

SmartPay Advisor

Make Spending Smarter, Safer & Simpler



A Smart Payment Recommendation Assistant

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What is SmartPay Advisor?

SmartPay Advisor is an intelligent assistant designed to help users pick the **best payment method** for every purchase — whether it's UPI, Card, or Wallet.

It uses a **rule-based decision system** to recommend the method that gives:

-  Maximum cashback or savings
-  Safe balance availability
-  Simplicity with zero confusion

SmartPay Advisor eliminates the guesswork in choosing how to pay. It's fast, reliable, beginner-friendly, and future-ready.

Problem & Motivation

Problem:

In today's fast-paced digital payment world, users often lose out on savings due to choosing the wrong payment method. Cashback offers, wallet discounts, UPI limits, and transaction charges are often overlooked or unknown during payment.

Motivation:

Inspired by this common frustration, I designed SmartPay Advisor to help users make **instant, optimized, and smarter payment decisions**.

Whether it's a wallet cashback or a card offer, the goal is to ensure the user always benefits the most — with no guesswork.







Solution & How It Works

SmartPay Advisor collects just 6 inputs from the user:

- Category of the purchase
- Transaction amount
- Wallet offer
- Card cashback
- UPI usage pattern
- Available balances (wallet + card)

Based on logic:

-  Recommend **Card** if cashback $\geq 3\%$ and sufficient limit
-  Recommend **Wallet** if wallet offer $\geq 3\%$ and enough balance
-  Recommend **UPI** if amount $\leq ₹500$ and user is a frequent UPI user
-  If none match, fallback = **Card**

This rule-based decision engine helps users choose the **best method in seconds**.



Working Prototypes (POCs)

We built two working demos to validate the idea:

1. Excel Prototype:

- Uses IF statements and conditional formatting
- Automatically suggests the best method
- Beginner-friendly and easy to use


SmartPay Advisor – Payment Recommendation Simulator							
Category	Category	Category	Category	Category	Category	Category	Category
Food	300	5	1	Yes	500	2000	Wallet
Gadgets	8000	0	5	No	600	10000	Card
Recharge	149	0	0	Yes	100	500	UPI
Bills	1200	3	2	Yes	1300	3000	Wallet
Travel	5000	2	4	No	4000	10000	Card
SmartPay Logic - How Recommendations Are Made:							
<input checked="" type="checkbox"/> Card is recommended if cashback \geq 3% and card limit \geq amount							
<input checked="" type="checkbox"/> Wallet is recommended if wallet offer \geq 3% and wallet balance \geq amount							
<input checked="" type="checkbox"/> UPI is used if the user is a frequent UPI user and amount \leq ₹500							
<input type="checkbox"/> If none of these apply, fallback method = Card							

2. Python CLI Tool:

- Command-line interaction for developers
- Real-time decision recommendation
- Uses logical conditions from payment inputs

```
smartpay_cli.py > ...
1 def smartpay_advisor():
2     print("\nWelcome to SmartPay Advisor 📱 CLI Payment Recommender!\n")
3
4     category = input("Enter purchase category: ")
5     amount = float(input("Enter the amount: ₹"))
6
7     wallet_offer = float(input("Enter wallet offer (%): "))
8     card_cashback = float(input("Enter card cashback (%): "))
9     is_upi_user = input("Are you a frequent UPI user? (Yes/No): ").strip().lower()
10    wallet_balance = float(input("Enter your wallet balance: ₹"))
11    card_limit = float(input("Enter your card limit: ₹"))
12
13    print("\n🔍 Analyzing best payment method...\n")
14
15    if card_cashback >= 3 and card_limit >= amount:
16        recommendation = "Card"
17    elif wallet_offer >= 3 and wallet_balance >= amount:
18        recommendation = "Wallet"
19    elif is_upi_user == "yes" and amount <= 500:
20        recommendation = "UPI"
21    else:
22        recommendation = "Card"
23
24    print(f"✅ Recommended Method for {category}: {recommendation}")
25
26 # Run the tool
27 smartpay_advisor()
```

Unique Selling Points (USPs)

• Feature	• SmartPay Advisor	• Other Expense Trackers
• Recommends best method	•  Yes	•  No
• Cashback/fee logic	•  Yes	•  No
• Personalization (habits)	•  Yes	•  Partial
• Beginner-friendly	•  Very Simple	•  Medium
• Scalable (AI/API)	•  Ready	•  Not designed for it

This is more than an expense tracker — it's a real decision-making assistant.



Tech Stack & POCs Used

- **Excel:** Logic simulation using formulas
- **Python:** CLI with input-based logic engine
- **Snipping Tool:** To capture screenshots for demo
- *(Optional)* React Native / Node.js for app mockups






POCs Built:

- Excel Smart Simulator
- Python Command-Line Advisor
- Visual Screenshots

★ Future Scope & Scalability

SmartPay Advisor is designed with scalability in mind.

What's next:

-  Real-time integration with UPI/bank APIs for live cashback/charges
-  AI-based recommendation engine using past user spending behavior
-  Voice-enabled assistant using SpeechRecognition APIs: "How should I pay?"
-  Full mobile app version with seamless UX
-  Spending analytics with alerts, graphs & custom categories

Conclusion: SmartPay Advisor brings the power of logic, personalization, and simplicity to every payment. It's more than a hackathon tool — it's a vision toward smarter digital financial behavior.

 **Thank You !**

 **SmartPay Advisor** – Making Payments Safer, Smarter & Simpler

 **Watch the Demo:**

<https://www.loom.com/share/1e24c5e709df4d04aa8289df20f8c2c2?sid=e07125dc-2f94-4758-a410-9a17b2cf24ab>

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