentiation.
- Per-country regulatory complexity: each country has its own telecom regulations + carrier-partnership requirements. Mitigated by carrier-partner-led expansion (they handle local regulation).
- Mobile-OS support changes: iOS / Android eSIM support continues to evolve; new restrictions possible. Mitigated by close OS-vendor relationships + multi-platform support.