

Product Description

Executive Summary

FiredUp is a personal finance management SaaS application designed for Polish consumers. It helps users track their income, expenses, savings goals, and loans through an intuitive web interface and mobile application.

The application offers optional bank account connectivity through Tink, enabling automatic import of transactions for more accurate and convenient budget tracking.

Product Overview

Name

FiredUp

Category

Personal Finance Management / Budgeting Application

Platform

- **Web Application:** <https://firedup.app> (Next.js, React)
- **Mobile Application:** iOS and Android (React Native/Expo)
- **Backend API:** Python FastAPI

Target Market

- **Primary:** Polish consumers (PL market)
 - **Demographics:** Individuals and families managing household budgets
 - **Language:** Polish (with English interface option)
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Core Features

1. Manual Expense & Income Tracking

- Add individual transactions with amount, date, description, and category
- Recurring transactions support
- Receipt photo attachment (optional)

2. Category Management

- Predefined expense categories (Food, Transport, Housing, etc.)
- Custom category creation
- Category-based spending analysis

3. Budget Planning

- Monthly budget limits per category
- Spending alerts and notifications
- Budget vs. actual comparison

4. Bank Account Integration (via Tink)

- **Optional feature** - users choose whether to connect
- Automatic transaction import from connected banks
- Read-only access (no payment initiation)
- Support for major Polish banks (ING, PKO BP, mBank, Santander, etc.)

5. Financial Goals

- Baby Steps methodology for debt payoff
- Savings goals with progress tracking
- Emergency fund planning

6. Loan Management

- Track mortgages, car loans, personal loans
- Payment schedule visualization
- Extra payment planning (snowball/avalanche methods)

7. Reports & Analytics

- Monthly/yearly spending summaries

- Category breakdown charts
 - Net worth tracking
 - Export to CSV/PDF
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Banking Integration Use Case

Purpose

FiredUp uses Tink to provide users with the option to automatically import their bank transactions. This eliminates manual data entry and ensures more accurate budget tracking.

Data Access

We request **read-only access** to:

- **Account Information:** Account name, IBAN, balance
- **Transaction History:** Date, amount, description, category (from Tink enrichment)

What We Do NOT Access

- Bank login credentials (handled by Tink Link)
- Payment initiation capabilities
- Credit card CVV or security codes
- Account modification capabilities

User Flow

1. **User Decision:** User navigates to Settings → Bank Connections
2. **Consent:** User clicks “Connect Bank” and is informed about data access
3. **Tink Link:** User is redirected to Tink Link interface
4. **Bank Selection:** User selects their bank from the list
5. **Bank Authentication:** User logs in directly on their bank’s website
6. **Authorization:** User grants consent to share data
7. **Callback:** User returns to FiredUp with successful connection
8. **Data Import:** Transactions are imported and available for review
9. **Categorization:** User can accept, modify, or reject imported transactions

Disconnect Flow

Users can disconnect their bank at any time:

- **In-App:** Settings → Bank Connections → Disconnect
- **Via Tink:** <https://tink.com/consumer/revocation>

Upon disconnection:

- No new data is fetched
- Raw bank data is deleted within 30 days
- Previously categorized expenses/incomes remain (until manually deleted)

Business Model

Pricing Tiers

Tier	Price	Features
Free	€0/month	Manual tracking, basic reports, 1 goal
Premium	€4.99/month	Bank integration, unlimited goals, advanced reports

Revenue Model

- Freemium SaaS with subscription upsell
 - Bank integration is a Premium feature
 - No selling of user data
 - No advertising
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Estimated Usage Metrics

Metric	Estimate
Initial Users	100-500
Year 1 Target	500-1,000
Year 2 Target	1,000-5,000
Bank Connection Rate	~30% of active users
API Requests/Day	~1,000 (at 500 users)
Sync Frequency	Once daily + on-demand

API Request Breakdown (per connected user/day)

- Token refresh: 1 request

- Account list: 1 request
 - Transactions fetch: 1-2 requests
 - Balance check: 1 request
 - **Total per user:** ~4-5 requests/day
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Competitive Positioning

Similar Products in Poland

- Kontomierz (now part of ING)
- BudgetBakers (international)
- YNAB (You Need A Budget)
- Moje Finanse (mBank internal)

FiredUp Differentiators

- Focus on Polish Market:** Native Polish language, PLN-centric, Polish bank support
 - Baby Steps Methodology:** Debt payoff framework inspired by Dave Ramsey
 - Mobile-First Design:** Full-featured mobile app with biometric login
 - Gamification:** XP system, badges, and streaks for engagement
 - Privacy-Focused:** EU hosting, GDPR compliant, no data selling
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Technical Stack

Component	Technology
Frontend Web	Next.js 14, React, TypeScript, Tailwind CSS
Mobile App	React Native, Expo SDK 52
Backend API	Python 3.11, FastAPI
Database	PostgreSQL
Authentication	NextAuth.js (Web), JWT (Mobile)
Hosting	Vercel (Frontend), VPS (Backend)
Banking Provider	Tink AB

Compliance

Regulation	Status
GDPR	Compliant
PSD2	Via Tink (licensed AISP)
Polish Data Protection Act	Compliant
Cookie Consent	Implemented

Screenshots

Note: Screenshots of the application can be provided upon request, including:

- Dashboard view
- Expense tracking interface
- Bank connection flow
- Settings page with bank management
- Transaction review screen

Links

Resource	URL
Application	https://firedup.app
Privacy Policy	https://firedup.app/privacy
Terms of Service	https://firedup.app/terms
Support	support@firedup.app

Document Revision

Version	Date	Changes
1.0	February 2026	Initial version