

Building an In-House Unified Help & Support Platform

1 Background & Context

By 2023, a leading fintech company's support model was not scalable and below competitive standards. With 15 lakh monthly active users (MAU) generating 3-4 lakh monthly support interactions, the ₹36 lakh annual vendor dependency was growing with each product launch.

The Crisis

- **Escalating costs:** ₹36 lakh annual vendor cost with additional fees for every new workflow
- **Poor user experience:** First Contact Resolution at just 36%, 18-hour resolution time, 3.2/5 satisfaction score
- **Slow to adapt:** 48-hour wait to update any support content, dependent on vendor SLAs
- **Competitive disadvantage:** Market leaders had AI-powered self-service with instant resolutions
- **Scalability bottleneck:** New product launches required expensive vendor customization; downtime during peak festive seasons; irregular outages during high traffic; not scalable

The Trigger

An outage during peak season exposed critical vendor dependency risks. With profitability targets and multi-vertical expansion plans (merchant onboarding, B2B payments), leadership mandated an in-house platform to eliminate recurring costs, prevent downtime, and deliver competitive AI-powered self-service.

Mandate: Build in-house platform in 4 months with measurable ROI

2 Key Stakeholders

Product Manager (Me)
End-to-end ownership, strategy, execution

Engineering
Platform development, API integrations

Design
UX/UI, mobile-first flows

Customer Support/Ops
Content management, agent workflows

Finance/Leadership
Business case, profitability tracking

3 Vendor-Based System (Before)

Step	Process	Pain Point
1. User Seeks Help	Opens app → generic "Help" section with no transaction context	No personalization, user must explain from scratch
2. FAQ Search	Scrolls through unstructured FAQ list with poor search relevance	Low discoverability, no ticket history or conversational chat
3. Ticket Creation	Integration of 2 third-party systems via our platform, re-enters transaction details	System changes by either vendor created integration issues; high friction
4. Agent Response	Generic scripted response after 18-hour average wait	Only 36% First Contact Resolution; no conversational history
5. Resolution	Multiple back-and-forth exchanges, escalations, no chat continuity	User frustration, 3.2/5 satisfaction (usability, effort, answer quality)

Monthly Impact: 3 lakh support interactions, ₹3L vendor fees, 18-hour resolution time, 36% FCR, no self-service deflection

4 Critical Pain Points

Financial Burden: ₹36L annual recurring cost + additional charges for workflow modifications and new product integrations; unsustainable unit economics

Poor User Experience: 18-hour resolution time; 3.2/5 satisfaction in usability, effort to raise ticket, and finding suitable answers; generic non-contextual support; enhancements requiring dev work cost extra

Operational Inefficiency: 36% FCR = 64% tickets needed multiple interactions; agents overwhelmed with 30-40% repetitive queries; 48-hour TAT to update single FAQ

Lack of Control: Engineering dependency for content changes; vendor roadmap dictated features; new product launches delayed 48-72 hours waiting for vendor

No visibility into what's working: No analytics on FAQ effectiveness, user behavior, or emerging patterns; no customizable dashboard—each product had different requirements; no feedback loop to Product/Engineering on systemic issues

5 Solution Overview

Built a unified, intelligent, fully in-house Help & Support ecosystem in 4 months. Vision: Eliminate vendor dependency, deliver instant AI-powered resolutions, scale seamlessly across business verticals.

A. Self-Service Knowledge Hub

Structured FAQ architecture: Product-specific paths (Account, KYC, Wallet, UPI, Cards, Recharges, Merchant Transactions)

Smart search: Contextual ranking, mobile-first navigation

40% more use cases covered vs vendor

B. Personalized Transaction Support

"Recent Transactions" widget: One-tap access to transaction-specific support

Dynamic messaging: Based on user-selected transaction from auto-generated list, shows contextual information by transaction type, sub-type, and status

Eliminated "which transaction?" back-and-forth

C. AI-Powered Chatbot

Integrated internal Chatbot API: NLP-based, trained on expanded FAQ corpus

Conversational interface: Handles refund queries, KYC, payment failures with graceful handoff to humans

60% queries handled by AI, bot rating +15%

D. Configurable Ops Panel

Ops team can update FAQs instantly: No engineering needed for content changes

Dynamic metadata config: Add new transaction types, A/B testing, scheduled updates

Live updates in 2 hours vs 48 hours

E. Intelligent Ticketing Framework

Granular TAT logic: 20+ product types, separate workflows for success/pending/failed transactions

Pre-filled context: Smart routing to specialized agent queues, deflection prompts

28% ticket deflection, 62% FCR achieved

F. Analytics & Feedback Loop

Google Analytics integration: Track user drop-offs, search behavior, article performance

Performance dashboard: Bot ratings, clickstream analysis, "Was this helpful?" feedback for content optimization

Continuous improvement driven by user behavior

6 Overall Impact of Digitization

₹36L

Annual Vendor Cost
Eliminated

96%

Faster Content Updates
(48h → 2h)

72%

FCR Improvement
(36% → 62%)

32%

Ticket Volume
Reduction

60%

Queries Handled
by AI

25%

User Satisfaction
Improvement (3.2→4.0)

Financial Impact: ₹36L annual savings improved unit economics; development cost recovered in <6 months; 35% fewer support agents redeployed to complex cases

Business Agility: Product launch support readiness improved significantly; FAQ coverage expanded by 40%; customizable dashboards for different product requirements

Strategic Enablement: Platform architecture scaled to merchant onboarding support and B2B transaction queries (new verticals); foundation for international expansion (multi-language ready)

- ✓ Defined end-to-end product vision and strategy: eliminate vendor, build AI-first self-service with <6-month payback target
- ✓ Authored detailed product specifications: transaction workflows, ticketing TAT/logic framework for 20+ product types, chatbot API integration requirements
- ✓ Managed cross-functional team through 4-month delivery; aligned Customer Support Ops, Risk & Compliance, Finance on requirements
- ✓ Owned configuration platform development end-to-end; drove AI chatbot feature from concept → launch → iteration based on bot rating feedback
- ✓ Designed analytics dashboards (Google Analytics integration, bot ratings, performance tracking) for Ops and Product teams; set success metrics (₹36L cost elimination, 60% AI deflection, 62% FCR)
- ✓ Ensured zero-disruption go-live with parallel vendor run during transition; scaled platform to merchant onboarding vertical within 6 months
- ✓ Post-launch: tracked weekly metrics (ticket volume, bot performance, user satisfaction); iterated on FAQ content based on "Was this helpful?" feedback