

A Fintech Solution For Effortless Crypto Payments

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SERVICES

Product development, mobile development, branding, PCI DSS compliance

INDUSTRY

Finance & Fintech

TECHNOLOGIES

Blockchain, Azure, PostgreSQL, GraphQL, [Ruby on Rails](#), [React Native](#)

CLIENT

CardB

CASE STUDY CATEGORIES

[Blockchain](#), [Cloud](#), [Finance](#), Fintech, Mobile App

RAPID USER GROWTH IN 2 MONTH

40K+ users

based mobile app that lets users seamlessly integrate cryptocurrencies into their daily transactions

Development and branding of a blockchain-b

01. Our Client

CardB is a forward-thinking fintech company based in the UAE and Kazakhstan. Striving to redefine how digital assets are used in everyday life, they set out to create a cutting-edge mobile app for crypto payments.

The idea behind the app was to let users easily pay with cryptocurrencies at shopping malls, online stores, or anywhere traditional bank cards are accepted. To this end, CardB wanted to create a hassle-free way to issue crypto cards that could be added to Apple Pay, Google Pay, Samsung Pay, and Garmin Pay and topped up instantly.

They reached out to us because our previous client recommended Teamvoy as a trusted partner with deep blockchain and fintech expertise.

02. Challenge

CardB was facing an urgent challenge when they approached us: the need to develop a high-quality MVP under tight deadlines—just in time for Money20/20 USA and Web Summit in Lisbon. The MVP had to be not just functional; it was supposed to perform perfectly well during live demos at these two major industry events. Succeeding was crucial for the client, as it meant securing investor interest and funding for further product development.

Beyond this short-term goal, CardB aimed to build a fully functional, secure mobile app that is compliant with industry regulations. They also wanted to create strong branding to reflect both the reliability of banking and the innovation of crypto—a tricky balance to strike.

03. Cooperation

Our partnership with CardB began in 2022 and continues to this day. During this time, the project has gone through three key stages:

- **Stage 1:** Building a high-quality MVP for major industry events
- **Stage 2:** Expanding functionality and integrating with Binance
- **Stage 3:** Shifting focus of the product vision and rolling out key upgrades

Each stage brought new tasks, and every step forward refined the product. Let's take a closer look at how it all came together.

Stage 1: Building A High-Quality MVP For Major Industry Events

At the outset, CardB was considering two vendors—Teamvoy and another team—each developing a separate MVP. This rigorous selection process aimed to ensure that the client's vision would be implemented effectively and demonstrate real value to investors.

While both teams delivered their MVPs, the difference in quality was striking. Our solution proved to be fully functional, showcasing the product's true power, whereas the competing vendor's version was rushed and unreliable. Manage consent

Besides delivering a high-quality product, our team was deeply involved in the project. Our CTO and CPO actively represented the product at Money20/20 USA and Web Summit, working alongside the client's team. This level of engagement secured our position as the right partner for CardB, so they entrusted us with further development.

Stage 1 took almost eight months. During this period, we developed a mobile app MVP with core functionality that remains relevant today:

- A crypto card that users can seamlessly integrate into Apple Wallet and Samsung Wallet.
- A pay wallet that makes everyday crypto payments—like buying a cup of coffee—quick and effortless.

We built the MVP using React Native and integrated it with Coinbase for deposits via wallet addresses.



Stage 2: Expanding Functionality And Integrating With Binance

After a successful MVP launch and securing initial funding from investors, CardB was ready to evolve into a full-fledged product for B2B and B2C markets. A key milestone of this stage was the official product launch at Binance Blockchain Week, which meant we had a clear deadline to deliver results. Here's what we did:

- **Binance integration.** The client decided to switch from Coinbase to Binance, so we integrated the product with Binance App.
- **Binance-linked registration.** This integration allowed users to register through Binance, complete full KYC, and create a CardB account hassle-free.
- **Expanded crypto payment options.** Our team also enabled deposits via Ethereum (ETH) and Tron (TRX) wallet addresses.
- **Multi-platform availability.** In addition to the mobile app, we launched a web version of the product.
- **Enhanced security & compliance.** Our security partners implemented card tokenization, ensured PCI DSS compliance, and ran penetration tests.

Yet, expanding functionality wasn't the only priority at this stage—building a strong brand identity was just as crucial. Teamvoy led the branding efforts, shaping everything from the product's name and visual identity to its market positioning. The result was a compelling concept centered around a clear message: "CardB—your Plan B, a card that's got your back anytime, anywhere."

Stage 3: Shifting Focus Of The Product Vision And Rolling Out Key Upgrades

At this stage, CardB made a strategic decision to grow beyond a blockchain startup and establish itself as a mature financial company. This meant shifting the product focus from just being a crypto wallet to becoming a complete payment gateway that supports both crypto and fiat transactions. This led to some critical project developments:

- **Getting a banking license and partnering with Kazakhstan-based banks.** This move allowed CardB to easily create accounts and issue cards for non-residents.
- **Expanding financial integrations.** In addition to the Binance integration, CardB has also partnered with Visa and Mastercard, which broadened its payment processing capabilities.

To support this new CardB's direction, we rolled out several product upgrades:

- **Document upload for compliance.** We introduced document upload capabilities for Anti-Money Laundering compliance.
- **KYC.** To meet regulatory requirements, we also implemented a full in-app KYC process.
- **B2B API.** Our team developed an API for businesses looking to integrate CardB's crypto payment solutions.
- **Expanded top-up options.** We enabled an immediate top-up via a direct wallet address.
- **Transaction history.** Users got an opportunity to track their transaction records within the app.

With these advancements, CardB took a major step toward becoming a complete digital payment solution. And we're not stopping here—our team continues to work alongside the client to bring their vision to life.

THREE SIMPLE STEPS



Set up your virtual card in minutes

Open a virtual card in just a few simple steps and start using it immediately



Transfer funds using TRON

Easily fund your account with TRON from any cryptocurrency platform



Make purchases conveniently and securely

Enjoy seamless payments online or in-store, wherever you are in the world

04. Solution

The fintech solution we built for CardB bridges the gap between traditional banking and cryptocurrencies. It's feature-rich, secure, and easy to use. Plus, its distinct branding perfectly reflects the product vision and resonates with the target audience.

Functionality: Easy Start, Intuitive Experience

CardB lets users easily convert cryptocurrency into fiat or make purchases directly with crypto, bridging the gap between digital assets and traditional banking. To access the app's functionality, users need to follow a few straightforward steps:

- Register on Binance and complete the KYC verification
- Download the CardB app from the App Store or Google Play
- Receive a card
- Top up a card via a direct wallet transfer
- Add CardB to Apple Pay or Samsung Pay and start using it for everyday transactions

Type: A Cross-Platform Mobile App

CardB is a cross-platform mobile app. Here's why this approach made the most sense for the client:

- **Faster development, lower costs.** Instead of building separate apps for different platforms, we created one solution that works everywhere, speeding up development time and cutting costs.
- **Broader audience reach.** A cross-platform approach enabled the client to reach a wider audience with one app, maximizing user acquisition and engagement.
- **Seamless user experience.** Being a cross-platform app, CardB delivers a consistent experience across multiple devices.
- **Simplified updates.** As a growth-focused product, CardB requires frequent upgrades. With a cross-platform app, they can be rolled out simultaneously across all platforms.

Tech Stack: Speed, Reliability, And Flexibility

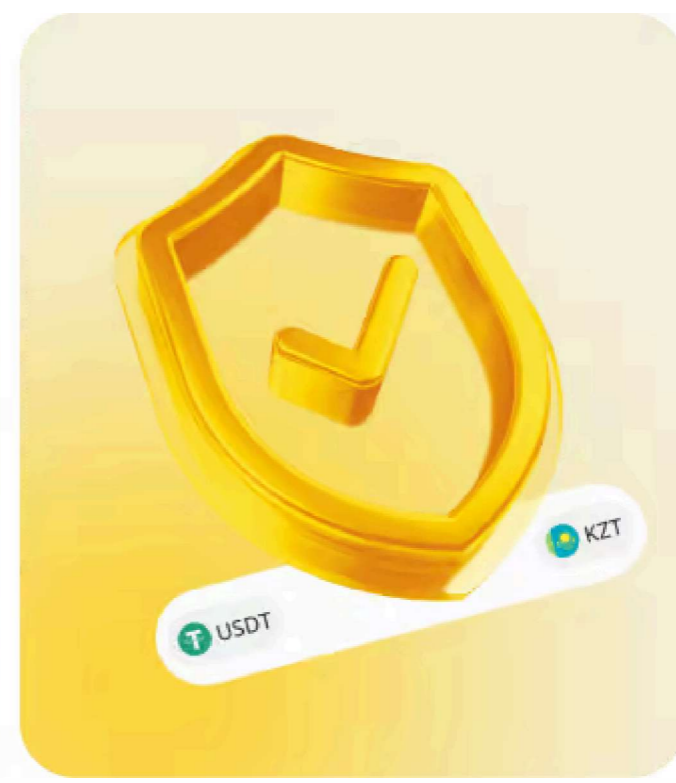
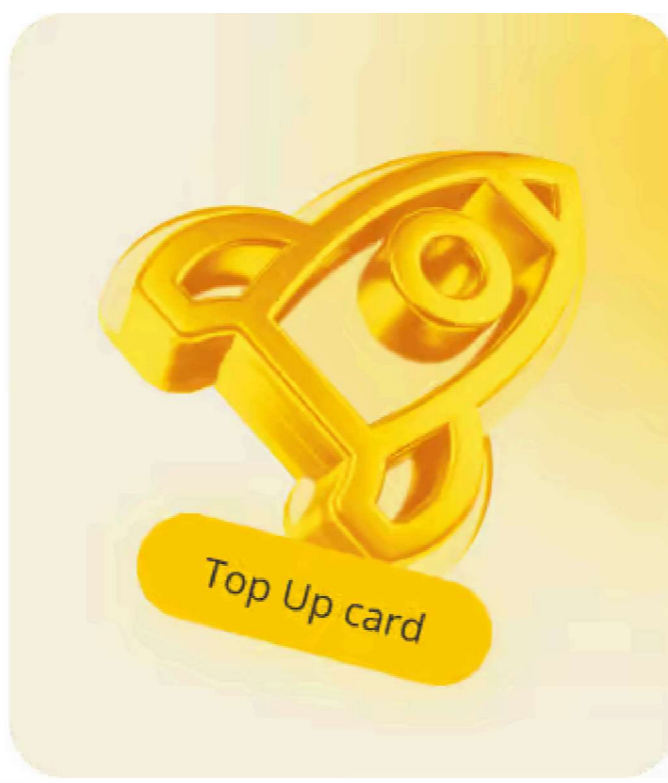
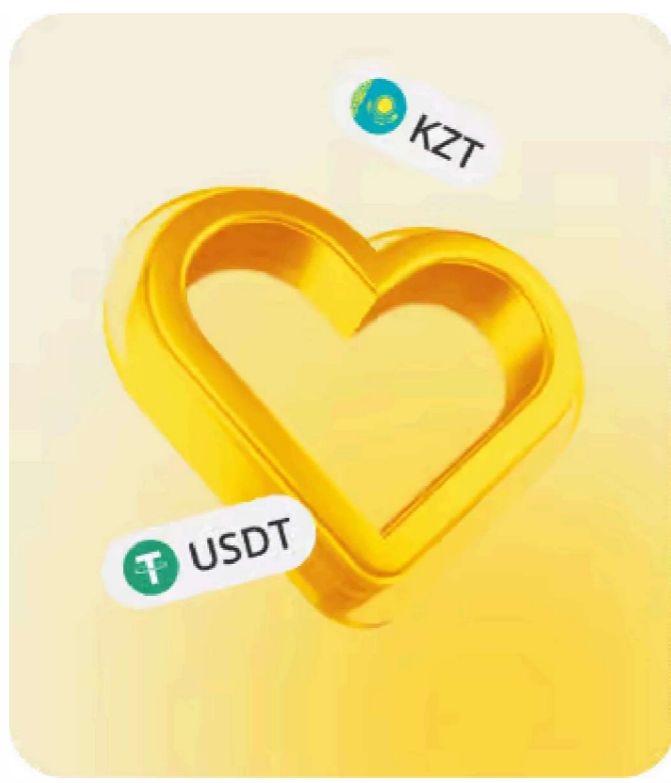
When it came to selecting the right tech stack for the project, we knew we had to weigh our options carefully. The technology stack had to align with the product vision, support innovation, and provide the required reliability.

React Native

We chose React Native for cross-platform development since this framework uses native components. This means a solution built on it can perform almost like a fully native app. It also enables easy and secure integration of various tools, which is critical for CardB as it must ensure compliance with AML rules and other local regulations. Finally, the wide range of third-party libraries and pre-built components offered by React Native helped us speed up time-to-market and meet CardB's tight deadlines.

Ruby on Rails

CardB needed to launch the product quickly, which is one of the main reasons we opted for Ruby on Rails for the backend. Thanks to its built-in tools and generators, this framework allowed us to significantly accelerate development and testing. Ruby on Rails also comes with several built-in security features, such as cross-site scripting, protection against SQL injection, and cross-site request forgery, which are crucial for fintech projects.



Security And Compliance

For CardB, security and compliance are top priorities. We've implemented a range of technological measures to ensure user data is protected and the app meets industry standards:

- **Cloud-based tokenization:** CardB doesn't store card data locally; instead, it uses a third-party payment infrastructure provided by a trusted industry leader. As the app stores only tokens, the risk of user data loss in the event of a cyberattack is minimized.
- **Azure infrastructure.** We chose Azure for CardB because it offers a safe cloud environment, and its services comply with international standards for information security management systems (ISO 27001:2005).
- **PCI DSS compliance.** CardB meets the requirements of the Payment Card Industry Data Security Standard (PCI DSS), which outlines essential data protection measures for businesses that process cardholder data.
- **UXF protocol (Way4).** We adopted the UFX protocol data transfer protocol to ensure secure and efficient payment processing.

Branding: Banking Style Meets Innovation

In addition to product development, our team covered branding for CardB that included naming, logo, and design guidebook. Here are just a few highlights of what we did:

Strong naming

A name had to be catchy and memorable while capturing the essence of the client's product. After a few rounds of brainstorming, we came up with "CardB." It blends the idea of a "Plan B" with the word "Card," signaling that CardB is always there as a reliable backup for users' daily transactions.

Clear communication

Since the project involved handling personal data and payments, clear communication was key. At each step, users needed to understand why certain information was being collected and how it would be used. At the same time, it was important to avoid information overload. In the end, we found the sweet spot by testing beta versions that helped us figure out what users really needed to know during their journey.

Visual design

The design was supposed to reflect the reliability of the financial system while showcasing its innovative side. We achieved this by using clean aesthetics, modern minimalistic elements, and eye-catching colors for our call-to-action buttons.

05. Results

We delivered branding, mobile, and web development services for CardB, significantly contributing to the client's business success. Here's what CardB has accomplished so far:

- Welcomed over 40,000 users in just the first two months
- Launched three marketing campaigns, with the most intense one bringing in as many as 10,000 new users in just five hours
- Earned a rating of 4+ in the App Store

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