

## Covering Note – Veloce Program Roadmap 23 Feb 2026

**To:** Veloce Media Group - Executive Team

**From:** Tribe Systems

**Date:** 23 February 2026

**Re:** Updated Delivery Roadmap - Tribe & Veloce Consumer Banking App

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Hi Team,

Please find attached the updated roadmap baseline for the Tribe & Veloce app. This document incorporates the feedback you gave on the original Figma designs and represents where we believe the product direction should land for a June launch at Money 2026.

We want to walk you through the key decisions, particularly one change from the navigation structure you proposed that we believe is in both our interests.

### What stayed the same

We taken on board your core feedback that the original Figma designs were too content heavy, and we've built on it:

- **Wallet-first.** The wallet is the home screen. Banking is the primary experience.
- **Full card management.** Freeze, details, Apple Wallet, order physical card, limits - all included at launch.
- **Rewards and merchandise.** The Rewards tab with Merch, Events, Experiences and Partner content is preserved exactly as discussed.
- **Quadrant Shop.** External Shopify link for branded merchandise.

### What we've evolved: Engage tab replaces Payments

This is the one structural change from your proposed navigation. We're recommending it because we believe it's better for sign-up growth, user retention, and ultimately Veloce's scheme marketing revenue.

**The situation with Payments at launch:** After careful analysis, 80% of the payment features discussed (standing orders, direct debits, peer-to-peer transfers, request money) need to be responsibly deferred to Phase 4. They carry significant compliance and infrastructure requirements that would jeopardise the June launch timeline. The remaining 20% is a single outbound transfer button - which sits more naturally inside the Wallet alongside "Add funds" and "Card controls."

That would leave the Payments tab with one working button and four grey “Coming Soon” placeholders. In our view, launching a premium subscription app with a near-empty tab in the main navigation damages the product experience and user confidence.

**What we’re proposing instead:** A lightweight **Engage** tab - a curated feed of 5–10 items featuring partner announcements, upcoming events, new rewards, and behind-the-scenes content from Veloce and Quadrant. Think “curated newsletter,” not the heavy social media feed from the original designs.

**Why this is better for both of us:**

1. **More reasons to open the app daily.** A banking-only app gets opened when users check their balance or make a transaction - perhaps 2–3 times per week. An app with engaging content gets opened daily. Higher daily active users directly translates to more card transactions.
2. **More card transactions = more scheme marketing revenue.** Visa’s scheme marketing incentives are driven by active transacting users. The more frequently users engage with the app (and by extension their card), the larger the scheme marketing budget available to Veloce.
3. **Content justifies the subscription.** Users are paying £4.99/month. They can get a free debit card from Revolut, Monzo, or their high street bank. The reason they pay is the fan experience - exclusive content, rewards, perks, behind-the-scenes access. The Engage tab is where that value proposition lives.
4. **Veloce’s content commitment.** You’ve already agreed to supply content as part of our partnership. The Engage tab creates the surface for it - a branded space where Veloce and Quadrant content drives daily engagement. Without it, that content has nowhere to live except a small carousel on the wallet home.

**This is a middle ground.** We heard your feedback that the original Figma designs were too content-heavy. With all the optional features switched on, we agree, three content tabs with social features, infinite scroll and live feeds would be too much to manage. But we also believe that stripping content out entirely leaves the app feeling like a commodity banking product. The Engage tab is the measured middle ground: operationally light, strategically powerful, data-driven from day one.

**The Payments tab returns in Phase 4** - when standing orders, direct debits, and P2P payments are built. At that point, there’s genuine feature depth to justify the navigation slot.

**What we need from you**

1. **Review the attached roadmap** and let us know if you’d like to discuss any aspect
2. **Confirm your content commitment** for the Engage tab : 5–10 curated items at launch, refreshed regularly

3. **Confirm the reward funding model** - who funds the cashback boosts, prize draws, and perks in the Engagement Rewards system
4. **Brand assets** by end of February - logos, imagery, colour specifications for themed builds

### Next steps

Once we're aligned on this roadmap, we can complete wireframes for the key screens/features and continue building the core capability in parallel. Once your branding guidelines are available we will update our wireframes and finalise the UI look and feel with you.

We'd welcome a call to walk through this in detail. Happy to adjust the meeting cadence to whatever works for your team.

Best regards,

Tribe Systems