

THE BIG IDEA

Smart Bill Reminders using AI

Helping Paytm users pay bills on time through predictive, personalized nudges

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Product Management Cohort 48 – Assignment 2

User & Context

Target User

- **Active Paytm bill payment user**
- Pays monthly utility bills (electricity, mobile, broadband)
- Relies on reminders rather than fixed schedules

Context

- **Complex Financial Life:** Multiple bills with different due dates.
- **Variable Patterns:** Salary cycles and attention vary month to month.

Problem Statement & Impact

The Problem

Users miss bill payments or pay late because reminders are generic, mistimed, and easy to ignore.

The Impact

For Users:

- Late fees
- Service disruption
- Financial stress

For Paytm:

- Lower retention
- Weaker trust
- Low AutoPay adoption

Research Insights & Gaps

User Insights

- Users ignore reminders received at inconvenient times.
- Frustration with the same reminder experience for everyone.
- Users often *intend* to pay later but simply forget.

Current Gap

Static, rule-based reminders with no learning from user behavior.



Why AI is Needed

Why Rules Fail

- Payment behavior varies by user & bill type.
- Fixed timing $\neq$ optimal timing.
- No prediction of missed payments.

Why AI Fits

- **Learns** from historical behavior.
- **Predicts** risk instead of reacting.
- **Personalizes** nudges at scale.

Smart Bill Reminder AI

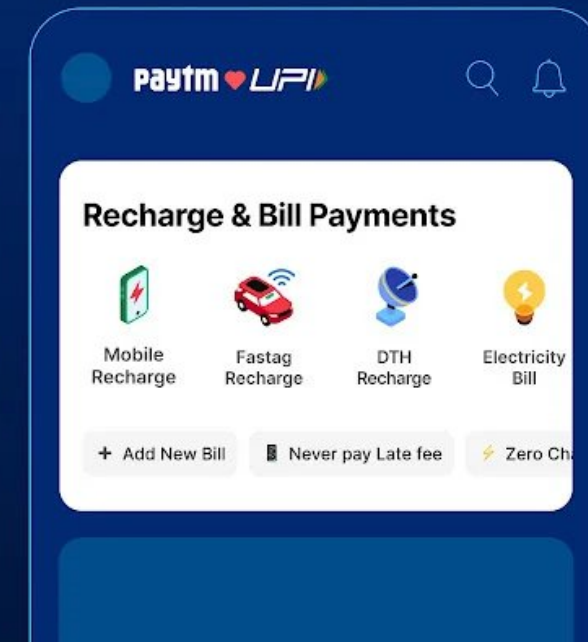
An AI system that predicts when a user is likely to miss a bill payment and nudges them at the right time, in the right way.

Core Value

- ✓ Fewer missed payments
- 🔕 Less notification fatigue
- 📈 Higher AutoPay adoption

Mobile Recharges & Bill Payments

with Autopay & smart reminders



How the AI Works



1. Inputs

- Past bill payment history
- Bill type, amount, due date
- Notification engagement patterns



2. AI Intelligence

Predicts miss risk.

Chooses best reminder timing & channel.



3. Output

Sends personalized reminder or AutoPay suggestion.

User Journey

Before

1. Bill Generated



2. Generic Reminder



3. Ignored



4. Late / Missed Payment

After

1. Bill Generated



2. AI Predicts Risk



3. Timely Personalized Nudge



4. On-time Payment

MVP Scope & Metrics

MVP Scope

- **Missed payment risk prediction:** Identifying who needs a nudge.
- **Personalized reminder timing:** Sending it when they are active.
- **Smart AutoPay recommendations:** Suggesting setup at the moment of payment.

Success Metrics

-  Reduction in late payments
-  Reminder engagement rate
-  AutoPay adoption increase