

Product Requirements Document: QuickPay Hub & Rewards

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Related Documents	Data Analysis Deep-Dive

1. Overview & Problem Statement

1.1 The Problem: The High-Friction Daily Payment

For a significant segment of our user base—students, office workers, and daily commuters—frequent, low-value payments are a core part of their routine. The current payment flow for these transactions (e.g., paying for daily lunch, coffee, or transport) is a source of considerable friction. The standard multi-step process (open app, find scanner, scan QR, enter amount, enter PIN) is inefficient and cumbersome when repeated multiple times a day, leading to a degraded user experience for our most engaged users.

1.2 The Data-Driven Pivot

Our initial hypothesis was that these repetitive payments were for a fixed value. However, an in-depth analysis of over 400,000 transactions revealed a crucial, nuanced insight: while users frequently purchase the similar *items*, the *transaction value often varies*. This data invalidated the concept of a simple, fixed-amount widget and forced a pivot towards a more flexible solution. Our analysis confirmed that a core group of "power users" exhibits this high-frequency behaviour, representing a valuable segment to serve.

1.3 The Solution: The "QuickPay Hub"

We will build the "**QuickPay Hub**," a dedicated section within the app that allows users to save their most frequent merchants as "Favourites." This feature strikes the perfect balance between speed and flexibility. By pre-filling the merchant's details, it eliminates the most cumbersome steps of the payment process (scanning) while still

accommodating the variable payment amounts our data revealed.

2. Goals & Success Metrics

Our primary goal is to reduce friction and increase transactional velocity for our most engaged users, leading to higher retention.

Goal	Success Metric (Target)
Drive Feature Adoption	Achieve 15% adoption of the QuickPay Hub among Monthly Active Users (MAU) within 3 months of launch.
Improve User Experience	Reduce the average time-to-transact for a "Favourite" payment to <10 seconds .
Increase Engagement & Retention	Increase the 30-day retention rate of users who adopt the feature by 5% compared to the baseline.

3. Target Audience & User Personas

This feature targets high-frequency, digitally-native users who value speed and convenience.

- **Persona 1: The University Student ("Priya")**
 - **Bio:** 20-year-old student who makes 2-3 small payments daily on campus (canteen, chai stall, stationery shop).
 - **Pain Point:** Is often in a rush between classes and finds fumbling with the QR scanner in a crowded line frustrating.
 - **Needs:** The absolute fastest way to complete her routine payments.
- **Persona 2: The Office Worker ("Rohan")**
 - **Bio:** 28-year-old professional who buys lunch from the same office cafeteria every day.
 - **Pain Point:** Has a short lunch break and wants to minimize time spent on

logistical tasks like payments.

- **Needs:** An efficient, reliable process that "just works" every time.

4. Product Roadmap & Feature Requirements

We will build and launch this feature in a phased approach to validate the core solution before investing in engagement loops.

Phase 1: The QuickPay Hub (MVP)

- **Goal:** Solve the core user problem of friction in repetitive payments.
- **User Stories:**
 - **1. Saving a Favourite:** *As a user, after completing a payment, I want to see an option to "Save this merchant as a Favourite" so I can add them to my Hub.*
 - **2. Accessing the Hub:** *As a user, I want to see a clear entry point to the "QuickPay Hub" on the app's home screen.*
 - **3. Initiating a Quick Payment:** *As a user, when I tap on a Favourite merchant, I want to see a payment screen that shows **suggestions for common payment amounts** based on my transaction history with that merchant, as well as an option to **enter a custom amount**, so I can pay quickly and flexibly.*
 - **4. Managing Favourites:** *As a user, I want to be able to remove a merchant from my Favourites list.*

Phase 2: The Rewards Loop

- **Goal:** Drive sustained engagement and build a loyalty moat that **deters users from switching to competitor UPI apps.**
- **User Stories:**
 - **1. Tracking Progress:** *As a user making a payment via the QuickPay Hub, I want to see a visual progress tracker (e.g., "3/10 payments completed") so I know how close I am to earning a reward.*
 - **2. Unlocking Rewards:** *As a user, after completing the 10th payment to a single Favourite merchant, I want to be notified and receive a digital voucher or cashback reward.*
 - **3. Reward Visibility:** *As a user, I want to see a "Rewards" section within the QuickPay Hub to view my earned vouchers and track my progress with different merchants.*

Phase 3: Power-User Enhancements

- **Goal:** Provide ultimate convenience for our most dedicated users.
- **Feature: "Pin to Home" Widget:** Users can select their single most important Favourite (e.g., "Pay Canteen") from the Hub and create a one-tap widget for it on their phone's home screen, enabling true one-tap payments via the UPI Autopay framework.

5. Out of Scope

- This PRD does not cover P2P (person-to-person) transactions. The initial release will focus exclusively on P2M (person-to-merchant) payments.