Bridge My Bill: Roadmap Recommendation Pack

Two-quarter roadmap: what to build, in what order, and why

Prepared by Pratyush Singh · October 28, 2026

Recommendation stress-tested against delays, alternative schedules and outside benchmarks.

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Sections 2 to 4 are the exercise materials exactly as provided. Section 5 prints every tab of the completed workbook with values as calculated; the live Excel file remains the working model. Bridge My Bill is a fictional company; all data was created for the exercise.

Bridge My Bill: Line Memo

Oct 28, 2026 · Pratyush Singh

Recommendation

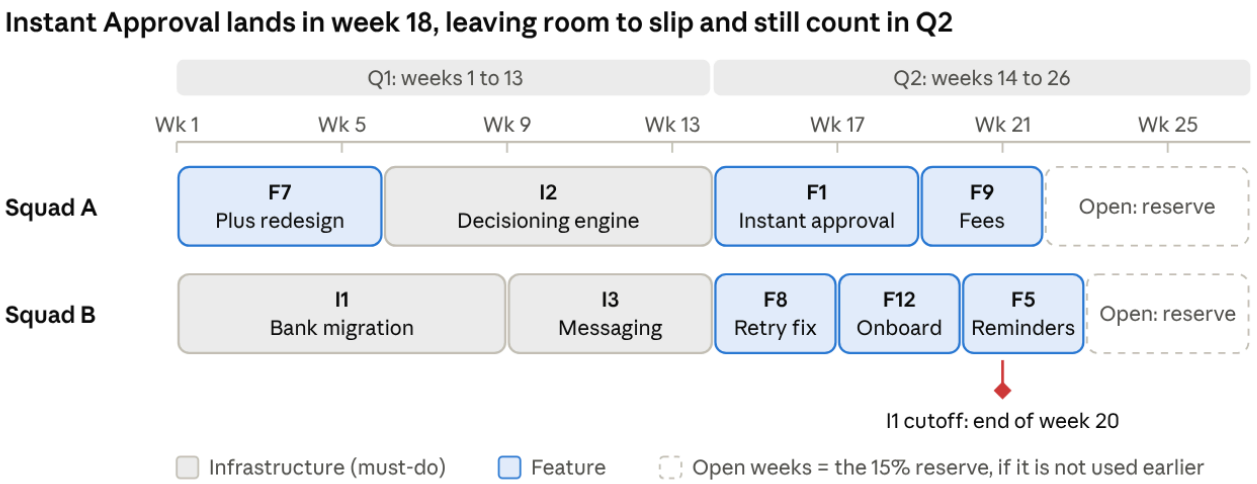
Build the three infrastructure projects and six features: 43 of 44 squad-weeks. Squad A opens with the Plus redesign, which needs nothing else and whose revenue compounds the earlier it ships. It then builds the decisioning engine (done week 13), Instant Approval (week 18) and tiered fees. Squad B builds the bank migration (done week 8, 12 weeks before the cutoff), the messaging platform, then the repayment fix, onboarding and reminders. The schedule is built so that Instant Approval, which carries most of the activation gain, still lands in Q2 even if the 15% time reserve gets used through the year rather than at the end. One scope change: ship Plus without the free-express bundle, which would give away about $66k a month in fees today's members already pay; this needs Monetization's sign-off.

The 12 features in plain English

#	Feature	What it means for a user	Decision
F1	Instant Approval	Today a new user connects their bank and learns the next morning whether they're approved. With this, they find out in seconds, while still in the app.	Build
F2	Bill Calendar	The app reads your bank history, spots your regular bills and paydays, and shows a calendar warning you which day you'll run short.	Not now
F3	Payday Sync	Instead of a fixed repayment date picked upfront, the app moves repayment to the day your paycheck actually lands (with your OK). Matters most for gig workers whose pay day moves around.	Not now
F4	Higher Advance Limits	Lets people borrow up to $500 instead of $200.	Not now
F5	Smart Reminders	Phone alerts like "Your $80 phone bill is due Thursday and your balance looks low," with a button to request money.	Build
F6	Credit Builder Reporting	Tells the credit bureaus when you repay on time, so using the app slowly improves your credit score.	No
F7	Plus Membership Redesign	A 14-day free trial of the $6.99 a month membership, offered when you request money. We drop the proposed "free rush delivery for members" part.	Build (changed)
F8	Repayment Retry Fix	When a repayment bounces for low balance, the app warns you the day before, retries on a day your paycheck has likely landed, and tells you when, instead of blindly retrying three days later.	Build
F9	Tiered Express Fees	The rush fee follows the size of the advance: $1.99 for small, $3.50 for medium, $4.99 for large, instead of $3.50 for everything.	Build
F10	AI Money Coach	A chatbot you can ask about your spending and bills.	No
F11	Referral Program	Invite a friend and get a $10 credit when they take their first advance.	No
F12	Streamlined Onboarding	Sign-up and bank connection cut from 7 screens to 4, with fewer "connection timed out" errors.	Build

The three must-do projects are plumbing users never see. I1 moves to the bank-data provider's new connection before the old one shuts off. I2 replaces the overnight approval system with one that decides in seconds. I3 merges three separate push, text and email systems into one with shared opt-out rules.

Above the line



Instant Approval and onboarding carry the activation gain and both ship by week 19. If the time reserve is used through the year, they still ship by about week 23, in time to count.

Project	Squad	Why it made the cut
F7 Plus Redesign (trial and in-flow offer only)	A	Biggest revenue lever: a trial test more than doubled sign-ups (4.0% to 9.1%). Estimate +$29k to +$72k a month.
I2 Real-Time Decisioning Engine	A	Must-do; vendor contract ends with Q2. Starts week 6 so Instant Approval lands early; run it in shadow mode before cutover.
F1 Instant Approval	A	Largest activation lever: +3.7 pts, crediting 35% of the observed 78% vs 51% gap. Launch with a holdout group to measure the true effect.
F9 Tiered Express Fees	A	Fees are the top ticket theme (26%). $0 to +$18k a month. Cheaper under $50 but a price rise at $100+, so it needs a holdout and a state fee-cap check.
I1 Bank Connection Migration	B	Must-do; hard deadline end of week 20. Done week 8.
I3 Messaging Platform	B	Must-do (Compliance). Unlocks F8 and F5.
F8 Repayment Retry Fix	B	70% of charge-offs start as a failed first debit. Loss rate -0.09 pts (about $48k a month avoided); retention +0.8 at full effect, about half of it by end of Q2.
F12 Streamlined Onboarding	B	34,300 accounts a month fail to link. +1.4 pts activation for 3 weeks of work.
F5 Smart Reminders	B	A similar payday-reminder test lifted advances 3%. +$7k to +$17k a month; its retention effect mostly lands after Q2.

First three below the line

1. **F3 Payday Sync (5 weeks).** It is the strongest item left, and the closest call. At full effect it cuts the loss rate by about 0.15 pts, roughly $79k a month of avoided losses. It sits below the line only because the targets count revenue, not profit. It also overlaps F8 on the same failed repayments and can't ship before week 18, because it needs the decisioning engine. I would offer leadership a swap (below); otherwise it is first in for Q3.
2. **F2 Bill Calendar (8 weeks).** Demand is real (39% in the survey). But F5 meets the same need with the same bill detection in 3 weeks, and most of F2's retention payoff lands after Q2. Build it if F5 engagement holds up.
3. **F4 Higher Advance Limits (8 weeks).** It is the most requested item (61%), but the express fee is flat, so bigger advances barely move revenue (about $9k a month). They also lose more: about $92k a month in added losses, using most of the guardrail headroom. Revisit in Q3, with tiered fees live and salaried users first (0.5% loss rate).

Further down: F11 Referral mostly pays $10 credits for referrals we already get (net -$9k to -$50k a month). F6 Credit Builder takes 12 weeks for a small Q2 effect. F10 AI Money Coach has the weakest demand (7%).

Option for leadership (profit over the revenue target): swap F5 and F9 for F3. The revenue target falls further short (about $20k a month less). Revenue plus avoided losses rises about $22k a month in Q2, and about $53k a month once everything is fully running.

Key results

We expect to hit activation and stay inside the loss guardrail. Revenue lands just short, and retention misses.

Key result	Target	As entered	Confidence-adjusted	If the reserve is used through the year	Call
Monthly revenue	$1.35M	$1.343M	$1.310M	$1.313M	Likely short, by $7k to $40k
Activation	29.0%	30.0%	28.5%	30.0%	Likely hit, if the instant-decision effect holds
90-day retention	40.5%	38.3%	38.1%	37.9%	Miss
Loss rate (cap)	1.00%	0.81%	0.83%	0.82%	Within

What I would tell leadership:

- **Revenue** comes in about $7k short as entered and about $40k short after confidence weighting. Plus carries half the gain. The plan also avoids about $38k a month in losses, which the revenue target does not count; the profit option above trades revenue for more of that.
- **Activation** should hit, and the schedule now protects it against delays. It hinges on Instant Approval: if the instant decision explains 25% of the gap instead of 35%, we land exactly on 29%.
- **Retention** will miss, and no mix of the proposed features closes 2.8 points. The end-of-Q2 number reads users whose first advance was around week 13, so only features live by then count fully. I would keep the target, measure it at the end of Q3, and report failed-first-repayment rate and 30-day retention monthly through Q2.
- **Conditions:** Compliance signs off on four things before launch:
  - F9 pricing against state fee caps (Connecticut caps EWA fees at $4 per advance).
  - F7's trial: a clear notice before it converts and easy cancellation. It ships before the new messaging platform, so it uses an approved interim email.
  - F5's low-balance prompts.
  - Adverse-action notices for instant declines.

  Regulators have gone after exactly these practices: the DOJ, on the FTC's behalf, sued the cash-advance app Dave over express fees and tips in December 2024. - **Other risks:** I1 may force some users to re-link their bank, so budget for a support spike. I2 runs in shadow mode before Instant Approval switches on. - **AI Money Coach** is not on the plan. I would say so directly, with the 7% demand figure and the interview evidence.

Two assumptions to check first

1. **The Plus trial lift holds at scale and members stay.** F7 is about half of the projected revenue gain. The test reported trial cancellations (38%) but not the control group's, and that one unknown swings F7 from $29k to $72k a month. *Check first:* pull the trial-test cohort's paid status at 90+ days and the control group's 60-day cancellation rate. Also pull current members' express spend, to confirm that dropping free express is right.

2. **The wait itself causes the activation drop.** F1's +3.7 pts assumes 35% of the 78% vs 51% gap is caused by waiting. The instant group are repeat linkers, who are likely more motivated. *Check first:* among first-time linkers only, compare activation by hours waited (linked at 11pm vs 9am, before the overnight run). After launch, keep a holdout group on next-morning decisions to measure the real effect. If conversion barely changes with wait time, F1 is worth much less and activation misses.