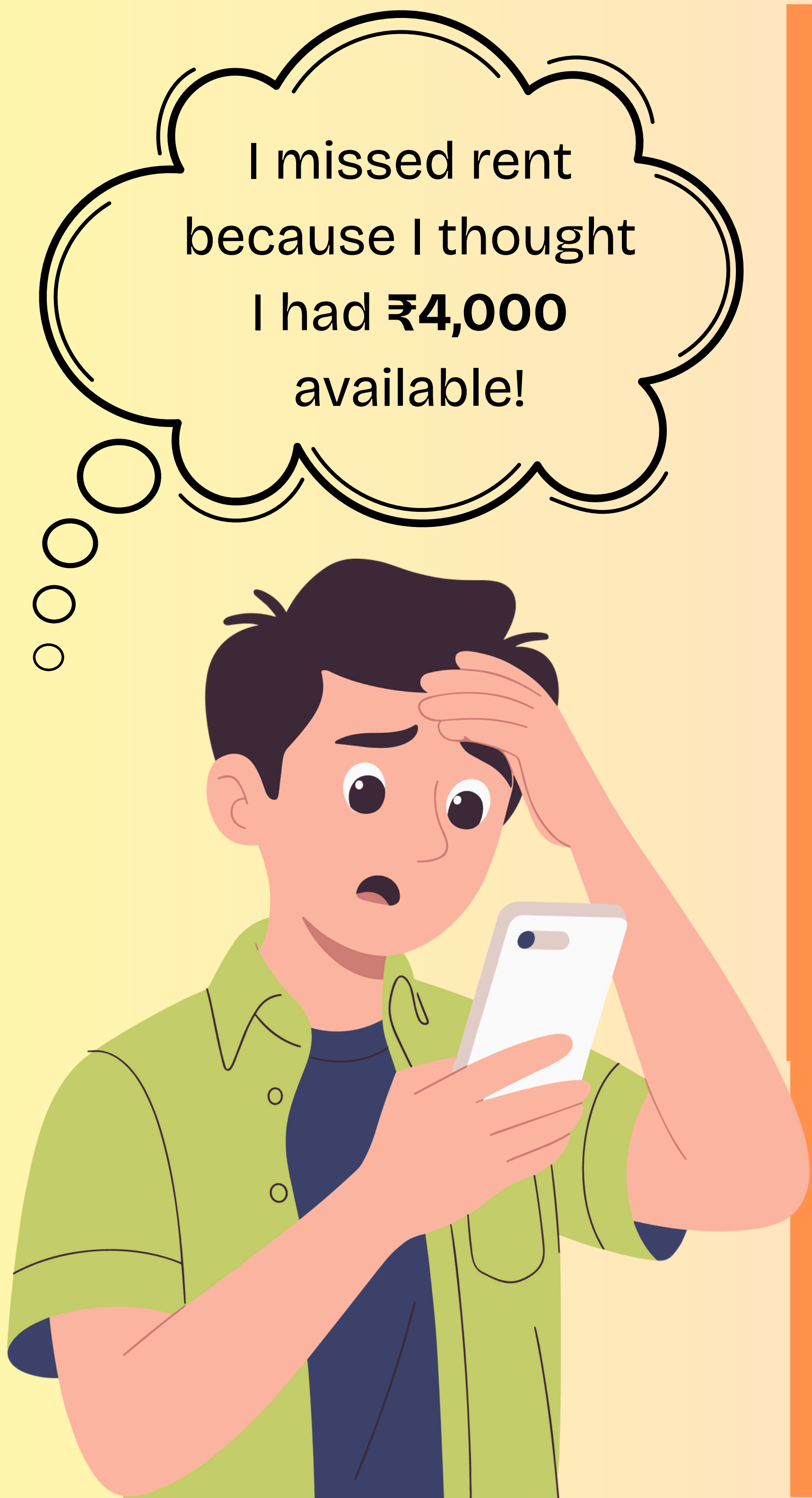
Meet

THE DISRUPTIVE DIGITS

“3 in 5 Indians now use a fintech app alongside their bank app.
Yet, when their salary hits their account, most still ask the same anxious question: ‘How much of this is truly mine to spend safely?’”



64% of consumers would consider changing deposit accounts for better service

Every day, **millions of Indians** open their banking apps simply to **check their balance** and leave anxious about whether today’s purchase will cause a problem tomorrow.

Our research showed this ‘**liquidity blindness**’ and **slow dispute resolution** as the two largest emotional pain points driving churn and fragmented app usage.

We propose to make **IDFC FIRST** the first bank app in India to combine a **forward-looking Money OS (safe-to-spend + automation)** with a **Trusted Resolution Hub (fast, transparent dispute relief).** This is not a UI redesign: it is a behavioural product that reduces anxiety and creates daily relevance.

Why It Matters

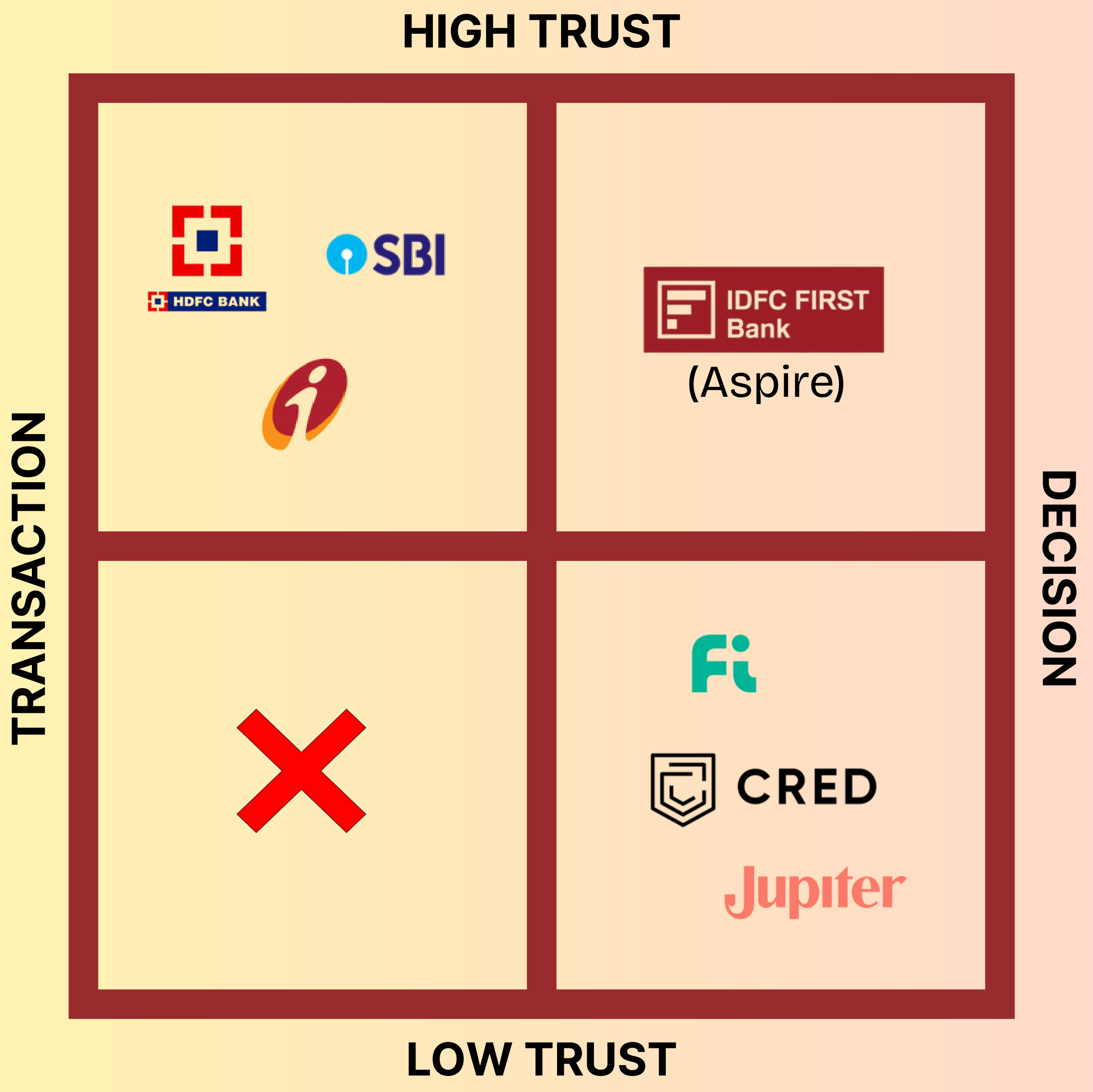
Customer Side: Customers often feel “**money blind,**” as they are unaware of their **safe-to-spend balance** after accounting for future obligations. They also feel powerless during disputes, leading to **frustration and churn**.

Bank Side : Banks that fail to solve these pain points **risk losing CASA deposits** to fintechs. High-engagement digital users grow CASA balances 15% faster

Why IDFC Has an Opportunity?

IDFC, with its digital-first positioning, can differentiate itself by not just matching peers like ICICI (who already offer spend insights and autopay) but by leaping ahead with predictive foresight (“**Safe-to-Spend**”) and protective trust (“**1-Tap Trusted Resolution**”). These are white spaces in the current market that competitors have not executed fully.

Referencing fintech adoption and consumer switching behavior



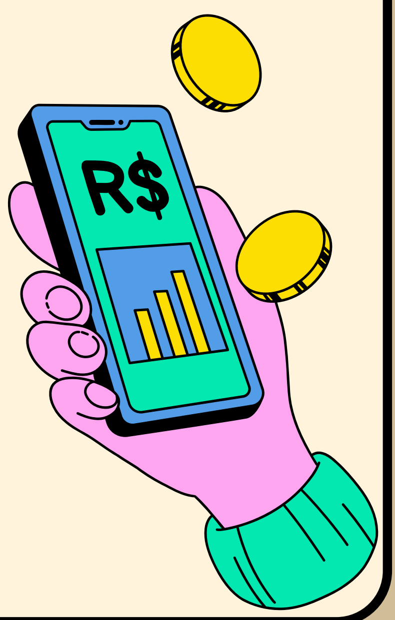
The matrix shows that consumers trust established players for **secure transactions**, while fintechs gain traction in decision-making with innovative tools but face lower trust. The **absence of players in low-trust** transactions highlights that trust is **non-negotiable for financial dealings**.

"Your balance tells you what you have.
But it never tells you what you can actually spend."

Where Banks Fall Short: Transactions Covered, Decisions Ignored

Current bank apps excel at transactional hygiene transfers, card blocks, and fixed deposits, but they fail to help customers with the decisions that matter every day.

The two interlinked problems are:
(1) Liquidity Blindness — customers cannot see a simple, trustworthy 'safe-to-spend' number after upcoming obligations
(2) Opaque Disputes — when something goes wrong, the resolution path is slow, opaque, and emotionally costly.



These **failures push users** to keep multiple apps (fintech wallets, budgeting apps) and **erode trust in their primary bank**. Industry evidence shows fintech plays an oversized role in everyday money tasks, and consumers will move deposit relationships for better digital experience, making this a **high-impact opportunity for IDFC**.

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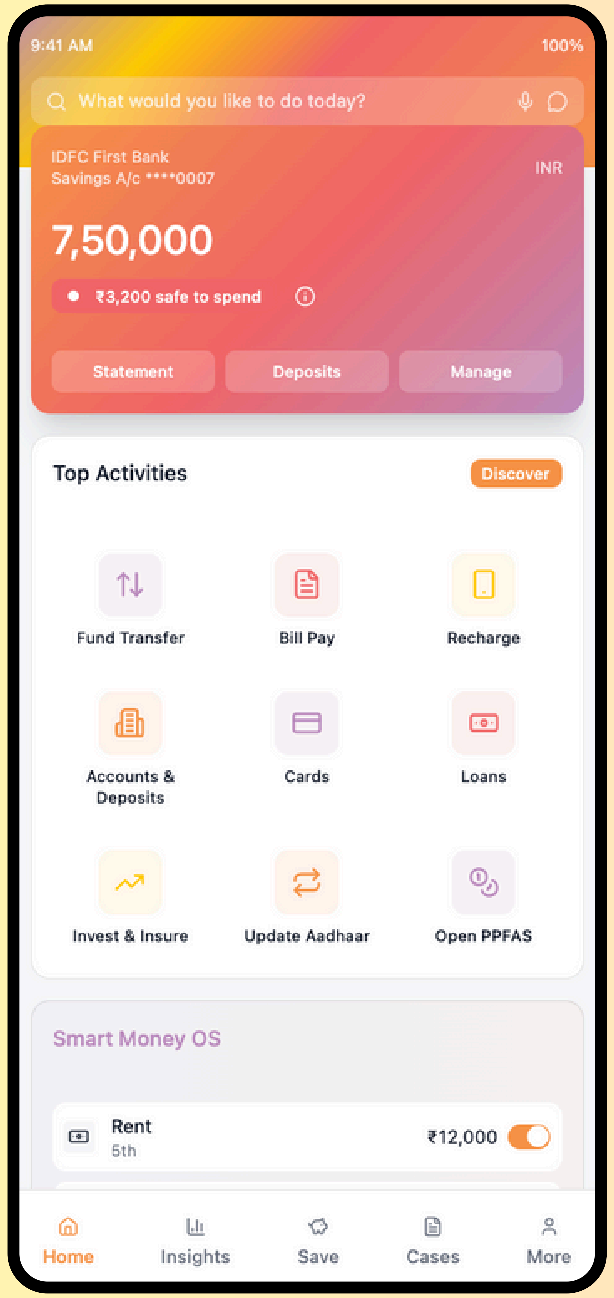
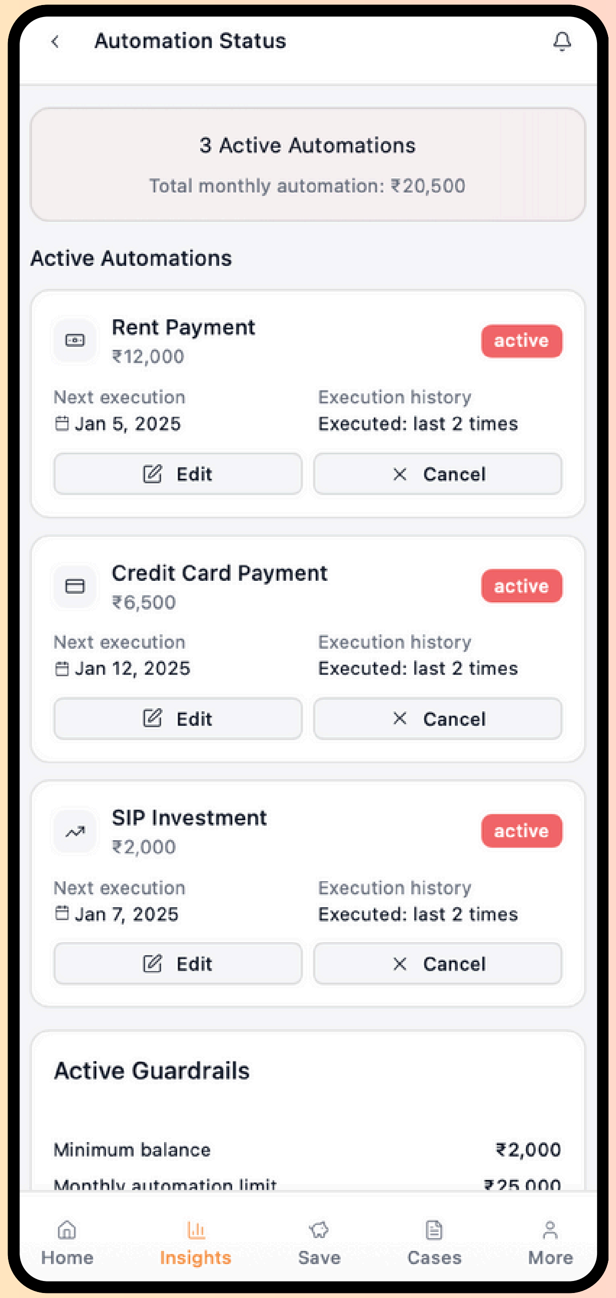
Our solution pairs 2 pillars. The Money OS gives a user one answer to the question customers ask implicitly: '**Can I afford this purchase?**' It does that with a **Safe-to-Spend forecast (7/30/90 days)**, one-tap automation approvals for recurring obligations, and **SmartSweep** micro-investing for idle cash. The Trusted Resolution Hub gives customers a single path when things go wrong: instant evidence capture, a time-boxed ETA & provisional credit where eligible. Together they prevent pain & protect customers, creating a daily habit at no subscription cost.

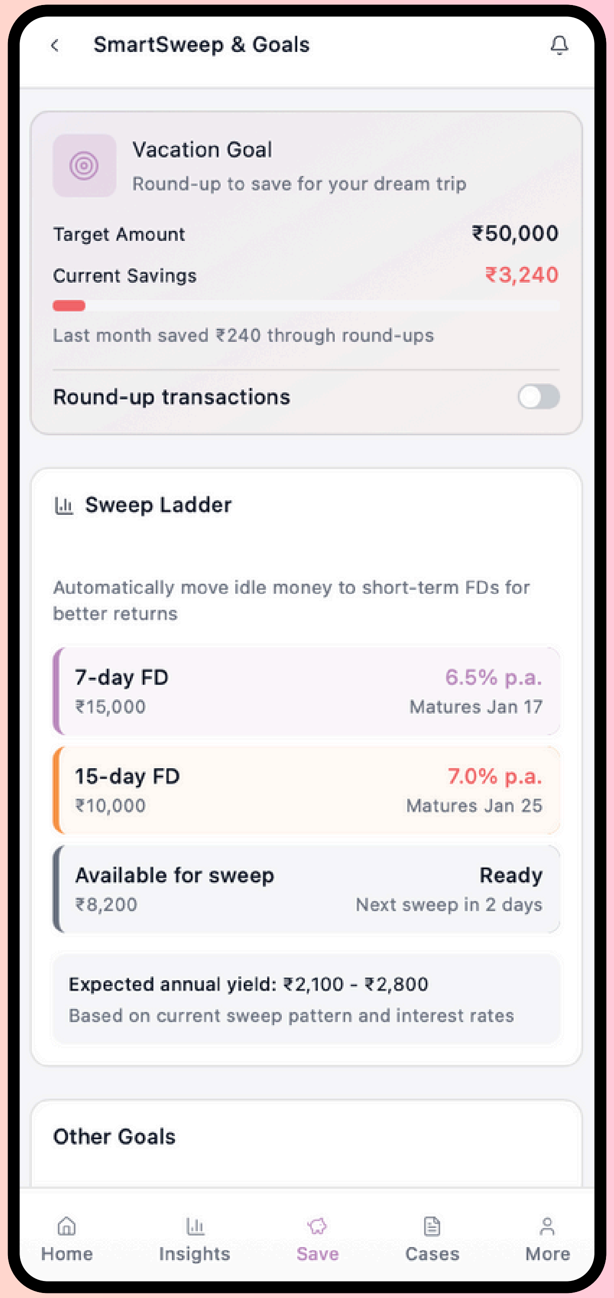
Clarity Hub



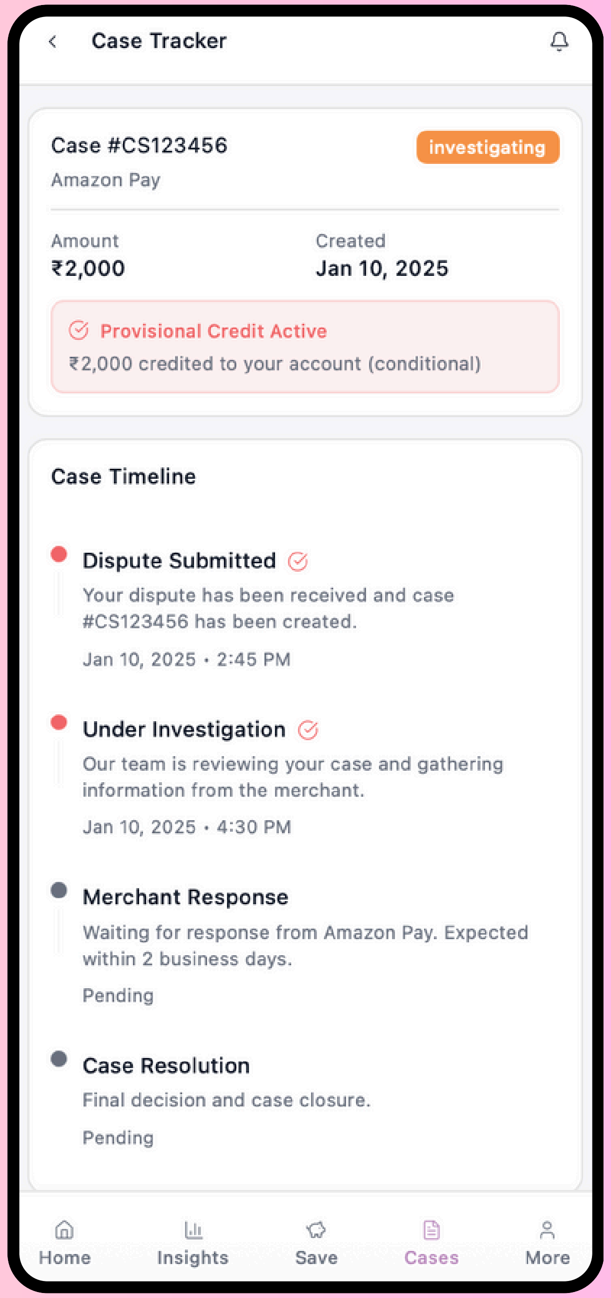
Control Center



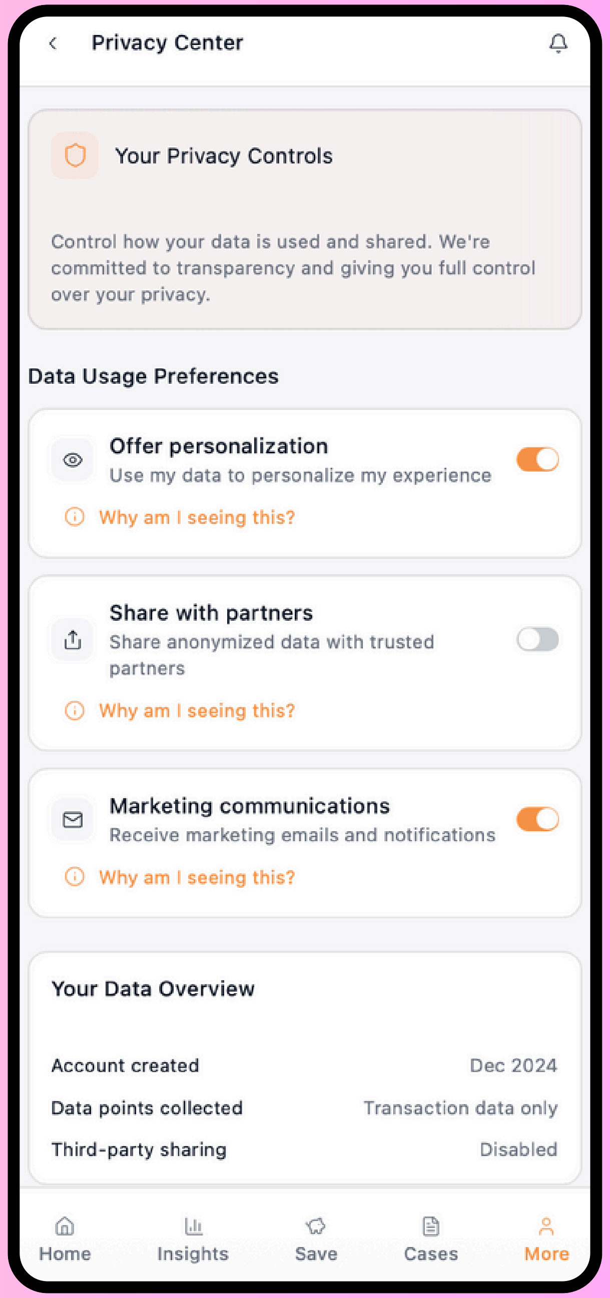
Growth Ladder



Resolution Tracker



Trust Vault



Deep dive into the features

Safe-to-Spend Forecast: The engine ingests salary/credits, recurring debits (UPI mandates, EMIs), scheduled goals and current balances to produce a conservative **7/30/90-day safe-to-spend envelope** with a confidence band (high/medium/low). The UX explains assumptions transparently so users can tweak priorities. This front-loaded clarity removes the mental math that currently makes people open multiple apps.

Approve-to-Automate: After seeing the forecast, customers are offered a batched '**approve these items**' flow. Approvals create explicit mandates (UPI Autopay, e-NACH) with user guardrails (**min balance, priority order**), and a single audit trail for cancellations. This is not a mandated auto-debit; it is a consented orchestration layer that reduces repetitive friction.

SmartSweep & Micro-Wealth: Idle funds above a user-defined buffer auto-ladder into same-bank short FDs or liquid funds with instant sweep-out. **Card/UPI round-ups feed goals**. The bank maintains a deposit relationship (CASA → sweep) rather than losing flows to **third-party wealth management apps,** directly increasing stable, low-cost funding.

1-Tap Dispute + Provisional Credit: For eligible cases (pre-defined rule set), the app immediately issues conditional provisional credit up to a cap and creates a tracked case with ETA. This reduces customer anxiety and repeat contacts; reversals happen only after investigation with clear communications. The combination of proactive prevention and visible protection is what incumbents lack.

Transaction → **Forecast** → **Approve** → **Execute**

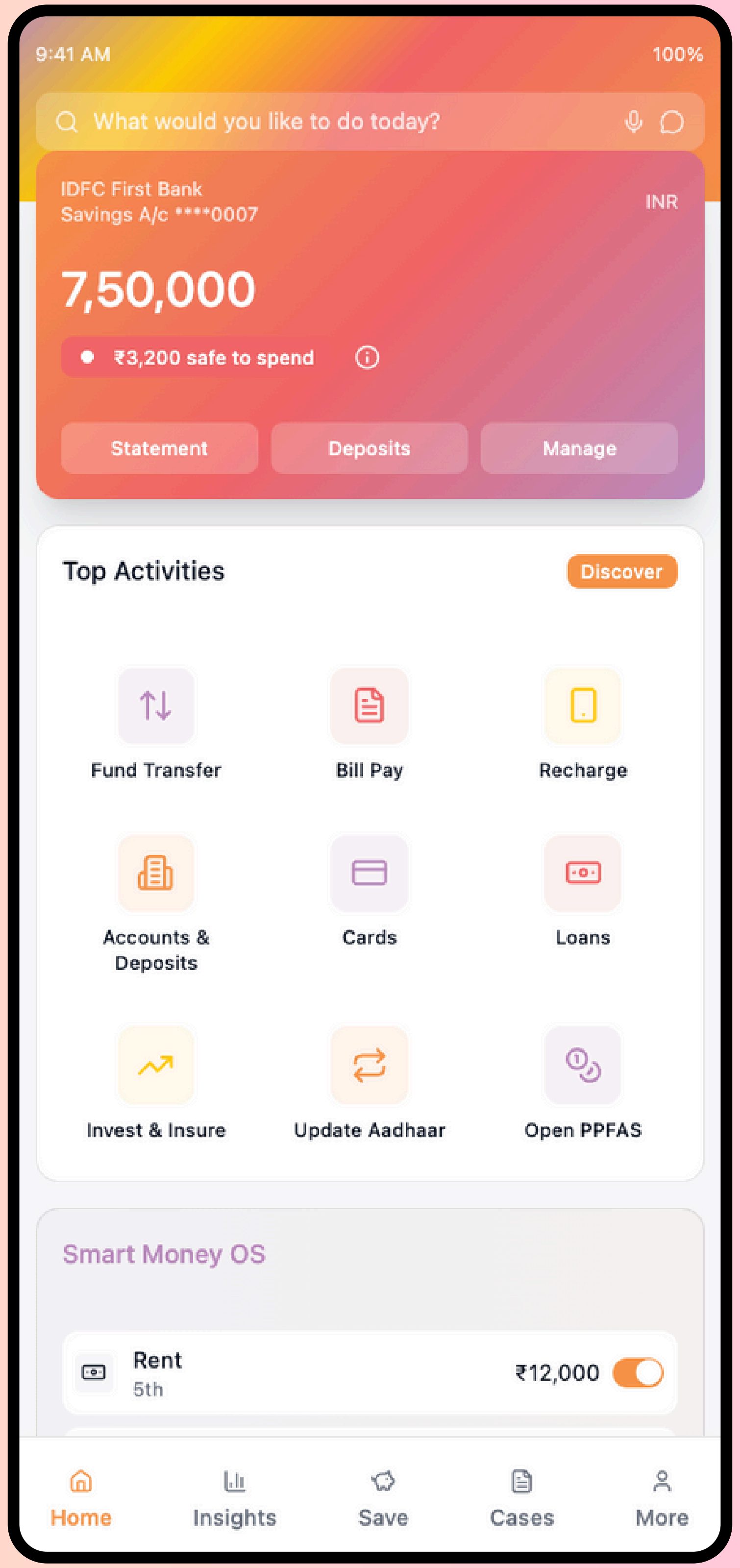
Failed Transaction → **1-Tap Dispute** → **Eligibility check** → **Provisional Credit** → **Case tracking**

Reference for engagement/impact rationale: Data from open-banking/engagement vendors show that banks implementing decisioning + PFM saw meaningful engagement and conversion lifts — e.g., Personetics' case studies show up to 35% higher digital engagement and much higher product conversion on advice. Use this in the speaker note to justify impact assumptions.

Prototype & MVP Evidence

To demonstrate viability, our MVP focuses on three deliverables: (A) **Safe-to-Spend core and UI** (7-day conservative forecast + explanation panel), (B) **Approve-to-Automate** for top-3 recurring items with consent & audit trail, and (C) **1-Tap Dispute with ETA** (no provisional credit for MVP).

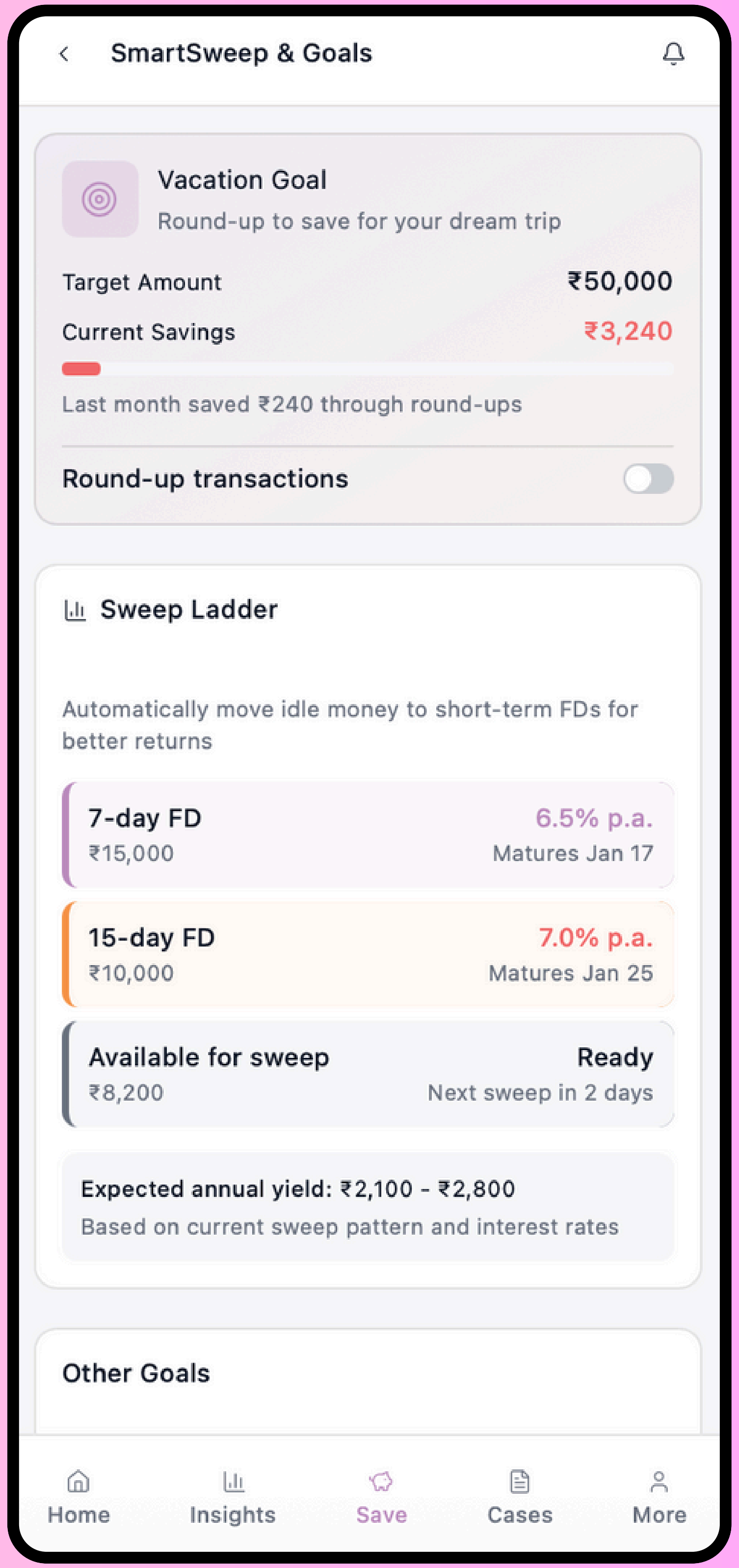
These features require modest backend additions (**event stream for transaction events, recurring debit detection**) and UX work. We will **validate with a 10% randomized pilot** among salaried retail customers and measure primary metrics: active sessions, feature adoption, reduction in missed payments, and dispute contact volumes. The Figma prototype included below models the exact user flow the pilot will test.



Navigation Overview

Effortless navigation is enabled through the bottom tab bar, allowing users to switch between core sections: **Home, Insights, Save, Cases, and More.**

Key tasks such as **fund transfer, bill payments, and account management** are accessible from "**Top Activities**" on the Home screen, reducing steps and friction for frequent actions. Shortcuts like "**Discover**" or "**Update Aadhaar**" ensure users can complete essential tasks without menu navigation.



Expected Impact: metrics, targets & rationale

Delivering these two pillars creates measurable business value across acquisition, retention and funding. For adoption targets we use conservative, evidence-backed assumptions: if active users are nudged daily with Safe-to-Spend and automation prompts, we expect **DAU/MAU** to move from **~0.25 (1–2 logins/week) to ~0.5–0.6 (4 logins/week)** within six months for the engaged cohort; this is consistent with digital challengers and PFM deployments which report **2–3x engagement** lifts on active features. Higher engagement yields higher cross-sell: our model assumes a **10–15% lift in conversions** for time-sensitive pre-approved offers because customers make purchase/investment decisions in-app when their forecast shows room to act.

On funding and costs, even a small re-capture of idle balances via SmartSweep **(2–3% of activated users' average balances)** yields material CASA growth because the funds remain within bank deposit products rather than third-party pockets. Improved trust from fast dispute handling reduces repeat contact-center logs **(we target a 20–30% reduction) and reduces churn** — EY and other industry studies show consumers are prepared to move primary deposit relationships for demonstrably better digital service, giving IDFC a real retention lever. All projections will be validated in the pilot with **A/B cohorts and pre-specified statistical tests**.

Business Impact

Engagement →	CASA uplift →	Cross-sell revenue →	Cost savings on service
40%	5-8%	10%	

Feasibility, Risk & Scalability (operational plan)

Feasibility is high because the technical building blocks already exist in **IDFC's stack: transaction history, mandate registry, CRM and core ledger systems**. The work is mostly integration, event-driven orchestration, and operational rule-setting (eligibility for provisional credit).

Operationally, provisional credits require a reserve and automated rules (**tenure, device reputation, transaction patterns**); we will run a controlled pilot with progressively higher caps tied to observed reversal rates.

Risk mitigation includes strong **fraud detection**, clear consumer disclosures, **clawback processes**, and compliance sign-offs. The solution scales naturally to other segments (**SMEs for cash-flow forecasts, creator teams for shared wallets**) because the core engine is forecasting + orchestration.

Process Flow: End-to-End

Collect Transactions

Gather real-time data from core banking systems

↓

Apply Rules

Run eligibility checks and risk controls automatically

↓

User Actions

Prompt users for approvals or credits based on rules

↓

Monitor & Track

Log outcomes, monitor risks, and update metrics

From Today to Tomorrow

Metric	Current (Baseline)	With Solution
Daily Active Users / MAU	18%	30%+
NPS	25	45
CASA Balance Growth	6% YoY	45
Complaint Resolution Time	8–10 days	45

CALENDER

We recommend a staged approach:

- **0–90 days**: build Safe-to-Spend + Approve pilot.
- **90–180 days**: scale with SmartSweep and provisional credit pilot for low-risk cohorts;
- **180–360 days:** full automation and segment expansion.

We are asking IDFC FIRST for a pilot commitment: 3 months of product & ops time, a **₹75 lakhs reserve** (modelled and recoverable) for provisional credit testing, and help integrating event feeds for a **10% randomized cohort** (salaried retail customers). In return we will deliver validated engagement lifts, disputes-to-resolution time cuts, and a first tranche of **CASA uplift projections within 90 days**. Partnering with tech vendors (**PFM/analytics partners**), UPI ecosystem teams, and a small operations pod will unlock rapid scale. Approve the pilot and we will deliver a clickable Figma prototype, a tested MVP, and a board-ready performance dossier three months from kickoff.

Ask (from IDFC)	Commitment (Pilot Timeline)	Expected Early Returns (90 Days)
• 2 FTEs (1 product owner + 1 engineer) for 6 weeks to integrate Safe-to-Spend & 1-Tap Dispute MVP into existing app sandbox. • API access for transactions, recurring mandates, and dispute management sandbox. • Budget: ₹15–20 L for UI/UX, QA, and limited roll-out push notifications.	• MVP live to 10K customers in **90 days**(existing app users, opt-in). • Weekly check-ins, 3 sprints of 3 weeks. • Post-pilot scale decision at Day 90 based on KPIs.	• **Engagement:** +25 % DAU vs control group. • **NPS:** +12 points uplift on dispute resolution experience. • **CASA Growth:** 5 % higher average balance in pilot cohort. • **Ops Cost Saving:** 15 % fewer repeat calls on payment disputes.

Give customers clarity and the bank will keep their trust - that is the highest-margin loyalty left in retail banking.