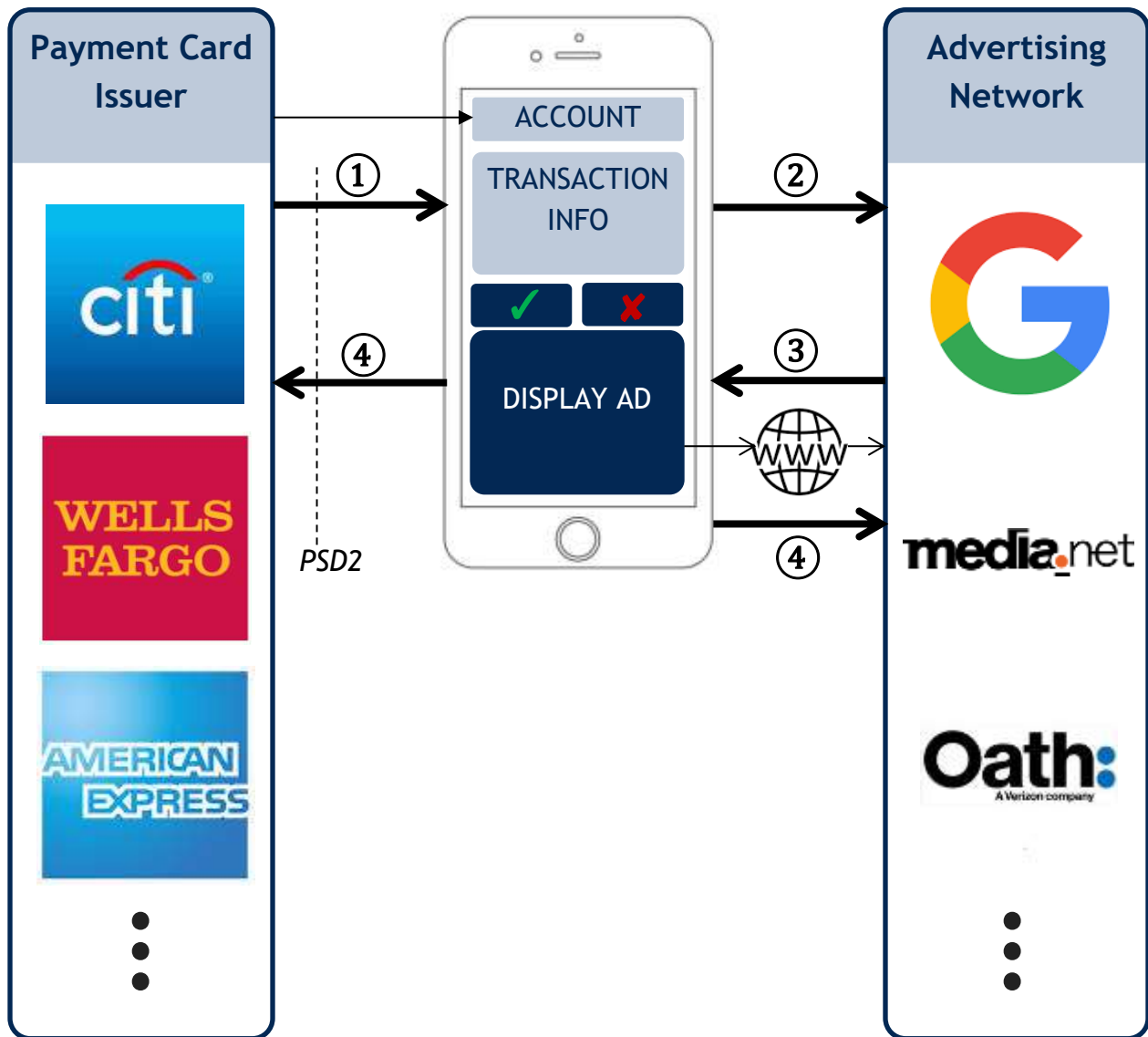


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Conceptual diagram - numbers indicate data flow



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Conceptual diagram - description of data flow

- ① The Cardmember makes a purchase and the issuing bank pushes a purchase notification to the mobile app
- ② The mobile app anonymizes the purchase metadata and forwards it to the ad network
- ③ Based on current and past purchases, the ad network selects and sends a display ad to the mobile app; the mobile app displays transaction data and the ad on a single screen for the Cardmember to interact with
- ④ The Cardmember's interaction with the mobile app is reported 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
- In addition to the mobile app, cloud server infrastructure may be desirable to further secure Cardmember privacy and improve mobile app performance
- Data returned to the ad network in step ④ may be compared with data gathered from landing and/or conversion websites pulled up when the Cardmember clicks on an ad
- The European Union PSD2 directive may allow for (EU) platform roll-out without direct participation of issuing banks