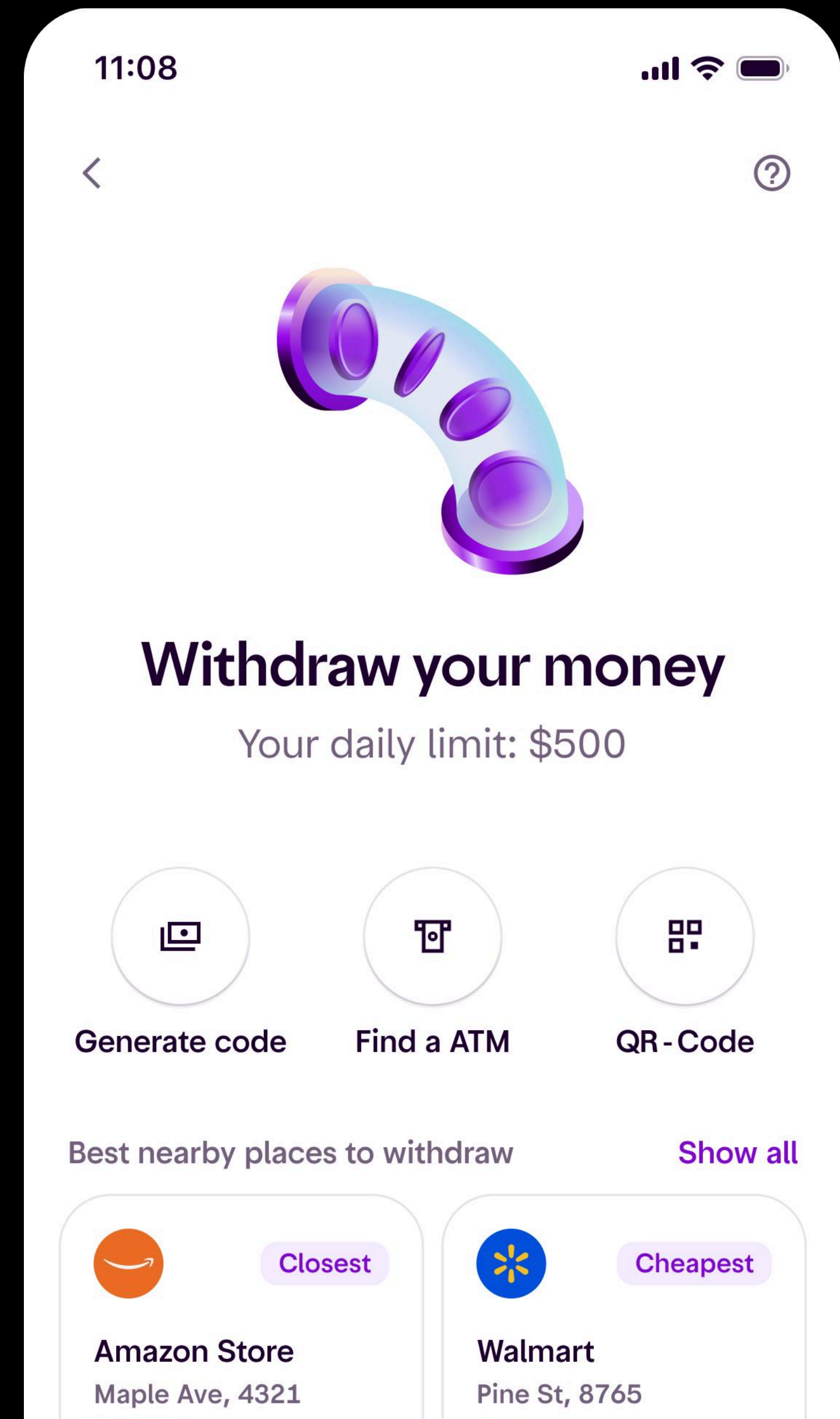


Project 01 • Nubank

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

11:08

?

How much do you want to withdraw?

Balance: \$10,000.00

\$ 100

Additional Information

+ \$1.000,00

+ \$2.000,00

+ \$4.000,00

Continue

1234567890

ABCDEF GHIJ KLMN OPQR STUV WXYZ

code screen

11:08

?

Withdrawal Code

It's valid for 1 hour

Withdrawal Code

400289222032236

Find location

Share code

Cancel code

More details

Withdrawal amount

\$1,000.00

Fee

\$0.40

Total including fees

\$1,000.40

11:08

?

Estamos en nuestra tienda

Por ahora, por favor, no vengas a esta tienda.

Tiendas disponibles

OXXO

OXXO

7-Eleven

7-Eleven

Kiosko

Kiosko

Ver más

Cash-Out · Colombia

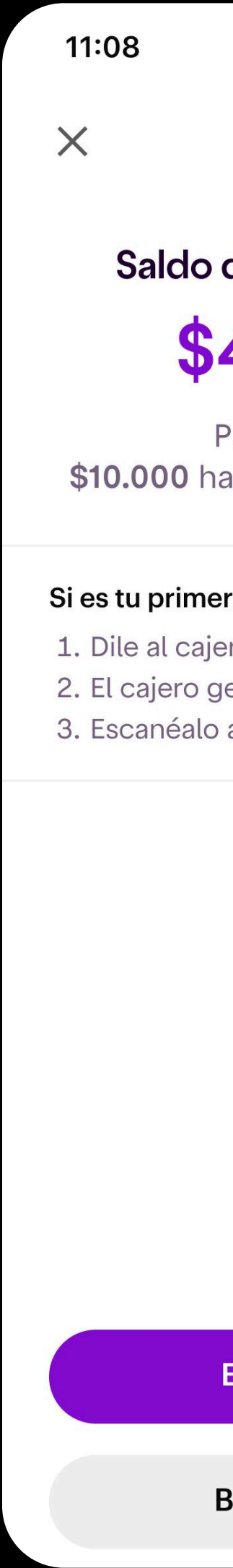
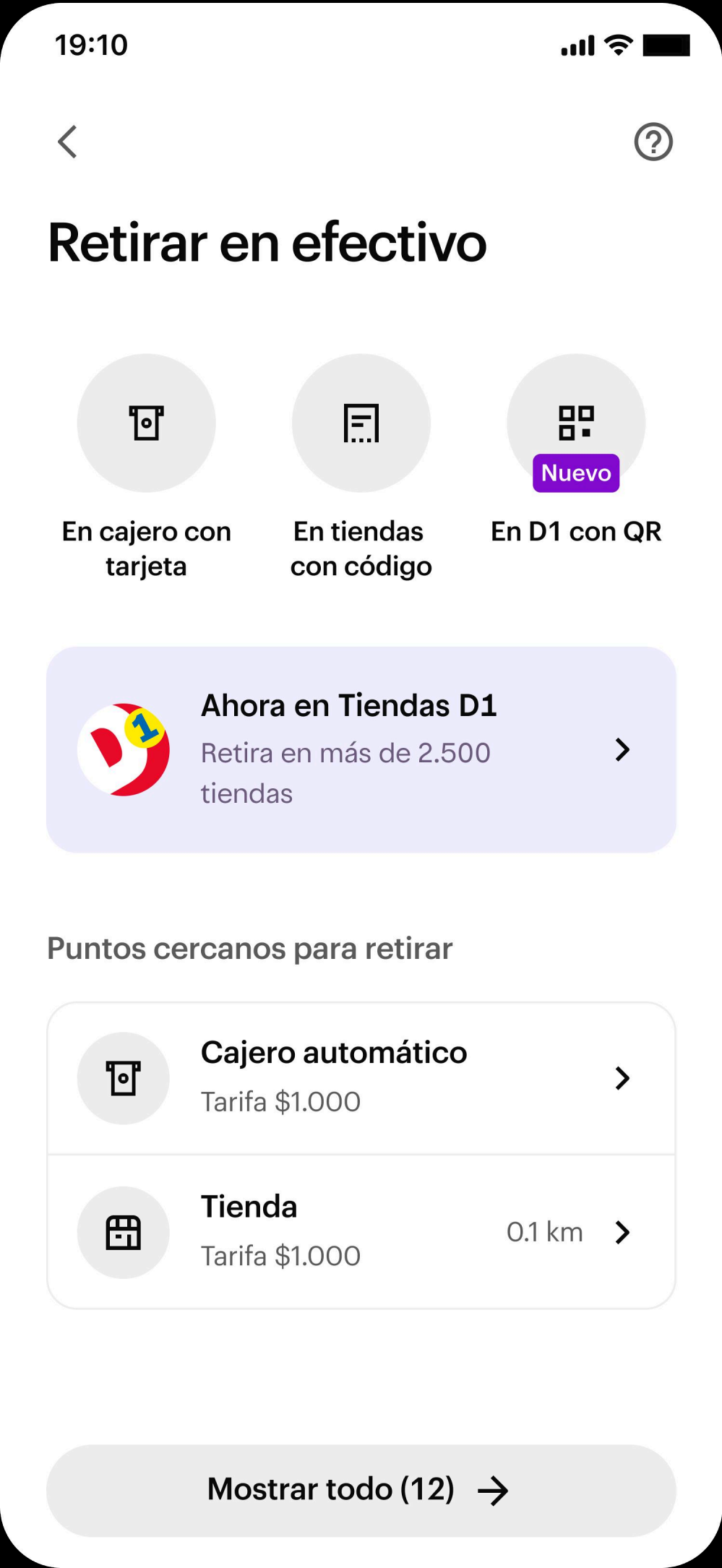
D1 Stores · QR Code

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



Cash-Out · Colombia

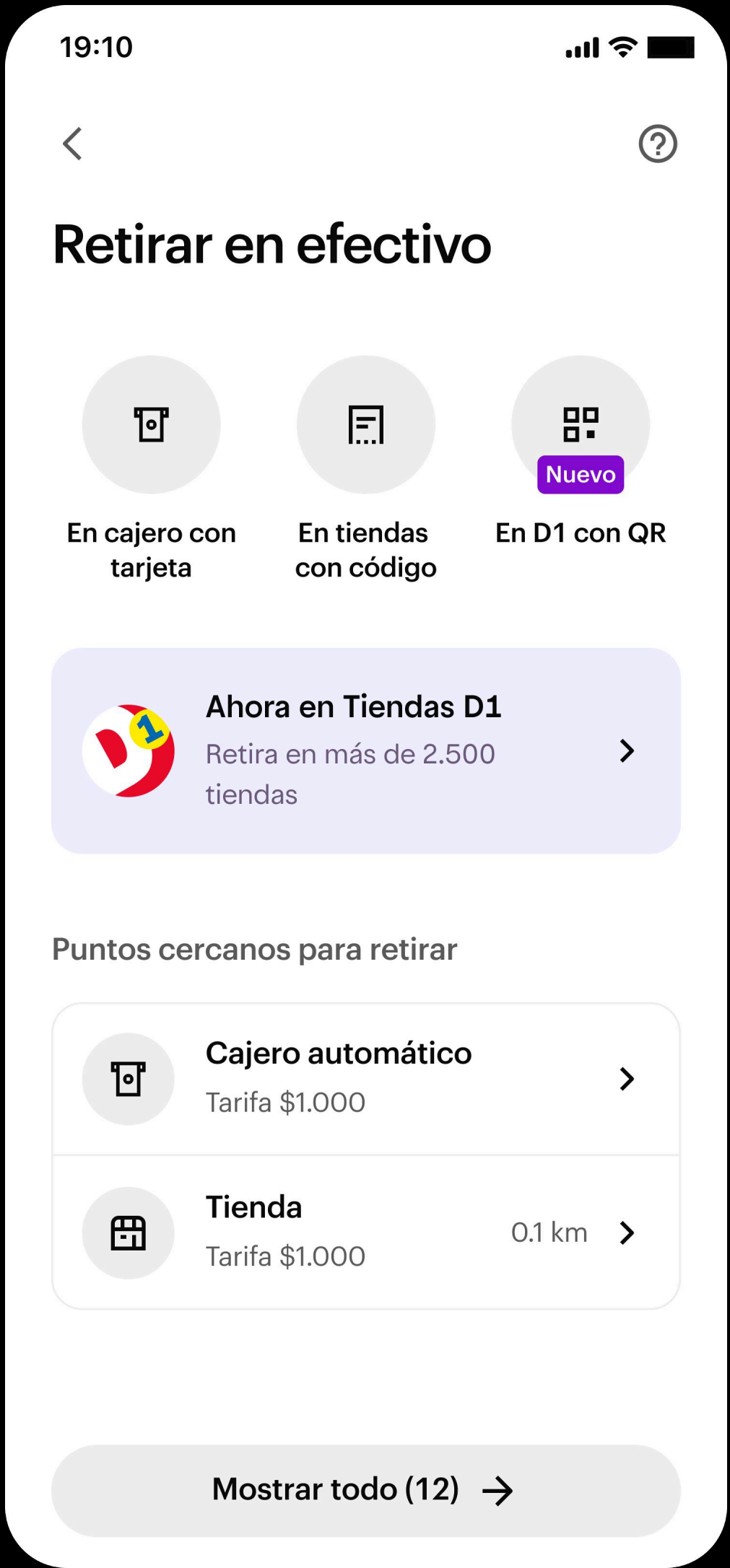
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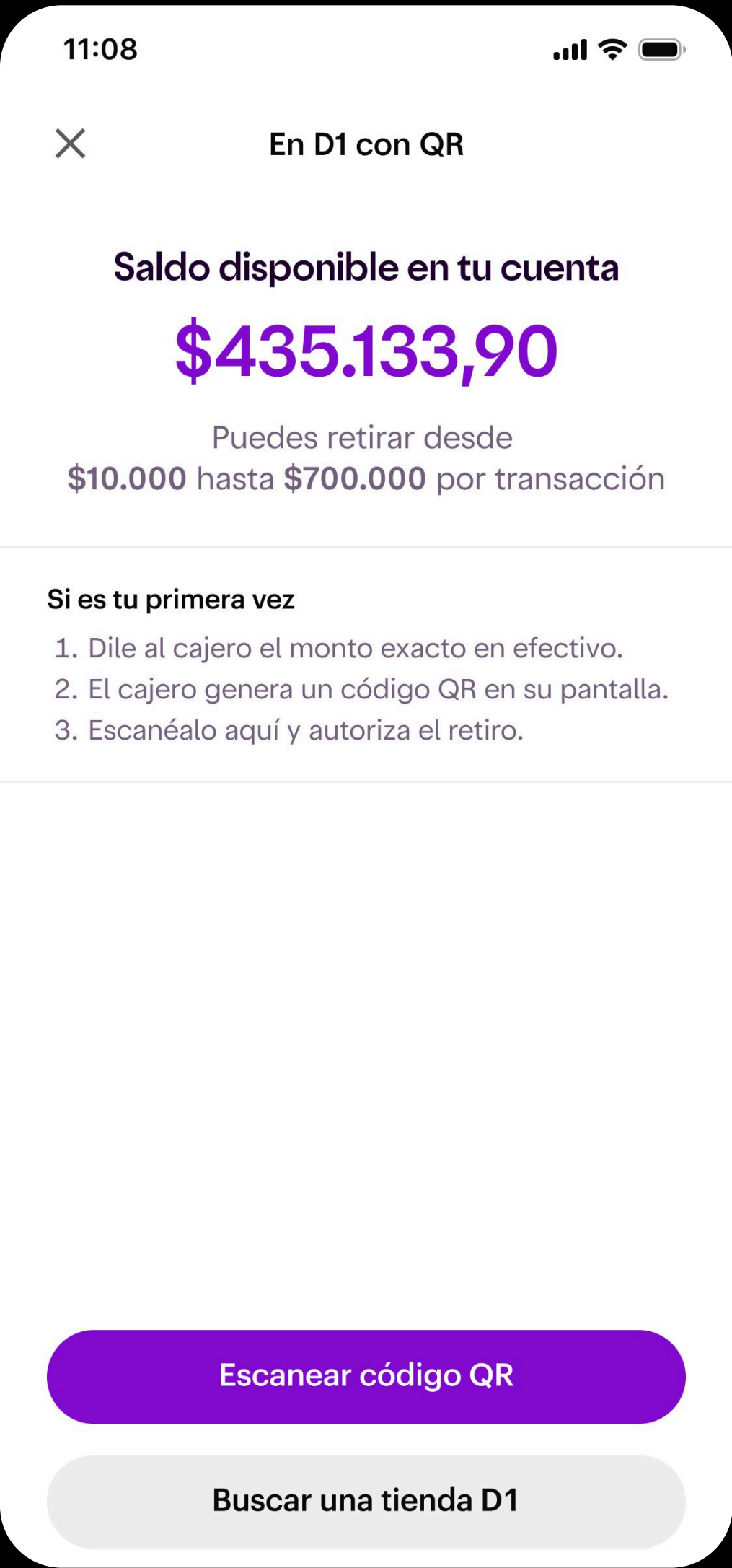


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withdrawal area



limits screen



Cash-Out · Colombia

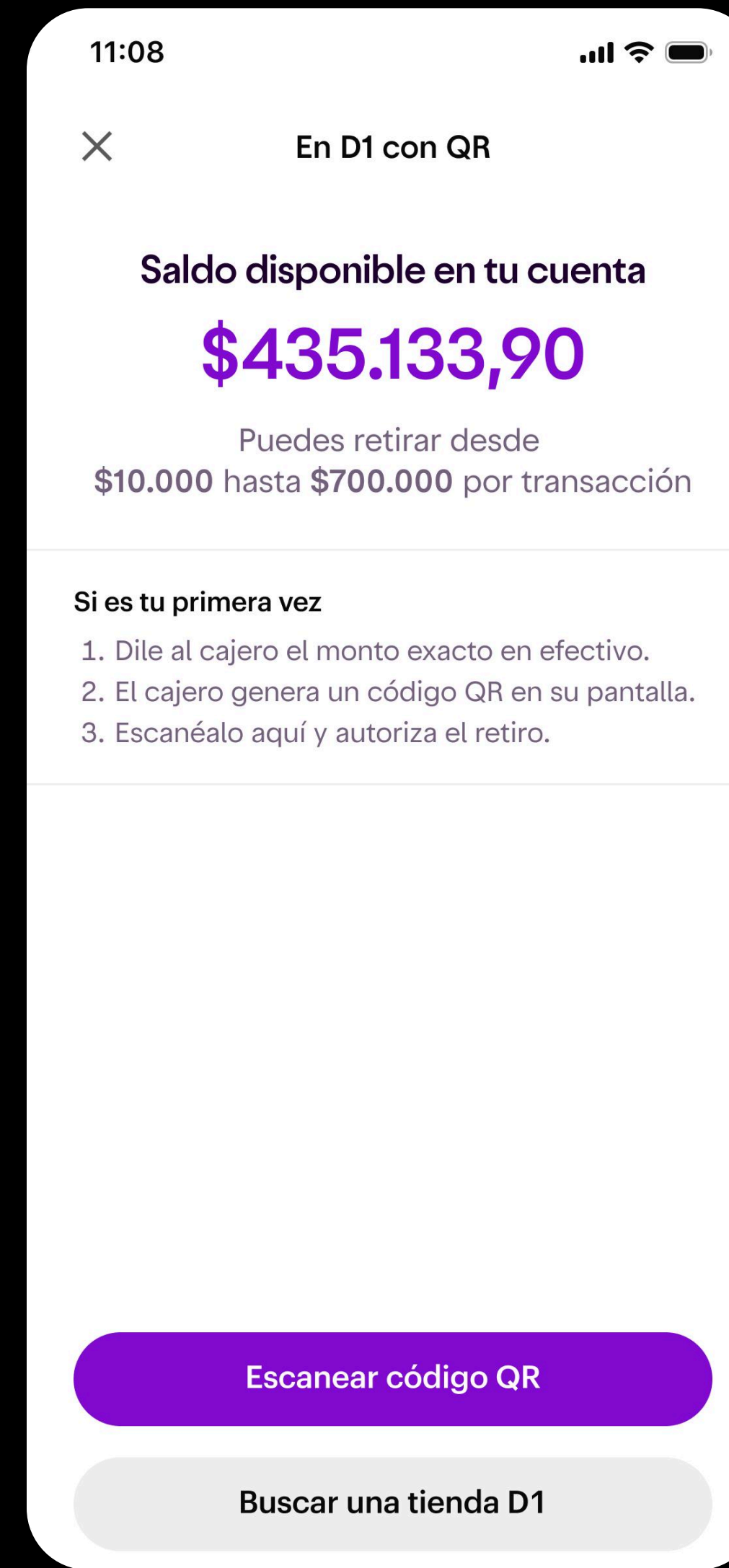
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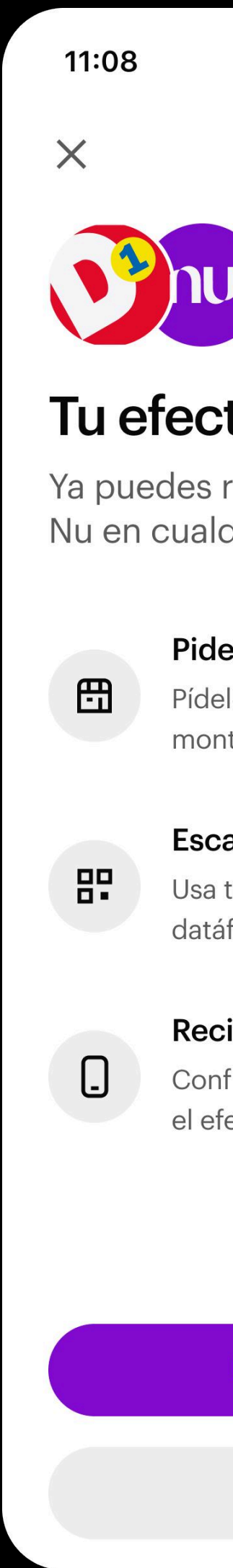


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limits screen



summary screen



Cash-Out · Colombia

D1 Stores · QR Code

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summary screen

11:08

<

Estás a punto de retirar con código QR

Saldo en tu cuenta: \$23.567,20

\$1.000,00

Monto que recibirás en efectivo

Impuesto GMF (4x1000)

\$0.40

?

Comisión retiro

\$0

Gratis con Nu

\$1.000,40

Incluye 4x1000

Confirmar

marketing

11:08

X

1

nu

Tu efectivo más cerca

Ya puedes retirar gratis de tu Cuenta Nu en cualquier D1 del país.

Pide tu retiro

Pídele al cajero de D1 un retiro Nu por el monto que necesites.

Escanea el QR

Usa tu app para leer el código QR en el datáfono.

Recibe tu dinero

Confirma el monto en tu celular y recibe el efectivo al instante.

Buscar tiendas D1

Entendido

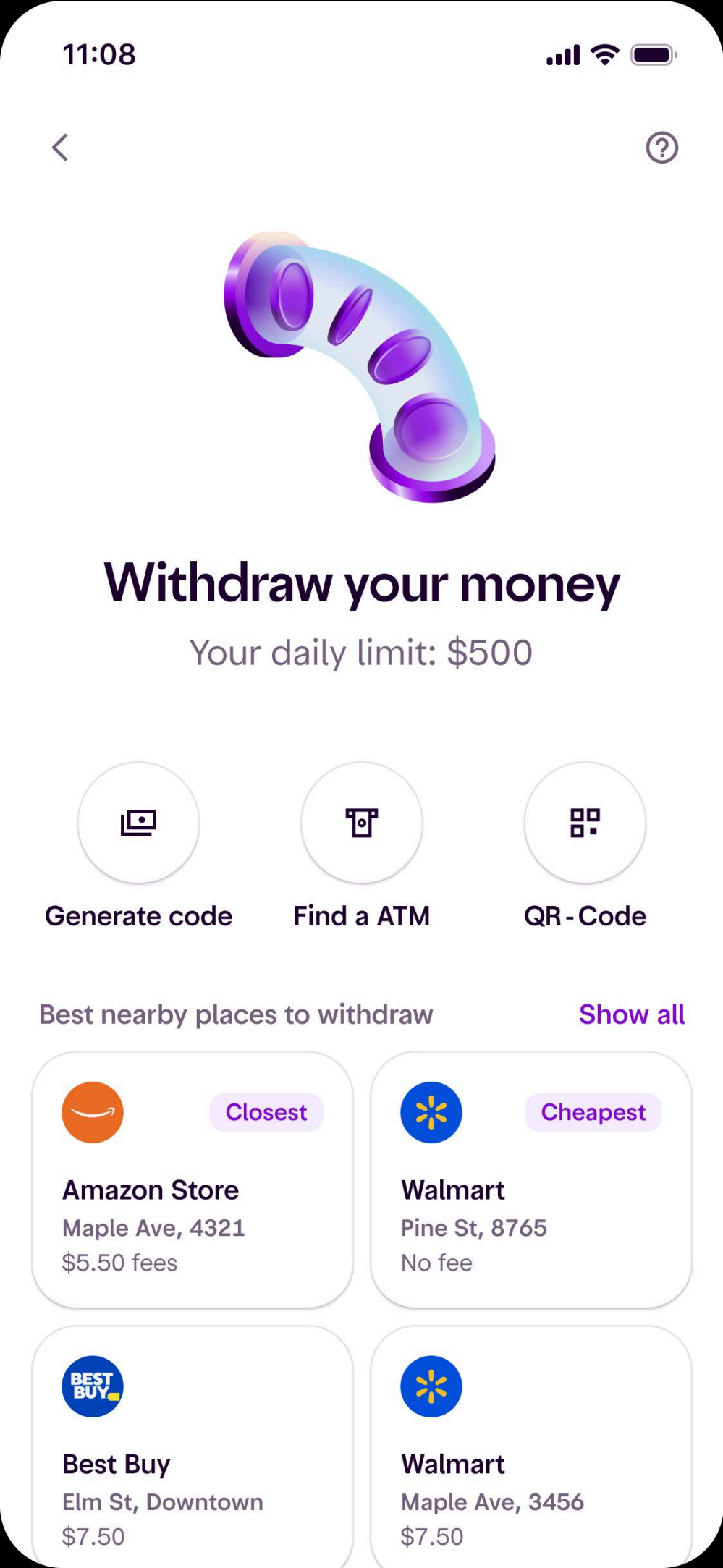
Locate Service Point · Global

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



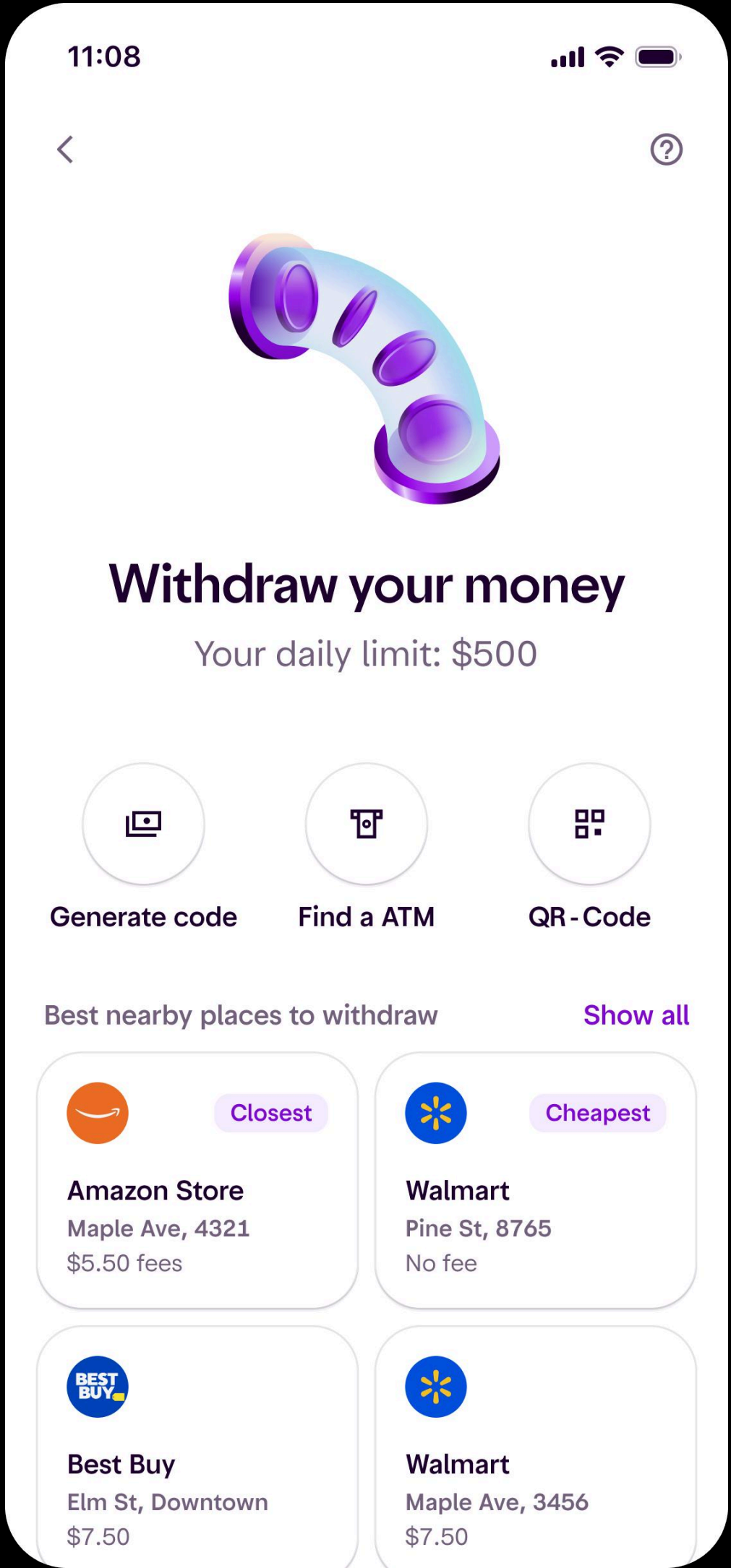
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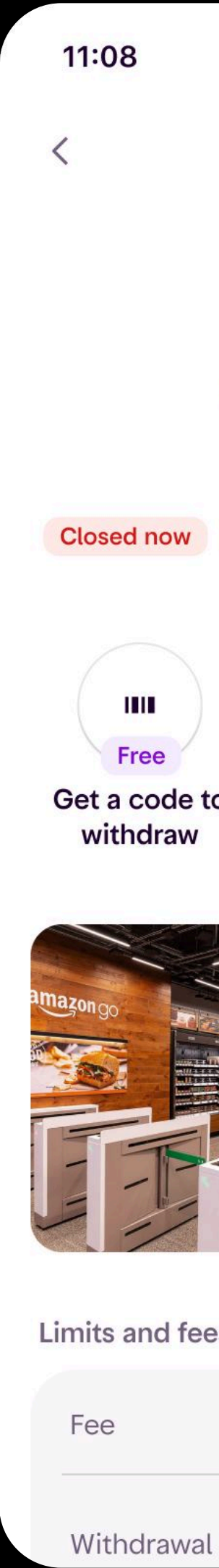
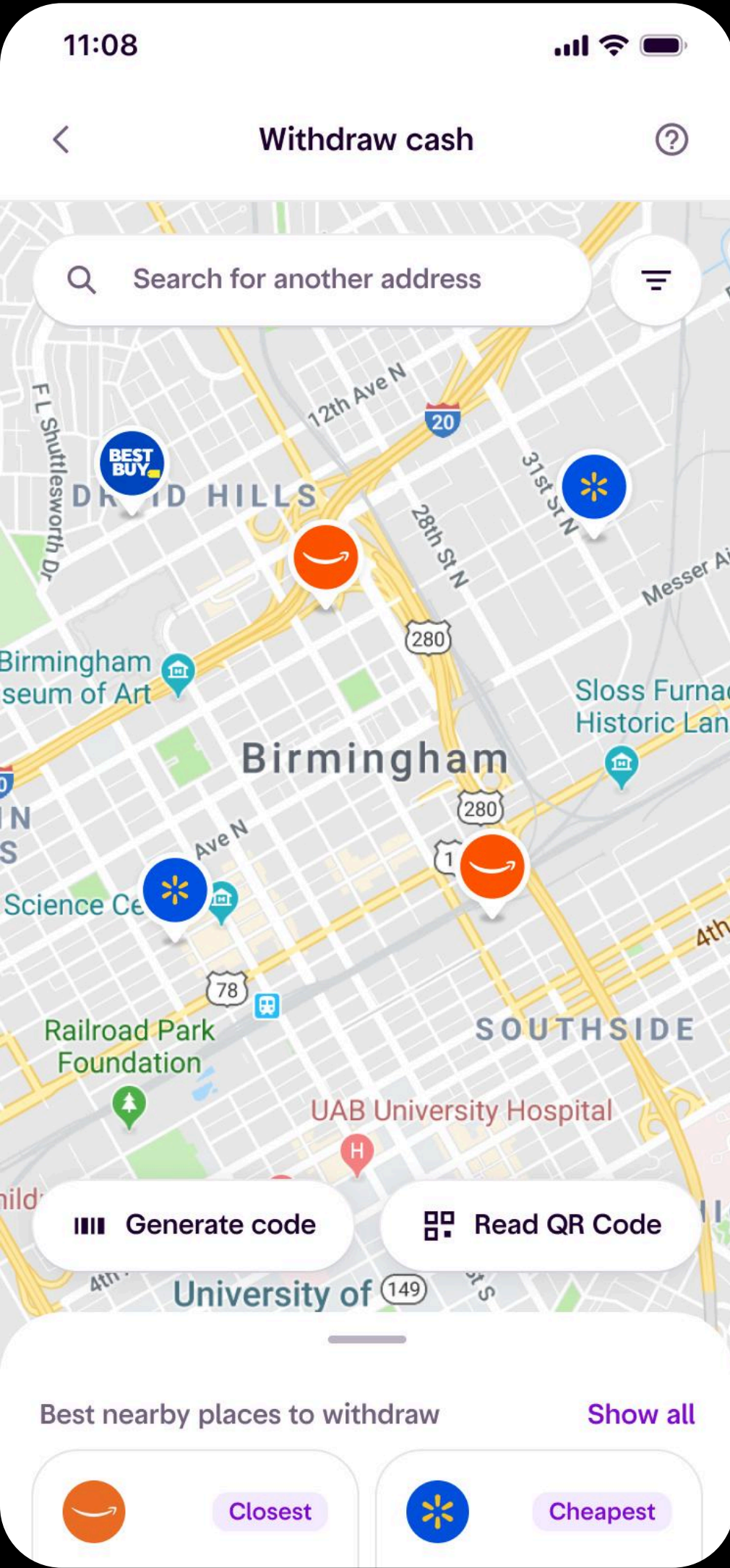
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map

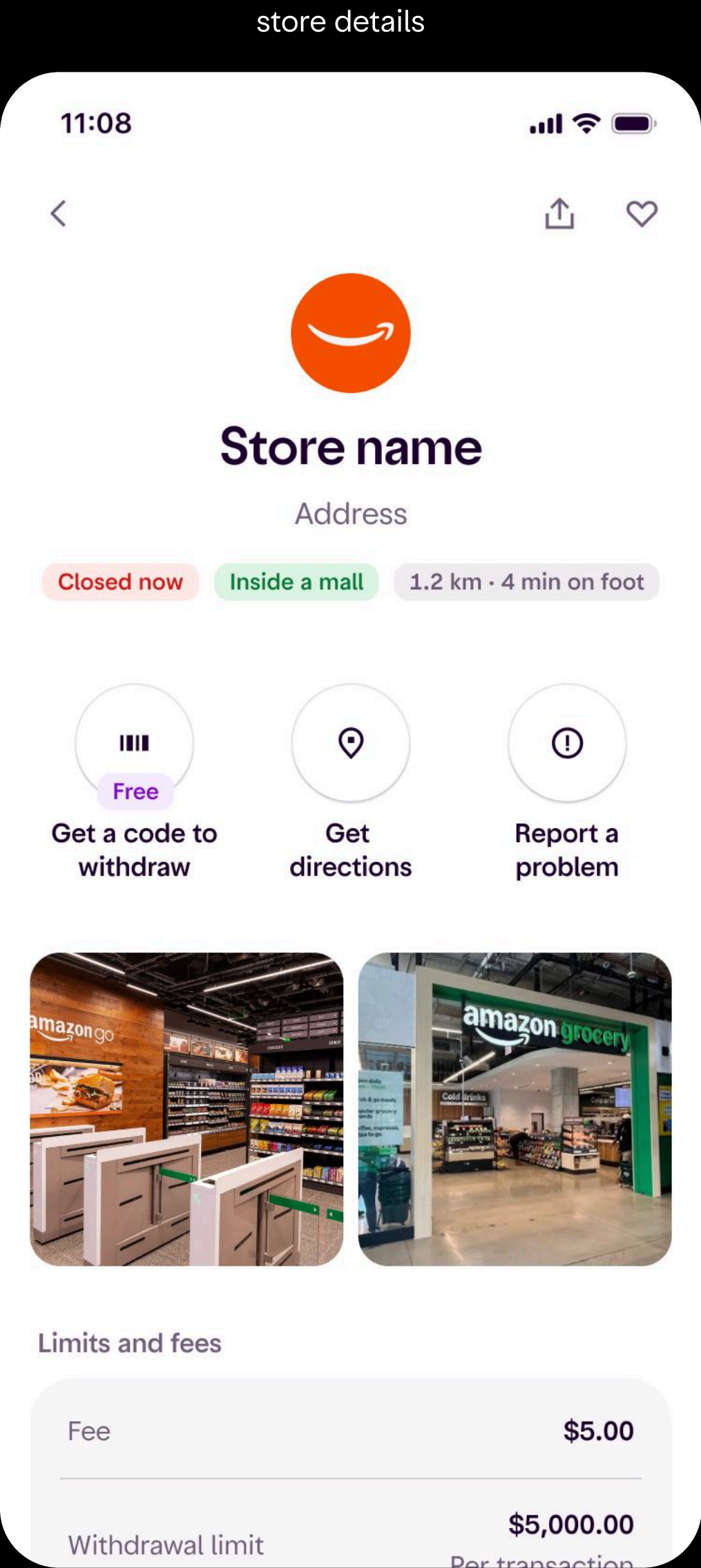
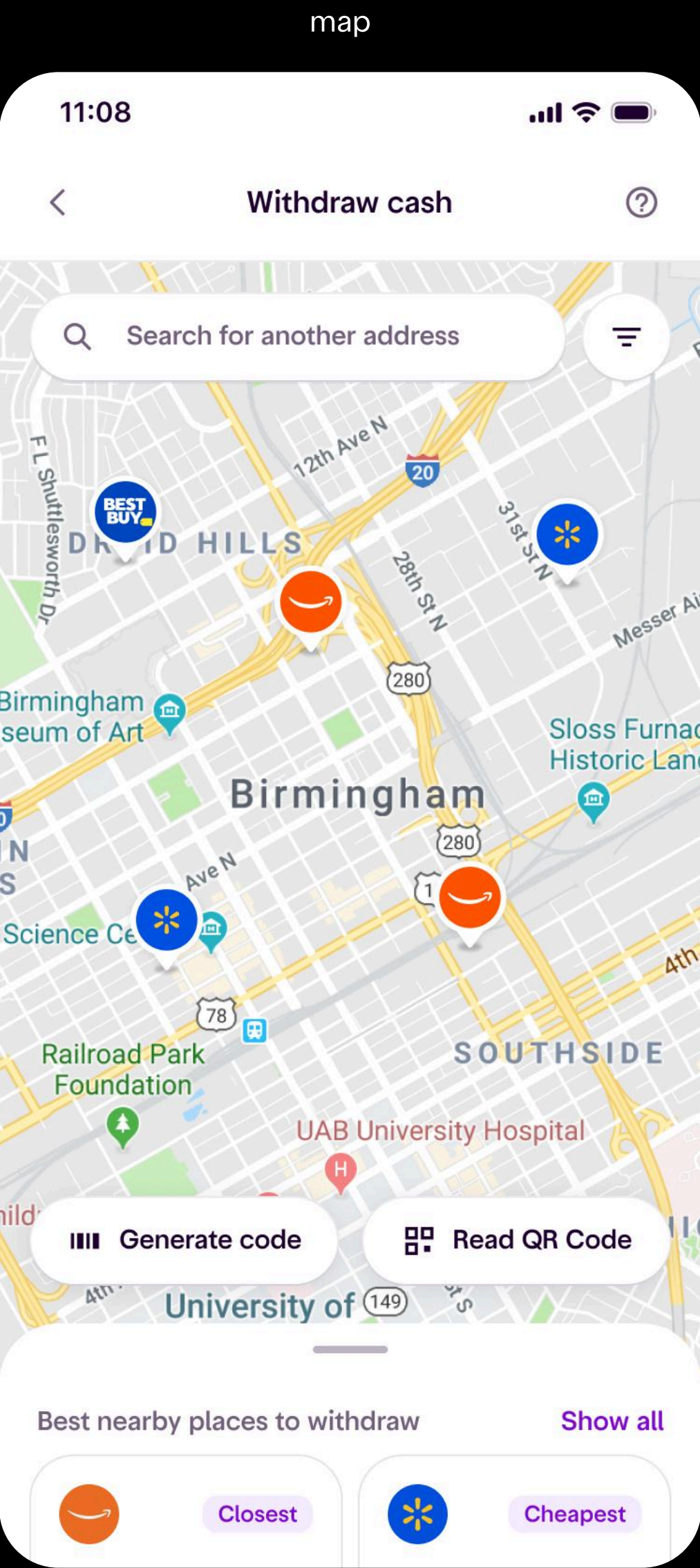


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The impact of design on CICO

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

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makes cash-out credible.

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.