

Roadmap Baseline - Tribe & Veloce Media Consumer Banking App

Version: 3.0

Date: February 2026

Status: For Review and Alignment

Parties: Tribe Systems Ltd ("Tribe"), Veloce Media Group ("Veloce")

Reference documents:

- Tribe Program Roadmap (22 January 2026)
- Veloce Figma Feedback (4 February 2026)

Purpose: This document presents an updated delivery roadmap incorporating Veloce's feedback on Tribe's Figma designs and aligned to a banking-first, engagement-smart product strategy. It supersedes the January 2026 roadmap.

1. Context

What We Heard

Following your review of the original Figma designs, we received clear direction: the wallet and card should be the primary experience, not content or social feeds. You asked for comprehensive card management, a robust rewards ecosystem, Quadrant merchandise access, a dedicated help and support section, and a cleaner navigation structure.

How We Responded

We have made three strategic shifts:

1. **Banking-first, wallet-centric architecture.** The wallet is now the home screen. Every session starts with the user's financial position - balance, card, recent transactions.
 2. **Brand-agnostic core.** The platform supports Veloce, Quadrant and future partners from a single codebase with themed builds per partner.
 3. **Engagement-smart approach.** Rather than the heavy content experience in the original designs or a purely banking-only app, we are introducing a measured middle ground - lightweight, data-driven engagement surfaces that give users reasons to open the app daily while remaining operationally simple to manage.
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2. Guiding Principles

1. **Banking-first UX** - The wallet is the home screen. Engagement features complement the banking experience; they do not compete with it.

2. **Brand-agnostic core** - The platform supports multiple partners from a single codebase. Partner-specific elements are configured per build, not hard-coded.
 3. **Engagement-smart, not content-heavy** - Engagement features are data-driven and measurable, not dependent on high-volume content operations.
 4. **Operational simplicity** - Launch features must be maintainable by a small team. Features requiring dedicated editorial or moderation operations are sequenced for post-launch.
 5. **Measure before scaling** - Every engagement surface tracks user interactions from launch. Expansion is gated on evidence, not assumption.
 6. **Responsible delivery** - Features with significant compliance, fraud or moderation overhead are sequenced after core stability is proven.
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3. Roadmap Overview

Phase	Timing	Theme	Key Deliverables
Alignment	Jan–Feb 2026	Scope Lock	Updated roadmap, rewards funding model, success metrics
Phase 1	Q1 2026	Core Build	Onboarding, wallet, virtual card, transfers, infrastructure
Phase 1B	Q1 2026 (parallel)	Ecosystem MVP	Engage tab, wallet carousel, behaviour-triggered rewards
Phase 2	Apr–May 2026	Pilot	Family & Friends, 500–2,000 users, no new features
Phase 3	June 2026	Public Launch	Money 2026 - full banking + engagement live
Phase 4	H2 2026	Growth & Monetisation	Gated on 25k monthly transacting users
Phase 5	2027	Strategic Expansion	Gated on proven unit economics

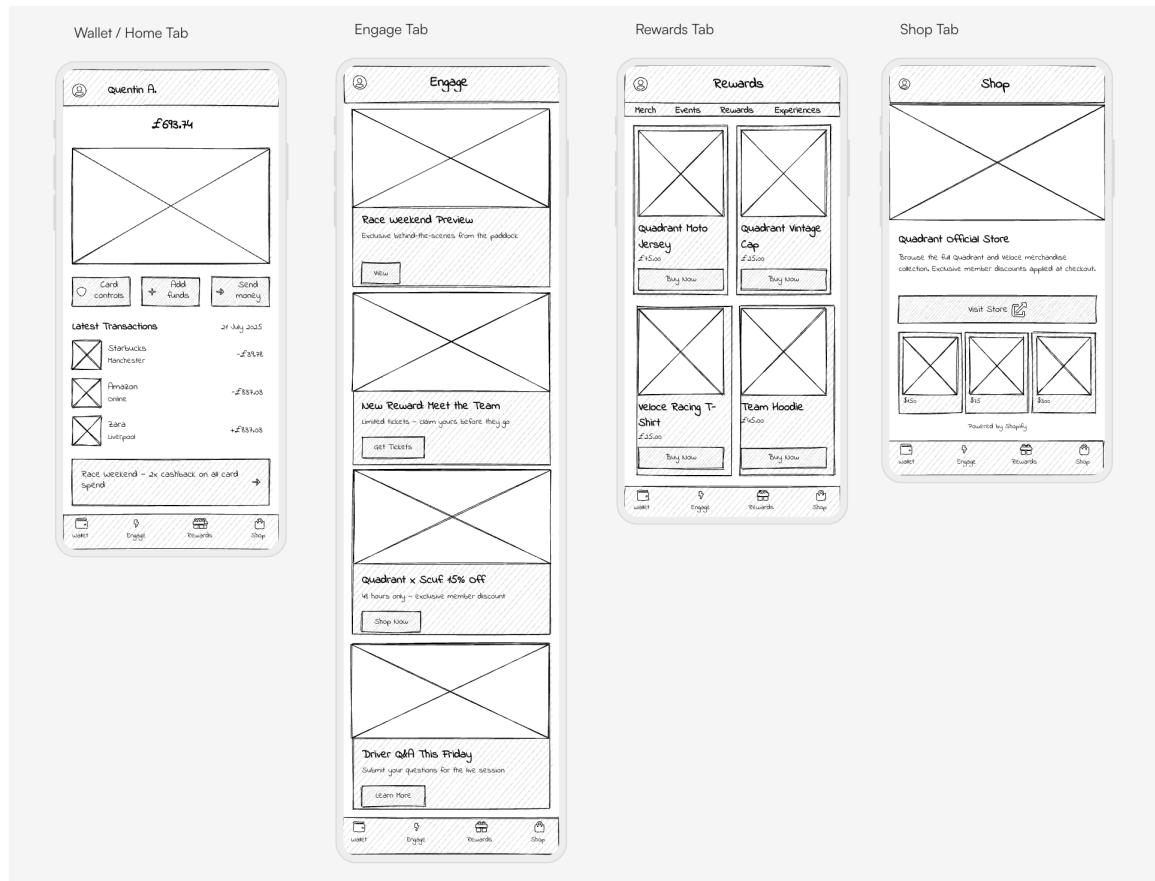
4. Navigation Structure

We are proposing one change to the navigation structure from Veloce's feedback. The rationale is explained below.

Proposed navigation (4 tabs):

Tab	Role	Content at Launch
Wallet	Primary / landing	Balance, card, transactions, card controls, add funds, send money, Ecosystem Highlights carousel
Engage	Secondary	Curated feed of partner announcements, upcoming events, new rewards, behind-the-scenes teasers
Rewards	Tertiary	Merch, Events, Rewards, Experiences, Partner sub-tabs
Shop	Quaternary	Links to external Quadrant Shopify store

Side menu (account icon, top-left): Profile hub, My Account, PITStop Help, Legal



Why Engage replaces Payments

Your feedback proposed a Payments tab with transfers, standing orders, direct debits and peer-to-peer payments. We've thought carefully about this, and we're recommending the Engage tab in its place at launch for three reasons:

1. **Engagement drives the metrics that matter.** Fan engagement content - announcements, events, behind-the-scenes access - gives users reasons to open the app between transactions. Higher daily active users drives more card transactions, which drives higher scheme marketing revenue for Veloce. Content and perks are what makes fans pay £4.99/month instead of using a free banking app.
2. **Outbound transfers belong in the Wallet.** Sending money is a wallet action - it sits naturally alongside "Add funds" and "Card controls" as a quick action on the wallet home screen. Users expect to manage their money from where they see their money.
3. **The Payments tab needs feature depth to earn its place.** With standing orders, direct debits and P2P payments responsibly deferred to Phase 4 (see Appendix B), the tab would launch with a single "Transfer money" button. A near-empty tab in prime navigation undercuts the premium feel of the product — and of the subscription price.

This is a middle ground. The original Figma designs had three content-heavy tabs (Buzz, Insider, Spotlight) with social features, infinite scroll and live feeds. That was too operationally heavy for launch. A purely banking-only app with no engagement surface is too thin to justify a subscription or differentiate from free alternatives. The Engage tab is the measured middle ground - a curated feed of 5-10 items, managed via remote config, tracked for engagement, and operationally lightweight.

The Payments tab returns in Phase 4 when standing orders, direct debits and P2P payments are built - at that point, there is enough feature depth to justify dedicated navigation.

5. Ecosystem Strategy

The ecosystem creates three engagement surfaces that work together to make the app sticky beyond balance-checking.

5.1 Engage Tab (Curated Feed)

A lightweight, curated feed in its own navigation tab. Not infinite scroll. Not a social media feed. Think "curated newsletter."

Content types at launch: - Partner announcements (new rewards available, event launches) - Upcoming events and experiences (with "View" or "Get tickets" actions) - New rewards and offers highlights - Behind-the-scenes teasers (driver photos, race day content, exclusive clips) - Race/match day highlights

What makes this operationally light: - 5–10 items visible at any time - not an infinite scroll - Content managed via remote config or lightweight CMS - not a real-time editorial system - No user-generated content, no comments, no social features - no moderation burden - Each item is a card: image + headline + short description + action button - Veloce/Quadrant supplies the content (as agreed in the partnership)

What makes this strategically powerful: - Every item tracks impressions, tap-throughs and conversions - This data feeds Phase 4 sponsor campaigns and segmented offers - A/B testing of content types reveals what drives engagement - enabling data-informed expansion

5.2 Ecosystem Highlights (Wallet Home Carousel)

A dynamic 1–3 slot carousel on the wallet home screen, below the card and quick actions. This is the brand touchpoint that every user sees in every banking session.

- Reward unlock announcements, event incentives, limited-time offers, VIP tier recognition
- Surfaces highlights FROM the Engage tab and Rewards tab onto the wallet home
- Tracks impressions, tap-throughs and conversions

5.3 Engagement Rewards (Behaviour-Triggered)

Financial behaviour triggers rewards, creating a loop between card usage and the fan ecosystem.

Trigger	Reward	Business Value
Spend £X in a month	Entry to prize draw	Drives card usage - supports scheme marketing
Transact on match/race day	Cashback boost	Ties banking to the fan calendar
Upgrade account tier	Exclusive perk unlock	Increases revenue per user
Refer a friend who activates	VIP status bump	Organic acquisition at low cost
First card transaction	Welcome bonus	Drives activation rate

Dependency - reward funding: These rewards require real incentives funded by Veloce/Quadrant. The reward funding model needs to be confirmed during the current scope alignment period.

6. Phase Summary

Alignment (Jan–Feb 2026)

We are here now. Objectives: lock MVP scope, confirm reward funding model, align on success metrics and scheme marketing targets. Deliverables: this roadmap, confirmed Engage tab content commitment from Veloce, reward funding agreement.

Phase 1: Core Build (Q1 2026)

The primary build delivers a stable, fully functional banking experience: onboarding with UK KYC, wallet with real-time balance, virtual Visa card, full card management (freeze, details, Apple Wallet, order physical card, limits), outbound UK bank transfers, Rewards tab with five content categories (Merch, Events, Rewards, Experiences, Partner), Shop tab (external Shopify link), PITStop AI support, push notifications, and brand theming for Veloce and Quadrant.

In parallel, we build the enabling infrastructure: event analytics, impression tracking, offer redemption tracking, tier/segment tagging, GDPR consent layer, and a basic rewards ledger. This is invisible to users but critical - it's the measurement framework that makes Phase 4 monetisation possible.

Phase 1B: Ecosystem MVP (Parallel)

Built alongside Phase 1: the Engage tab (curated content feed), the wallet home carousel (Ecosystem Highlights), and the behaviour-triggered reward mechanics (Engagement Rewards). See Section 5.

Phase 2: Pilot (Apr–May 2026)

500–2,000 invited users. Strict rule: no new features during pilot. Focus on banking stability, engagement metrics validation, PITStop support load, and analytics infrastructure accuracy. Go/no-go assessment for public launch.

Phase 3: Public Launch (June 2026)

Public UK launch at Money 2026. Everything from Phases 1 and 1B is live. Three account tiers: Everyday (£4.99/mo), Plus (£6.99/mo), Premium (£89.99/yr). Physical card orderable at £4.99 (virtual-first UX).

Features **not** live at launch: full Payments tab (returns Phase 4), P2P payments, standing orders, direct debits, community/social features, crypto/Web3, marketplace, deep personalisation. See Appendix B for rationale.

Phase 4: Growth & Monetisation (H2 2026)

Gated on 25,000 monthly transacting users (not just registered - users who make at least one card transaction per month).

Additions: Payments tab (with sufficient feature depth), sponsor-funded campaigns, segmented offers, analytics dashboard for Veloce, standing orders, direct debits, card

customisation, savings pots, expanded rewards mechanics. P2P payments only if strategically justified by data.

Phase 5: Strategic Expansion (2027)

Gated on proven unit economics (subscription + interchange covers acquisition cost).

Advanced rewards, crypto via third-party provider, token-gated experiences, marketplace, EU expansion.

7. Dependencies

From Veloce / Quadrant

What	When	Notes
Brand assets (logos, imagery, colour specs)	End of Feb 2026	Required for themed builds
Rewards content (Merch, Events, Experiences, Partner items)	March 2026	Product images, descriptions, pricing
Engage tab content (announcements, events, teasers)	March 2026	5-10 curated items for launch
Reward funding commitment	During Scope Alignment	Budget for Engagement Rewards incentives
Scheme marketing target alignment	During Scope Alignment	Shared KPIs and growth targets
Review and sign-off on this roadmap	February 2026	Enables build to proceed

From Tribe

What	When
Updated wireframes	Following roadmap sign-off
Technical architecture and infrastructure	Phase 1 build
PITStop AI training and configuration	Phase 1 build

From Equals / Railsr

What	When	Notes
API documentation and sandbox	Q1 2026	Onboarding, KYC, card, transactions
KYC verification service	Phase 1	UK identity verification
Virtual card issuance	Phase 1	Visa card provisioning
Physical card production	Phase 3	£4.99 per card, 5–7 day delivery
Transaction processing	Phase 1	Payments, top-ups, transfers

8. Success Metrics

Pilot (Phase 2)

Metric	Target	Source
Onboarding completion rate	>80% of invited users	Analytics
Card activation rate	>70% within 7 days	Analytics
Monthly transacting users	>60% of activated users	Analytics
Engage tab daily views	>30% of daily active users	Impression tracking
Ecosystem Highlights tap-through	>15% of impressions	Impression tracking
Engagement Rewards redemption	>10% of eligible users	Rewards ledger
PITStop resolution rate	>80% of Tier 1 queries	Support platform
App crash rate	<1% of sessions	Crash reporting

Launch (Phase 3)

Metric	Target	Source
Monthly transacting users	25,000+ (Phase 4 gate)	Analytics
Card spend velocity	Increasing month-on-month	Transaction data

Metric	Target	Source
App Store rating	>4.0 stars	App Store / Google Play
Referral conversion rate	>5% of users refer a friend	Referral tracking

Appendix A: Detailed Phase Breakdown & Change Tracking

Phase 1: Core Banking Features

Feature	Status	Notes
Onboarding + UK KYC	[UNCHANGED]	6-step registration, tier selection, KYC via Equals
Wallet home with balance and card	[UNCHANGED]	Branded virtual Visa, real-time balance
Transaction history	[EVOLVED]	Expanded: pending/completed sections, search, date filter
Add funds	[UNCHANGED]	Apple Pay, Google Pay, Visa, Mastercard, bank transfer
Card controls hub	[EVOLVED]	Full management: freeze, details, Apple Wallet, order physical, report issue
Allowances and limits	[UNCHANGED]	Tabbed display: allowances, limits, transfers
Outbound UK bank transfers	[EVOLVED]	Moved from Payments tab into Wallet as a quick action
Rewards tab (5 content categories)	[UNCHANGED]	Merch, Events, Rewards, Experiences, Partner
Shop tab (external store)	[UNCHANGED]	Links to Quadrant Shopify store
PITStop AI support	[EVOLVED]	AI chatbot for Tier 1 support
Account management	[UNCHANGED]	Profile hub, My Account (Profile/Bank/Card tabs)

Feature	Status	Notes
Cross-cutting (security, auth, a11y)	[UNCHANGED]	Push notifications, biometric auth, theming, consent, security

Phase 1: Enabling Infrastructure

Feature	Status	Purpose
Event-driven analytics	[EVOLVED]	Foundation for all engagement measurement
Impression and click-through tracking	[EVOLVED]	Measures what users see and engage with
Offer redemption tracking	[EVOLVED]	Tracks reward claims
Tier and segment tagging	[EVOLVED]	Enables Phase 4 segmented offers and sponsor targeting
Consent and GDPR layer	[EVOLVED]	Compliant data collection from day one
Rewards ledger	[EVOLVED]	Tracks earned and redeemed rewards

Phase 1B: Ecosystem MVP

Feature	Status	Notes
Engage tab (curated feed)	[NEW]	Lightweight content feed replacing the Payments tab
Ecosystem Highlights carousel	[NEW]	Dynamic 1-3 slot carousel on wallet home
Engagement Rewards engine	[NEW]	Behaviour-triggered reward mechanics

Appendix B: Deferred Features - Rationale

Payments Tab and Advanced Payment Features

Your feedback included: A dedicated Payments tab with transfers, standing orders, direct debits and P2P payments.

Our recommendation: Replace the Payments tab with an Engage tab at launch. Restore the Payments tab in Phase 4 when there is sufficient feature depth. Move outbound transfers into the Wallet tab.

Rationale: At launch, 80% of the proposed Payments features are responsibly deferred (see below). A tab with one functional button and four “Coming Soon” placeholders damages the premium feel of the app and wastes prime navigation space. Outbound transfers are a natural Wallet action. The Engage tab uses that navigation slot to drive daily active usage - which directly supports scheme marketing revenue.

Peer-to-Peer Payments and Request Money

Your feedback included: Transfers between users, request money.

Our recommendation: Phase 4, gated on active user volume.

Rationale: P2P payments require AML monitoring of user-to-user flows, fraud detection for social engineering, and dispute resolution. These are solvable but add substantial compliance work that would risk the June launch. P2P becomes valuable at scale when Tribe-to-Tribe transfers create a closed-loop economy.

Standing Orders and Direct Debits

Your feedback included: Standing orders and direct debit management.

Our recommendation: Phase 4.

Rationale: Direct debit origination requires BACS membership or sponsored access through Equals. Standing orders require scheduling infrastructure with guaranteed execution and retry logic. Basic outbound transfers (in the Wallet) cover the core need at launch.

Community and Social Features

Our recommendation: Phase 4 at earliest, likely Phase 5.

Rationale: Social features require content moderation at scale and carry brand safety risk. The Engage tab provides curated engagement without moderation overhead.

Full Content Feeds (Buzz, Insider, Spotlight)

Original designs included: Three rich content tabs with social interactions, articles, curated collections and video.

Our recommendation: Replaced by the Engage tab - a single, curated, lightweight feed.

Rationale: Three content tabs required editorial operations, content pipelines and moderation. The Engage tab achieves the same goal - app stickiness and brand presence - with dramatically lower operational burden. If Engage tab metrics prove strong, richer content can be introduced in Phase 4.

Appendix C: Change Log from January 2026 Roadmap

Item	Jan 2026 Roadmap	Feb 2026 Baseline	Change
Home screen	Content-integrated	Wallet-first (banking-centric)	[EVOLVED]
Navigation	5 areas with content focus	4 tabs: Wallet, Engage, Rewards, Shop + side menu	[EVOLVED]
Payments tab	Proposed with transfers, standing orders, P2P	Replaced by Engage tab; transfers moved to Wallet	[EVOLVED]
Engage tab	Not in original; replaced Buzz/Insider/Spotlight	Curated lightweight content feed	[NEW]
Card management	Basic card display	Full hub: freeze, details, controls, limits, Apple Wallet	[EVOLVED]
Transaction history	Basic list	Search, date filter, pending/completed sections	[EVOLVED]
PITStop AI support	Basic chatbot	In-app AI chatbot for Tier 1 queries	[NEW]
Ecosystem Highlights	Not in original	Dynamic carousel on wallet home (1-3 slots)	[NEW]
Engagement Rewards	Not explicit	Behaviour-triggered reward mechanics	[NEW]
Analytics infrastructure	Not explicit	Event tracking, impressions, conversions, rewards ledger	[NEW]
Rewards tab content	Part of content-first approach	5 sub-tabs with Veloce/Quadrant content (preserved)	[UNCHANGED]
Content feeds (Buzz/Insider/Spotlight)	Phase 1 (3 heavy tabs)	Replaced by single Engage tab	[EVOLVED]
P2P payments	Phase 3-4	Phase 4, gated	[MOVED]
Request money	Phase 3-4	Phase 4, gated	[MOVED]

Item	Jan 2026 Roadmap	Feb 2026 Baseline	Change
Standing orders	Phase 1 (tentative)	Phase 4	[MOVED]
Direct debits	Phase 1 (tentative)	Phase 4	[MOVED]
Community /social	Phase 4	Phase 4–5, gated on evidence	[MOVED]
Crypto/Web3	Phase 4–5	Phase 5, gated on unit economics	[UNCHANGED]
Physical cards	At launch	Orderable from launch (£4.99), virtual-first	[EVOLVED]
Phase 4 entry criteria	Not specified	25k monthly transacting users	[NEW]
Phase 5 entry criteria	Not specified	Proven unit economics	[NEW]

This document is confidential and intended for Tribe Systems and Veloce Media Group only.