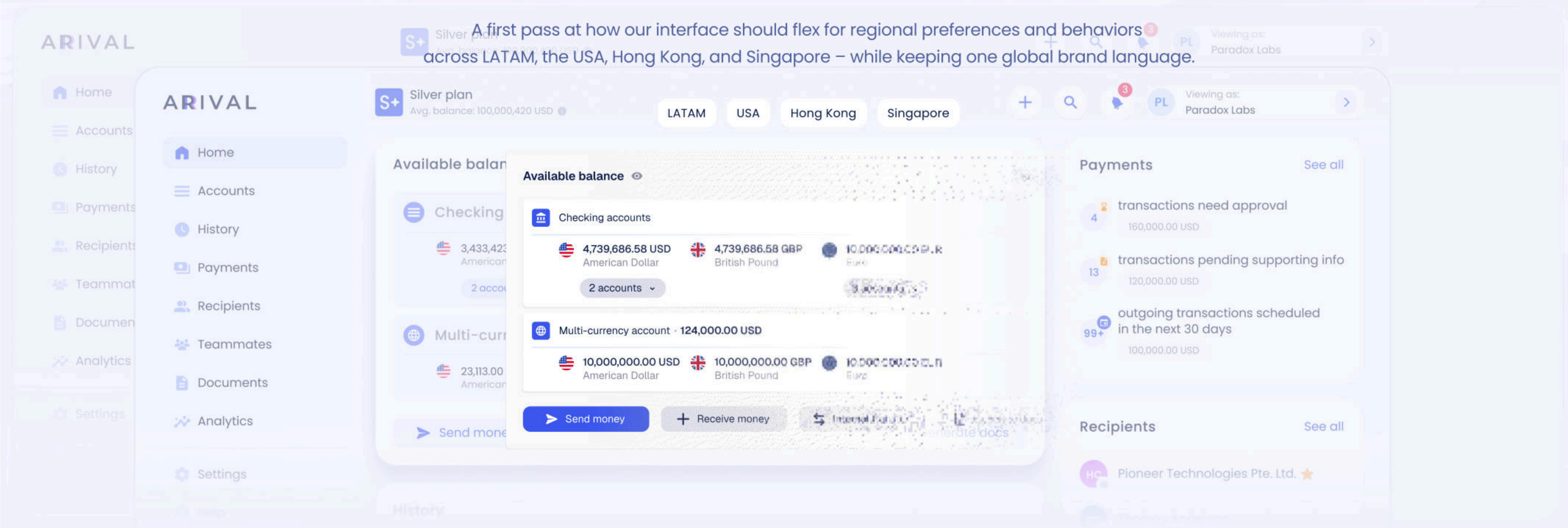


UI Suggestions 2026

for regional adaptation (full [research](#))

A first pass at how our interface should flex for regional preferences and behaviors across LATAM, the USA, Hong Kong, and Singapore – while keeping one global brand language.

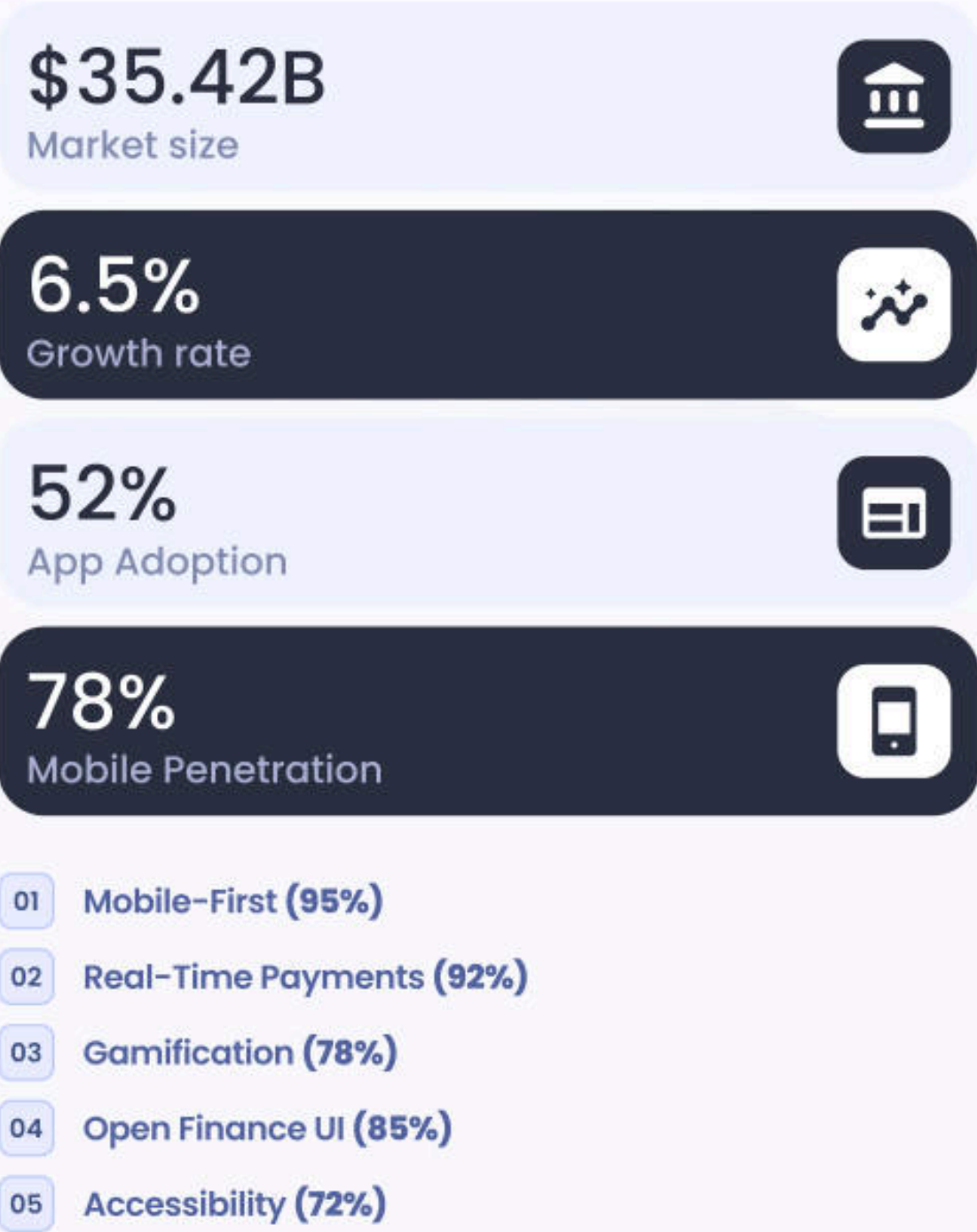


Market Overview by Region

LATAM

Mobile-First, Real-Time Payments

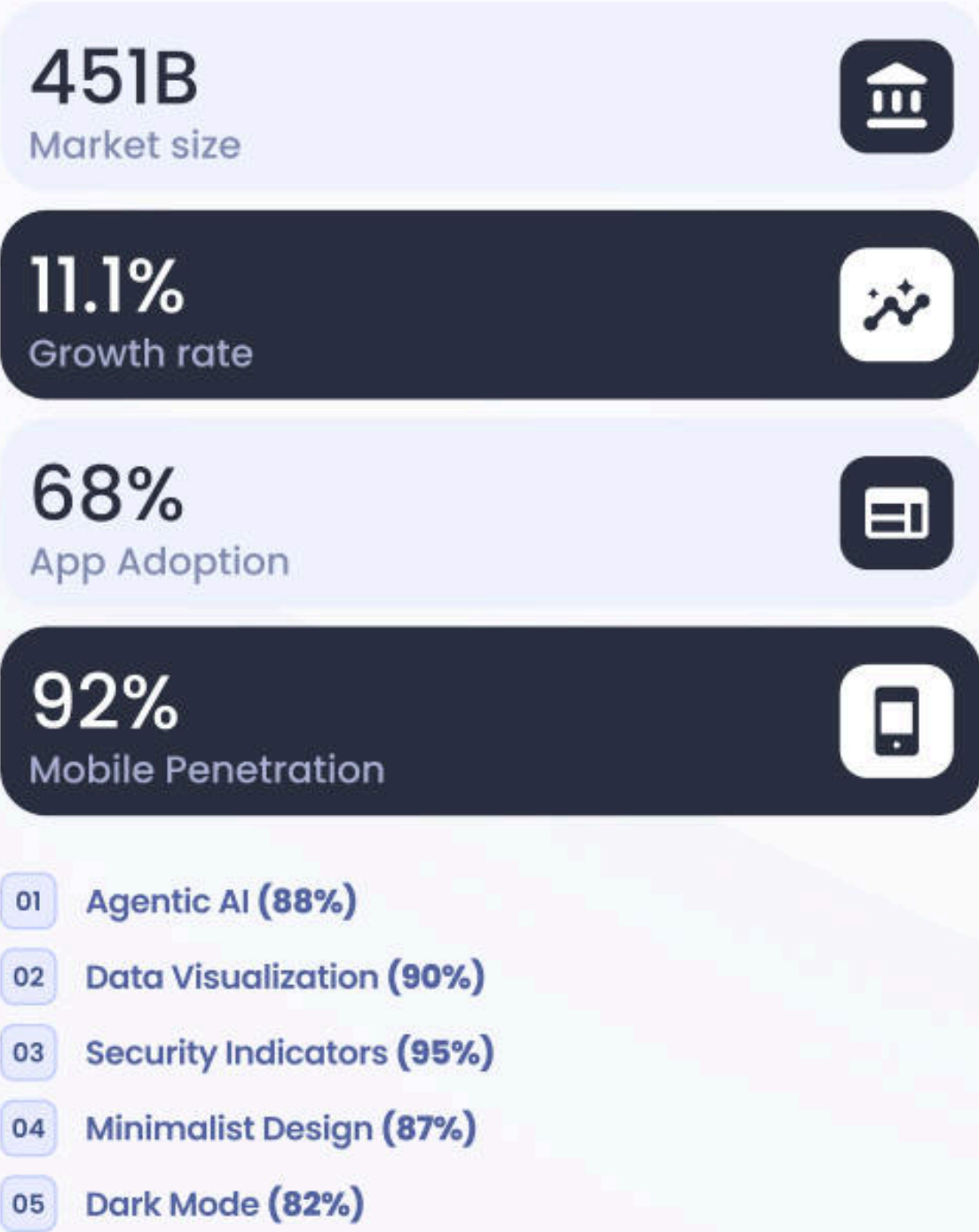
Brazil and Argentina are experiencing a fintech revolution driven by PIX and Open Finance frameworks. Mobile-first design is non-negotiable for mid-range devices with varying internet speeds.



USA

B2B Banking

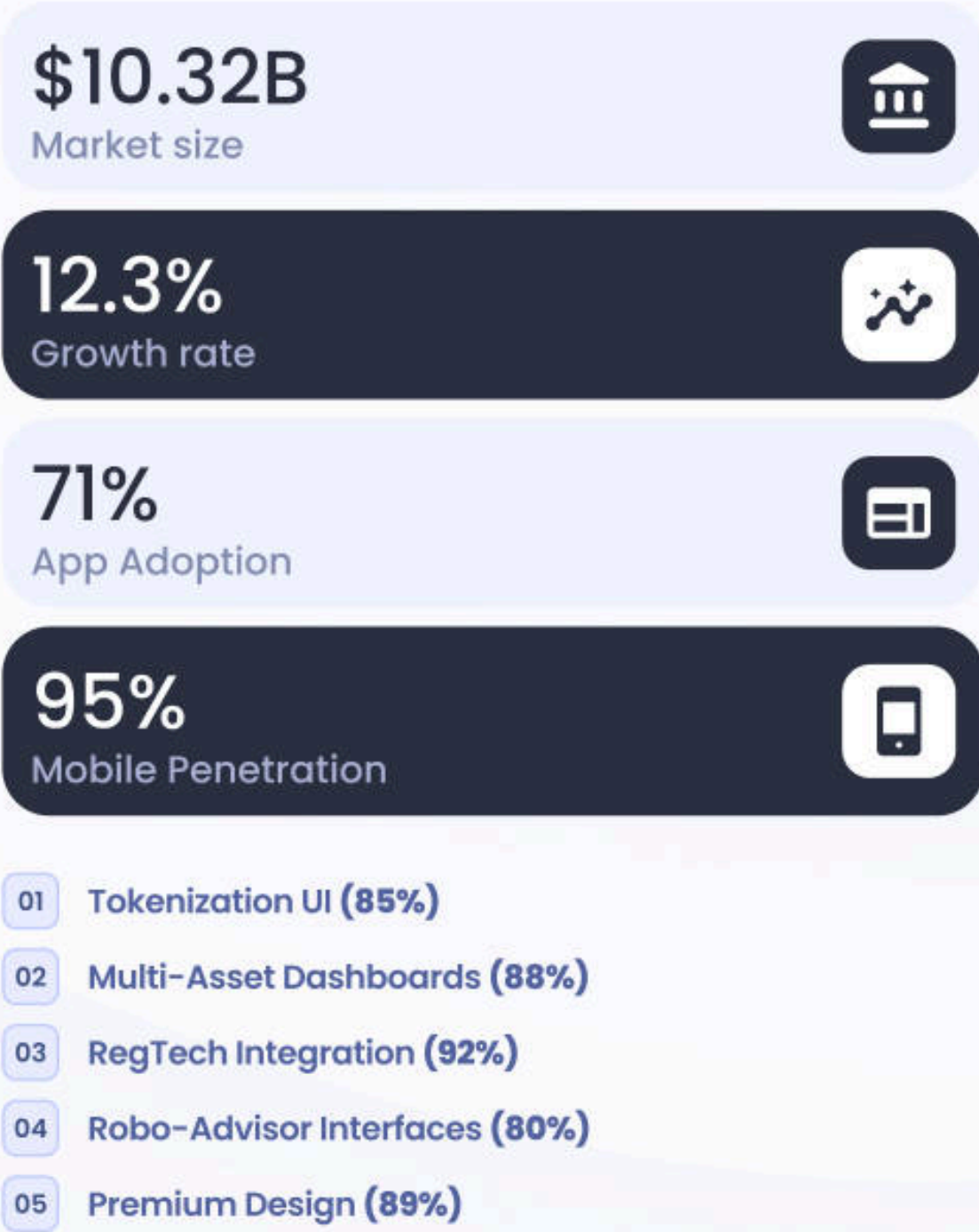
The USA fintech market is bifurcating: consumer-facing apps consolidating around super-apps, while B2B fintech is exploding. Agentic AI and security transparency are critical.



Hong Kong

Tokenization and Digital Assets

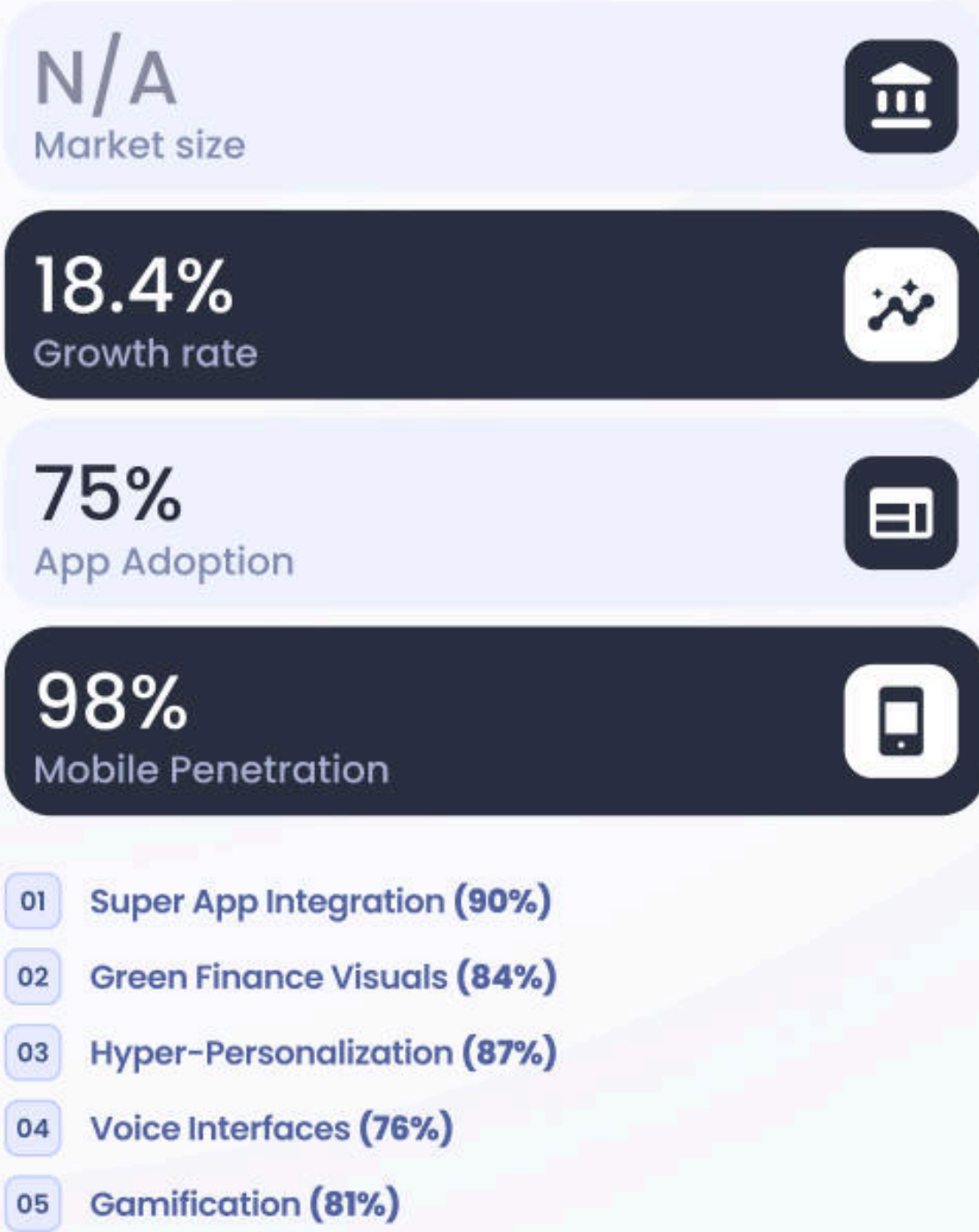
Hong Kong's fintech market is unique in its focus on digital assets and tokenization. Users expect seamless switching between fiat and digital assets within the same interface.



Singapore

Super Apps and Green Finance

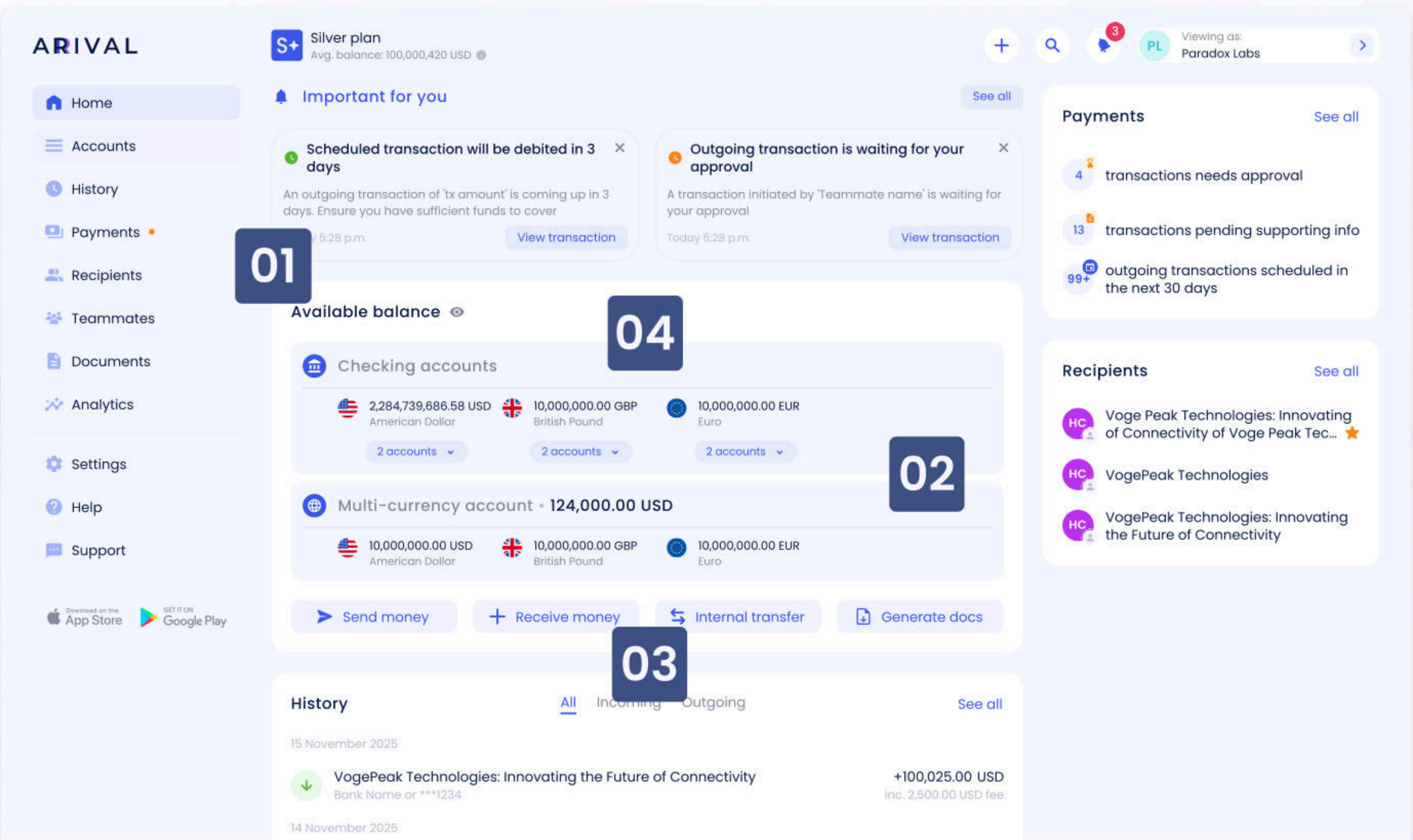
Singapore's fintech market is the fastest-growing in Asia. The defining trend is the rise of super apps—all-in-one ecosystems where banking is a feature, not a separate application.



USA

Main Concerns (screens) Before

- 01 In the US, accessibility is a hard requirement: meet WCAG standards (contrast, readable typography, keyboard/screen-reader support) to reduce legal risk and improve usability for everyone.
- 02 For B2B, the UX should be brutally simple: fewer steps, clear permissions/roles, fast setup, and dashboards that surface what matters without noise.
- 03 In the US B2B dashboard, we could show more data visualizations — Americans expect charts for quick performance scanning and decision-making.
- 04 In the US B2B dashboard, we could lean into a more restrained, utilitarian visual style — US users typically expect cleaner layouts, tighter typography, and less decorative flair for credibility and clarity.

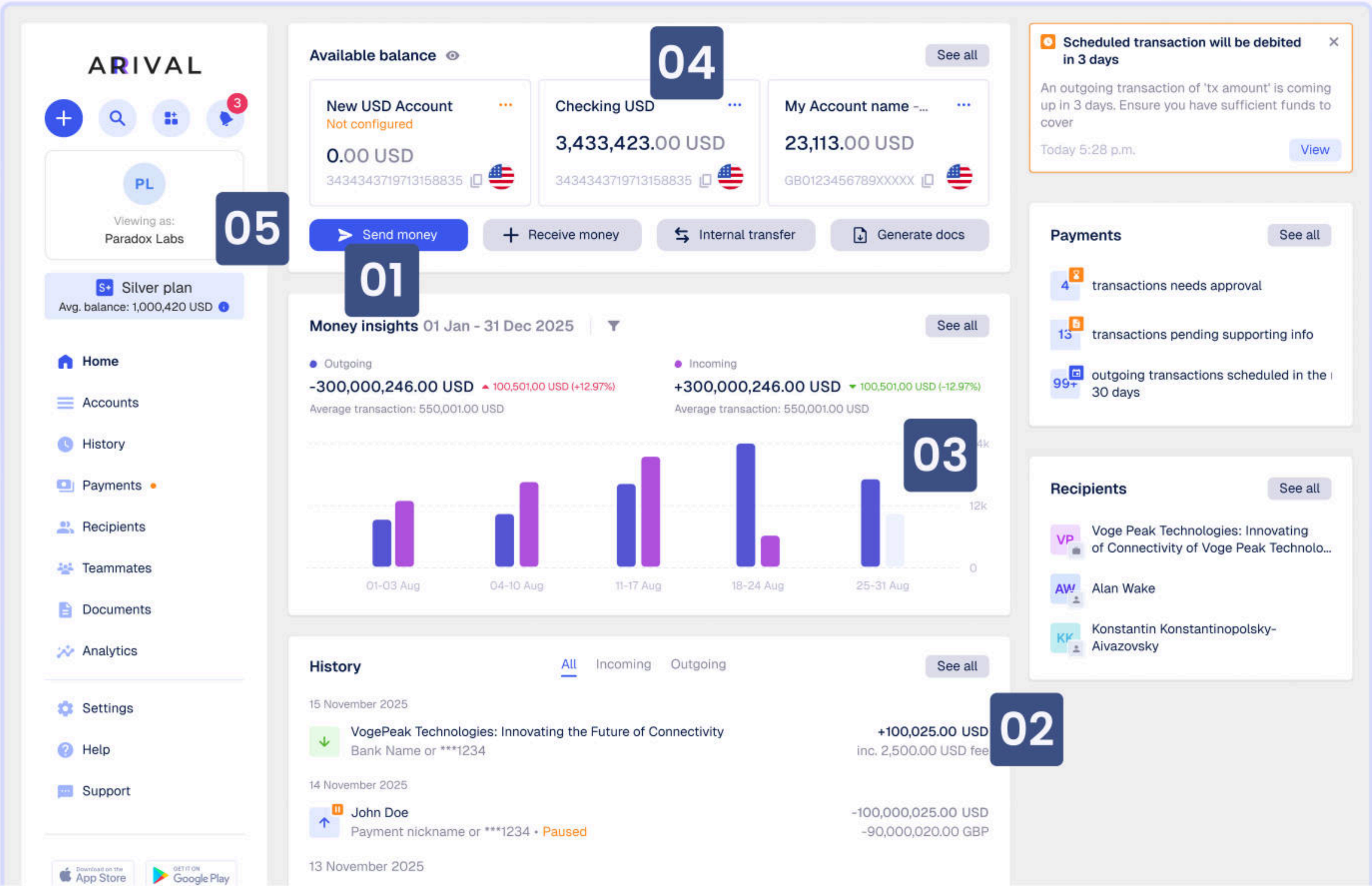


USA Suggestions

Option 1 – “Blocked” View

The defining feature of this view is its extremely clear, highly structured layout

- 01 We moved to a more structured, block-based dashboard layout, which better aligns with US UI preferences.
- 02 We redesigned the color palette to be higher-contrast and more restrained, reducing “fancy” colors & corner radiuses that could make the UI feel less serious to the target audience.
- 03 We added a stats widget to the dashboard so users can quickly see a consolidated visual overview of all their accounts and transactions — and use it as a fast entry point into deeper analytics.
- 04 We significantly simplified the Accounts widget — it was the most visually busy and cognitively demanding element, and in most cases it will now appear much cleaner and easier to scan.
- 05 We moved the primary action buttons and the company switcher (including the plan indicator) into a dedicated section in the navigation menu.

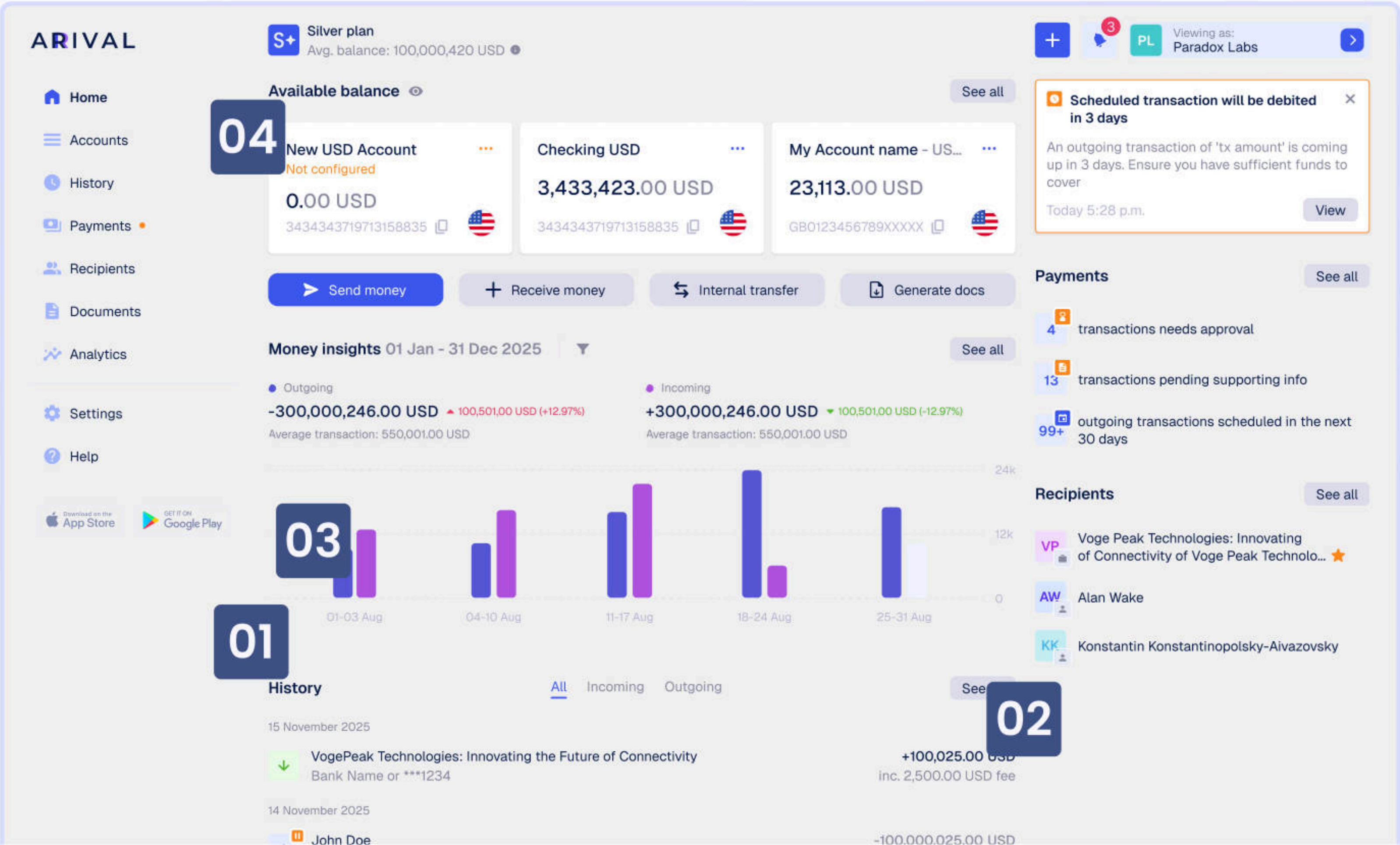


USA Suggestions

Option 2 – “Receipt” View

The key characteristic of this view is its “receipt-like” feel — we removed all cards and containers to minimize any visual noise that isn’t directly tied to the data.

- 01
- We removed unnecessary wrappers around the sections to make the layout as receipt-like as possible, freeing up space for longer data by tightening the padding and spacing.
- 02
- We redesigned the color palette to be higher-contrast and more restrained, reducing “fancy” colors that could make the UI feel less serious to the target audience.
- 03
- We added a stats widget to the dashboard so users can quickly see a consolidated visual overview of all their accounts and transactions — and use it as a fast entry point into deeper analytics.
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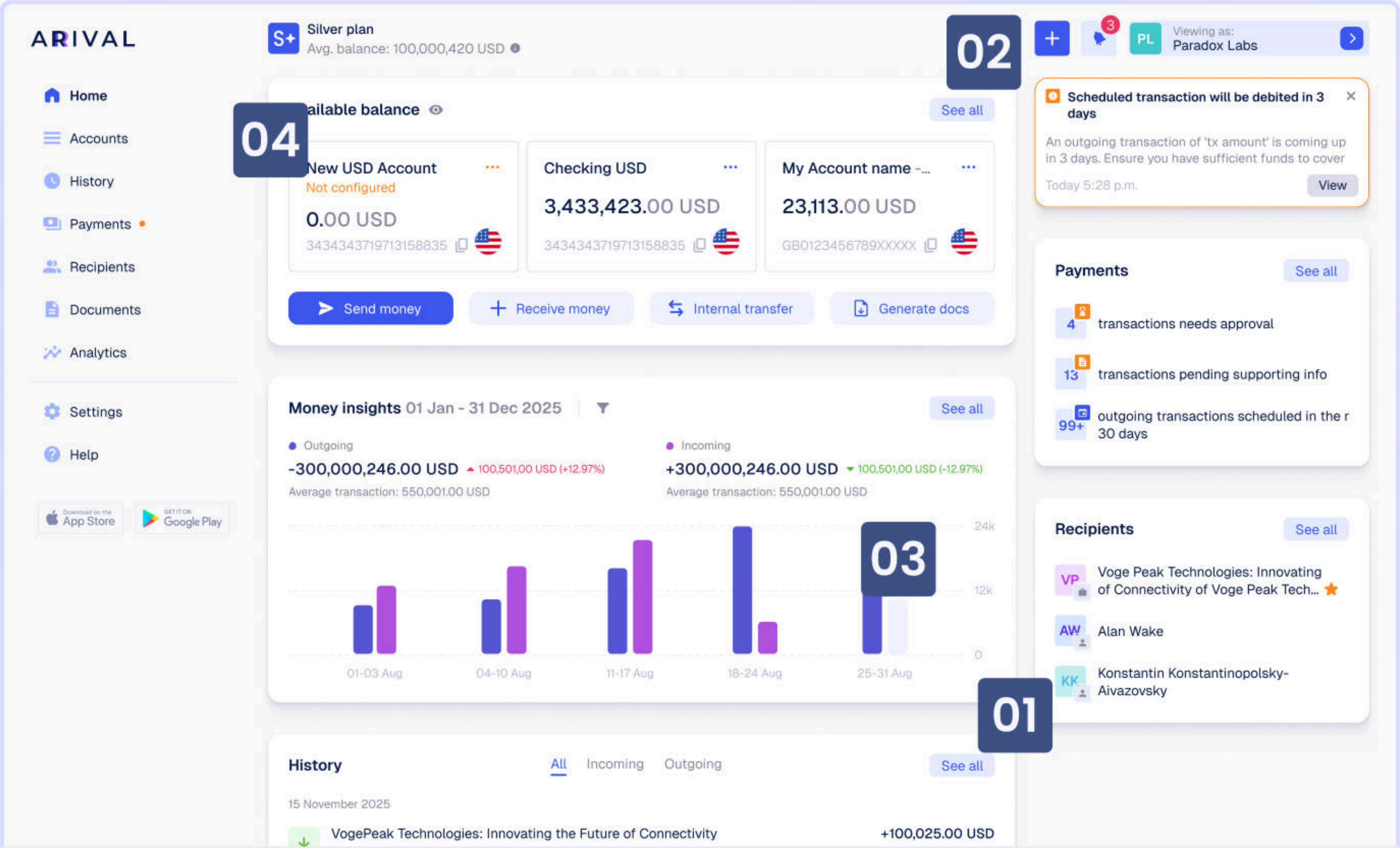


USA Suggestions

Option 3 – “Designed” View

In the final proposed variant, we kept our original dashboard structure but combined it with the block-based layout from the first option, aiming for a slightly more polished look than the initial strict version.

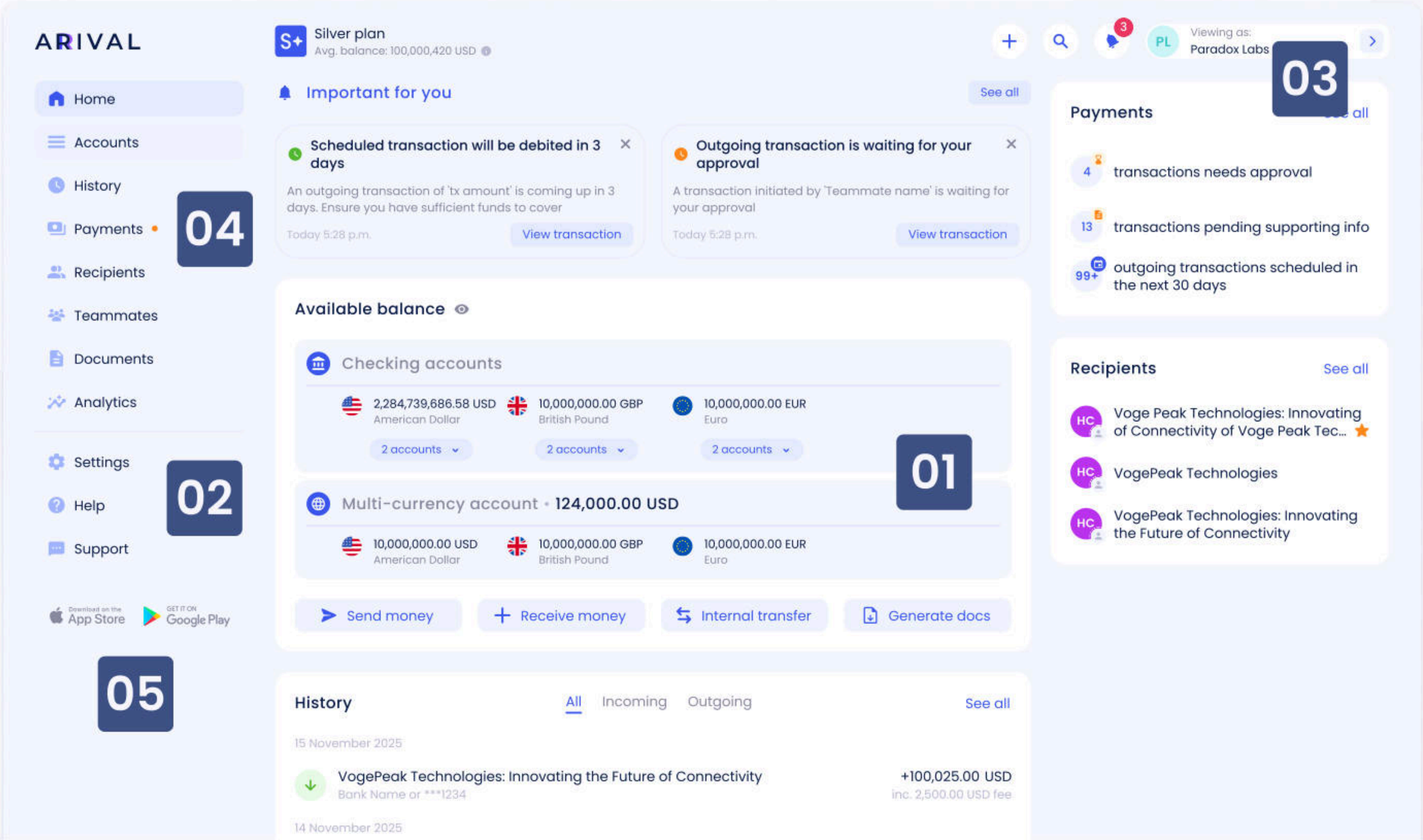
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- 04 We significantly simplified the Accounts widget — it was the most visually busy and cognitively demanding element, and in most cases it will now appear much cleaner and easier to scan.



LATAM

Main Concerns (Screens) Before

- 01
- We can simplified and increased the contrast of the color scheme to improve accessibility and inclusion, especially on low-quality displays and mid-range devices common in LATAM.
- 02
- Dark mode should be default (maybe auto-enabled) in LATAM to improve readability and reduce eye strain on lower-quality displays common in the region.
- 03
- We can gamify onboarding (progression, daily missions/streaks) and add an "invite & earn" referral program to drive daily engagement (DAU) and improve D1/D7 retention.
- 04
- PIX integration is a must-have in Brazil: make it a first-class payment option (prominent entry point, instant confirmation, saved recipients).
- 05
- Mobile-first is must: we design primarily for phones and ship mobile presets for typography/spacing/colors, with dark mode enabled automatically by default.

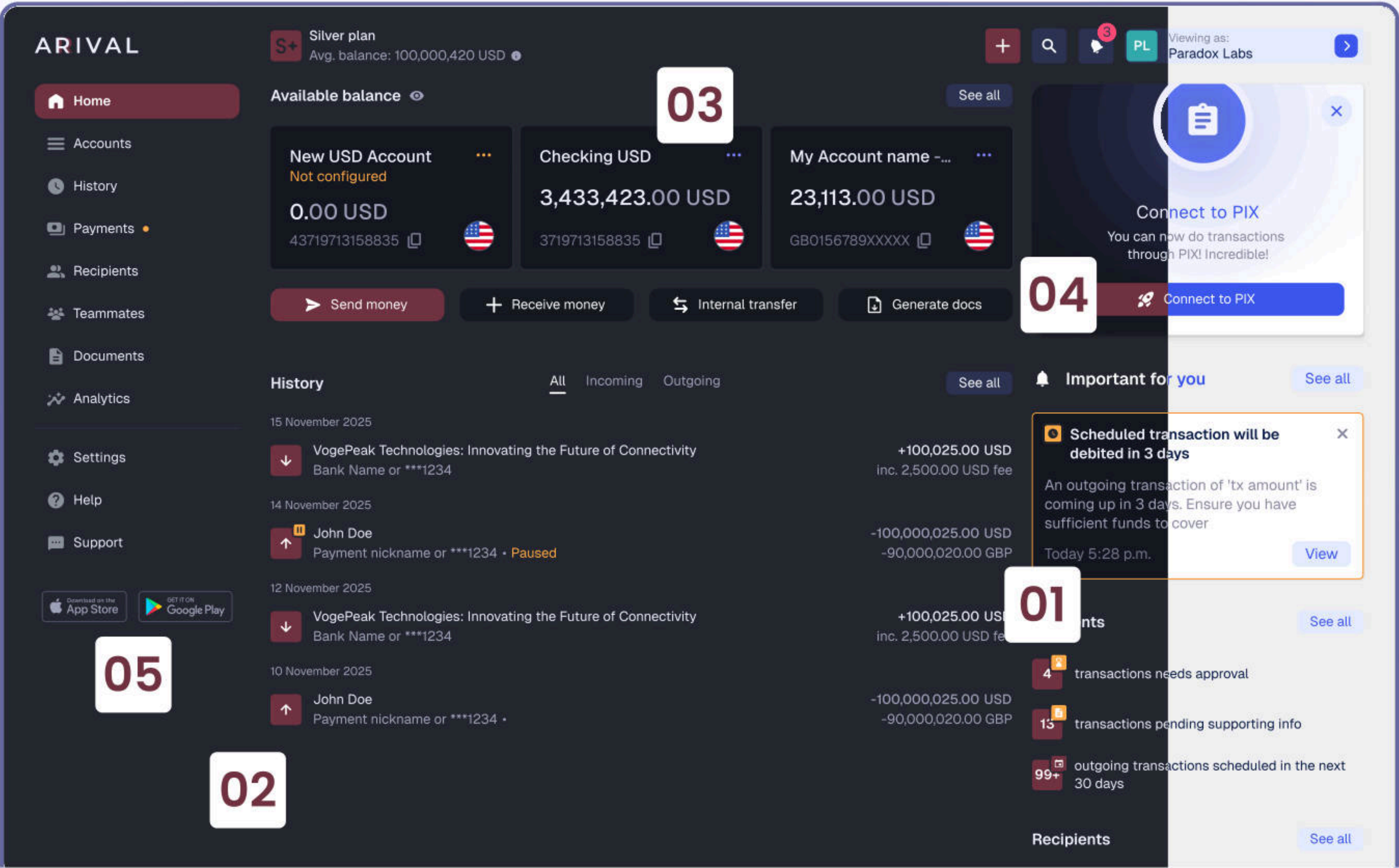


LATAM Suggestion

Simplified View for LATAM

The defining feature of this view is its extremely clear, highly structured layout

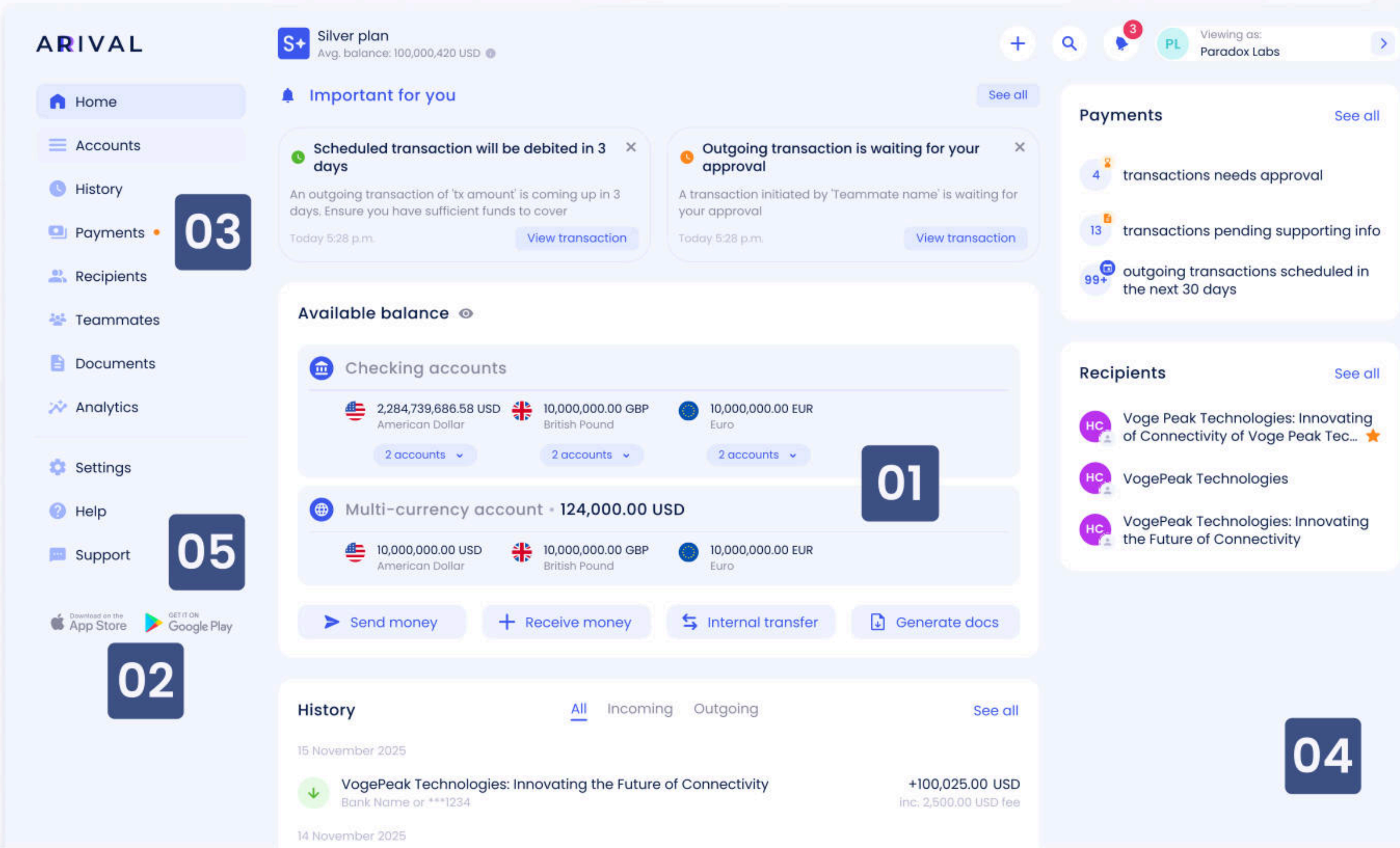
- 01 We intentionally simplified and “de-luxed” the layout, since in LATAM overly fancy interfaces are often associated with scams.
- 02 We updated the color palette to be more contrast-forward, since display quality can vary across LATAM — and we’re treating dark mode as a must-have (and the default) for the same reason.
- 03 We simplified the Accounts widget because this region typically won’t have many accounts per user, and we wanted to reduce cognitive load to make it easier for local users to scan and understand.
- 04 We added a banner for quick PIX integration — a must-have local payment method.
- 04 We made the app links more prominent, since users here are more likely to be on mobile than desktop.



Hong Kong

Main Concerns (Screens) Before

- 01
- In Hong Kong, users expect seamless money management from a single screen — so we should design an all-in-one “financial hub” view with balances, transfers, investments, and key actions in one place.
- 02
- In Hong Kong, the mobile app is mission-critical — UX should prioritize fast, one-thumb flows and a high-density yet readable “all-in-one” home screen.
- 03
- RegTech is a must-have here: bake compliance into the product with built-in KYC/AML, audit trails, limits, and clear disclosures to stay regulator-ready without adding UX friction.
- 04
- Robo-assistants seem common here, so it might be worth testing a persistent “Assistant/Support” entry point to reduce drop-offs in key flows.
- 05
- Premium aesthetics seem important here, so we might offer a few richer dark-theme variants (more depth/material, subtle accents) to match local expectations.

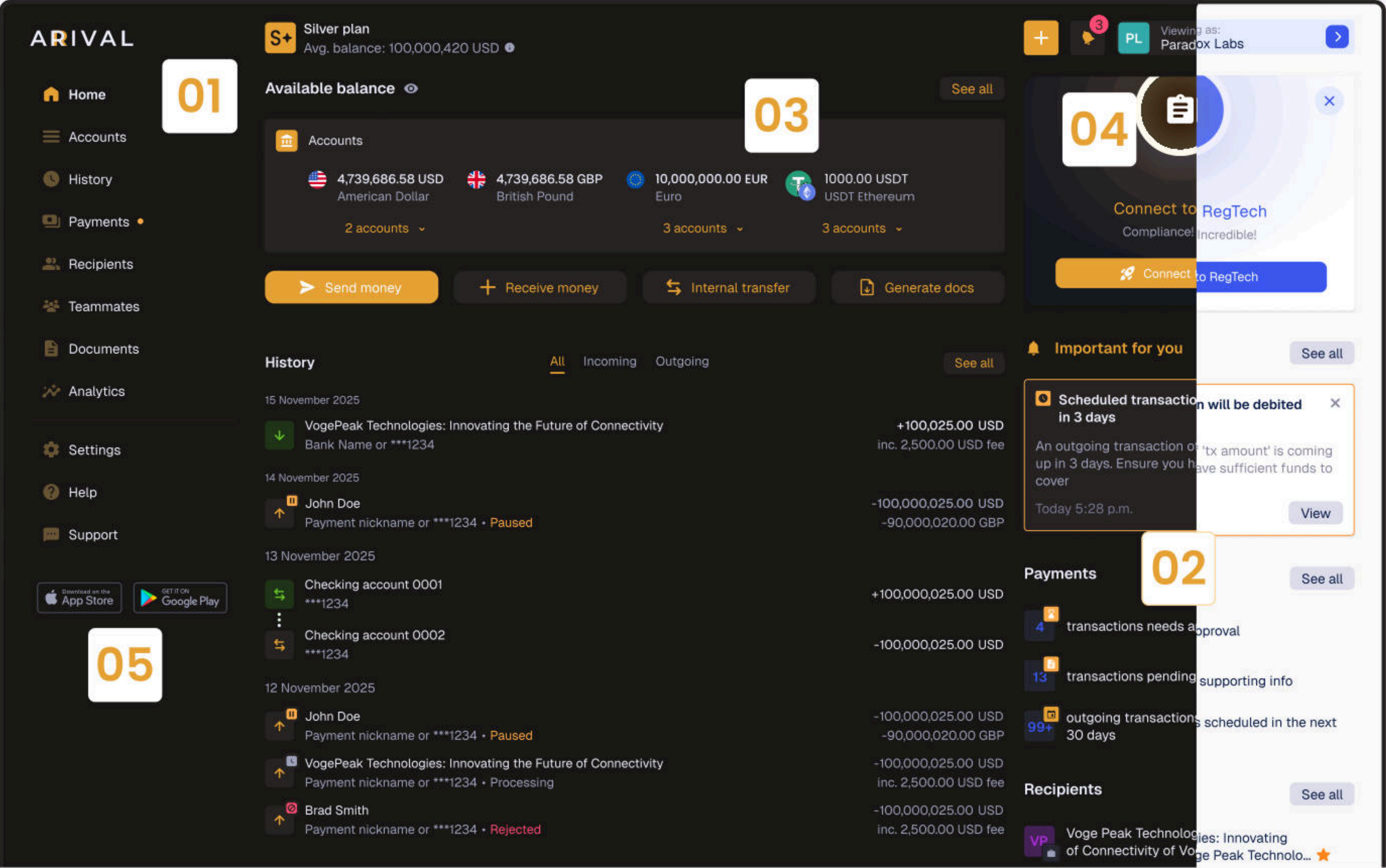


Hong Kong Suggestion

Updated Tech View

We aimed to balance a modern, lux, but tech-forward feel with simplicity in this layout.

- 01 We simplified the layout and made it higher-contrast and less colorful to create a more premium, luxury feel.
- 02 Dark mode now feels more premium — we refined the color scheme toward a more luxe aesthetic, which is especially on-trend in Asia.
- 03 In this region, users are comfortable with more complex interfaces and don't expect a hard separation between fiat and crypto, so we'll introduce a unified Account Hub on the dashboard to reflect that — and we'll make all exchange flows significantly more seamless end-to-end.
- 04 A RegTech integration is a must-have in this region.
- 05 And of course, a fully mobile-first approach — as across Asia (and increasingly worldwide).



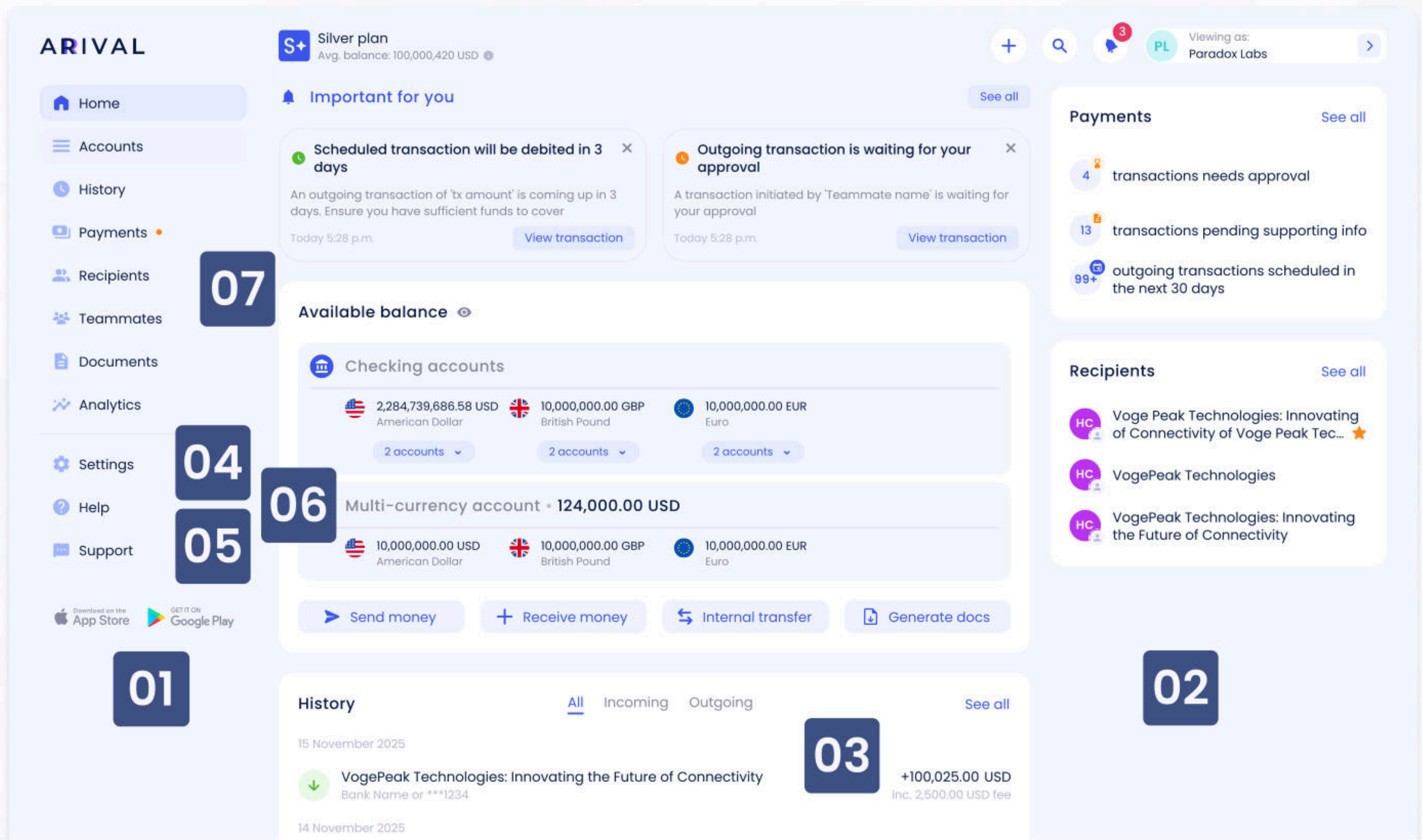
Singapore

Main Concerns (Screens) Before

- 01
- Mobile is extremely dominant here, so the experience should be designed mobile-first with priority on speed, one-hand use, and compact information density.
- 02
- In Singapore, gamification might work, but it should be subtle and value-driven (progress nudges, goal streaks) rather than loud “casino-style” mechanics.
- 03
- In Singapore, “green finance” can be a differentiator – add sustainability tags, ESG insights, and carbon-impact nudges where relevant.
- 04
- In Singapore, a personalized interface could boost relevance – adaptive home widgets, smart shortcuts, and tailored insights based on user behavior.
- 05
- Voice mode in-app might be worth a pilot for hands – free search and simple actions, as long as accuracy and privacy are strong.
- 06
- Local super-app integrations could be a smart lever here – plug into the ecosystems users already live in to reduce friction and boost adoption.
- 07
- A customizable menu that allows users to add, remove, and reorder elements could create a more personalized interface experience and, in turn, make the platform more appealing to Asian users.

10

Singapore Concerns



Singapore Suggestion

Duplicate Hong Kong option for 1st phase

Although we do have some concerns about this region, none of them seem highly actionable for us right now. I'd suggest reusing the Hong Kong solutions here, since it's the closest match culturally.

Longer term, we could explore region-specific features like green-transaction tags, a voice mode, or local integrations — but that would require much deeper research and design work than I can confidently propose at this stage.

