

Product Requirements Document: QuickPay Hub & Rewards

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 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 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" (defined as those with >5 repeat purchases of a single item) 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) | Justification |
|--|---|---|
| Drive Feature Adoption | Achieve 15% adoption of the QuickPay Hub among Monthly Active Users (MAU) within 3 months of launch. | This is an ambitious but realistic target based on industry benchmarks (10-20%) for a well-marketed feature targeting a specific power-user segment. |
| Improve User Experience | Reduce the average time-to-transact for a "Favourite" payment to <10 seconds . | Based on manual timing, the current flow takes ~45s. Our new flow eliminates the two longest steps (scanning, finding contact), making a sub-10s transaction easily achievable. |
| Increase Engagement & Retention | Increase the 30-day retention rate of users who adopt the feature by 5% compared to the baseline. | A more convenient and rewarding experience will create a loyalty moat, making users less likely to switch to competitor apps for their daily transactions. |


3. Competitive Landscape

While several apps offer solutions for repeat payments, the "QuickPay Hub" offers a unique combination of user control, flexibility, and engagement.

| App | Feature | Limitation | Our Advantage |
|-------------|---------------------|--|--|
| GPay | "Frequent Contacts" | Primarily for P2P; not user-curated; no rewards. | User-controlled, merchant-focused, and has a rewards loop. |

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|----------------|-------------------|--|---|
| Paytm | "My Favourites" | Can become cluttered; no smart amount suggestions. | Clean hub design with data-driven amount suggestions. |
| PhonePe | Smart Suggestions | Suggestions only appear after scanning; doesn't remove the primary friction point. | Eliminates the need for QR scanning entirely. |

4. User Interface & Experience (Wireframes)

- **Prompt to Save Favourite:** After a user makes a 3rd payment to the same merchant, a non-intrusive pop-up appears: *"You've paid Sharma Canteen 3 times this week. Add them to your QuickPay Hub for faster payments?"* [Buttons: "Yes, Save" / "No, Thanks"]
- **The QuickPay Hub Screen:** A clean, scrollable list of "Favourite" merchant cards. Each card displays the merchant's name. Tapping a card opens the payment screen.
- **The Payment Screen:** The merchant's name and UPI ID are pre-filled. The screen prominently features buttons for suggested amounts (e.g., "₹50", "₹100") based on the user's history, alongside a field for entering a custom variable amount.
- **Rewards Tracker:** On the payment confirmation screen for a "Favourite," a visual progress bar shows:  You're 3/10 payments away from a reward!"

5. 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** for their daily transactions.
- **User Stories:**
 - **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.*
 - **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.*
 - **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 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.

6. Technical Considerations

- **Backend Logic:** A new database table, `user_favorites`, will be required, linking `user_id` to `merchant_upi_id`. An additional table will be needed to track progress for the rewards loop (`rewards_progress`).
- **API Endpoint:** A new REST API endpoint will be needed (e.g., `POST /api/v1/favorites`) to allow users to add or remove merchants from their Hub.
- **Data Trigger:** The prompt to "Save as Favorite" will be triggered by a backend service that analyzes the transaction history. After a successful payment, it will query the transactions table. If `COUNT(*)` for a `user_id` and `merchant_upi_id` pair that exceeds a threshold (e.g., 3 in 7 days), a push notification or in-app prompt will be triggered.
- **Edge Case Handling:**

The system will include logic to address edge cases such as:

 - **Duplicate merchant entries**, where the same vendor may appear under different names or UPI IDs.
 - **Inactive favourites**, which will be automatically pruned after a set period of non-use (e.g., 30 days).
 - **Missed reward tracking**, such as payments made while offline or outside the QuickPay flow — these will be batch processed during sync to ensure reward continuity.

7. Out of Scope (For MVP Launch)

- This PRD does not cover P2P (person-to-person) transactions. The initial release will focus exclusively on P2M (person-to-merchant) payments.
- The "Pin to Home" widget and the full rewards dashboard are part of future phases and are not included in the scope of the initial MVP release.

8. Data Summary (Descriptive Add-on)

To validate the user need and potential impact of the QuickPay Hub, we conducted an in-depth analysis on a dataset of over 400,000 UPI-style transactions. This provided key behavioral insights into repeat purchase patterns and friction points in existing payment flows.

Key insights include:

- Roughly 18% of users exhibited high-frequency behavior, defined as making three or more transactions to the same merchant within a 10-day period.
- This segment, although small, was responsible for 43% of all low-value transactions (under ₹100), identifying them as power users for whom convenience features have the highest payoff.
- Interestingly, 70% of these repeat transactions showed variation in payment amount, highlighting that a simple fixed-amount “recharge” style solution would not address real-world needs. This prompted a pivot to an amount-suggestion-based interface.
- Manual benchmarking showed the current multi-step UPI flow takes ~45 seconds on average to complete. With merchant selection and amount suggestions pre-filled, the QuickPay Hub is expected to bring this down to under 10 seconds, offering a ~4.5x speed improvement.
- These findings strongly support both the usability and product-market fit of QuickPay Hub, with a clear focus on reducing transactional friction for habitual spenders.