Varo
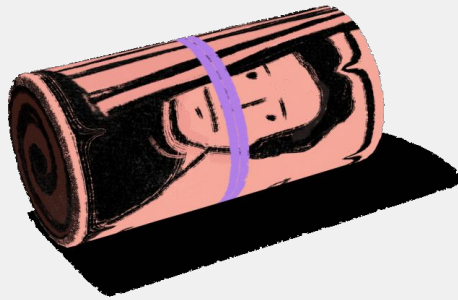
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If you are having trouble with anything in this guide, you are missing brand elements from the Brand Package, or you are unsure if your communication best represents the Varo brand, please contact the Varo design team.

THIS IS VARO IN A NUTSHELL.

This is our DNA. Varo as an idea. An organization. And a brand. It's the reason we exist, how we show up, and what we're aiming to achieve. We reference it internally to ensure new initiatives and ideas are aligned with our core identity and purpose.

Like our brand, this is a living, breathing document. It's expected to evolve and expand as our company does—but the essential ideas will always endure, no matter what.

CONTENTS

Elements

01 BRAND FOUNDATIONS

VARO BRAND FOUNDATIONS

Company Mission Varo's Founding Principle	**Financial Inclusion And Opportunity For All** A bank built from the ground up, pairing credibility with technology to create pathways toward brighter financial futures.
Brand Purpose What Varo Exists To Do	**Democratize Financial Power**
Brand Audience Who Varo Does It For	**Ingenious Strivers** People across all stages of the financial journey working to realize their full potential with guts, acumen, ambition, and creativity.
Brand Vision Varo's Ideal Future State	**A world where financial power and the progress it unlocks is no longer a privilege**

	Foundational Credibility	**True Transparency**	**Data Led, People First**
Brand Pillars			
Reasons To Believe What Varo Uniquely Offers	**Solutions for growing money and building financial resilience, backed by the power of a bank.** Varo is FDIC insured and was the first fintech granted a national bank charter by the OCC.	**How we do business and make money is never secret or predatory.** No overdraft fees, no minimum balance requirement, no monthly account fees, and fee-free ATM withdrawals.	**Inspired by our customers' unique ambitions, we leverage data to create personalized solutions.** Our technology platform and first-party data powers products and experiences grounded in the way our customers live.

Brand Platform How We Convey That Value	**A Bank For All Of Us**
Brand Personality	**Disrupters With A Purpose** A bold force for good; astute but accessible expertise; resourceful, clever, and unapologetically optimistic.

02 AUDIENCE

Overview

Target Audience Mindset

INGENIOUS STRIVERS

People across all stages of the financial journey working to realize their full potential with guts, acumen, ambition, creativity.

PRIORITY CUSTOMER SEGMENTS

Pinched Penny

Surviving Sadie

Aspiring Andre

Ingenious Strivers

People across all stages of the financial journey working to realize their full potential with guts, acumen, ambition, creativity.

Ingenious strivers are defined not by demographics but by a shared mindset.

They are dreamers and doers, go-getters and self-starters. They are people with goals and aspirations— and the motivation needed to get there.

Core Desire: Live better with money and have confidence in their futures.

Goals: Make progress. Get to the next level.

Attitude: Optimistic and empowered to achieve their goals and dreams.

Open To: Taking risks, trying new things if it will help them achieve goals faster.

Target Audience

INGENIOUS STRIVERS

TOTAL ADDRESSABLE MARKET
50mm people: US adult population who currently have a neobank or are open to getting one in the next 12 months

Varo will focus on **three primary customer segments**.

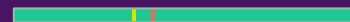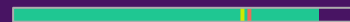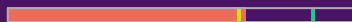|	**Pinched Penny**	**Surviving Sadie**	**Aspiring Andre**
Who they are	Middle aged, low income, and low credit score, but high neobank usage. Struggles with money, expenses greater than income.	Lower than average income and credit score and managing debt, but able to cover her monthly expenses. Average use of neobanks.	Youngest segment, higher income from multiple sources. Has disposable income after covering all expenses manages debt and uses many services.
Jobs To Be Done	Cost | Health | Control	Health | Control	Health | Control
What they need	Low-cost banking that helps her build stability, improve credit score, and simplify finances. Better budgeting system.	Build stability by better managing her debt, improving her credit score, early salary, and centralizing finances.	Balance managing debt while growing money. Highly interested in simplifying and automating budgeting.
Tech adoption			
Neobank trust			

Expenses exceed or equal income ←————————————————→ *Income exceeds expenses*

Customer Segment Demographics Summary

⬆️= Higher than average   ↔ = Average   ⬇️= Lower than average

	Pinched Penny	**Surviving Sadie**	**Aspiring Andre**
Age	48 ↔	45 ⬇️	35 ⬇️
Gender	Overindex female (65% vs 51% avg)	Overindex female (58% vs 51% avg)	Overindex male (60% vs 49% avg)
Race	No overindex	Overindex African American (16% vs. 11% avg)	Overindex African American (16% vs. 11% avg)
B/B/O	Overindex Battler (32% vs 12% avg), Builder (55% vs 35% avg)	Overindex Builder (56% vs 35% avg)	Overindex Optimizer (81% vs 53% avg)
Marital status	Overindex divorced (21% vs. 10% avg)	Overindex single (28% vs. 24% avg)	Overindex married (70% vs. 50% avg)
HH income	$49K ⬇️	$67K ⬇️	$101K ⬆️
Income regularity	More variable than average (15% vs. 8% avg)	Somewhat more variable than average (28% vs. 20% avg)	More variable than average (12% vs. 8% avg)
Financial decision power	Overindex on sole decision maker (77% vs 74% avg)	Overindex on influences (1.5% vs. 1% avg)	Overindex on sole decision maker (91% vs. 74% avg)
Neobank usage	47% ⬆️		66% ⬆️
Primary neobanks	Overindex Chime (69% vs 55% avg), Varo (20% vs 15% avg)	Overindex Chime (62% vs 55% avg)	Overindex Dave (4% vs 3% avg)

03 BRAND PERSONALITY

Disrupters with a purpose.

Varo is **a bold force for good**. We believe that change is not just possible, it's crucial. So we'll take risks, bend the rules, and provoke conversation—all in the name of making the world a better place.

We're **unapologetically optimistic**. Think of us as your champion. Here to rally behind you, push you forward, and empower you to get where you want to go.

We're refreshingly **clever, resourceful**, even a bit *daring.* We do things—say things—you probably haven't seen before. Because we're not like other banks. We're better.

We're **astute**. And we offer **accessible expertise**. We drop the kind of knowledge that's going to help you get it together. And then get ahead.

04   VOICE & TONE

Our Voice

01

Our voice brings our personality to life. It's what we say, how we say it, the words we use, what sets us apart from the rest.

02

Our tone is the mood or attitude we convey, depending on where we're talking, what we're talking about, and the type of communication.

03

Together, our voice and tone shape how we're remembered (or not). It's the part of our brand that people form an emotional connection or relationship with.

Our Voice

CASUAL.
But not indifferent.

As in relaxed, real, candid. We talk like a human—not a bank—with conversational language that feels friendly, natural, and never forced.

Our Voice

DIRECT.
But not blunt.

As in simple, short, straightforward. We keep copy brief and get to the point fast. Use easy words. One thought per sentence. And always aim for clarity.

Our Voice

VIBRANT.
But not peppy.

As in warm, creative, optimistic. Unlike other banks, we've got serious energy. You can feel the life reverberating from our words. It's contagious.

Our Voice

CLEVER.
But not snarky.

As in smart, fresh, playful. We like to make people smile. (Because what kind of bank has ever made people *smile*?!) So we have fun with our words. We add wit where context allows, give some sass where it makes sense, and throw out a cheeky wink for fun.

Our Voice

BOLD.
But not brash.

As in gutsy, unconventional, brave. We're not afraid to run counter to the crowds. To stand up for what's right. To tell it like it is. And speak up for who matters. Because we believe there's a better way forward. For everyone.

05 DESIGN SYSTEM BASICS

System Overview

Varo's visual identity system features a variety of elements. When combined they provide the flexibility needed for the brand to be simple or much more expressive when needed, all whilst retaining a cohesive voice.

(01) Simple (Iconic, Consistent, Trustworthy)

(02) Expressive (Creative, Surprising, Flexible)

Wordmark

Core Color

Typography

Iconography

Grid System

Photography

Extended Color

Typography

Illustration

Secondary Graphics

Varo

Neue Haas

NATIONAL   NOT ANOTHER BIG BANK

Logo
→Clearspace, Minimum Size, Color

(01) Our brand logo hasn't changed. I
t is built on a very functional sans serif
typeface. It is designed to feel universal
and conveys a sense of permanence
and trust.

(02) Clearspace ensures the legibility and
impact of the logo by isolating it from
competing visual elements, such as copy
or supporting graphics. This space should
be considered the absolute minimum safe
distance. The clear space is equal to 1/6
of the height of the logo, marked as X in
the diagram to the right.
Establishing a minimum size ensures
that the impact and legibility of the logo
is not compromised in application.
Minimum height: Digital—36px
Print—0.5in / 12.7mm

(03) The Varo logo is mostly used in three
colors: black, white, and the Varo Purple.
However, when the brand is at its most
expressive, the logo can take on any color
from our extended color palette.
For color values, see the color section.

(01)

(02)

(03)

(03)

(03)

Logo
→Misuse

Here are a few things to avoid when using the Varo logo.

01   Do not apply to the logo colors that aren't part of our color palette.
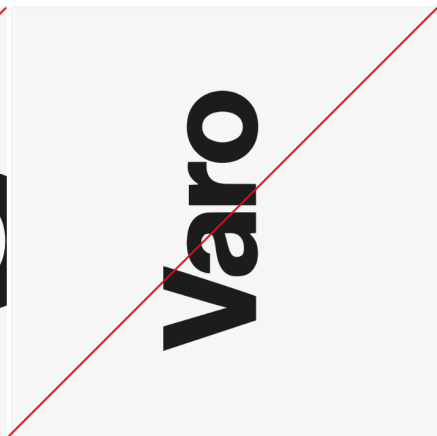

02   Do not type out the logo.

03   Do not outline the logo.

04   Do not crop the logo.

05   Do not rotate the logo.

06   Do not apply effects to the logo.

Color
→Core Color Palette

The Varo core color palette has three brand colors: Varo Purple, White and Black.

The core palette is restrained by design. It's aim is to provide visual consistency, and build equity and brand recognition over time. It should be used predominantly across the brand. The neutral colors (white and black) are helpful when you need some tone or visual differentiation in core applications that won't overpower the primary Varo Purple.

When should we use this core brand expression? Think logo, website landing page, app loading screen, or sign-off moments where our brand voice needs to be at its purest. These are moments when we should look our most professional, adult selves, and convey a sense of calm and clarity.

Varo Purple

RGB
165 / 95 / 233

HEX #A55FE9

CMYK
51 / 69 / 0 / 0

PMS 265 C

White

RGB
255 / 255 / 255

HEX #FFFFFF

CMYK
000 / 000 / 000 / 000

Off-Black

RGB
28 / 28 / 28

HEX #1C1C1C

CMYK
72 / 66 / 65 / 77

PMS Black 3 C

Color
→Extended Color Palette

This page outlines the values you should use to specify the color in your day-to-day applications.

Applying Color
→Successful Combinations

**** We've identified the most successful color combinations based on the intention of the communication.

(1)   Minimal
(2)   Branded
(3)   Polished
(4)   Approachable
(5)   Expressive
(6)   Calm

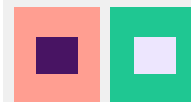| Neutral	Cool		Warm	
White RGB 255 / 255 / 255 HEX #FFFFFF CMYK 000 / 000 / 000 / 000	**Orchid** RGB 237 / 230 / 254 HEX #EDE6FE CMYK 5 / 9 / 0 / 0 PMS 7443 C	**Sky** RGB 207 / 246 / 241 HEX #CFF6F1 CMYK 16 / 0 / 7 / 0 PMS 656 C	**Blush** RGB 255 / 222 / 219 HEX #FFDEDB CMYK 0 / 15 / 8 / 0 PMS 705 C	**Sand** RGB 252 / 239 / 218 HEX #FCEFDA CMYK 1 / 5 / 14 / 0 PMS 9244 C
Light Grey RGB 228 / 228 / 228 HEX #E4E4E4 CMYK 9 / 7 / 7 / 7 PMS Cool Gray 1 C	**Lavender** RGB 211 / 174 / 255 HEX #D3AEFF CMYK 20 / 32 / 0 / 0 PMS 2635 C	**Seafoam** RGB 148 / 221 / 218 HEX #94DDDA CMYK 39 / 0 / 17 / 0 PMS 324 C	**Coral** RGB 255 / 158 / 145 HEX #FF9E91 CMYK 0 / 47 / 35 / 0 PMS 169 C	**Light** RGB 255 / 240 / 166 HEX #FFF0A6 CMYK 1 / 2 / 43 / 0 PMS 607 C
Dark Grey RGB 174 / 174 / 174 HEX #AEAEAE CMYK 33 / 26 / 27 / 00 PMS Cool Gray 3 C	**Varo Purple** RGB 165 / 95 / 233 HEX #A55FE9 CMYK 51 / 69 / 0 / 0 PMS 265 C	**Mint** RGB 31 / 199 / 146 HEX #1FC792 CMYK 70 / 0 / 59 / 0 PMS 3385 C	**Sunset** RGB 237 / 108 / 83 HEX #ED6C53 CMYK 2 / 72 / 70 / 0 PMS 7416 C	**Lime** RGB 207 / 233 / 0 HEX #CFE900 CMYK 24 / 0 / 100 / 0 PMS 381 C
Off-Black RGB 28 / 28 / 28 HEX #1C1C1C CMYK 72 / 66 / 65 / 77 PMS Black 3 C	**Eggplant** RGB 72 / 20 / 99 HEX #481463 CMYK 84 / 100 / 27 / 21 PMS 2617 C	**Forest** RGB 11 / 53 / 39 HEX #0B3527 CMYK 86 / 50 / 77 / 63 PMS 5535 C	**Wine** RGB 128 / 16 / 18 HEX #801012 CMYK 29 / 100 / 100 / 37 PMS 1815 C	**Earth** RGB 76 / 66 / 11 HEX #4C420B CMYK 56 / 56 / 100 / 50 PMS 449 C

****

(1) Minimal   **(2) Branded**   **(4) Polished**   **(6) Approachable**   **(3) Expressive**   **(5) Calm**

Typography Overview

Our system is based on two typefaces; National Compressed and Neue Haas. It also uses decorative handwriting very sparingly to add visual interest. When choosing a specific typeface, keep these principles in mind:

→ Display Typeface: National Compressed We use this typeface occasionally for inspirational messaging and only with headlines. We use it for short and bold statements, in places where we want to capture people's attention in a positive way.

→ Primary Typeface: Neue Haas We use Neue Haas in most of our communication as a headline and as body. Disclaimer copy should be set in Neue Haas too.

→ Decorative Handwriting Our handwritten type represents the voice of our customers. It is meant to be used sparingly as a flourish.

Display Typeface:

NATIONAL 2 COMPRESSED BOLD

Primary Typeface:

Neue Haas Grotesk Text Roman

Decorative Handwriting:

DECORATIVE HANDWRITING IN DIFFERENT STYLES

Patterns Overview

Patterns act as secondary graphics. They are used as a background layer to add texture to our compositions.

Our patterns derive from traditional symbols of wealth: marble, terrazzo, ornaments and dollar bills. The textures found on these materials become an abstracted piece of graphic art when we duotone them and add container shapes.
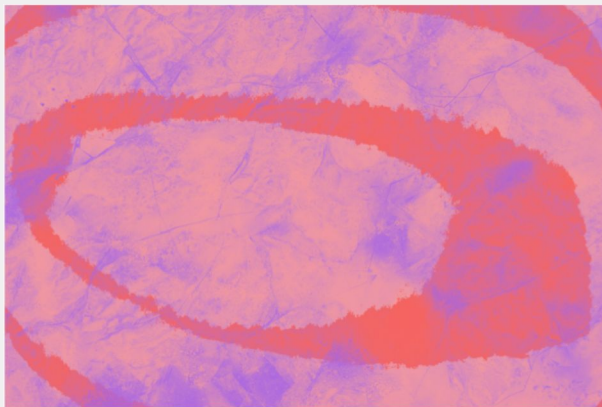
Example 1
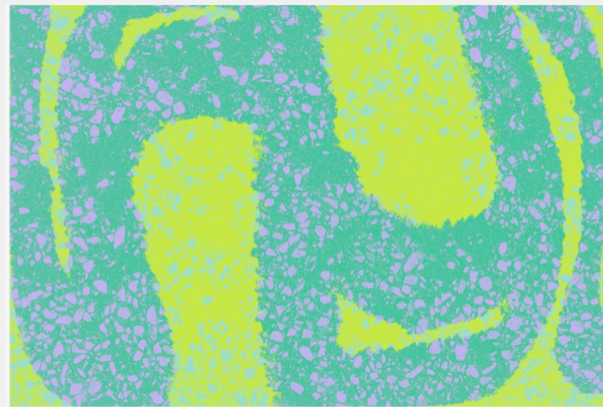
Example 2

Example 3

Example 4

Photography Overview and Principles

Our photography style is natural and effortless. It should feel documented—slices of life depicting customers doing everyday familiar activities.

Under special circumstances our core photography style can subtly evolve to best achieve the specific goals of a campaign or a new product launch.

*There are six main principles we should keep in mind when sourcing and creating photography.
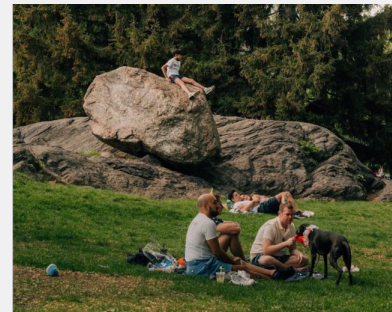

*Theme
Themes should center around everyday, authentic and candid scenes. They should feel like slices of life— small moments that tell a bigger story.

*Location
Most photographs should be set at home or in familiar urban environments.

*Composition
Compositions should feel considered but allow for imperfection. They should feel documented, in the moment, not too thought out or staged. They should feel clean, not too busy.

*Emotions
Whatever the emotion might be, it should always feel natural. Most of the time, the subjects shouldn't be posing, but rather caught in the moment. There should be an overall sense of optimism.

*Lighting
All photographs should have warm natural lighting, not forced. The colors shouldn't feel edited.

*People
It's important that the photography is inclusive and shows a wide variety of people from all backgrounds. It should feel human and relatable.

Illustration Overview

Our illustration style is handmade and organic, layered and textured. It is rooted in realistic perspective and dimensions, reinterpreting everyday objects through our own lens and infusing everyday objects with vibrant colors and energy.

(01) Skin tones can be drawn out of a specific skin tone color palette.

Subjects should be limited to objects or hands, rather than full human representations.

(02) Illustrations should be animated frame by frame to maintain an authentic tactile quality.

*Assets are linked in page 35.

Iconography Set
→Showcase

Icons are more than decoration. They are used to anchor small bits of information or to represent a simplified subject matter. Not sure when or where to use icons? Ask a designer for help.

Our icons are built on a consistent grid. They are designed to clearly convey a sense of trust and precision. In essence, our icons are based on very simple geometric shapes: squares, circles and diagonal lines are what makes their basic structure.They use contrast between rounded and straight terminals to relate back to our typographic pairings. Varo's icon should strike a good balance between reductive and legible.
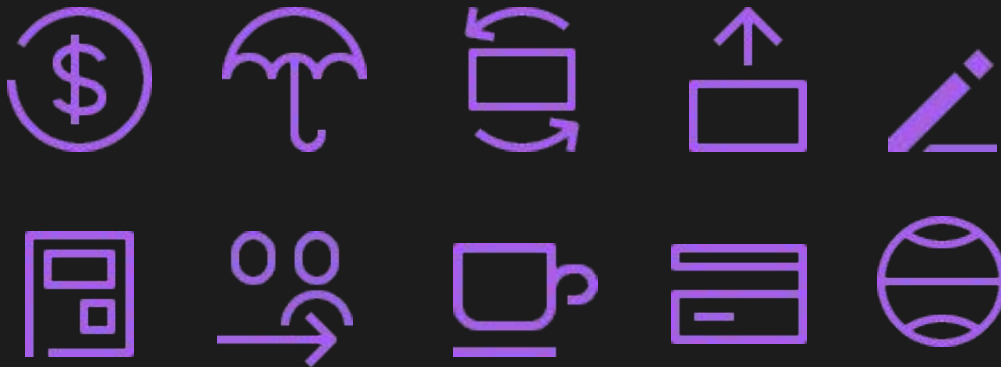
06 BRAND ASSETS

LINKS TO ASSETS

→ Bain research, full version

→ Visual guidelines, full version

→ Voice guidelines, full version

→ Visual assets

Logos
Illustrations
Icons
Photography, coming soon
Fonts

→ Contact
designteam@varomoney.com
for any questions

Varo Brand Book.
August 2022.
Private and Confidential.

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