

# UI Redesign Proposal

## Drop UI/UX Redesign Proposal

“ **Note:** Originally written as "FontelePay" with Flutter stack. Product has been rebranded to **Drop** using Next.js 16 + React 19 + Tailwind v4 + shadcn/ui. Design direction chosen: Forest Green (#0B6E35) + Gold (#D4A017) with Fraunces (brand) + DM Sans (body) typography. Retained for historical research reference.

**Date:** 2026-02-05 **Status:** Superseded — see brand/brand-guide.md for current design system

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## Executive Summary

Drop (originally FontelePay) needs a distinctive visual identity to compete with established neobanks (Revolut, N26, Monzo, Wise). This proposal outlines three design directions, recommended component library, color palettes, typography, and implementation roadmap.

**Core Problem:** Generic Tailwind-template aesthetics lack brand differentiation.

**Solution:** Custom design system with distinctive branding, purposeful micro-interactions, and mobile-first components.

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## 1. Competitor Analysis

### Revolut

- **Colors:** Shark (#191C1F), Cornflower Blue (#7F84F6), White (#FFFFFF)
- **Style:** Dark, professional, feature-dense
- **Strengths:** Multi-currency dashboard, real-time animations, card management
- **Typography:** Clean sans-serif, high contrast
- **Micro-interactions:** Heavy use of motion for feedback

# N26

- **Colors:** Cod Gray (#121212), Keppel Teal (#36A18B), White (#FFFFFF)
- **Style:** Minimal, card-based layouts, dark mode focused
- **Strengths:** Auto-categorized transactions, streamlined UI
- **Typography:** Geometric sans-serif, spacious
- **Micro-interactions:** Subtle, purposeful transitions

# Monzo

- **Colors:** Hot Coral (#F59AA4), Navy (#14233C), White (#FFFFFF)
- **Style:** Warm, approachable, playful
- **Strengths:** Savings pots, friendly copy, bold illustrations
- **Typography:** Rounded, friendly typefaces
- **Micro-interactions:** Celebratory animations for milestones

# Wise

- **Colors:** Neon Green (#9FE870), Deep Navy (#163300), White (#FFFFFF)
- **Style:** Fresh, transparent, eco-conscious feel
- **Strengths:** Currency conversion animations, clear pricing
- **Typography:** Modern grotesque, high legibility
- **Micro-interactions:** Progress indicators, conversion animations

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## 2. Three Design Direction Options

### Option A: "Trust Vault" - Professional & Secure

**Concept:** Establish FontelePay as the secure, trustworthy choice for EU banking.

#### Visual Identity:

- Deep navy backgrounds with gold/amber accents
- Solid, stable geometry (squares, strong lines)
- Subtle gradients for depth
- Premium feel without being cold

#### Color Palette:

Role	Name	Hex	Usage
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Primary	Deep Navy	#0A1628	Backgrounds, headers
Secondary	Royal Blue	#1E40AF	Interactive elements
Accent	Amber Gold	#F59E0B	CTAs, highlights
Success	Emerald	#10B981	Positive states
Error	Rose	#F43F5E	Errors, warnings
Surface	Slate 50	#F8FAFC	Cards, surfaces
Text Primary	Slate 900	#0F172A	Main text
Text Secondary	Slate 500	#64748B	Secondary text

### Dark Mode Palette:

Role	Hex
Background	#020617
Surface	#0F172A
Text Primary	#F1F5F9
Text Secondary	#94A3B8

### Typography:

- Headings: **Inter Display** (700, 600)
- Body: **Inter** (400, 500)
- Numbers: **Inter** with tabular figures

**Best For:** Users who prioritize security and professional appearance.

## Option B: "Fresh Finance" - Modern & Approachable

**Concept:** Position FontelePay as the friendly, modern European alternative.

### Visual Identity:

- Clean whites with vibrant teal/cyan accents
- Rounded corners, soft shadows
- Playful illustrations for empty states
- Gradient CTAs for energy

### Color Palette:

Role	Name	Hex	Usage
Primary	Teal	#0D9488	Brand color, headers
Secondary	Cyan	#06B6D4	Secondary actions
Accent	Coral	#FB7185	Notifications, highlights
Success	Green	#22C55E	Positive states
Error	Red	#EF4444	Errors
Surface	White	#FFFFFF	Cards, backgrounds
Background	Gray 50	#F9F9FB	Page backgrounds
Text Primary	Gray 900	#111827	Main text
Text Secondary	Gray 500	#6B7280	Secondary text

### Dark Mode Palette:

Role	Hex
Background	#0F0F0F
Surface	#1A1A1A
Primary	#2DD4BF
Text Primary	#F3F4F6

### Typography:

- Headings: **Plus Jakarta Sans** (700, 600)
- Body: **Inter** (400, 500)
- Accent: **Plus Jakarta Sans** (500)

**Best For:** Younger demographics, first-time banking app users.

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## Option C: "Nordic Minimal" - Clean & Sophisticated

**Concept:** Scandinavian-inspired minimalism with bold accent color.

### Visual Identity:

- Stark white backgrounds with single bold accent
- Maximum negative space
- Monochromatic with one signature color
- Typography-focused hierarchy

## Color Palette:

Role	Name	Hex	Usage
Primary	Electric Violet	#7C3AED	Brand, CTAs
Secondary	Violet Light	#A78BFA	Secondary actions
Background	Pure White	#FFFFFF	Main background
Surface	Gray 100	#F3F4F6	Cards
Border	Gray 200	#E5E7EB	Dividers
Text Primary	Gray 950	#030712	Main text
Text Secondary	Gray 400	#9CA3AF	Secondary text
Success	Emerald	#059669	Positive
Error	Rose	#E11D48	Negative

## Dark Mode Palette:

Role	Hex
Background	#09090B
Surface	#18181B
Primary	#A78BFA
Text Primary	#FAFAFA

## Typography:

- Headings: **Satoshi** (700, 500)
- Body: **Inter** (400, 500)
- Numbers: **SF Mono** or **JetBrains Mono** (for financial data)

**Best For:** Design-conscious users, premium positioning.

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# 3. Component Library Recommendation

## Primary: Flutter Material 3 + Custom Design System

### Why Flutter Material 3:

- Native to Flutter stack (already chosen)
- Built-in accessibility (WCAG compliant)
- Dynamic color theming
- Adaptive components for iOS/Android
- Active development by Google

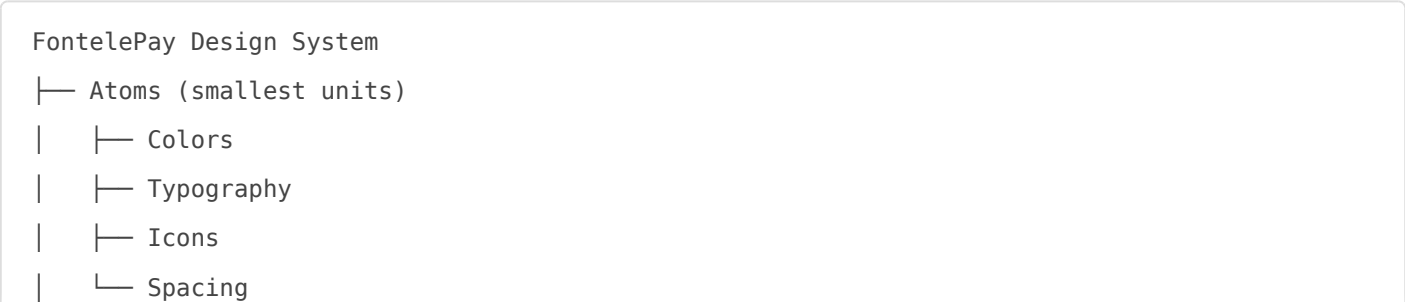
### Implementation Approach:

```
// Theme Configuration Example
ThemeData fontelepayTheme = ThemeData(
  useMaterial3: true,
  colorScheme: ColorScheme.fromSeed(
    seedColor: Color(0xFF7C3AED), // Primary brand color
    brightness: Brightness.light,
  ),
  textTheme: GoogleFonts.interTextTheme(),
);
```

## Recommended Flutter Packages

Package	Purpose	Version
flutter_bloc	State management	8.x
go_router	Navigation, deep linking	14.x
dio	HTTP client	5.x
lottie	Micro-interactions	3.x
flutter_animate	Declarative animations	4.x
google_fonts	Typography	6.x
flutter_svg	Vector icons	2.x
shimmer	Loading states	3.x

## Component Hierarchy



```
└─ Molecules (simple components)
  | └─ Button (primary, secondary, ghost)
  | └─ Input (text, PIN, amount)
  | └─ Card (account, transaction)
  | └─ Badge (status, notification)
└─ Organisms (complex components)
  | └─ AccountCard (balance, IBAN, actions)
  | └─ TransactionList (with filters)
  | └─ PaymentForm (recipient, amount, confirm)
  | └─ CardWidget (virtual card display)
└─ Templates (page layouts)
  | └─ DashboardLayout
  | └─ OnboardingLayout
  └─ TransactionDetailLayout
```

## 4. Typography Recommendation

### Primary Font: Inter

#### Why Inter:

- Optimized for UI at small sizes
- Tall x-height for screen legibility
- Tabular figures for financial data
- Free (Google Fonts)
- Variable font support
- Best non-proprietary alternative to SF Pro

#### Type Scale (Material 3):

Style	Size	Weight	Line Height	Usage
Display Large	57px	400	64px	Hero numbers
Display Medium	45px	400	52px	Balance display
Headline Large	32px	600	40px	Screen titles
Headline Medium	28px	600	36px	Section headers
Title Large	22px	500	28px	Card titles
Title Medium	16px	500	24px	Subtitles

Style	Size	Weight	Line Height	Usage
Body Large	16px	400	24px	Main content
Body Medium	14px	400	20px	Secondary content
Label Large	14px	500	20px	Buttons
Label Medium	12px	500	16px	Captions

## Alternative Pairing

**Premium Option:** Plus Jakarta Sans (headings) + Inter (body)

- Plus Jakarta Sans has more personality
- Creates visual hierarchy naturally
- Both available on Google Fonts

# 5. Micro-Interactions & Animation

## Animation Principles

### 1. Duration Guidelines:

- Micro-interactions: 50-200ms
- Page transitions: 200-400ms
- Complex animations: 400-600ms

### 2. Easing:

- Standard: `Curves.easeOutCubic`
- Enter: `Curves.decelerate`
- Exit: `Curves.accelerate`

## Essential Animations

Component	Animation	Duration	Trigger
Button Press	Scale down 0.95	100ms	onTapDown
Transaction Success	Checkmark Lottie	600ms	onComplete
Card Flip	3D rotation	400ms	onTap
Balance Update	Number morph	300ms	onValueChange
Pull to Refresh	Custom Lottie	800ms	onRefresh
Skeleton Loading	Shimmer	Loop	onLoading

Component	Animation	Duration	Trigger
Tab Switch	Fade + slide	200ms	onSelect

## Lottie Animations to Create

1. **Success Checkmark** - Payment confirmed
2. **Loading Spinner** - Processing state
3. **Card Issuing** - Virtual card generation
4. **Money Transfer** - Send/receive animation
5. **Empty State** - No transactions illustration
6. **Error State** - Failed transaction
7. **Confetti** - First transaction celebration

## 6. Component Redesign Priority

### P0 - Critical (Week 1-2)

Component	Current Issue	Redesign Focus
<b>Primary Button</b>	Generic Tailwind	Custom shape, gradient option, haptic feedback
<b>Input Field</b>	Basic styling	Floating labels, validation states, currency formatting
<b>Balance Card</b>	Flat, boring	Glassmorphism, subtle animation, gradient background
<b>Transaction Item</b>	List-like	Card approach, merchant icons, category colors

### P1 - Important (Week 3-4)

Component	Current Issue	Redesign Focus
<b>Navigation Bar</b>	Standard tab bar	Custom icons, animated indicators
<b>Card Widget</b>	Static display	3D flip, Apple/Google Pay button integration
<b>Amount Input</b>	Basic number	Custom keypad, currency selector, max button
<b>Profile Avatar</b>	Circle image	Gradient border, online indicator

# P2 - Enhancement (Week 5-6)

Component	Current Issue	Redesign Focus
Charts	Basic lines	Animated draw, touch interaction, gradients
Category Pills	Plain buttons	Icons, color coding, selection animation
Empty States	Text only	Lottie illustrations, CTAs
Notifications	System default	Custom in-app notifications

## 7. Dark Mode Implementation

### Design Principles

1. **Not just inverted colors** - Redesign each surface layer
2. **Reduced contrast** - Use off-white (#F1F5F9) instead of pure white
3. **Elevated surfaces = lighter** - Higher elevation = lighter gray
4. **Desaturated accent colors** - Reduce saturation 10-20% for dark mode
5. **Test contrast ratios** - Minimum 4.5:1 for text (WCAG AA)

### Surface Elevation (Dark Mode)

Elevation	Background	Use Case
0	#09090B	Page background
1	#18181B	Cards, inputs
2	#27272A	Modals, dropdowns
3	#3F3F46	Hover states

### Implementation

```
ColorScheme darkScheme = ColorScheme.fromSeed(  
    seedColor: Color(0xFF7C3AED),  
    brightness: Brightness.dark,  
    surface: Color(0xFF18181B),  
    onSurface: Color(0xFFF1F5F9),  
);
```

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# 8. Accessibility Requirements

## WCAG 2.1 AA Compliance

Requirement	Implementation
Color Contrast	Minimum 4.5:1 (text), 3:1 (large text)
Touch Targets	Minimum 48x48dp
Focus States	Visible ring on all interactive elements
Screen Reader	Semantic labels on all widgets
Dynamic Type	Support system font scaling
Reduce Motion	Respect <code>MediaQuery.disableAnimations</code>

## Testing Tools

- Flutter `Accessibility Scanner`
- Contrast ratio calculator
- VoiceOver/TalkBack manual testing

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# 9. Implementation Roadmap

## Phase 1: Foundation (Week 1-2)

- Define final color palette (choose Option A/B/C)
- Configure Flutter Material 3 theme
- Set up typography system
- Create color tokens file
- Implement dark mode toggle

## Phase 2: Core Components (Week 3-4)

- Redesign Button component (all variants)
- Redesign Input component (text, PIN, amount)

- Redesign Card components (balance, transaction)
- Implement loading states (shimmer, skeleton)
- Add Lottie animation package

## Phase 3: Feature Components (Week 5-6)

- Build AccountCard with animations
- Build TransactionList with pull-to-refresh
- Build PaymentForm with amount keyboard
- Build CardWidget with 3D flip

## Phase 4: Polish (Week 7-8)

- Create Lottie animations
  - Implement micro-interactions
  - Accessibility audit
  - Dark mode testing
  - Performance optimization
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# 10. My Recommendation

**Go with Option C: "Nordic Minimal"**

**Reasons:**

1. **Differentiation** - Most neobanks use dark (Revolut, N26) or warm (Monzo) palettes. Electric violet is distinctive.
2. **Scalability** - Minimal design ages better and accommodates new features easily.
3. **Trust** - Clean design signals competence and transparency.
4. **Dark Mode** - Minimal palettes translate better to dark mode.
5. **EU Market** - Scandinavian design resonates well with European users.

**Typography:** Inter + Satoshi pairing for personality without sacrificing legibility.

**Implementation:** Flutter Material 3 as foundation, custom component library on top.

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# Sources

## Competitor Research

- [Revolut Brand Colors - Mobbin](#)
- [N26 Brand Colors - Mobbin](#)
- [N26 Color System Update](#)
- [Monzo Brand Colors](#)
- [Wise Brand Colors - Mobbin](#)

## Component Libraries

- [Flutter Material 3 Documentation](#)
- [React UI Libraries Comparison 2025](#)
- [shadcn/ui vs Radix UI Comparison](#)
- [Best Flutter UI Libraries 2026](#)

## Typography

- [Best Fonts for UI Design 2026](#)
- [Typography for Fintech - Medium](#)
- [Typefaces for Fintech - Smashing Magazine](#)
- [Font Strategies for Fintech](#)

## Animations

- [Lottie in Flutter for Microinteractions](#)
- [Mastering Flutter Animations](#)
- [Payments App Animation Pack - LottieFiles](#)

## Dark Mode & Accessibility

- [Dark Mode Design Guide 2026](#)
- [Dark Mode in Banking Apps](#)

- [Banking App Design Trends 2025](#)
- [Fintech UX Best Practices](#)

## Design Trends

- [Banking App UI Best Practices 2026](#)
  - [Top 15 Banking Apps UX Design 2026](#)
  - [UXDA Fintech Design Trends](#)
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## Next Steps

1. **Review this proposal** - Select design direction (A, B, or C)
  2. **Approve color palette** - Or request modifications
  3. **Create Figma design file** - Based on chosen direction
  4. **Build component library** - Flutter implementation
  5. **Iterate** - Refine based on user testing
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*Document prepared for Drop (originally FontelePay) UI/UX upgrade initiative.*

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Revision #5

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