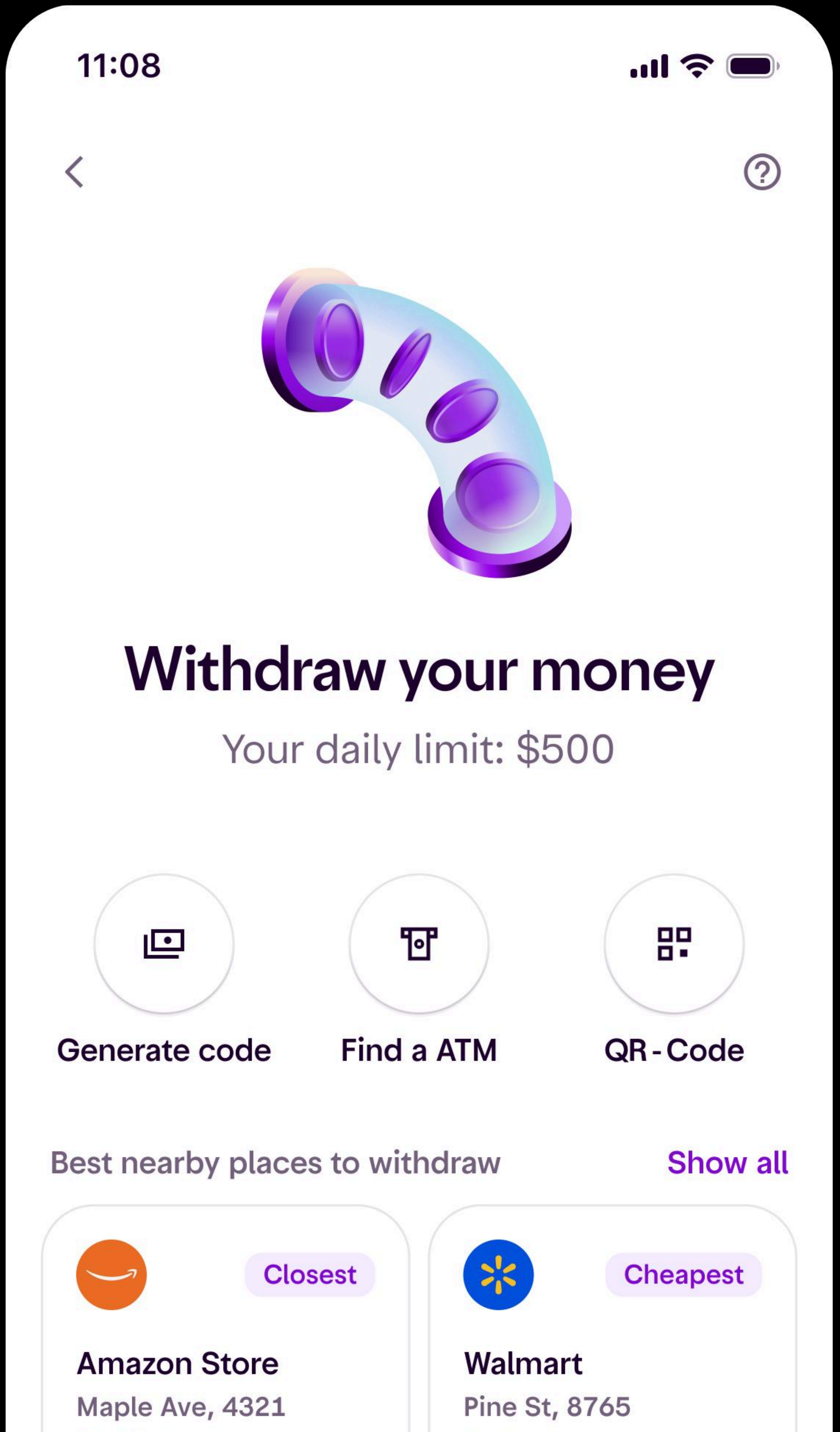
Project 01 • Nubank

Building a global cash withdrawal experience

My role: Lead Design at CICO Squad



What is the importance of CICO for Nu?

In Nu's markets, physical cash is still the main player in the economy — and without a cash-in and cash-out infrastructure, the digital account doesn't function as a primary bank.

88%
of transactions in MX
are paid in cash

80%
of households in MX
use cash as their primary method

55%
of the workforce in MX
is informal - receives cash

+50%
of the population in CO
uses cash in daily life

12%
of the 8M customers
have Nu as their main bank

A global challenge, with local execution

Three countries, multiple withdrawal and deposit channels, a single product platform. The task is to make the system work in any context without losing consistency.

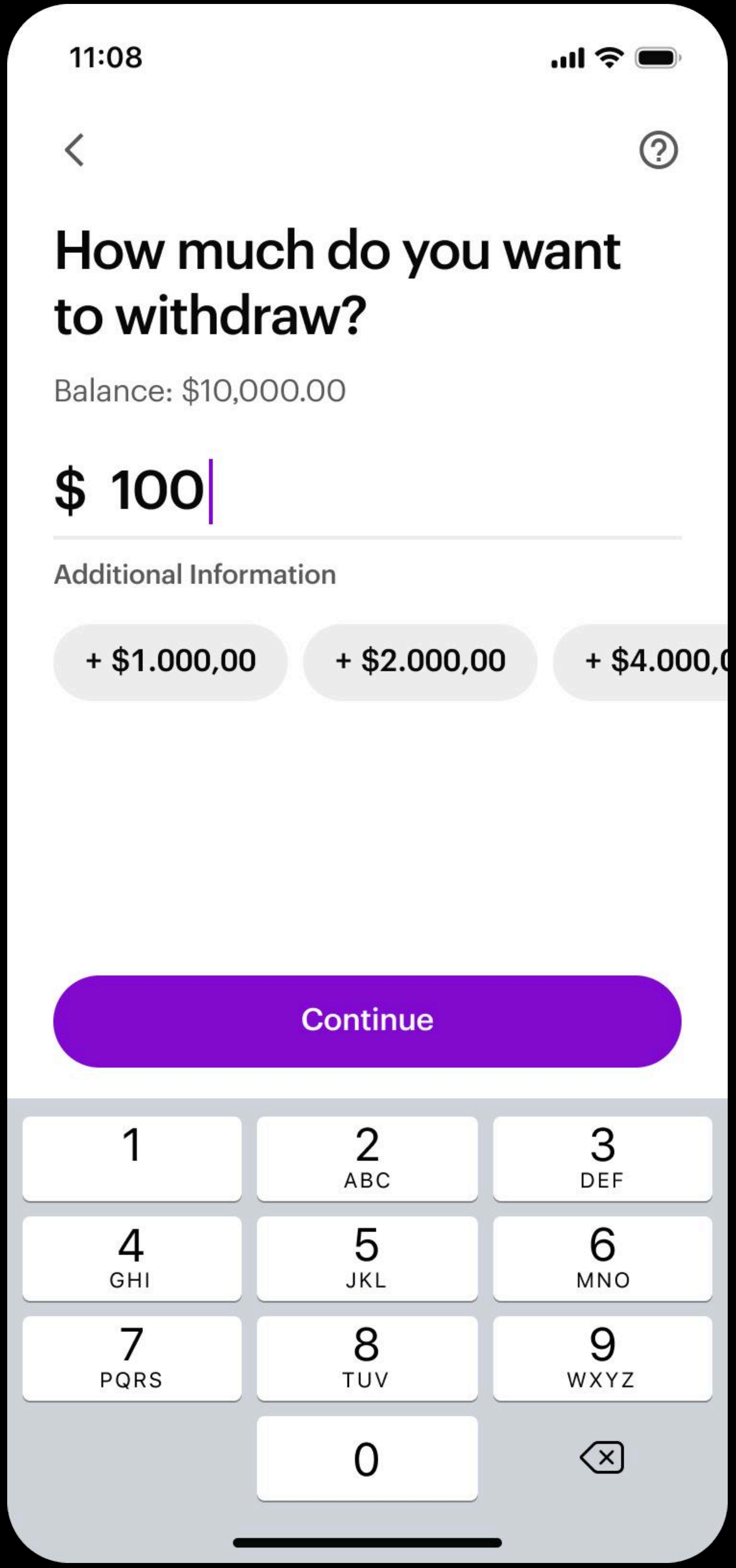
Cash-Out · Colombia

Reference Code · Banking correspondents

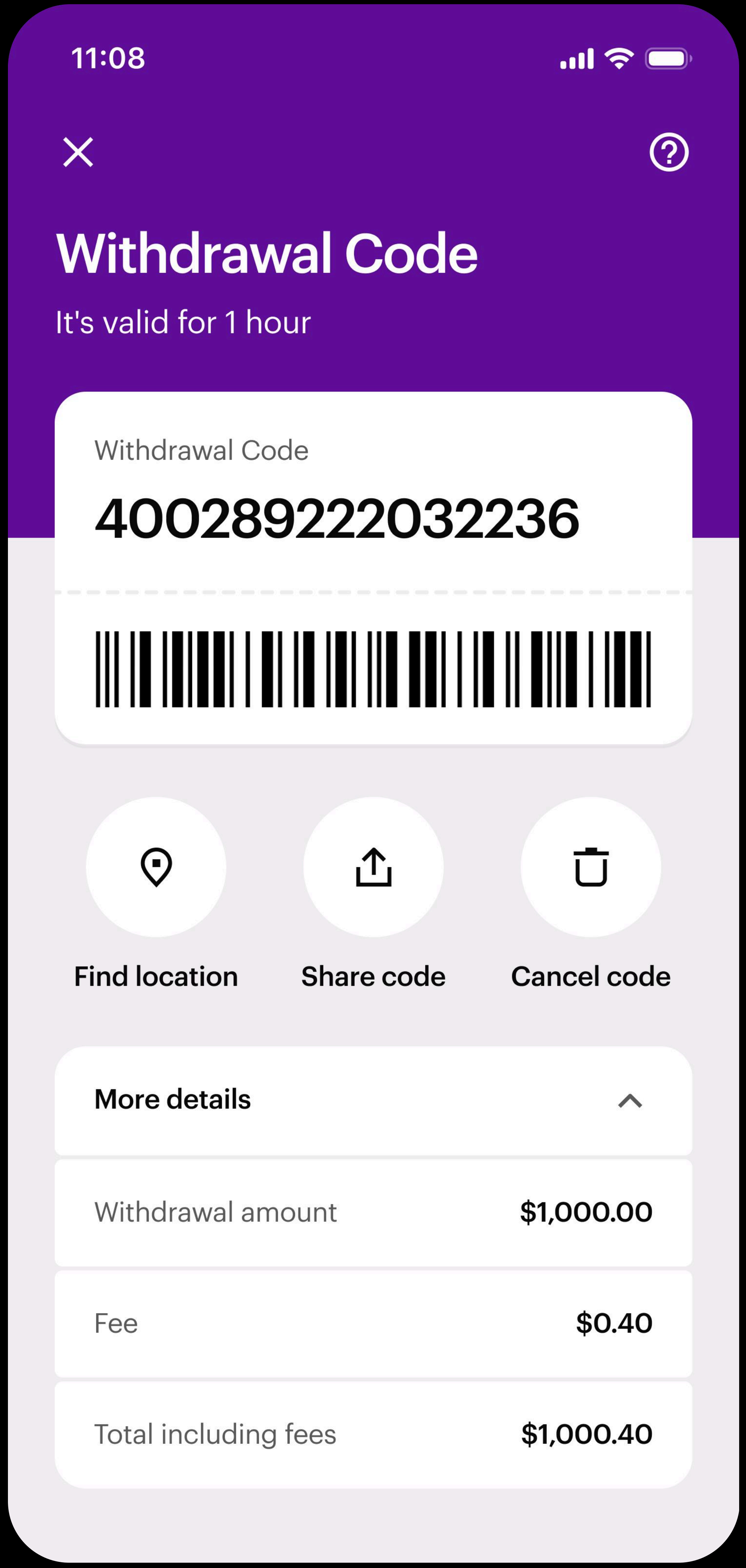
In Colombia, many customers need to withdraw cash at retail points and service agents that aren't ATMs — known as banking correspondents. The challenge was to design a cardless withdrawal flow: the customer generates a code in the app, goes to the physical location, provides the code at the counter, and receives the cash.

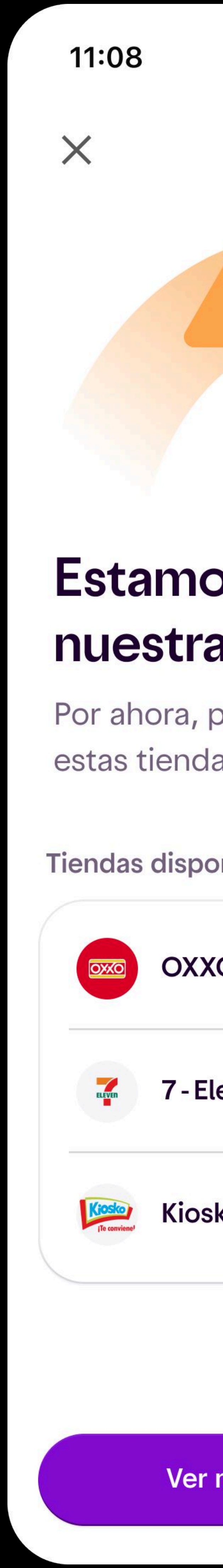
This is an example of a store where people in Colombia withdraw and deposit money.

amount screen



code screen





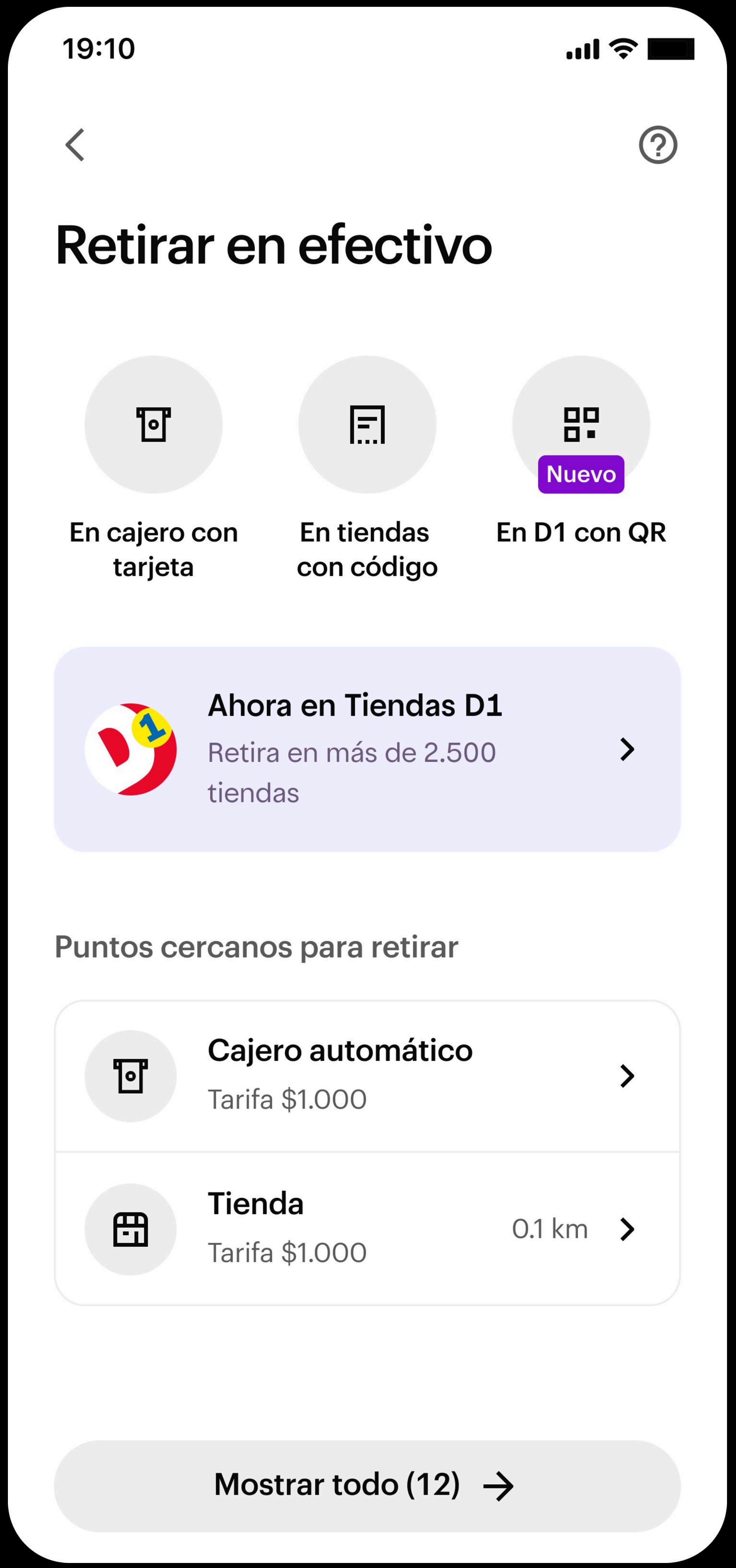
Cash-Out · Colombia

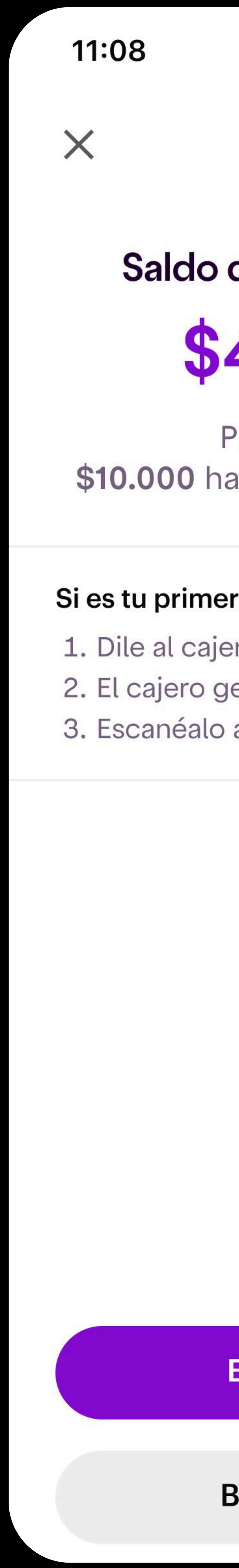
D1 Stores · QR Code

A new popular retail chain opened as a withdrawal channel in Colombia — customers can now take out cash at stores located in neighborhoods that typically have no ATM coverage. The experience runs on QR Code: the customer generates the code in the app, goes to the store, and scans it at the register to receive the money.

This is a D1 store, the main partner of Nu in Colombia, where the QR-Code withdrawal experience takes place.

withdrawal area





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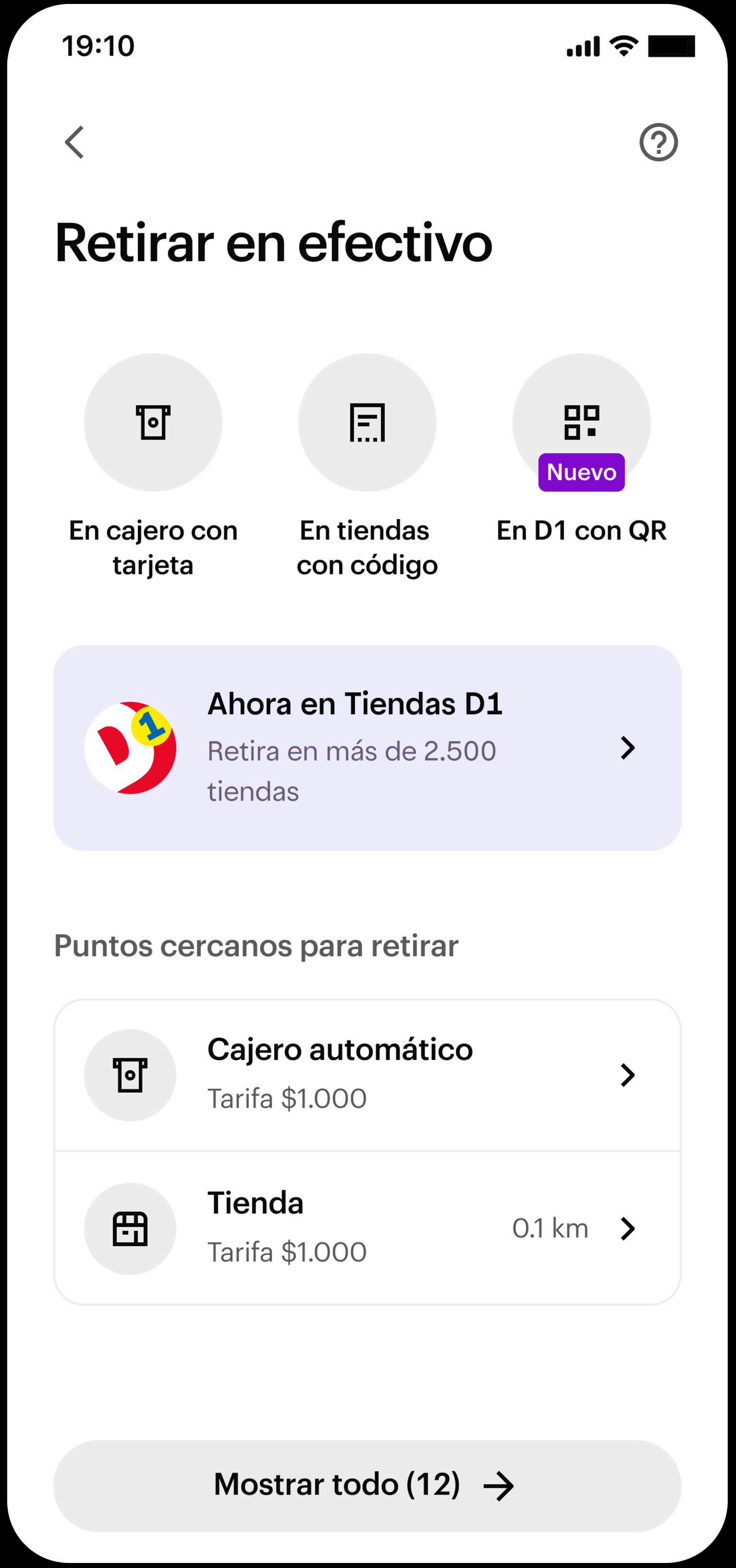
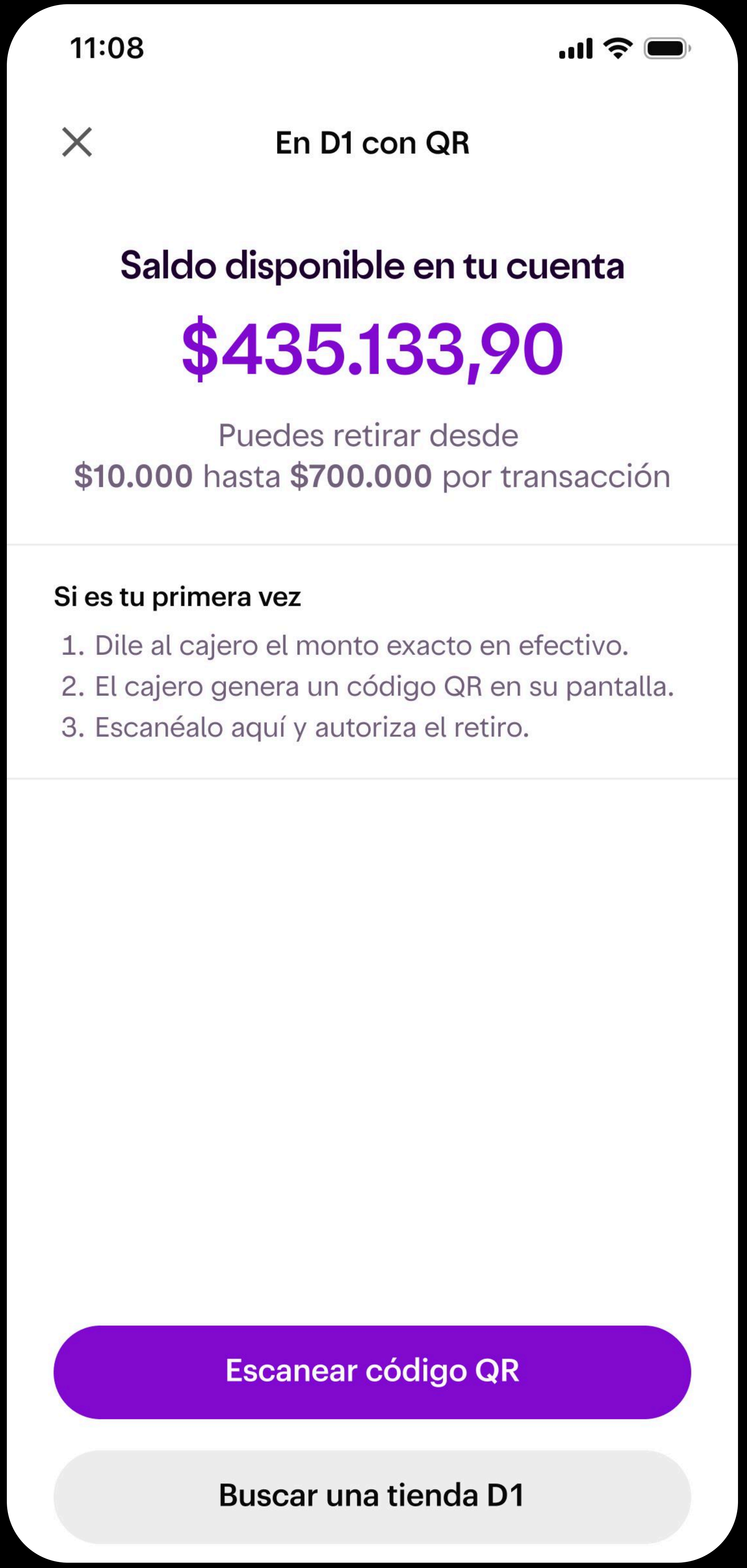
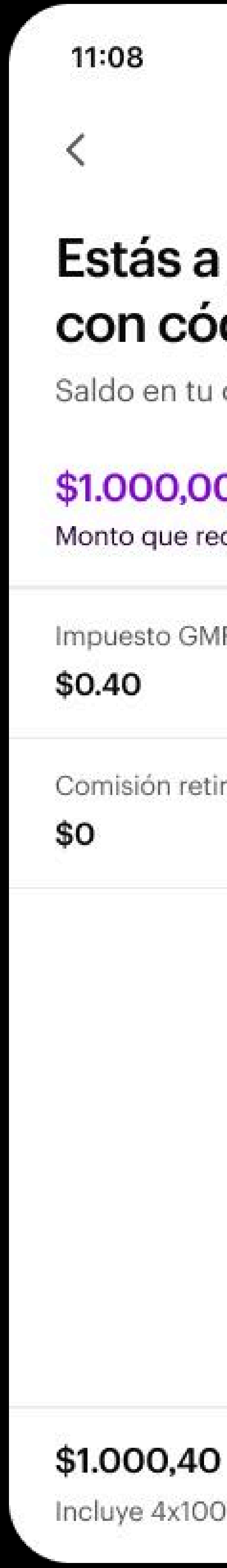


limits screen





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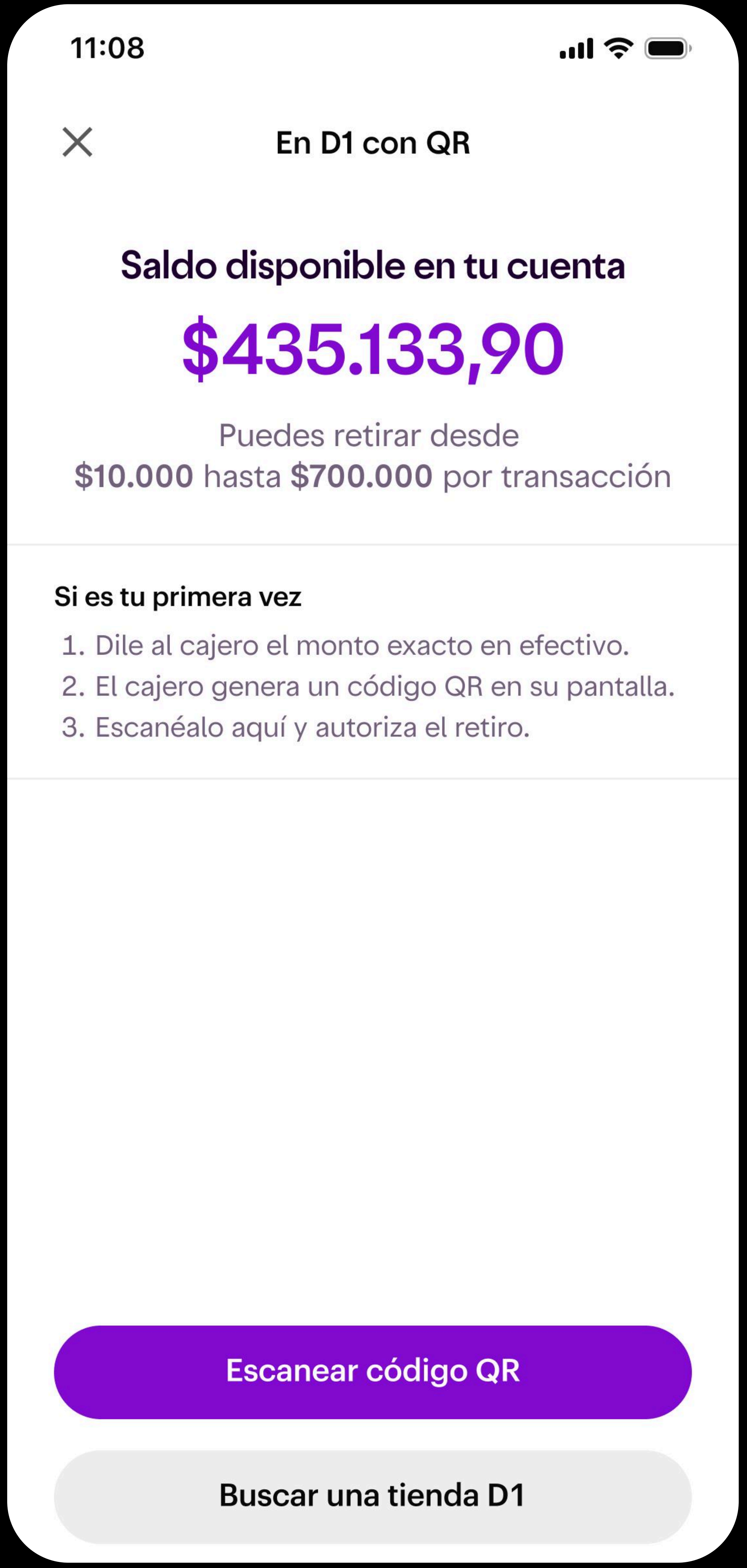
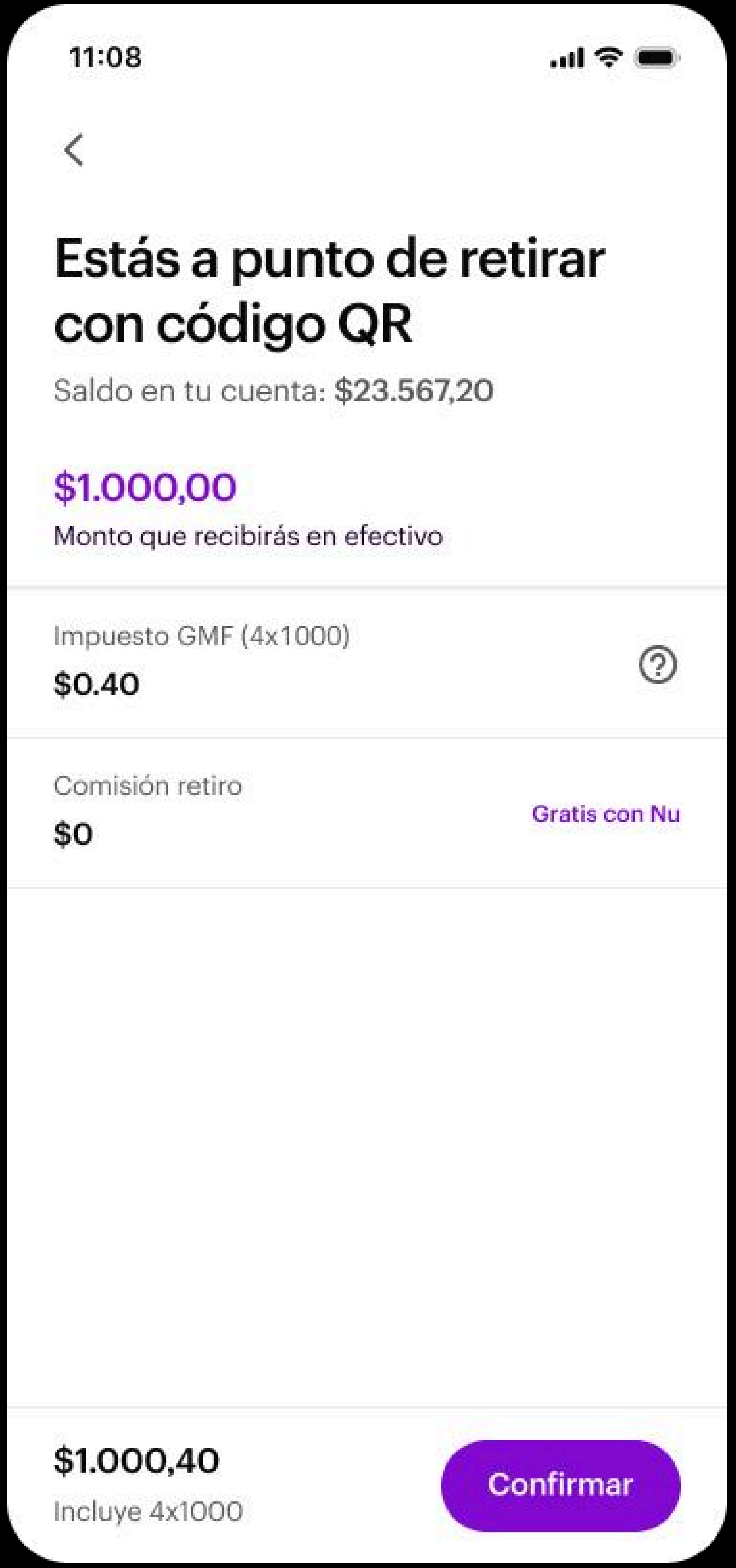
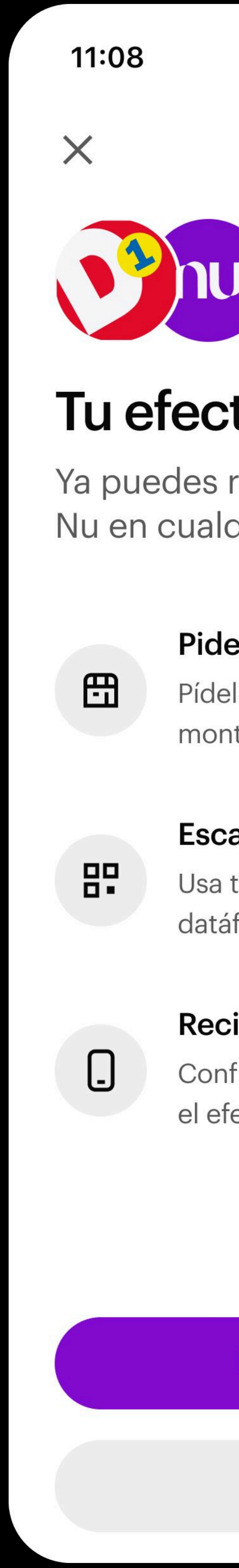


summary screen





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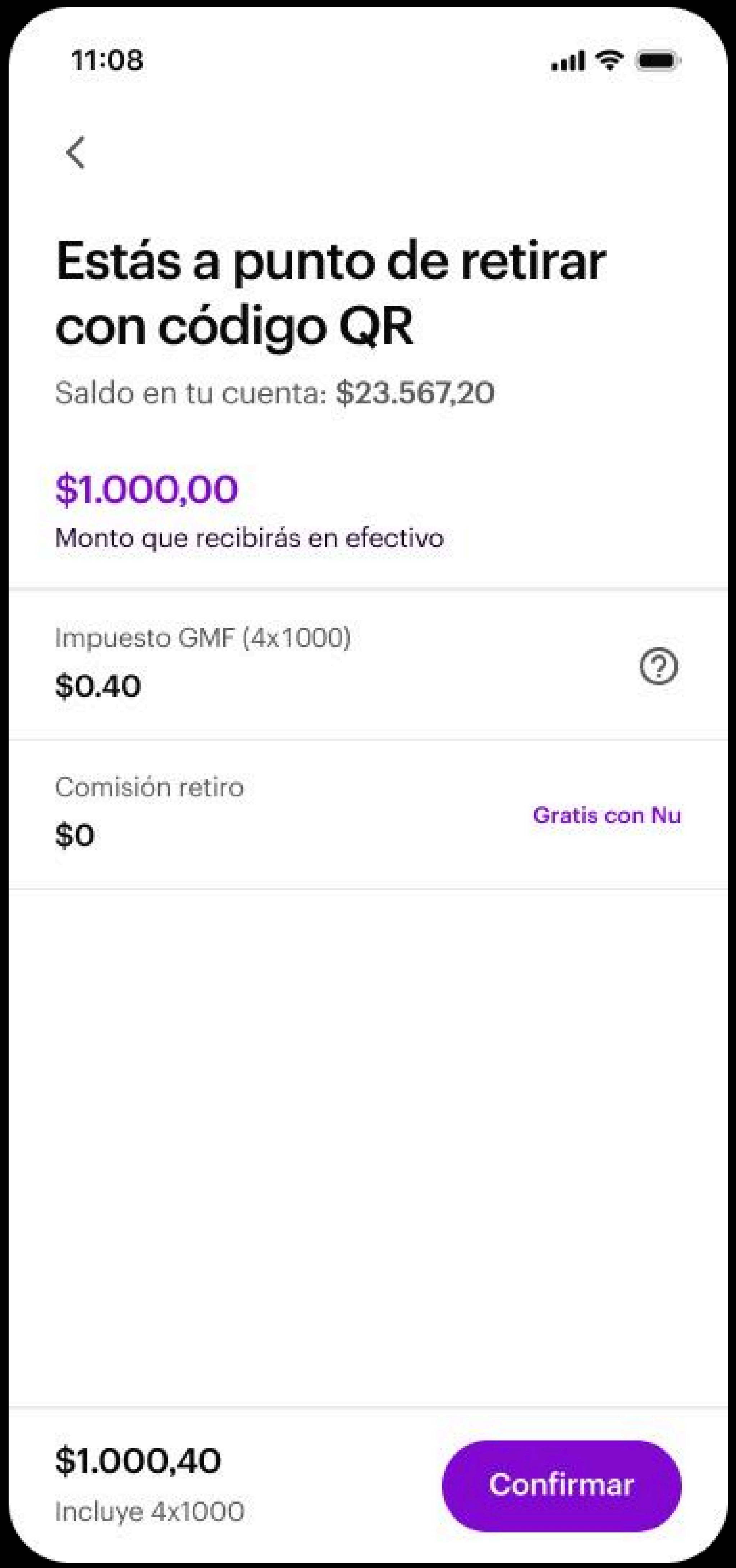
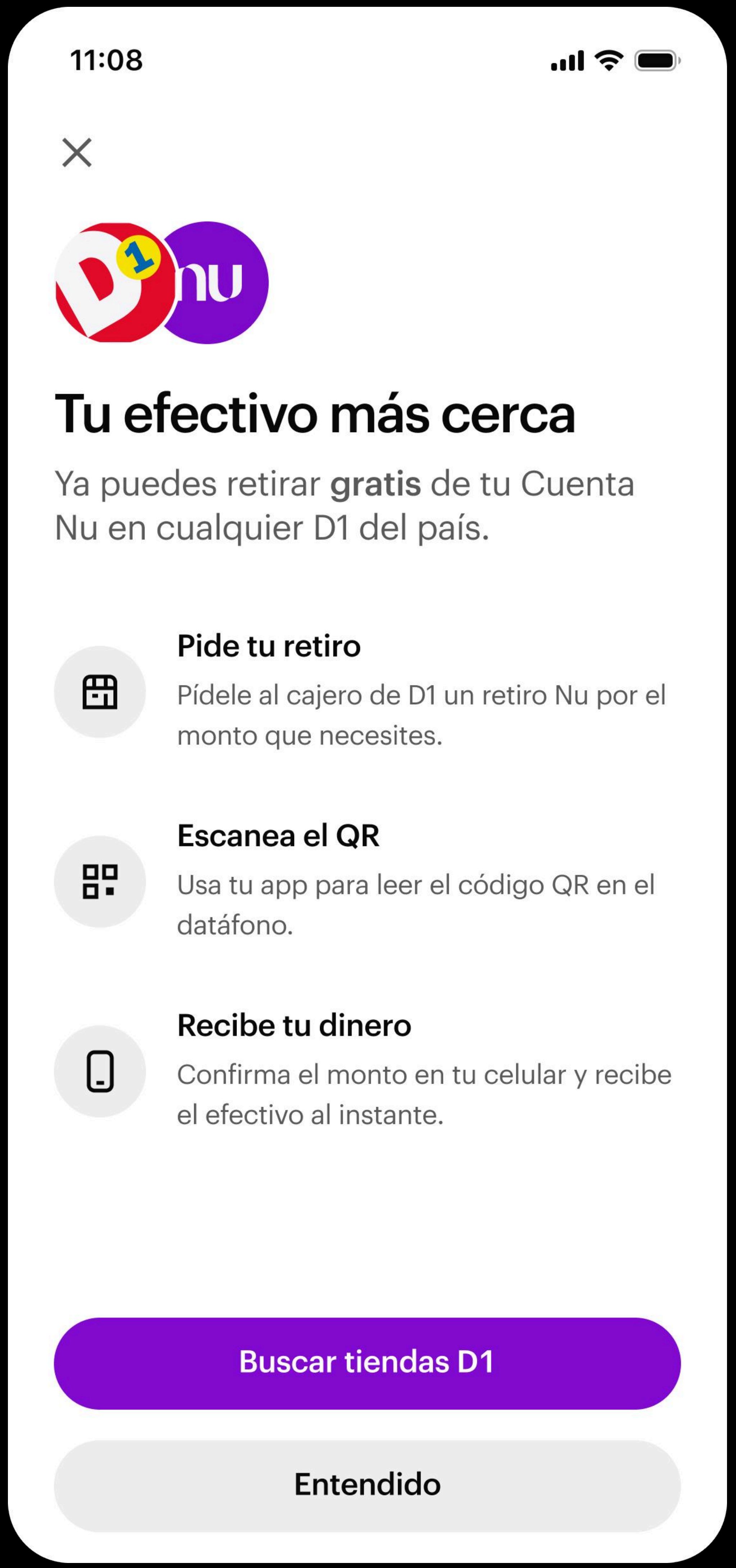


marketing



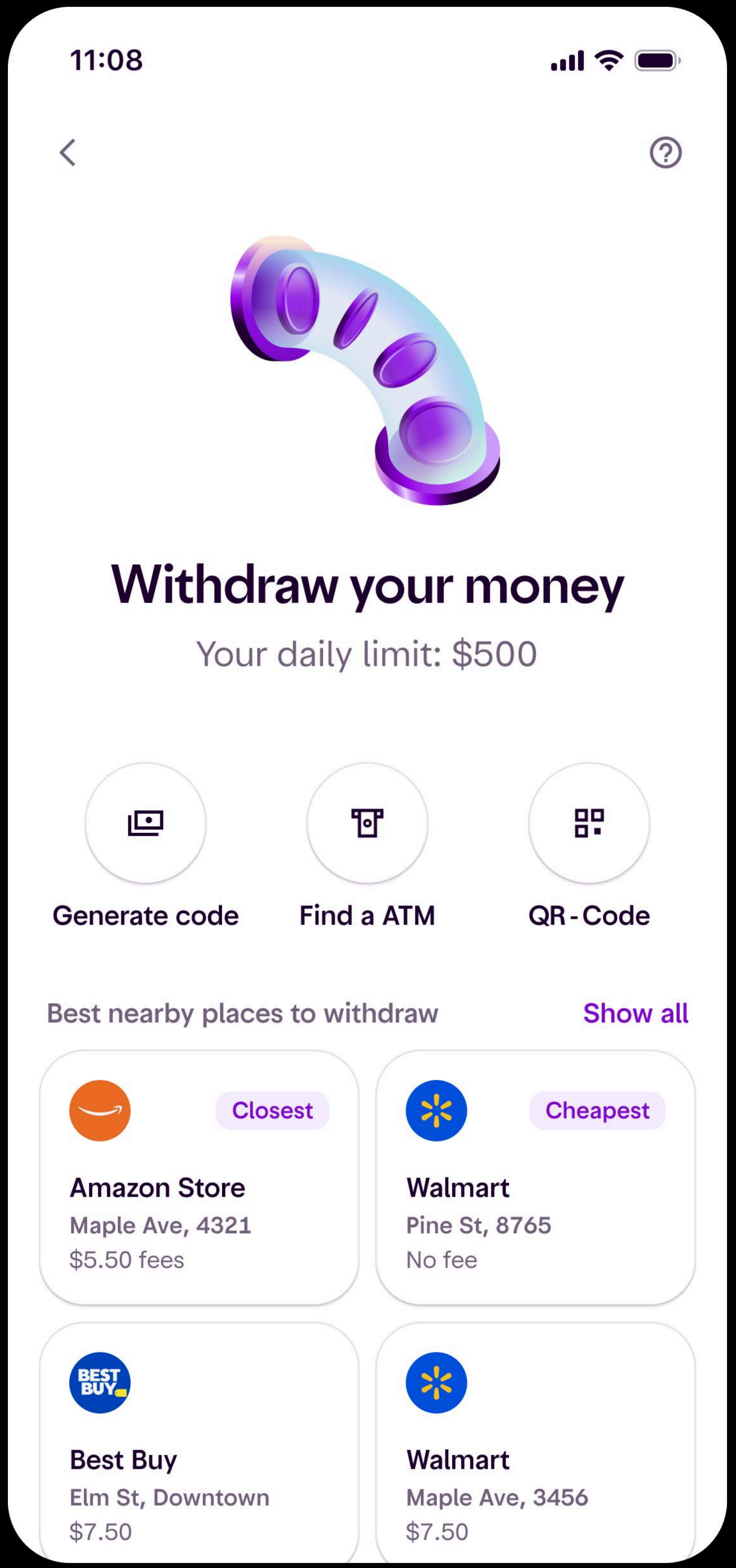
Locate Service Point · Global

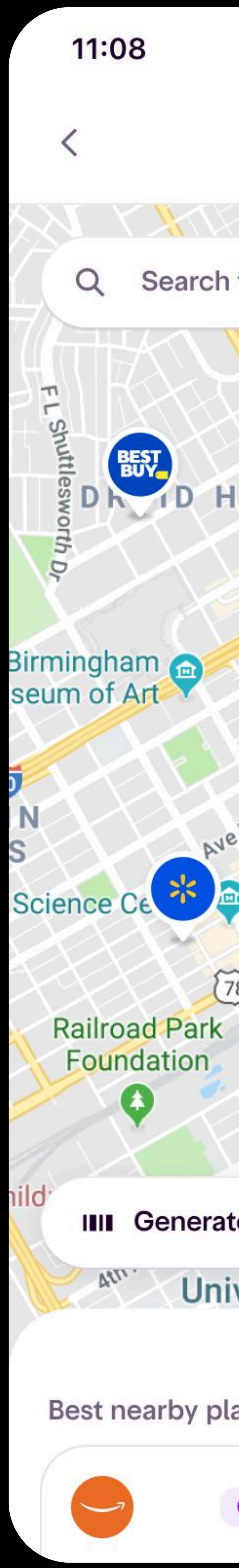
Where to cash-in and cash-out · Map and search

Having a withdrawal channel doesn't solve the problem if the customer doesn't know where it is. This project tackles a concrete anxiety: "what if I need cash and can't find a place to withdraw it?". The screen needs to surface every nearby option — ATMs, partner stores, correspondents — with filters for type, cost, and distance.

This project is working in progress.

withdrawal area





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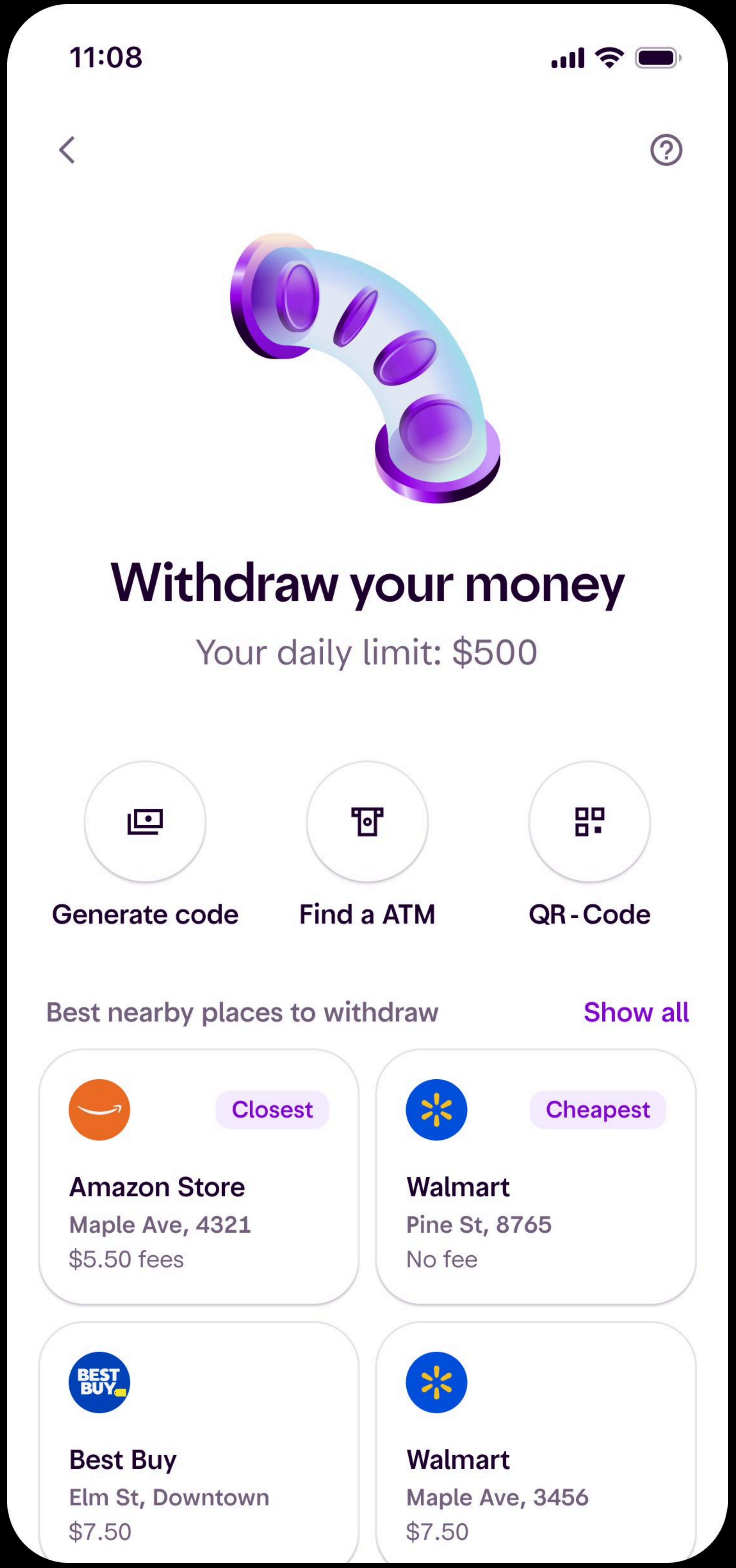
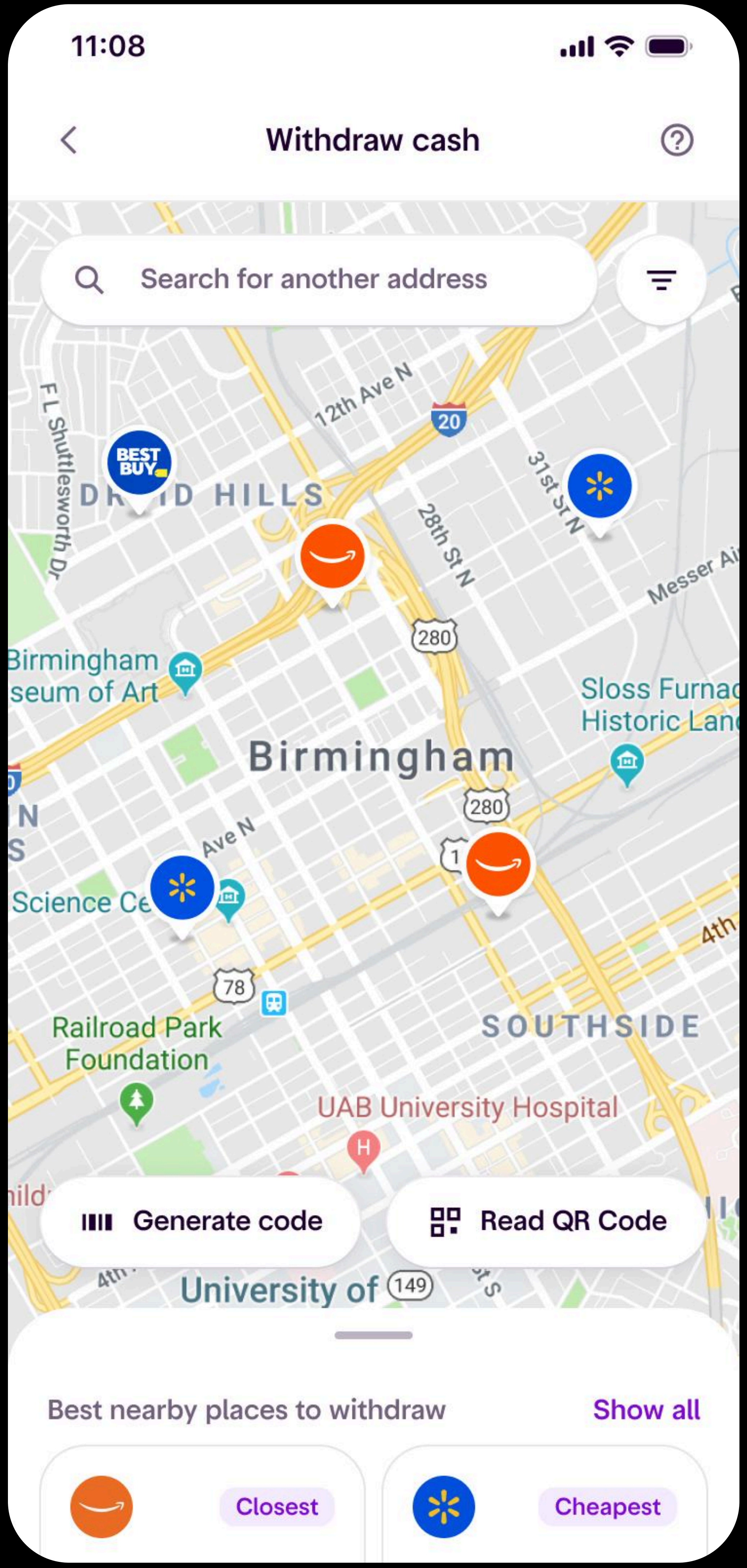
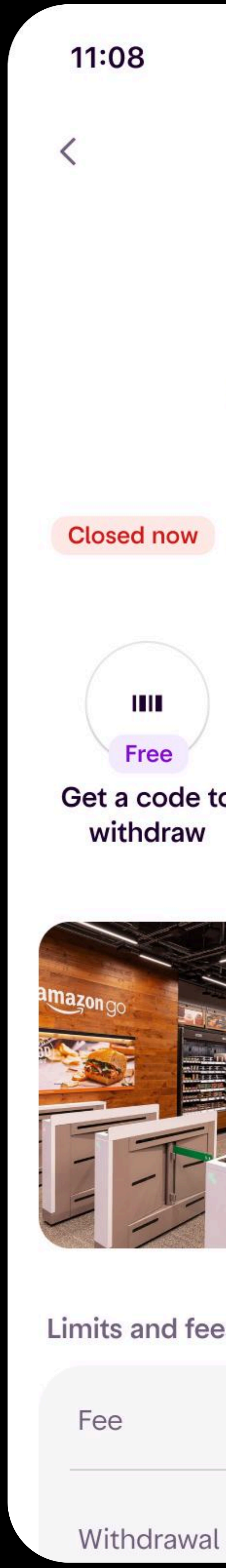


map





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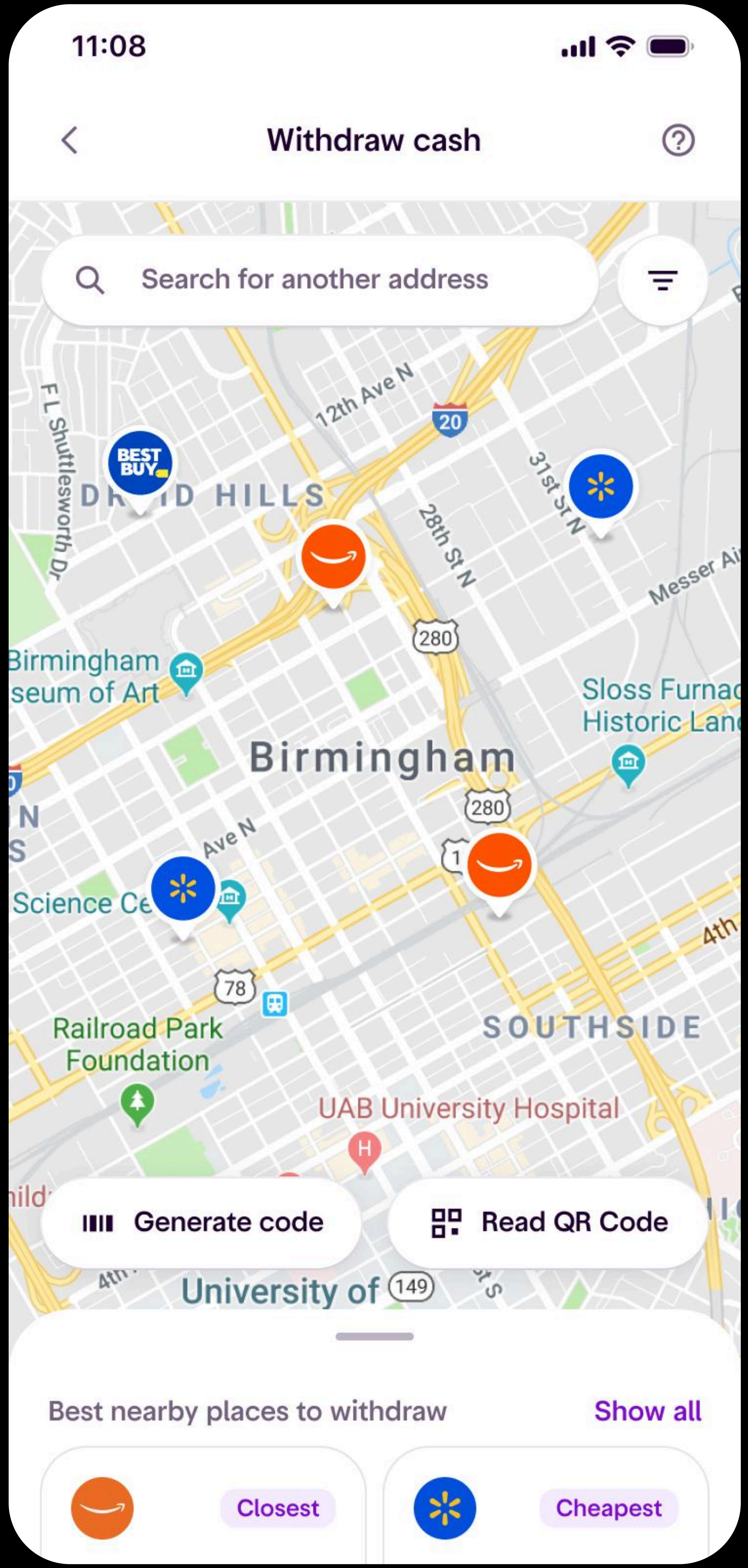
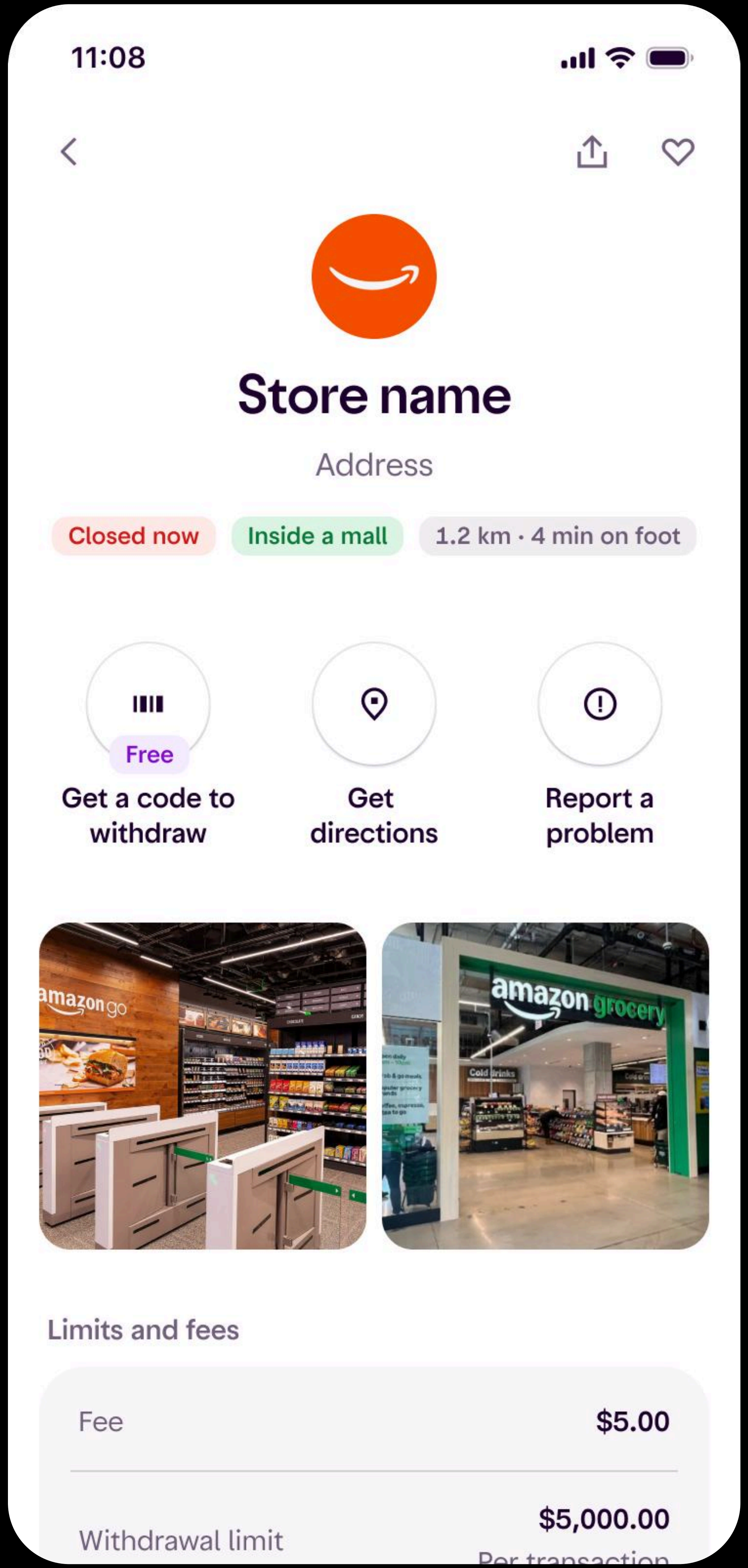
map



store details



The impact of design on CICO

Over the past year, design moved CICO forward on three fronts: business outcomes, product craft, and global scalability.

Numbers moving in the right direction

Cash-out is growing across every market. Mexico is recovering with double-digit monthly growth — tracking from 73K transactions/month and US$5.5M in volume as a baseline — and Colombia is now our fastest-growing market on every dimension: transactions, users, and partner volume. Every improvement here directly removes the #1 blocker to primary banking adoption.

A higher bar for the product

We're raising the visual and interaction quality of every CICO screen. Something as essential as withdrawing cash deserves a flow that feels crafted — not functional.

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This push isn't just a CICO ambition — it reflects a company-wide movement. In 2026, Nubank launched Magic App, a program that set a new quality standard for the entire product: fluid navigation, intentional micro-interactions, haptics, sound, and motion as first-class design concerns — not afterthoughts.

Raising the bar in CICO isn't cosmetic. It's a direct investment in the thing that makes cash-out credible.

From country solutions to

makes cash-out credible.

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From country solutions to a global system

Cash-out used to be built from scratch in every country. Now it follows a single global framework: five universal steps that hold true regardless of the market, partner, or channel — making each new launch faster and more consistent.

And the scope is only growing. The next CICO upstream research is already planned for the US — an X-ray of how Americans materialize and digitize money — using the same framework built for Mexico and Colombia.