

PhonePe Features, Prioritization

Solutions (divergence)

Pre Autopay	Active Autopay
1. Feature Discoverability • Homepage nudges • Post bill manual payment • Ads & awareness campaigns 2. Build trust and data security • Introduce Trust markers to make autopay feel safe • Show existing user base data that is using autopay actively along with success stories 3. Incentives to Switch • First time utility bill payment offers for X months to test initially then build habit • Autopay referrals	1. Bill preview • A notification with bill amount preview any abrupt spikes to be called out 2. Clear alerts before deduction • Pre & post debit alerts with clear amounts • If it fails show the failure alert along with next steps (should be auto-try) and reassurance in communication 3. Easy navigation to autopay management • Touchpoint on level 1/2 navigation max 4. Autopay dashboard • A central hub to see all autopay data along with accurate numbers • Can show incentives earned through autopay if any

RICE Framework

#	Solution	Reach	Impact	Confidence	Effort	RICE
1	Feature Discoverability	3	3	3	1	27
2	Bill Preview Notification	2	3	3	1	18
2	Easy AutoPay Navigation	3	2	3	1	18
4	Build Trust & Data Security	3	3	2	1	9
5	Incentives to Switch	3	2	2	2	6
6	AutoPay Dashboard	2	3	2	3	4

Designs

Feature discoverability(Pre Autopay)

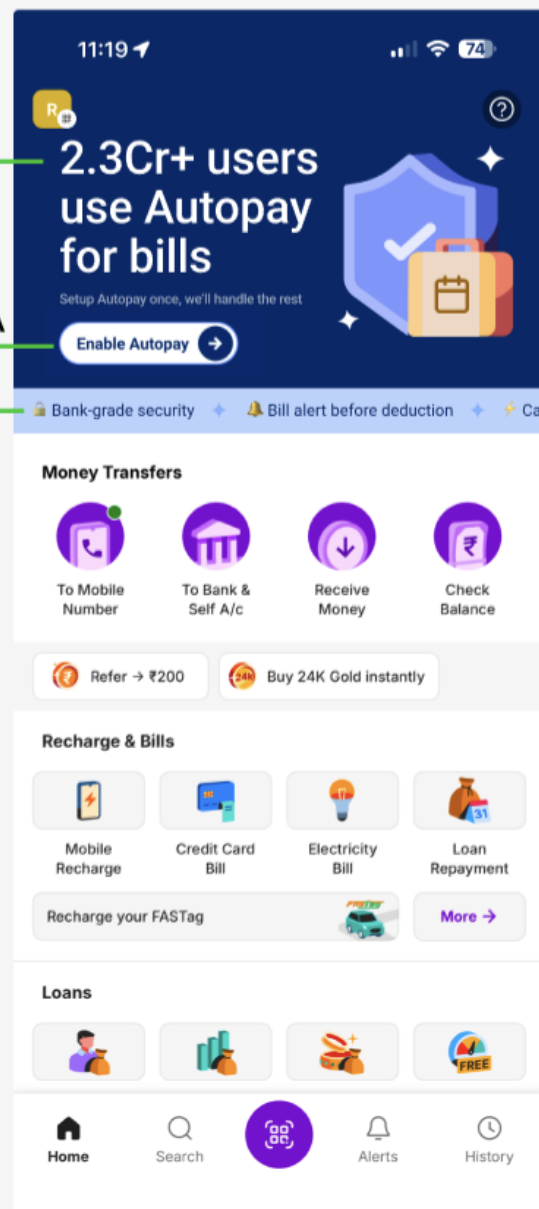
Homepage main banner for discoverability with social proof

Frame 1

Social proof

Clear CTA

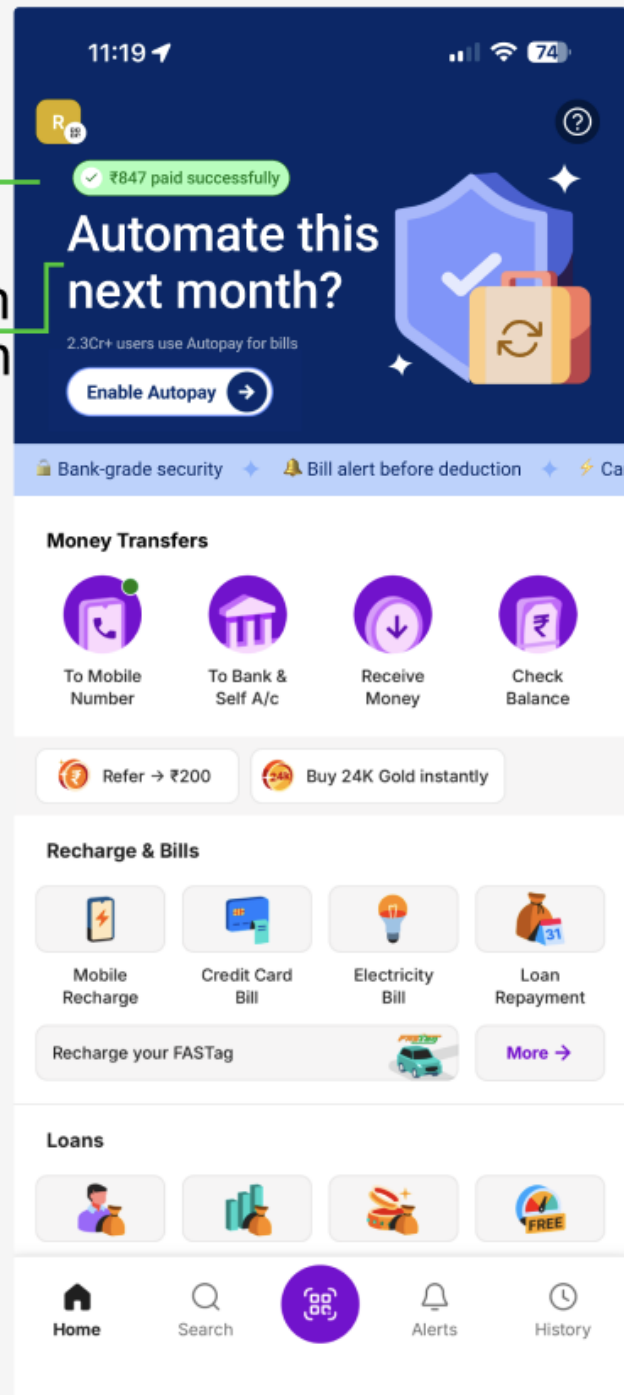
Trust
Markers



After payment of a bill for {{X}}
time if visiting the homepage again

Frame 2

Context
based
Next action
automation



After manual bill payment

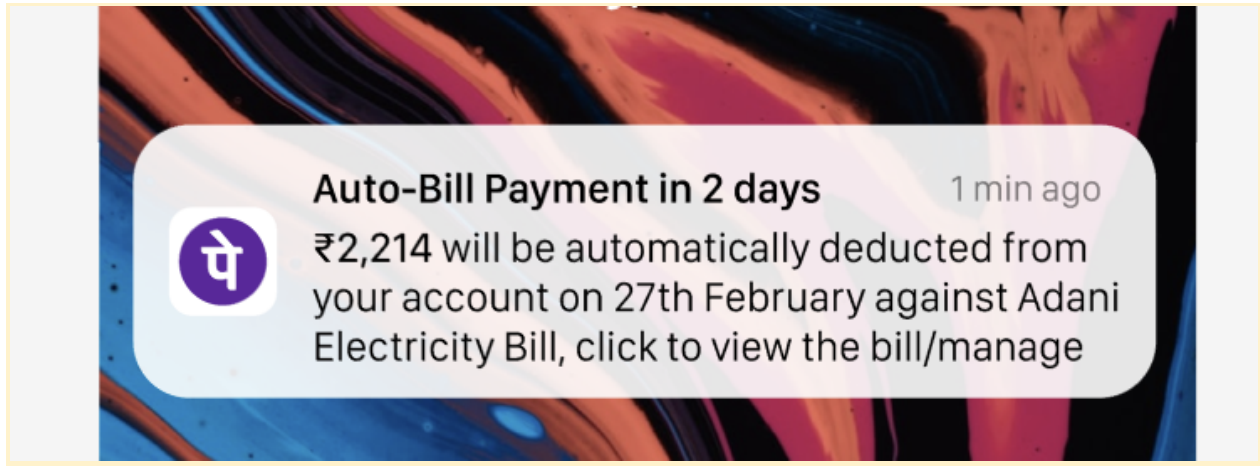
Frame 3

Trust Markers
Clear CTA

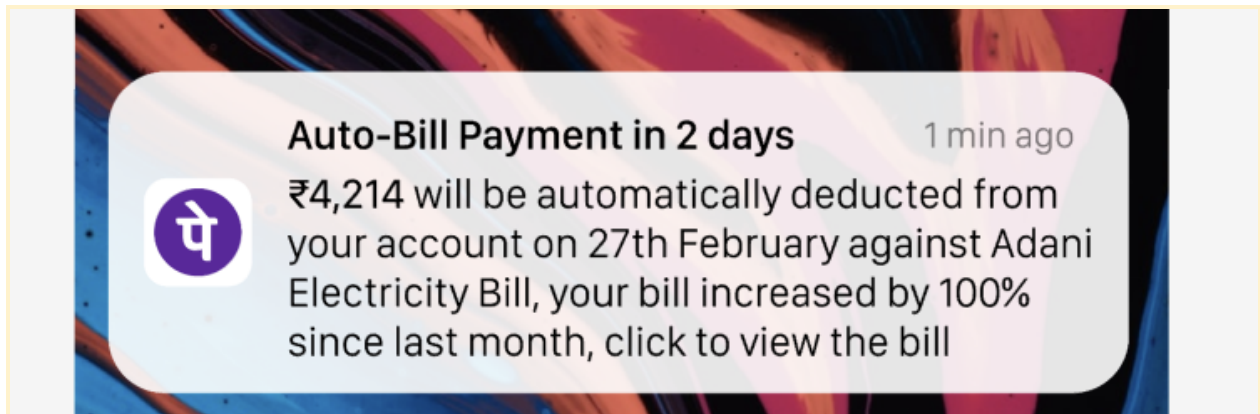


Bill Preview Notification (Active Autopay)

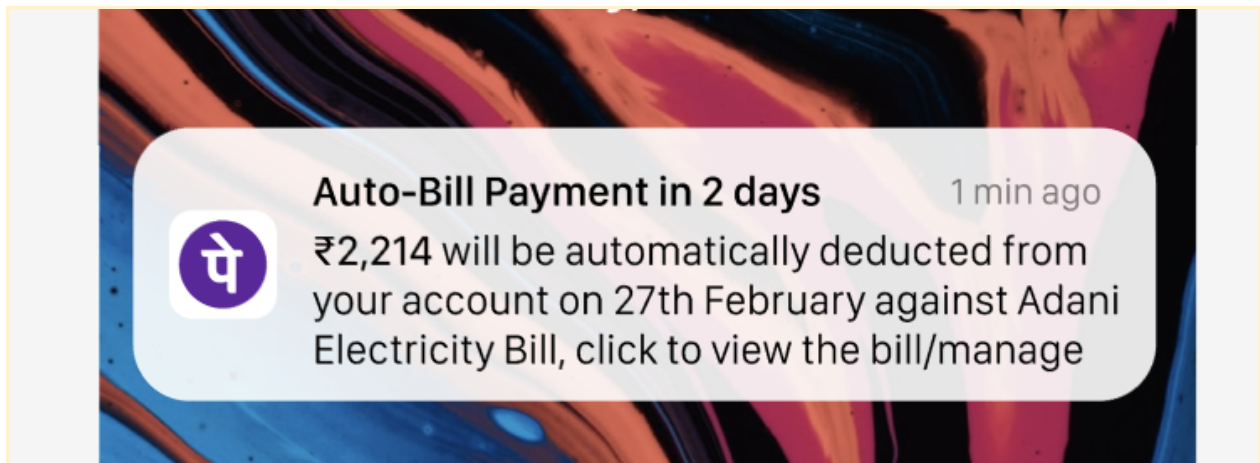
1. Bill amount + bill view option



2. Sudden spike in the bill highlighted

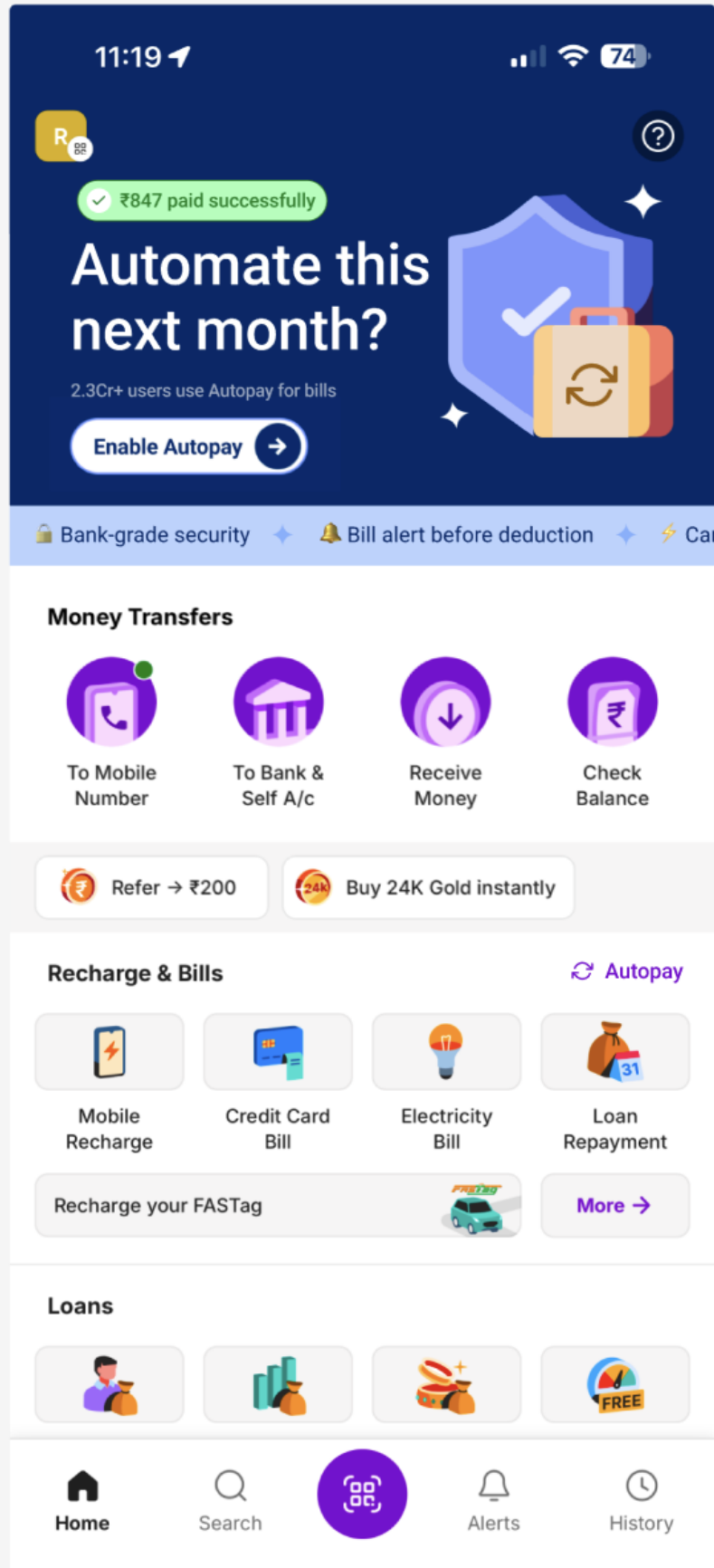


3. Autopay failed, but assurance in retry



Autopay option on Homepage

1



Success Metrics

Metric Type	Metric Name	Definition	Why it Matters
Key Metric	AutoPay Mandate Activation Rate	% of utility bill payers who successfully set up at least one AutoPay mandate	Directly measures if users are moving from manual payment to AutoPay — the core goal
Secondary Metric	Homepage Nudge Click-through Rate	% of users who click the AutoPay banner/nudge on the homepage	Measures if discoverability is working — are users noticing and engaging with the feature
Secondary Metric	Post-Payment Conversion Rate	% of users who enable AutoPay from the post-manual-payment prompt	Captures conversion at the highest-intent moment — directly tied to the nudge solution
Secondary Metric	AutoPay Mandate Retention Rate (30/60 day)	% of users who still have an active mandate 30 and 60 days after setup	Measures if users keep AutoPay on — trust is built when they don't cancel after first deduction
Secondary Metric	Bill Preview Notification Open Rate	% of AutoPay users who open the pre-deduction bill preview alert	Signals if the transparency feature is building confidence — high open rate = users feel in control
Guardrail Metric	AutoPay Cancellation Rate	% of users who cancel their mandate within 7 days of first deduction	Ensures the nudge isn't driving low-quality signups that fail on first use — early cancellation = trust broken
Guardrail Metric	Manual Payment Drop-off Rate	% of existing manual bill payers who stop paying bills altogether after AutoPay prompt	Ensures the nudge doesn't confuse or alienate users who aren't ready — we shouldn't lose manual payers

Pitfalls & Mitigations

Assumption at Risk	Failure Mode	Impact	Likelihood	Mitigation	Detection Signal	Containment / Rollback
Users will act on the nudge when shown it	Banner fatigue sets in users dismiss or ignore the homepage nudge after 1–2 exposures, CTR drops to near zero; nudge becomes wallpaper	High	High	Cap nudge frequency to max 3 impressions; rotate copy variants (social proof vs. safety vs. savings angle); only show post-payment nudge once per biller per 30 days	Homepage nudge CTR < 1.5% after 2 weeks	A/B kill the lowest-performing variant; switch to contextual nudge only (post-payment), remove homepage banner
Bill preview notification builds confidence, not more anxiety	Showing the exact bill amount 48hrs before deduction backfires — users see a high amount, panic, and cancel the mandate rather than feeling reassured	High	Medium	Add a "this looks higher than usual" spike flag with one-tap "skip this month" option rather than just showing amount; set cancellation cooling-off period of 2hrs post-notification	AutoPay mandate cancellation rate spikes > 15% within 48hrs of preview notification	Temporarily suppress spike alerts; revert notification to post-deduction confirmation only while redesigning copy

Electricity board APIs will reliably return bill amounts for preview	DISCOM API fails silently for 20–30% of users — bill preview shows "amount unavailable," destroying trust in the feature at the most critical moment	High	High	Build graceful fallback: if API fails, send notification saying "Your bill is ready — AutoPay will deduct on [date], tap to view" instead of amount; pre-fetch bill data 72hrs before due date with retry logic	% of preview notifications showing "amount unavailable" > 10%	Disable bill preview for failing DISCOMs; route those users to manual confirmation flow temporarily
Users who set up AutoPay won't cancel after first deduction	First deduction triggers panic — user didn't expect the exact timing or amount despite the preview, leading to cancellation + negative word-of-mouth that suppresses organic adoption	High	Medium	Send a post-deduction "Done! ₹X paid for Electricity" confirmation immediately; add a 7-day "how was your first AutoPay?" in-app prompt to catch dissatisfied users before they churn	7-day mandate cancellation rate > 20% of new setups	Flag cohort for outreach; trigger in-app reassurance card with "manage or pause" option before they fully cancel