

Spend Like You Mean It™

Advertising platform for mobile banking

[Akisystems LLC](#)

Idea

- Mobile app will notify cardmember whenever a purchase is made
- Mobile app will display an advertisement provided by an ad network (in addition to detailed transaction information)
- Cardmember can interact with the ad the same way they would with other online ads
- Anonymized purchase information is shared with the ad network

Value Proposition

- Ad network can build longitudinal models of cardmember behavior - a “browser cookie on steroids”
- Ads shown will be far more engaging and relevant (and hence more profitable)
- Use of a mobile app prevents schemes such as ad blocking

Revenue Model

- Mobile app serves as ad *publisher*
- Ad impressions, clicks and conversions from within the mobile app are monetized in the same way as in existing mobile advertising practice
- The revenue is split between the ad network, the issuing bank, and possibly the cardmember

Exit

- Acquisition by ad network is most logical