VIEGO WALLET

Big idea: Forest x Zogo x Snackpass x Khan Academy

Prompt: Create a student-centric wallet that automates campus payments (tuition installments, books, transit, meal plans) and nudges healthy financial behaviors. Use merchant enrichment to make transactions understandable, card controls to prevent accidental overspend, and offers to stretch budgets

Requirements:
- **Budgeting**: goals, real-time spend alerts, MCC-based controls (e.g., cap food-delivery).
- **Acceptance**: campus and off-campus merchants; map nearby student essentials.
- **Savings**: apply relevant merchant offers automatically at checkout or post-purchase.

Features:
Main Feature: Game-ified Savings
Account creation: check if account verifier exists, then create account if nothing exists using Create a New Customer Profile, create UID that is separate from the Visa userIdentifier
Everytime we do something we use Retrieve an Existing Customer Profile by the userIdentifier method to see notifs and stuff
- Be able to add friends and interact with network
- Encourage good habits through keeping streaks and meeting financial spending goals
    - Students can create groups at the university level where other people can see their spending activity
    - Streaks can be rewarded by maintaining progress towards "unlocking" a new character
- Create badges and achievement
- Focus on encouraging meeting financial goals
    - **Simple hatching mechanism**: every time you meet a financial goal, make a step towards hatching an egg for a new "dinosaur" monster
    - More ambitious goals should give more progress towards growing monsters / hatching eggs
    - Have users start with some Pokemon starter monster that can grow as you save
    - Have either a realm or island where your creatures roam around
    - You can visit your friends' islands
- **MongoDB**: used to track user profiles and progress/xp/monsters/etc.
    - We want to avoid storing any financial data that might have further restrictions (leave it in the API)
    - MongoDB will keep track of 3 general things:
        - User { id, name, email, xp, VISA identifier
            school name (general location)
            - friends -> [User { }],
            - Badges -> [Badge { }]
            - Monsters -> [Monster { }]

- Using NoSQL for rapid prototyping and easily match our data needs with varying list lengths, etc.
- We need an API that:
    - Fetch user data (id, name, email, xp, friends, school name)
    - Fetch monsters (monsters, put them on the island)
    - Fetch badges (what have you done)
    - Update badges (add badge)
    - Update monsters (can also be eggs, user progress will increase egg hatch)

Budgeting: how to track and control spending
- **API:** transaction controls
- **Financial automation:** automate campus payments (tuition installments, transit)
    - Rent due date / rent reminder
    - Tuition reminders / autopay
    - **Merchant Category Code -based controls**:
        - Custom spending limits users can set - maybe ai suggested
        - Have a default of $50 a week or something
        - Control transactions using this
          https://developer.visa.com/capabilities/vctc/docs
- **Nudges healthy financial behaviors:** rewarding rather than restricting
    - "You're 80% to your savings goal - skip that $12 delivery fee and you'll hit it by Friday!" vs You are over budget.
    - **Main hatching feature**
    - Income-based benchmarking: given a regular income, they can see/choose how their income is allocated

Acceptance: where students can use their card
- **API**: Merchant Search/Locator
- Create a map for students within a radius that shows where their card can be used using the
    - Map nearby student essentials
    - Google Maps integration
    - Merchant search has a call to see what kind of payment is accepted
    - Array of strings
    - Indicates the payment acceptance method available at the
- **Merchant enrichment**: make transactions understandable based on merchant data from API

Savings: apply savings to merchants
- **API**: Merchant Offers Resource Center
- Utilize the Retrieve Offers from content id function

- Whenever we spend at some accepted merchant, we want to check if the merchants have offers (not sure how this works yet, but ideally the API takes care of the transactions)
- https://developer.visa.com/capabilities/visa-subscription-manager
- Tell them before they make a purchase if they are nearing their spending limits

Extra Features:
- **STUDY ABROAD:** + global ATM locator
    - TODO: ryan
- *Enroll in Visa Practical Money Skills API to speed up evolutions*
    - Exchange financial education for shop credits
    - "Watch an ad for coins"
- automated savings -> badges like smart saver badge
- XP feature? like we can have eggs and smaller creatures, but we need like a central thing like a tree? or like a forest that grows in the background.
- like ok if you save on food and stuff maybe save on coffee then a coffee shop or some cool thing opens up on your island.
- island expansion? like bigger world once you reach a certain TREE XP level
- add payment feature request
- food delivery within 1 mile, cancel or remind them after that the range is too far
    - https://developer.visa.com/capabilities/atmlocator
    - https://developer.visa.com/capabilities/atmlocator/docs-how-to

Implementation Details:
- Base: Next.js web-app (can be converted to mobile app later if someone buys this)
    - Frontend: React, CSS (Tailwind)
    - Backend: javascript
- Budgeting: (Leo)
    - VCTC API - pulls all information regarding transactions
    - VCTC API - sets card limits
- Acceptance: (Ryan)
    - Merchant search / locator API
    - Google Maps API
- Savings: (Matt)
    - Merchant Offers Resource API

Figma
- Color palette
- place for dino

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- C5FDD3
- 94E1B4
- 69C5A0
- 45A994
- 288D8A
- 126171
- 033854

Brainstorm:
- maybe like micro lesson cards?
- stuff that pops up each day maybe reading them gives you currency so you can buy in a shop
- achievement badges
- Community goals and achievements
- see your friends islands grow
- community goals (group goals) save like $1000 collectively for some rare thing to add on your island
- campus ecosystem?
- like college vs college typa thing?
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