

A programmable savings app for long-term planning

Helping individuals plan and manage financial goals using the Cardano blockchain

Challenge

Modern financial systems struggle to support long-term savings

Across many economies, traditional retirement systems face structural pressure from **demographic shifts, increased workforce mobility, and declining trust in centralized financial institutions**. Pension systems often depend on employer relationships, geographic stability, and institutional intermediaries that limit flexibility for modern workers.

At the same time, digital assets have gained global adoption but **remain widely associated with short-term speculation rather than long-term financial planning**. Individuals who wish to use blockchain for structured savings and financial security often lack accessible tools that combine transparency, programmability, and regulatory-aligned financial infrastructure.

Brick Towers identified the need for a system that allows individuals to **build disciplined savings strategies while maintaining direct ownership of their assets**.



urble

Industry

- Financial Technology (Fintech)

Size

- USD 394.88 Billion (2025)¹
- USD 1.76 Trillion (2034)
- CAGR 18.20% (2025-2034)

The challenge

- Pension systems rely on centralized institutions and employer participation.
- Workforce mobility limits access to retirement savings.
- Digital assets lack tools designed for long-term savings.
- Financial systems offer limited transparency and programmability.

The solution

- Goal-based programmable savings vaults secured by smart contracts.
- Non-custodial infrastructure that preserves user ownership of digital assets.
- Behavioral incentive mechanisms that encourage financial discipline.
- Integration with payment infrastructure and digital asset ecosystems.

“urble is designed for long-term financial commitments such as retirement savings, where guarantees must hold over decades. Cardano’s deterministic smart contract model and formal development approach allow us to build verifiable, non-custodial systems with the level of assurance required for financial infrastructure.”

Imants Firsts
Co-Founder & CISO, Brick Towers

Solution

Programmable savings powered by blockchain



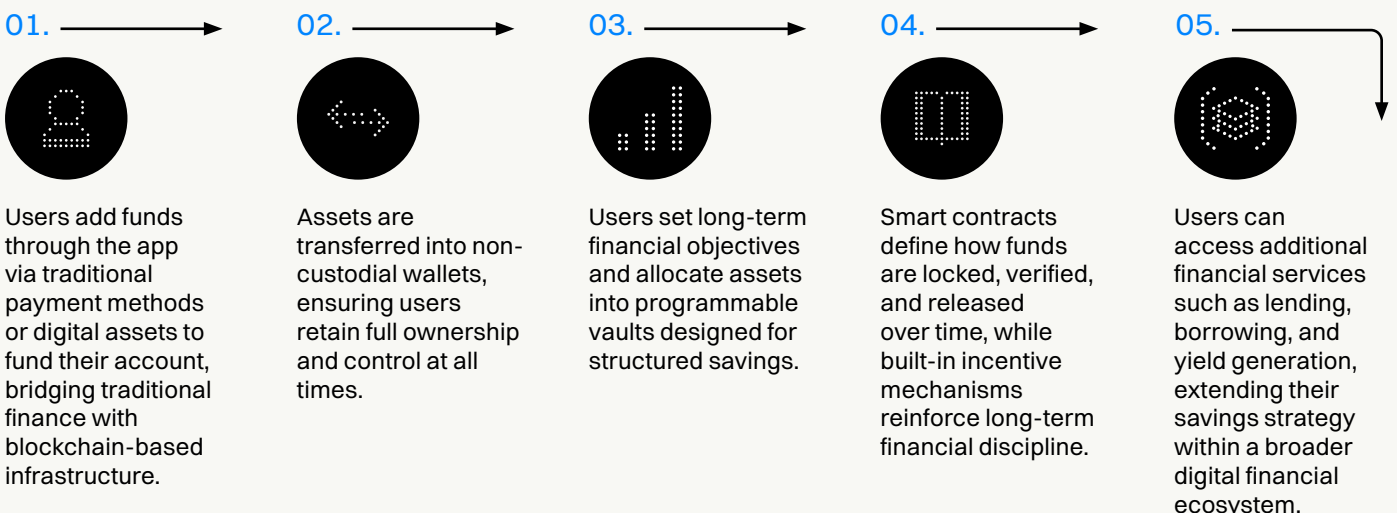
Brick Towers developed urble, a non-custodial programmable savings platform that enables individuals to create goal-based savings accounts secured with blockchain. Built on Cardano, **urble allows users to structure long-term financial commitments** through smart contracts while maintaining full custody of their digital assets.

The platform combines blockchain transparency with behavioral incentive mechanisms designed to strengthen savings discipline. Users can **define financial goals such as retirement, education, or property purchases** and configure programmable conditions that determine how funds are locked, verified, and released.

By integrating blockchain infrastructure with real-world payment rails and asset management tools, urble **introduces a new model for long-term financial planning in a digital economy.**

Solution Walkthrough

urble



Results

Expanding blockchain applications for long-term financial planning



Structured commitments

Introduced programmable savings structures designed for long-term financial commitments.



User asset control

Demonstrated how blockchain infrastructure can support non-custodial financial planning tools.



Defined savings goals

Enabled goal-based savings strategies using digital assets.



Connected financial systems

Integrated decentralized financial tools with real-world financial infrastructure.



Broader use cases

Expanded the role of blockchain beyond speculative trading applications.



CARDANO

Advantages



Proven resilience

Cardano's secure and reliable network supports the continuous operation of financial applications.



Scalable network

The protocol's architecture supports long-term platform growth without compromising performance.



Secure data

Robust design protects transaction integrity and reduces the risk of fraud.



Sustainable operations

Energy-efficient consensus aligns with sustainability goals and responsible development.

Source
¹ FinTech Market Size, Share & Industry Analysis



The Cardano Foundation is an independent, Swiss-based not-for-profit advancing Cardano as a public digital infrastructure across a wide range of industries.

Contact us



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