



CheQ Product Challenge

Increasing “Pay Together” feature adoption

Phase 1

Data Context

- As of December 2024, India had ~108 million active credit cards, more than doubling from 55 million in 2019.
- The credit card market has grown at a 20% CAGR over the last five years.
- Credit card penetration in India remains low at ~5-6% of the population (~70M unique users), compared to >60% in the US – showing massive headroom for growth.
- Around 37% of Indian cardholders own 2 or more active cards (industry estimates, 2025).

Source: [Kiwi's Blog](#)

Pay Together - What It Does

Simplifies repayments by letting users pay multiple credit card bills in a single transaction.

Viability - Why It Is Required

- With rising card adoption and multi-card ownership, managing repayments across issuers is a growing pain point.
- Most competitors (CRED, Paytm, GPay, PhonePe) allow repayments but don't enable true multi-card "one-click" payments.
- Creates a clear whitespace for CheQ to differentiate.

CheQ Perspective

- CheQ already has a 3.5M+ user community.
- If even 30% hold multiple cards, that's ~1M users who can directly benefit from Pay Together.
- Driving adoption here is a clear growth lever for CheQ's ecosystem.

Competitor Analysis						
Feature / Criteria	CheQ	CRED	Paytm / PhonePe / GPay / Mobikwik	Neo Banks	Navi	Commercial Banks
Core Positioning	Credit management specialist with consolidated view, credit score tracking, reminders, and Pay Together	Rewards-led lifestyle platform, exclusive (700+ score)	Super-apps focused on UPI, transactions, recharges	Digital banking + rewards ecosystem	UPI-based financial services app	Focused on own card portfolio, trust driven
Multi-card Pay Together	Yes – unique selling point; pay multiple cards in one go	No (per card only, even with balance view)	No (one bill at a time)	No (individual card payments only)	No (individual card payments only)	No (issuer app only)
Rewards / Cashback	Flat 1% CheQ Chips, redeemable for vouchers, bills	CRED Coins + cashbacks, merchant-linked	Coupons, vouchers, occasional cashback; inconsistent	Jewels (Jupiter), card rewards	Navi Coins → cash	Issuer-specific points, cashback offers
Credit Score & Insights	Experian credit score tracking, reminders	CRIF score, AI-driven insights, hidden charges	Limited insights; not core	Basic credit tracking, spend insights	CIBIL score + summaries	Sometimes shows CIBIL, limited analysis
Utility Bill Payments	Yes, integrated with credit	Yes, alongside card bills	Strong (all bills, recharges)	Yes, integrated in banking suite	Yes, Bills & Recharges section	Yes, but limited
Loans / Credit Products	Personal loans + MF-backed credit	CRED Mint, CRED Cash	Paytm loans, BNPL, wallet credit	Credit cards, BNPL, personal finance	Instant loans, insurance, gold, MF	Bank loans, EMI conversions
UPI / Wallet	CheQ wallet only, no UPI	CRED UPI, Tap & Pay	Strong UPI (core)	Full UPI integration	Strong UPI base	Limited UPI support (depends on bank)
AI / Smart Features	Wisor AI: usage insights, reward optimization	Basic AI tips	Minimal AI	Basic PFM features	None notable	None notable
Strengths	Consolidated credit view, unique Pay Together, focused	Large user base, aspirational, rich rewards	Large adoption, daily utility	Daily banking integration, rewards	Zero-fee, UPI rails	Trust, issuer reliability
Limitations	Limited UPI, low stickiness	Overwhelming UX, not multi-pay	Rewards inconsistent, CC pay secondary	Not focused on CC management	Weak differentiation, rewards limited	Own card only, no multi-card

User Personas



Persona:
The Financial Balancer

About

- Age 30–50, juggling professional and family responsibilities.
- Manages household bills, personal credit cards, and sometimes loans.
- Needs a centralized, reliable platform with reminders and minimal friction.
- Prefers security and efficiency over flashy rewards, but values small, consistent benefits.

Pain Points

- Often forgets due dates → late fees, penalties, and negative impact on credit score.
- Hassle of handling multiple apps (bank app for card, another for electricity, etc.).
- Making payments one by one is tedious.
- Month-end financial obligations feel overwhelming.
- Needs assurance of safe, reliable payments.



Persona:
The Reward Explorer

About

- Age 20–35, digitally savvy and uses multiple apps.
- Actively seeks cashbacks, rewards, and best deals – loyalty is to rewards, not a specific platform.
- Switches apps if UI feels clunky or rewards dry up.
- Prefers a smooth, modern UX with clear visibility of earned benefits.

Pain Points

- Frustrated by cluttered apps or poor navigation.
- Loses interest if rewards are repetitive, inconsistent, or low.
- Dislikes hidden charges or unclear reward structures.
- Bored quickly – if CheQ's UI isn't engaging, churn risk is high.



Persona:
The Credit Newcomer

About

- Age 18–25, just starting out with their first credit card (students/young professionals).
- Wants to build a strong credit profile and avoid early mistakes.
- Needs clear guidance on due dates, full vs. minimum payments, and credit scores.
- Tech-savvy but slightly anxious about making financial errors.
- Prefers a secure, supportive experience with educational nudges.

Pain Points

- Unaware of how missed payments damage credit score.
- Confused by multiple terms (APR, minimum due, rewards optimization).
- Feels apps like Paytm or GPay don't provide enough context or education.
- Risk of overspending due to lack of financial literacy.
- Needs confidence-building UI with reminders, explainers, and nudges.

Gaps in Current Pay Together Feature

Hard to find

Name is confusing

Not explained well

Extra steps

Limited use

No rewards

feature is hidden deep inside the app.

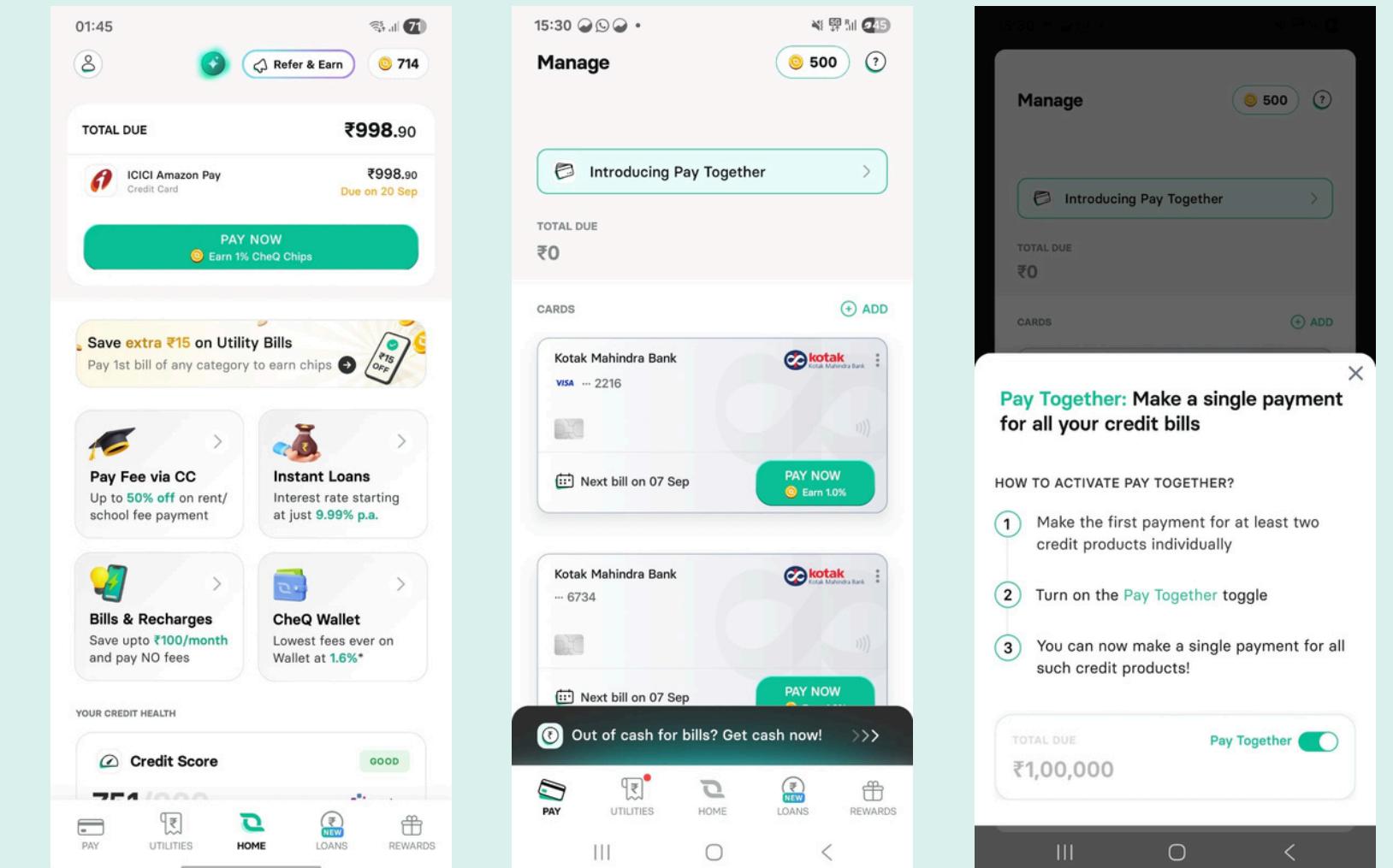
"Pay Together" sounds like splitting with friends.

users don't know why they should use it.

users must pay once on each card before they can use it.

people with only 1 card/loan don't benefit.

CheQ Chips can't be used here, making it less attractive.



Proposed Solutions & Enhancements

1. Seamless Onboarding & Frictionless Payments

Make Pay Together easier to find and use by removing the “one transaction per card” barrier, adding a clear “Pay All Dues” CTA, and guiding first-time users with a simple walkthrough.

2. Incentives & Rewards Optimization

Enable CheQ Chips redemption in Pay Together, introduce streak-based rewards, and highlight cumulative savings to build habit formation and make Pay Together more rewarding than single payments.

3. Cross-Sell Into Utilities

Expand Pay Together beyond credit cards to include utilities (electricity, rent, DTH, postpaid). Use personalized nudges and wallet-first rewards to make CheQ a true monthly dues hub as an addition to its core credit management.

1. Seamless Onboarding & Frictionless Payments

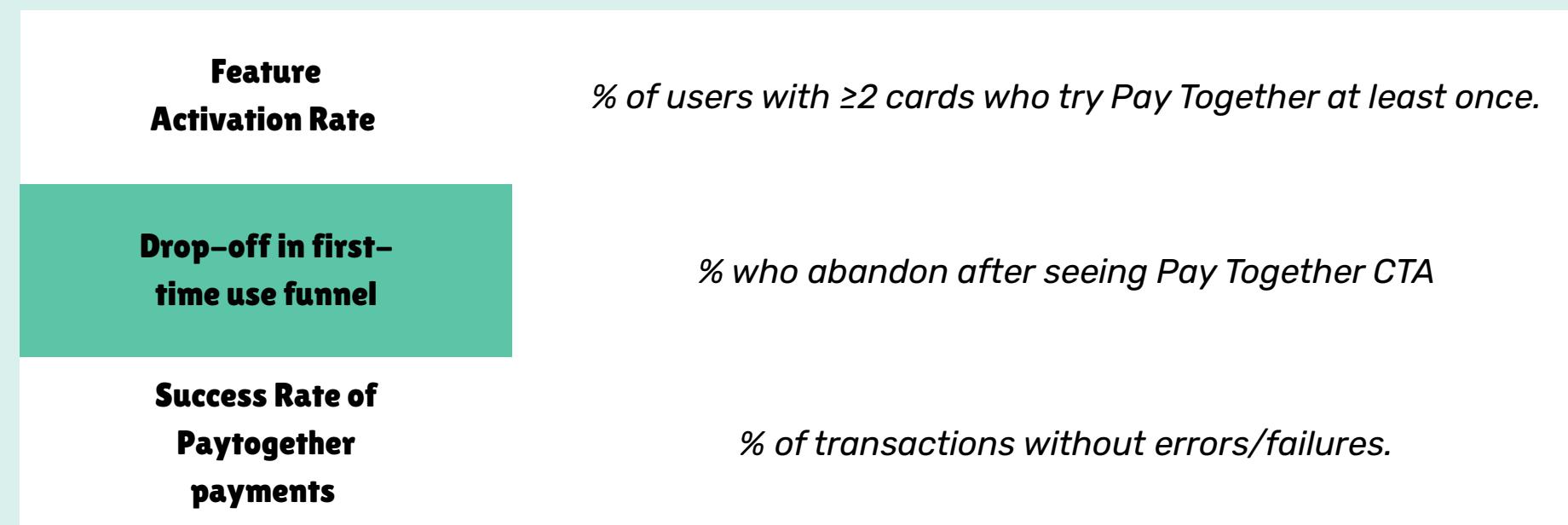
Current Gap:

- Pay Together is hard to discover, hidden inside the Pay tab.
- The feature name itself is unclear; users may not instantly understand that it means “paying multiple credit bills at once.”
- First-time use requires users to make individual payments per card before unlocking → adds friction.
- Benefits (time saved, simplicity, rewards) are not clearly communicated.
- Makes Pay Together the default, visible path, instead of something hidden inside a tab.

Proposed Enhancements:

- **Guided First-Time Walkthrough:** When a user has 2+ card dues, trigger a simple walkthrough: **“You have 2 bills due → Pay them together in 1 click.”**
- **Add “Pay All Dues” CTA on Home** → Make bundled payments the visible, default option; individual pay becomes secondary.
- **Remove One-Transaction Barrier** → Allow first-time Pay Together use without individual payments
- **Show Value Messaging Upfront** → “Save time, earn more, avoid penalties.” to display benefits.

Success Metrics

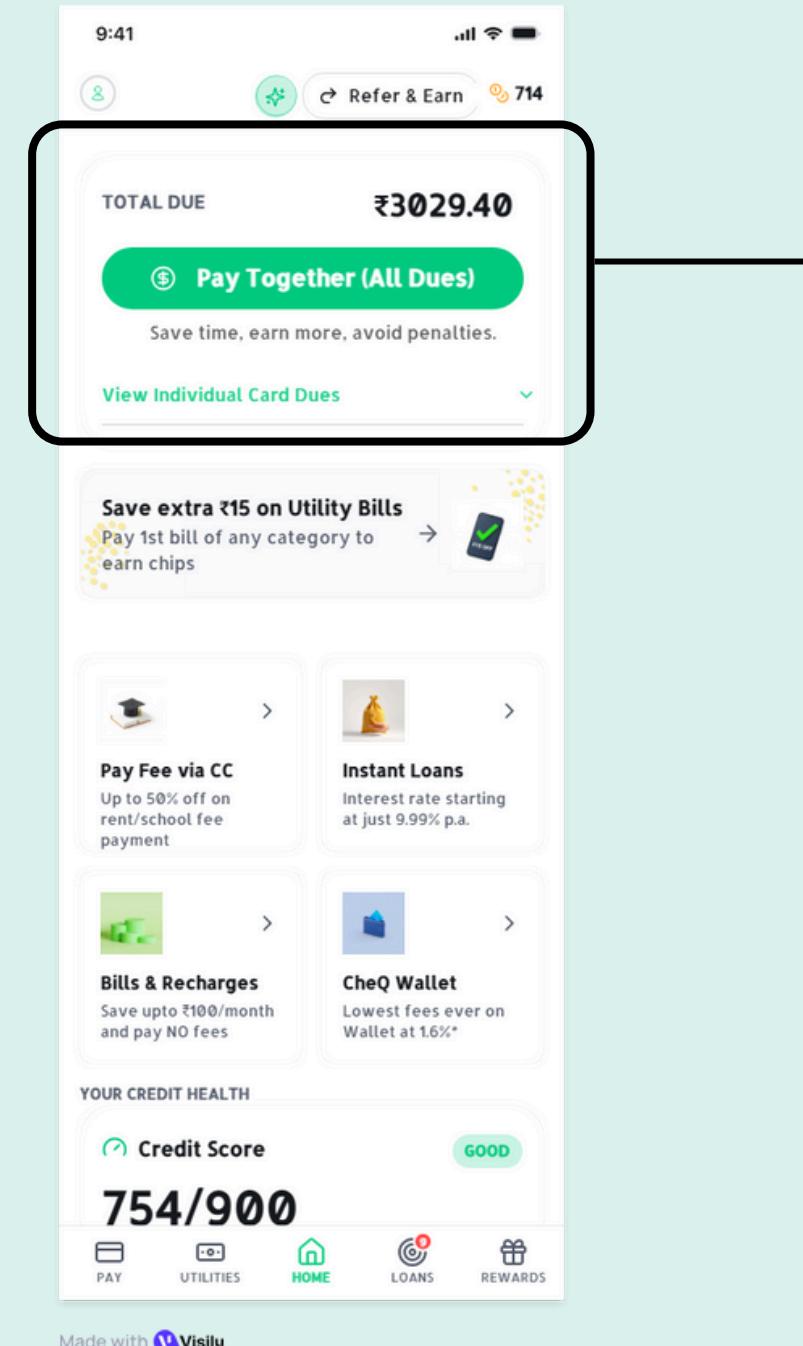


Value to Users:

Removes confusion, saves time, and delivers instant value → makes Pay Together a natural choice for repayments.

Value to CheQ:

Increases first-time activation rate, reduces drop-offs, and strengthens Pay Together as a hero feature that differentiates CheQ from competitors.



- Replaced the old “Pay Now” button with a more impactful **“Pay Together (All Dues)”** button.
- Added clear messaging – “Save time, earn more, avoid penalties” – so users immediately understand the benefit.
- Added “View Individual Card Dues” below for users who still prefer single payments if they wish to see it.
- Default CTA if ≥ 2 credit cards.
- *Suggestion: To improve adoption, we may rename Pay Together to a clearer, more intuitive brandable feature like Pay All/Bundle Pay – instantly communicating that it’s about paying all dues in one go.*

2. Incentives & Rewards Optimization

Current Gap:

- No clear extra value in using Pay Together vs single payments.
- CheQ Chips cannot be redeemed in Pay Together transactions, which breaks the trust loop.
- Without clear incentives, adoption relies only on UX convenience → which is slower to drive habit.

Proposed Enhancements:

- **Enable CheQ Chips Redemption:** Allow partial or full redemption of Chips directly in the Pay Together flow because Rewards become usable in the hero feature, building trust and repeat use.
- **Habit-Forming Streaks:** Incentivize consistent behavior like "Pay Together 3 months → Bonus Chips / Amazon voucher."
- Offer Dynamic Incentives, limited-time boosts (e.g., double Chips on first Pay Together use)
- Benefits Dashboard: Show cumulative rewards vs single payments: "You've earned 400 Chips by paying together."

Success Metrics

Offer Redemption Rate (%)

- % of users who actually used Pay Together when a dynamic/boosted reward was active.
- Shows immediate attractiveness of the offer.

Streak adoption rate

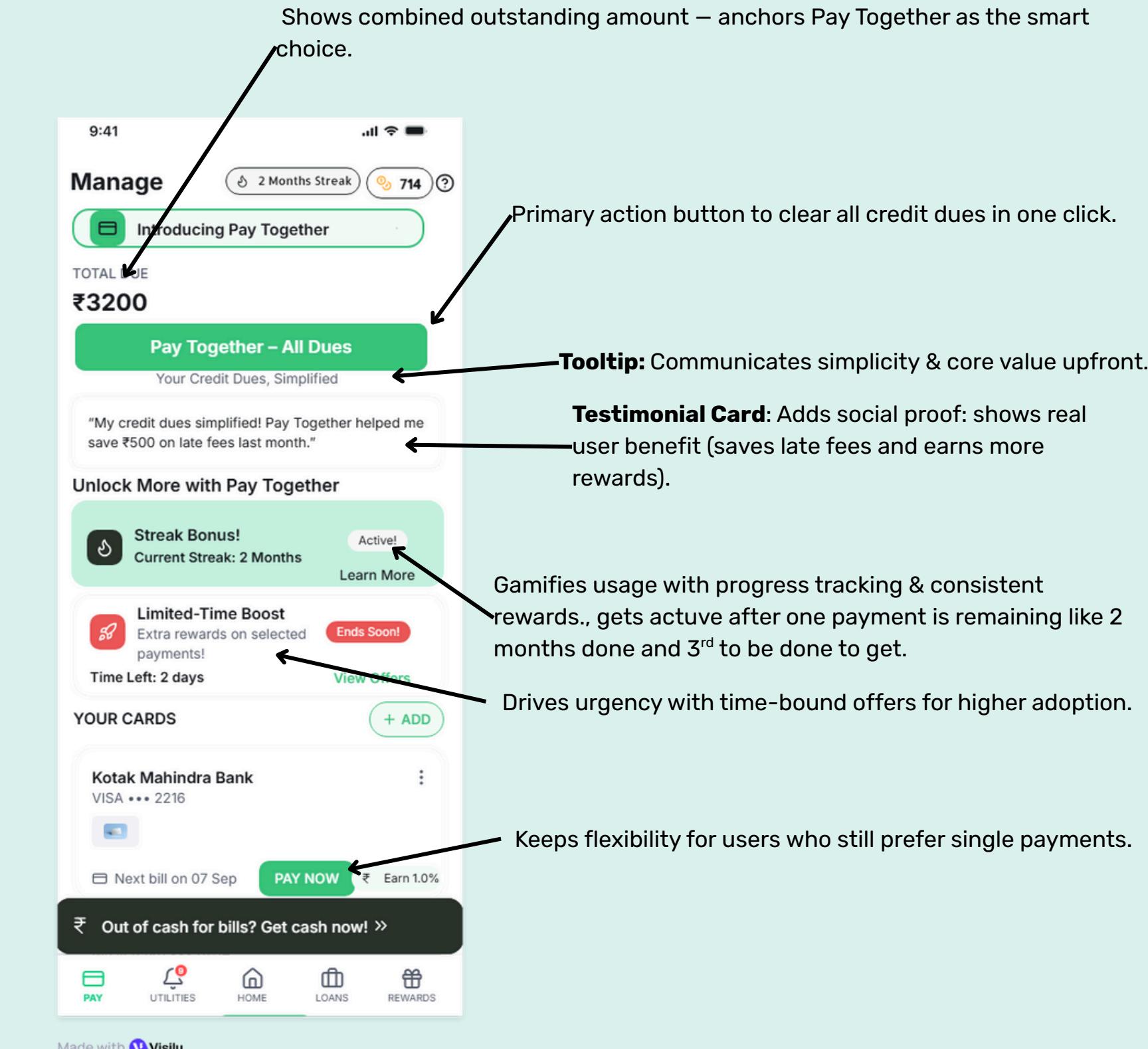
% who abandon after seeing Pay Together CTA or do not complete streaks.

Value to Users:

They feel rewarded for using Pay Together, not punished. Rewards are visible, redeemable, and motivating.

Value to CheQ:

Increases Pay Together adoption, strengthens reward loop, and improves user retention through gamification and habit-building.



3. Cross-Sell Into Utilities (Paytogether Utilities)

Current Gap:

- Users currently see CheQ only as a credit card bill payment app.
- There is no way to combine utilities (electricity, water, postpaid, rent, etc.) into a single payment flow, even within the Utilities tab itself.
- As a result, users open the app only once a month to pay card bills, leading to weak stickiness.

Proposed Enhancements

- **Expand Pay Together into utilities:** Allow users to bundle utilities like electricity, water, postpaid, DTH, and rent into one consolidated payment.
- **Personalized nudges to drive adoption:** Smart reminders based on user data, e.g.: "Your Airtel Postpaid and BESCOM bill are due this week → Pay Together & save ₹50."
- **Creates habit & engagement:** Increases app interactions beyond credit card due dates, leading to higher monthly stickiness.
- **Wallet-first rewards for repeat usage:** Incentives (cashback, CheQ Chips) credited into the CheQ Wallet, encouraging repeat use since users can redeem directly for bills, recharges, or transfers.

Success Metrics

Paytogether in Utility Adoption rate	% of users who used Pay Together for utilities (out of total utilities payers).
Increase in monthly active users (MAUs)	% of monthly active users of CheQ
% of Pay Together transactions that include a utility bill	Shows if utilities are becoming a natural part of Pay Together (not just credit cards).
Success Rate of bundled payments	Partial failure rate (utilities & credit cards).

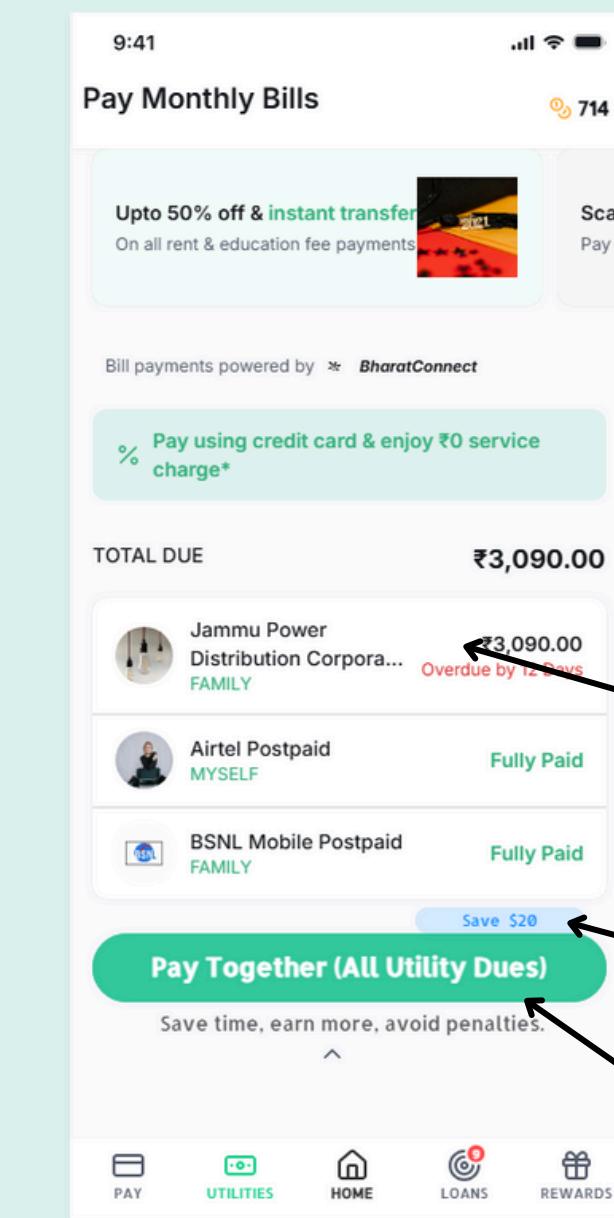
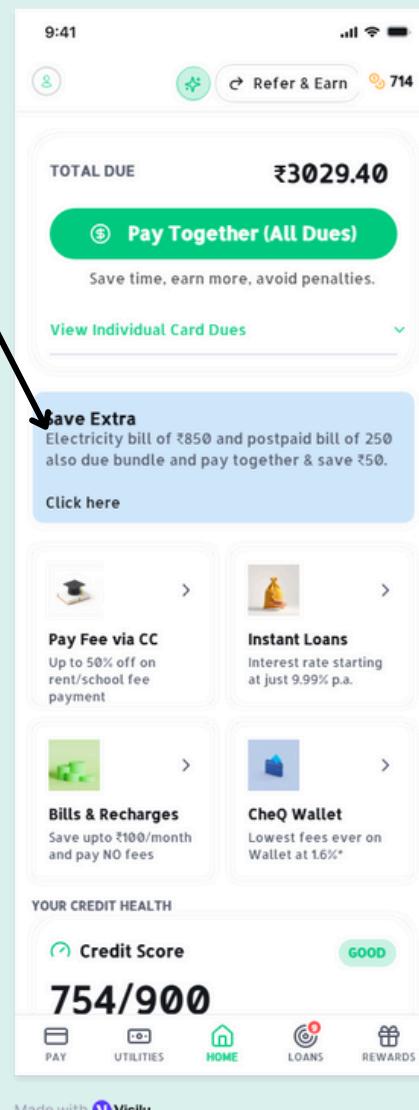
Value to Users:

One-stop place to clear all monthly dues in a single click.

Value to CheQ:

Higher app opens (WAU/MAU uplift) and indirectly supports stronger wallet engagement.

Blue nudge educates users about Pay Together for utilities, showing real savings, clicking takes the user to payment (limited time offers)



Users can still pay individual bills directly by tapping on each entry in the Total Due dropdown or navigating to the specific service below on the page

Inline nudge highlights the extra benefit (e.g., ₹50 savings) when paying together, making the value proposition visible and actionable."

CTA lets users bundle all due utilities in a single payment → saving time, avoiding multiple clicks, and reducing late fees.

Prioritization

Feature / Enhancement	Impact	Effort	Priority	Why is it important?
Seamless Onboarding & Frictionless Payments	High	Low	1	<ul style="list-style-type: none">• Removes biggest friction (Visibility, 1st transaction limitation etc.)• Boosts activation
Incentives & Rewards Optimization	High	Medium	2	<ul style="list-style-type: none">• Direct adoption driver (Great UX with good incentives)• Habit forming feature
Cross-Sell Into Utilities	High	High	3	<ul style="list-style-type: none">• Strategic expansion• Expansion of offering and increasing stickiness to the platform.

Pitfalls and Mitigation steps

Feature / Enhancement	Risks Associated and Pitfalls	Mitigation
Seamless Onboarding & Frictionless Payments	<ul style="list-style-type: none">• Removing the “one-transaction” barrier may conflict with compliance/tokenization rules.• Payment failures during Pay Together can damage trust.	<ul style="list-style-type: none">• Auto-trigger validations in backend during Pay Together flow.• Show real-time status.• Automatic Retry flows at the backend to build confidence of the users.
Incentives & Rewards Optimization	<ul style="list-style-type: none">• Risk of overspending on rewards may result in very low ROI for the company, CAC > LTV• Users may game the system and will only do transactions if the rewards are attractive, hence not sticking to the platform.• Complex reward schemes can confuse.• Incentives may outweigh retention gains.	<ul style="list-style-type: none">• Keep reward messaging simple and transparent.• Run time-bound reward pilots, track ROI before scaling• Capping the maximum rewards per user/month.• Cap rewards per user/month to manage costs.• Use micro-incentives (streaks, milestone bonuses) instead of flat rewards for everyone, regardless of behavior.
Cross-Sell Into Utilities	<ul style="list-style-type: none">• Utility APIs/BBPS rails are fragmented which means utilities depend → higher failure risk (Credit card repayments are more reliable because all banks follow the same standard payment routes, while utility payments depend on many different providers with uneven systems.)• Partial failures (some bills succeed, others fail) frustrate users.• Risk of diluting CheQ’s “credit-first” positioning.	<ul style="list-style-type: none">• Start with stable, high-volume billers (telecom, top electricity boards).• Clear “partial success” UI + instant refunds for failed bills.• If one utility fails, the money is automatically returned to wallet/bank without user chasing support.• Keep utilities as an add-on convenience, reinforce credit-first narrative.



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Phase 2

User Personas (Pro Users)

Pro Users: Not just existing CheQ users, but the broader target segment of people who juggle multiple credit cards and bill payments. Subset of CheQ's users + untapped market beyond CheQ

Persona: The Financial Balancer



About

- Age 30–50, juggling professional and family responsibilities
- Manages household bills, personal credit cards, and sometimes loans.
- Needs a centralized, reliable platform with reminders and minimal friction
- Juggles multiple credit products and wants a clear, consolidated view
- Prefers security and efficiency over flashy rewards, but values small, consistent benefits

Pain Points

- Often forgets due dates → late fees, penalties, and negative impact on credit score.
- Hassle of handling multiple apps (bank app for card, another for electricity, etc.).
- Making payments one by one is tedious.
- Month-end financial obligations feel overwhelming.
- Needs assurance of safe, reliable payments.

Persona: The Reward Explorer



About

- Age 20–35, digitally savvy and uses multiple apps.
- Actively seeks cashbacks, rewards, and best deals – loyalty is to rewards, not a specific platform.
- Switches apps if UI feels clunky or rewards dry up.
- Prefers a smooth, modern UX with clear visibility of earned benefits.
- Uses multiple credit cards and UPI platforms strategically to maximize cashbacks and offers

Pain Points

- Frustrated by cluttered apps or poor navigation.
- Loses interest if rewards are repetitive, inconsistent, or low.
- Dislikes hidden charges or unclear reward structures.
- Bored quickly – if CheQ's UI isn't engaging, churn risk is high.

Persona: The Credit Newcomer



- Age 18–25, just starting with their first credit card
- **Not Pro users**, but still benefit if Pay Together experience improves
- Better UX + transparent rewards can attract and retain them over time

Recap of Phase 1 (Identified Gaps)

Hard to Find

- Pay Together was buried deep inside the app flow. Users had to dig through the Pay tab to come across it.
- A feature meant for Pro users lacked visibility and discoverability.

Confusing Name

- Pay Together feature sounded like bill-splitting with friends (like Splitwise).
- It did not clearly convey the true value paying multiple credit products at once.
- Created misunderstanding, especially for first time app users.

Not Explained Well

- Users had no clarity on benefits, eligibility, or rewards of using it.
- Without context, most ignored the feature even if they stumbled on it.

Extra Steps Required

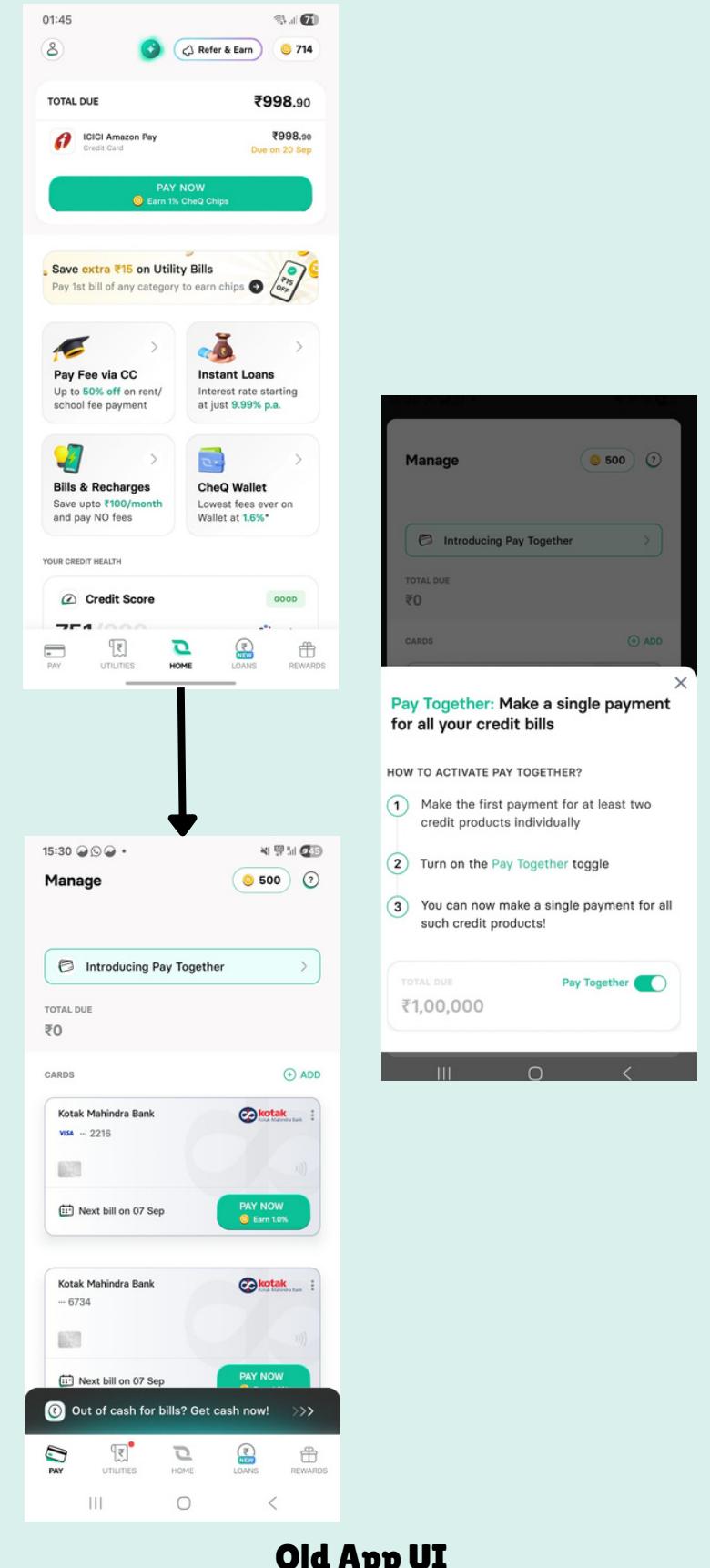
- Users had to first make one transaction per card before Pay Together unlocked.
- This created unnecessary friction and delayed adoption.
- Instead of being a first-time hook, it became a Pro feature locked behind effort.

Limited Use Case

- The feature was irrelevant for single card or single loan users.
- CheQ positioned it for Pro users, but excluded a large chunk of the base.
- Less adoption and limited appeal.

No Rewards Integrated

- Pay Together payments did not allow direct CheQ Chips redemption.
- Users had no extra reason or motivation to use the feature.



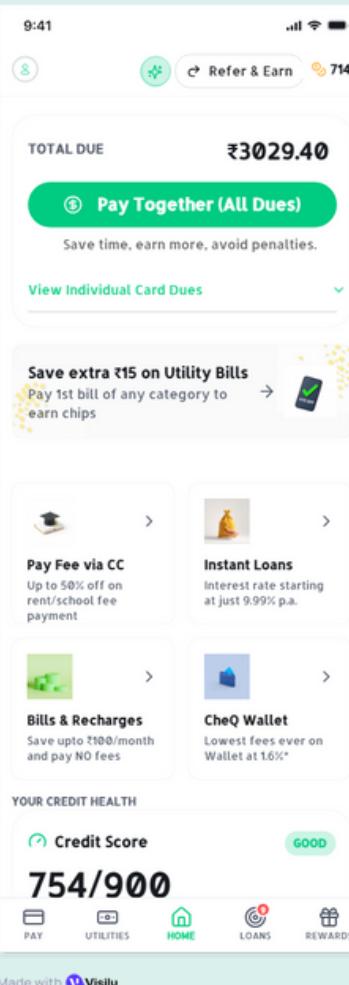
Old App UI

Recap of Phase 1 (Enhancements/Solutions)

What I Proposed in Phase 1

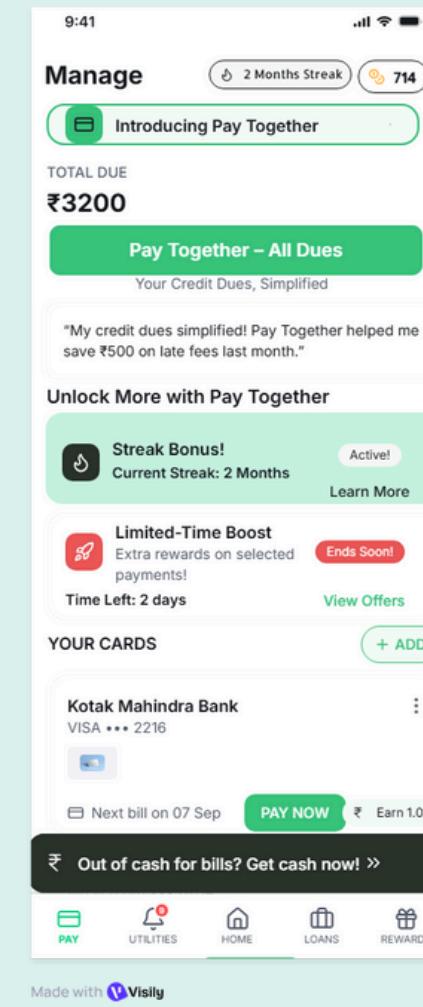
Summary

- Make Pay Together discoverable
- Communicate clear value (**time-saving + rewards + credit health**) and give smart insights
- Reduce activation friction (remove “must pay once per card” rule)
- Integrate CheQ Chips rewards directly into the flow of pay together payments
- Cross-sell pay together feature in utilities also (like bundle pay bundling of different utilities at once) as no other platform offers it
- Use onboarding & reminders to drive education and stickiness - like telling the users upfront such kind of feature exists



1. Seamless Onboarding & Frictionless Payments

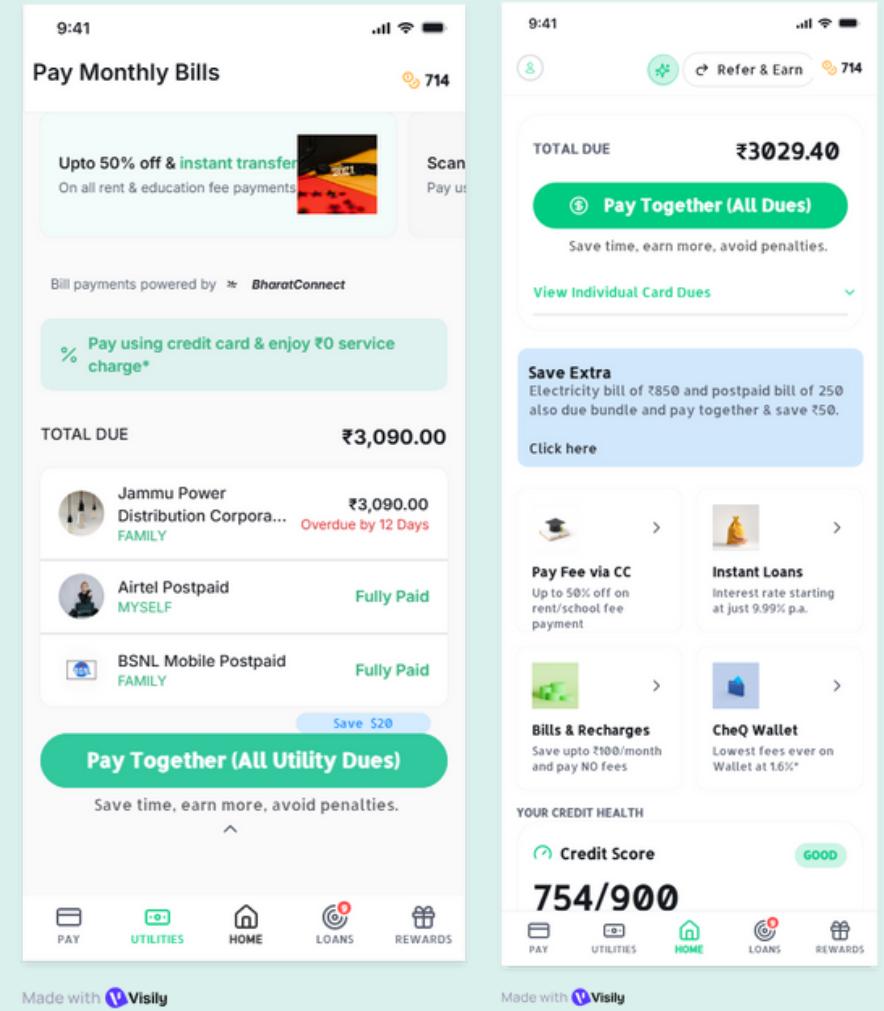
- Primary CTA → “Pay Together (All Dues)” replaces old “Pay Now” automatically when multiple card dues comes up.
- Clear benefit messaging: **“Save time, earn more, avoid penalties”**
- **“View Individual Card Dues”** for flexibility in the home itself.
- Default CTA if ≥ 2 credit cards
- *Suggested renaming to “Pay All” / “Bundle Pay” for clarity*



2. Incentives & Rewards Optimization

- Habit-Forming Streaks → “Pay Together 3 months → Bonus Chips / Amazon voucher”
- Dynamic Incentives → Limited-time boosts like double Chips on first Pay Together use
- Social Proof & Gamification → Testimonial cards, progress tracking, and urgency drivers to nudge adoption

3. Cross-Sell Into Utilities (Paytogether Utilities)



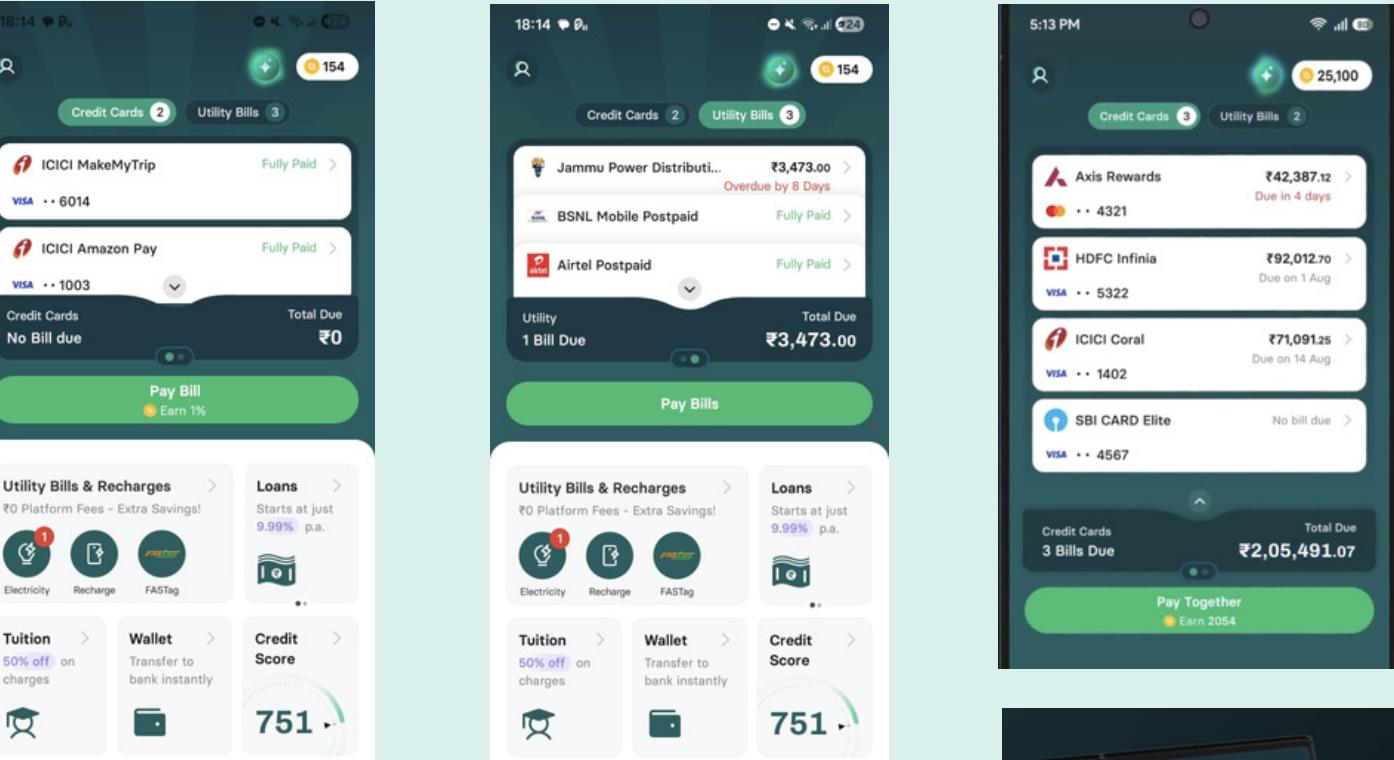
- Expand Pay Together into Utilities → bundle multiple bills into a single consolidated payment
- Personalized Nudges → Smart reminders (“Your Airtel Postpaid + Water bill are due → Pay Together & save ₹50”)
- Increase app interactions beyond cards boosting stickiness
- Wallet-First Rewards
- Users can still pay individual bills separately if they prefer

What CheQ Shipped

New Version Overview

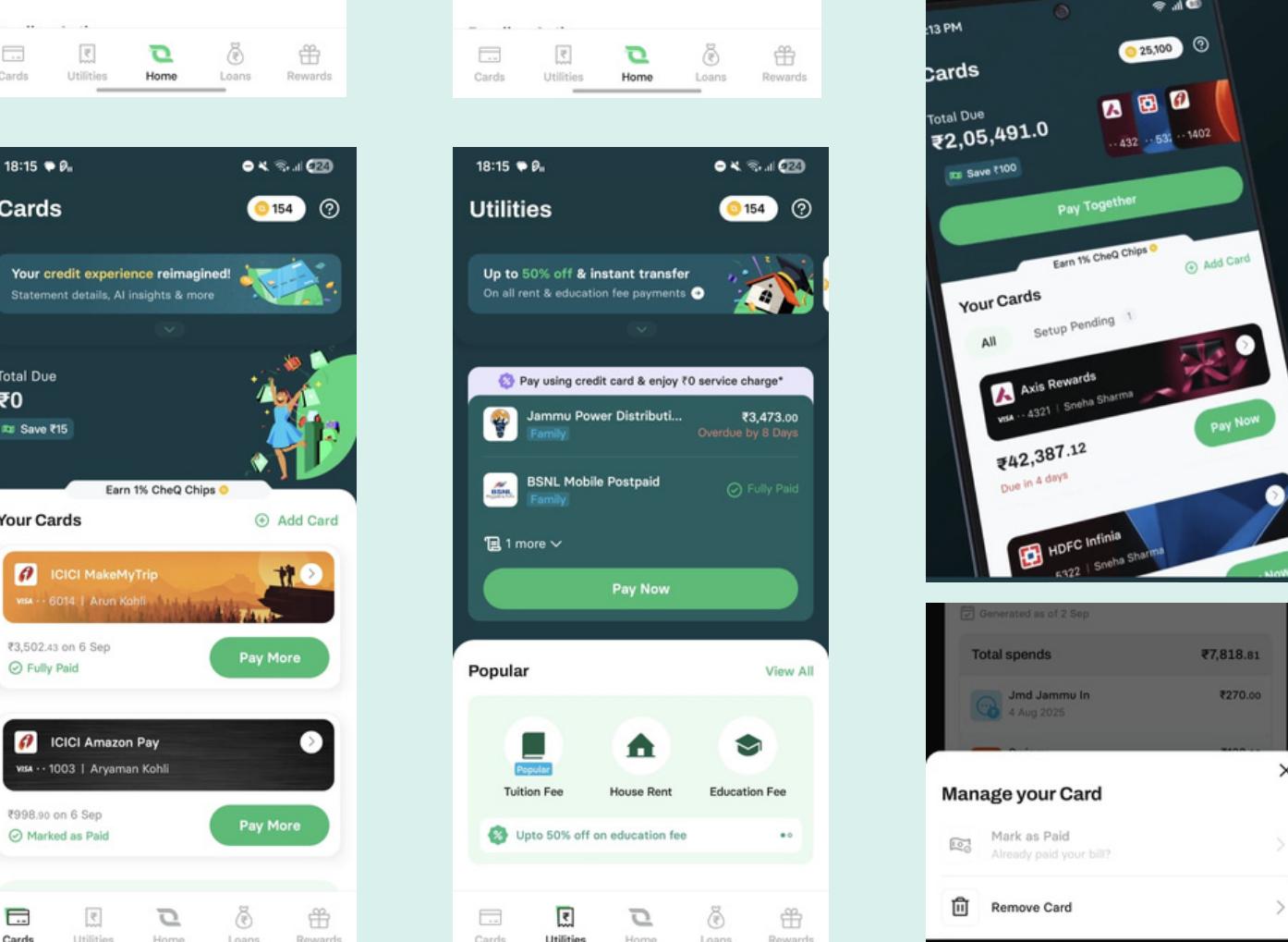
1. Complete UI/UX Revamp

- The app has been completely redesigned to be cleaner, sleeker, smarter, and more personalized.
- Home Tab now combines Credit Cards + Utility Bills giving more unified view of what's pending and what's not
- Color scheme (More Leafy color than the earlier turquoise)



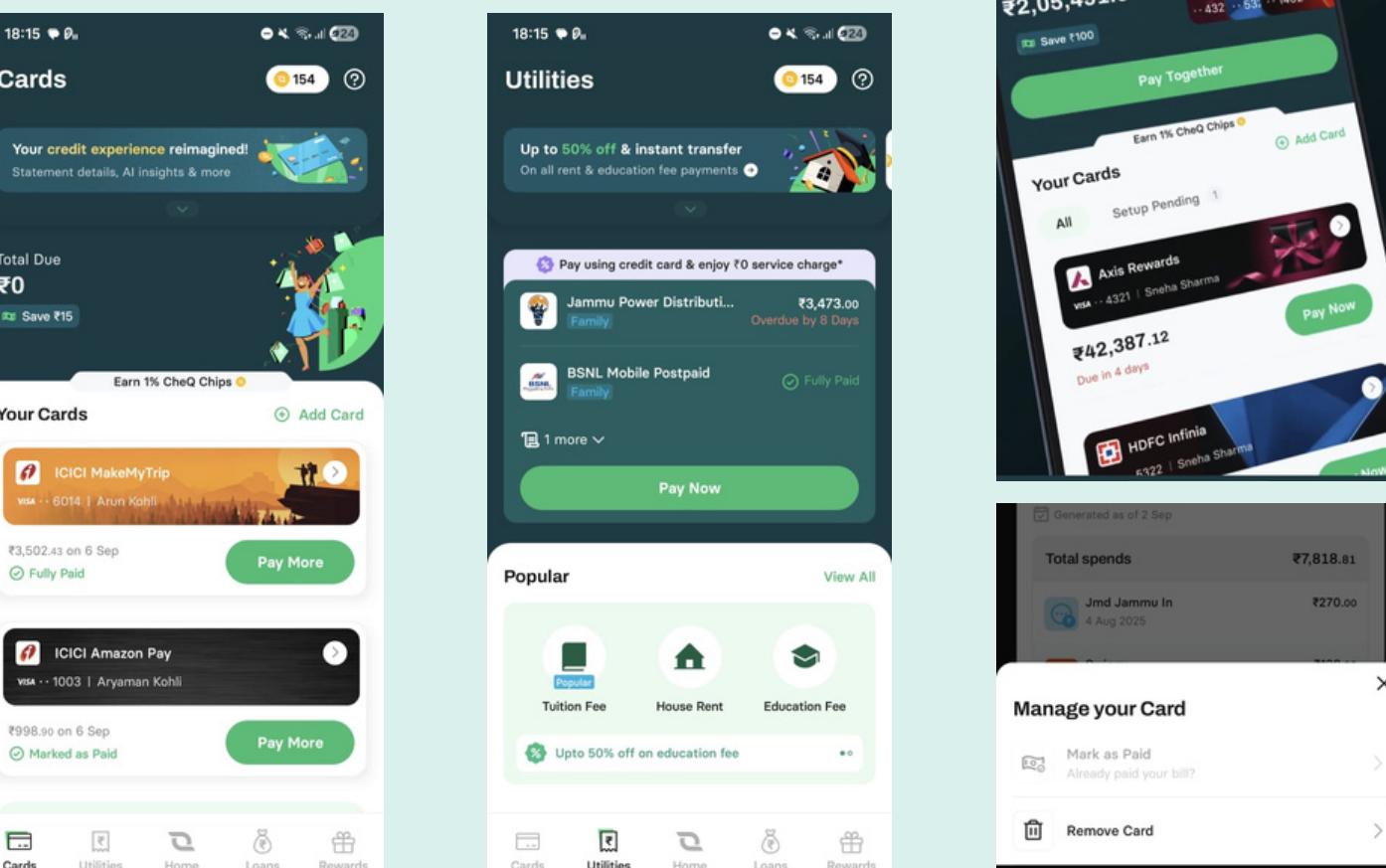
2. Smarter Home Experience

- Dynamic CTA for Pay Bill switches to Pay Together when multiple credit dues exist
- Home CTA section now clearly lists options (electricity, recharge, rent, wallet, credit score) leading to easier discovery of each and every offering
- Summary of all dues visible upfront without digging into tabs



3. Cards Tab Improvements (formerly Pay Tab)

- Tab renamed to Cards (more intuitive and direct for users)
- Personalized visuals make cards feel more engaging; the mark as paid option is there

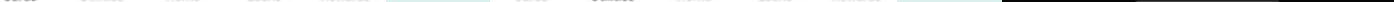


4. Smarter Nudges & Insights

- CheQ Wisor AI provides contextual tips & insights
- In-app prompts like "Save ₹100 using Chips" tie rewards to action

5. Richer Bill Details

- Earlier it was only amount + Pay Now
- Now includes rewards summary, statements, recent transactions, and CheQ's Wisor tips



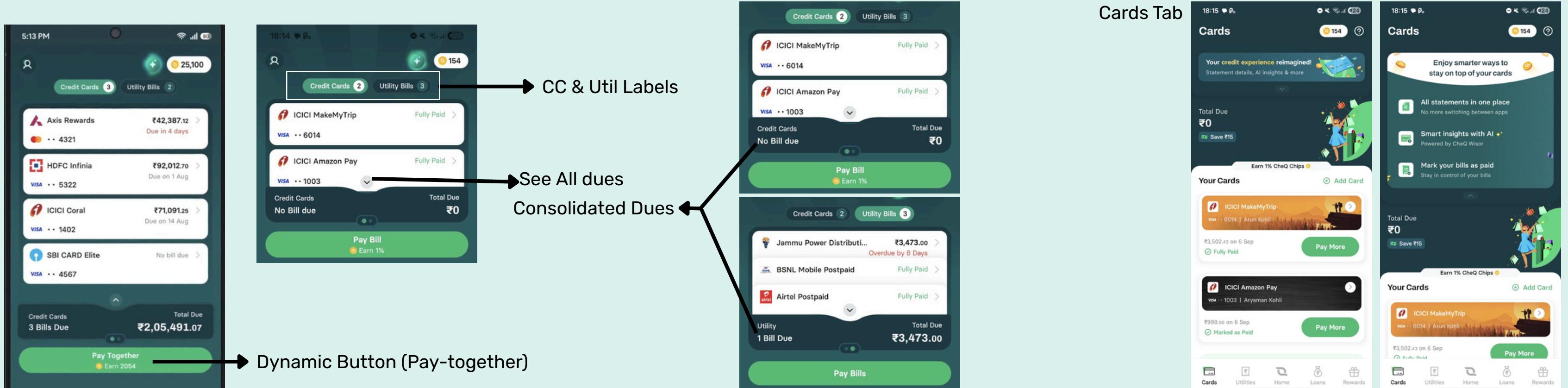
What Works

Positives in New Version

- **Cleaner, smarter design improves scannability** → users can quickly see dues and next steps without distraction.
- **Dynamic CTA (Pay Together)** → surfaces at the right moment, making it easier for Pro users to pay all dues in one go.
- **Unified Home Tab (Cards + Utilities Labels)** → gives a single overview of all pending payments, reducing the need to check multiple places.
- **Consolidated total dues upfront** → provides clarity for users juggling multiple credit cards and an dropdown to view individual dues in home itself
- **Personalized Cards Tab with visuals & mark as paid** → builds trust and makes managing cards feel more intuitive.
- **CheQ Wisor AI nudges** → help users feel guided with contextual tips, not just transactional reminders.
- **Richer bill details (statements, transactions, rewards)** → enhance transparency, giving users more control over their finances.

User Example (Positive)

A random user opens CheQ and immediately notices the fresh, cleaner look. On the Home Tab only, they see both their card dues and electricity bill in one place. Since two cards are due, the button now says “Pay Together.” Curious, they tap it and are pleasantly surprised to see a clear total, the option to save ₹100 with Chips (which was not available in paytogether flow), and a breakdown of rewards. The whole process feels smoother, smarter, and more rewarding than before.



What doesn't work

Gaps in new version

- **Poor Discoverability** ➔ Without tooltips or banners, Pay Together only appears when multiple dues exist. Single-card or new users may never discover the feature
- **Utilities siloed** ➔ while displayed alongside Credit Cards, they can't be bundled into Pay Together potentially missed stickiness opportunity
- **Adoption friction risk** ➔ unclear if Pay Together is always available once multiple cards are added, or if hidden condition (like one transaction per card first) still apply in the new app
- **Value proposition unclear** ➔ Beyond saving time, no clear extra incentive
- **Pro users managing cards on platforms** like CRED/Mobikwik etc. may not immediately see why CheQ's Pay Together is different or better, and may hesitate to switch due to the stronger stickiness those apps already provide over saving time benefit.

User Example (Negative)

- A user with 2-3 credit cards has staggered due dates and a considerable total to pay. When they open CheQ, the Pay Together option appears on the Home and Cards tab, but the lump-sum feels overwhelming. Instead, they pay one bill now and the other closer to its due date. In this flow, Pay Together doesn't get adopted. However, if CheQ offered an added incentive (e.g., 2% Chips), the user would see clear extra value and choose Pay Together despite the timing gap.
- A user has multiple credit cards but only adds one in CheQ, using other apps for the rest. Since Pay Together appears only with multiple cards, they never discover the feature at all.
- A user tries to pay their postpaid and electricity bills through CheQ. The experience is smooth, but they only see the standard 1% CheQ Chips. When the same user pays on CRED, they get exclusive vouchers, and on Navi they can redeem coins directly to their bank. Compared to these, CheQ's rewards feel limited. The user thinks: "If I don't get anything extra here, why not just stick to CRED or Navi for utilities?"

How it can be Improved

Description

Discoverability & Education

- Bring back a permanent info card/banner in the Cards tab (like old version, but clearer).
- Add onboarding tooltip the first time multiple cards are added ➔ “Now you can Pay Together + save time & earn rewards.”
- Contextual nudges when 2nd card is added ➔ educate users early.

Clearer Value Proposition

- Market the feature beyond convenience ➔ highlight late fee protection + bonus rewards.

Reduce Adoption Friction

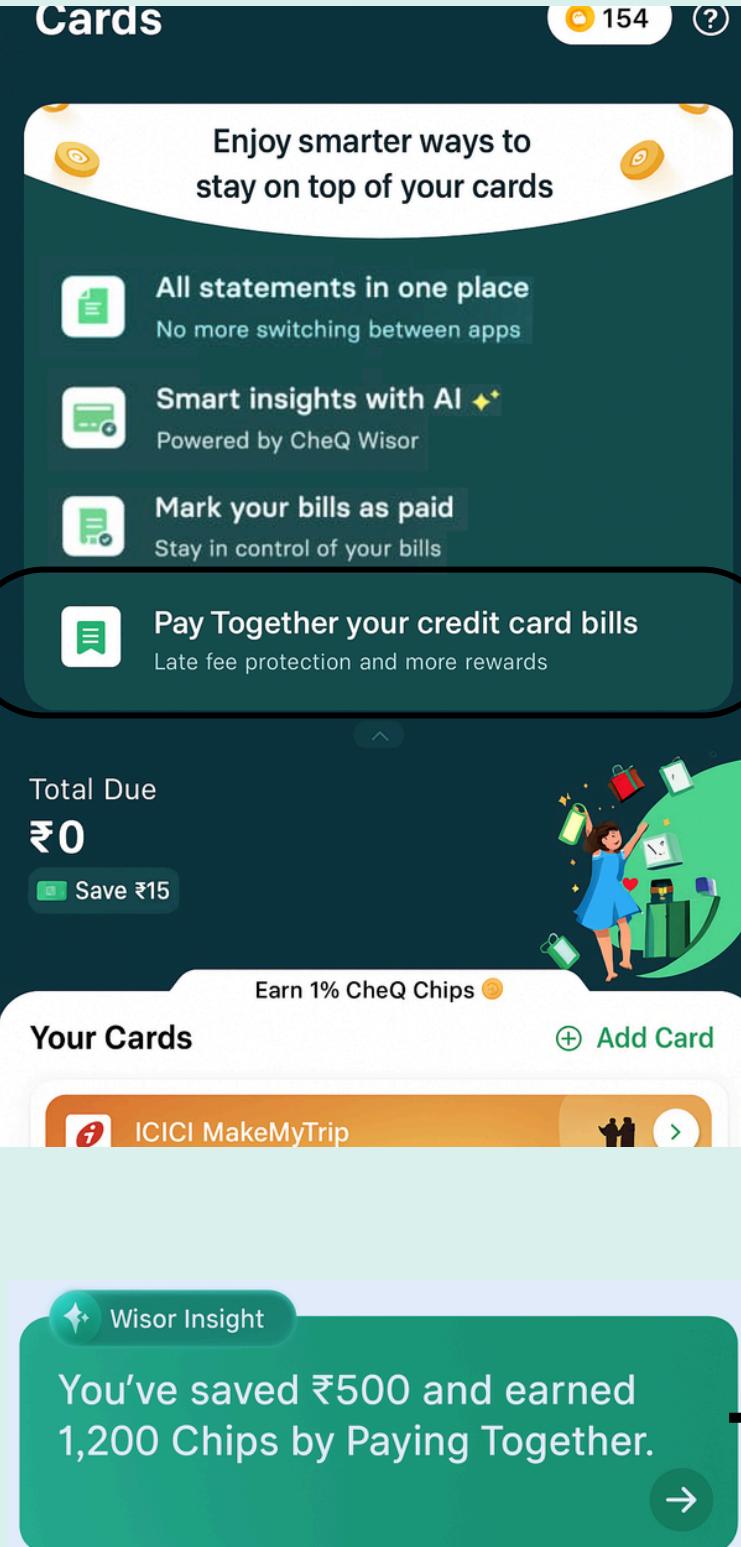
- Remove hidden condition (if still exists) ➔ feature should work from first multi-card use.

Stronger Rewards & Incentives

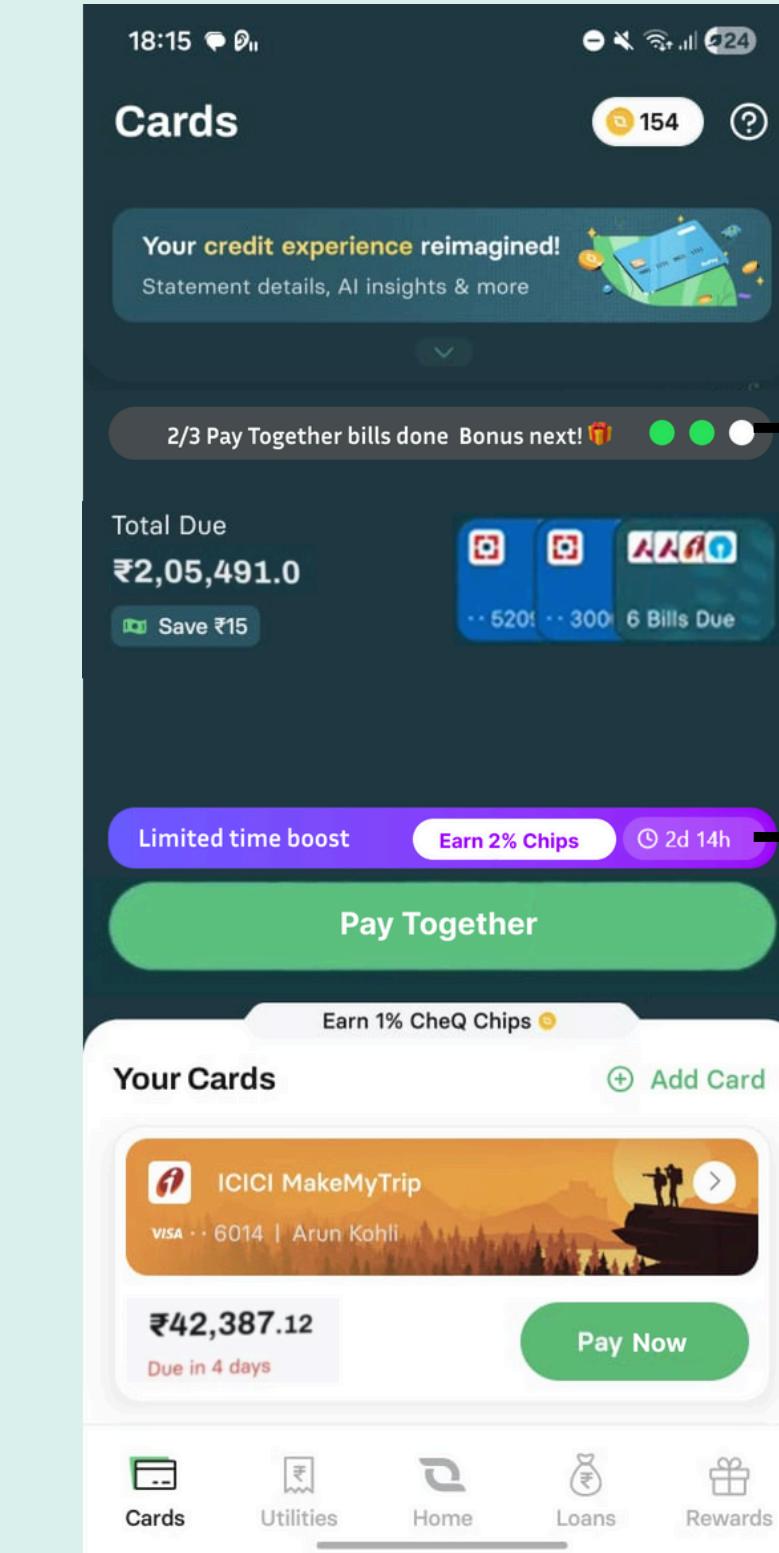
- Introduce bonus incentives: e.g., 2% Chips for paying together, or streak rewards (Pay Together 3 months and get a Amazon voucher).
- Showing smart insights like “You’ve saved ₹500 and earned 1,200 Chips by Paying Together.”
- Limited-time boosts ➔ “Double Chips this month when you Pay Together. (Limited time offer it expires soon)”
- Exclusive partner rewards only unlocked via Pay Together (e.g., Swiggy/Flipkart vouchers).
- Gamify with a progress bar/streak ➔ “2 of 3 consecutive bills done, one more Pay Together to unlock bonus.”

How it can be Improved

Visuals

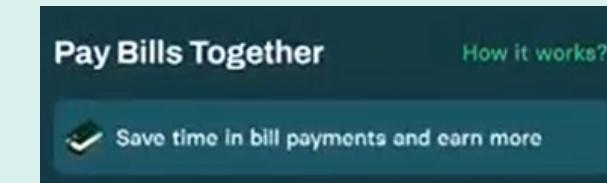


More info in info card in Cards tab to improve Pay Together discoverability & highlight benefits.



Gamify adoption with a slim streak meter (e.g., 3 consecutive Pay Together bills to get bonus reward). Builds habit and repeat usage.

Add small promotional boosts (e.g. 2% Chips) to create urgency (limited time) and encourage immediate payment.
(This can be for single and multiple card dues)



Users see 'Earn more,' but Pay Together still gives only the standard 1% no extra incentive. Adding one could improve adoption.

Success Metrics

Feature Adoption & Usage

- % of users with 2+ cards who try Pay Together at least once (adoption rate)
- % of total payments made via Pay Together vs single card payments
- % of users using Pay Together for 3 consecutive cycles (repeat usage)

Overall Usage & Engagement

- Increase in DAU/MAU after revamp
- Average # of transactions per user per month (cards + utilities)
- % of users staying active for 3+ months

Rewards & Incentives Impact

- Avg. Chips earned & redeemed per active user/month

User Experience & Satisfaction

- NPS/CSAT for the overall app + Pay Together flow
- Feedback on clarity of benefits

Financial Health Metrics (User-Centric)

- Avg. credit score change among users who adopt Pay Together

Platform Stickiness

- % of users paying utilities in CheQ
- % of total monthly dues managed in CheQ using Wallet

Reflections & Learnings

My Thoughts in Phase 1 vs what the CheQ team has worked on

Reflections

- In Phase 1, I suggested that whenever 2 or more cards are due, Pay Together should be the default CTA. It's great to see this aligned with what CheQ actually shipped in their new version.
- I also thought about and suggested focusing on education, but CheQ kept education light and shipped a cleaner experience. While some users may miss this feature - a trade off worth noting.
- My utilities bundling feature suggestion which was a way to increase the platform stickiness besides what they shipped actually focuses more on the core experience and prioritizes credit cards experience first.
- I suggested Chips redemption being integrated into the Pay Together flow (which was not there earlier), streaks, and a benefits dashboard. CheQ added reward nudges (Save ₹XX under total dues [cards tab]), which is a positive start, along with Smart Insights, showing my direction was somewhat on track.

Learnings

- My thought process was directionally correct, though I leaned toward adding more features, while CheQ showed how simplicity and focus can also deliver strong impact.
- I explored expanding Pay Together into utilities for stronger stickiness. CheQ hasn't pursued this yet likely because they're prioritizing cards first, or it is technically challenging.
- Sequencing matters as it's often better to refine and perfect one journey before expanding into another, ensuring the app's core value remains strong.
- CheQ's revamp feels significantly cleaner and more intuitive, reminding me that design clarity itself can drive adoption and trust alongside functionality.
- Nudges are effective when paired with clarity. The Cards tab showing "Save ₹XX" under total dues is a simple but powerful way to communicate value at the right moment.

Thank you

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