

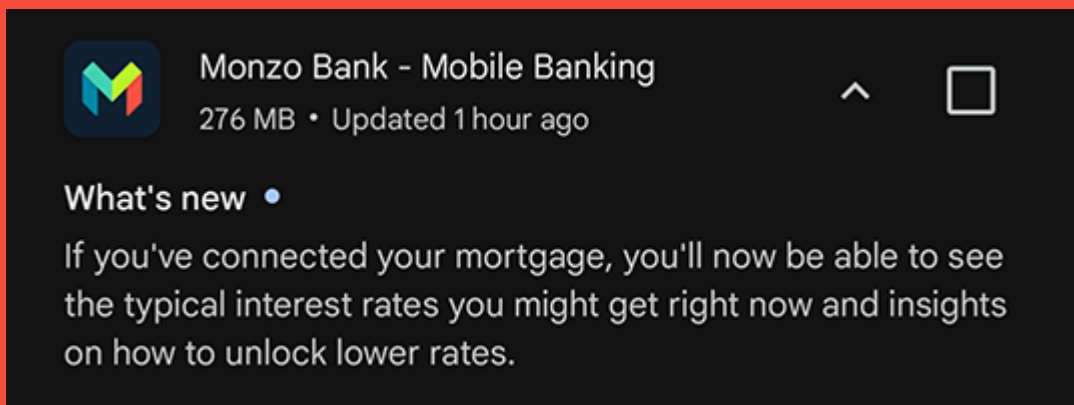
## Version 5.86.0 🎉🎉🎉

08-August-2024

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### Play Store info:



### Highlights:

- Shared Tabs gateway and added security goes live
- Young account app icon assets (neon blue, green, pink, yellow confirmed)
- Plenty of Feature flags and Strings removed

### New feature-flags:

```
<boolean name="move_money_money_transfer_gateway_pot_withdrawals_gbp" value="true" />
```

```
<boolean name="payment_request_money_transfer_gateway" value="true" />
```

```
<boolean name="user_defined_security" value="true" />
```

### Changed feature-flags:

From: `<boolean name="google_unified_push_provisioning_enabled" value="false" />`

To: `<boolean name="google_unified_push_provisioning_enabled" value="true" />`

From: <boolean name="business\_transaction\_upsell\_prompt" value="false" />  
To: <boolean name="universal\_authentication\_user\_challenge\_flow" value="true" />

From: <boolean name="pay\_someone\_money\_transfer\_gateway" value="false" />  
To: <boolean name="pay\_someone\_money\_transfer\_gateway" value="true" />

## Removed feature-flags:

```
<boolean name="business_lending_iwoca_fxe" value="true" />
<boolean name="loan_purpose_enabled" value="true" />
<boolean name="us_partner_ach_subscription_payments_enabled" value="true" />
<boolean name="bank_reachouts_outsourcing_phase_b_enabled" value="true" />
<boolean name="bamboo_partner_loan" value="true" />
<boolean name="chat_flow_coordinator_v2_enabled" value="true" />
<boolean name="flex_descending_backing_loans_internal_tooling" value="true" />
<boolean name="overdraft_early_fee_repayments_enabled" value="false" />
<boolean name="help_coordinator_enabled" value="true" />
<boolean name="business_get_paid_overview_widget" value="true" />
<boolean name="help_routing_chatentry_form" value="false" />
<boolean name="year_in_monzo_2020_conditional_message_enabled" value="true" />
<boolean name="us_partner_pots_round_up_enabled" value="true" />
<boolean name="savings_ghost_pot_enabled" value="false" />
<boolean name="payments_home_coordinator_v2_enabled" value="true" />
<boolean name="2022_business_signup_intro_tour_changes" value="true" />
<boolean name="move_money_money_transfer_gateway_pot_withdrawals_gbp"
value="false" />
<boolean name="ios_17_qr_workaround_enabled" value="true" />
<boolean name="us_partner_move_money_ach_pot_recurring" value="true" />
<boolean name="us_partner_tip_notification" value="true" />
<boolean name="scheduled_payment_editing_enabled" value="true" />
<boolean name="delightful_payments_fps_enabled_android" value="false" />
<boolean name="monzo_flex_ghost_card_staff_testing" value="false" />
<boolean name="flexible_savings_non_isa_available" value="false" />
<boolean name="session_certificates_compatibility" value="false" />
<boolean name="signupsquad_joint_account_dynamic_theme" value="true" />
<boolean name="update_phone_number_coordinator_v2_enabled" value="true" />
<boolean name="locked_pots_enabled" value="true" />
<boolean name="android_notifications_grouping" value="true" />
<boolean name="overdraft_app_status_check_enabled" value="false" />
<boolean name="pin_display_coordinator_v2_enabled" value="true" />
<boolean name="signupsquad_marketing_opt_in_dynamic_view" value="true" />
<boolean name="business_switch_plan_enabled" value="true" />
<boolean name="us_partner_onboarding_pot_creation_enabled" value="false" />
<boolean name="mvp_migration_nearby_enabled" value="true" />
```

```
<boolean name="fund_account_in_signup" value="false" />
<boolean name="business_signup_tour_v2_enabled" value="true" />
<boolean name="tx_atm_abroad_stats" value="true" />
<boolean name="exteme_user_age_signup_rule_enabled" value="false" />
<boolean name="trends_period_swiping_enabled" value="true" />
<boolean name="business_account_billing_plan_in_arrears_downgrade_screen"
value="true" />
<boolean name="trends_mid_month_shift" value="true" />
<boolean name="corporate_structure_panel" value="true" />
<boolean name="home_budgeting_widget_enabled" value="true" />
<boolean name="savings_issue_enabled_OakNorth_2020_06_03_Fixed" value="true" />
<boolean name="utr_entry_improved_flow" value="true" />
<boolean name="clearscore_loan_calculator_v3_integration" value="true" />
<boolean name="friction_identity_challenge_improved_instructions_enabled" value="true"
/>
<boolean name="borrowing_hub_enabled" value="true" />
<boolean name="bizops-task-deescalation-disabled" value="true" />
<boolean name="trends_target_tab_us" value="true" />
<boolean name="overdraft_newly_eligible_notification" value="false" />
<boolean name="business_insights" value="true" />
<boolean name="main_account_wizard_enabled" value="false" />
<boolean name="edit_pot_coordinator_v2_enabled" value="true" />
<boolean name="pay_now_enabled" value="false" />
<boolean name="disable_signup_help_chat" value="true" />
<boolean name="welcome_message_new_user" value="true" />
<boolean name="migration_splash_enabled" value="false" />
<boolean name="rewards_home_enabled" value="true" />
<boolean name="dx-400--mpa-test" value="true" />
<boolean name="save_feed_in_room_enabled" value="false" />
<boolean name="2024_02_08_fraud_protect_investigations_create_support_case_views"
value="true" />
<boolean name="borrowing_affordability_questionnaire_v2" value="true" />
<boolean name="connected_account_transaction_note" value="false" />
<boolean name="business_signup_multi_business_declaration_enabled" value="true" />
<boolean name="flexible_savings_isa_available" value="false" />
<boolean name="create_team_member_invite_coordinator_v2" value="true" />
<boolean name="select_savings_enabled" value="false" />
<boolean name="email_update_v2_enabled" value="true" />
<boolean name="archived_pots_coordinator_v2_enabled" value="true" />
<boolean name="payment_limit_increase_flow" value="false" />
<boolean name="card_replacement_coordinator_v2_enabled" value="true" />
<boolean name="savings_issue_enabled_OakNorth_2020_03_25_Fixed" value="true" />
<boolean name="business_web_receipts_enabled" value="true" />
<boolean name="payment_request_money_transfer_gateway" value="false" />
<boolean name="new_card_replacement_flow" value="true" />
<boolean name="payees_enabled" value="true" />
<boolean name="signupsquad_native_vs_custom_date_picker" value="false" />
<boolean name="flex_growth_acquisition_suggested_action" value="true" />
```

```
<boolean name="staff_graphs_flag" value="false" />
<boolean name="paid_billing_retry" value="false" />
<boolean name="account_closure_v1" value="false" />
<boolean name="savings_issue_enabled_Charter_2019_08_30_Fixed" value="false" />
<boolean name="savings_issue_enabled_Charter_2020_07_24_Fixed" value="true" />
<boolean name="business_signup_ubo_sync" value="true" />
<boolean name="insights_period_picker_tax_year_tab" value="true" />
<boolean name="owe_summaries_on_payment_tab_enabled" value="false" />
<boolean name="business_self_serve_close_v1" value="true" />
<boolean name="use_overdraft_cassini_ruleset" value="true" />
<boolean name="flex_order_card_in_signup_rollout_moderator" value="true" />
<boolean name="2023_purchase_scam_experiment_enabled" value="false" />
<boolean name="trip_reports_enabled" value="true" />
<boolean name="savings_issue_enabled_Charter_2019_10_17_Fixed" value="false" />
<boolean name="user_defined_security" value="false" />
<boolean name="manual_address_input_flow_enabled" value="true" />
<boolean name="loan_calculator_v3_android_enabled" value="true" />
<boolean name="us_signup_optimized_idv_video" value="false" />
<boolean name="bamboo_partner_loan_eligibility_override" value="false" />
<boolean name="trust_pilot_v2_enabled" value="false" />
<boolean name="compose_industry_selection_screen_enabled" value="true" />
<boolean name="delightful_payments_fps_enabled_ios" value="false" />
<boolean name="persist_flex_account_enabled" value="false" />
<boolean
name="accounts_aggregator_suggested_for_you_above_savings_existing_users_experime
nt_enabled" value="false" />
<boolean name="savings_issue_enabled_Charter_2020_10_15_Fixed" value="true" />
<boolean name="settings_legal_documents_coordinator_v2_enabled" value="true" />
<boolean name="us_get_paid_early_full_access" value="false" />
<boolean name="trends_graph_parsing_enabled" value="true" />
<boolean name="card_activation_stage_enabled" value="false" />
<boolean name="business_signup_standalone_enabled" value="true" />
<boolean name="savings_issue_enabled_Shawbrook_2019_11_13_Flexible_ISA"
value="false" />
<boolean name="charity_donations_enabled" value="true" />
<boolean name="new_cra_questions_phase_1" value="false" />
<boolean name="new_customer_paid_free_trial_post_signup" value="false" />
<boolean name="paid_plan_selection_video_texture_view_surface_type_enabled"
value="true" />
<boolean name="simple_total_balance_spotlights" value="false" />
<boolean name="universal_authentication_user_challenge_flow" value="false" />
<boolean name="design_system_based_scheduled_payments_enabled" value="true" />
<boolean name="overdraft_secci_enabled" value="true" />
<boolean
name="disassociate_phone_number_and_email_from_profile_on_account_closure"
value="true" />
<boolean name="disassociate_phone_number_and_email_from_profile" value="false" />
<boolean name="finhealth_affordability_questions_v2" value="true" />
```

```
<boolean name="shared_tabs_new_create_flow_enabled" value="false" />
<boolean name="us_partner_joint_account_enabled" value="true" />
<boolean name="mvp_migration_profile_photo_bottom_sheet" value="true" />
<boolean name="fps_share_detection_enabled" value="true" />
<boolean name="trends_tab_for_uk_business_context" value="true" />
<boolean name="joint_account_signup_activity_v2_enabled" value="true" />
<boolean name="carousel_v2_enabled" value="true" />
<boolean name="external_mortgage_early_calculator_presentation" value="false" />
<boolean name="aggregated_accounts_unmarshalling_on_background_thread"
value="true" />
<boolean name="partner_payments_uk_account" value="true" />
<boolean name="low_atm_allowance_left_notification_enabled" value="false" />
<boolean name="overdraft_credit_agreement_coordinator_v2_enabled" value="true" />
<boolean name="accept_joint_invitation_coordinator_v2_enabled" value="true" />
<boolean name="business_plan_upgrade_enabled" value="true" />
<boolean name="experian-marketplace-quotes-deeplink-remove-hack" value="true" />
<boolean name="aro_broker_clickout_partner_loans_enabled_v3" value="true" />
<boolean name="handle_stripe_3ds_errors_on_clients" value="false" />
<boolean name="android_create_pot_deeplink_migration_enabled" value="false" />
<boolean name="loan_customization_enabled" value="true" />
<boolean name="business_controllers_supplier_idv" value="true" />
<boolean name="flex_offer_nicely_done_interstitial" value="true" />
<boolean name="personal_signup_warm_tour_enabled" value="true" />
```

---

## New experiments:

None

## Changed experiments:

None

## Removed experiments:

None

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## New Strings:

<string name="activate\_bank\_card\_instructions\_expense">Type the 16-digit card number on your new expense card</string>

<string name="activate\_bank\_card\_instructions\_nfc\_expense">Type the 16-digit card number on your new expense card, or try holding it against your phone.</string>

<string name="app\_icon\_name\_migration">Migration</string>

<string name="app\_icon\_name\_young\_monzo\_neon\_blue">Neon Blue</string>

<string name="app\_icon\_name\_young\_monzo\_neon\_green">Neon Green</string>

<string name="app\_icon\_name\_young\_monzo\_neon\_pink">Neon Pink</string>

<string name="app\_icon\_name\_young\_monzo\_neon\_yellow">Neon Yellow</string>

<string name="bulk\_payment\_payees\_save\_as\_draft">Save as draft</string>

<string name="bulk\_payment\_review\_balance\_too\_low">%1\$s account balance too low</string>

<string name="bulk\_payment\_review\_request\_a\_limit\_increase">Request a limit increase</string>

<string name="chat\_agent\_avatar\_description">Chat agent avatar</string>

<string name="chat\_agent\_image\_description">Chat agent uploaded image</string>

<string name="chat\_customer\_image\_description">Customer uploaded image</string>

<string name="chat\_helper\_image\_description">Chat helper uploaded image</string>

<string name="chat\_open\_file\_app\_not\_found">No app was found to open this file</string>

<string name="chat\_send\_failed\_icon\_description">Send failed</string>

<string name="declined\_young\_category\_blocked">This is a blocked category</string>

<string name="jar\_multi\_account\_selector\_title\_all\_accounts\_and\_pots">All accounts and Jars</string>

<string name="jar\_multi\_account\_selector\_title\_all\_pots">All Jars</string>

<string name="jar\_multi\_account\_selector\_title\_count\_accounts\_and\_pots">%1\$s accounts and Jars</string>

<string name="jar\_multi\_account\_selector\_title\_count\_pots">%1\$s Jars</string>

<string name="order\_card\_confirmation\_message\_2\_months">Woohoo! It should arrive between %1\$s - %2\$s.</string>

<string name="pay\_someone\_gp2p\_they\_receive\_label">They get</string>

<string name="payment\_series\_account\_section\_from">From</string>

<string name="payment\_series\_account\_section\_to">To</string>

<string name="payment\_series\_sort\_code\_and\_account\_number">%1\$s â€¢ %2\$s</string>

<string name="pending\_creation">Pending creation</string>

<string name="pending\_deletion">Pending deletion</string>

<string name="resume\_factor\_action\_button\_title">Resume</string>

<string name="transaction\_action\_blocked\_categories">Blocked categories</string>

<string name="us\_salary\_sorter\_overview\_recent\_payments\_sorted\_changes\_label">Sorted (with changes)</string>

## Changed Strings:

From: <string name="card\_replacement\_overview\_order\_section\_title">Your order</string>

To: <string name="card\_replacement\_overview\_order\_section\_title">Order</string>

From: <string name="card\_replacement\_reason\_form\_reason\_title">Let us know why you need a new card</string>

To: <string name="card\_replacement\_reason\_form\_reason\_title">Reason for needing a new card</string>

From: <string name="card\_replacement\_reason\_form\_reason\_title\_with\_card\_type">Let us know why you need a new %s card?</string>

To: <string name="card\_replacement\_reason\_form\_reason\_title\_with\_card\_type">Reason for needing a new %s card?</string>

From: <string name="card\_replacement\_select\_address\_question\_title">Where should we send the new card?</string>

To: <string name="card\_replacement\_select\_address\_question\_title">Card delivery address</string>

From: <string name="contact\_error\_verification\_failed">This contact could not be verified. Try asking the person youâ€™re paying to send you their monzo.me link or username.</string>

To: <string name="contact\_error\_verification\_failed">This contact could not be verified. Try asking the person youâ€™re paying to share with you their full, unmodified monzo.me link.</string>

From: <string name="order\_card\_confirmation\_message">Woohoo! It should arrive by %s.</string>

To: <string name="order\_card\_confirmation\_message\_1\_month">Woohoo! It should arrive between %1\$d-%2\$s.</string>

From: <string name="order\_new\_card\_name\_title">What name do you want on the new card?</string>

To: <string name="order\_new\_card\_name\_title">Name on card</string>

From: <string name="settings\_credit\_insights\_alerts\_credit\_score\_update">Credit scores update</string>

To: <string name="settings\_credit\_insights\_alerts\_credit\_score\_update">Credit score updates</string>

From: <string name="settings\_credit\_insights\_alerts\_real\_time\_updates">Credit file real-time updates</string>

To: <string name="settings\_credit\_insights\_alerts\_real\_time\_updates">Credit report updates</string>

From: <string name="us\_salary\_sorter\_past\_sort\_footer\_label">You can make changes here for up to 3 days</string>

To: <string name="us\_salary\_sorter\_past\_sort\_expected\_amount">Instead of %s</string>

## Removed Strings:

<string name="activated\_qr\_code\_pending\_deletion">Pending deletion</string>  
<string name="add\_a\_note">Add a note</string>  
<string name="add\_money\_new\_card\_description">Please enter the details of the debit card youâ€™d like to add money from</string>  
<string name="add\_to\_or\_create\_title">Add to Shared Tab</string>  
<string name="address\_confirm\_profile\_subtitle">Make sure this is your updated address. Once you confirm it, we wont be able to make changes for 24 hours.</string>  
<string name="analytics\_logging\_close\_button\_title">Stop Tracking</string>  
<string name="bulk\_payment\_amounts\_add\_new\_payment\_item">Add new</string>  
<string name="business\_signup\_ui\_completed\_message\_cold">Your cardâ€™s on the way ðŸšš% In the meantime, you can add money to your account, make payments and get paid.</string>  
<string name="business\_signup\_ui\_completed\_message\_warm">"Your cardâ€™s on the way ðŸšš% In the meantime, you can add money to your account, make payments and get paid. Access your new account by tapping your business profile image in the Monzo app."</string>  
<string name="business\_signup\_ui\_completed\_primary\_button">Go to account</string>  
<string name="business\_signup\_ui\_completed\_title">Your business account is ready!</string>  
<string name="changed\_row\_content\_description">%1\$s, %2\$s. Was %3\$s, now %4\$s</string>  
<string name="choose\_another\_control\_title">Choose another control</string>  
<string name="create\_or\_add\_empty\_state">This is where your Shared Tabs will live, but you donâ€™t have any yet! Create one belowâ€¦</string>  
<string name="explainer\_text\_format">"%1\$s%2\$s"</string>  
<string name="get\_paid\_all\_requests\_toolbar\_subtitle">%s created</string>  
<string name="image\_description\_blue\_tick">A blue tick</string>  
<string name="jar\_pot\_close\_confirmation\_action\_close">Archive Jar</string>  
<string name="jar\_pot\_close\_confirmation\_action\_keep">Keep Jar</string>  
<string name="jar\_scheduled\_deposit\_warning\_body">You might want to cancel or edit other scheduled transfers to this Jar, to avoid overfunding.</string>  
<string name="location\_status\_pending\_creation">Pending creation</string>  
<string name="location\_status\_pending\_deletion">Pending deletion</string>  
<string name="no">No</string>  
<string name="pay\_someone\_gp2p\_success\_recipient\_amount">Recipient gets %1\$s</string>  
<string name="pay\_someone\_gp2p\_they\_receive\_label">%1\$s gets</string>  
<string name="payees\_hub\_payee\_monzo\_subtitle">Monzo account</string>



<string name="pot\_photo\_camera\_app\_not\_found">Sorry, it doesnâ€™t look like you have an app on your phone that lets you take a photo. Download one and try again!</string>

<string name="pot\_photo\_choose\_photo\_title">Select source</string>

<string name="pot\_photo\_crop\_failed">Sorry, that picture didnâ€™t crop properly. Please re-take it to try again!</string>

<string name="pot\_photo\_read\_external\_storage\_permission\_refused">Please try again, and give Monzo storage permissions to take your picture from where itâ€™s stored</string>

<string name="remove\_image">Remove Image</string>

<string name="set\_up\_qr\_codes\_activate\_secondary\_button\_title">Activate</string>

<string name="shared\_tab\_settle\_title">Settle up</string>

<string name="split\_bill\_add\_non\_monzo\_user">Add someone not on Monzo</string>

<string name="split\_bill\_delete\_participant\_content\_description">Delete</string>

<string name="switch\_type\_action\_nothing\_selected">Continue</string>

<string name="switch\_type\_action\_partial\_selected">Start partial switch</string>

<string name="switch\_type\_full\_dialog\_negative">Go back</string>

<string name="switch\_type\_full\_dialog\_positive">Sounds great</string>

<string name="switch\_type\_partial\_dialog\_msg">Please bear in mind you canâ€™t switch from joint or savings accounts. If thatâ€™s what youâ€™re planning, unfortunately it wonâ€™t work.</string>

<string name="switch\_type\_partial\_dialog\_title">Partial switch</string>

<string name="switch\_type\_subtitle">You might want to close your old account or you might want to keep it.</string>

<string name="switch\_type\_title">Going full Monzo?</string>

<string name="transaction\_vat\_type\_question\_amount\_skip">Itâ€™s not on my receipt</string>

<string name="trusted\_contact\_setup\_sent\_action">Got it</string>

<string name="trusted\_contact\_status\_pending\_deletion">Pending deletion</string>

<string name="us\_salary\_sorter\_incoming\_payment\_title">Incoming Payment</string>

<string name="us\_salary\_sorter\_save\_sort\_footer">Weâ€™ll save these amounts next time this payment comes in. But weâ€™ll check with you before sorting your salary.</string>

<string name="usa\_monzo\_package\_feature\_1">Mastercard Debit Card Â©</string>

<string name="usa\_monzo\_package\_feature\_2">FDIC protection up to \$250,000</string>

<string name="usa\_monzo\_package\_feature\_3">Freeze and defrost your card</string>

<string name="usa\_monzo\_package\_feature\_4">No ATM withdrawal fees in the US</string>

<string name="usa\_monzo\_package\_title">What youâ€™ll get with Monzo US account</string>

<string name="usa\_signup\_tour\_page\_one\_content">Sign up and create an account in minutes. All youâ€™ll need is a US address and a Social Security Number.</string>

<string name="usa\_signup\_tour\_page\_one\_title">Create a Monzo US account</string>

<string name="usa\_waitlist\_message">It wonâ€™t be long until youâ€™re able to open your Monzo account!</string>

<string name="usa\_waitlist\_title">Youâ€™re on the waiting list, hold tight!</string>

<string name="user\_challenge\_basic\_error\_title">Biometrics failed. Please try again.</string>

<string name="user\_challenge\_known\_locations\_title">Known Locations</string>

<string name="user\_challenge\_trusted\_contacts\_select\_callout">By sending this request, you agree for us to share these details with your contact for them to check.</string>

```
<string
name="user_defined_security_not_available_switch_profile_business">Business</string>
  <string
name="user_defined_security_not_available_switch_profile_personal">Personal</string>
  <string
name="user_defined_security_not_available_switch_profile_young">Young</string>
  <string
name="user_defined_security_onboarding_add_factors_hint_add_or_continue">Continue or
add more</string>
  <string
name="user_defined_security_onboarding_add_factors_hint_completed">Youâ€™ve set up
all security controls</string>
  <string name="yes">Yes</string>
```

---

## New ID's:

None

## Changed ID's:

None

## Removed ID's:

```
<item type="id" name="amountStepperView" />
<item type="id" name="analyticsLoggingCloseButton" />
<item type="id" name="analyticsLoggingTextView" />
<item type="id" name="avatarImageView" />
<item type="id" name="currentUserView" />
<item type="id" name="swatchesRecyclerView" />
<item type="id" name="transactionImageView" />
<item type="id" name="transactionNameView" />
<item type="id" name="usaTourButton" />
<item type="id" name="usaTourIndicator" />
<item type="id" name="usaTourToolBar" />
<item type="id" name="usaTourViewPager" />
```

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## New Assets:

ic\_launcher\_young\_monzo\_neonblue.webp only in co.uk.getmondo\_5.86.0



ic\_launcher\_young\_monzo\_neongreen.webp only in co.uk.getmondo\_5.86.0



ic\_launcher\_young\_monzo\_neonpink.webp only in monzo\co.uk.getmondo\_5.86.0



ic\_launcher\_young\_monzo\_neonyellow.webp only in co.uk.getmondo\_5.86.0



## Changed Assets:

None

## Deleted Assets:

None



another quality  app teardown from [@davidwalton](https://twitter.com/davidwalton)

enjoying the insights?

if you feel helping the compute would manifest an 'I know something in advance' comfort and future-feature peace of mind, any contribution\* would be greatly appreciated



*\*Contributions voluntary. Not a charity. No tax-back available. Refunds not available or considered.*

*Voluntary contribution is cosmetic only, does not increase in-life, in-game or in-bed performance.*