Luma — Visual Identity & Design System (v1.0)

Philosophy: Finance is energy. It flows, it fluctuates, and it illuminates your life. Luma is not a container for numbers; it is a lens that focuses that energy into a clear signal.

1. Brand Identity

1.1 The Name: Luma

- **Meaning:** Deriving from *luminance*. Light, clarity, brightness emerging from the void.
- **Metaphor:** In a world of financial noise (darkness), your data is the light. Luma is the lens that focuses it.
- **Pronunciation:** /'lu:ma/

1.2 The Logo Concept: "The Prism"

- **Symbol:** A stylized, abstract prism or lens. A single beam of white light entering and splitting into the constituent colors of your financial life (Assets, Debts, Cash).
- **Iconography:** Sharp, geometric, precise.
- **App Icon:** A glowing indigo hex or circle on a pure black background, representing the "Core" of your finances.

1.3 Voice & Tone

- **Precise:** We don't guess. We calculate. "Net Worth is $1.2M," not "You have about a million."
- **Ambient:** We inform, we don't shout. Notifications are pulses, not alarms.
- **Optimistic:** The future is bright. Upward trends glow; downward trends are muted but clear.
- **Intelligence:** We speak like a high-end concierge, not a bank teller.

2. The Physics of Luma (Motion & Material)

Luma's UI mimics the physics of light in a vacuum.

2.1 Material: "Crystalline Glass"

Surfaces are not solid; they are slices of high-density glass floating in a void.

- **Refraction:** Background elements (Orbs) are blurred significantly when passing behind panels.
- **Edges:** Light catches the edges. Borders are thin, translucent, and glow faintly when active.
- **Depth:** Depth is communicated through blur and scale, not drop shadows.

2.2 Motion: "Fluid & Instant"

- **Latency:** Interactions must feel instant (<100ms).
- **Transitions:** Objects do not "pop" into existence; they fade and slide (translateY) as if moving through a medium.

- **Easing:** Use `cubic-bezier(0.4, 0, 0.2, 1)` (Fast-out, Slow-in). Movement starts with energy and settles gracefully.

3. Color System: "Bioluminescence"

We do not use flat colors. We use light sources.

3.1 The Void (Surfaces)

Token	Hex / Value	Usage
`bg-surface`	#050505	**The Universe**. The absolute background.
`bg-black`	#000000	**The Singularity**. Used for high-contrast modals or footers.
`glass-base`	rgba(18,18,18,0.6)	**The Pane**. Standard card background.
`glass-highlight`	rgba(255,255,255,0.03)	**The Glint**. Hover states.

3.2 The Spectrum (Data Colors)

Colors must glow. They are rarely used without a corresponding shadow/glow effect.

Semantic	Token	Hex	Glow Effect
Primary Brand	`indigo-500`	#6366f1	`shadow-[0_0_20px_rgba(99,102,241,0.3)]`
Secondary Brand	`violet-600`	#7c3aed	`shadow-[0_0_20px_rgba(124,58,237,0.3)]`
Asset / Gain	`emerald-400`	#34d399	`text-shadow: 0 0 10px rgba(52,211,153,0.5)`
Debt / Loss	`rose-500`	#f43f5e	`text-shadow: 0 0 10px rgba(244,63,94,0.5)`
Crypto / Volatile	`cyan-400`	#22d3ee	`shadow-[0_0_15px_rgba(34,211,238,0.4)]`
Warning	`amber-400`	#fbbf24	N/A

3.3 The Ambient Layer (Orbs)

Background gradients that breathe.

- **Orb 1 (Top Left):** Indigo (`#6366f1`), `opacity-20` .
- **Orb 2 (Bottom Right):** Fuchsia (`#d946ef`), `opacity-15` .
- **Noise:** A 5% opacity static noise overlay is mandatory to prevent banding and add texture.

4. Typography: "The HUD"

We distinguish between *reading* (Interface) and *scanning* (Data).

4.1 Interface Font: `Inter` (or Geist Sans)

- **Usage:** Headings, navigation, body copy, labels.
- **Weights:**
  - **Display:** Bold (700), `tracking-tighter`.
  - **Body:** Regular (400), `tracking-normal`.
  - **Labels:** Medium (500), `tracking-wide`, `uppercase`, `text-xs`.
- **Color:** `text-gray-200` (Primary), `text-gray-500` (Secondary). **Never pure white (#FFFFFF)** for large blocks of text (causes eye strain).

4.2 Data Font: `JetBrains Mono` (or Geist Mono)

- **Usage: Strictly** for currency, percentages, dates, and codes (tickers).
- **Weights:** Medium (500) or Bold (700).
- **Styling:** `tracking-tight`. This pulls the numbers together, making them feel like a single unit of data.
- **Color:** Often white (`#FFFFFF`) or semantic color (Green/Red) to pop against the interface text.

5. Component Library (Atomic Elements)

5.1 The "Shard" (Card)

- **Border Radius:** `rounded-2xl` (1rem) or `rounded-3xl` (1.5rem) for large panels.
- **Border:** 1px solid `white/10`.
- **Background:** `glass-base` + `backdrop-blur-xl` (24px).
- **Interaction:**
  - **Rest:** Elevation 0.
  - **Hover:** Elevation 1 (`translate-y-[-2px]`), Border lightens (`white/20`), Spotlight gradient activates.

5.2 The "Beam" (Primary Button)

- **Background:** `bg-indigo-600`.
- **Shape:** `rounded-xl`.
- **Text:** White, Medium, `tracking-wide`.
- **Effect:** Inner glow (`inset-0 ring-1 ring-white/20`) + Outer glow (`shadow-glow`).
- **Hover:** Brightens to `indigo-500`, scale `1.02`.
- **Click:** Scale `0.98`.

5.3 The "Void" (Input Field)

- **Background:** `bg-white/5`.
- **Border:** `border-transparent` (Rest).

- **Focus:** `bg-black/50`, `border-indigo-500/50`, `ring-4 ring-indigo-500/10`.

- **Text:** White. Placeholder: `gray-600`.

5.4 The "Ghost" (Ghost Button/Secondary)

- **Background:** Transparent.

- **Border:** `border border-white/10`.

- **Hover:** `bg-white/5`, `text-white`.

6. Data Visualization Standards

Charts are the "heartbeat" of Luma.

1. **Sparklines:** Minimalist. No axes. Just the trend line.

   - Stroke: 2px.

   - Color: Semantic (Green if up, Red if down).

2. **Main Charts:**

   - **Grid:** Removed. Or extremely subtle (`stroke-white/5`).

   - **Axes:** Text only (`text-gray-600`, `font-mono`, `text-xs`). No lines.

   - **The Line:** Gradient stroke (e.g., Cyan to Indigo).

   - **The Fill:** "The Curtain" — a linear gradient from the line opacity (20%) to transparent at the bottom.

   - **Tooltip:** A glowing vertical line that follows the cursor.

7. Interaction Patterns

7.1 "Spotlight" Hover

All interactive cards must implement the spotlight effect: a radial gradient that follows the cursor position, revealing the texture or border of the card beneath.

7.2 Progressive Disclosure

Do not overwhelm the user.

- **Show:** Total Net Worth.

- **Hide:** Breakdown of every single asset (until requested).

- **Mechanism:** Accordions, "View All" slides, or detailed modals.

7.3 Skeleton Loading

Never show a white screen.

- **Base:** `bg-white/5`.

- **Animation:** `animate-pulse`.

- **Shape:** Match the text size/avatar shape exactly.

8. CSS / Tailwind Configuration (Reference)

Add these to your `tailwind.config.js` to enable the Luma system immediately.

```js
theme: {
  extend: {
    colors: {
      surface: '#050505',
      glass: {
        base: 'rgba(20, 20, 20, 0.6)',
        highlight: 'rgba(255, 255, 255, 0.05)',
        border: 'rgba(255, 255, 255, 0.1)',
      },
      // Luma Brand Colors
      luma: {
        indigo: '#6366f1',
        violet: '#7c3aed',
        cyan: '#06b6d4',
        fuchsia: '#ec4899',
      }
    },
    fontFamily: {
      sans: ['Inter', 'system-ui', 'sans-serif'],
      mono: ['JetBrains Mono', 'monospace'],
    },
    boxShadow: {
      'glow': '0 0 20px rgba(99, 102, 241, 0.3)',
      'glass': '0 8px 32px 0 rgba(0, 0, 0, 0.37)',
      'inner-light': 'inset 0 1px 0 0 rgba(255, 255, 255, 0.1)',
    },
    backdropBlur: {
      'xs': '2px',
    },
    animation: {
      'blob': 'blob 7s infinite',
      'fade-in': 'fadeIn 0.5s ease-out forwards',
      'float': 'float 6s ease-in-out infinite',
    }
  }
}
```

9. Identity Statement

Luma is the signal in the noise. It is built for the user who values clarity, speed, and privacy. It is not a
tool for accounting; it is a tool for wealth generation.