



App tracks credit card spending to maximize rewards



Springwise Access Only

Missed Rewards ● TOTAL MISSED REWARD VALUE


Three Months \$128.11 You used the right card on 45% of y

 CATEGORY: **Flights** MISSED REWARD VALUE: \$26.05


Use your [Amex Platinum Card](#) on flights

 CATEGORY: **Digital Purchase** MISSED REWARD VALUE: \$17.95


Use your [Barclaycard Arrival Plus](#) on digital purchases

 CATEGORY: **Cable & Internet** MISSED REWARD VALUE: \$15.44

Use your [Barclaycard Arrival Plus](#) on cable & internet

 CATEGORY: **Flights**
Last Purchase: 09/22/2016

CARD TO USE



Amex Platinum Card

DATE	AMOUNT	MERCHANT	CARD USED
09/22/2016	\$471.00	American Airlines	Barclaycard Arr...
09/20/2016	\$270.22	American Airlines	Barclaycard Arr...

Realizing how complicated credit card rewards systems are, the founders of [Birch Finance](#) created a way to help shoppers become more efficient. The Birch app uses bank grade security to review shoppers' transactions, linking different bank accounts to give a full overview of what is spent and where. No personal data is saved by the service.

The app checks rewards systems against each other, alerting consumers to opportunities to earn more points. The service also provides a calendar view of recurring payments and can make credit card recommendations based on a consumer's spending habits. Future plans include making it possible for users to redeem points, including free air miles, without having to leave the app.

Technology is helping to make financial management easier, and more understandable, in a number of ways. In Singapore, [ATMs provide live video chat](#) with bank tellers, and [a chatbot is helping consumers pay bills](#) from one app. How else could loyalty programs be made more accessible through technology?

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