

# Spending Insights:

Smart Budgeting & Conversational AI  
inside Google Pay

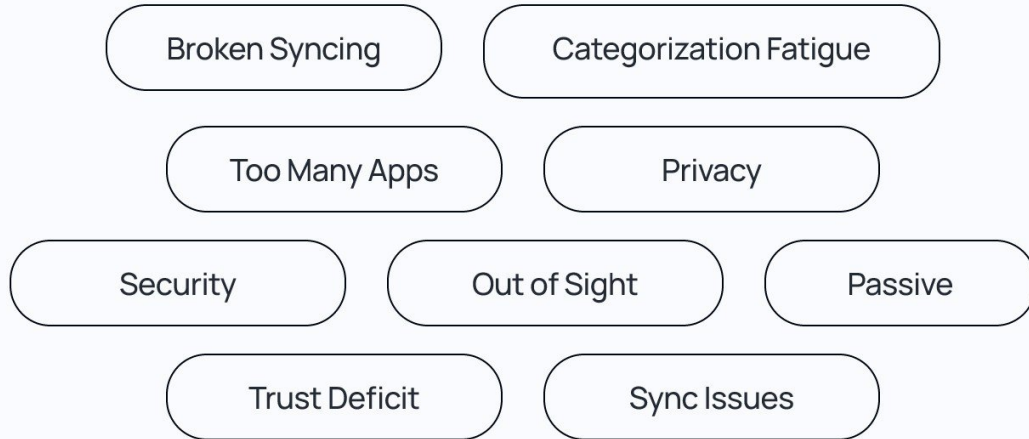


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Users lack a real-time way to track expenses where they actually spend, leading to 'financial blindness.' Existing tools fail due to high manual effort, leaving a gap for a built-in, automated assistant within GPay



## The GPay Ecosystem

# A Multi-Layered Approach to Financial Wellness

### Visual Spending Insights

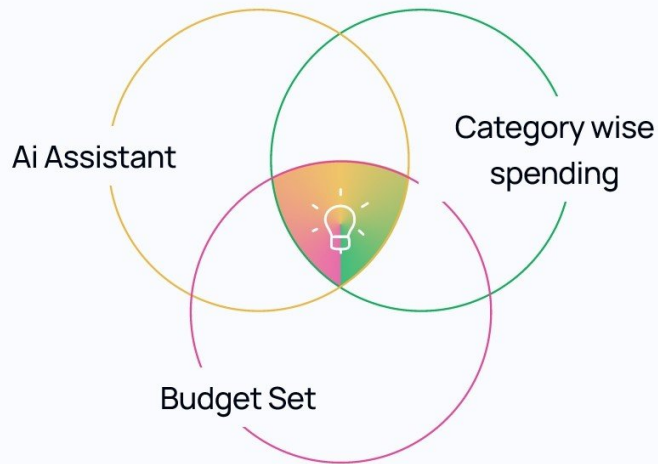
Clean, categorized breakdowns and monthly spend trends.

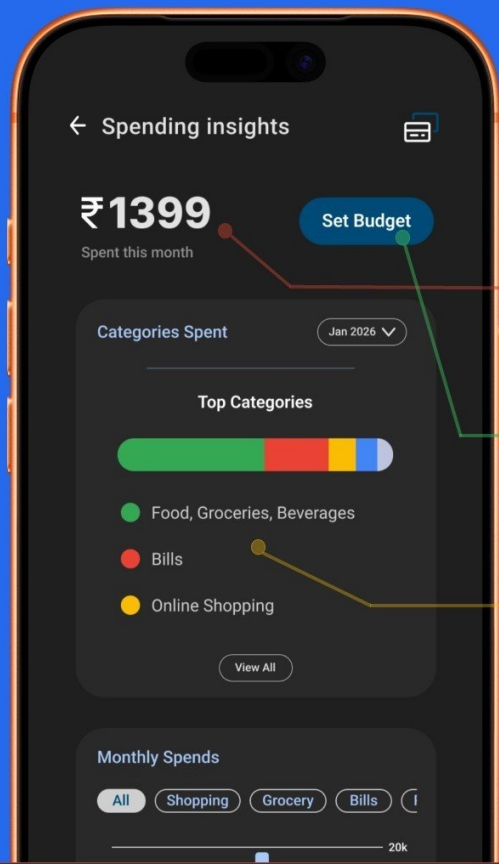
### Granular Budgeting

The ability to set specific limits for categories (Cabs, Food, etc.).

### GBot

An AI assistant that provides proactive nudges (e.g., "You're over budget") and handles bill payments via chat.





# Feature Deep Dive: Visual Spending Insights

## Amount Spent

Instant understanding of monthly spend

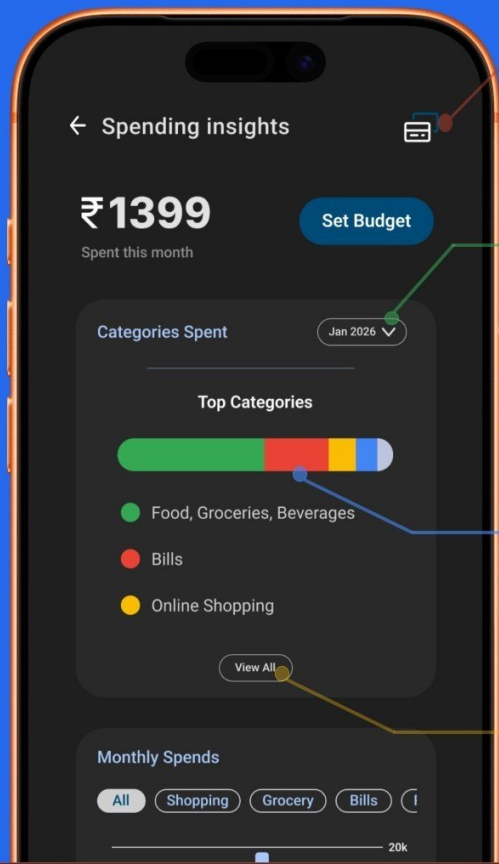
## Intuitive Budget Setting

A simple, direct interface to define spending limits.

## Top Categories

Clear, color-coded breakdown of where the majority of money is allocated





## Change Bank Account

Allows users to seamlessly interchange bank account

## Select Month & Year

Essential for accessing past records

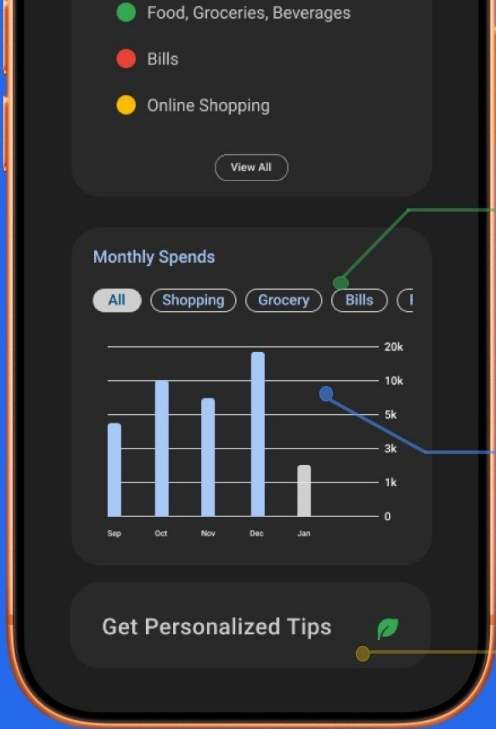
## Spending Bar

Enables users in knowing a general idea on what they are spending the most.

## View All

Allows users to see all the categories they have spent this month





## Category spent

Tool enables users to see category wise monthly trends

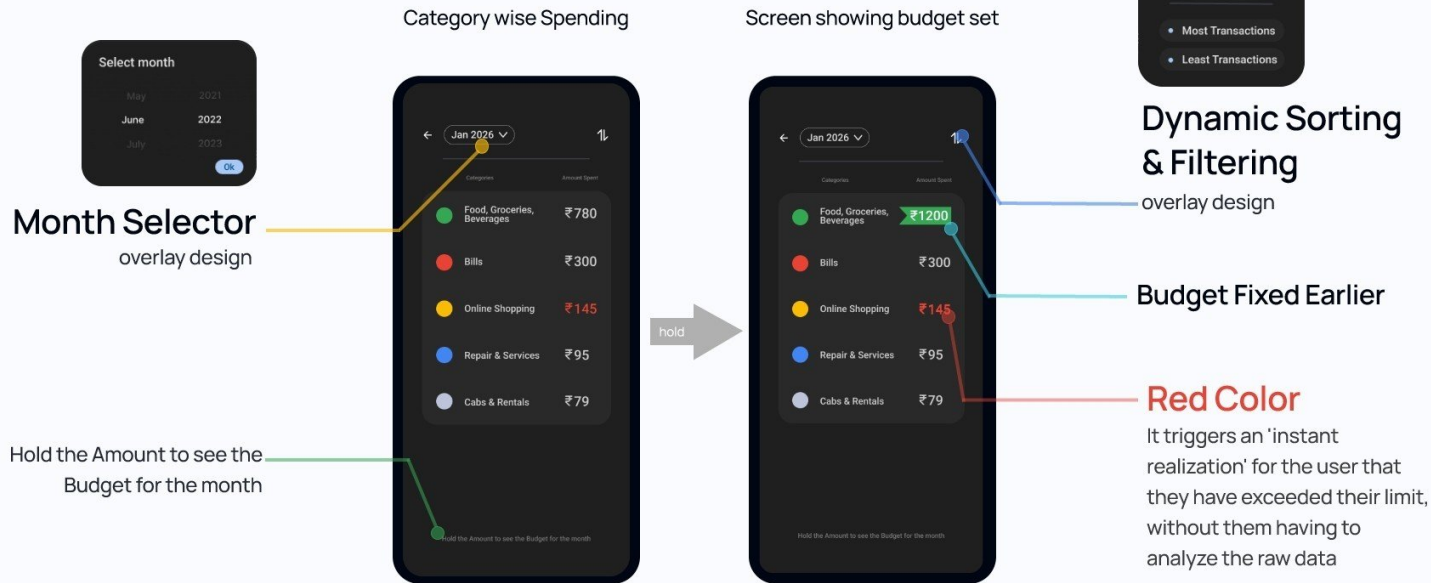
## Monthly Trends

Visual bar chart to compare spending patterns over time, helping users identify peaks and dips.

## Gbot

An AI assistant that provides proactive nudges (e.g., "You're over budget") and handles bill payments via chat.

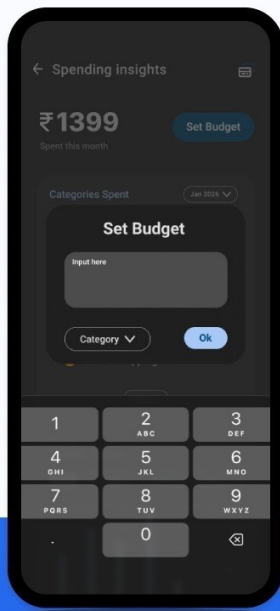
# Category-Specific Budgets:



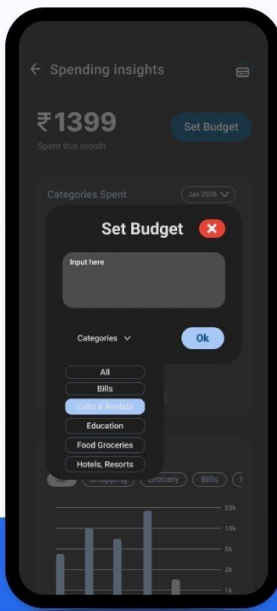
## Set Budget

The entry point is a prominent, high-visibility "Set Budget" button located at the top level of the Spending Insights dashboard.

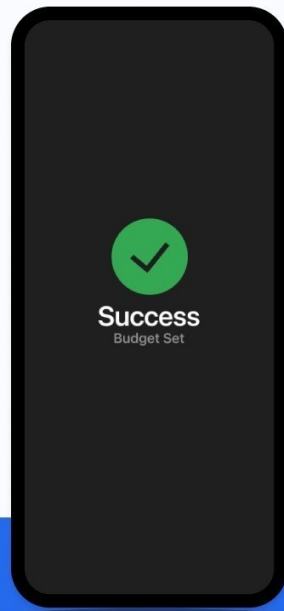
Upon clicking, a focused modal appears with a numeric keypad, allowing for quick and precise entry of the budget amount.



Users can refine their budget by selecting specific categories such as "Bills," "Cabs & Rentals," or "Food & Groceries" from a structured dropdown menu.



Once the "Ok" button is pressed, a full-screen success state with a green checkmark confirms that the budget has been successfully set.





# Gbot

## Your Proactive Financial Co-Pilot

### Proactive Spend Alerts

Automatically identifies and notifies the user when they exceed their usual budget for specific categories.

### Contextual Savings Goals

Links daily spending habits to long-term emotional goals

### Automated Reward Recovery

Scans account history to find unused cashback vouchers (e.g., Zomato pay) and proactively suggests applying them to current bills.

### In-Chat Execution

Allows users to pay bills (e.g., Electricity) directly within the conversation



# Thank You

