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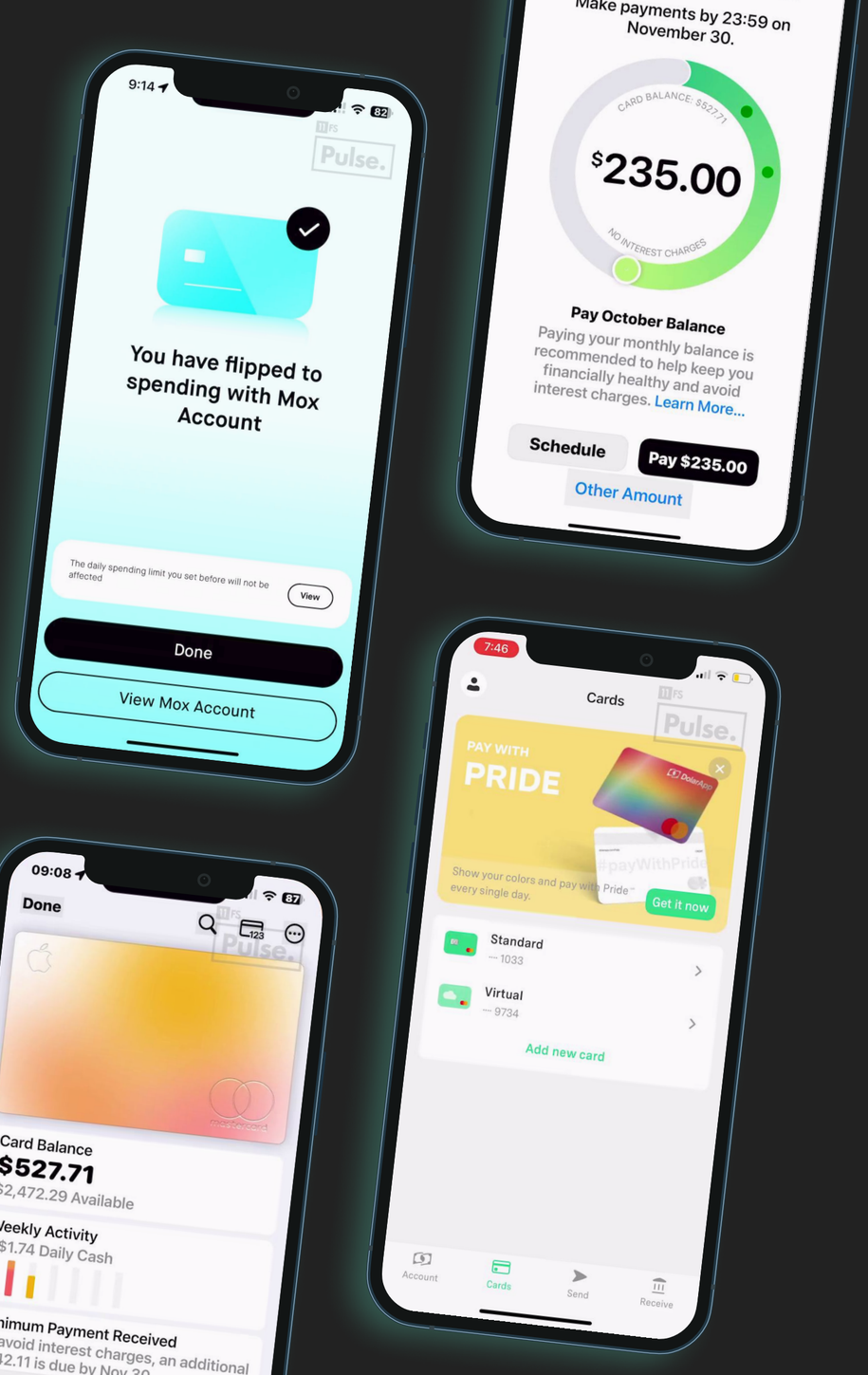
Card journeys we love



The best card journeys in financial services

Whether we're talking debit, credit, prepaid or something else, we all use our cards on a daily basis and being able to effortlessly manage them is often the key to success when it comes to financial apps.

That's why we're excited to have partnered with Paymentology to bring you this list of our favourite card journeys from across the financial services landscape. Using analysis from our industry-leading 11:FS Pulse platform, read what our UX experts love about each journey and what makes them best-in-class.

Featuring the pros to each journey as well as the improvements we would make to each, we hope these insights can help you shape your product strategy when it comes to evolving or launching your own card journey.

So without further ado, let's dive in!

Watch all of these journeys in full on 11:FS Pulse. Get in touch to book your demo.

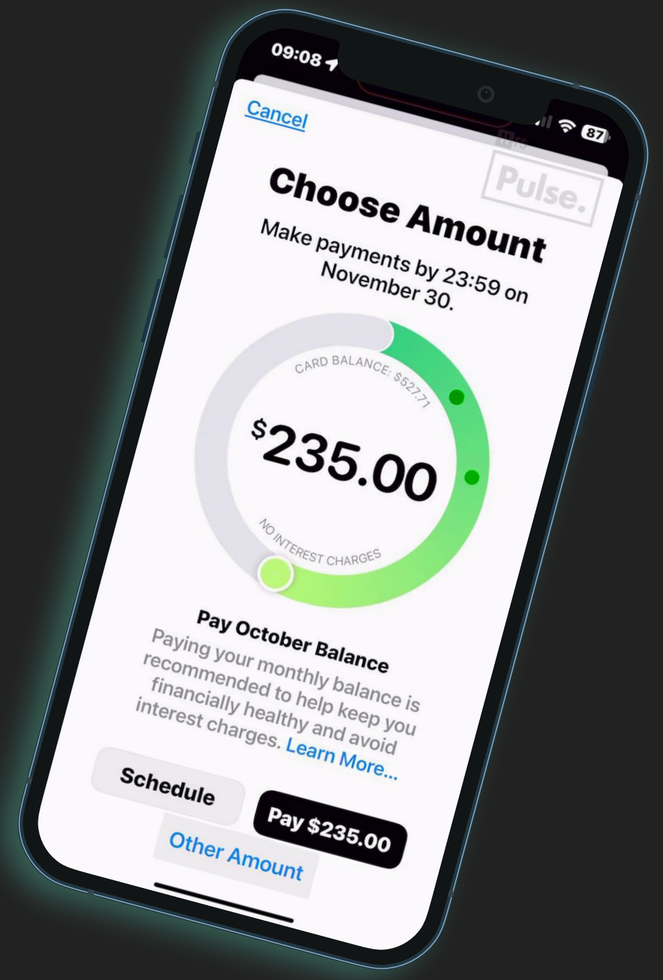
→ **Book your demo**

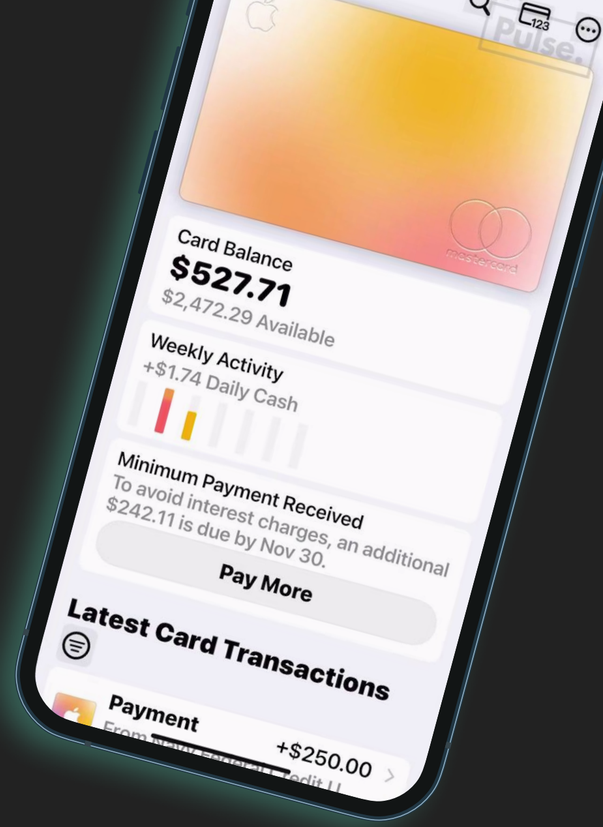
1. Apple Card

The Apple Card user experience is a masterclass in design and transparency, particularly in handling communication around payment deadlines and interest accrual.

The interface is thoughtfully crafted to not only display critical financial information such as balances, credit limits, and recent transactions but also to provide clear, actionable insights into how much users need to pay off, when it's due, and what interest charges they might incur if they delay. This transparency is further enhanced by intuitive data visualisation, which helps users easily grasp their financial status at a glance, making complex information more accessible and digestible.

The design's focus on empowering users to stay ahead of their payments and avoid unnecessary fees transforms the potentially stressful process of managing credit into a straightforward and even empowering experience, making it a standout example of user-centric, ethical design.





1. Apple Card

Pulse analysis

Pros

+ The interface clearly displays key credit information such as new spending, payments and credits, credit limit, total balance, and available credit, which helps users easily understand their financial status.

+ The main dashboard provides easy access to essential features like card balance, yearly activity, scheduled payments, daily cash, card details, and notifications, enhancing the user experience.

+ Using Touch ID to confirm actions, such as viewing the card number, adds a layer of security and convenience.

+ The app provides a comprehensive overview of recent transactions, helping users keep track of their spending.

+ Users can easily access and view their monthly statements, promoting financial transparency and management.

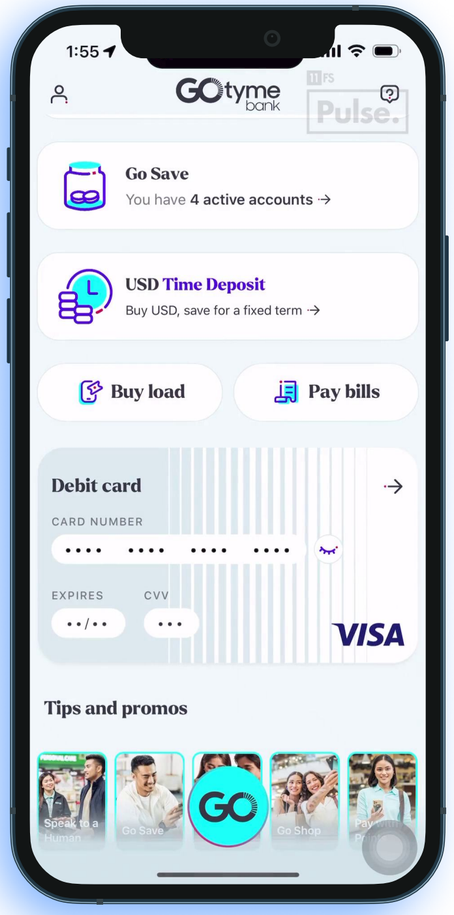
+ The payment process is straightforward, with clear options to pay the balance, schedule payments, and choose the amount, ensuring users can manage their payments efficiently.

+ The interface displays the lifetime daily cash earned and offers options to redeem rewards, encouraging users to engage with the app.

+ The UX design clearly informs the users how much they need to pay off, due dates and how much interest they will accrue, setting clear expectations of when the balance needs to be cleared in one simple display.

Improvements

– Adding clear contact options, such as in-app support or live chat with visible icons on the dashboard, would improve the help and support experience.



2. GoTyme

GoTyme delivers a powerful, engaging and well-branded card management journey. From the homepage, users can quickly see their card details with the tap of a button. With added flourish, this functionality is repeated in the dedicated card management section.

Also included is the ability to freeze/replace the card and see/change the PIN – without much hassle at all. We appreciate how GoTyme includes animations to bring the card visuals to life. Users will delight in how straightforward and vibrant this process is.

The points and rewards that are available will also be compelling to GoTyme users, especially where their shopping habits line up with the impressive list of partnered retailers. Good to see how they're not relying on good UX alone to win users over.

What's more GoTyme's focus on financial inclusion and transparency, coupled with its digital-first approach, ensures that users from all backgrounds can access secure and hassle-free banking.

2. GoTyme

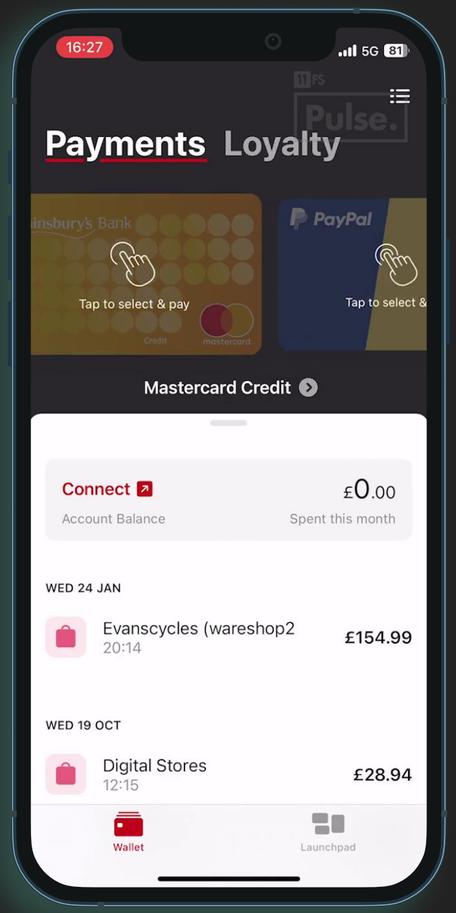
Pulse analysis

Pros

- The interface provides distinct options for locking the card, changing the PIN, and cancelling or replacing the card, which ensures users can quickly take action to secure their card when necessary.
- The journey includes clear confirmation messages when locking or replacing the card, helping users avoid accidental actions and ensuring they are aware of the consequences of their actions.
- The layout is clean, with clearly labelled options and easy navigation, which helps users find what they need without confusion.
- Subtle animations and feedback when interacting with buttons and options enhance the user experience by making the interface feel responsive and engaging.
- The interface provides immediate feedback if a user attempts to exit or make changes, ensuring that they are fully aware of the potential impacts before proceeding.
- The visual design is consistent across the journey, using a colour scheme and iconography that reflects the brand, helping users feel that they are interacting with a cohesive and trustworthy platform.

Improvements

- Expanding the help and support options within the journey, such as integrating a chat feature or providing more detailed FAQs, would improve user confidence in managing their card settings independently.
- Increasing the size of the font would ensure better readability for visually impaired users.



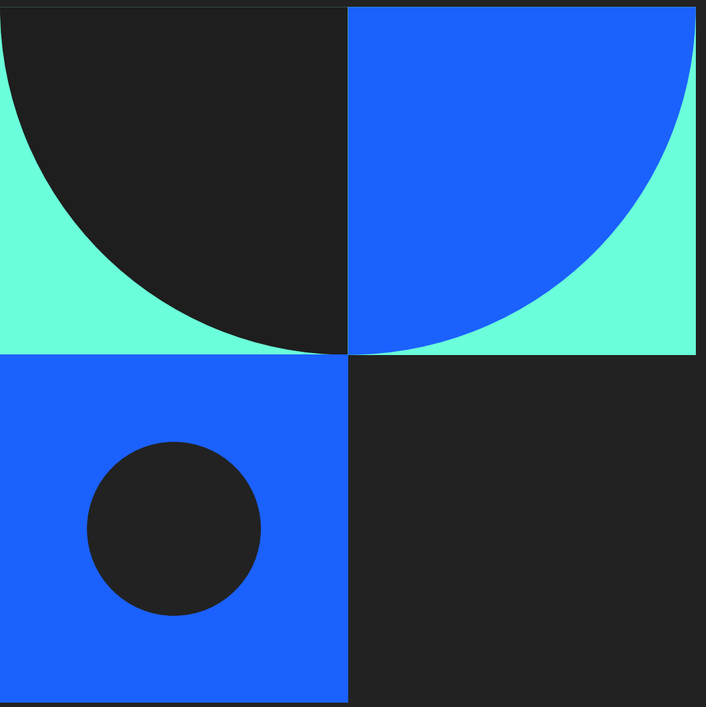
3. Curve

The highlight of Curve's excellent card management experience is the aggregation of different physical and virtual cards in one easy-to-manage card experience. With the ability to effortlessly switch between cards using the intuitive card carousel, users have the flexibility to select different payment sources for each transaction, helping them to manage their finances in real time whilst making various purchases.

What's more, Curve offers a 'Go back in time' feature that means users can retroactively change the card used for a transaction up to 30 days after a purchase, providing even more control over how payments are managed. This, combined with a clean visual interface and distinctive card icons, makes for a high quality card experience for Curve users.

3. Curve

Pulse analysis



Pros

+ The aggregation of users' different cards in one place allows them to easily switch between different cards, simplifying their management experience.

+ The interface clearly differentiates between "Payments" and "Loyalty" tabs, making it easy for users to switch between viewing their card transactions and loyalty rewards.

+ Transactions are displayed in a straightforward list, with details like merchant name, time, and amount spent, which helps users track their spending easily.

+ Account balances are prominently displayed at the top of the screen, ensuring users have immediate access to this critical information.

+ Using icons to represent different spending categories (e.g., shopping cart for Tesco) helps users quickly identify their expenses at a glance.

+ The integration of loyalty schemes directly within the app enhances the value proposition, making it a one-stop shop for payments and rewards.

+ Declined transactions are clearly marked, which helps users quickly understand any payment issues and take necessary actions.

+ The app supports a wide range of payment methods, including different types of cards and PayPal, adding flexibility for users.

Improvements

– Adding more visible in-app support options, such as live chat or FAQs, would improve user assistance.

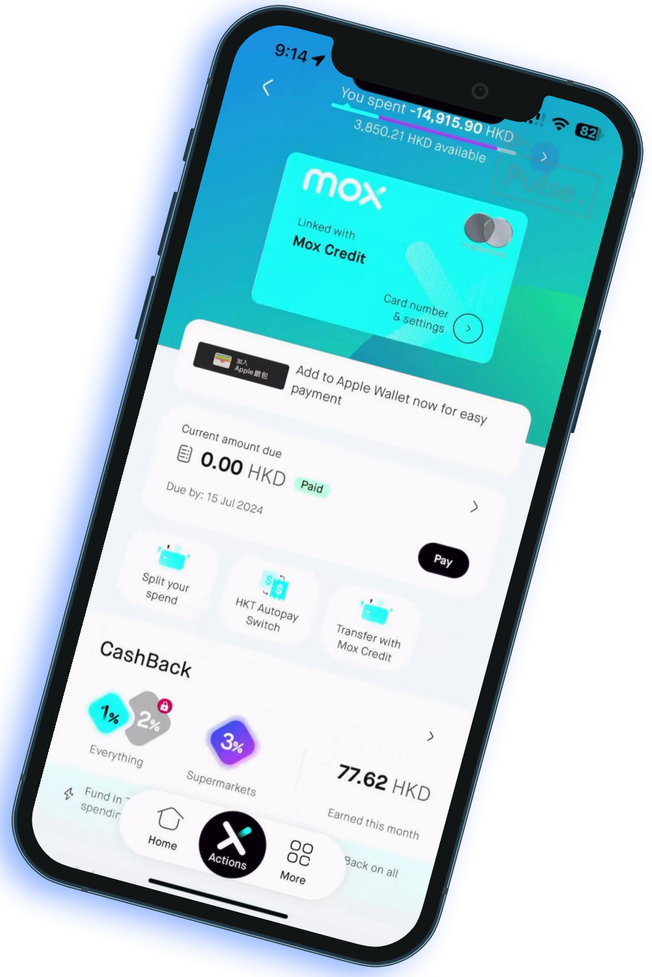
– Allowing users to personalise their interface, such as changing themes or rearranging icons, could make the app more user-friendly and engaging.

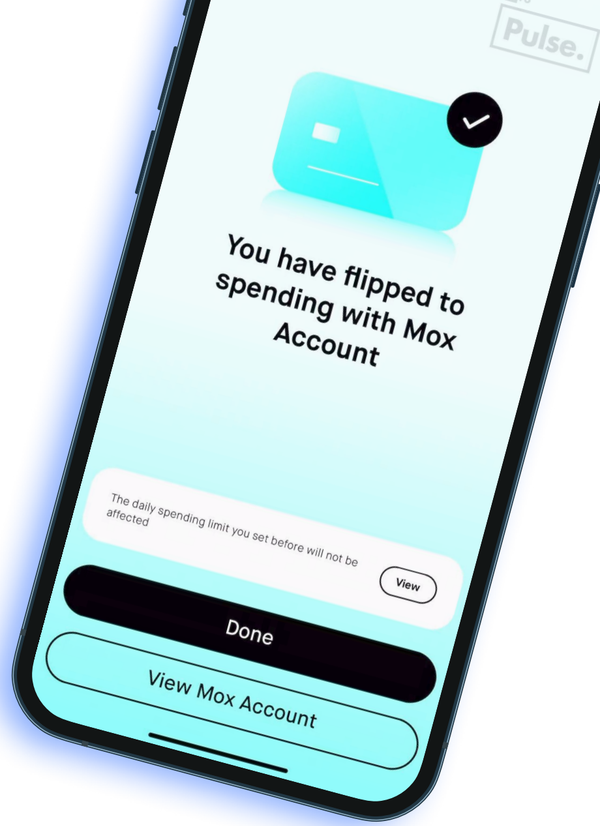
4. Mox

Mox's card journey highlights the app's impressive UX and unique features. By using distinct colours and graphics, the app clearly distinguishes between current and new modes, enhancing user understanding and making the interface both engaging and easy to navigate.

Consistent visual design across the journey builds user trust, while highlighted CTAs and effective iconography facilitate smooth task completion. A standout feature is the unique 'Card flip', which allows seamless switching between debit card and credit card modes, supported by clear instructions and a confirmation step to minimise errors. Throughout the journey, the app displays concise and clear information about spending mode, cashback, and savings, which is essential for informed decision-making and user clarity.

Their automated savings feature encourages financial discipline in users and enhances overall app utility.





4. Mox

Pulse analysis

Pros

- Each step in switching the card spending mode is accompanied by clear instructions, ensuring the user understands the process.
- The use of different colours and graphics to show the current and new modes enhances user understanding of their current status and changes.
- The app displays concise information related to the spending mode, cashback, and savings, which is essential for informed decision-making.
- The option to set up automated savings provides added value and encourages financial discipline.
- The confirmation step ensures that users are aware of their actions before making any irreversible changes, reducing the risk of errors.

Improvements

- Some text, such as the notifications, could benefit from higher contrast to enhance readability, especially in varying lighting conditions.
- Expanding on personalised tips based on user spending habits or goals could add more value to the user experience.

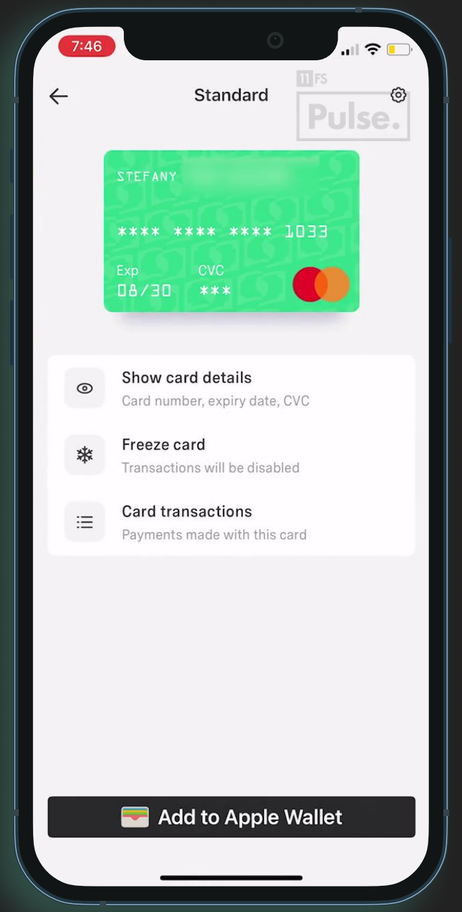
5. DolarApp

DolarApp offers a streamlined and user-friendly card management experience, emphasising simplicity and clarity. Its interface enables users to easily manage both physical and virtual cards, each clearly distinguished with minimal design. Key actions, like freezing a card or viewing transaction history, are prominently displayed, ensuring essential tasks are completed without friction.

A major advantage is the ability to spend, save, and send USD and USDC, providing flexibility and stability, particularly useful for LATAM users. Secure access to detailed card information, combined with straightforward freezing options, offers peace of mind. With Apple Wallet integration and transparent transaction tracking, DolarApp empowers users to confidently manage their finances.

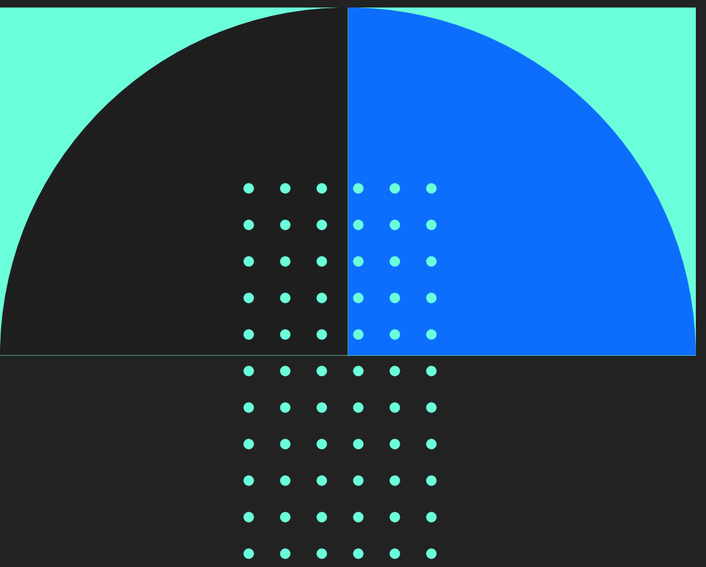
Additionally, users can review recent card transactions with clear merchant details and amounts, promoting transparency and facilitating easy expense tracking. The intuitive design ensures that even security-conscious features, like viewing the card's full number or terminating it, are easily accessible without compromising safety. This seamless blend of functionality and security makes DolarApp a standout solution for efficient and transparent card management.

With DolarApp now operating in Mexico, Argentina, Colombia, and Brazil – it's set to be a formidable player in this region. Especially with its recently launched SME-focussed card.



5. DolarApp

Pulse analysis



Pros

+ The app offers a well-organised interface, allowing users to navigate between different card management options seamlessly.
+ Features like freezing a card and adding it to Apple Wallet are easily accessible, providing users with control over their cards without unnecessary steps.
+ The ‘Pay with Pride’ promotion is prominently displayed, engaging users and encouraging them to explore new card designs.
+ The ability to quickly view card details and freeze or terminate the card reflects a streamlined and user-friendly approach to card management.
+ The visual design and the language used in the app are consistent with the brand, enhancing user trust and recognition.

Improvements

– The interface, while functional, could benefit from additional visual elements or customisable themes to make the user experience more engaging.
– Some elements might require higher contrast and enlarged font size to ensure better readability, especially for users with visual impairments.
– Allowing users to set specific spending limits directly within the app could give them more control over their card usage.

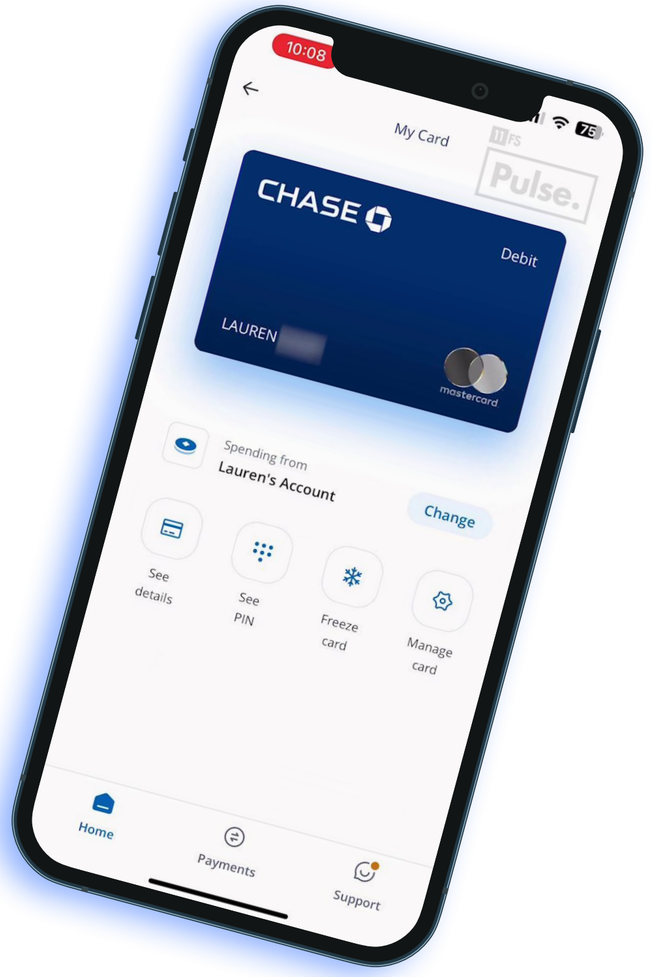
Honourable mention

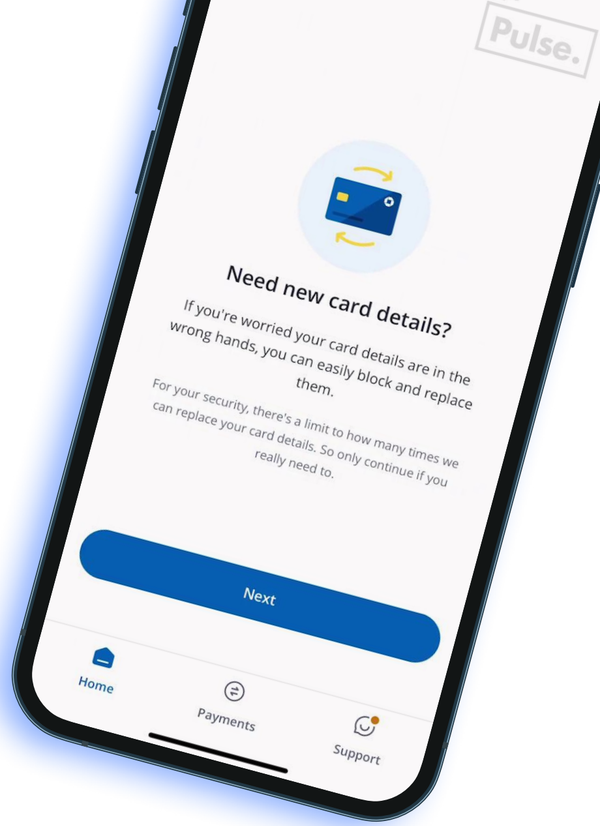
Chase UK

Chase's standout feature is a unique ability to generate new card details without the need to replace the physical card. To minimise security risks, the physical card is entirely blank. If users are concerned that their card might have been compromised online, they can simply update their card details within the app, without going through the hassle of ordering and waiting for a physical replacement. It's a perfect example of how innovative solutions can be leveraged to enhance user experience, reducing downtime.

The visual design combines aesthetic appeal with a clear, intuitive user interface, focusing on easy navigation and accessibility. The use of soft colours and clear, bold icons ensures that each feature is easily identifiable, reducing cognitive load and allowing users to quickly find and engage with the tools they need.

Overall, the design strikes a perfect balance between form and function, creating a user-friendly environment that is both visually pleasing and highly effective.





Honourable mention

Chase UK

Pulse analysis

Pros

- Each card management feature, like freezing the card or viewing the PIN, is clearly labelled and easily accessible from the main interface, promoting user independence and ease of use.
- Enhanced security options such as the ability to freeze the card and manage gambling transactions provide users with control over their financial safety.
- Important card functionalities like replacing the card or viewing the PIN are immediately visible, reducing user effort and increasing efficiency.
- The ability to get a new card number without having to replace the physical card is an innovative feature that streamlines the experience for users, adding convenience and reducing wait times.
- The app effectively uses spacing and iconography to guide the user's eye through options, improving the overall user experience by making navigation intuitive.
- Options to control sensitive transactions, such as gambling, empower users to manage their financial health proactively.

Improvements

- While functional, the interface could benefit from more vibrant visual elements to make the user experience more engaging and less utilitarian.

What to get right: Our top tips

While these journeys highlight a few of our favourites in the industry, there are fundamentals we always look for when evaluating card management journeys in 11:FS Pulse.

If you're looking to revamp your card experience on your banking app, be sure to consider the following elements:

Instant card activation

Allow users to activate their new cards instantly via QR code scanning or by utilising their phone's NFC chip (tap to activate). This seamless introduction not only simplifies the setup process but also creates an opportunity to delight users. In addition to this, let users add their new card to Apple/Google Pay from the get-go.

Efficient lost card reporting

Be sure to prioritise these functionalities as a lost or stolen card can be a major source of anxiety. Features like immediate card freezing and straightforward replacement requests help quickly mitigate any potential issues – it's reassuring to users that those controls are at their fingertips.

What to get right: Our top tips

Real-time transaction notifications

Keep users informed with instant alerts for all transactions, helping them monitor spending and quickly detect unauthorised activity. It's an industry standard now that as soon as a card's used, push notifications immediately appear alongside an up-to-date transaction feed. Anything less will likely cause concern.

Comprehensive card control

Provide the full suite of customisable management tools, allowing users to adjust spending limits, manage transaction types, change PINs, view card details and access rewards, all from a central hub in the app. Use iconography wherever possible and prioritise simplicity.

Establish your brand identity

The Card Management section offers the perfect canvas for your brand to shine. With the potential for engaging visuals (the card itself), animations, and interactions, these straightforward screens provide an ideal backdrop to showcase your brand's unique style and personality. Don't waste the opportunity to have some fun with it!

Virtual cards

Offer the ability to generate virtual cards for ease of use and safer online transactions. These temporary card numbers keep physical card details private and allow you to manage different spending needs easily.

“In financial services, well-crafted card management journeys sit at the heart of the product experience – serving as the unique intersection of utility, security, and visual flourish. Don’t cut corners, embrace the opportunity!”

Joe Colchester
Head of Product, 11:FS Pulse

"What’s driving the evolution of card management isn’t just advancements in technology—it’s a relentless focus on the end-user experience. As seen in journeys like those from Apple Card, GoTyme, and Mox, the future of payments is innovative, personalised, and secure. It’s not about the card itself, but the experience behind it, where simplicity and peace of mind redefine how users interact with their finances."

Stephen Bowe
Chief Product Officer, Paymentology

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This guide was compiled in partnership with Paymentology using 11:FS Pulse.

Paymentology is the next-generation global issuer processor, enabling banks and fintechs to deliver innovative, digital-first payment experiences. By providing a platform that's intuitive and customer-centric, Paymentology empowers institutions to offer personalised card programmes that open up a world of opportunities for their customers. From fostering financial inclusion to transforming everyday transactions into life-changing experiences, Paymentology ensures that every interaction is meaningful.

→ **Find out more**

Research thousands more journeys with 11:FS Pulse

To see more journeys like those spotlighted in this guide, as well as thousands more beyond card management, book yourself a free Pulse demo with our team today and see how brands like Monzo and Metro Bank are cutting their product research time by **up to 90%**!

→ **Book a demo**