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Team: SPRINTER

CREDIT BILL BUDDY

Payment App

PAY SMARTER. STAY ON TRACK.



CREDIT BILL BUDDY
Payment App

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CONTEXT

Apps like Paytm and PhonePe aim to boost timely credit bill payments.

PROBLEM

Apps like Paytm and PhonePe help users manage payments, but many users still miss their credit card bill due dates.

Current reminders are either:

- Too generic
- Too annoying
- Easy to ignore

Many times, this leads to users dropping off from the app.



PROBLEM STATEMENT

Design a feature in a UPI powered app that nudges users to pay their credit card bills on time - without being annoying.

GOALS

Improve timely payment completion rates

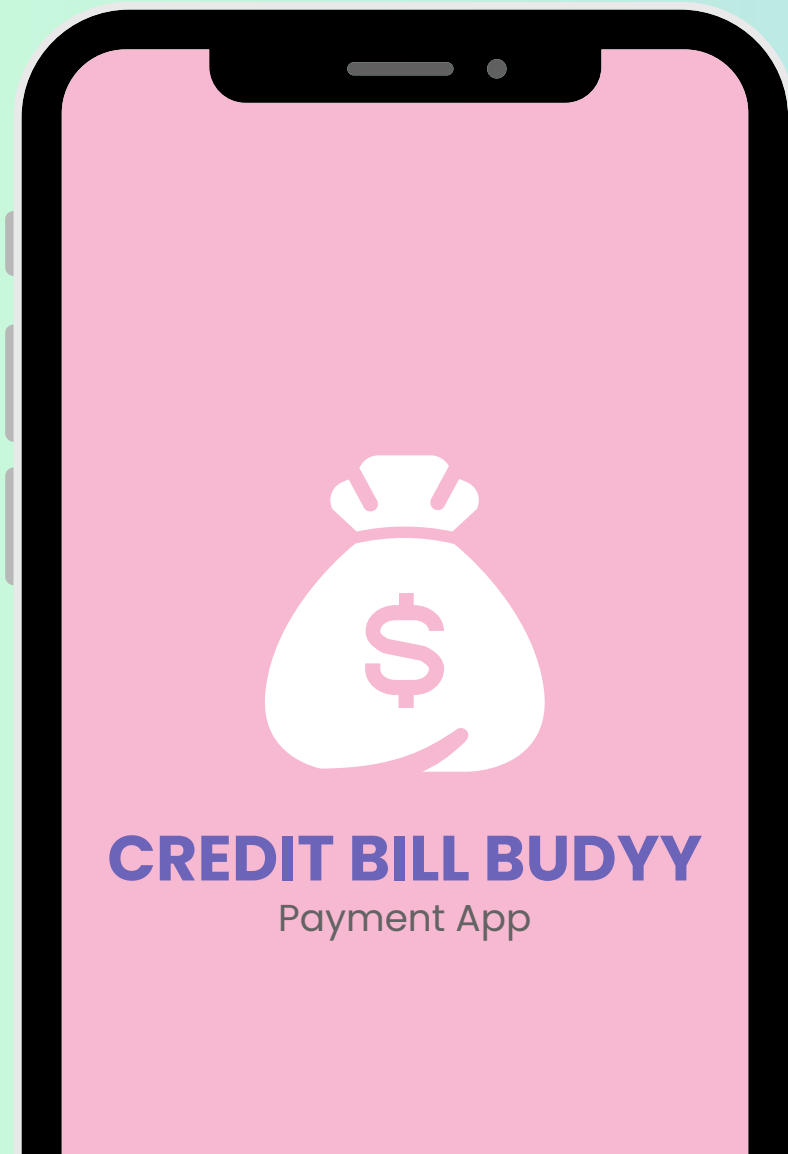
Increase user retention and engagement

Use behavioral nudges (like goal tracking, friendly reminders, and streaks) to make bill payments feel rewarding

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USER RESEARCH INSIGHTS

Participants: 25+ people aged 18–50



1

Forgetfulness is the #1 Culprit

87% of users admitted to missing at least one credit card bill—not due to lack of funds, but simply because they forgot.

2

Push Notifications Are Falling Flat

60% of users find traditional push notifications irritating or easy to ignore.

3

Personalized Nudges Win Hearts

73% of respondents indicated they would be more responsive to motivational, personalized nudges rather than generic alerts.

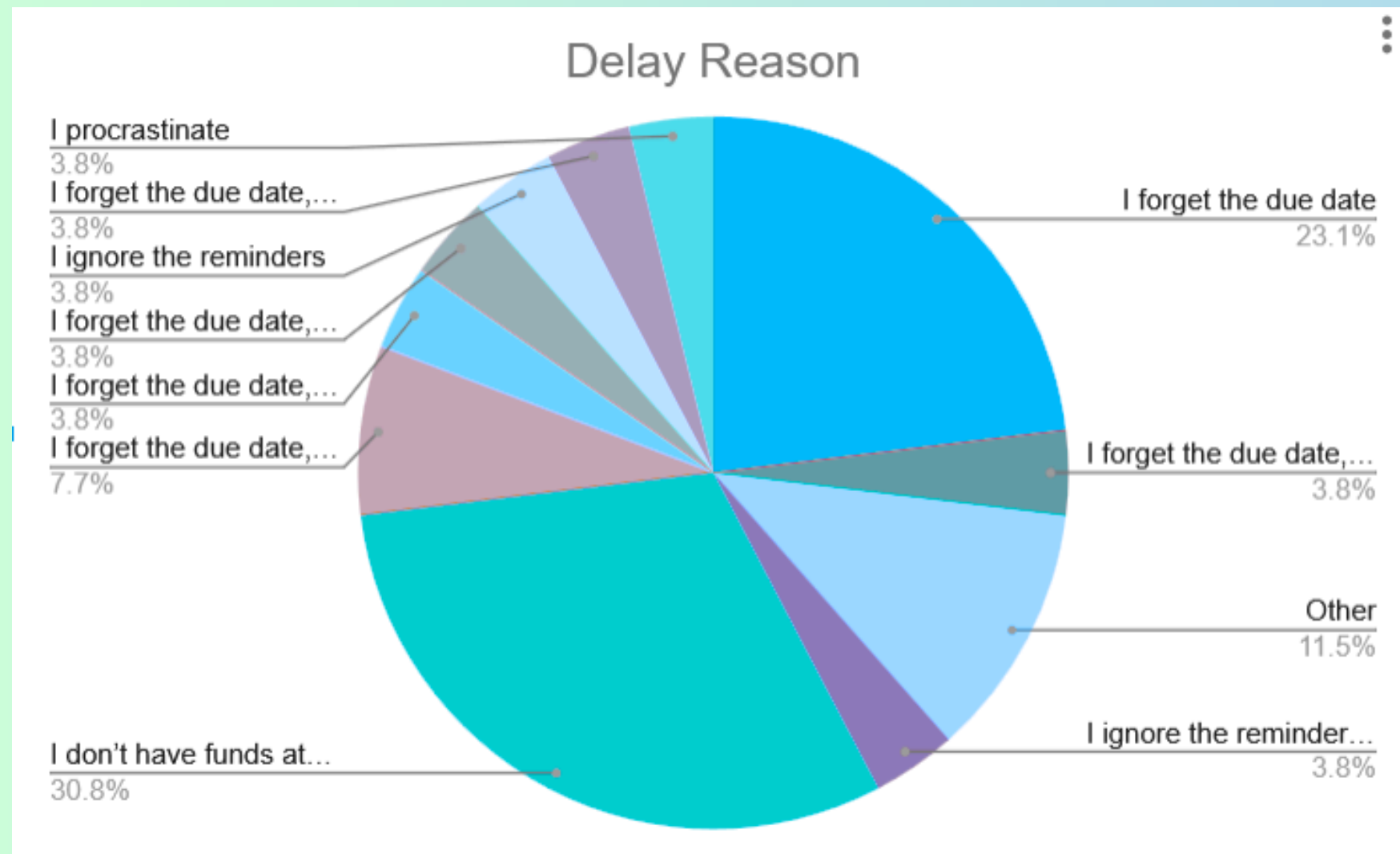
4

Gamification is a Hit

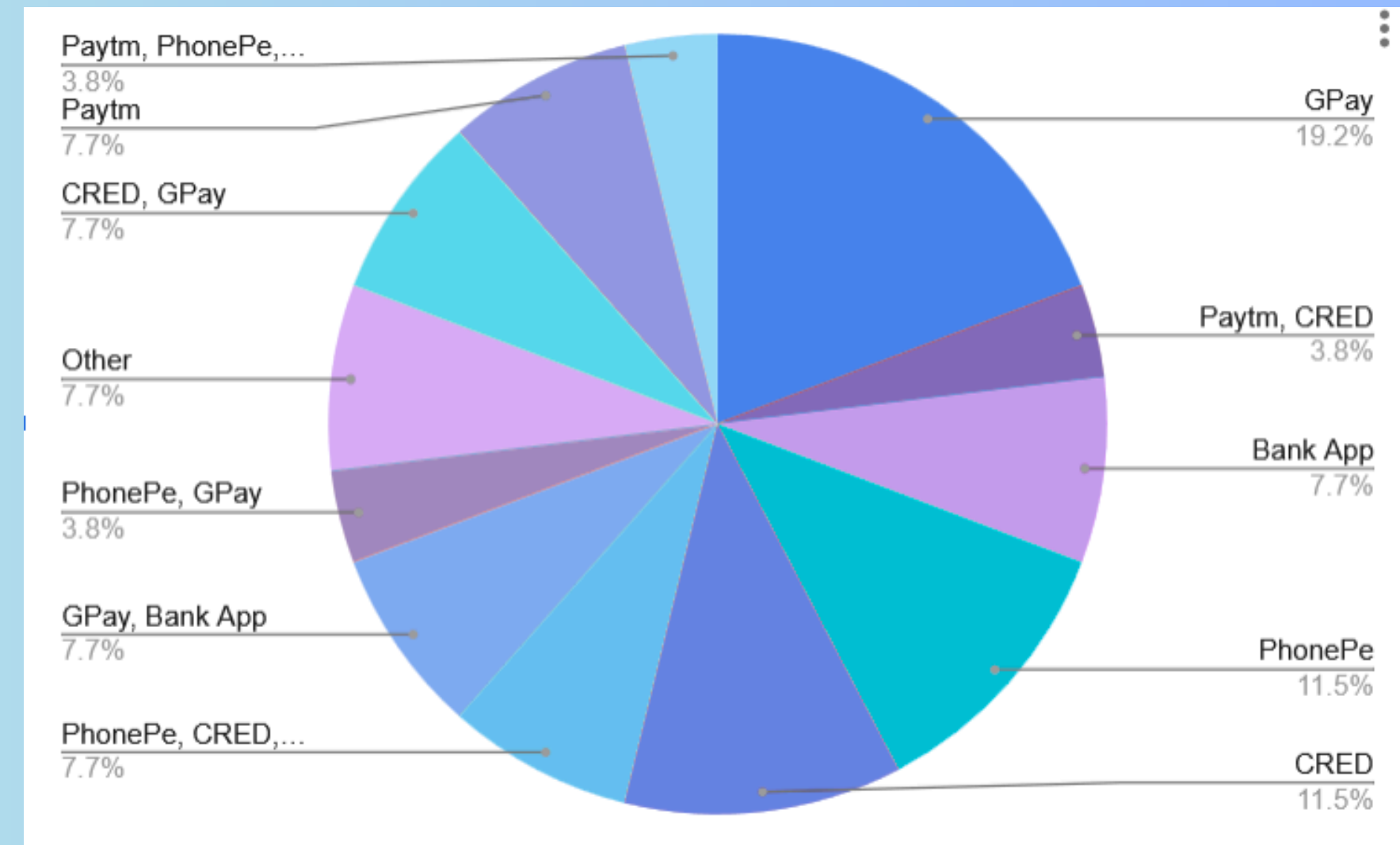
Participants expressed enthusiasm for features like streaks, milestone badges, or reward systems.

USER RESEARCH INSIGHTS

Delay Reason

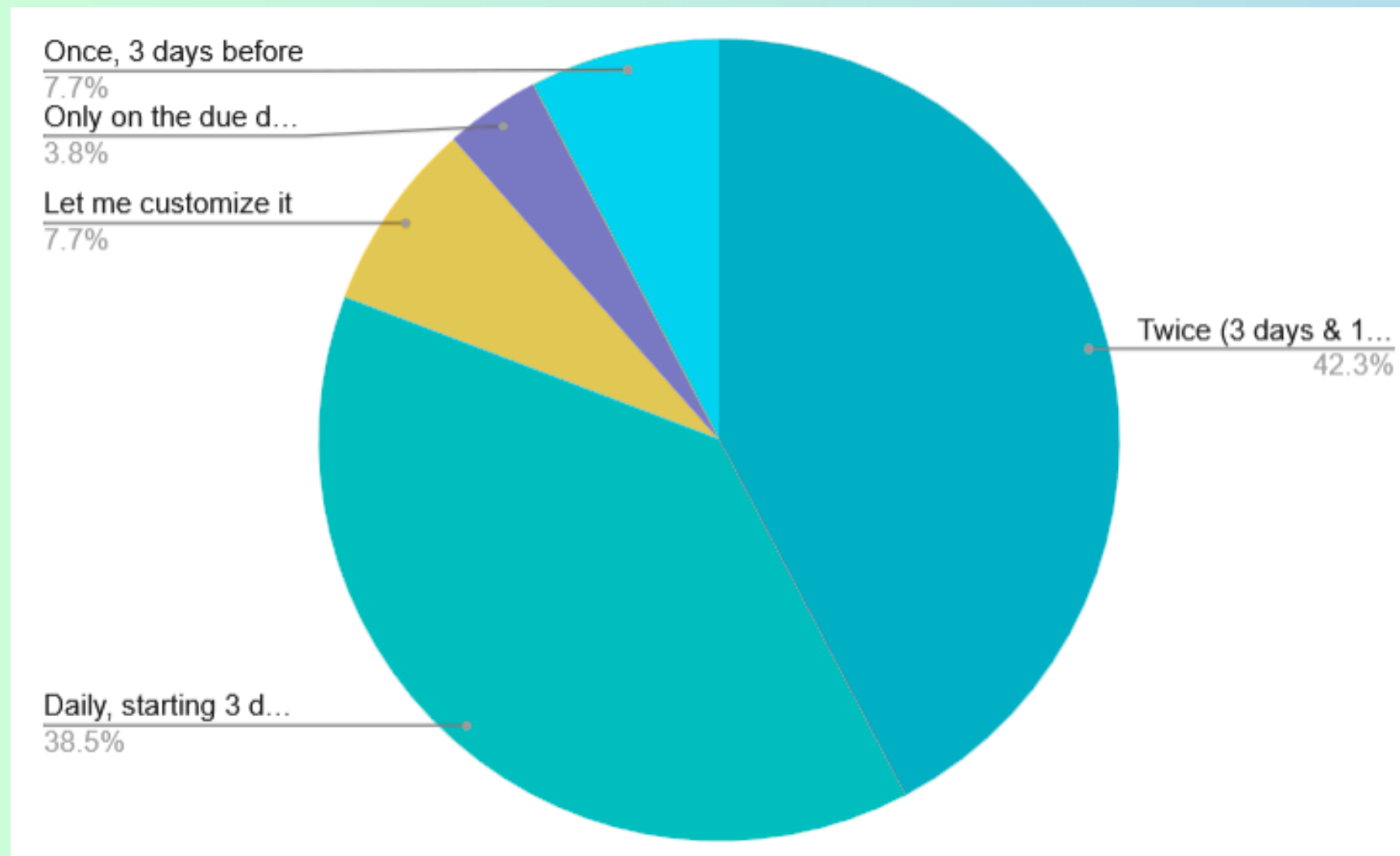


Payment Platform

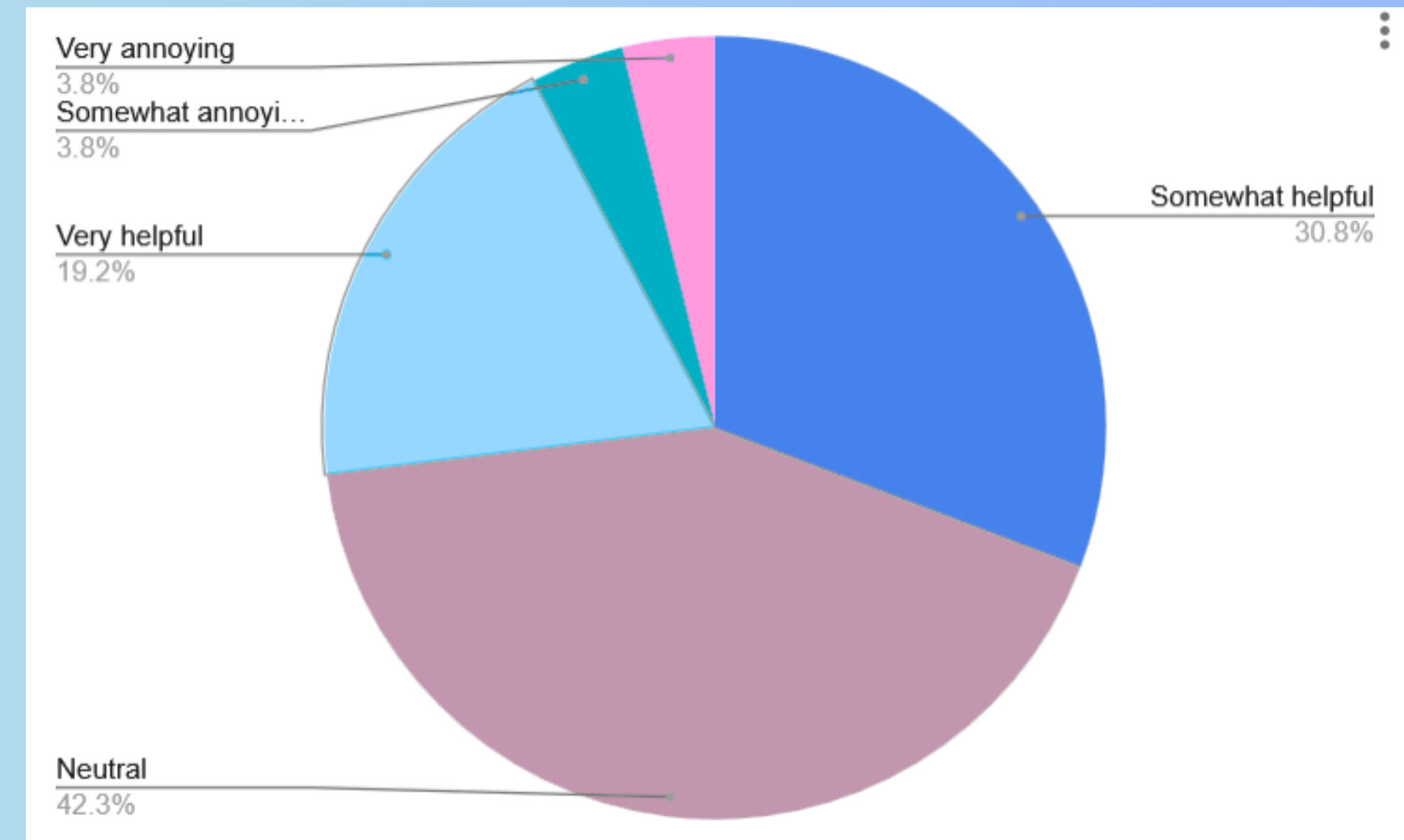


USER RESEARCH INSIGHTS

Reminder



Reaction Towards Reminder





User Persona

.Amit Mehra
Age: 27
Occupation: Digital Marketing Executive



- **Behaviour**

Pays Bill regularly but forgets deadlines
Uses UPI apps like Phonepe ,Paytm daily
Ignores email reminders and annoying pings



- **Frustration**

Push notification feels spammy
No motivation to act unless it's urgent
Wants credit cards and reminders under one roof

- **Goals**

Avoids late Fees
Improve financial discipline
Track payments in one clean space

Pain Points



 60% users: Push notifications feel spammy

 Forgetfulness, not inability, leads to missed bills

 No system to motivate consistent on-time behavior

 Lack of urgency or incentives to act before the last day

Competitive Analysis

Apps

REMINDER METHOD

TIMING

REWARD SYSTEM

NUDGING

COMPLAINT



PAYTM

Paytm App
notification and SMS
alert

8:00 AM – 10:00 AM

Paytm Cashback
Points and Scratch
card

Promotions and
Discounts

Customer support is
bad



PHONEPE

In-app
notifications and SMS
alerts

8:00 AM – 10:00 AM

cashback and
SuperCoins

Personalized
Messaging of
updated feature

App glitches and slow
transaction speeds



CRED

App notification ,sms
alert and sometimes
call to notify

8:00 AM – 10:00 AM

Cred Coins and Gift
Vouchers

Sarcasm and
wordplay in
notification to
promote updated
feature

Lack of Debits Cards
and UPI Support



G PAY

App notification and
sms

8:00 AM – 10:00 AM

Cashback and Scratch
card

Promoting New
Features, with
personalized
message

Platform fee for
credit card payments

User Journey Map

STAGE	THOUGHT	EMOTION	TOUCHPOINT	DESIGN OPPORTUNITY
BILL CREATED	"I'll deal with this later"	Neutral	Credit card provider	Auto-import or smart scan of statements
3 DAYS BEFORE	"Oh, I should do it soon"	Slight urgency	Gentle nudge from app	Streak reminder + highlight early win
1 DAY BEFORE	"Okay, let's do this now"	Motivated	Nudge with CTA	1-click pay + show reward progress
AFTER PAYMENT	"Glad I did it"	Satisfied	Success screen	Reward badge + streak counter



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Solution Overview

Credit Bill Buddy

A simple UPI-integrated web app that helps users:

1

Add and track credit card bills

2

Set reminders in a flexible way (Daily or 3+1 model)

3

Receive engaging, timely nudges

4

Track payment progress via streaks and milestones



Behavioral Design Principles Used

Loss Aversion: Emphasize late fee penalties to trigger action

Commitment Devices: Users commit to goals like “3 months of on-time payments”

Timely Nudges: Delivered based on user behavior and urgency

Positive Reinforcement: Visual streaks + “On-Time Hero” badges





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Key Features



- **Smart Reminder System:** Providing user an option to customize
- **Bill Dashboard:** To show the due dates, payment status, and overall progress
- **Streak Tracker:** Visual progress bar to build habits
- **One-Click UPI Pay:** Quick redirect to preferred UPI apps

it card bill is due in 2 days
avoid ₹500 late fee

ck heads up!

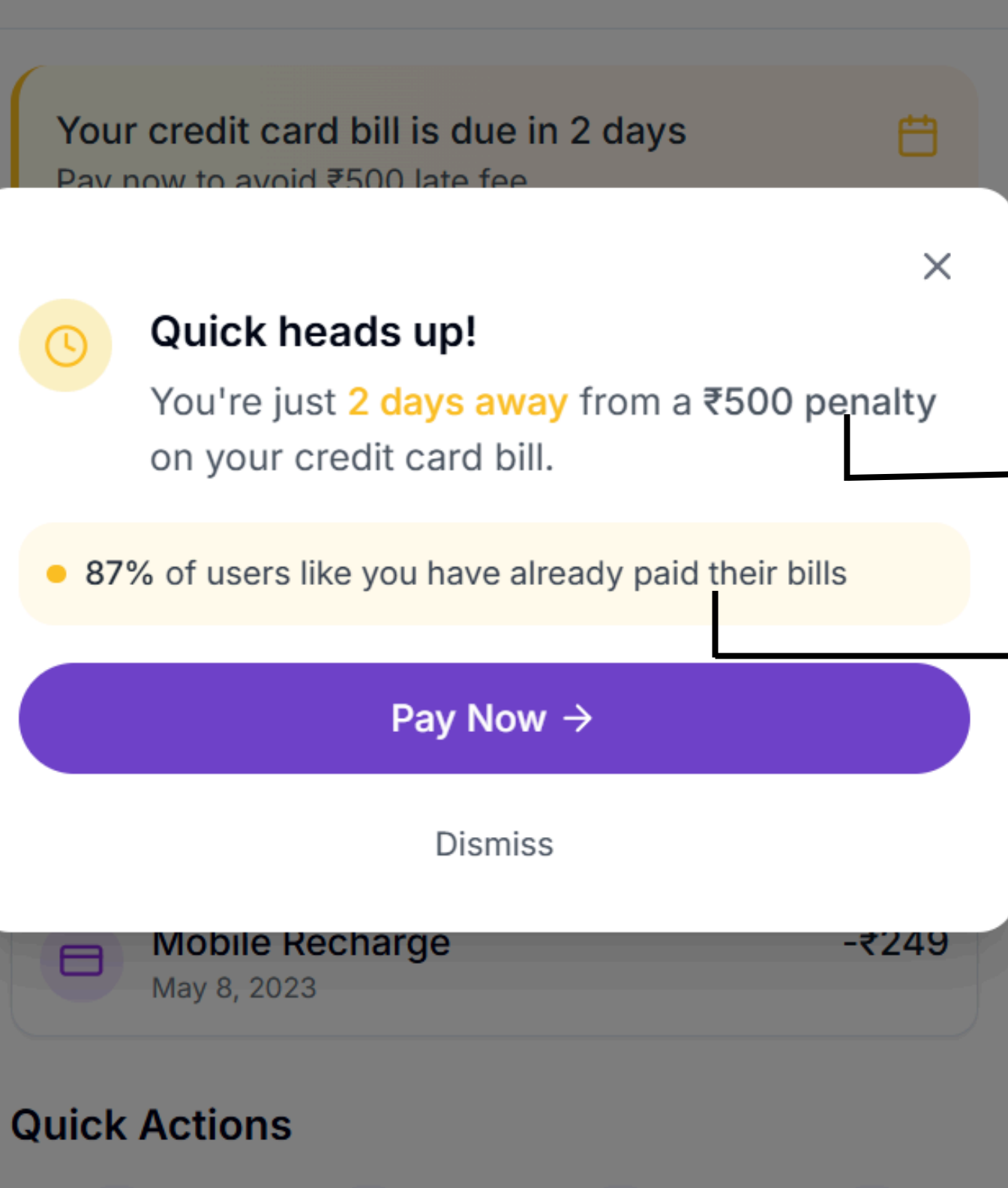
re just **2 days away** from a ₹500
our credit card bill.

sers like you have already paid their

Pay Now →

Dismiss

ile Recharge



Quick heads up!

You're just **2 days away** from a ₹500 penalty on your credit card bill.

● 87% of users like you have already paid their bills

Pay Now →

Dismiss



Mobile Recharge

May 8, 2023

-₹249

Quick Actions

Loss Aversion

Social Nudge

Customized
Notification
Frequency

Notification Preferences

Customize how and when you receive bill reminders

Email Notifications



Push Notifications



Send reminders days before due date

3

Save Preferences

Manual + auto-import

+ Add Bill

Bill Buddy

Payment Progress

1/3

33%

Due Soon

2

1 due within 3 days

Overdue

0

Saved

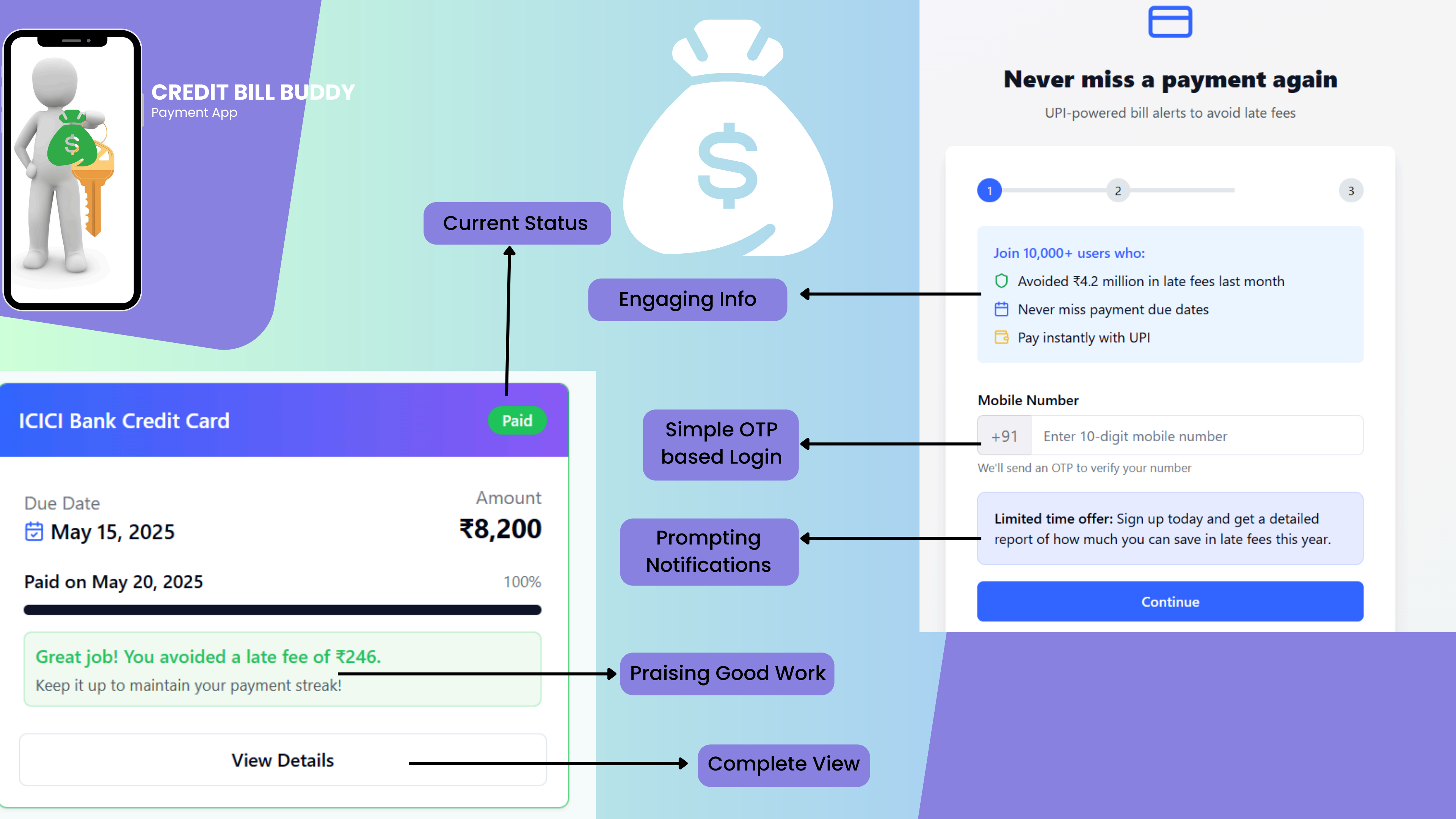
₹246

↗ Avoided fees

Payment Streak

1 months ★

2 more on-time payments to become an On-Time Hero!





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Go-To-Market **Strategy**



Target Audience:

- Urban professionals aged 22–35
- UPI-savvy, credit card users with forgetful habits



Marketing Channels:

- Instagram + Twitter reels (finance creators)
- Product Hunt soft launch
- LinkedIn + Startup WhatsApp groups



Launch Roadmap:

- Closed Beta (via waitlist form)
- UX Feedback + Improvements
- Full Public Launch
- Referral Rewards and A/B Nudge Testing

Thank you!

Team Sprinters

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