

Jar – UPI Auto-Save for First-Time Earners – PRD

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Problem

First-time earners struggle to save consistently.

Salary feels abundant early-month → impulsive spends → regret at month-end. Saving is manual and effortful.

UPI is used many times daily, but saving is not.

Goal & Success Metrics

North Star: 10+ saving days/month per user.

Targets (90 days): Activation 30–35%

Pilot→Full 40–55%

Avg ₹150–₹250 saved/mo

D30 retention +6–8%.

Guardrails: Pause/disable <15%; reversals <5%.

Target User

Rahul (23): First job, uses UPI 5–12×/day, spends freely early in month, anxious at month-end; wants effortless saving with control.

Solution Overview

Auto-Save converts UPI spends into micro-saves. User chooses Round-Up, Fixed, or Smart Hybrid (recommended). Runs in background with limits, pause, reverse. Delivers micro-wins and month-end relief.

Key User Stories

Enable in 1 tap; choose mode (3).

Set daily/weekly/monthly caps.

See logs & total saved.

Pause/reverse anytime.

Clear notifications & weekly summary.

NFRs — Safe & Effortless

UPI-compliant consent & encryption.

≤3 taps to enable/pause/view.

99%+ reliability.

Explainable reason codes for every deduction.

Experiment & Rollout

A/B: Pilot Mode (3-day trial) vs no pilot. Success: ≥20% activation lift with no trust drop. Phased rollout 5% → 10% → 50% → 100%.

Pilot Mode (3-Day Trial)

Try Auto-Save with a tiny cap and no mandate. Amounts stay pending. After 3 days, show total and prompt full enable.

Activation Flow (6 Steps)

Intro (value + control) → Choose mode → (Optional 3-day Pilot) → Set limits → AutoPay setup → Success → Light home visibility.

Risks & Mitigations

Primary: Wrong deductions → shadow mode, dual-check, instant reversal, reason codes.

Trust backfire → limits upfront, clear logs, soft copy.

Compliance → remote flag, RBI/UPI wording.

Dependencies

UPI/Payments • Backend rules engine • Mobile • Analytics • Compliance • Design • Support.

Analytics Events

auto_save_enabled{mode,caps,pilot}; pilot_started/completed/converted; auto_save_deduction {amount, reason}; paused/resumed/reversed; cap_reached; disabled.

Theme: Safe & Effortless • Modes: Round-Up / Fixed / Smart Hybrid • Execution: Jar Wallet + AutoPay (top-up only).

