Feature: Pause & Resume Subscriptions (Fintech)

Problem Statement
Customers using recurring financial services (e.g., premium banking, analytics tools, or card subscriptions) may need temporary financial flexibility. Without a pause option, users are forced to cancel, leading to avoidable churn and loss of long-term value.

Objective
Allow users to temporarily suspend their subscription and associated charges while preserving their plan, pricing, and account configuration.

Success Metrics

- ≥20% reduction in subscription cancellations

- ≥70% of paused users resume within 60 days

- <1% billing errors related to pause/resume

User Stories

- As a customer, I want to pause my subscription so I'm not charged during periods of low usage.

- As a customer, I want to resume instantly without re-onboarding or losing benefits.

- As a finance admin, I want accurate tracking of paused accounts for reconciliation and reporting.

Functional Requirements

1. Users can pause an active subscription via web and mobile apps.

2. Users can select pause duration: fixed period (e.g., 1–3 months) or indefinite.

3. Billing and automated charges are suspended during the pause period.

4. Core account access remains, but premium features are restricted.

5. Users can resume manually at any time; subscriptions auto-resume at end of fixed pause.

6. Users receive in-app and email notifications for pause, upcoming resume, and successful resume.

Non-Functional Requirements

- All actions must be auditable and logged for financial compliance.

- Billing state changes must propagate across systems in real time (<5 seconds).

- Feature must comply with financial regulations and internal risk controls.

Out of Scope

- Partial plan pausing or feature-level billing adjustments.

- Retroactive refunds for time before pause.

Dependencies & Risks

- Dependency on billing engine and ledger systems to support charge suspension.

- Risk of revenue leakage or compliance issues if resume logic fails.