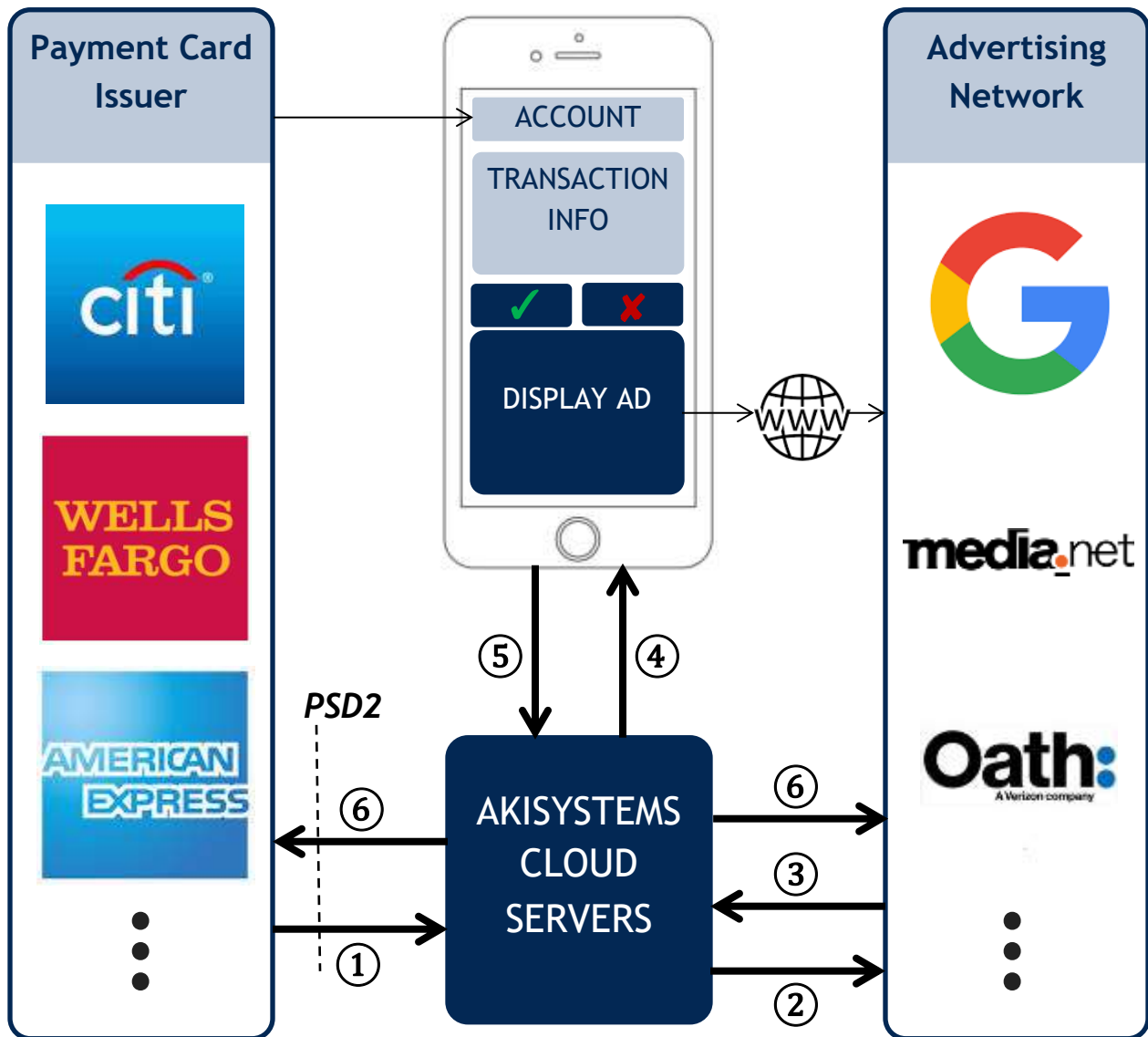


Spend Like You Mean It™

[Akisystems LLC](#)

Conceptual diagram - numbers indicate data flow



Spend Like You Mean It™

[Akisystems LLC](#)

Conceptual diagram - description of data flow

- ① The payment card issuer pushes metadata about a consumer purchase to the Akisystems server
- ② The Akisystems server anonymizes the purchase metadata and forwards it to the ad network
- ③ Based on consumer purchase history, the ad network selects returns a mobile ad to be displayed
- ④ Purchase metadata and the mobile ad(s) are pushed to the consumer mobile app and a notification window is displayed
- ⑤ Once the consumer closes the notification window, the mobile app returns metadata describing how the consumer interacted (e.g., clicked on the ad, viewed transaction details, flagged transaction as suspicious) with the mobile app
- ⑥ The Akisystems server matches the user interaction metadata to the original purchase and returns relevant information back to the issuing bank and/or the ad network

Additional considerations

- The mobile app will most likely be branded by issuing banks
- All endpoints shall use encrypted communication with explicit key registration
- Data returned to the ad network in step ⑥ may be compared with data gathered from landing and/or conversion websites pulled up when the Cardmember clicks on the ad
- The European Union PSD2 directive may allow for (EU) platform roll-out without direct participation of issuing banks