

## I. Strategic Identity

**Feature Name:** PNC Subscription Sentinel

**Product Pillar:** Virtual Wallet / Spending Intelligence

**Target Persona:** Professionals and students managing multiple digital subscriptions.

**The Magic Moment:** A proactive alert before an unused or price-increased subscription renews.

## II. The Problem Space (Deep Dive)

- Micro-Friction Event: A user realizes they paid for 6 months of a streaming service they barely used.
- Visibility Gap: Subscription charges are buried among regular transactions with no lifecycle context.
- Behavioral Hurdle: Users procrastinate cancellation due to uncertainty about renewal dates and penalties.
- Existing Workarounds: Spreadsheet tracking, calendar reminders, or third-party apps outside the bank.
- Cost of Inaction: Silent monthly leakage erodes trust and increases churn among digitally savvy users.

## III. Strategic Constraints & Inputs

- Data Inputs: Recurring transaction detection using merchant category codes and pattern recognition.
- Policy Guardrails: Must comply with Reg E—no automatic cancellation without user consent.
- Do-Not-Touch Rule: No direct subscription cancellation; only guide and notify the user.