

Project Brief: STACK

Executive Summary

For a Gen Z audience tired of slow, extractive, and outdated banking, STACK is a Web3-native investment application that makes growing wealth instant and accessible. By bypassing the need for a traditional bank account, STACK offers a direct on-ramp from fiat to stablecoins, embodying the principle of "money without borders" for a global, crypto-native generation. The platform combines a clean, modern financial tool with engaging social features like copy investing and user-curated baskets. At its core, STACK features a personalized AI CFO designed to build trust by protecting users from common financial mistakes, creating a safe environment for them to invest in stocks and ETFs with confidence and ease.

Problem Statement

The modern Gen Z investor, like **Taylor**, is stuck. She is digitally native, entrepreneurial, and eager to grow her wealth, but she finds herself trapped between two flawed systems.

The first is the world of traditional banking, represented by **Jordan's** experience: a slow, clunky system built for another generation, where 3-5 day transfer times are the norm and unexpected fees feel both greedy and punitive. It's a world that feels alienating and fundamentally misaligned with the speed and fairness she expects.

The second is the world of "pure" Web3, represented by **Chris's** story: an intimidating landscape of seed phrases, irreversible mistakes, and shockingly high fees. It's a powerful but unforgiving environment that often feels more like a technical test than a financial tool, leading many to conclude it's "not worth it."

Taylor wants more than Cash App, simpler than Coinbase, and fairer than Robinhood. The core problem is the absence of a third option: a platform that offers the safe, fun, no-BS way for Gen Z to grow money **without the headaches of banks or the anxiety of crypto**.

Proposed Solution

STACK is a hybrid Web3 finance application that provides the safe, fun, and transparent way for Gen Z to grow wealth. The core concept is to abstract away the complexity of both legacy banking and decentralized finance into a simple, intuitive experience. By using stablecoins as a primary on-ramp, STACK offers a borderless and instant funding mechanism. This liquidity is then seamlessly bridged into a regulated environment for investing in traditional assets like stocks and ETFs.

Our key differentiator is the Gen Z-native layer built on top of this hybrid model. This includes social and gamified features (user-curated baskets, leaderboards) and a protective AI CFO

that guides users away from common mistakes. STACK will succeed by being the solution that incumbents can't build: it has the transparency and accessibility that banks lack, the real-world asset integration that crypto apps miss, and a fun, trust-building user experience that is uniquely tailored to its target audience.

Target Users

The Banking Pain (Traditional Bank Frustration)

Story:

Jordan, 21, decides it's finally time to start investing. She opens her Chase app, but the "investments" tab routes her to a clunky brokerage portal that feels built for her parents. She tries linking her checking account to fund a new brokerage account and is told it'll take 3–5 business days for her ACH transfer to clear. By the time the money arrives, the stock she wanted to buy has already moved. Then, at the end of the month, she gets slapped with a \$12 "minimum balance" fee because her account dipped below \$300. Instead of feeling like her money is working for her, she feels like the bank is slow, greedy, and designed for someone else's generation.

The Web3 Pain (Crypto / DeFi Complexity)

Story:

Chris, 19, hears about Solana memecoins blowing up on TikTok. Excited, he downloads Phantom, but the onboarding hits him with a 12-word seed phrase warning. He panics: what if he loses it? He finally buys some SOL on Coinbase, but when he tries to move it into Phantom, he accidentally sends it to the wrong network and loses \$50 instantly. Next time, he tries Ethereum, but is shocked when a \$28 gas fee wipes out half of his \$50 trade. The whole experience feels scary, expensive, and way too technical. He deletes the wallet app and tells himself: "Crypto's a scam. Not worth it."

The User in the Gap (The Gen Z Middle Ground)

Profile:

Taylor, 22, works a part-time job and side hustles on Etsy. She's smart, digitally native, and wants her money to grow — but doesn't trust banks and doesn't trust herself in crypto. Right now, her money sits in a low-interest savings account and a bit in Cash App for convenience. She dabbles on Robinhood with \$50 here and there, but every time she hears about PFOF scandals or market manipulation, she feels like the game is rigged against her. She wants more

than Cash App, simpler than Coinbase, and fairer than Robinhood. She's waiting for something that feels fun, safe, and made for her generation.

👉 This is the sweet spot STACK can own: "The safe, fun, no-BS way for Gen Z to grow money without banks or crypto headaches."

Primary User Segment: "Taylor," The Conscious & Connected Investor

- **Profile:** Taylor, 22, is a digitally-native multi-tasker who balances a part-time job with a creative side hustle. She is smart, ambitious, and seeks financial empowerment on her own terms.
- **Digital Habits & UX Expectations:** She lives on platforms like **TikTok**, **Instagram**, and **Reddit**. She's an active member of at least one **Discord** community and uses visual tools like **Pinterest** or **Notion**. Her expectation for a user experience is clear: it must feel like "**TikTok-meets-Cash App**"—fast, visually clean, engaging, and intuitive.
- **Current Financial Behaviors:** She is cautious and underserved by current options. Her money sits in low-interest savings accounts or simple P2P apps. She has dabbled in investing on platforms like Robinhood but is wary of their business models.
- **Values & Motivations:** Her primary driver is to achieve **financial breathing room and independence**. Her goals are tangible: building a travel fund, saving for her own apartment, and establishing a safety net. For Taylor, investing is an act of taking control, and it must align with her identity (sustainability, social impact).

Goals & Success Metrics

Business Objectives

- **User Acquisition:** Acquire 10,000 Monthly Active Users (MAU) within 6 months of public launch.
- **Monetization:** Achieve a 5% conversion rate from active free users to the premium subscription tier within the first year.
- **Platform Validation:** Process \$1,000,000 in total investment volume through the platform in the first year.

User Success Metrics

- **Empowerment:** Users feel more in control of their financial future. (Measured via user surveys).
- **Confidence:** Users feel protected and safe. (Measured via Net Promoter Score (NPS))

and retention).

- **Habit Formation:** Users successfully establish a regular investment habit. (Measured by % of users with recurring investments).

Key Performance Indicators (KPIs)

- **Engagement:** DAU, MAU.
 - **Retention:** Week 1, Month 1, Month 3 retention rates.
 - **Conversion:** Sign-up to Funded Account rate; Free to Premium rate.
 - **Financial:** Total Assets Under Management (AUM).
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MVP Scope

Core Features (Must Have for Launch)

- **User Onboarding & Managed Wallet:** Simple sign-up and creation of a secure, managed wallet.
- **Stablecoin Deposits:** Ability to fund from at least one major EVM chain and one non-EVM chain.
- **Core Investment Flow:** Seamless, automatic conversion of stablecoins to fiat "buying power."
- **"Expert" Curated Baskets:** A small, curated list of 5-10 investment baskets to start.
- **Basic Investing:** Ability to invest in a basket and view a simple portfolio.
- **AI CFO (MVP Version):** An on-demand portfolio analysis report and automated weekly performance summaries.
- **Brokerage Integration:** Backend integration for trade execution and custody.

Out of Scope for MVP

- **Full AI CFO:** The advanced, conversational chat interface and personalized "nudges."
- **Advanced Social Features:** User Profiles, Following, Leaderboards, Copy Investing.
- **User-Curated Baskets, Debit Card, P2P Payments, Time-Lock Investments.**

MVP Success Criteria

- Onboard 100 users who fund their accounts and make at least one investment.
 - Validate the end-to-end technical flow with a >99% success rate.
 - Achieve a user satisfaction score of 7/10 or higher on the core experience.
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Post-MVP Vision

- **Phase 2 Features:** Roll out the Full AI CFO, Advanced Social Suite, and User-Curated Baskets.
 - **Long-Term Vision (1-2 Years):** Expand into a financial hub with a Debit Card and P2P Payments.
 - **Expansion Opportunities:** Explore Business Accounts and a Startup Launchpad.
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Technical Considerations

- **Target Platforms:** A native mobile app for iOS and Android.
 - **Technology Preferences:** Frontend: React Native; Backend: Node.js (NestJS); Database: PostgreSQL.
 - **Infrastructure:** Built around OG (storage/AI), Circle (stablecoins/wallets), and a wallet management tool.
 - **Architecture Considerations:** Start as a Modular Monolith in a monorepo, integrating with a brokerage partner.
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Constraints & Assumptions

- **Constraints:** A firm **three-week deadline** for the initial MVP cycle; reliance on OG and Circle APIs.
 - **Key Assumptions:** Availability of a suitable brokerage partner; regulatory compliance of the model; viability of third-party APIs; user trust and adoption.
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Risks & Open Questions

- **Key Risks:** Partner Risk (brokerage), Regulatory Risk, Execution Risk (timeline), Technical Risk (APIs), Market Risk (user trust).
- **Open Questions:** Which brokerage partner will be selected? Has a legal review been conducted? What is the at-scale cost of APIs?
- **Areas Needing Further Research:** Formal evaluation of brokerage partners; engagement of legal counsel; technical due diligence on third-party services.