BillBuddy – WindSurf-AI Task Prompts (v3)

UX Enhancements & Growth Features

Month 6 – UX Enhancements & Growth

6.1 Gamification: Badges & Challenges

WindSurf-AI Flow: badges_streaks
DB: add `user_badges`, `challenge_participation`, `bill_streak`.
Backend cron increments streaks; awards badge on thresholds; challenge opt-in & completion logic.
Flutter: `BadgesPage` with Lottie; push notification on unlock.
Tests: unit streak calc, integration unlock flow.

6.2 Referral Program & Deep Links

WindSurf-AI Flow: referral_program
DB `referrals`.
Backend /generate, /redeem; Firebase Dynamic Link & QR PNG.
Flutter share sheet & referral status UI.
Tests: deep link redemption, premium credit.

6.3 Savings Share Cards

WindSurf-AI Flow: savings_share
Cloud Function renders HTML→PNG share card on savings events.
Flutter dialog with share intent.
Tests: mock $ savings.

6.4 Smart Bill Forecast & Calendar

WindSurf-AI Flow: smart_forecast
Backend recurrence calc, cashflow prediction, /forecast/90days.
Flutter `CalendarTab` timeline + safe-to-spend.
Tests: recurrence & API snapshot.

6.5 Extra Payment Goal Automation

WindSurf-AI Flow: payoff_goal
DB `goals`.
Algorithm allocates surplus; CRUD endpoints.
Flutter `GoalWizard`.
Tests: surplus detection.

6.6 Adaptive Theming & Dark Mode

WindSurf-AI Flow: adaptive_theme
ThemeMode.system; OLED variant; high-contrast pref.
Settings toggle; golden tests.

6.7 Dashboard Layout Toggle

WindSurf-AI Flow: layout_toggle
Provider switch; card grid vs timeline.
Preference saved in shared_prefs; widget test.

6.8 Widgets & Watch Complications

WindSurf-AI Flow: home_widgets
iOS WidgetKit, Android Glance, watchOS complication.
Background fetch update.
CI include widget build.

6.9 Receipt Vault & Open Ledger

WindSurf-AI Flow: receipt_vault
Hash payment JSON, store IPFS CID.
/receipts/export PDF/CSV.
Flutter ReceiptTimelinePage.

6.10 LLM Support Chat

WindSurf-AI Flow: live_chat_support
Assistant w/ retrieval; function call escalate.
Chat UI; privacy guard.
Tests: low confidence escalation.

6.11 Sponsored Badges & Cash■Back Match

WindSurf-AI Flow: offers_enhancements
Extend `offers` schema with sponsor fields.
Cashback match rules on Plaid txns.
Paperless tracker counter & insight card.