

Business Requirements Document (BRD)

Feature Name: Bill Reminder

Project Type: Independent Prototype (Upskilling Phase)

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1. Executive Summary:

The Bill Reminder feature is designed to help users stay on top of upcoming payments by providing timely, automated notifications. It enables users to log bills, receive multi stage reminders and manage payment statuses through a dashboard interface. This prototype was developed during a focused upskilling phase to demonstrate product ownership, stakeholder empathy and precision in documentation.

2. Business Objective:

To reduce late payments and improve financial discipline by offering users a structured, proactive reminder system for bills. The feature aims to increase user engagement, minimize missed dues and enhance trust in the platform's utility.

3. Background:

User research and behavioral analysis indicate that many individuals forget bill due dates leading to penalties and stress. Existing solutions are either too generic or lack customization. This feature addresses that gap by offering personalized reminders, snooze options and a clear dashboard view of upcoming bills.

4. User Personas:

- Anjali (Working Professional): Manages multiple bills monthly, needs reminders to avoid late fees.
- Ramesh (Retired Pensioner): Prefers simple, timely alerts for electricity and phone bills.
- Priya (Freelancer): Wants flexibility to snooze or reschedule reminders based on cash flow.

5. Scope:

In Scope:

- Bill logging with due date, amount and category
- Multi stage reminder system
- Dashboard widget for upcoming bills
- Push and email notification delivery
- Snooze and dismiss functionality

Out of Scope:

- Auto payment integration with banks
- Bill scanning or OCR
- Payment gateway or transaction processing

6. Functional Requirements:

- FR1 - Users can log a bill with due date, amount, and category.
- FR2 - System sends reminders at 3 days before, 1 day before and on the due date.
- FR3 - Users can snooze or dismiss reminders.
- FR4 - Dashboard displays upcoming bills with status indicators (Paid/Unpaid).
- FR5 - Notifications are sent via push and email with fallback logic for failed delivery.
- FR6 - Users can mark bills as paid manually.
- FR7 - Reminder history is logged for audit and analytics.
- FR8 - Users can set recurring bill frequency (e.g., monthly, quarterly).
- FR9 - Users can disable reminders globally.
- FR10 - Users can view a log of past reminders and actions.

7. Non Functional Requirements:

- Reminder delivery must occur within 5 seconds of scheduled time.
- System must support up to 10,000 concurrent users.
- Notifications must retry once if initial delivery fails.
- Dashboard must load within 2 seconds.
- All user actions must be logged securely.

8. Edge Cases:

- Recurring bills (e.g., monthly subscriptions)
- Partial payments before due date
- User deletes a bill before reminder is triggered
- User disables notifications globally
- Reminder set for a past date
- Duplicate bill entries
- Reminder snoozed multiple times
- Reminder delivery failure across both channels

9. Success Metrics:

- ≥30% reduction in missed payments among active users
- ≥20% increase in dashboard engagement
- ≥85% positive feedback on reminder accuracy and usefulness
- ≥95% reliability in notification delivery
- ≥90% user retention for recurring bill setup

10. Assumptions:

- Users will engage with the reminder system weekly
- Push/email infrastructure is available and stable
- Users prefer multi stage reminders over single alerts
- Users manually mark bills as paid

11. User Stories with Acceptance Criteria:

US1:

As a user managing multiple bills, I want to log each bill with due date, amount and category so that I can track upcoming payments.

Acceptance Criteria:

Given the user is on the bill entry form, when they enter valid details then the system should save the bill and display it in the dashboard, Duplicate entries should trigger a warning or require confirmation.

US2:

As a user who forgets due dates, I want to receive reminders before the bill is due so that I can

avoid late fees.

Acceptance Criteria:

Given a logged bill, when the due date approaches then the system should send reminders at 3 days before, 1 day before and on the due date via push/email.

US3:

As a user with fluctuating cash flow, I want to snooze reminders so that I can delay action without losing track.

Acceptance Criteria:

Given an active reminder, when the user taps "Snooze" then the system should reschedule the reminder for the next day and log the action.

US4:

As a user who has paid a bill, I want to mark it as paid so that I can update its status and stop further reminders.

Acceptance Criteria:

Given a bill entry, when the user marks it as paid then the system should update the status and cancel pending reminders.

US5:

As a user reviewing my bills, I want to see a dashboard view of upcoming and paid bills so that I can stay organized.

Acceptance Criteria:

Given multiple bills, when the user opens the dashboard then the system should display entries with status indicators and sorting options.

US6:

As a user who prefers minimal alerts, I want to disable reminders globally so that I can manage notifications based on my preference.

Acceptance Criteria:

Given the user accesses settings, when they toggle off reminders then no future notifications should be sent, Reminder toggle should apply across all bills.

US7:

As a user who deleted a bill, I want to ensure no reminders are sent for it so that I am not notified unnecessarily.

Acceptance Criteria:

Given a bill is deleted, when the reminder engine runs then no notifications should be triggered

for that bill.

US8:

As a user with recurring bills, I want to set repeat frequency so that I don't have to re enter the same bill every month.

Acceptance Criteria:

Given a bill entry, when the user selects a recurrence option then the system should auto generate future entries and reminders accordingly.

US9:

As a user who missed a reminder, I want to view a log of past notifications so that I can understand what I missed.

Acceptance Criteria:

Given the user opens the reminder log, when they view past entries then the system should display sent reminders, timestamps and user actions (e.g., snoozed, dismissed).

US10:

As a user who receives both push and email alerts, I want fallback logic so that I am notified even if one channel fails.

Acceptance Criteria:

Given a scheduled reminder, when push delivery fails then the system should retry via email and log the fallback event.

US11:

As a user who partially paid a bill, I want to update the payment amount so that I can track remaining dues.

Acceptance Criteria:

Given a bill entry, when the user enters a partial amount then the system should update the balance and reflect it in the dashboard.

US12:

As a user who snoozed a reminder multiple times, I want to be alerted about overdue bills so that I don't miss critical payments.

Acceptance Criteria:

Given a bill is past due and reminders were snoozed repeatedly, when the user opens the dashboard then the system should highlight the overdue status and escalate the alert.

12. Supporting Artifacts:

- Annotated wireframes showing bill entry flow, dashboard layout, and reminder logic
- Functional test cases (documented separately)