PRD: Investment Tracking Feature - Cred Fintech App

Date & Version: 2024-02-17, v1.0

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Design POC: Lead Name XYZ

Tech POC: Tech Lead Name ABC

Marketing POC: Marketing Lead Name JKL

1. Why? (Objective):

- Increase user engagement and retention by providing a valuable tool for managing investment portfolios.
- Attract new users interested in investment tracking through the Cred platform.
- Expand product portfolio and generate new revenue streams through potential premium features or partnerships.
- Position Cred as a holistic financial platform catering to a wider range of financial needs.

2. How do we measure success?

- Number of users adopting the investment tracking feature.
- Frequency of feature usage and engagement metrics.
- User satisfaction and feedback on the feature's functionality and value.
- New user acquisition attributed to the investment tracking feature.
- Potential revenue generated through premium features or partnerships.

3. Who are the users:

- **Primary:** Existing Cred users with an interest in managing their investment portfolios.
- **Secondary:** New users seeking a user-friendly and integrated investment tracking platform.

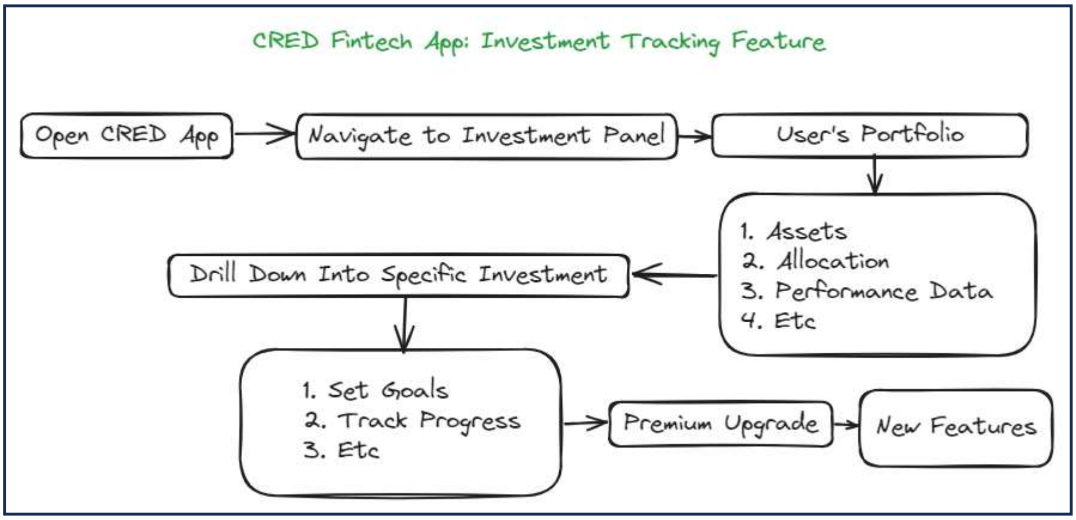
4. Solution:

The investment tracking feature will enable users to:

- **Connect:** Link investment accounts from various brokers and platforms (e.g., mutual funds, stocks, ETFs) for a consolidated view.
- **Track:** Monitor individual investment performance and overall portfolio value over time.
- **Analyse:** Access performance insights and market trends relevant to their holdings.
- **Plan:** Set financial goals and track progress towards achieving them (optional).
- **Learn:** Access educational resources and tools to make informed investment decisions.

5. Product Flow:

1. User opens the Cred app and navigates to the "Investments" section.
2. User connects their investment accounts through secure APIs.
3. The app displays a consolidated view of the user's portfolio, including asset allocation, performance data, and individual holdings.
4. Users can drill down into specific investments for detailed performance analysis and news.
5. Users can set goals, track progress, and access educational resources.
6. (Optional) Users can upgrade to a premium tier for additional features like personalized recommendations, robo-advisory services, or tax reporting tools.



6. Tentative Timelines:

Task	Date
Leadership approval	2024-02-23
Design ready	2024-03-15
Prototype testing	2024-03-29
Development starts	2024-04-10
Beta Launch	2024-06-01

7. Dependencies:

- **Infrastructure:** Secure API connections with various investment platforms, scalable backend infrastructure.
- **Budget:** Approval for development, design, and marketing costs.
- **Partnerships:** Collaboration with investment platforms for data access.
- **Internal:** Collaboration with tech, design, and marketing teams for seamless development and launch.

8. Related Documents:

- Tech planning document (to be created)
- Design planning document (to be created)
- Go to market planning document (to be created)