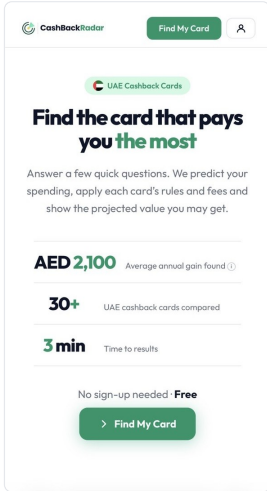


Finding Your Best Cashback Card

A step-by-step walkthrough of the Cashback Radar experience — from landing page to personalised card recommendation.

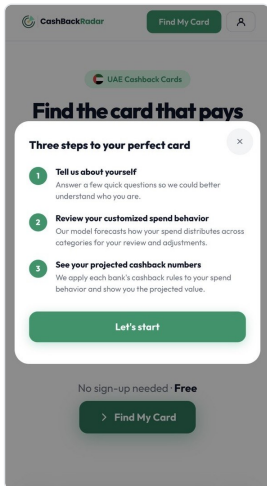


STEP 1

Homepage

The user lands on the homepage and sees the value proposition: "Find the card that pays you the most." Key metrics are shown upfront — AED 2,100 average annual gain, 30+ cards compared, results in 3 minutes or less, free with no sign-up.

No registration required. All answers are anonymous and de-personalised.



STEP 2

Three steps explained

A prompt outlines what happens next: (1) answer a short questionnaire, (2) review and adjust your predicted spend mix, (3) receive projected cashback numbers for every card. The user taps "Let's start".

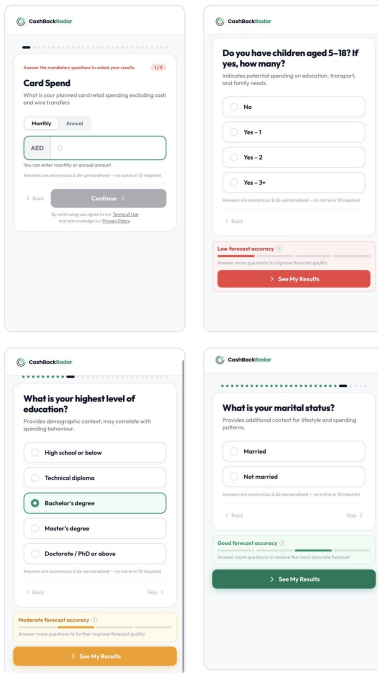
STEP 3

Adaptive profiling questionnaire

The user answers a short set of profiling questions covering spend amount, income, employment, and lifestyle. Questions are prioritised by their impact on forecast accuracy. All except total card spend can be skipped.

A real-time accuracy indicator guides the user — they can proceed to results at any point.

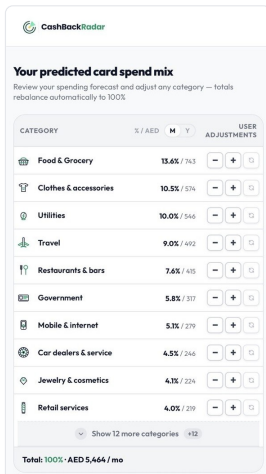
The more questions answered, the more accurate the model — but the user decides when to stop.

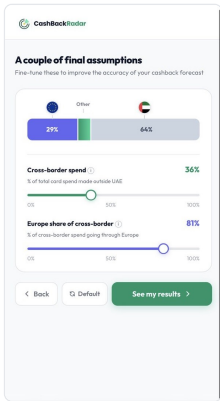


STEP 4

Predicted spending mix

The model predicts how card spend distributes across merchant categories — Food & Grocery, Travel, Dining, Utilities, and more. The user can fine-tune any category with + / - controls; totals rebalance to 100% automatically.

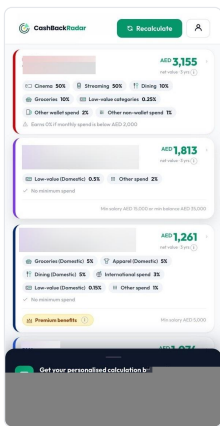




STEP 5

Cross-border spend assumptions

Many cards calculate cashback differently for local vs. international transactions, and FX commissions can significantly affect net benefit. Cashback Radar provides model-based estimates for cross-border share and Europe split — both adjustable via sliders before final submission.

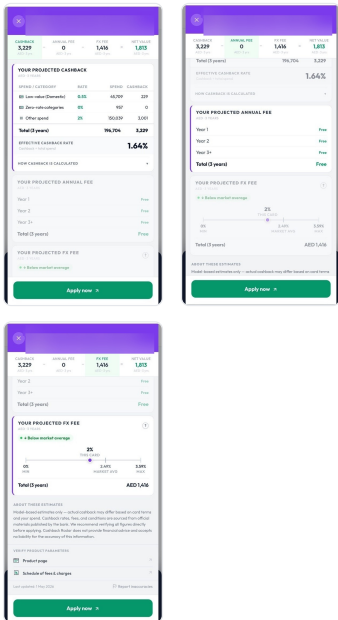


STEP 6

Ranked card results

The user receives a ranked list of cashback cards ordered by **projected net value** — cashback earned minus annual fees minus FX commissions. Each card tile shows key category rates at a glance. The user can scroll, compare, and tap any card for full detail.

No paid rankings. Order is determined solely by projected net benefit to the user.



STEP 7

Card detail — full breakdown

- Tapping a card opens a detailed popup with three scrollable sections:
- Cashback** — category-by-category rates, excluded categories, and effective cashback rate.
- Annual fee** — card maintenance costs broken down year by year.
- FX fee** — cross-border transaction costs benchmarked against market average.

The header shows the net value formula at all times: **Cashback – Annual Fee – FX Fee = Net Value.**