/ CASE STUDY · QASHIO

Cutting KYB from 50 to 15 minutes at Qashio

A ground-up rethink of KYB and auto-onboarding for a fast-growing MENA corporate card platform. A rebuilt flow, an invoice engine adopted by 80% of active users in month one, and a design system that halved handoff friction.

Client Qashio — Corporate spend & card platform · **Role** Product Designer · **Year** 2024 — 2026 · **Tools** Figma · PostHog · Cursor · Claude · JIRA

–70% onboarding time

/ HOW I WORKED

Method

6 weeks of interviews with finance + compliance, five moderated onboarding sessions, plus a PostHog funnel audit of every step in production.

Insight

Teams weren't stuck on the questions — they were stuck waiting on each other. Every dropout mapped to a handoff the flow assumed one person owned.

Decision

Split KYB into a parallel path: admins invite documents, delegate role assignment, and continue in the app while approvers sign in a separate channel. Progress moved from a step counter to a live team board.

Tradeoff

A more complex mental model on day one (roles, delegation, statuses) in exchange for a flow finance teams could actually finish without CS help.

/ HOW I SHIP · PHASES

Discover · 6 weeks

Decisions. Interview compliance and finance, not just admins. PostHog funnel audit over a fresh survey.

Outcome. Named the real failure mode: teams waiting on each other, not on the form.

Define · 3 weeks

Decisions. Parallel-path KYB, not a shorter linear one. Progress moves from step counter to a live team board.

Outcome. Committed the team to a delegation model, not a form redesign.

Design · 8 weeks

Decisions. Consolidate ~30 components into tokens before touching flows. Ship mobile and web in parallel from one source of truth.

Outcome. Design-to-dev handoff on common screens: days → hours.

Ship & Measure · rolling

Decisions. Staged rollout by cohort. PostHog events wired into the QA plan, not bolted on after.

Outcome. KYB 50 → 15 min · Activation +22% · Invoice tool at 80% adoption in month one.

/ CASE

Context

Qashio sells trust. Finance teams hand over their spend to a platform that promises control, and every minute of friction in onboarding erodes that promise before it can be tested. The existing KYB flow took 50 minutes on average, ran across four disconnected surfaces, and quietly dropped 4 out of 10 businesses before their first card was ever issued.

Research

Six weeks of interviews with finance leads and compliance officers, five moderated onboarding sessions with new customers, and a PostHog funnel audit of every step in production. The findings converged on a single insight: teams weren't stuck on the questions, they were stuck waiting on each other.

Decisions

The redesign split KYB into a parallel path — admins could invite documents, delegate role assignment, and continue in the app while approvers signed in a separate channel. Auto-onboarding pulled trade licence data from government registries where possible.

Reflection

The biggest lesson wasn't about the flow. It was about how compliance teams narrate their own work. When the interface reflected the way they already talked — pending, waiting, blocked — every screen felt like a relief instead of a demand.

/ OUTCOMES

50 → 15 min KYB completion time

+22% activation rate

80% invoice tool adoption · month one

–40% duplicate receipt submissions

5× receipts processed per session