FROST DESIGN GROUP

# Behind the Screens

BEHIND THE SCREENS

# The big number

FINTECH

What the biggest number on your app's home screen says about how your company makes money.

- Key Insight
- Trading & Crypto
- E-Wallets & Banks
- Investments & Savings

**The biggest number on an app's home screen, and the elements around it, are not random choices.** They show how the company makes money. Some apps **earn when users act — trade, buy, apply**. Others **earn when users stay still.**

**93%** of mobile banking users open the app to **check their balance.**

**87%** to review **recent transactions.**

[1] Federal Reserve, Consumers and Mobile Financial Services (2022); Consumer Reports / NORC nationally representative survey, n=2,019 (2023);



People open the app to know where they stand. Everything else like paying, transferring, borrowing, investing — is something they came to do. **The balance is something they always need to see.**

## FIELD NOTES

The behavioral data comes from the United States — measured independently by the Federal Reserve and Consumer Reports. But the pattern holds elsewhere. In Australia, 89% of mobile banking users cite balance-checking as their most frequent activity. Asia-Pacific accounts for nearly half of all global payments revenue.[2] The scale changes. The behavior doesn't. People need to know what they have and that need is universal.

[2] McKinsey Global Payments Report (2023).

# The same **five parts** show up on almost every money screen. Each one tells you how it earns — and which way it leans you, toward **act or stay.**

52,510

### The biggest number

The biggest figure is what it wants you to feel. One that changes, you **act**; one that holds, you **stay**.


### Its motion

Motion is an invitation. A figure that ticks live pulls you to **act**; a still one lets you **stay**.

+320
-180
12,840

### Its color

Color is a signal. Green or red flags a moment to **act**; one calm, plain tone tells you to **stay**.

Cash In

### The main action

The loudest button is the move that pays. It commits you, you **act**; it stays quiet, you **stay**.

52,510

Pay | Borrow

### What's beside it

What sits alongside is what's wanted next. An extra action in reach, you **act**; nothing beside it, you **stay**.

# Every money app earns one of two ways: **the moment you act**, or **while its balance sits still**.

We analyzed **9** money apps to identify the patterns in how they earn.

- Trading & Crypto
- E-Wallets & Banks
- Investments & Savings

## ACT

Earns only on the trade:
No balance income.

- Coinbase
- Binance

## LEANS ACT

Earns when money moves:
a swipe, transfer, or checkout.

- Chime
- Cash App
- Revolut

## LEANS STAY

Earns on the balance:
interest and spread while it sits.

- Public
- Nubank

## STAY

Earns whether you act or not:
a flat fee or a cut of assets.

- Acorns
- Wealthfront

**Cash App:** placed in Leans Act because its largest revenue lines, interchange and Instant Deposit fees, are both earned when money moves. Its card balance gives it some "stay" economics, making it the closest call on the act side.
**Public:** placed in Leans Stay because it earns on interest from idle cash and subscriptions as much as per-trade, having stepped back from payment for order flow on stocks. Its trading surface gives it some "act" economics, making it the closest call on the stay side.
**Revolut:** placed in Leans Act because card payments and FX — both earned when money moves — together outweigh its interest income. Its sizable interest line gives it some "stay" economics, making it a close call on the act side.

# The biggest number is what your portfolio is worth — moving, green or red.

A live, green-or-red number with a Buy button means they **earn when you trade.**

# When the number keeps moving, people keep trading.

### Revenue Model

Coinbase makes most of its money — about $4 billion in 2024 — from trading fees, **win or lose.** The simple "Buy & sell" flow costs more than its advanced screen.

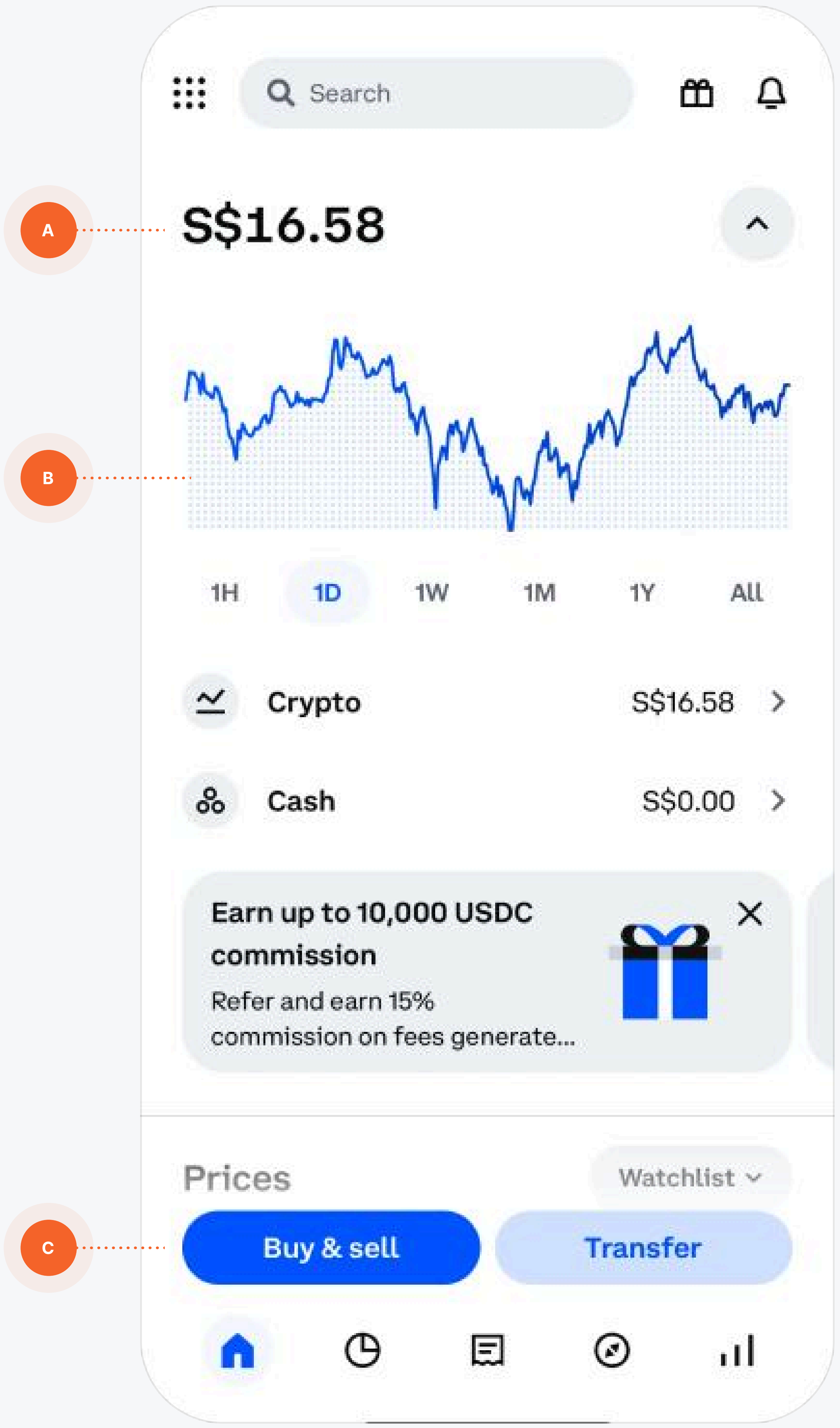
### Design that drives business

"Buy & sell" sits one tap away on the home screen — so the easiest path is also the **most profitable one.**

A — The **biggest number is your portfolio — and it moves.** A number that ticks is a reason to look again.

B — A live chart, set to "today." **It invites you to form an opinion.**

C — **"Buy & sell" sits right under your thumb.** One tap from impulse to trade.



# When it's pay to play, the first thing is to get the money in.

### Revenue Model

Binance **earns mostly on trades** — about 90% of revenue — plus smaller cuts from staking, earn, and spreads.

### Design that drives business

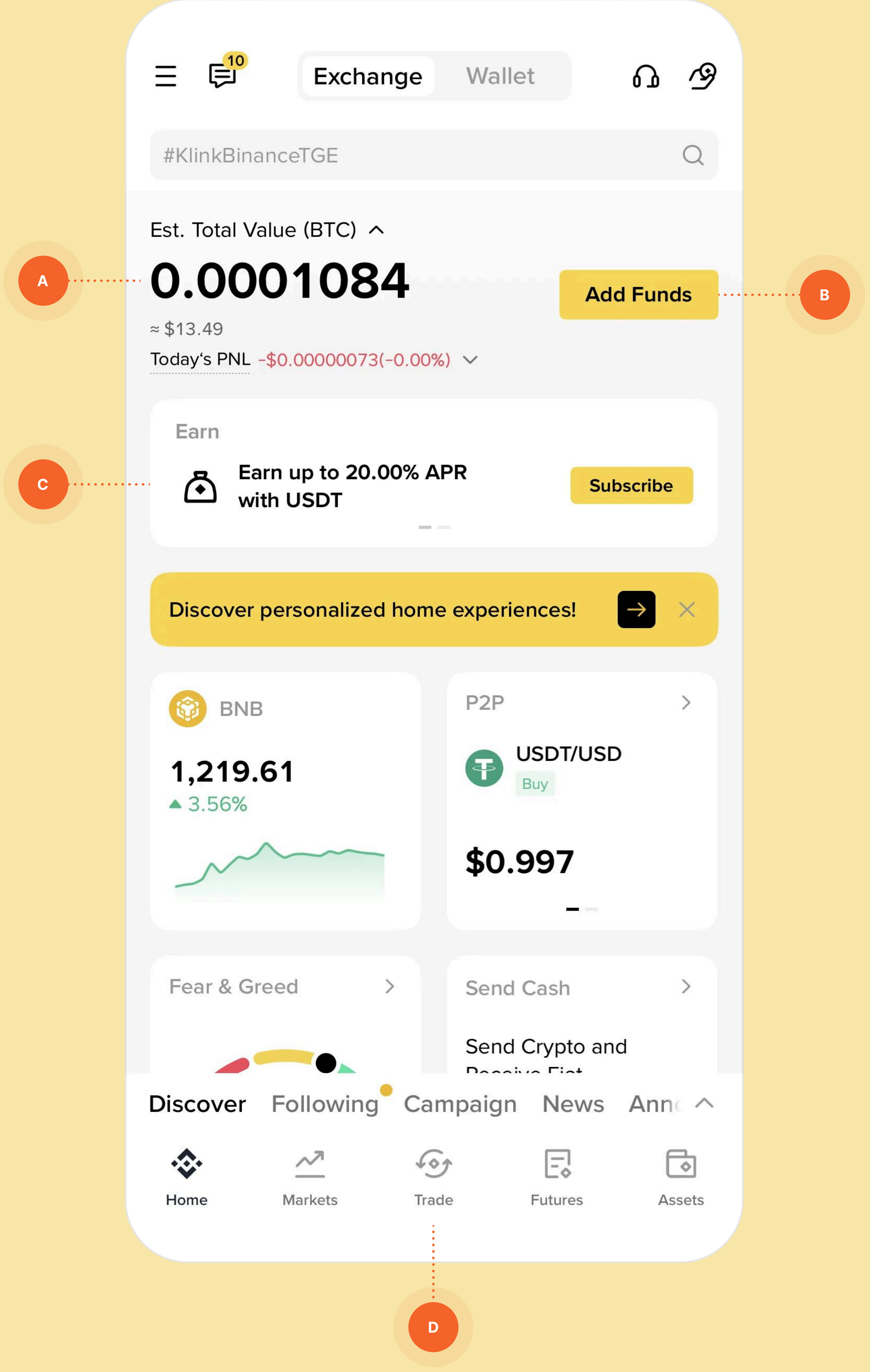
The home screen **gets your money in** and keeps it growing. The Buy button waits a tab away.

A The biggest number is **your balance — in Bitcoin, not dollars.** You're a holder, and this is what Binance is keeping for you.

B The big button is **"Add Funds."** Step one is getting your money in.

C Right under it: **"Earn up to 20.00% APR."** Park your money here and it grows.

D **Buy and Sell** is a tab away, under **"Trade."**



# When the goal is to hold, you design against the impulse.

**Revenue Model**

In 2021, Public stopped taking payment for order flow (PFOF) on regular stock trades. **It makes money from premium subscriptions, interest on your cash, and fees on crypto and bonds.**

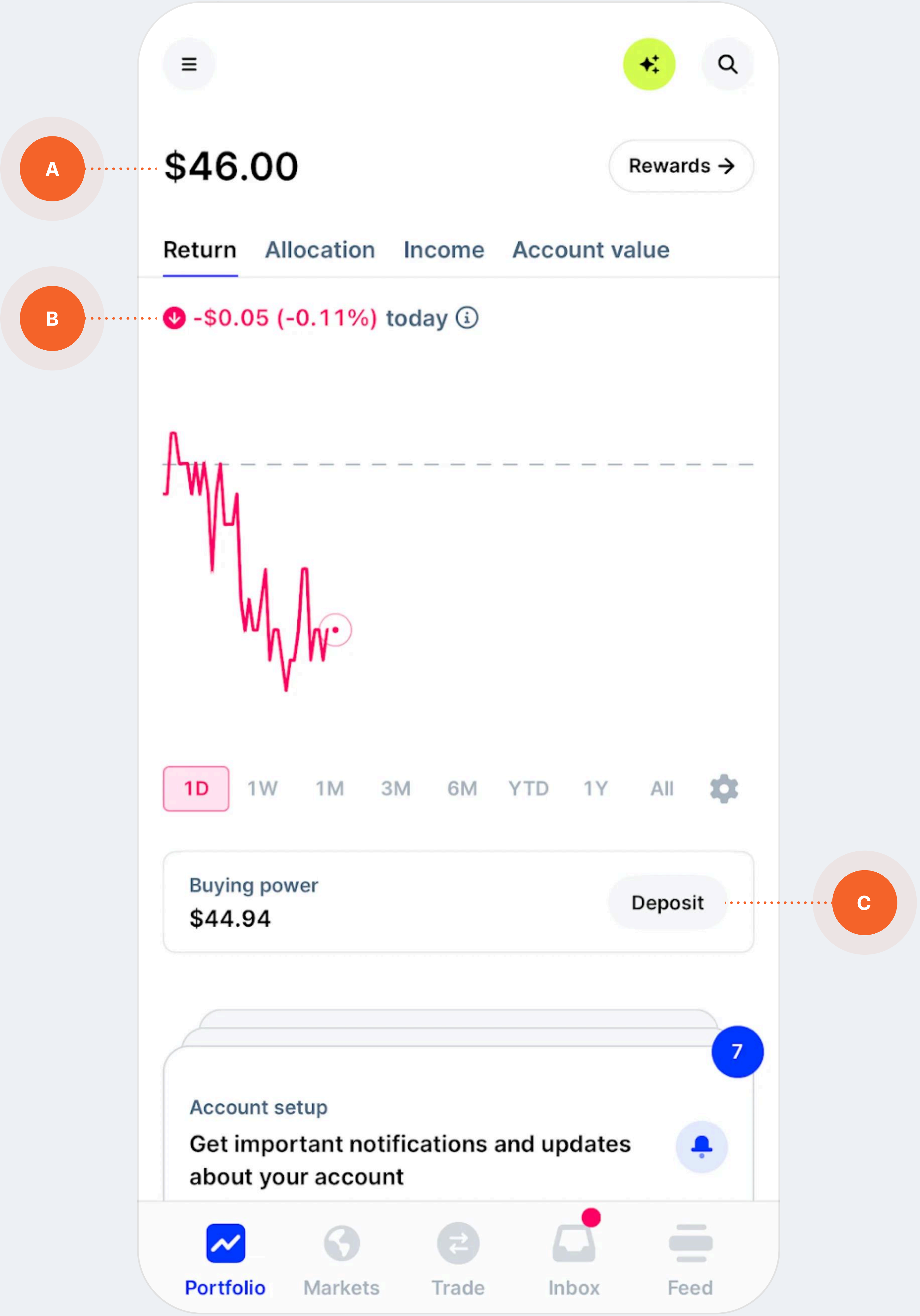
**Design that drives business**

The app reframes trading from an impulse into **a thoughtful choice** — no quick buy beside the day's move, and "Deposit" where others put "Buy."

A The number is framed as **a portfolio to study, not a ticket to fire.**

B Today's change shows in red — but there's **no quick buy to act on it.**

C Labeled **"Deposit," not "Buy"** — money in before any trade.



# The biggest number is your spendable cash — what you can move right now.

One plain figure. No fuss. Almost every e-wallet shows it this way, because **they earn each time it moves.**

# When you want to be someone's money app, adding money has to be effortless.

**Revenue Model**

Cash App earns when money moves through it — card swipes and instant transfers both pay. **The more cash that lives here, the more it earns.**

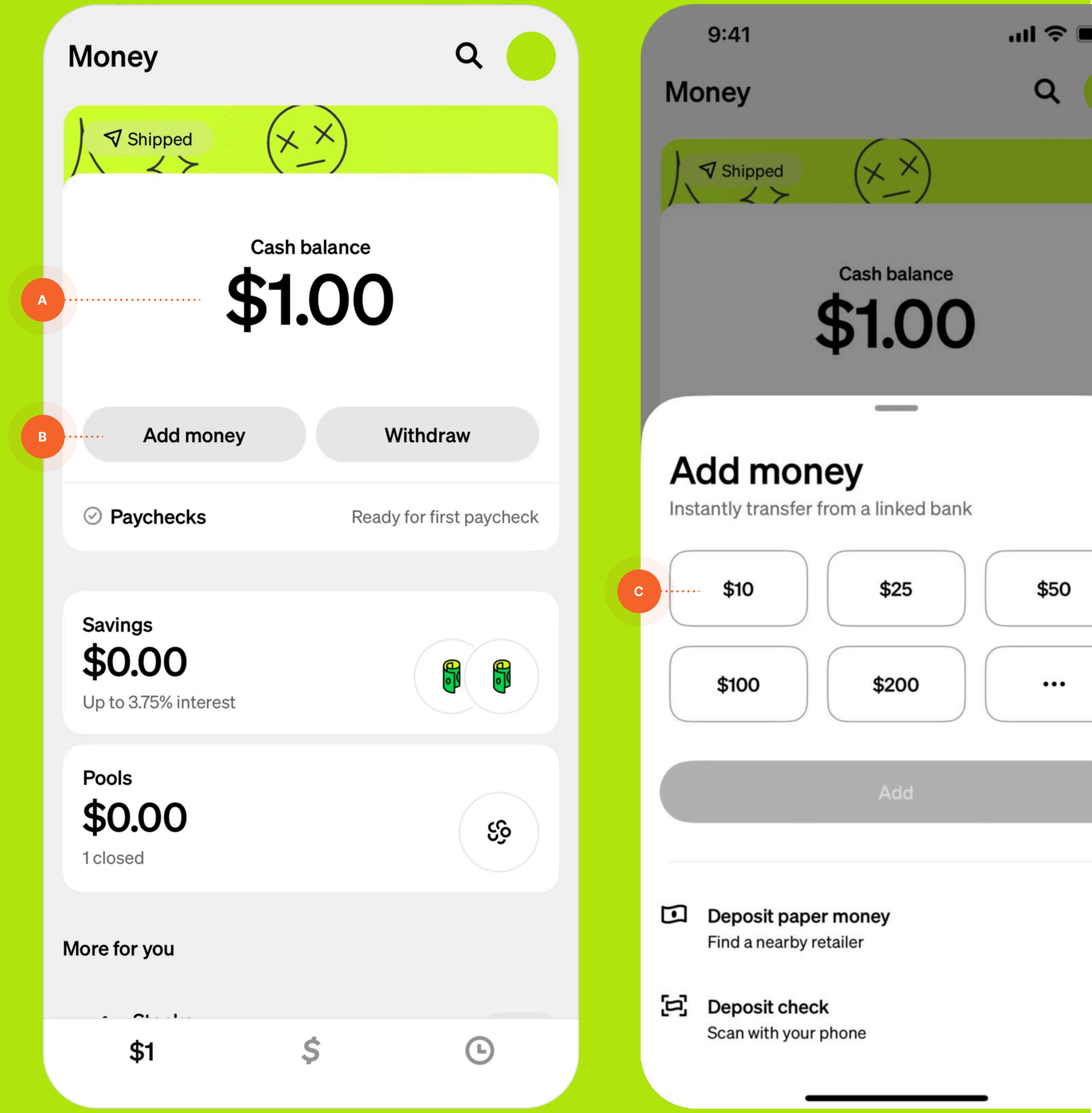
**Design that drives business**

Cash App **removes every reason not to fund your account** — instant transfer, one-tap amounts, paper cash in-store, scan-a-check, direct deposit.

A The **hero is your cash balance.**

B "Add money" comes first. Withdraw is second. **Getting money in is the priority.**

C **No typing — $10 to $200.** One tap, plus more ways to get money in.



# When you earn on every swipe, you go after the paycheck — not the top-up.

## Revenue Model

About three-quarters of Chime's revenue is **card-swipe interchange** — so it wants the whole paycheck living here, not one-off top-ups.

## Design that drives business

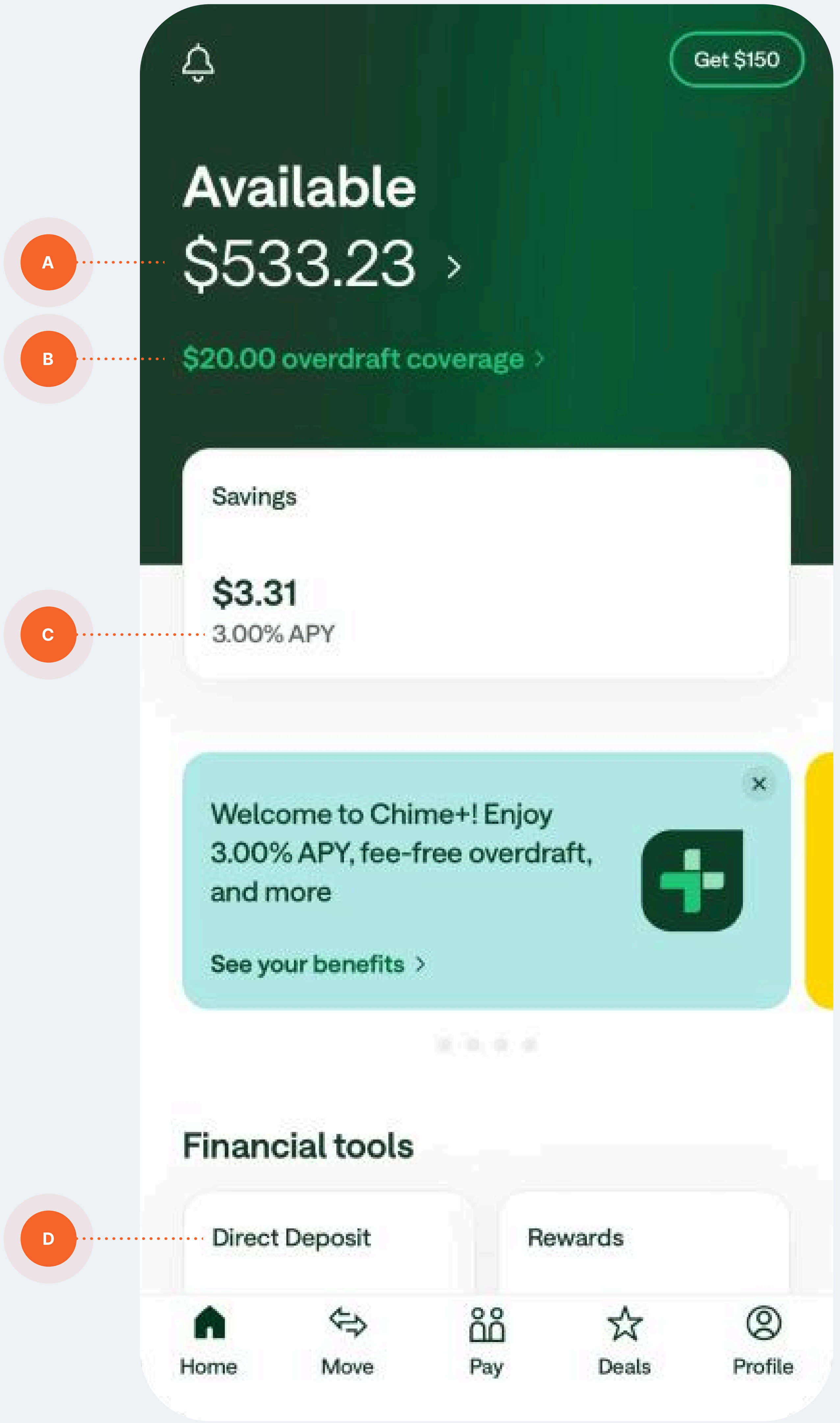
The screen makes Chime your main account — hero balance, free overdraft below it, savings up front — so the **paycheck stays and you keep swiping.**

A The biggest number is **your spendable cash.**

B Free overdraft sits right under the balance — you can **keep swiping at $0,** and Chime's cut keeps coming.

C Savings at 3% and "get paid early" are the **hooks to make this your main account**, not a side wallet.

D Chime isn't after top-ups — it's after **your paycheck, set up once with direct deposit.**



# When you earn on credit, you keep the loan option a tap away.

### Revenue Model

Nubank, Latin America's biggest digital bank, **makes most of its money on credit** — loan interest plus fees on card spending.

### Design that drives business

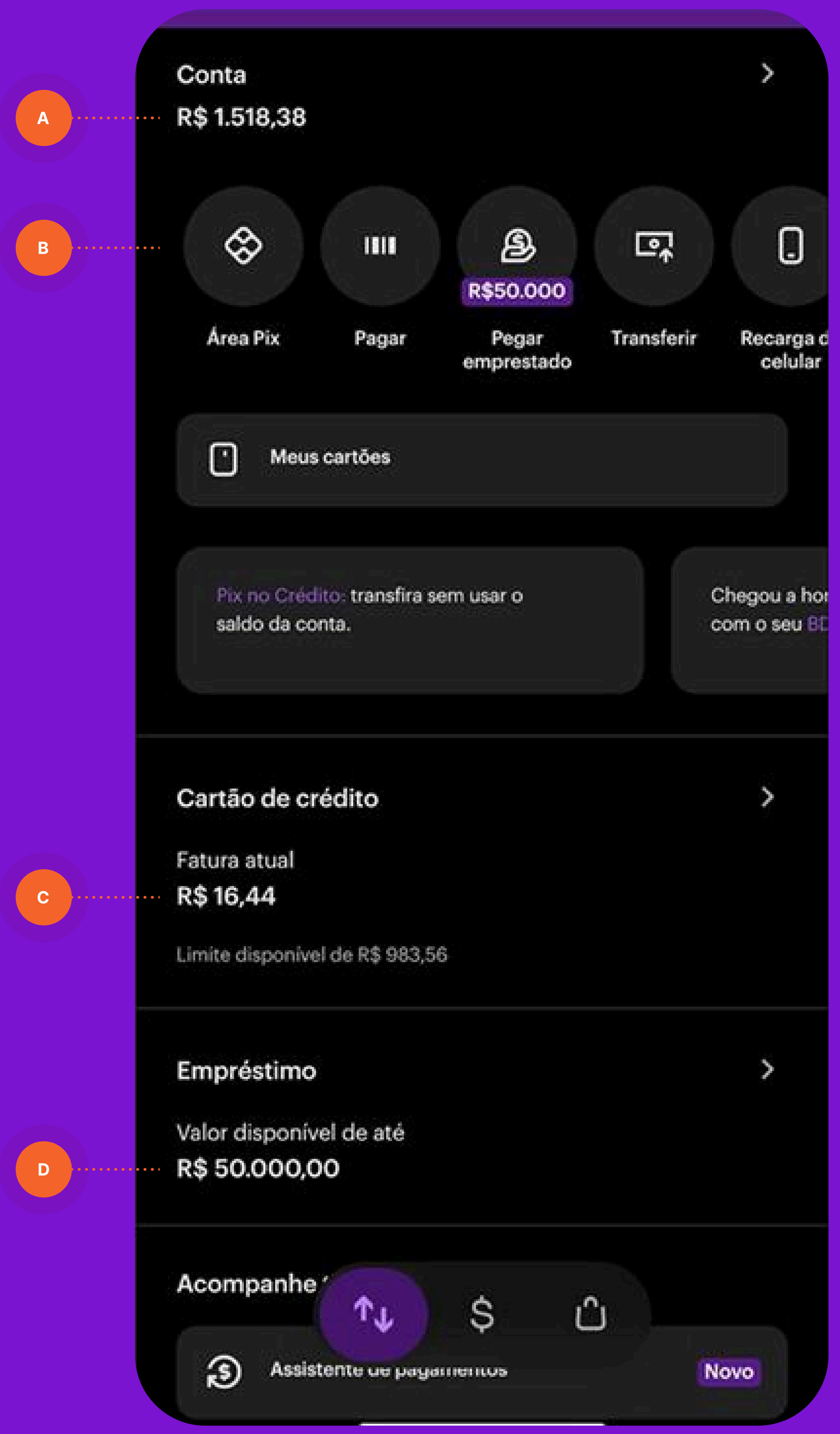
Borrow sits in the top row beside Pay and Transfer, the credit-card bill just below, and the loan offer again further down — the screen keeps borrowing **one tap away at all times.**

A — The first thing you see is your **cash balance** — the reason you open the app.

B — Borrow sits with Pay and Transfer — an **everyday action, not a menu item.**

C — A **credit-card bill sits just below** — Nubank started life as a credit card.

D — Then the **same loan appears again lower down** — borrowing offered twice on one screen.



# When you earn each time money moves, moving it is the main thing.

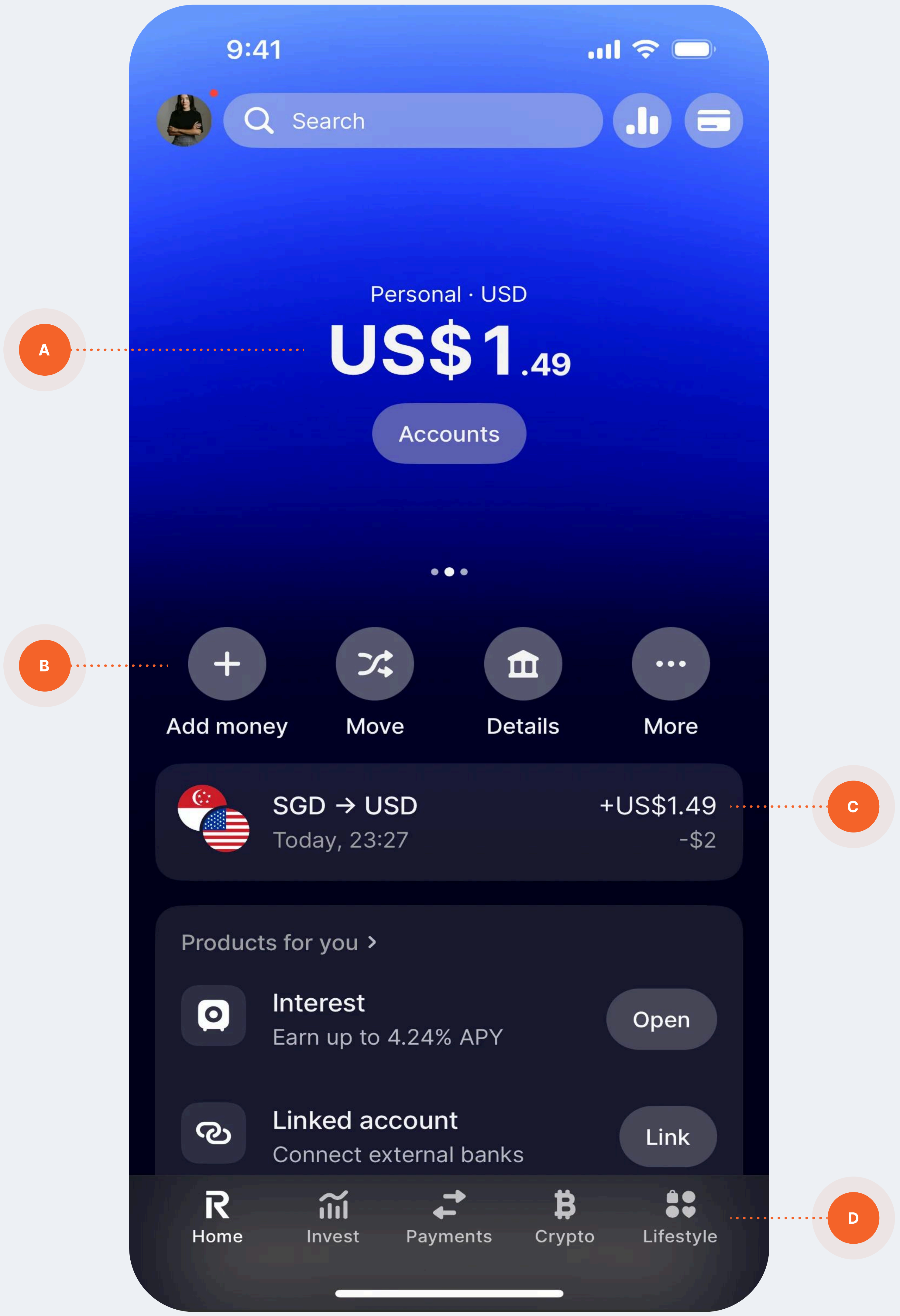
| Revenue Model | Design that drives business |
|---|---|
| Revolut earns across the board — **card swipes, currency exchange, interest, subscriptions, and trading.** Money moving through it pays, however it moves. | The home screen is built around accounts and actions, not one balance — **every tab is another way to move money**, and each kind of movement earns. |

A — The **balance is labeled by currency.** Swipe and it changes — each currency is its own account.

B — **"Add money" and "Move" sit up front.** "Move" is how you shift and convert between currencies.

C — The feed's **main event is the exchange** — one of several ways the app earns.

D — Invest, Payments, Crypto, Lifestyle — more ways **money moves and earns.**



# The biggest number is your total savings — or what it could grow into.

A calm, forward-looking number built so you stay in, because they **earn while you stay.**

# When you charge a flat fee, you show the future — not today's balance.

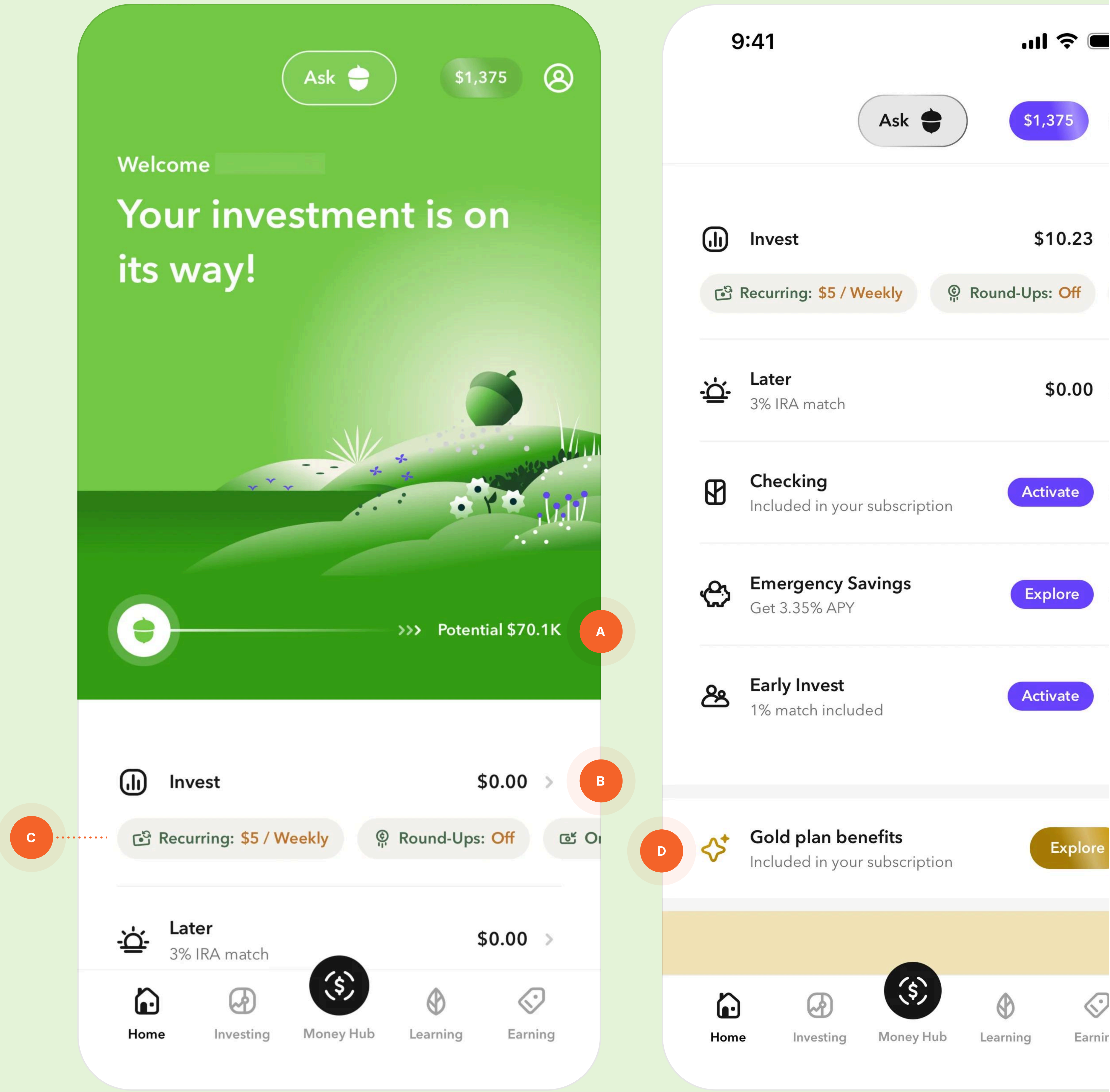
### Revenue Model

Acorns charges a flat fee of $3–$12 — same whether you hold $10 or $10K. **The subscription is the business, not your balance.**

### Design that drives business

The screen leads with a projected future, not the small real balance below — optimizing for the **next subscription payment**, not for what you hold.

- A — Hero is a **projection, not your balance.**
- B — Real balance sits below, **shrunk small** — easy to miss.
- C — "$5/weekly" on autopilot — progress **keeps the subscription alive.**
- D — Every row reads **"included in your subscription."**



# When you earn on cash and investments, you pull every account in.

**Revenue Model**

Wealthfront earns two ways — **a 0.25% fee on what you invest, and a spread on cash.** Advisory is about a quarter of revenue; cash brings in most of the rest.

**Design that drives business**

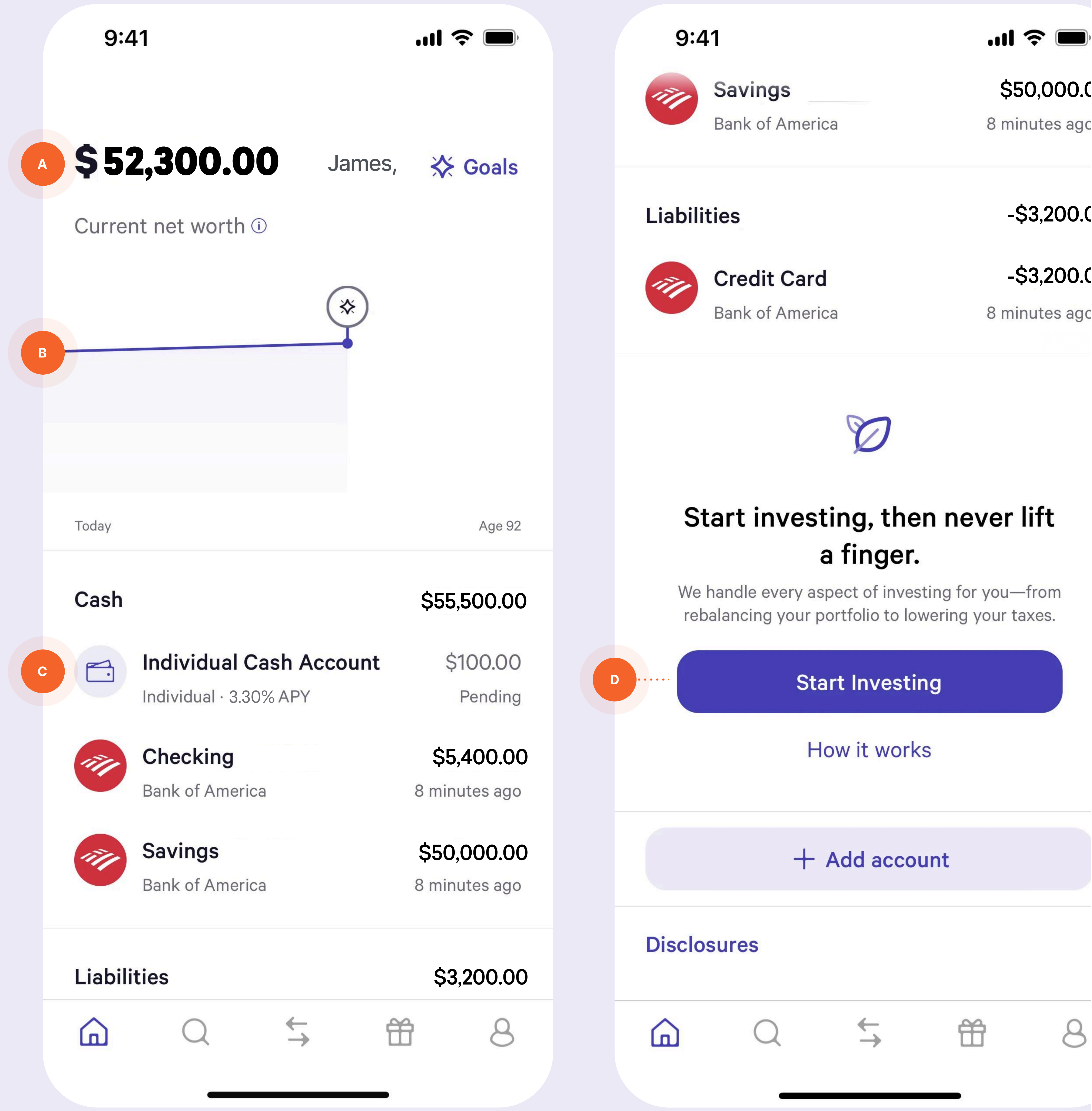
The screen rolls every account into one net-worth number, idle cash and "Start Investing" side by side — and growing that number means **moving more money in,** wherever it lands.

A The **biggest number is your net worth** — every account consolidated into one view.

B The chart is framed as **growth — your money's trajectory**, not just a balance.

C A high-yield cash account sits in the list — **earning its own spread,** not just waiting to be invested.

D "Start Investing" and "Add account" — every button **pulls more money under one roof.**



We believe **your user interface is your business model — made visible**. It shows how your company makes money, whether you meant it to or not. The only question is whether yours was designed on purpose.

# Behind the Screens

Frost Design Group is a Filipino-led user interface design agency. We design experiences used by millions.

Every category has something behind the screens —
the patterns that describe how the business runs.

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**John Paul de Guzman**

John Paul de Guzman is the Chief Creative and Founder of Frost Design & Consulting Group, a growing user interface design agency based in Manila. He has been a designer for more than 20 years and is behind major digital product redesigns used by millions of Filipinos. He speaks and writes about design practice, operations, and leadership.

SOURCES & METHOD

# Where each figure comes from

## TRADING & CRYPTO

**Coinbase** — FY2024 10-K and Q4 2024 shareholder letter (SEC). Transaction revenue ≈$4.0 bn of ≈$6.6 bn total. Simple-vs-Advanced fee gap: Coinbase published fee schedule.

**Binance** — **Privately held;** files no audited public financials. The ~90% trading-fee share and revenue figures are third-party estimates, not company disclosures.

**Public** — Public.com announcement, Feb 2021, and Rule 606 disclosures (PFOF exit on regular stock trades). Revenue from Premium subscriptions, interest on cash, and crypto/bond fees. Equity privately held; revenue-mix description draws on company statements.

## E-WALLETS & BANKS

**Cash App** — Block, Inc. SEC filings and quarterly shareholder letters. Gross profit spread across card-swipe interchange, instant-transfer fees, Bitcoin, BNPL, and P2P.

**Chime** — Form S-1 / S-1/A, 2025 (SEC). Interchange ≈76% of revenue (2024), ≈72% (Q1 2025) — “the substantial majority.”

**Nubank** — Nu Holdings Q4 & FY2024 results (NYSE: NU). Interest income ≈84% of gross revenue; non-interest ≈14%.

**Revolut** — FY2024 Annual Report / results (UK Companies House). Card payments and interest income ≈$1.0 bn each; FX ≈$0.8 bn; subscriptions $541 m.

## INVESTMENTS & SAVINGS

**Acorns** — Form CRS and published pricing (acorns.com). Flat $3 / $6 / $12 subscription; fee does not vary with balance. Equity privately held; fee terms are primary via SEC-filed Form CRS/ADV.

**Wealthfront** — Form S-1, 2025 (SEC). 0.25% advisory fee; investment-advisory ≈24% of revenue; cash is the larger line (cash-management fee rate ≈0.59%, per 8-K).

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Figures reflect each company’s **most recent public reporting (FY2024 unless noted) and are shares of total net revenue.** For high-volume, low-margin pass-through lines — notably Cash App’s bitcoin and Coinbase’s stablecoin — revenue share overstates economic contribution.

App screens were captured in early 2026; **UI and promotional rates (e.g. Binance’s earn APR) vary by market and update.**