



FinGenie AI

Your Personal Financial Brain – Smarter Payments, Safer Plans,
Simpler Life



Team – Coding Wizard



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Problem Statement & Scope of Innovation

Problem Statement

Build an AI-powered solution that enhances any aspect of the payments ecosystem — from payment optimization and fraud detection to personalized rewards, budgeting, or innovative payment experiences. The goal is to make payments smarter, more efficient, and user-centric for individuals or businesses.

Scope of Innovation:

We propose an **AI-powered autonomous financial assistant** — a “FinGenie AI” for payments — that:

- Learns spending behavior
- Optimizes EMI plans
- Routes payments for maximum benefit
- Automates financial decisions under user supervision

It enhances budgeting, rewards optimization, and financial health management — making payments smarter, personalized, and proactive.



Customer-Centric Approach (Working Backwards)



Target Users:

- **Primary:** Gen Z & Millennials with multiple digital payment modes (UPI, Amazon Pay, EMI, BNPL)
- **Secondary:** Salaried individuals managing multiple EMI/credit obligations
- **Tertiary:** Freelancers or gig workers with irregular income patterns

Customer Pain Points:

- Missed EMIs or penalties due to oversight
- Suboptimal usage of credit cards and reward systems
- Confusing financial decisions with no guidance
- No single assistant to automate routine financial tasks

Working Backwards:

“Can I have an AI that ensures I never miss a payment, always choose the best card to pay, and guides me like a financial guardian?”



Our Solution: FinGenie AI

Our Solution = 3 Modules Combined into One App

1. Core Module 1: PaySense AI – Autonomous Financial Brain

- Reads SMS/emails from banks, UPI, Amazon Pay
- Learns spending & goals → suggests budgets
- Executes tasks: “Pay electricity bill”, “Cancel Amazon Prime”
- LLM + RAG-based personalized financial planner

2. Core Module 2: Cognitive EMI Optimizer

- Predicts EMI defaults before they occur
- Recommends actions: refinance, adjust spending
- Uses LSTM/Prophet for income-spend prediction
- Adds BNPL/Amazon Pay Later where needed

3. Core Module 3: Smart Wallet Routing Engine

- Chooses optimal payment method per transaction
- Credit card with best cashback, EMI for large purchases, UPI for small
- Works like Razorpay routing — but for consumers



Our MVP: What We'll Build by June 22



We will deliver a working prototype of:

1. PaySense AI Lite

- Reads mock SMS/email transactions
- LLM+RAG answers queries like “Can I afford this?”

2. Smart Wallet Router (basic rule engine)

- Chooses cheapest payment option using dummy API logic

3. React Native App

- User login, transaction parsing, chat bot, payment suggestion screen

Tech Stack:

- LLM Model + LangChain
- Python/Flask for logic
- React Native frontend
- Firebase for auth/mock data



User Journey & App Mockup

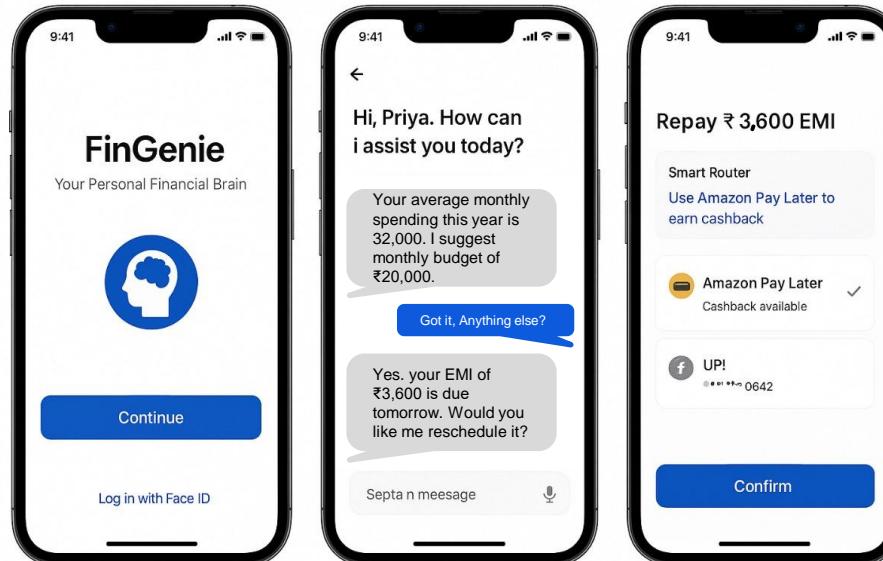


Step 1: User logs in → FinGenie syncs mock transactions

Step 2: LLM suggests budget plan + alerts EMI due

Step 3: Router recommends payment via Amazon Pay Later

Step 4: User confirms with one tap





Competitive Edge: Why FinGenie Is Unique



Feature	FinGenie AI	CRED	Fi Money	Walnut
Autonomous Payment Routing	✓	✗	✗	✗
Personalized Advisor	✓	✗	✗	✗
EMI Default Prediction	✓	✗	✗	✗
Multi-source Data Reading	✓	✗	✓	✓
Built for Amazon Ecosystem	✓	✗	✗	✗



Success Metrics & Impact

Success Metrics:

- Reduction in missed EMI payments (target: 90% reduction)
- Monthly savings via rewards optimization (target: 5-15%)
- Financial score generated by AI (tracking improvement)
- High NPS (>80%) for ease of use and trust

Impact:

- Financial empowerment for non-experts
- Simplifies complex decision-making
- Prevents defaults → improves credit scores
- Builds trust in the payments ecosystem



Scalability & Expansion



Scalability:

- Expand to integrate with **banking partners, NBFCs, and credit bureaus**
- Onboard via secure consent-based APIs (e.g., Account Aggregator)

Marketplace Expansion:

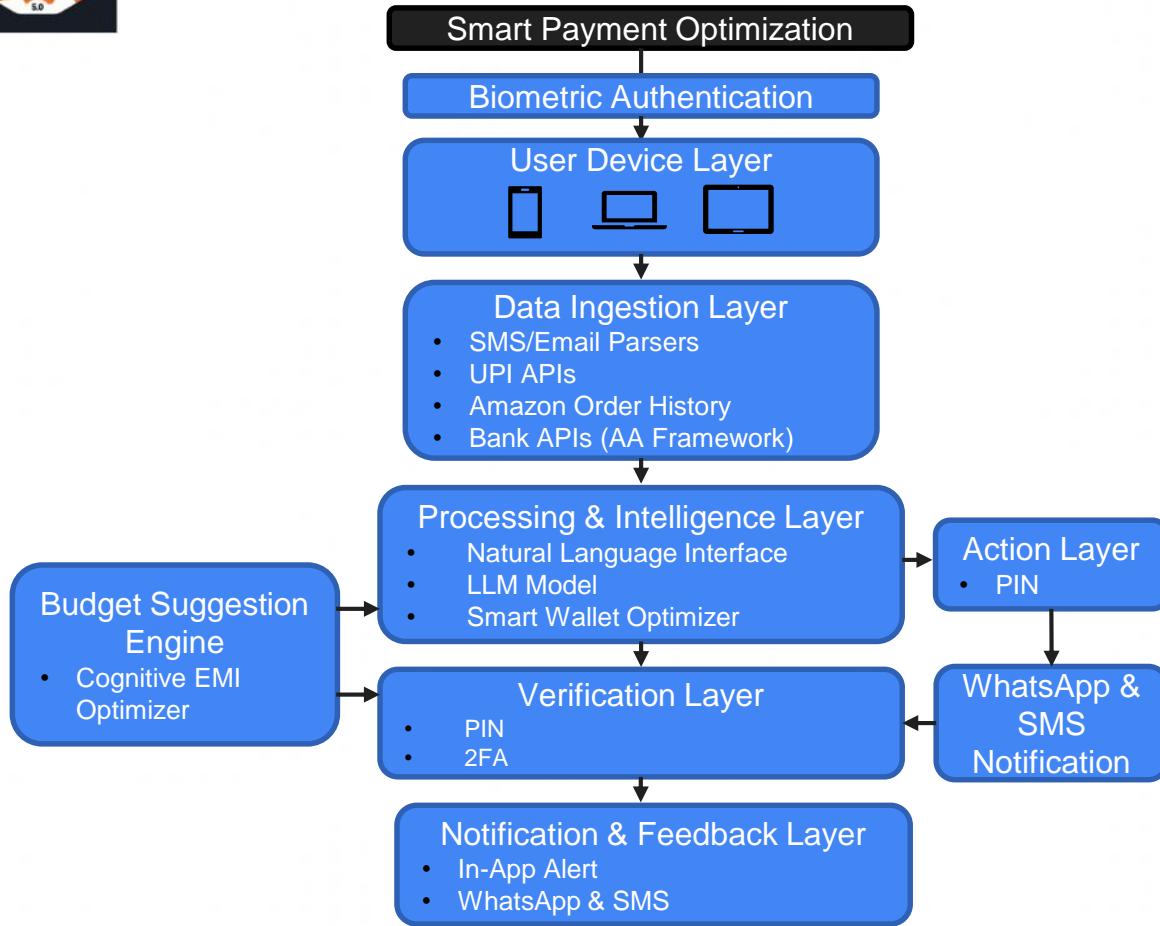
- Offer PaySense as a **plugin within Amazon Pay**
- Monetize via **premium features or financial product referrals**
- Scale to support **small businesses** for cashflow optimization

Global Expansion:

- Adapt solution for other digital payment ecosystems (e.g., U.S. BNPL, Europe SEPA, etc.)



Architecture Diagram



Security & Compliance Overlay

- AES – 256 Encryption
- OAuth 2.0 + OpenID
- TLS 1.3
- GDPR – RBI Guidelines Compliant



Data Security & Privacy



1. User-Level Security

- Biometric Authentication (FaceID/Fingerprint) for app access
- PIN Verification before executing financial transactions
- Two-Factor Authentication (2FA) for sensitive actions (e.g. linking new bank account)

2. Data Encryption

- AES-256 Encryption for data at rest (stored data in databases)
- TLS 1.3 for data in transit (API calls, SMS parsing, email scanning)
- End-to-End Encryption on user-device communication for voice inputs

3. Secure Data Access

- OAuth 2.0 + OpenID Connect for integration with third-party APIs (Amazon Pay, banks)
- Role-Based Access Control (RBAC) for microservices (AI Engine, Router Engine)
- Access Tokens with limited scope & expiration for API access

4. Regulatory Compliance

- GDPR & RBI Guidelines compliant data storage practices
- Data Minimization: Only essential data is collected and processed
- User Consent Management: All financial access is opt-in with explicit consent



Amazon Synergy: Why FinGenie Fits



- Smartly reroutes payments to Amazon Pay or Amazon Pay Later
- Offers GPT-based support inside Amazon Pay app
- Can be deployed as API or plug-in into existing Amazon Pay infra
- Encourages financially healthy behaviors → increases Amazon Pay retention



Others (Bonus Add-ons)

- **Security-first design:** Biometric/verbal approval needed for any money movement.
- **Browser extension prototype** for Smart Routing during checkout.
- **Integration-ready APIs** for banks, cards, UPI providers.
- **Gamified financial health score** to increase engagement.