1. **User Authentication API:**
   * **Register a new user with their email/phone and password.**
   * **Log in an existing user with credentials.**
   * **Generate and return access tokens for authorized access to other APIs.**
2. **Wallet API:**
   * **Get wallet balance for a user.**
   * **Add funds to the user's wallet.**
   * **Deduct funds from the user's wallet for transactions.**
3. **Transaction API:**
   * **Perform a transaction between two users (transfer funds).**
   * **Retrieve transaction history for a user.**
   * **Get details of a specific transaction by its ID.**
4. **Payment Gateway Integration API:**
   * **Initiate a payment using external payment gateways (e.g., credit card, online banking) using flutterwave.**
   * **Receive payment confirmation/notification from the payment gateway.**
5. **Bank Account/API Integration:**
   * **Link a user's bank account to their digital wallet.**
   * **Allow fund transfer between the wallet and linked bank account.**
6. **Transaction Categorization API:**
   * **Categorize transactions for better financial tracking (e.g., shopping, utilities, food).**
   * **Provide insights into spending patterns.**
7. **Notifications API:**
   * **Send transaction-related notifications to users (e.g., successful transactions, failed transactions, low balance alerts).**
8. **Security and Fraud Prevention API:**
   * **Implement security measures to prevent unauthorized access.**
   * **Detect and prevent fraudulent transactions.**
9. **Profile API:**
   * **Update user profile information (e.g., name, email, phone).**
   * **Retrieve user profile details.**
10. **Currency Conversion API:**
    * **Convert funds from one currency to another.**
11. **QR Code Generation and Scanning API:**
    * **Generate QR codes for payments.**
    * **Scan QR codes for payment confirmation.**

**More Categories**

**1. Transportation:**

APIs required for the "Transportation" category:

1. **Get All Transportation Transactions API**:
   * Endpoint: **/api/transactions/transportation**
   * Method: **GET**
   * Description: This API allows users to retrieve a list of all their transportation-related transactions. The response will contain details like transaction IDs, amounts, dates, modes of transportation, and any other relevant information.
2. **Add New Transportation Transaction API**:
   * Endpoint: **/api/transactions/transportation**
   * Method: **POST**
   * Description: This API enables users to add a new transportation transaction to their digital wallet. The request should include details such as the transaction amount, date, mode of transportation (e.g., bus, train, rideshare), and any optional notes or descriptions.
3. **Get Transportation Transaction by ID API**:
   * Endpoint: **/api/transactions/transportation/:transactionId**
   * Method: **GET**
   * Description: This API allows users to retrieve a specific transportation transaction by providing its unique ID. The response will contain all the details related to that particular transaction.
4. **Update Transportation Transaction API**:
   * Endpoint: **/api/transactions/transportation/:transactionId**
   * Method: **PUT** or **PATCH**
   * Description: This API enables users to update the details of a transportation transaction, such as the transaction amount, date, mode of transportation, or any other relevant information. The user needs to specify the transaction ID in the URL.
5. **Delete Transportation Transaction API**:
   * Endpoint: **/api/transactions/transportation/:transactionId**
   * Method: **DELETE**
   * Description: This API allows users to delete a specific transportation transaction from their digital wallet by providing its unique ID.
6. **Filter Transportation Transactions API**:
   * Endpoint: **/api/transactions/transportation/filter**
   * Method: **GET**
   * Description: This API provides the option to filter transportation transactions based on specific criteria, such as a date range, mode of transportation, or transaction type (e.g., rideshare, fuel expense).

**2. Entertainment:**

APIs required for the "Entertainment" category:

1. **Get All Entertainment Transactions API**:
   * Endpoint: **/api/transactions/entertainment**
   * Method: **GET**
   * Description: This API allows users to retrieve a list of all their entertainment-related transactions. The response will include details like transaction IDs, amounts, dates, descriptions, and any other relevant information.
2. **Add New Entertainment Transaction API**:
   * Endpoint: **/api/transactions/entertainment**
   * Method: **POST**
   * Description: This API enables users to add a new entertainment transaction to their digital wallet. The request should include details such as the transaction amount, date, description of the entertainment activity, and any optional notes.
3. **Get Entertainment Transaction by ID API**:
   * Endpoint: **/api/transactions/entertainment/:transactionId**
   * Method: **GET**
   * Description: This API allows users to retrieve a specific entertainment transaction by providing its unique ID. The response will contain all the details related to that particular transaction.
4. **Update Entertainment Transaction API**:
   * Endpoint: **/api/transactions/entertainment/:transactionId**
   * Method: **PUT** or **PATCH**
   * Description: This API enables users to update the details of an entertainment transaction, such as the transaction amount, date, description, or any other relevant information. The user needs to specify the transaction ID in the URL.
5. **Delete Entertainment Transaction API**:
   * Endpoint: **/api/transactions/entertainment/:transactionId**
   * Method: **DELETE**
   * Description: This API allows users to delete a specific entertainment transaction from their digital wallet by providing its unique ID.
6. **Filter Entertainment Transactions API**:
   * Endpoint: **/api/transactions/entertainment/filter**
   * Method: **GET**
   * Description: This API provides the option to filter entertainment transactions based on specific criteria, such as a date range, type of entertainment, or location.

**3. Shopping**

APIs required for the "Shopping" category:

1. **Get All Shopping Transactions API**:
   * Endpoint: **/api/transactions/shopping**
   * Method: **GET**
   * Description: This API allows users to retrieve a list of all their shopping-related transactions. The response will include details like transaction IDs, amounts, dates, store names, descriptions, and any other relevant information.
2. **Add New Shopping Transaction API**:
   * Endpoint: **/api/transactions/shopping**
   * Method: **POST**
   * Description: This API enables users to add a new shopping transaction to their digital wallet. The request should include details such as the transaction amount, date, store name, description of the purchase, and any optional notes.
3. **Get Shopping Transaction by ID API**:
   * Endpoint: **/api/transactions/shopping/:transactionId**
   * Method: **GET**
   * Description: This API allows users to retrieve a specific shopping transaction by providing its unique ID. The response will contain all the details related to that particular transaction.
4. **Update Shopping Transaction API**:
   * Endpoint: **/api/transactions/shopping/:transactionId**
   * Method: **PUT** or **PATCH**
   * Description: This API enables users to update the details of a shopping transaction, such as the transaction amount, date, store name, description, or any other relevant information. The user needs to specify the transaction ID in the URL.
5. **Delete Shopping Transaction API**:
   * Endpoint: **/api/transactions/shopping/:transactionId**
   * Method: **DELETE**
   * Description: This API allows users to delete a specific shopping transaction from their digital wallet by providing its unique ID.
6. **Filter Shopping Transactions API**:
   * Endpoint: **/api/transactions/shopping/filter**
   * Method: **GET**
   * Description: This API provides the option to filter shopping transactions based on specific criteria, such as a date range, store name, or product category.

**4. Bills and Utilities:**

APIs required for the "Bills and Utilities" category:

1. **Get All Bills and Utilities Transactions API**:
   * Endpoint: **/api/transactions/bills**
   * Method: **GET**
   * Description: This API allows users to retrieve a list of all their bills and utilities transactions. The response will include details like transaction IDs, amounts, payment due dates, types of utilities, and any other relevant information.
2. **Add New Bills and Utilities Transaction API**:
   * Endpoint: **/api/transactions/bills**
   * Method: **POST**
   * Description: This API enables users to add a new bills and utilities transaction to their digital wallet. The request should include details such as the transaction amount, payment due date, type of utility (e.g., electricity, water, etc.), and any optional notes.
3. **Get Bills and Utilities Transaction by ID API**:
   * Endpoint: **/api/transactions/bills/:transactionId**
   * Method: **GET**
   * Description: This API allows users to retrieve a specific bills and utilities transaction by providing its unique ID. The response will contain all the details related to that particular transaction.
4. **Update Bills and Utilities Transaction API**:
   * Endpoint: **/api/transactions/bills/:transactionId**
   * Method: **PUT** or **PATCH**
   * Description: This API enables users to update the details of a bills and utilities transaction, such as the transaction amount, payment due date, utility type, or any other relevant information. The user needs to specify the transaction ID in the URL.
5. **Delete Bills and Utilities Transaction API**:
   * Endpoint: **/api/transactions/bills/:transactionId**
   * Method: **DELETE**
   * Description: This API allows users to delete a specific bills and utilities transaction from their digital wallet by providing its unique ID.
6. **Filter Bills and Utilities Transactions API**:
   * Endpoint: **/api/transactions/bills/filter**
   * Method: **GET**
   * Description: This API provides the option to filter bills and utilities transactions based on specific criteria, such as a date range, utility type, or payment status.