Features

**My VISA cards**

* Credit card 1
* Credit card 2
* To control spending on each card (Visa Transaction Controls – Customer Rules API: <https://developer.visa.com/capabilities/vctc/reference>)

**My Spending Habits**

* Have an overall spending habits (of different components e.g. entertainment, food, shopping, financial services, others) at the top bar (if possible)
* Below shows each card’s spending usage
* Visa Cardholder Purchase Inquiry <https://developer.visa.com/capabilities/visa-cardholder-purchase-inquiry>

**Rewards Wallet**

* + Show the top-spending merchant at top bar.
  + Stamp card to allow youths to stamp 1 stamp for every $50 spent with a merchant.
  + Upon collecting 5 stamps ($250), one can earn $20 voucher for next purchase from merchant/offset insurance premium.
  + Perx stamp card API

**Travel/Concert Vouchers** (10% off on merchants like Klook, Jetstar, SISTIC)

Perx Voucher API

**My Financial Services**

* **Loan Form** (MAMBU API)
* **Small Term Loan**
* **Large Term Loan**

**Travel Plans**

* **Travel Declaration** (Visa Travel Notification API: <https://developer.visa.com/capabilities/tns/reference>)
* **Visa Global ATM Locator** (Visa Global ATM Locator API: <https://developer.visa.com/capabilities/atmlocator/reference>)
* **Visa Accepting Merchants** (Merchant Locator API: <https://developer.visa.com/capabilities/merchant_locator/reference>)
* **Exchange rate converter** (Foreign Exchange Rates API: <https://developer.visa.com/capabilities/foreign_exchange/reference>)

<https://developer.visa.com/capabilities/paai>