

Case Study

RewardMatrix

India's Most Intelligent Credit Card Companion

Problem Statement

Navigating the complex world of credit card rewards is frustrating. Most users either miss out on benefits or get misled by ads.

Pain Points

1. Too many hidden terms & conditions
2. Features that change frequently without notice
3. Complicated reward structures that are hard to understand
4. Poor transparency in feature descriptions
5. Difficulty tracking offers and milestones

Vision

Create India's most intelligent,
AI-powered credit card discovery and
reward optimization platform that
brings simplicity, clarity, and
confidence to users.

Key Objectives

RewardMatrix was built with 3 sharp objectives in mind, shaped directly by user frustrations

01

Demystify Credit Card Rewards

Break down complex reward structures into simple, actionable insights personalized to each user.

02

Deliver Accurate Information

Use AI-based scraping to track changes in T&Cs, features, and offers in real-time, keeping the system always up to date.

03

Empower with AI Assistance

Let users interact with an intelligent chatbot that understands Indian cards, reward math, milestone benefits, and even pushes relevant news updates and notifications automatically.

Core Features



CREDIT CARD EXPLORER

Filter and compare credit card features



REWARD CALCULATOR

Spend-based reward simulation



ORACLE (AI CHATBOT)

Smart query resolution



NEW HUB

Latest updates, offers, and T&Cs



SMART NOTIFICATIONS

Never miss a benefit or launch

Development Journey

- 2 Core Members (Frontend, Backend, AI)
- Weekly sprints with live UAT

Weeks to v1

06

Estimated Budget for v1

\$5K

Stack

Frontend: Next.js + TailwindCSS

Backend: NestJS + MongoDB

AI Layer: LangChain + OpenAI + Gemini (chatbot RAG)

News Pipeline: n8n + MongoDB vector store + Gemini + LangChain

Infra: Vercel + Cloudflare + Vercel AI SDK

Milestone & Metrics

30 Day Average Session Duration

4m 25s

Customer Satisfaction Survey



30 Day MAU

1.3K+

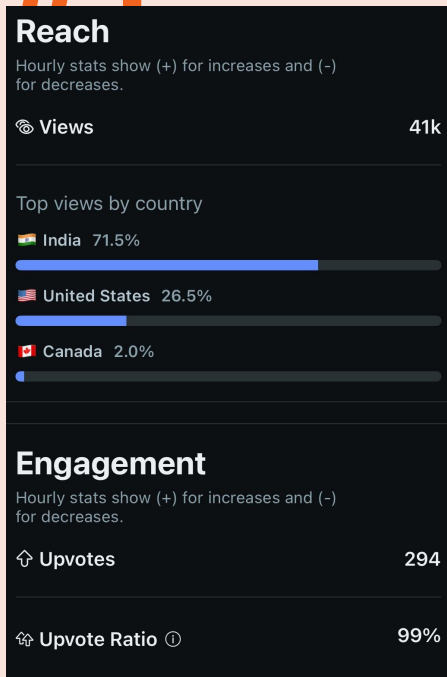
30 Day Bounce rate

25%

Customer Satisfaction Survey

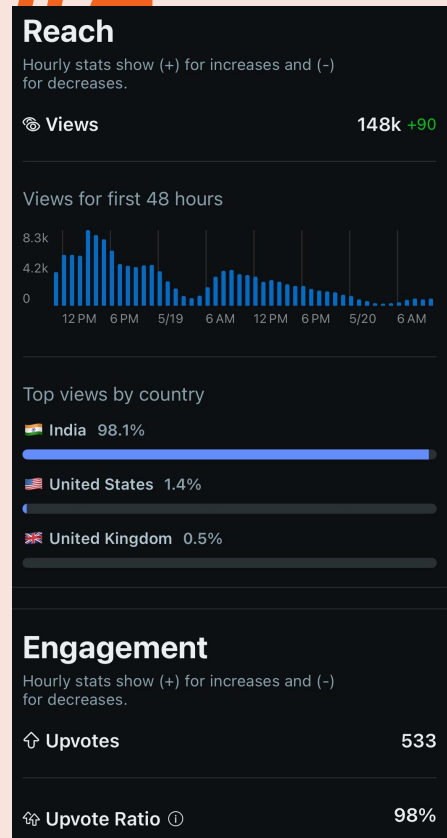
4.27

#1



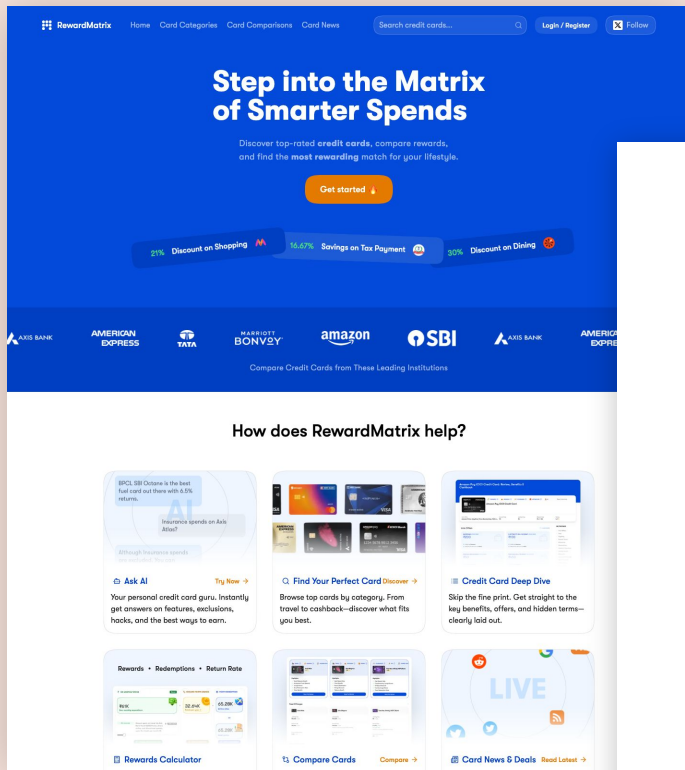
Reddit Launch Post

#2



Reddit Engagement Post

Design & User Experience



Landing Page

Estimate your real-world earnings. Know exactly how much value each card brings you.

Put your top picks head-to-head. See which card wins based on features, rewards, and more.

Blog updated with the latest offers, tips, and insights. Never miss a credit card trick again.

Featured Cards

ICICI Emerald Private Metal Credit Card

Intro Offer: 12.5K ICICI Bank Reward Points, Taj Epicur...
Annual Fees: ₹12.5K + GST | Joining Fees: ₹12.5K + GST | Reward Rate: 3% → 36% | Rating: 4.8

Axis Magnus Credit Card

Intro Offer: ₹12.5K voucher of Luxe / Postcard Hotels / ...
Annual Fees: ₹12.5K + GST | Joining Fees: ₹12.5K + GST | Reward Rate: 6% → 30% | Rating: 3.9

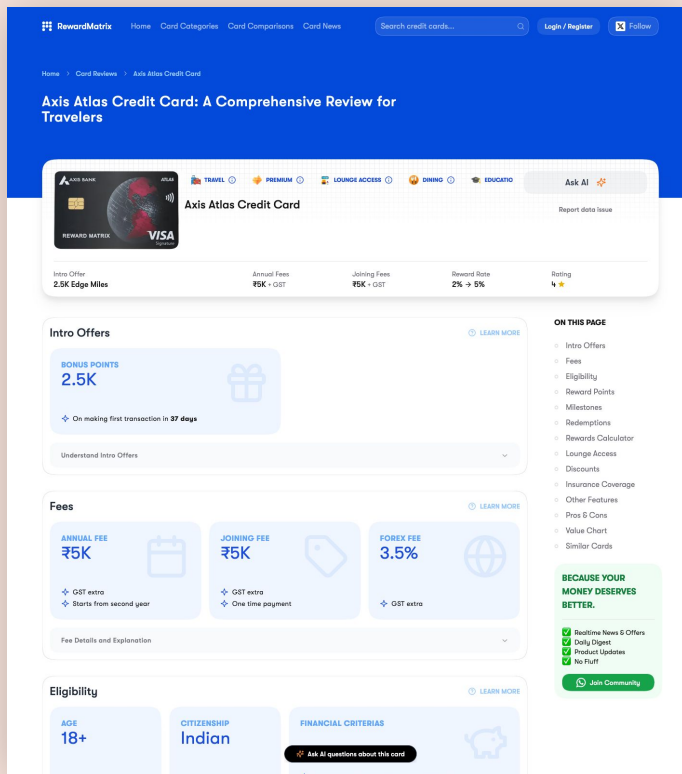
Axis Atlas Credit Card

Intro Offer: 2.5K Edge Miles
Annual Fees: ₹5K + GST | Joining Fees: ₹5K + GST | Reward Rate: 2% → 5% | Rating: 4

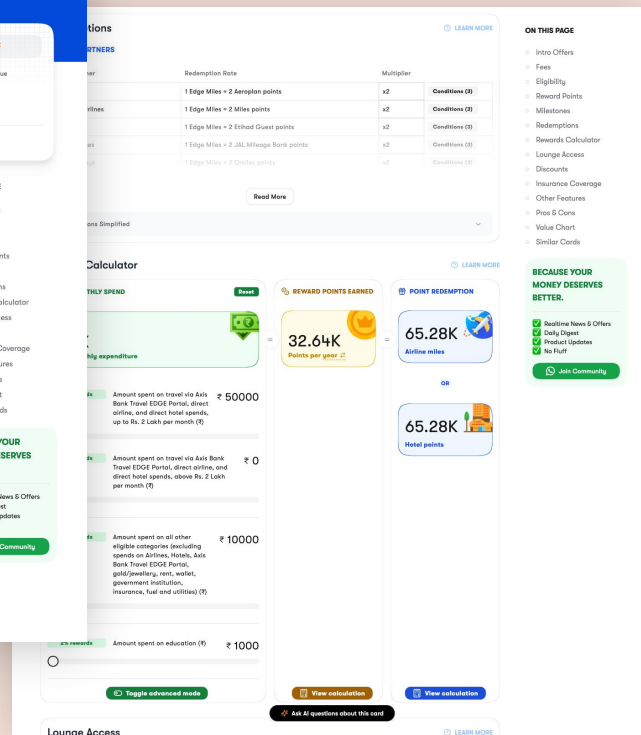
HDFC Diners Club Black Metal Credit Card

Intro Offer: Club Marriott Membership, Amazon Prime ...
Annual Fees: ₹10K + GST | Joining Fees: ₹10K + GST | Reward Rate: 3.33% → 33% | Rating: 4.6

Design & User Experience



Data-dense but intuitive dashboards



Context-aware financial assistant

The image shows a dark-themed chatbot interface for the Axis Atlas Credit Card. At the top, it says "Ask about the Axis Atlas Credit Card" and "I can answer questions about this card's benefits, fees, rewards, and more." Below this are five question buttons: "What are the main benefits of the...", "What is the annual fee for the Ax...", "How do I earn rewards with the...", "What's the foreign transaction fe...", and "What are the redemption options...". At the bottom, there is a text input field with the placeholder "Ask anything about this credit card..." and a green circular icon with a white speech bubble. A small disclaimer at the bottom reads "Oracle AI can make mistakes. Consider checking important information." The background is a blurred screenshot of the Axis Atlas Credit Card website, showing sections like "Partners", "Rewards Card", "₹61K Your monthly", "5% reward", "2% reward", and "₹ 10000".

The screenshot displays the Oracle AI chat interface. At the top, the header reads "Redemptions" and "AIRLINE PARTNERS". Below this, a list of airlines is visible: Air Canada, Ethiopian Air, Etihad, Japan Airlines, and Qatar Airways. The chat window is open, showing a conversation with "You" (indicated by a blue 'U' icon) and "Oracle" (indicated by an orange 'O' icon). The Oracle message states: "The Axis Atlas Credit Card comes with several attractive benefits:

- ✦ **Welcome Benefit:** Get 2,500 EDGE Miles on your first transaction.
- ✦ **Accelerated Travel Rewards:** Earn 5 EDGE Miles for every ₹100 spent on travel.
- ✦ **Lounge Access:** Enjoy complimentary access to domestic and international airport lounges.
- ✦ **Good Redemption Ratio:** Redeem EDGE Miles at a 1:1 ratio on the Travel Edge platform and 1:2 when transferred to airline and hotel partners.
- ✦ **Tiered Benefits:** Higher annual spending unlocks more lounge access and bonus miles.

" Below the chat window, there is a text input field with the placeholder "Ask anything about this credit card..." and a green speech bubble icon. At the bottom of the chat window, a disclaimer reads: "Oracle AI can make mistakes. Consider checking important information." The background of the page shows a "Rewards Card" with a balance of ₹61K and a 5% reward rate, along with a "How much do I" section at the bottom.

How much do I earn on 10L spend on Magnus?

User Testimonials

“

Solved a big problem mate . Saved me and a lot of other folks much of our time . Always a sucker for real life problem solving products. Kudos!

“

Very much needed in India. Looks great at first impression. Will be looking into this website from now. I hope you add all the major cards soon. All the best!

“

Dude you have no idea how grateful I am to you for this! It's been so damn difficult to compare and find which card suits my needs and this makes it a walk in the park. Lovely and easy to use UI with no ads and payment! Keep it up bro! This community is proud and grateful to you!

Why This Case Matters

RewardMatrix proves that

01

An AI-first approach
can simplify financial
complexity

02

User pain points can
be solved with
thoughtful product
design

03

MVPs can go live,
scale, and gain love in
< 30 days

Build Bold!

We're building MVPs for the AI Revolution

