

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.