# EPISODE 062

## WISE

IN CONVERSATION WITH

Luke Woodhouse, Ragged Edge

AND

Cameron Worboys, Wise

#### INTRODUCTION

Welcome to The Follow-up, a weekly podcast that goes in depth into projects recently reviewed on Brand New featuring conversations with the designers, and sometimes their clients, uncovering the context, background and design decisions behind the work.

#### **BRYONY GOMEZ-PALACIO**

Hi, this is Bryony Gomez-Palacio and welcome to episode number 67 of The Follow-up.

This week we are following up on Wise, a foreign exchange financial technology company that makes it easy to move money around the world. Wise is used by 16 million people and businesses who process nearly \$11 billion combined in cross-border transactions every month. Headquartered in London, UK, Wise is considered one of the world's fastest growing, profitable technology companies and is listed on the London Stock Exchange.

The project, designed by Ragged Edge and Wise's in-house team was posted on Brand New on March 2, 2023. You can pull it up on your browser at bit.ly/bnpodcast067 that is B I T dot L Y slash bnpodcast067, all in lowercase.

This week we are joined by Luke Woodhouse, Creative Director at Ragged Edge; and Cameron Worboys, Design Director at Wise.

In this conversation we learn about the need for Wise to signal its evolution as a company and how the name change in 2021 — from

Transferwise to Wise — was only the beginning. We hear about the immediate close working relationship between Ragged Edge and Wise's in-house team where they leaned on each other's strengths to tackle a project that grew in scope and ambition as the days went on. One great insight that comes up is the mindset that both teams adopted: Potential over perfection. This allowed them to explore different and, at times, wild ideas without fear of having to solve them right away. The approach paid off with an identity system that is truly unique and unexpected and we dig deep into how the various elements came to be, from the new green color to the typography to the illustrations.

Now, let's listen in as Armin follows up with Luke and Cameron.

**ARMIN VIT** 

Hello everyone, today we're here to talk about the boring world of international money transfers that Ragged Edge and Wise have managed to somehow make not only not-boring, but pretty darn exciting. Luke, Cameron, welcome to The Follow-Up.

LUKE WOODHOUSE

Thanks for having us.

**CAMERON WORBOYS** 

ARMIN

Starting off on the right foot. If you could each introduce yourselves with your name and title so that our listeners can know who's who.

CAMERON

My name's Cam. I'm the Design Director here at Wise and I've been the one fortunate enough to lead this project on the Wise side.

LUKE

And my name's Luke Woodhouse, I'm Creative Director at Ragged Edge and I led creative on Ragged Edge's side.

ARMIN

Wonderful. Cameron, let's start with you and let's start at the beginning with a double question, but one where I have a feeling that the two

of them are linked. What prompted Wise to want to redesign at this point? and what role did the renaming from TransferWise to Wise in 2021 play in the decision, if any at all?

#### CAMERON

The linked questions there is a hundred percent correct. We've been on this journey to define ourselves and the evolving nature of our business for a while. One big step was that name change back in 2021 and then it obviously our biggest leap is the rebrand. A lot of these pieces of work, I think it all just drove back to this reality that Wise has become so much more than transfers. So the ultimate reason for doing this was to show the world that we are that right? and show the world that we are building the world's most international account. And that's why I think you see a lot of the excitement coming into the work because it's not just design for design sake, it actually reflects a changing business, and a really important moment in our progression as a company.

#### ARMIN

Perhaps this is a question that goes back to 2021. It's a question that should of been asked then, but how challenging was it to secure the name Wise as a corporate name that you could use given that it's such a basic word in the English language?

#### CAMERON

I've only been at Wise for about two years now, so the name change actually predates me. But obviously there were some challenges, but there was a team on our side who works on kind of the trademarks associated with it all and they're very talented and I believe they had a negotiator to buy Wise.com. I think that was probably one of the reasons of many, of why these were two separate projects, because when you add in the complexity of redirecting URLs, maintaining the SEO value of TransferWise to Wise, it really made sense to keep these as two separate moments in the company and really just building on top of each other.

### ARMIN

That's a very interesting point and yeah, I hadn't thought about the complexity and the benefit of doing it as separate exercises. <a href="mailto:</a> love the idea of a negotiator like I, I pictured that in a movie where

there's a hostage situation but I guess it does apply to trying to secure a domain name as powerful as Wise.com. Getting back on track to give everyone some context, what was the timeline of the rebranding project from when you started talking about it to launching a few weeks ago?

CAMERON

Total time, and it was really a series of about four projects which became the recent relaunch coming together, was about a year and a half, close to two years, probably closer to two years since we sent out that first pull-in to a bunch of agencies as our RFP. The important thing about it is the scale of the project has really grown from when we first started talking about it to what actually ended up live. The scale of our ambition grew, the scale of the overarching operation grew, and I think that's ultimately what's was really exciting about what we released a few weeks ago.

ARMIN So speaking of that RFP... Luke, how did that go for Ragged Edge from receiving the RFP to getting the job?

because TransferWise as they were, was the company that we always really admired because we're looking for changemakers and we felt like they're true changemaker in every sense of the word. They're really trying to do things differently. So once we got that email, we picked up the phone pretty quickly.

We had an initial chat just to sort of introduce Ragged Edge more fully and give a bit of a point of view on where we thought the Wise brand was at the time. After that we got invited to the next stage, which we ran as a workshop. We sort of went a bit further into our opinion on the Wise brand and the opportunity in front of us, and we used that workshop potentially just to get to know the team better, to give them an opportunity to know us better, ask a bunch of pointy questions, show some sort of inspiration, and just talk about the ambition and

what it could be and where we could go with the Wise brand. Luckily that was enough to win us the job <laugh>.

**CAMERON** It started quite small didn't it?

LUKE Mm-hmm <affirmative>.

**CAMERON** It was originally quite a tight brief and then it grew, and it grew, and it grew.

ARMIN And Cameron, what attracted you and the rest of the team to choose Ragged Edge?

I've always admired brand agencies who aren't attached to a specific CAMERON style, so they're almost like style-agnostic and when you see the work it feels like a direct response to the problem that company's trying to solve, or the idea which they're trying to portray. And I think when I looked at some of the work in particular, things like Papier jumped out to me where it really felt like it was a direct response and looked like nothing else out there, and that was really what we were looking for. And then the other thing which I don't know if Luke actually knows this, but I stalked and made list of all of the designers who worked at that company from LinkedIn and then went on their portfolios. Cause at the end of the day you have an agency name but it's just people working on it—what you want is the people. So I looked at them and found a bunch of their Behance and stuff like that and I was just like, damn, this stuff is good. These people know what's up and that's the exact type of team I wanna work side by side with.

**ARMIN** Nice. So doing your homework.

**CAMERON** Yeah, yeah. Luke's smiling... he didn't know that. Yeah. Keep your portfolios up to date designers <a href="https://www.neah.com/distance-neah.com/">he didn't know that. Yeah. Keep your portfolios up to date designers <a href="https://www.neah.com/">he didn't know that. Yeah. Keep your portfolios up to date designers <a href="https://www.neah.com/">he didn't know that. Yeah. Keep your portfolios up to date designers <a href="https://www.neah.com/">he didn't know that. Yeah. Keep your portfolios up to date designers <a href="https://www.neah.com/">he didn't know that. Yeah. Keep your portfolios up to date designers <a href="https://www.neah.com/">he didn't know that. Yeah. Keep your portfolios up to date designers <a href="https://www.neah.com/">he didn't know that. Yeah. Keep your portfolios up to date designers <a href="https://www.neah.com/">he didn't know that. Yeah.com/</a>

LUKE Yeah!

That's right. If there's one takeaway from this episode, there's that you never know who's gonna be looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, digital presence <a href="mailto:laugh">looking at your old outdated, dusty, dusty

That's so good. I didn't know that. But having known Cam quite well now, I am not surprised in the slightest. He doesn't leave anything to chance.

ARMIN It seems that from the beginning, based on this quick exchange, there was a really close working relationship. And I got that sense from reading the case study as well as some other conversations that were happening on LinkedIn, from things that I posted, things that Ragged Edge posted, things that employees from Ragged Edge posted, and there was a lot of celebration about the close working relationship. Can you each share how the teams on your end were shaped, and in which ways you worked together?

**LUKE** We have a bunch of Creative Directors here and I was deemed to work on it based on availability more than anything else, and excitement for the project. After that we knew we had to build a team that would get the best out this project and we knew that the in-house team we had had certain specialisms, and different affinities, and different strengths, and so we put together a team that we thought would work best in this way. So we had a Design Director, a Senior Designer, and a Writer. That's pretty typical for any project but the way we work at the start is the writers are very, very embedded in the creative concept stage. So the way we use writers is they're not there to sort of replace lorem ipsum with a headline, they're responsible for the concept as much as the designer—sometimes more. For us, that's the most important thing to get to at the start. Really clear, really rich concept. That's what we built a team around really. And then as the project grew and went on, maybe a little bit longer than we had planned, I stayed consistent, our Design Director stayed consistent and we brought in different people and different specialists as we needed. We brought in 3D-designers, motion designers, digital designers to help answer all of the things that we needed to solve.

**CAMERON** The most important thing is we had absolutely zero interest in a traditional client/agency partnership. I'm a designer, I've got a large

team of designers. We wanted somebody who could act as part of our team essentially and bring in expertise to help us solve this problem because it was a really hard problem to solve. We kind of understood where each of the teams was strong and then found that balance of when to let one side of the party lead, versus kind of Wise takes the lead on these particular decisions, and when Ragged Edge takes the lead. And I think that's ultimately what led to like a really good output in the end because of that shared understanding.

And then I guess on a more practical level, we essentially built pretty much it all together, right? We worked in sprints, we had open Figma files... in the end Ragged Edge probably hated that <laugh> cuz we could comment at all times, all hours. That allowed us to get into the level of rigorous detail which is I think what's made this work strong. I think if you start to pick at it and go deeper and deeper and deeper, you'll find there's layers of thinking which actually do run really deep and it's not just surface level. That's ultimately what bringing those two teams together with very distinct types of expertise was grateful.

ARMIN

And Luke, going back to what you mentioned about arriving at that initial rich concept and working with the writers to do so, from the initial conversations with Cameron and his team, what stood out as elements that started to inform those decisions about what the concept would be, and how it would then influence the identity?

the strategic leap that Wise we're making with their product and that's linked to the name change. So Wise was moving beyond just transfers and moving towards how people use money wherever they go. Much more than just sending money around the world, it's using it everywhere. That was really important to communicate but also the big ambition was to create one of the most accessible brands ever, and that's quite a functional requirement in some ways because there's just things that need to work, but also we wanted to make it feel as inclusive as possible as well. So this idea of universality, this

idea of creating the world's money that belongs to the world was an idea that we had really from round one we developed it as we went, but it was that core ambition of being "for everyone, everywhere". That's what really drove everything we did.

ARMIN And when you speak about round one, that is all strategy, writing, thinking before putting proverbial pen to paper to come up with design things.

LUKE We did do that. when I mentioned that round one I was thinking about it in more of like the initial creative concepts. Okay we had the strategy, we knew where we wanted to go from moving money to using money, how we articulate that, how we expressed it visually. We sort of landed on that answer in essentially the first creative presentation and we built on it in the second one. And we sort of felt like we had something really exciting then, and that's when we decided to open everything up. We didn't have the luxury of going off for three weeks and coming back with a nice polished presentation. Cam and everyone just wanted to get behind the seeds, get in the weeds, and see how we were doing what we were doing, and feedback in real time, and test everything as we go because we sort of landed on that clear idea. We knew we had the beginnings of something amazing and then the challenge became making it work in real life, making it work for the product, making it work for everyone that worked at Wise and as Cam described the level of rigor and the detail required to make sure that it's all gonna work and it's not gonna break took a lot of collaboration to get there.

ARMIN Cam, what can you say about this lack of patience of waiting three weeks for Ragged Edge to go do the thing and come back? How did you establish that initial working relationship for developing that first round of explorations and ideas?

this phrase quite early on which we stuck to religiously, which was "potential over perfection", and we'd always kind of come into

meetings and design scripts really with that twitched on. We're really conscious to protect ideas in the early stages because the strategic underpinning was really clear and we knew the problems which we actually needed this work to solve. The biggest challenge was actually just keeping ourselves honest to that, right? When you're in the weeds sometimes it's quite easy to drift and you know, having this idea of "everywhere money for everyone", and "the world's money", we just kept drawing back to that and trying to keep ourselves honest through what was quite a long project in the end as far as working style just takes time to work through; everyone has a really close relationship with each other now, probably a lot more so than other things. Like I was on holiday the last few weeks and Luke was actually running a project with some designers on my team. I didn't even know that's a thing <laugh>, but I get back and it's like they're working together. Things like that I think are pretty unheard of, estimates kinda like how we worked on this.

ARMIN

I love that idea of "potential over perfection" because I think we as designers get so hung up on getting something perfectly right, and looking like a finished piece of design from the beginning and we spend too much time on getting it right before exploring as much potential as possible. And I'm guilty person number one on that aspect. Back to that first round of creative, Luke, maybe this is a question for you. How many territories did you explore or did you dial in into one design approach early on and just stuck with one and presented that?

possible and we challenge ourselves to get as many starting points for concepts as we possibly can. Like internally we would've had 20, 30 and then we gradually whittled down over the sort of first few days until we get to three clear ideas that we can all see potential in, and that we're all excited about. Then we spend that time developing those three concepts that we then present to the client as the first creative presentation. And I think as Cam says, we are really clear with

the client in that what we're looking for is the idea, not so much the execution. And so obviously if you see something you love, great but what's the most important thing for us is to get that idea, and get that clarity, and get that energy behind that.

Because once you've got that you can then go off and express it or execute it in really anyway. But the hard bit is the concept, the idea we had a couple of different approaches and let's say we intentionally pull 'em apart but to be completely honest, when we landed on "The World's Money" idea before we even designed anything, we knew that was the one and it became sort of a bit of a battle to get the other two as strong as that. But luckily it didn't matter, you only need one, right? So we had that and it was really clear really, from there, and if you look at the first presentation to where we ended up, it looks different but you can definitely see the DNA running through everything. It looks different but it feels the same. And that was what I think caught Wise's imagination and got 'em excited. It really felt like where they wanted to be going.

ARMIN And on your end Cam, how did you and the team receive that first round of exploration?

CAMERON

I wasn't surprised that they got it right <laugh>. The most important precursor to this was how quickly we dove into it. You know, the moment scope signed, let's go. I think it took less than a week or two before you were actually out speaking to our customers and understanding what they loved about Wise, and what they didn't like about Wise, and conducting stakeholder interviews all over the place. It took quite a long time to get to that first design concept, like a physical representation of it. But actually the reason why I think that was so strong is the precursor to it was very thought through, and we spent a lot of time getting to know each other, and talking about ambition, and talking about where we're trying to go as a business. And I think because that was so clear was why when we saw that it was like cool, let's go, let's get into the details. Pretty much after

we had that concept is when we basically completely switched the working model and when into sprints around each of the core brand foundations ranging from like two weeks up to like what, probably like eight weeks, 10 weeks on illustrations, <laugh>, yeah. Those took a while for us both to figure out. That was the moment we were like, yep, cool, let's now make this work.

ARMIN

That sounds almost too ideal to be true, but clearly that's how it worked ou,t and as we've learned over the years being graphic designers ourselves and having these conversations, when you have that solid strategy work and research work, it's easy to arrive at a solution that makes sense for everyone. Now let's get into the details and maybe we can go into all these different sprints. Let's start with the logo. The change is relatively minimal. Very few customers are gonna notice, but for us designers obviously we're getting to the "S" is different, the flag's stroke is different, et cetera. Was it the goal from the beginning to stay very close to the original logo? or was there any point where it's just like let's go wild and explore completely new solutions?

CAMERON

This is kind of revealing the true nature of the story. The logo didn't change until literally the last minute. It got announced on January 24th this year and the rebrand went live on March 1st. To talk about the tightness of that schedule I think you can really see why it was there, and and I really can't take credit for that one. It's gotta go to Josh who's our VP of Design and Ragged Edge for that. And really the context behind it is when we first started the logo was considered a bit of a red line largely because we'd just changed it. We hadn't built much equity in the name Wise, let alone this new logo. You know, whilst I didn't necessarily like it personally, the scale of this project was already so big you've kind of gotta pick your battles, right? Especially an org of our size.

It wasn't a hill which I was necessarily willing to die on personally. And then Josh's credit was like, it's now another Cam, we gotta do it. The story was basically, it was so tight that we were at a company event and we just finished the logo and we were like yep, this is it. We had it on our phones and we were just going around and showing it to execs and being like, this is the old logo, this is the new logo, how much better is this? And I think that was a good example of you know, Ragged Edge didn't ask our permission to do that per se. They just knew that it was necessary and we just pushed it at the last moment. I'm really happy we did it now, but I look at it, it wouldn't be the same without it but it was definitely a very last minute thing and it took us a long time to get to that moment where we realized we had to change it as well.

ARMIN

That's very interesting because my guess is that if you had started with the notion oh we need to update the logo, that would have probably eaten up a lot of your time of your energy without knowing where you were headed. Still based on the rest of the identity, but then having built the identity and then seeing like, oh the old logo just doesn't fit and we have to make a decision. I think that was just silver lining of not touching it at the beginning and then being able to show all the team like this is why this needs to happen now. It doesn't leave a lot of room for questioning. It's always interesting to learn how the sausage gets made because this time it clearly was different, you know? You kind of created the casing and then you started filling it in from the outside once most of it was done. <laugh>, I'll stop with my bad metaphors...

LUKE <laugh>.

**CAMERON** It's is a fair one though.

ARMIN So now I'm afraid to ask—

**CAMERON** Go where an open book.

ARMIN One of the biggest changes was the shift from blue to green in terms of the key brand color. Now it's easy to understand why you wanted to shift away from blue because financial and tech is all about the blue. So how do you arrive at green? What was that decision process like?

That was obvious from the start because looking at the competitors, everyone was blue. Cam had this amazing slide where he had hidden the Wise homepage in amongst 20 other blue homepages and so we were always gonna move away from blue, but Wise weirdly had this bright green card and it felt like a bit of an anomaly amongst the blue brand. I think they must have just decided to do that because they wanted to stand out and green seemed like a good idea. Green stands for movement, it stands for money, let's make it green. So there was quite a lot of equity in that green card. If you searched the socials or if you search the internet, you find people proudly displaying their green Wise card. And so for us it felt like a bit of a no-brainer to just double down on green and build on that equity. It just felt right. We briefly skirted around some other options, didn't we? But that was pretty short there cause that I think Green just felt it just had to be green Wise was already green.

**CAMERON** Pink for a bit, wasn't it?

Yeah, it was pink for a bit. Yeah, Wise was already green so we decided to exaggerate that and build on that.

ARMIN It wasn't a a big drastic change that required a lot of convincing all around the company, which is like part of the DNA already.

The stories I heard it was a big change for Wise, huge I think. Is that right Cam?

When you think about the strategic shift moving from transfers to account, it was easy decision, which I think was almost made at least in my mind before we'd even started that green was the way to go. Max, Founder of Ragged Edge, had slightly went in like the first meeting is like, it's green isn't it? And I was like yeah it's green. All of our account customers, which is really what we're rallying behind, they were already familiar with the green then the hardest part was the shades and the hex of green <laugh>.

LUKE Oh yeah...

CAMERON

That was an absolute nightmare to get right and that contrasting combo of the forest green plus the bright green, that took a long time to get to but we knew it was green and we knew why is is green. Um, it was just a question of the actual execution, which was a bit of a nightmare to go through to be honest. Wasn't it Luke?

Me and Cameron were laughing the other day cause I think there was one presentation where I gave where I think I presented about 12 different greens and we just sort of spent an hour talking about exactly what green it should be, and how we should use it, and everything else.

ARMIN Let's switch to the typeface. You chose Parafina from Feliciano Type, and then made some customizations that sort of amped up the 1970s typographic vibe, which I'm here for quite heavily. How did you arrive at this choice? and this unexpected aesthetic for a FinTech brand?

The first step was to find the perfect starting point. So we knew we wanted to customize something. We spent a long time looking for something that felt right that had that sort of international feel, but it just, we don't think it exists. And we found Parafina we really liked that cause it had this slightly condensed feel, it felt a bit protesty, nice and blocky and that felt true to Wise's heritage because they really started by campaigning against some of the things the banks were doing in terms of charging customers unnecessarily and hiding the true cost of transfers and things like that. So that sort of protest, fighty, shouty nature was already there in the team and it was baked into their personalities as people as well in terms of the personality in the field. That felt like a really good starting point. It felt shouty, and friendly, and crisp, and techy and just, it felt like the perfect mix of everything.

And in terms of the customizations, I love that you called out the Lubalin feel but that was not the intention at all. <Laugh> It started from looking at the way people render Latin scripts around the world, and different scripts, different writing systems, and we were looking to add a sort of feeling, a flavor that felt like anyone anywhere could see

a little bit of them reflected back in the the nature of the type. So we didn't wanna feel too European, or American, or anything. We just sort of looking for just that right amount of difference to make it feel like everyone was welcome and it just happened to end up looking a bit like a Lubalin poster in the end, which I love.

**CAMERON** Not a bad thing, is it?

LUKE <a href="laugh"><a>!</a> Yeah. Yeah. What a compliment.</a>

**ARMIN** Not a bad place to end up at.

LUKE I know.

One of the biggest things we struggled with was we essentially had this mood board of signposts across the world around the inspiration of where we were taking all of these font from. So we had tight script in there and a few other places, but the hardest part which took the most iterations was the density of the customizations. And then one of the designers at Ragged Edge, Andrew— shout out—came up with this genius technique where we used the Scrabble board and the number on the Scrabble board to determine the density at which that letter would appear. And so that meant when we were using it in product and across like all marketing materials, we could basically guarantee it didn't become a bit too Disneyland. So that was how we managed to get that density of the customizations right, and we were debating that level for a long, long time.

**ARMIN** Nice trick of the trade there.

LUKE < laugh>.

**CAMERON** Yeah, maybe I shouldn't have told that one Luke... < laugh>.

**LUKE** I know. Yeah. Getting my secrets away.

ARMIN < laugh > Trademark that process. Yeah, yeah.

cameron < laugh > Gravel type.

**ARMIN** 

So you have the color, you have the type. Now let's talk about the illustrations and Cam you already hinted that this was sort of an eight week sprint. How did those come about because they are so unique, so different, but at the same time they feel like something that we've been doing with Photoshop for many years, but we've sort of shied away from that. So how early in the process did that aesthetic first come through? How did it evolve? How did you wrap it around three elements? Let's get into that nice little uh, asset of the project.

LUKE

It started with the tapestries and we wanted to... someone in the comments on Brand New actually called it out. We were trying to create this new semiotic for the world's money and so we were inspired by the patterns on bank notes, the sort of landmarks, and people, and places. And we wanted to create something that blended all of those things together and removed any borders, any barriers, and create something that felt inherently digital... but still human, and organic, and earthy, and grounded because this is for real people in the real world. So we had that and we created those as a starting point which became backgrounds they became that we could put here, there and everywhere. Um, tucked in the product, put type on it. That sort of became a distinctive Wise asset in its own right. And then our approach to iconography became this idea of being universally accessible in any language.

And so with the icons we created, we were just trying to be as simple, and clear, and as communicative as possible. And so we had those for the more functional icons. You're right, the brief for the illustration we had was to create something completely unique, something that we hadn't seen before. We looked at a few different illustrations techniques. We looked at different illustrators but cuz we were sort of working from mood boards, it sort of all felt like we had seen it before. We wanted to create something unique. What we decided to —which was a bit of a leap of faith from us and from Wise—was to take our really really simple icons, inflate them in 3D, and then map these tapestries across them to create this new visual language that felt both

really, really simple, really iconic, really simple and easy to understand, but really full of life when you sort of switch it on and see them move. It just has this sense of magic that sort of really communicates the benefit of the Wise product. Like making this stuff work, making this money move around the world. That was a tricky process and we got there and we had this idea and we didn't know what it was gonna look like at the end. We just went off and made it and thankfully it, it worked.

CAMERON

I think it was just really hard to do. That was the crux of it. We had the padlock, was the first one we had, and I think that's definitely one of the strongest illustrations. But also the padlock is such an iconic shape, it's quite easy to draw. We had to spend a lot of time when we were kind of scaling this up from five to a hundred. I think we needed like 160 total in the set <laugh>. It was really, really hard work to figure out. It just took a lot of trial and error. Yeah all credit to the team and everyone for working through that massive amount of work. But because we had that padlock and everyone was so pumped by that padlock, we just were like this is it. We could use that one to build the rest off. That was kind of it. And then there was also this massive technical challenge which came with them as well, which I'm happy to dive into if helpful.

**ARMIN** 

This is a very specific question as you were talking about it, I'm just thinking how is this working for the tapestries? Do you have a set number of assets in the library? Or do you have then the different layers that you can combine into endless combinations?

CAMERON

There's 10 tapestries total. The Photoshop files are like 10 meters wide and what we do is take snapshots of them so we don't overuse them. And actually the way the tapestries were sourced is we pulled data from the most popular spend locations and send locations from our customers to broadly reference the migration patterns of our customers. And then we also sent out surveys asking iconography which represents those particular areas and that's how we sourced a lot of the imagery, the colors, the tone, also some of the different vibes

of them as well. If you actually look at the full set, you can see they're more nuanced depending on the location which they are supposed to represent more broadly. How that works is you take that snapshot and then in product at least that it's built with separate layers and that was probably one of the biggest technical challenges to get that motion actually feeling non-sickening <laugh> the best way I could describe it, and and not feel too crazy.

That took a massive amount of work to get that to where it needed to be. And then obviously file size was a massive problem which we had to solve. It was crazy how difficult that was to get right. If you put people in a room who care about doing something and just give them the space to do it, they'll figure it out, figure out how to level it up and that was kind of what happened with the phone gyroscope. I don't know if you've noticed this but if you're using the app and you can actually move your phone around and the 3D object will adapt to the gyroscope of your phone and when the tapestries are moving and it's things like that which Luke and I probably couldn't afford, but people just bringing fresh ideas and just working on top of each other to make something as good as it could be.

**ARMIN** 

I know what I'm doing right after this podcast so... <laugh> that is fascinating. I'm glad I asked. Cameron, what are some of your challenges internally to get this to work at the product level? And you already talked a little bit about it with the phone gyroscope effect but that's just one example. So what were some of the challenges in implementing this identity at the product level as well as the marketing level? Because often the product sort of gets treated a separate way. Like it's all about function, not so much about brand but here like I'm a Wise user so like I saw it right away change. How do you manage implementing it across both spectrums?

CAMERON

Perfect, thank you for saying that as well cuz it was a goal at the start. We had this phrase "billboard to button" and that's kind of what we wanted to achieve in creating this consistent brand experience. And

I think one part of it was team structures. We've obviously got our global design system and there's three different parts. There's our product systems team, our brand systems team, and then design tooling because that was all under one umbrella. It wasn't really a choice to neglect one part of it, right? We were working on this as one team because we're building a system rather than a brand concept. It's a platform, right? And marketers, product people basically had the tools they needed to make insanely great work and they had the guidance they needed to understand why we made certain choices. We very much looked at this as a system rather than like a piece of brand work. And I think that's what was able to make it executed at our scale, right? You know we're 4,000 people now. Quite a lot of people to wrangle and creative directing everything ourselves in a relatively small team would've been impossible.

ARMIN

It sounds like a very hard challenge to me through managing all the teams necessary. It was implemented correctly across the board and amazingly all at once. Overnight you switched on to the new look as you said from "button to billboard", which is another great little takeaway of how to approach a design project thinking about the smallest thing that almost everyone uses to the biggest thing physically that goes out into the world. Cameron, you already hindered a little bit about how Luke can step in if you step away from your computer and there's still that working relationship between the two teams but you know you've launched what does the working relationship for Wise and Ragged Edge and then individually for each of you. What do the next six months look like? Are you still working together? Is there more of a clean handoff and like you're on your own? Which it doesn't sound like that was the case.

We've still got a couple of projects happening with Wise that I think are due to launch in a couple of weeks actually, hopefully. Beyond that, no official plans to keep going but for me and I think for Cam too, we'd just like to keep pushing and keep making it better. Yeah the team at Wise are super ambitious and super talented and I think they're gonna

keep doing that anyway but for us there's no reason to stop making stuff with Wise.

ARMIN

Okay. Maybe a question is... you already had a design team knowing that you were moving into a new brand, did your team expand after this redesign? Did you feel that you needed to staff it differently? Is there a new energy in the team?

CAMERON

Probably one of the most interesting ones is the staffing side.

Throughout the process of the rebrand we actually had to hire a lot of people so we could execute it well essentially. And at the scale, a good example was six, eight months ago we had zero people who do 3D in our systems team. We now have two, they're super talented and we've been building out new muscles throughout this work which we didn't have before. And credit to the team at Ragged Edge should have been an integral part of helping us understand, and helping me understand the muscles which we needed to develop over this time. Cuz I think you know, too often in traditional models, brand agencies hand something over and then it launches and they're like you know, sitting in their agency like "oh why does it look crap?" And that's because you didn't give the client the tools to continue this successfully and they didn't have the capabilities to match that of your studio. So really what we've now got is we've got a super talented team who can continue this without Ragged Edge's help. But you know we're not gonna get rid of them anytime soon, you know, I guess they'll be sick of us by the end of it. I hope. <laugh>

ARMIN

<laugh> A question for both of you. As you probably know, it's very hard to get a nearly unanimous positive reception on Brand New, and this project did along with plenty of other appreciations across the design world. So if you are able to put your mother's tea aside, did you have a feeling at any point that you had arrived at something cool and unique?

**LUKE** Yes is the short answer < laugh> I think.

ARMIN Nice. All right. <a href="mailto:right.">- Rood for you Luke, yeah.</a>

< laugh> well you never know what the reaction's gonna be and I think coming up to launch Cam and I didn't really sleep sort of thinking about what it was gonna be because it was a big deal for us. It's a big deal for Wise in the business and we had really gone for it. The whole goal all along was to do something deliberately different. We were creating new visual languages that I felt like no one had ever seen before, such as the illustrations and it was a huge change. Yeah, I was hopeful that people would like it. I kind of thought it was really good but you just never know until you see that reaction.

Yeah, the reaction to it has been way beyond anything I would've expected. It's been kind of mind blowing and it got a bit, to be honest, it got a bit overwhelming every time I opened my LinkedIn. It was just an explosion of Wise, or had messages, or even reading your review was really nice and seeing all the comments and couldn't quite believe it. Yeah, there was a sort of real moment of I guess vindication as well cause we had been doing this stuff and like Cam described we pushed to change the logo and some of the comments come along and people say, oh thank God you changed that logo, it's so much better. It sort of felt inevitable but a huge surprise and was really great, really nice. Couldn't believe it.

CAMERON

I was similar to Luke I knew but I also like a lot of designers have pretty mad imposter syndrome at times so I wasn't sure whether I knew, or I didn't know, if that makes sense <laugh>, and would flip flop. I showed it to a couple of people. I trust their opinion and they weren't working on the project implicitly like a few weeks and a few months before and they were like, yeah it's good. That definitely gave me a lot of comfort. If you had have asked me on the week or the day before we went live, I was sweating, I was nervous, but I also think that means that we pushed ourselves and as a design team at Wise, I think we really went all in on this, really tried to get out of our comfort zone and do things which made us a little bit uncomfortable at times and fight to make

really difficult ideas a reality essentially.

That's ultimately what I was really proud of because when people were describing it, they got the ideas. There was one comment I remember reading about, I think it was on the Brand New article where somebody got the tapestries and the fact that they were inspired by money and stuff like that and I didn't expect people to get the concepts behind it as quickly as they did, and also non-designers were able to get those concepts. To me that's the thing which has been like pretty overwhelming, what somebody took the time to redesign our design system a free day period and like launch it to the Figma community and she's based in Pakistan. Like that's nuts, <laugh> like yeah things like that are just happen to be honest. It's very humbling and honestly just very grateful and thankful to have such an awesome team around us who we're actually able to pull this off.

ARMIN

Those are great answers. I think the underlying theme is the feeling of nervousness and doubt where you feel like "I think we arrived at something", but then because it hasn't been done in that specific way, you really have no idea what's gonna happen and if people are just gonna lose their minds for better or for worse. But in this case it was for better. Trying to sum up the conversation here, although it's been great, Luke, what was the most exciting aspect of working on this project for you?

the team at Wise, they knew they wanted to do something big, they wanted to make a difference, they weren't scared. This wasn't about a 1% improvement, this was about a big, big leap. That was incredibly exciting to have a client on our side constantly pushing and saying how can we make this as good as it possibly can be? That was incredible to hear. Really inspiring in its own right.

Cameron, for you, similar but different question moving forward with this identity in place, what is the most exciting aspect?

CAMERON

I think that's a really easy one. We've been working on it ourselves in a small group for close to a year and a half. So the most exciting aspect is just seeing it out in the world and seeing customers, and the design community, and people who aren't even designers becoming advocates for Wise. For example, our customer service team tapestries and Wise, if you put them in a sentence four weeks ago, people have been like, what are you talking about now? That's a brand element which our customers actually refer to when they communicate with us. That is wild. Absolutely nuts. So I think for us and for me personally, that's what excites me. And then when I reflect on the team, seeing people internally and also externally fired up about this next phase of Wise, and our decision to keep pushing for change, to keep taking these big bold steps and push ourselves. I think that's ultimately what really excites me. And we don't have any intention of slowing down like I genuinely feel we're just getting started at Wise.

ARMIN

That is wonderful to hear. I think I've already expressed a lot of my appreciation for this project on Brand New and in this conversation, but it is really a great piece of work and the ambition comes through in that you did create something that was unexpected. Not just for the category but for like the way that we approach branding in general. I think we take a lot of things for granted of how they should look, or how they are supposed to work or what would be successful. And I think you took a chance and it paid off. Every time I log on to Wise to make a transfer, which is painful because you're giving money away, there's a little bit of joy in there as everything has those type of trees, that nice color and that very nice last minute logo change. So Cameron, Luke, thank you for joining me on The Follow-Up today.

**LUKE** Thanks so much for having us.

**CAMERON** Thanks for having us.

One of our favorite takeaways from this conversation was something

Cameron said: "Billboard to button" and how that reflects an approach

of considering every single detail, no matter how small or large, in

order to create a cohesive brand system, brand language, and brand experience. It was also kind of exhilarating to hear about how the logo redesign came to be at the last minute because it's hard to imagine this system working so well with the old logo. It's a nice reminder to always push things if they feel right, even when the client had already placed limits around something. The worst thing that can happen is they say no but, if they say yes, well, then you'll know it was a WISE move.

Today, thanks for listening. Until next time, we'll be here, we hope you'll be there.