

Know what your cards are really worth.

The Points Pro is a personal and household credit-card wallet companion that helps members pick the right card at checkout, capture every recurring statement credit before it expires, and see to the dollar whether each card's annual fee is earning its keep.

No bank login or card numbers

Members pick cards by name from our catalog. No bank linking, no credentials, no transaction scraping.

No paid rankings

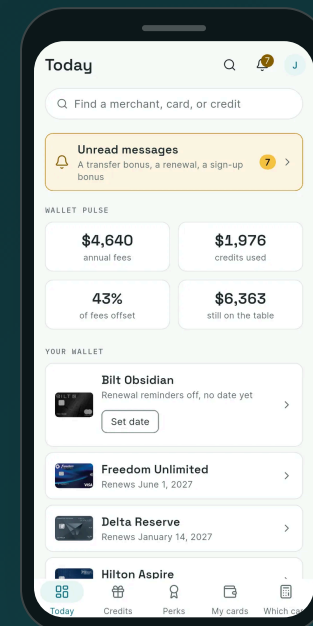
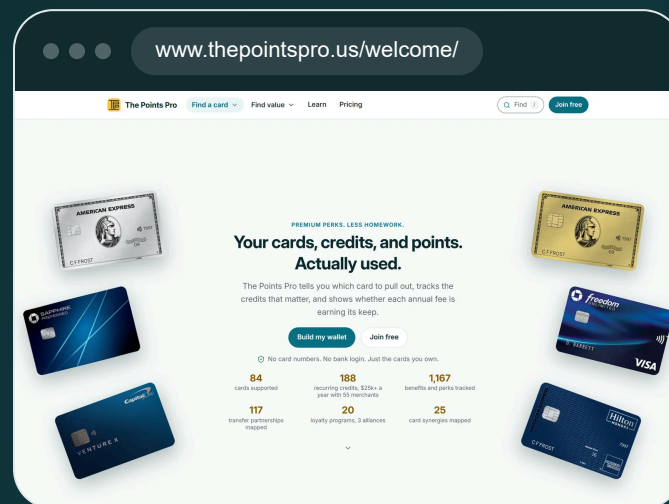
Every calculator ranks cards by net dollar return for the member's own spend and wallet, never affiliate payouts.

Honest point valuations

Shows cash back, travel portal value, and transfer partner value side by side so members pick the baseline they trust.

Built for the cards you hold

Most value comes from capturing credits and category multipliers on cards already sitting in the member's wallet.



84

Cards Supported

Personal & business across major issuers

188

Recurring Credits

\$25,000+ a year across 55 merchants

1,167

Benefits & Perks

Lounges, protections, concierge & status

117

Transfer Routes

Bank programs to airline & hotel partners

20

Loyalty Programs

Mapped across 3 global airline alliances

25

Card Synergies

Point pooling & companion pass rules

The problem with rewards cards today, and how we solve it

Issuers have turned premium credit cards into complex coupon books with \$550 to \$895 annual fees. Cardholders are left juggling spreadsheets, memory, and affiliate blogs just to break even.

PROBLEM 01: CREDIT BREAKAGE

Hundreds of dollars in statement credits quietly expire every month

Modern cards split their value into \$10 monthly dining credits, \$50 semi-annual department store credits, \$200 hotel credits, and 12-use ride credits. Missing even three or four resets a year turns a winning card into a net loss.

THE POINTS PRO SOLUTION

A live Credit Scoreboard with per-use circles and expiring nudges

Every monthly, quarterly, semi-annual, annual, and multi-year credit is mapped automatically for your wallet. Members check off individual uses (up to 20 numbered circles per year), log partial dollar amounts, and mark credits used straight from email or push alerts.

PROBLEM 02: CHECKOUT GUESSWORK

Pulling the wrong card at the register leaves 2x to 5x points on the table

Between rotating categories, merchant exclusions (like warehouse clubs or wholesale stores), and overlapping dining or travel multipliers, even experienced cardholders guess at the counter or in a two-player household.

THE POINTS PRO SOLUTION

Instant Category Playbook, 55-merchant picks, and mobile "Which card"

Ranks the best and runner-up card in your wallet across 14 spend categories and 55 specific merchants (Costco, Whole Foods, Uber, Airbnb, airlines), complete with stacking credit callouts and a printable one-page cheat sheet.

PROBLEM 03: BLIND FEE RENEWALS

Annual fees post before cardholders know if the card paid for itself

When a \$695 or \$895 annual fee hits the statement, most people have no record of how many credits they actually captured over the past 12 months, or which downgrade paths preserve their credit history and points.

THE POINTS PRO SOLUTION

The Fee Scoreboard and 45-day pre-renewal review

Tracks exact annual-fee recovery across every card in your wallet in real time. Forty-five days before a card renews, members receive a plain-English renewal summary showing credits recovered, unused value, and no-fee downgrade options.

PROBLEM 04: BIASED CARD ADVICE

Public "best card" lists rank whatever pays the highest affiliate commission

Most review sites ignore the cards a person already holds, use inflated cents-per-point assumptions, hide historical welcome-offer lows, and leave out strict issuer rules like Chase 5/24 or Amex family restrictions.

THE POINTS PRO SOLUTION

Independent calculators, 12-month simulator, and 5-year bonus history

Calculates incremental Year 1 and Year 2+ dollar value against the member's existing wallet, simulates a full 12-month calendar of renewals and bonuses, and charts 5 years of historical welcome offers alongside automatic 5/24 and issuer rule checks.

Today Dashboard, Wallet Pulse, Universal Find & Smart Inbox

A calm, prioritized home screen that surfaces only what needs attention right now: credits expiring this cycle, active sign-up bonus spend trackers, upcoming fee renewals, and instant search across your entire wallet.

Wallet Pulse & Needs Attention

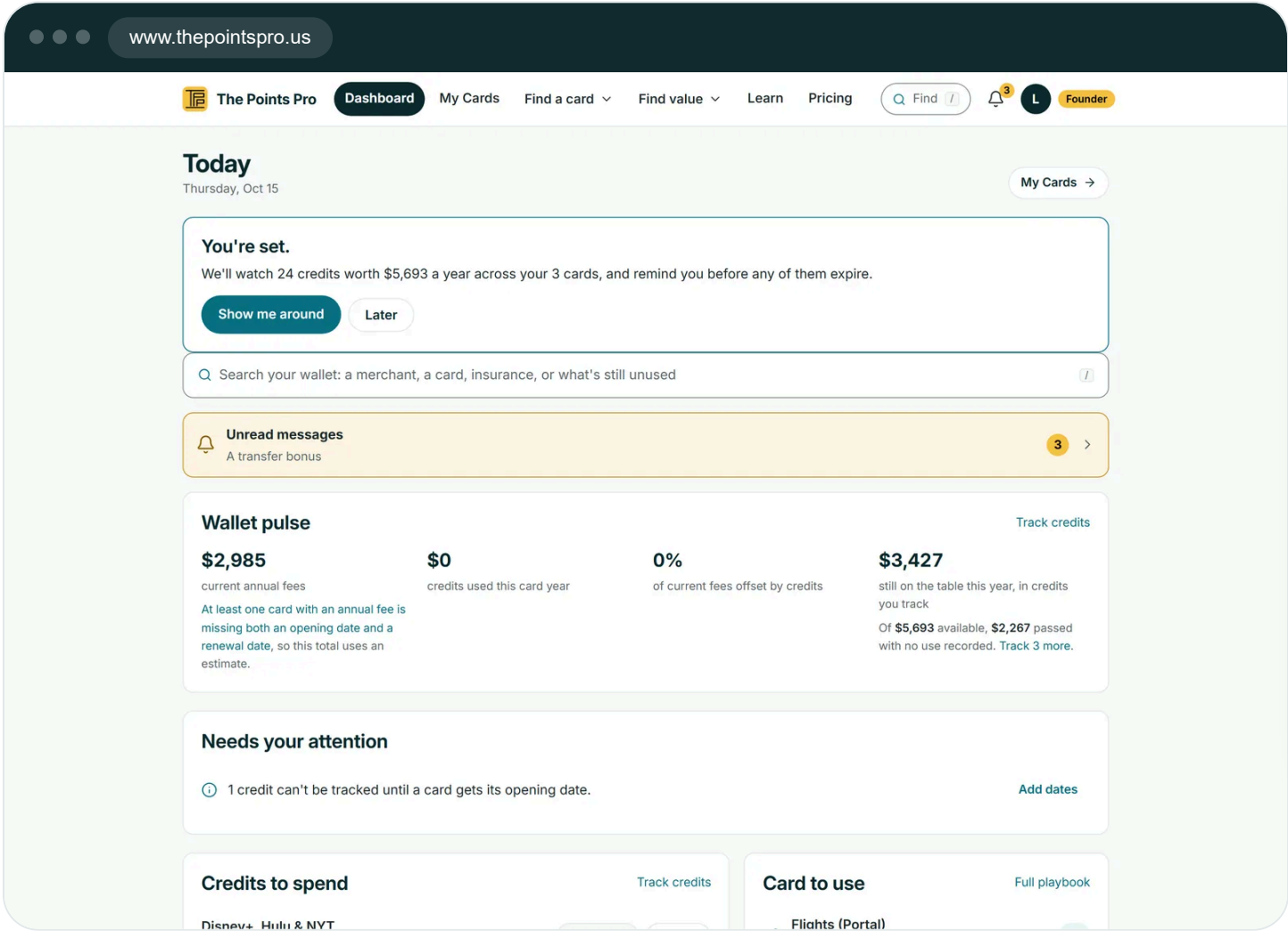
Live scoreboard of annual fees vs. credits recovered, paired with an urgency queue for credits expiring within days, bonus spend deadlines, and fee renewals.

Universal Find (/ shortcut)

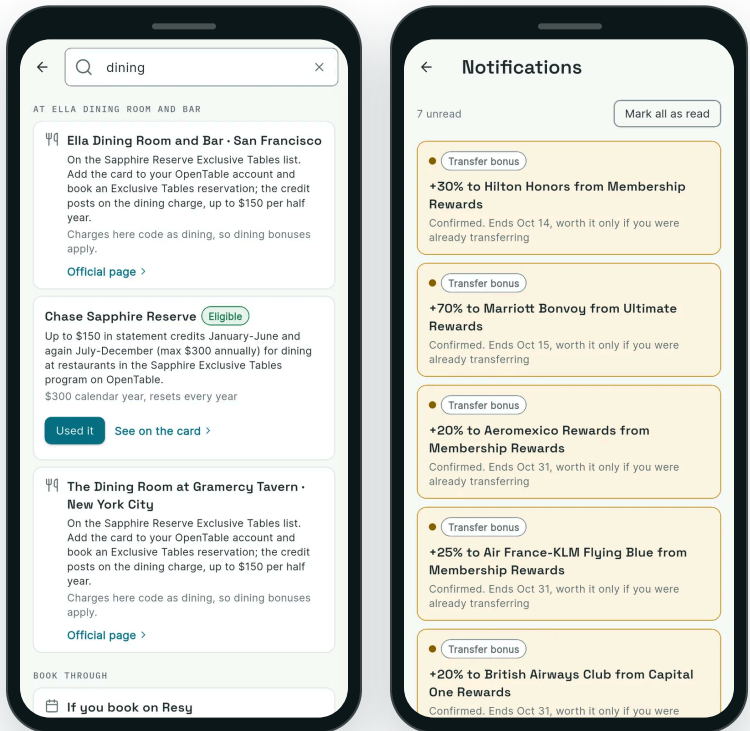
Type any merchant, airline, lounge network, or protection ("dining", "Saks", "cell phone", "Priority Pass") to jump straight to the matching credit, perk, or card.

Actionable Notifications Inbox

Every reminder lands in an in-app inbox and optional email/push digest with one-tap "Mark Used" buttons that record the credit without even logging in.



Web: Today dashboard with Wallet Pulse, Needs Your Attention, and Quick Actions



Mobile: Universal Find search

Mobile: Smart Notifications Inbox

My Wallet, Category Playbook, Merchant Picks & "Which Card to Use"

Turns a stack of personal, business, and authorized-user cards into a clear everyday playbook. Shows the top card and runner-up for every spend category and major retailer, factoring in point pooling and active welcome bonuses.

Category & Merchant Playbook

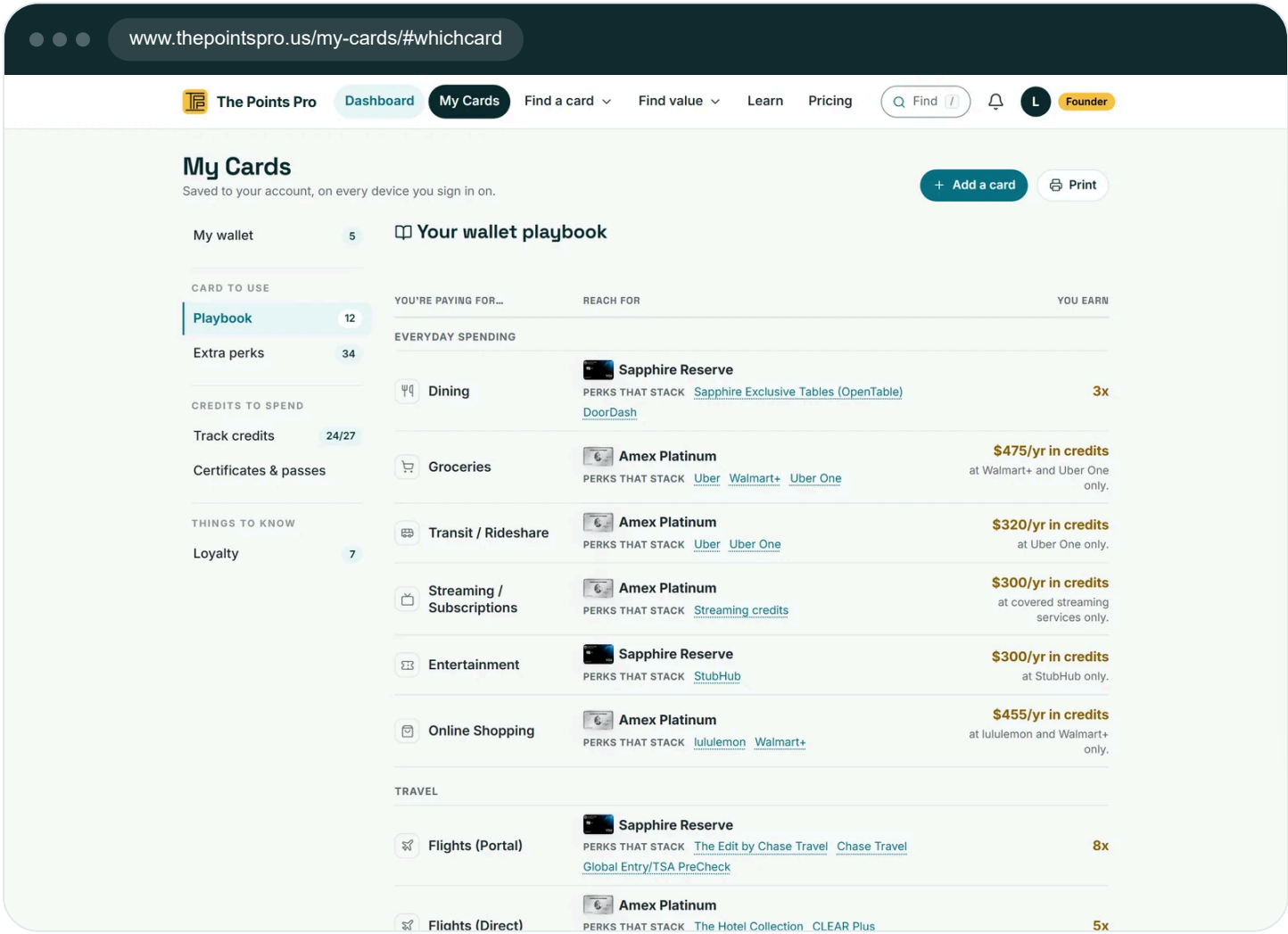
Ranks your #1 and #2 cards for Dining, Groceries, Flights, Hotels, Gas, EV Charging, Streaming, Transit, Online Shopping, and 55 household merchants.

Stacking Perks & Portal Warnings

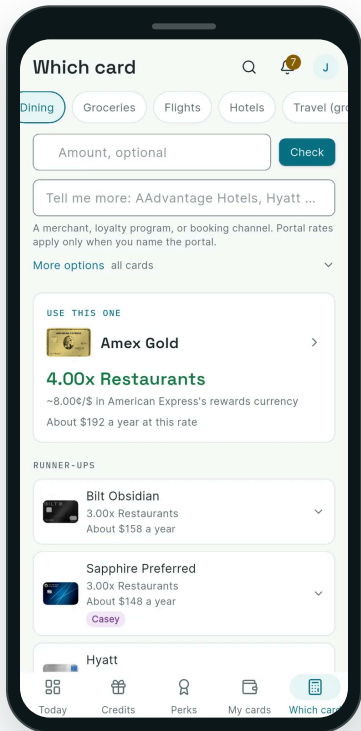
Flags when a merchant also triggers a statement credit on one of your cards, and warns when a high multiplier requires booking through an issuer travel portal.

Active, Watching & Closed Lifecycle

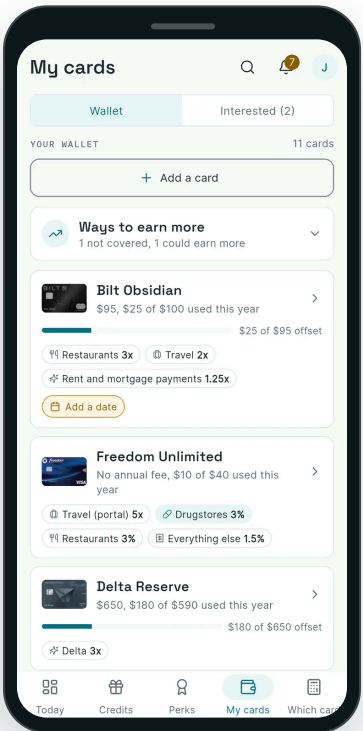
Track open dates, custom nicknames, annual fee overrides, retention offers, downgrade history, and active sign-up bonus spend progress bars in one place.



Web: Personalized Playbook with category winners, runner-ups, and stacking credits



Mobile: "Which card" category lookup



Mobile: Active wallet & bonus progress

Credit Scoreboard, Per-Use Checklists & Certificates Tracker

Tracks 188 recurring credits across monthly, quarterly, semi-annual, annual, and every-4-year cycles, plus free-night awards, companion passes, lounge visit banks, and upgrade certificates.

- 188 Credits Tracked
- Per-Use Circle Checklists
- Free-Night & Companion Awards

Cycle & Per-Use Tracking

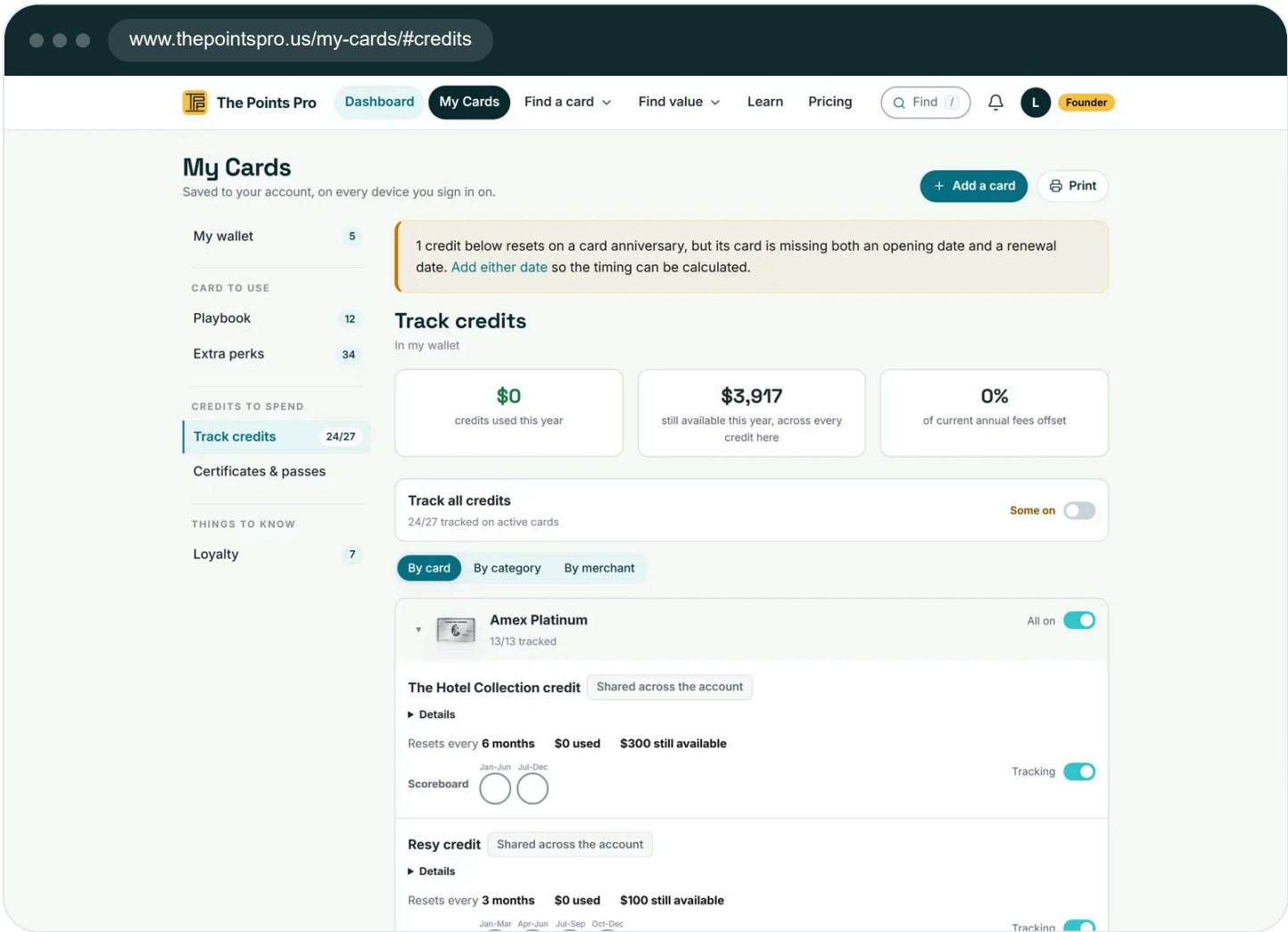
Toggle monthly (**J F M A M J J A S O N D**), quarterly (**Q1-Q4**), semi-annual (**H1/H2**), or numbered per-use circles (**1** to **20**) with partial-dollar amount support.

Personal Value Weighting

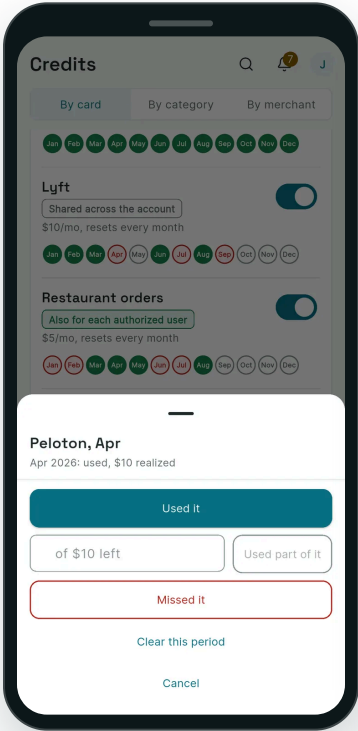
Discount or mute credits you would never naturally use so your Fee Scoreboard and Best Card recommendations reflect your real valuation, not brochure face value.

Certificates, Passes & Voucher Codes

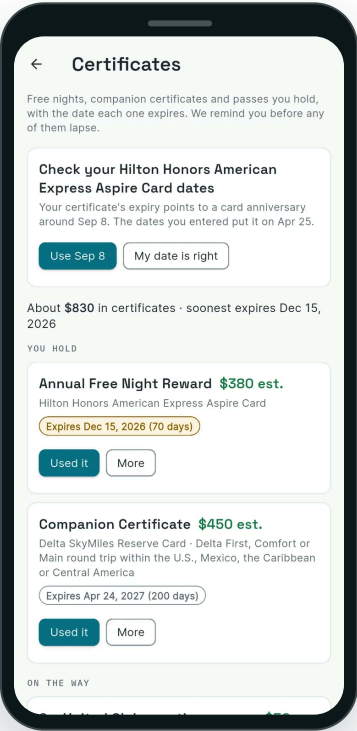
Manage hotel Free Night Awards (with point top-off caps), airline companion certificates, lounge visit counters, and custom expiration dates or voucher codes.



Web: Credit Scoreboard with per-card fee recovery bar and interactive period buttons



Mobile: Partial or full credit logging



Mobile: Certificates & Free Night Passes

Best Card Finder, Big Purchase Planner & 12-Month Year Simulator

Interactive financial engines that model how any card or upcoming purchase performs in your specific wallet across Year 1 (with sign-up bonus) and Year 2+ ongoing hold value.

- 6 Spend Persona Presets
- 12-Month Calendar Simulation
- Single-Purchase Optimizer

Best Card Finder (14 Category Sliders)

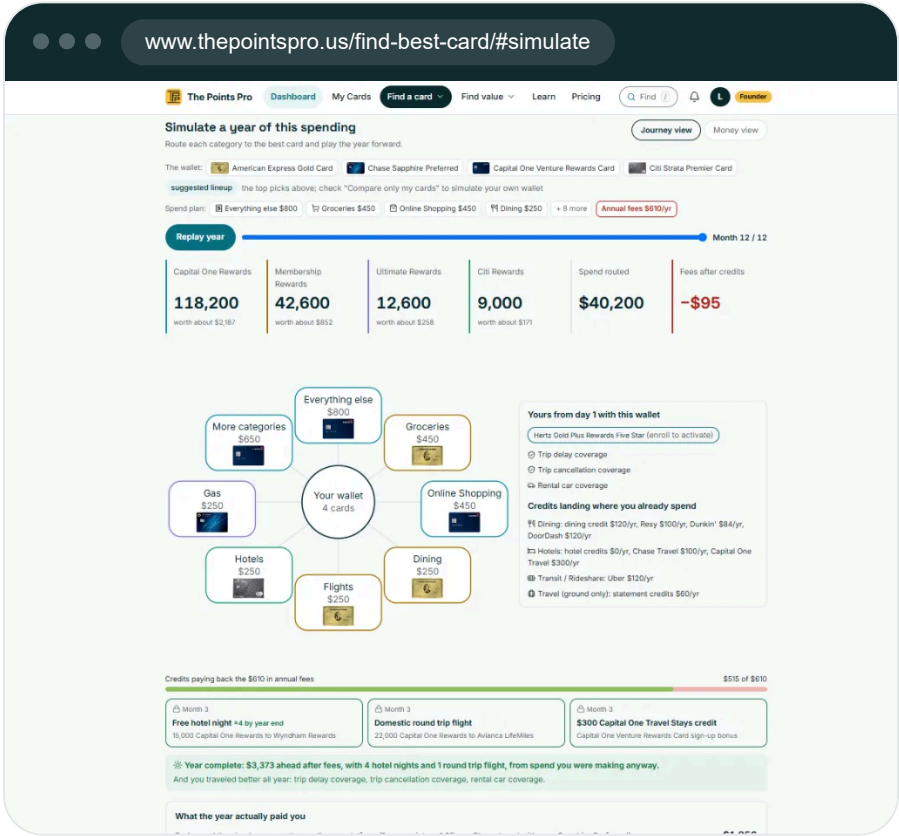
Dial in monthly spend or pick one of 6 style presets (Everyday Earner, Frequent Traveler, Foodie, Road Warrior, Family, Cash-Back Purist) to see ranked net dollar returns.

Simulate a Year (12-Month Journey)

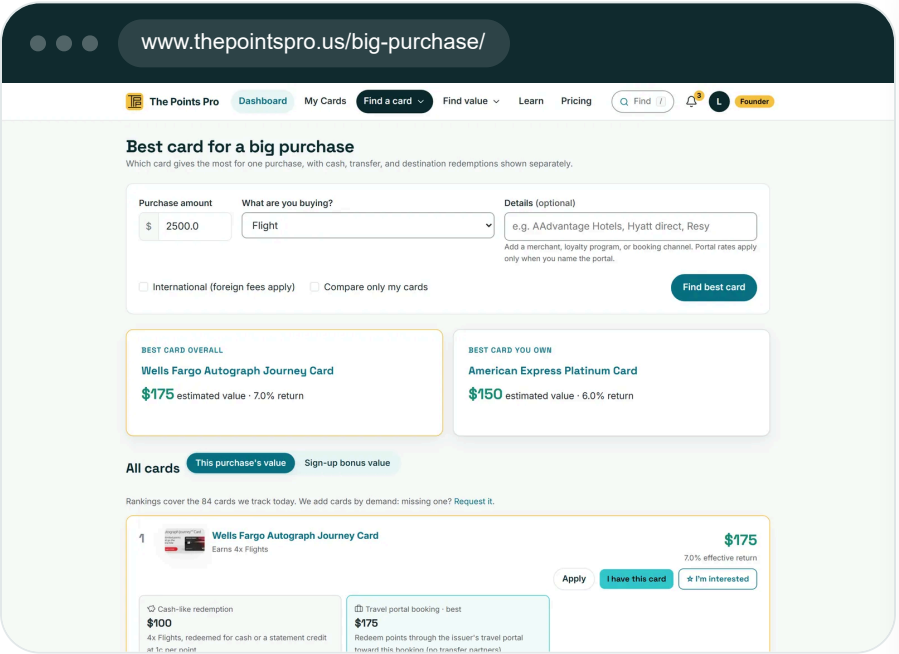
Route each spend category to the best card in your lineup and play all 12 months forward to see points earned by currency, credits offsetting annual fees, and milestone unlocks.

Big Purchase Planner

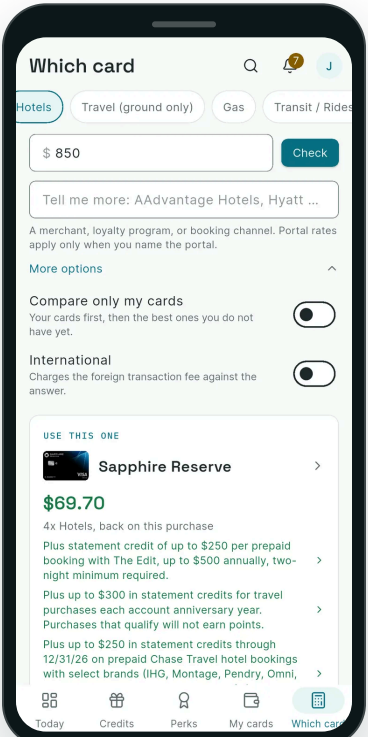
Enter a single upcoming expense (for example, a \$2,500 flight or \$850 hotel stay) to compare returns across your wallet cards vs. clearing a new welcome bonus.



Web: "Simulate a Year" 12-month projection routing category spend and fee recovery



Web: Big Purchase Planner showing cash, portal, and transfer value side by side



Mobile: \$850 hotel stay calculator

Live Transfer Bonuses, Interactive Transfer Map, Loyalty Status & Extra Perks

Maps 117 transfer routes between bank point currencies and 20 airline and hotel loyalty programs, highlights live confirmed transfer bonuses, and consolidates all 1,167 card protections and automatic elite tiers.

Transfer Bonuses & Sankey Map

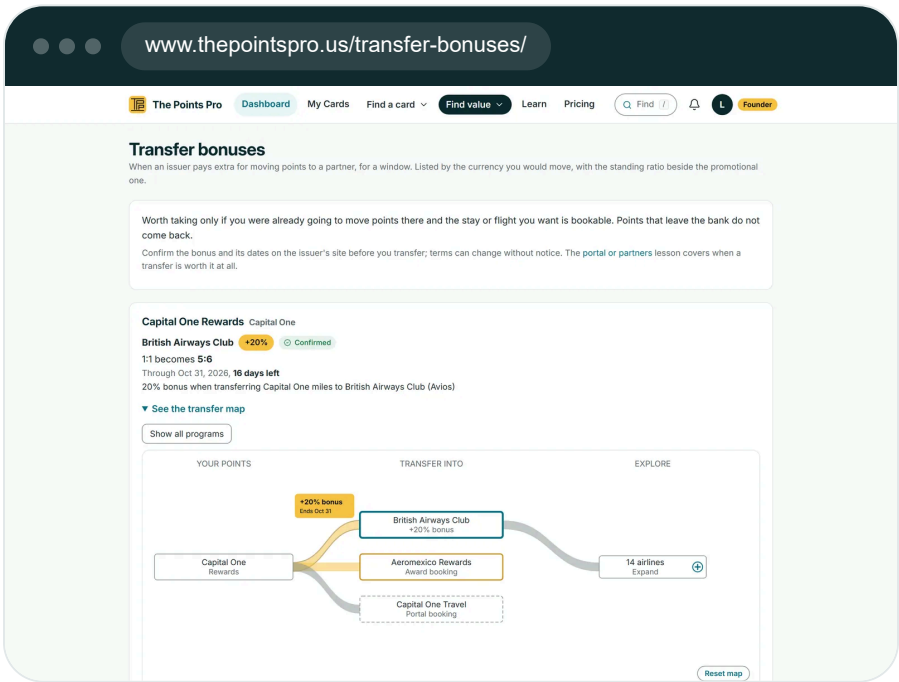
Tracks active bank-to-airline and bank-to-hotel transfer bonuses (20% to 65%+) with expiration countdowns, source links, and an interactive visual flow map filtered to your wallet.

Transfer Options Planner

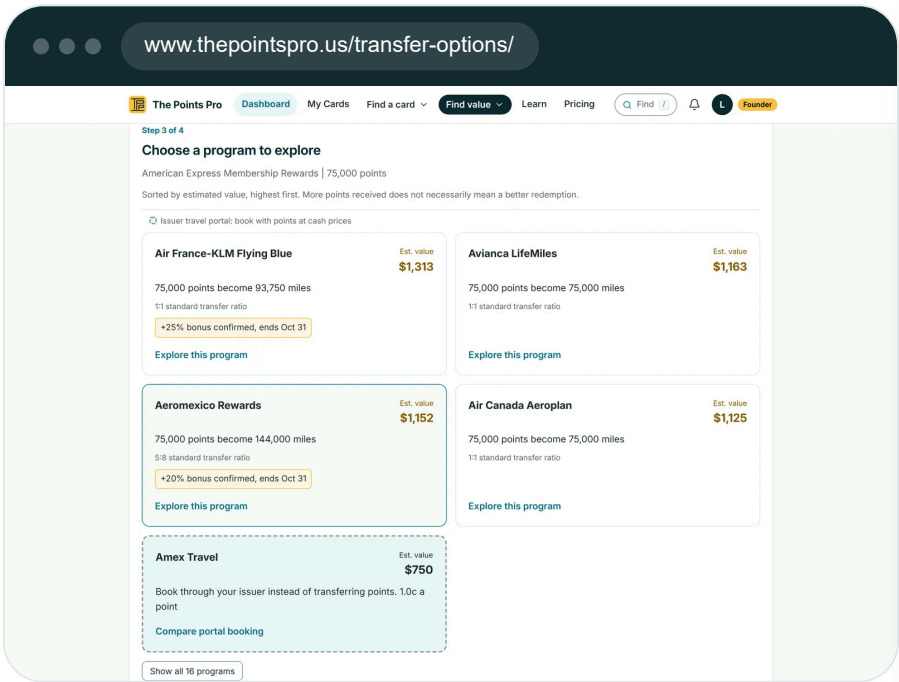
Step-by-step redemption planner: enter your points balance and destination program to compare transfer ratios, alliance partner booking paths, and historical bonus frequency.

Loyalty Status Ladder & Extra Perks

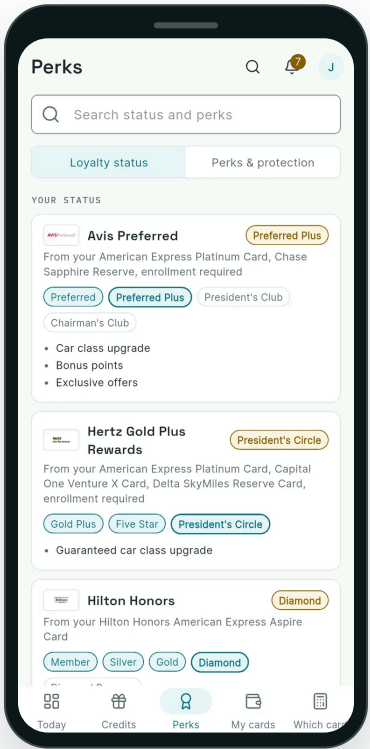
Visualizes complimentary hotel and rental car elite tiers granted by your cards, alongside side-by-side travel insurance, cell phone protection, extended warranty, and lounge access.



Web: Interactive Transfer Paths map and Confirmed live transfer bonuses



Web: Step-by-step Transfer Options redemption planner



Mobile: Loyalty Status tiers

5-Year Sign-Up Bonus History, Issuer Rules & "For Your Wallet" Fit

Deep reference profiles for all 84 cards showing whether today's welcome offer is near its 5-year peak, whether you are eligible under issuer velocity rules, and which perks overlap with cards you already carry.

5-Year Sign-Up Bonus History

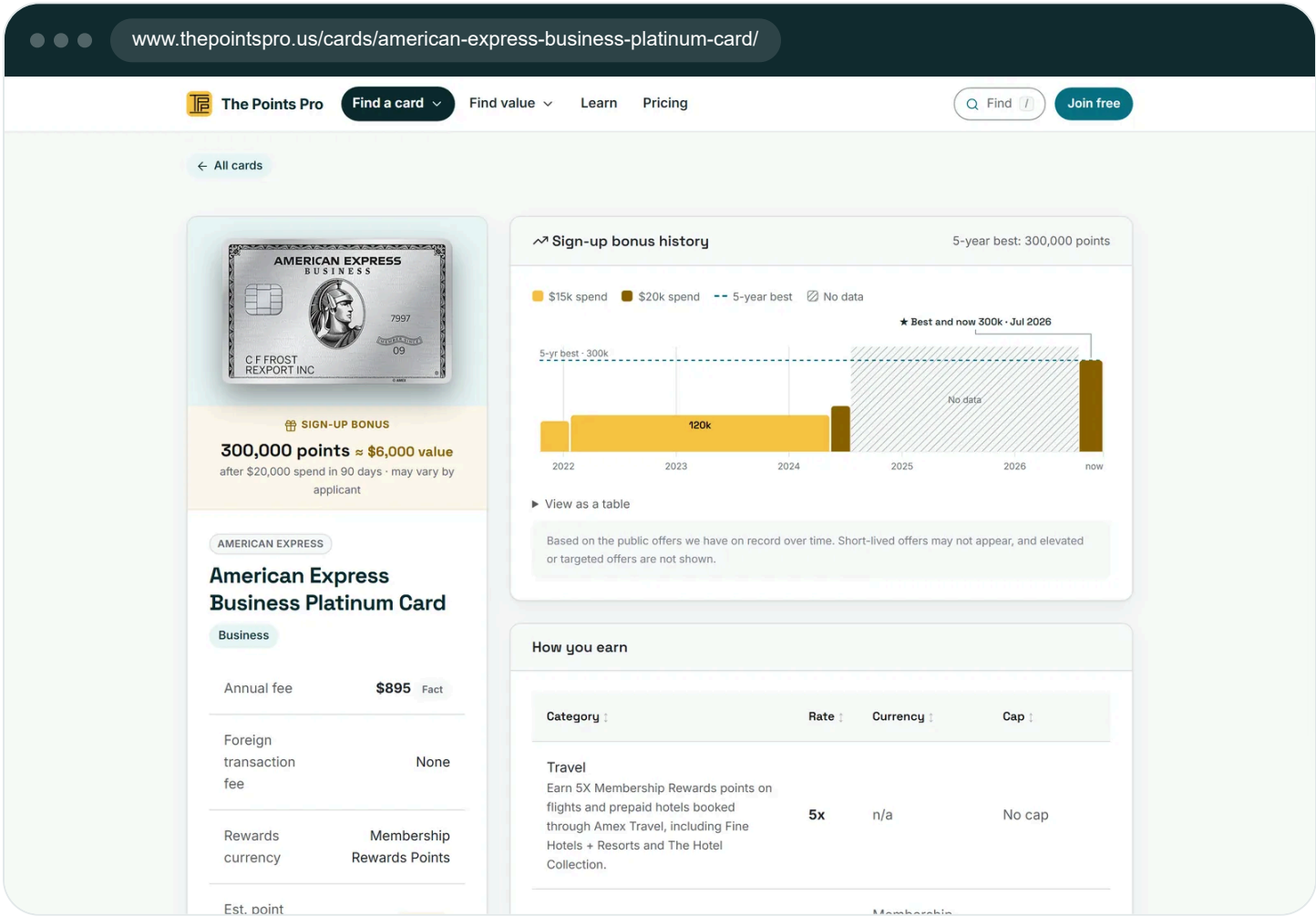
Interactive step-line chart plotting 5 years of public welcome offers with peak vs. current comparisons and a "High Offer" badge when a bonus is near its historical high.

Automatic 5/24 & Issuer Rule Engine

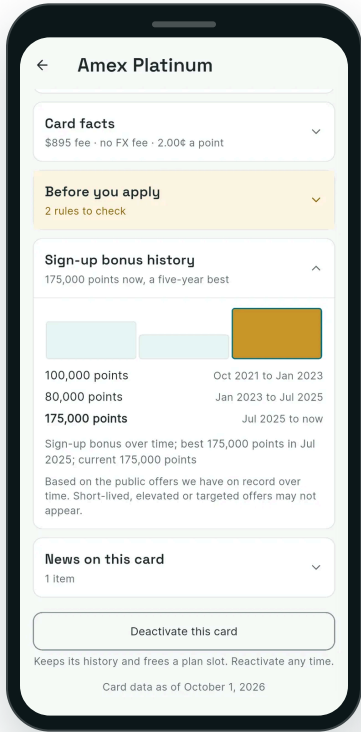
Computes your personal Chase 5/24 status from open dates and checks Amex once-per-lifetime/family rules, Citi 8/65 and 48-month rules, Capital One 1/6, and BofA 2/3/4 rules.

"For Your Wallet" Incremental Analysis

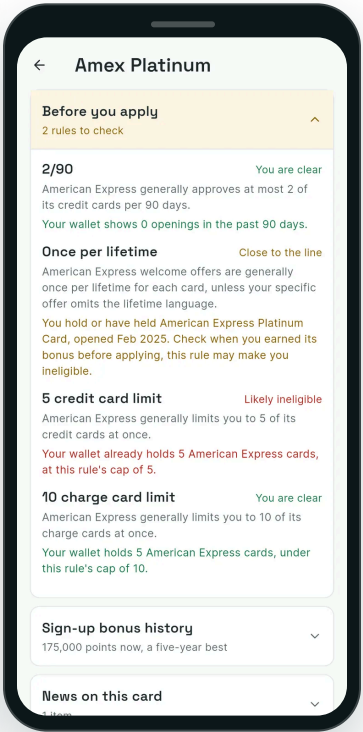
Shows only the net new multipliers, new transfer partners, and non-overlapping benefits a candidate card would add on top of the cards you already hold.



Web: Card Intelligence page with 5-year Sign-Up Bonus history chart and earning table



Mobile: 5-year welcome offer chart



Mobile: "Before you apply" rules

Household Companion Sharing, Milestone Celebrations & Ambassador Program

Built from the ground up for couples and families playing the two-player game, with celebratory milestone moments and a built-in referral loop that rewards members and creators.

- Household Companion Mode
- Milestone Celebrations
- /i/handle Referral Links

Two-Player Household Companion

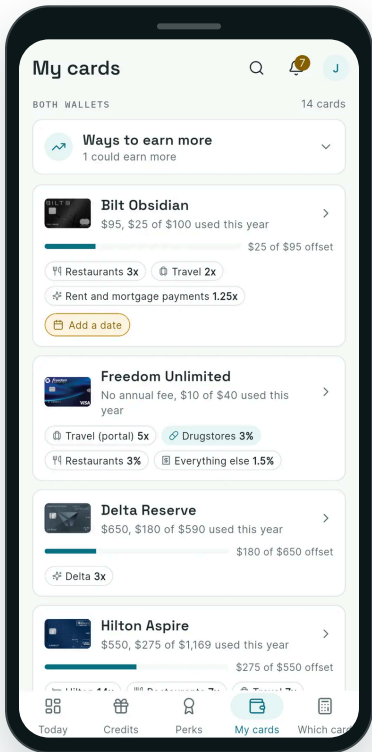
Link a partner's account to view a unified wallet (**Both wallets** , **Mine** , or **Partner**), coordinate credits and certificates, and see a distinct purple partner badge on every shared recommendation.

Milestone Celebrations

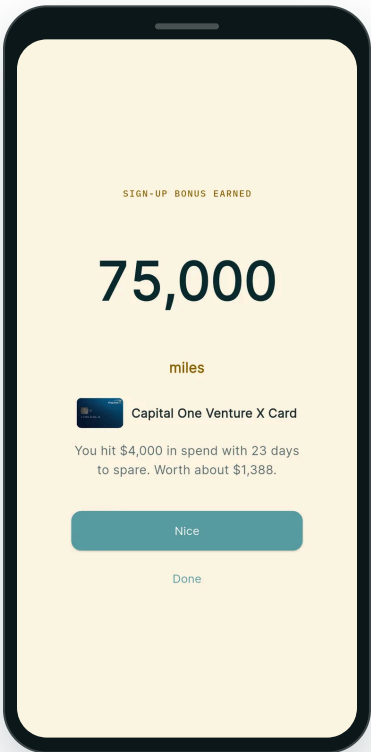
Celebrates real wins when a member completes a sign-up bonus spend requirement, recovers 100% of a card's annual fee, or clears every expiring credit for the month.

Custom /i/handle & Ambassador Status

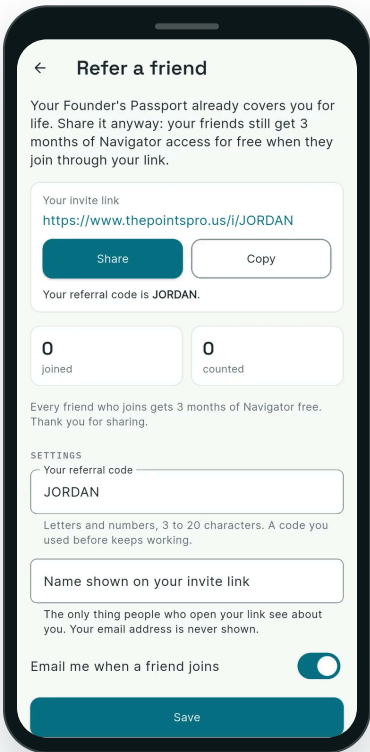
Every member can claim a custom **/i/handle** referral link on [Refer a friend](#) that gifts friends 3 months of Navigator free and unlocks lifetime Ambassador status after 10 paying referrals.



Mobile: Two-player "Both wallets" view with purple partner badges



Mobile: Sign-up bonus earned celebration



Mobile: Refer a Friend & Ambassador progress

Built for five types of cardholders, priced below one forgotten credit

Because we never sell member data or bias rankings for affiliate payouts, The Points Pro is funded directly by members. Every new account starts with a 14-day Navigator trial (or 3 months free via a creator [/i/handle](#) link).

1. Multi-Card Holder

Holds 5 to 15+ cards across Chase, Amex, Capital One, Citi, and Bilt. Replaces fragile spreadsheets with an automated calendar and 5/24 tracker.

"Replaced my 9-tab spreadsheet in three minutes."

2. Busy Professional

Carries 2 or 3 high-fee travel cards (\$395 to \$895/yr) and wants timely nudges before monthly dining, ride, and travel credits expire.

"One recovered \$50 credit paid for two years of Navigator."

3. First-Year Explorer

Just opened a first rewards card and wants clear guidance on hitting the welcome bonus and comparing cash vs. transfer value.

"Shows cash and transfer value side by side without hype."

4. Two-Player Household

Couples who split grocery, dining, and travel spend across two wallets and want one shared view of expiring credits and category winners.

"My partner knows which card to pull without texting me."

5. Renewal Decider

Has an annual fee coming due in the next 60 days and wants an objective accounting of credits used vs. fee paid, plus downgrade options.

"Gave me the exact numbers before my \$695 fee renewed."

EXPLORER

\$0 forever

After your 14-day full Navigator trial

- Track up to **3 active cards** in your wallet
- Full 84-card directory & 5-year bonus charts
- Best Card Finder & Big Purchase Planner
- Live Transfer Bonuses & Transfer Map
- Per-card credit tracking for your 3 cards

NAVIGATOR MONTHLY

\$2.99 / month

Flexible month-to-month access

- Unlimited cards** in your wallet
- Full Category & 55-Merchant Playbook
- Certificates, Free Nights & Loyalty Status
- Email & push credit expiry reminders
- 45-day annual fee renewal alerts
- Household Companion sharing (2 wallets)

NAVIGATOR ANNUAL

Save 44%

\$19.99 / year

\$1.67/month billed annually

- Everything in Navigator Monthly**
- Unlimited cards, credits & certificates
- One-click email & push "Mark Used" links
- Printable one-page wallet cheat sheet
- Full Household Companion wallet merge
- Less than one forgotten \$20 credit

FOUNDER'S PASSPORT

Capped at 500

\$79.99 one-time

No recurring subscription ever

- Permanent Navigator access** for life
- Numbered Founder badge (**#1** to **#500**)
- Unlocks **Simulate a Year** (12-month engine)
- Unlocks **Transfer Options Planner**
- Every future Navigator feature included

Earned Tier · \$0 Forever

Ambassador Status (Unlocked at 10 Paying Referrals)

Members and content creators who refer 10 friends who become paying members earn permanent **Ambassador** status: lifetime Navigator access with no subscription, plus full access to the **Simulate a Year** 12-month engine and the **Transfer Options Planner**.

[View Creator Partnership Pitch →](#)

[See current plans on the site](#)

How capabilities map across Explorer, Navigator, and Founder / Ambassador

Every public research tool remains open to Explorer members so anyone can evaluate cards honestly, while Navigator and Founder / Ambassador power the ongoing wallet, household, and simulation engines.

Product Capability	Explorer \$0 Forever	Navigator \$2.99/mo or \$19.99/yr	Founder / Ambassador \$79.99 once or 10 referrals
Active Cards in Wallet Personal, business, and authorized-user cards tracked	Up to 3 cards	Unlimited cards	Unlimited cards
84-Card Directory & 5-Year Sign-Up Bonus History Historical welcome offer charts, High Offer badges, and issuer rules	Included	Included	Included
Best Card Finder & Big Purchase Planner 14 category sliders, 6 spend presets, and single-purchase calculator	Included	Included	Included
Live Transfer Bonuses & Interactive Transfer Map 117 transfer partnerships and confirmed live bonus tracking	Included	Included	Included
Credit Scoreboard & Per-Use Circle Checklists Monthly, quarterly, semi-annual, annual, and 20-use circle tracking	Up to 3 cards	All wallet cards	All wallet cards
Category Playbook, 55-Merchant Lookup & Print Sheet Best and runner-up card by category/merchant plus printable cheat sheet	Up to 3 cards	Full wallet + Print	Full wallet + Print
Certificates, Free Night Passes, Loyalty Ladder & Perks Track free nights, companion passes, 20 loyalty programs, and 1,167 perks	Preview mode	Full access	Full access
Email & Push Expiry Alerts + 45-Day Renewal Reviews One-tap "Mark Used" email/push links and pre-renewal fee scorecards	Not included	Included	Included
Household Companion (Two-Player Shared Wallet) Combine two partner wallets with unified playbooks and purple partner badges	Not included	Included	Included
12-Month "Simulate a Year" Engine & Transfer Options Planner Full-year spend/credit/fee simulation and step-by-step redemption routing	Not included	Not included	Exclusive Access