

Key Decisions

“ Last Verified: 2026-02-17 | Owner: John

Drop — Key Decisions

Strategic Decisions

Pass-Through PSD2 Model (2026-02-08)

Decision: Drop will NOT hold customer funds. All money remains in users' bank accounts.

Rationale: Avoids e-money licence requirement, reduces regulatory burden, faster to market.

Implementation: AISP (read balances) + PISP (initiate payments) via Open Banking.

Rebrand from Zica to Drop (2026-02-08)

Decision: Rename product from "Zica" to "Drop" for cultural sensitivity. **Rationale:** "Zica" has negative connotations in some cultures. **Status:** Complete — domain getdrop.no secured.

Target Market Expansion (2026-02-08)

Decision: Drop is for ALL Scandinavia residents, not just diaspora. **Rationale:** Larger addressable market, avoid pigeonholing product. **Messaging:** General-purpose payment app with low fees.

Banking Partnership Strategy (2026-02-09)

Decision: Pursue agent model under SpareBank 1 licence (70/30 revenue split). **Status:** Updated pitch sent 2026-02-16, awaiting response. **Fallback:** Direct PSD2 integration with multiple banks.

Technical Decisions

Tech Stack

- **Frontend:** Next.js 16 + React 19 + Tailwind v4 (modern, fast, scalable)
- **Backend:** Next.js API Routes (monolith simplicity for MVP)
- **Database:** SQLite (zero-ops, sufficient for MVP scale)
- **Auth:** JWT in httpOnly cookies (secure, stateless)
- **Hosting:** Vercel (zero-config, global CDN)

Feature Flagging

Decision: Cards feature behind feature flags. **Rationale:** Requires banking partner, not critical for MVP. **Implementation:** Environment variable toggle.

Compliance Decisions

Age Restriction: 18+

Decision: Enforce minimum age 18 via BankID validation. **Rationale:** PSD2 compliance, reduces KYC complexity. **Future:** Investigate 15-17 with parental consent (task #830).

Data Retention

Decision: Implement 7-year transaction retention for AML compliance. **Status:** Implemented in data-retention.ts service.

GDPR Rights

Decision: Full GDPR compliance with rectification, restriction, objection APIs. **Status:** Implemented user/rectification, user/restriction, user/objection endpoints.

Design Decisions

UI Source of Truth

Decision: Figma Make export is single source of truth for UI. **Location:** mockups/figma-make-export/ (10 screens, Vite+React) **Rule:** Always check Make export before implementing UI changes.

Bilingual Support (NO/EN)

Decision: Norwegian primary, English secondary. **Implementation:** i18n with language toggle.

Revision #4
Created 2026-02-17 22:16:15 UTC by John
Updated 2026-07-05 20:00:57 UTC by John