

## Spend Like You Mean It™

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Our offering can be summed up in a single phrase: advertising meets banking. More specifically, we would like to combine information about retail consumer transactions, with online advertising analytics.

The end result will be a revenue-generating consumer mobile app, capable of displaying transactions and advertisements on a single screen, as soon as the transactions occur. Users will also be able to pull up detailed transaction information, as well as notify the bank of any suspicious transactions.

Our value proposition lies in the manner in which advertisements will be selected, for display within the app. We believe the selection should be made based on the transactions themselves, allowing advertisers to build much more accurate models of consumer behavior.

The models will be more accurate, because they will be based on actual consumer spending patterns, as opposed to indirect metrics such as web searches and browsing histories.

Improved modeling will result in ads that are more useful, timely and relevant. For example, a patron of a movie theater can be immediately presented with an ad -- or a coupon -- from a nearby restaurant.

Consumers will be more likely to interact with such ads, and therefore be more inclined to engage with the mobile app in the future. The app itself will become very valuable in the eyes of advertisers, and we will be able to command a much higher price, for the limited ad space that it offers.

The revenue generated by our platform, will then be shared with participating banks.

Thank you for watching.