

Smarter tuition and campus life payments

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.

Key constraints/features:

- 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.

Useful Visa resources:

- Visa Transaction Controls and Global ATM Locator (for cash access when necessary).
([developer.visa.com](https://developer.visa.com/use-cases/enhanced-travel-experience?utm_source=chatgpt.com))
- Merchant Search (transaction enrichment, nearby merchants) and Merchant Locator.
([developer.visa.com](https://developer.visa.com/capabilities/merchant_search/?utm_source=chatgpt.com))
- Visa Merchant Offers Resource Center API (surface eligible offers to students).
([developer.visa.com](https://developer.visa.com/capabilities/vmorc/docs-getting-started?utm_source=chatgpt.com))
- Foreign Exchange Rates if supporting study-abroad students.
([developer.visa.com](https://developer.visa.com/capabilities/foreign_exchange/overview?utm_source=chatgpt.com))

External Visa resources students can use

- Visa Developer Center: product catalog, docs, SDKs, sandbox, onboarding, tutorials, and Quick Start. ([developer.visa.com](https://developer.visa.com/?utm_source=chatgpt.com))
- Visa Direct: product pages and developer docs for push-to-card/bank payouts, Mobile Push Payment SDKs, compliance guidance.
([developer.visa.com](https://developer.visa.com/capabilities/visa-direct-payouts/docs?utm_source=chatgpt.com))
- Merchant Search APIs: transaction enrichment, merchant discovery, nearby merchants; docs and use-cases.

([developer.visa.com](https://developer.visa.com/capabilities/merchant_search/?utm_source=chatgpt.com))

- Foreign Exchange Rates / Enhanced FX APIs: daily Visa rates and benchmark comparisons; auth and usage docs.

([developer.visa.com](https://developer.visa.com/capabilities/foreign_exchange/overview?utm_source=chatgpt.com))

- Visa Transaction Controls, Travel Notification Service, Global ATM Locator: sample use-case pages and links to docs. ([developer.visa.com](https://developer.visa.com/use-cases/enhanced-travel-experience?utm_source=chatgpt.com))

- Visa Merchant Offers Resource Center (VMORC): fetch card-linked offers to surface savings. ([developer.visa.com](https://developer.visa.com/capabilities/vmorc/docs-getting-started?utm_source=chatgpt.com))

- Supplier Matching Service (B2B): match supplier lists to Visa-accepting merchants and capabilities.

([developer.visa.com](https://developer.visa.com/capabilities/suppliermatchingservice/overview?utm_source=chatgpt.com))

- VCA Data Exchange API: access insights/solutions powered by Visa data (subject to access). ([developer.visa.com](https://developer.visa.com/capabilities/vca-data-exchange?utm_source=chatgpt.com))

- Visa Developer Community: examples of social impact challenges and forum support.

([community.developer.visa.com](https://community.developer.visa.com/t5/Blogs/Using-the-Visa-Developer-Platform-for-Social-Impact/ba-p/9776?utm_source=chatgpt.com))