

PRD: Razorpay Payment Retry Flow

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Date: 22 Oct 2025

Objective: Improve payment success by offering immediate, smart retries and alternate methods.

Business Problem

20% payment failures lead to revenue leakage and support load. Users drop off due to OTP timeouts, issuer decline, and network variability.

Goals

- Increase overall TSR by +3 to +5 percentage points.
- Reduce payment page drop-offs by 20%.
- Improve user trust via transparent retry experience.

In Scope

- Retry UI on failure with alternate method suggestions.
- Auto-retry for transient errors; preserve cart state.

Out of Scope

- Core gateway contract renegotiation.
- Pricing changes.

Functional Requirements (FR)

- Show retry CTA within 300 ms of failure event.
- Offer top 2 alternate methods based on user history and success odds.
- Log each attempt with outcome and reason code.

Non-Functional Requirements (NFR)

- TSR dashboard and alerts; SLO: retry flow availability 99.9%.
- PII safe; card data never stored; PCI-DSS compliant.
- Handle 1M retries/day with p95 latency < 1s.

Success Metrics

- TSR uplift +3 to +5 pp.
- Payment page abandonment -20%.
- CSAT +0.3.

Risks & Mitigations

- User confusion with too many options -> limit to 2 choices.
- Looping retries -> hard cap of 3; show fallback COD if eligible.