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# TEAM ART ENGINEERING

RAZER FINTECH DIGITAL HACKATHON

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# PROBLEM

Financial services and products today lack the innovation to address the experiential youth lifestyle.

- Robust spending on authentic experiences
- Strong online shopping habits
- Preference for non-financial features
- Youths fail to see banks as lifestyle partners



# Objective

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## A One-stop App, Incorporating the Lifestyle of Youths

With liberal spending habits amongst the youths in various aspects, this web application is customized to integrate financial services into their lifestyle.





# SOLUTION

A One-stop App, Integrating the Lifestyle of Youths  
[APIs used: Visa, Mambu, Perx, Mathdro]

## Stamp Card



Earn 1 stamp for every transaction of at least \$50 for each merchant.

## Available Term Loan



Obtain small/large loans to finance big ticket items at attractive rates.

## VISA Card Services



Manage and track spending of all Visa cards

## Travel Planner



Conveniently locate all ATM machines and Visa-accepting merchants around the world during one's vacation, and latest exchange rates

# Money Insight

## Visa API

- Summarize spending by category
- Track total income & spend
- Clear visualization of spending over the year



5



# Financial Health Form



## Financial Health Form

[Home](#) > [Forms](#) > [Basic Form](#)

### We would like to know more about your future plans

**Nationality**

Singaporean

**No. of Policies Currently Owned by You**

2

**Marital Status**

☒ Married ☐ Single

**Current Salary**

\$ 5800 .00

**Monthly Savings**

\$ 2000 .00

**Types of Financial Products**

Large Term Loan

**Current Employer**

Enter Email

We'll never share your details with employer.

**Your Interests**

Investments

Travel

Sports

Drawing

Dance

Cooking

Teaching

Submit

Cancel

Team Art Engineering | Razer FinTech Digital Hackathon

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## Visa API

- Youths input their personal and financial information, which will be assessed.

Search ...

## Financial Products Available

Apply for one of the best term loans for your urgent needs

Endowment Plan

Small Term Loan

Long Term Loan

Unlike investments like shares or deposits, which require only a lump sum payment at the start, endowment plans require you to continue paying premiums throughout the lifespan of your plan.

These premiums are generally of a fixed amount each time you pay, although you might have the opportunity to increase or reduce your premiums if you make changes to your plan. You may be required to pay every month, quarter, 6 months or year.

Sign me up now!

# Financial Products

## Mambu API







- Endowment Plan
  - To encourage and help youths to save despite robust spending habits.
- Small/Large Term Loan
  - To finance big expenses at low interest rates

## Covid-19 World Statistics

Please advise travel restrictions to these countries.

Statistics of Covid-19 around the world. Supported by Axios [Mathdro API](#).

Select a Country

	Country	Infected	Recovered	Deaths
	USA	1,484,285	327,751	327,751
	Spain	274,367	188,967	327,751
	Russia	272,043	63,166	327,751
	United Kingdom	236,711	33,998	327,751
	Italy	223,885	120,205	327,751
	Brazil	220,291	84,970	327,751

# COVID-19 Affecting Travel Plans

## Mathdro API

Given current COVID-19 situation across the globe, this is a useful tool to track which countries are still severely impacted and advise youths on travel restrictions, so that they can defer their travel plans.





**THANK YOU!**

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