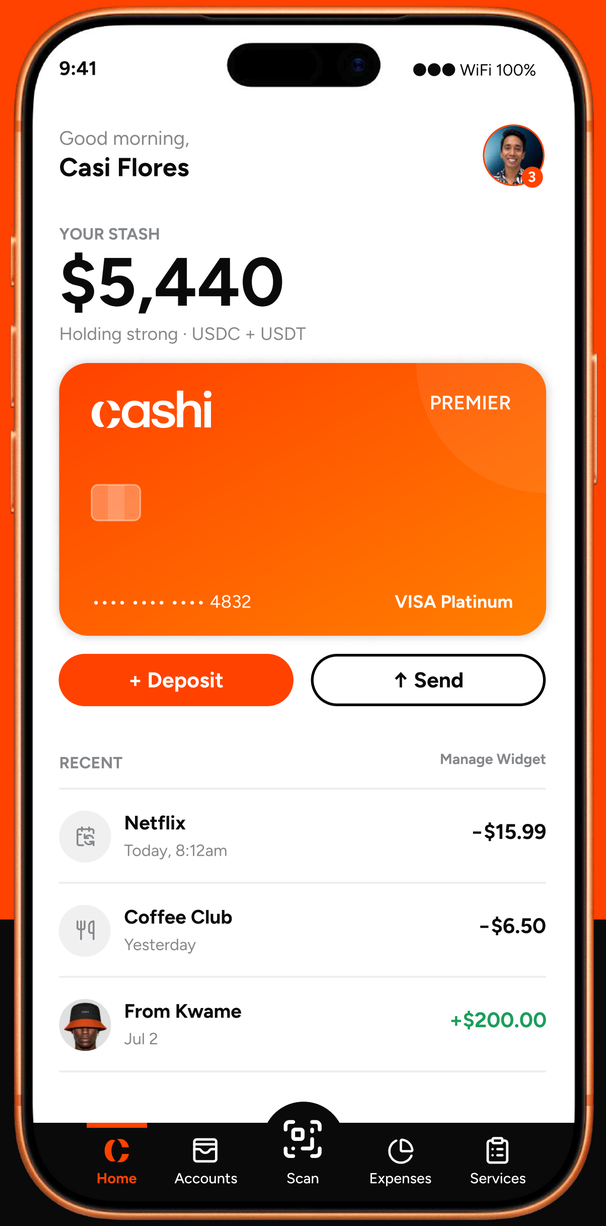
cashi

Design That Earns Trust

A Head of Design perspective on building Cashi into the most trusted financial platform.



Prepared By: Raydi Cham

DESIGN CHALLENGE FOR HEAD OF DESIGN POSITION AT CASHI

2026

Stablecoins crossed the point of no return. The race to own brand trust starts now.

$10.9T

Stablecoin volume 2025 Up 91% YoY.
The infrastructure race is over.

1.4B

People without stable currency access.
They have phones. They have no card that works.

50%

Average annual currency depreciation in key Cashi markets:
Nigeria, Argentina, Egypt.

0

Fintech brands that cracked trust for this user.
That's Cashi's entire window.

THE STRATEGIC TRUTH:

KAST raised $80M Series A. Crypto.com has Matt Damon & Eminem. Wise has 10 years of earned trust.
Cashi can't out-spend them. But it can out-design them. Design is the only moat money can't easily buy.

Source: Bessemer Venture Partners, citing Allium + Visa data
In 2025, adjusted stablecoin transaction volumes grew 91% to $10.9T, rivaling Visa's $14.2T of annual payments volume.
https://www.bvp.com/atlas/stablecoins-from-defi-primitive-to-global-financial-infrastructure

Source: World Bank Global Findex Report 2025
Worldwide, 79% of adults have an account at a bank or similar financial institution — meaning approximately 1.3 billion adults remain outside the formal financial system, of whom around 900 million own a mobile phone.
https://www.biia.com/financial-inclusion-at-record-high-but-1-3-billion-still-unbanked-world-bank-global-findex-2025-report/

Source: Visual Capitalist / Plasma, citing World Bank Findex 2025 data
In the first half of 2025, one currency dropped over 50% against the U.S. dollar. The most unbanked countries all show major disparities between phone and account ownership — many adults without accounts because fees are too high, providers too far away, or local currency too unstable.
https://www.visualcapitalist.com/sp/pla02-unbanked-in-a-connected-world/

Four users. One product built for all of them.

From crypto-curious to crypto-native. Cashi meets every user where they are.

Crypto-curious → Crypto-native

01 — Casi Flores

The Excluded

Age 28 Freelance Designer

Lagos, Nigeria

PAIN

- Card rejected at Netflix, Spotify, Airbnb
- Naira lost 40% of value in 2024
- No access to a dollar account

GOAL

Hold USD and pay for global services without workarounds.

TRUST LEVEL

DESIGN IMPLICATION

Onboarding must assume zero crypto knowledge. Plain English only. First win before first ask.

"I just want to pay for Netflix without asking my cousin in the UK."

02 — Diego

The Pragmatist

Age 34 E-commerce Seller

Buenos Aires, Argentina

PAIN

- Peso lost 54% vs USD in 2024
- Wire transfers cost 8-12% and take 3-5 days
- Bank freezes accounts on large foreign transfers

GOAL

Receive, hold and spend dollars instantly without losing value.

TRUST LEVEL

DESIGN IMPLICATION

Emphasise speed and stability. Show USD balance large. Confirmations must feel instant.

"I get paid in dollars. I just need them to stay dollars."

03 — Fatima

The Explorer

Age 31 Remote Tech Worker

Cairo, Egypt

PAIN

- Egyptian pound devalued 3x in 2 years
- Forced to convert USD at unfavourable bank rates
- Most crypto products feel too technical or too basic

GOAL

A premium, trustworthy product that handles USD with sophistication.

TRUST LEVEL

DESIGN IMPLICATION

Design quality IS the trust signal. Typography and motion matter. Can use stablecoin terminology.

"I understand stablecoins. I just want a product that treats me like an adult."

04 — Kwame

The Native

Age 26 Web3 Developer

Accra, Ghana

PAIN

- Spending crypto requires converting to GHS losing 6-8%
- Existing cards require custodial wallets he does not fully trust
- Needs multi-chain support across ETH, Solana, Arbitrum, Base

GOAL

Spend directly from stablecoin wallet anywhere Visa is accepted.

TRUST LEVEL

DESIGN IMPLICATION

Show security credentials prominently. Chain transparency. Transaction history with block data.

"I live on-chain. I just need my card to catch up."

Every competitor is designed for someone else.

Crypto.com
Incumbent · Celebrity-led

- Dark, cold, intimidating, built for traders
- Matt Damon , Eminem budget, unreplicable
- Strong card design, weak brand warmth

Weakness
Crypto-native only
No emerging market focus

KAST
Closest rival · $80M Series A

- Multi-chain USDC/USDT · 140+ countries
- Community-led growth · 1M+ users
- 900-screen redesign Mar 2026, fast

Weakness
Solana-native feel
Crypto-first, not people-first

MetaMask
DeFi native · Web3 brand

- Self-custody, funds in your wallet
- Massive Web3 distribution advantage
- 150M+ Mastercard merchants

Weakness
Fox logo repels mainstream
Zero emotional warmth

Wise
Transparent FX · Premium feel

- Trust through radical transparency
- Clean, legible UI, best benchmark
- Mid-market FX rates across 40+ currencies

Weakness
No crypto or stablecoin rails
Cold, feels like a calculator

Revolut / Nubank
Neobank · Consumer-first

- Strong brand personality and community
- Nubank: 125M users across LatAm
- Revolut: 65M users, 48+ countries

Weakness
Fiat-first architecture
Not in Cashi's target markets

Bitnob / RedotPay
Emerging market adjacent

- Africa-first, USDT/USDC focus
- Stablecoin to card, no trading features
- Ground-level market understanding

Weakness
Weak brand identity
No lifestyle or premium positioning

cashi

Cashi, The White Space
Warm, human, professionally warm · Orange in a sea of dark/cold · Built for the user left behind by every competitor above

The Claude to everyone else's ChatGPT, and the only brand in this category designed from inside emerging markets.

The foundations are strong. The coherence isn't there yet.

WHAT I FOUND IN THE BRAND AUDIT

01
Two visual personalities competing
Editorial photography (premium, restrained) vs 3D illustration system (playful, gamified), both present with no clear hierarchy.

02
No motion language
A payment app with no defined animation principles. Every interaction is a trust moment, none are designed as brand moments.

03
Missing copy system
Tone of voice lists words. It doesn't give anyone enough to write a push notification, an error state, or an onboarding prompt independently.

04
No market adaptation framework
Real people from Nigeria, Brazil, Egypt in photography, but no guidance on Arabic RTL, Portuguese, or local UI adaptations.

WHAT I'D BUILD FIRST

01
Assign each visual mode a domain
3D illustrations → product (empty states, onboarding, education). Photography → brand (hero, social, campaigns). Never competing.

02
Motion principles document
Card reveal, payment success, balance update, each a branded moment. Generous, unhurried, trustworthy. Not snappy.

03
Copy system with before/after
Not principles. Rules. Real examples for every surface type, in Cashi's vocabulary: hold, stash, send, spend.

04
Localisation architecture
Component-level swappability for right to left, language expansion, images, cultural trust signals, built into the design system from day one.

FROM BRAND GUIDELINES: **"Every swipe is a brand impression."**
This principle extends to every push notification, error state, and loading screen. My job is to build the system that enforces it everywhere.

Five things I'd do in the Stablecoin spending card space.

01	**Own the moment money works** Ritual design for first-transaction success	Every competitor celebrates features. Nobody celebrates the moment. For a user whose card was rejected 6 times this week, the first Cashi tap that works is a life moment. We should design it like one. Animation, copy, haptic, push notification, all coordinated around that single emotional peak.
02	**Market-native visual language** Designed in Lagos and Cairo, not exported there	Every global fintech uses the same Western illustration library. I'd build a Cashi visual system that reflects the actual faces, environments, and daily rhythms of the markets we're in. Not stock. Not aspirational. The photography guidelines already say "real people", I'd make that a design principle that runs through every surface.
03	**Onboarding for the skeptic** Built for the cautious user, not the convert	Most fintech onboarding assumes the user wants to be there. Cashi's target user is cautious, they've been burned by financial products before. I'd design an onboarding that earns trust step by step: minimum viable information requests, real-time reassurance, and a first transaction that works before we ask for anything else.
04	**Ambassador design system** Give the community brand tools, not just a referral link	I'd build a system of community-ready brand assets, templates, social formats, local-language copy, that make every ambassador a consistent brand expression, not a wild card. KAST's growth came from community. Brand tools amplify it.
05	**AI-accelerated, human-judged** Scale execution without scaling the team	I use AI to accelerate production (asset variants, copy drafts, rapid prototypes) while applying the judgment, taste, and brand architecture that keeps it coherent. A team of 3 designers operating with AI leverage can output what a team of 8 used to. That's the model I'd bring.

Calm.
Confident.
Cashi.

Safe. Accessible.
Quietly confident.

DECISION 01 · HIERARCHY

Balance is the hero, not the logo

For a user whose naira lost 50% this year, their USD balance is emotionally significant. 38px ExtraBold. The biggest number on screen.

DECISION 02 · LANGUAGE

"Your stash" not "Balance"

One word change carries the entire brand philosophy. "Stash" = cash + cache. Warm, distinct from every bank on earth. Language is design.

DECISION 03 · CARD

Object, not a UI element

3D depth + orange gradient glow. Reads as a physical possession. Something earned. Something valuable. Every swipe is a brand impression.

DECISION 04 · ACTIONS

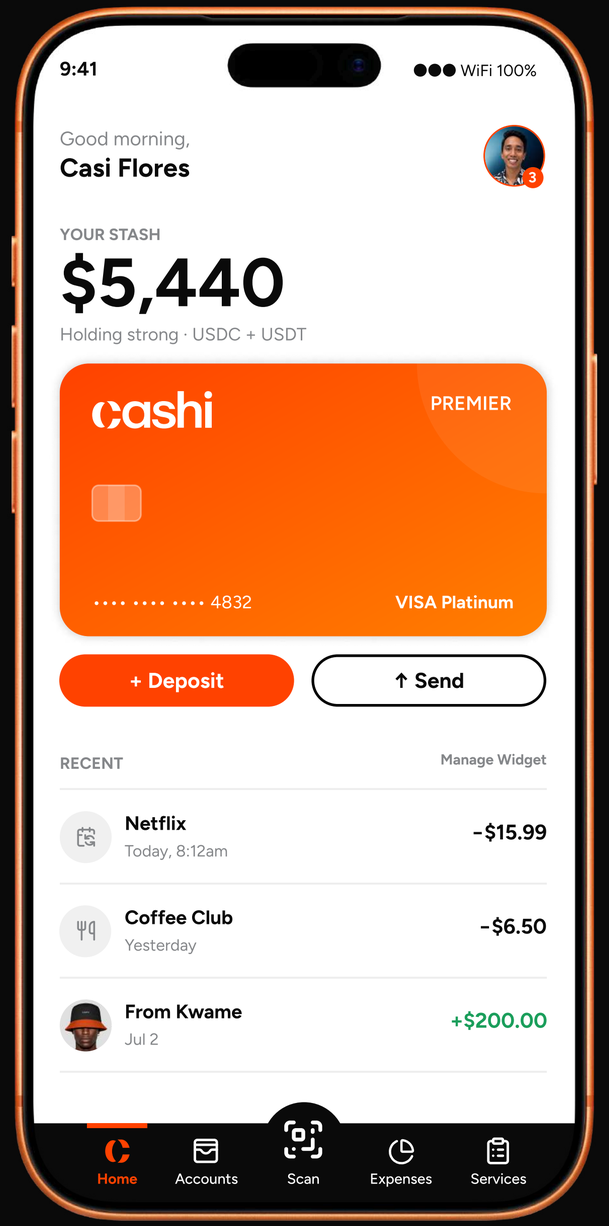
Two choices. Not six.

One primary (Deposit · black fill), one secondary (Send · outlined). Confidence through restraint. Cognitive load is the enemy of adoption.

DECISION 05 · TRANSACTIONS

Merchant names, not chain addresses

Netflix. Starbucks. Kwame. Not 0x4f2a... Technology is invisible. Outcomes are human.



Design principles applied:

- **Broken White background**
  #F6F2F1 from brand guidelines, warm, not clinical
- **Figtree ExtraBold for balance**
  The brand typeface at max weight for the hero number
- **No blockchain jargon**
  USDC/USDT mentioned once, then invisible
- **Two actions only**
  Cognitive restraint = trust signal
- **Card as physical object**
  Shadow + gradient depth, not flat

Lead with the pain.
Earn the click.

Trust-first architecture · No jargon above the fold

cashi

Home | Benefits | Insights | Supports

EN | Join cashi

Global Spending Card • Visa Platinum • 170+ Countries

Your Money Deserves A Stronger Home

Pay, send, receive and move crypto all around the world. Just cashi.

Join cashi

BLOCKCHAIN NETWORKS: VISA · CIRCLE · tether

Benefits

Dollar Card, Everywhere

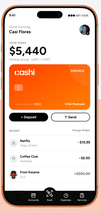
One Visa Platinum card that works at 150M+ merchants globally. Chip & PIN, Apple Pay, Google Pay. No rejection.

Send To Anyone

Transfer to any phone number or stablecoin instantly. No wallet address needed.

Bank-Grade Security

Biometric login, instant card freeze, real-time alerts. Your money protected at every step.



Your Money, Stable

Hold USDT and USDC. Your dollars keep their value while you sleep.

Earn As You Spend

Up to 3% cashback paid directly to your wallet. Real cash. No points. No expiry.

COVERED BY

decrypt · Forbes · CoinDesk · Bloomberg · THE BLOCK · TechCrunch · Fo

Use Your Cashi Crypto Card Anywhere.

Pay With Crypto, Online Or In Store. Ka-Ching!

Available In 170+ Countries

Pay With Stablecoins & Crypto*

*More coming soon

Tap to Pay

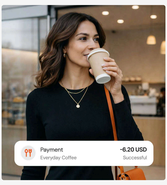
Add your cashi card to Apple Wallet or Google Wallet. Tap and pay, done.

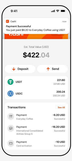
Set Spending Limit

Easily manage expenses with spending limits for bills, online purchases, flights, travel, and more.

Works Worldwide

Pay with your cashi card at stores, online, and in apps worldwide. Literally everywhere.





Cash In, Cash Out. Move It Freely

Transfer to friends on cashi or between crypto wallets anywhere across the globe.

Insights

Stories, Guides And Insights

PRODUCT

The Cashi Card Just Got A Major Upgrade, Here Is Everything That Changed

We have been quietly working on something. Starting today, the Cashi Visa Platinum card is now available on Apple Pay and Google Pay in 47...

Anna Rosé
Product Lead

PRODUCT

Cashi Is Now Available In Brazil, Olá, South America. Our First South American Market

Brazilian users can now sign up, get a virtual Visa Platinum card in under three minutes, and hold...

Jorge Castro
Ops Lead

ANNOUNCEMENTS

Cashi Raises $2M Seed Round To Bring Dollar Access To Emerging Markets

We are thrilled to announce that Cashi has closed a $2 million seed round led by investors who believe...

Cashi Team
Team

GUIDES

How To Send Money Internationally Without Losing 10% In Fees?

Wire transfer fees, FX markups, intermediary bank charges, and poor exchange rates can quietly eat...

Anna Rosé
Product Lead

Read more

Support

Got Questions? We're Here To Help

Your Name | Email Address | Phone Number (optional)

Message

Send

- What is cashi?
- How can I get the virtual cashi card?
- Where can i use cashi card for payments?
- Is cashi safe to use?

Your Weekly Stash Of Knowledge

Money tips, product updates, and real stories from the Cashi community, delivered to your inbox every week. No spam. Just the good stuff.

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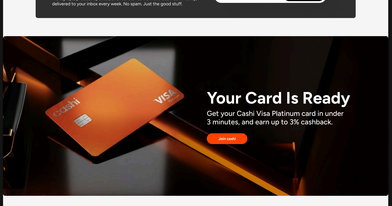

Your Card Is Ready

Get your Cashi Visa Platinum card in under 3 minutes, and earn up to 3% cashback.

Join cashi

cashi

App Store | Google Play

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Not a vision. A plan with deliverables.

Days 1–30

Diagnose

- Full brand audit across all touchpoints
- Competitive positioning map
- Design system inventory
- Stakeholder interviews: CPO, growth, compliance
- 5 user interviews in target markets
- Trademark + IP status review

Days 30–60

Build the System

- Design system v1: tokens, components, patterns
- Motion principles: card, payment, onboarding
- Copy system: before/after for every surface
- Visual mode framework: editorial vs 3D vs UI
- Localisation: RTL + multilingual / visual architecture
- Ambassador brand toolkit v1

Days 60–90

Launch-Ready

- App home screen polished + dev-ready
- Website landing page live
- Social media template system deployed
- Email + push notification copy library
- Onboarding flow, trust-first architecture
- Brand health baseline metrics defined

Ten things a Head of Design contributes beyond screens.

01

Conversion engine

Onboarding completion rates = direct revenue

02

Fundraising asset

Coherent brand makes the Series A deck land differently

03

Hiring magnet

The brand we build attracts the next top hires

04

Competitive moat

Brand can't be forked, features can

05

Trademark and IP protection

Brand defensibility as a design responsibility

06

Ambassador design system

Tools that make every community member a consistent brand expression

07

Copy and tone governance

The system that makes every touchpoint sound like the same company

08

Design culture setter

Establishes the standards the next 5 hires will inherit

09

Cross-functional translator

Bridges product, engineering, marketing and compliance into a single coherent user experience

10

Market intelligence

Design research that surfaces user insights before they become product problems

Stable Money, Simply Yours

The brand has strong foundation. The mission is right.

I'm here to build the system that makes every Cashi touchpoint feel like the same brand, one that earns trust before it asks for anything.

cashi