US010339556B2

(12) **United States Patent**
Fisher

(10) **Patent No.: US 10,339,556 B2**
(45) **Date of Patent: *Jul. 2, 2019**

(54) **SELECTING AND TRANSMITTING AN ADVERTISEMENT FROM A SERVER IN RESPONSE TO USER INPUT**

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(72) Inventor: **Michelle Fisher**, Berkeley, CA (US)

(73) Assignee: **Michelle Fisher**, Berkeley, CA (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

This patent is subject to a terminal disclaimer.

(21) Appl. No.: **15/980,735**

(22) Filed: **May 15, 2018**

(65) **Prior Publication Data**

US 2018/0330397 A1 Nov. 15, 2018

Related U.S. Application Data

(63) Continuation of application No. 15/134,101, filed on Apr. 20, 2016, now Pat. No. 9,996,849, which is a (Continued)

(51) **Int. Cl.**
H04M 3/00 (2006.01)
G06Q 30/02 (2012.01)
(Continued)

(52) **U.S. Cl.**
CPC ***G06Q 30/0239*** (2013.01); ***G06F 3/0484*** (2013.01); ***G06Q 20/322*** (2013.01); ***G06Q 30/0267*** (2013.01); ***G06Q 30/0277*** (2013.01); ***G06Q 40/02*** (2013.01); ***H04L 63/0428*** (2013.01); ***H04L 67/34*** (2013.01); ***H04W 4/02*** (2013.01); ***H04W 4/60*** (2018.02);
(Continued)

(58) **Field of Classification Search**
CPC G06Q 30/0239; G06Q 30/0277; G06Q 30/0267; G06Q 20/322; G06Q 40/02; G06F 3/0484; H04L 63/0428; H04L 67/34; H04L 67/306; H04W 8/18; H04W 4/02; H04W 4/008; H04W 4/003; H04M 1/72544; H04M 1/72525
USPC 455/456.1–456.3, 418; 370/338
See application file for complete search history.

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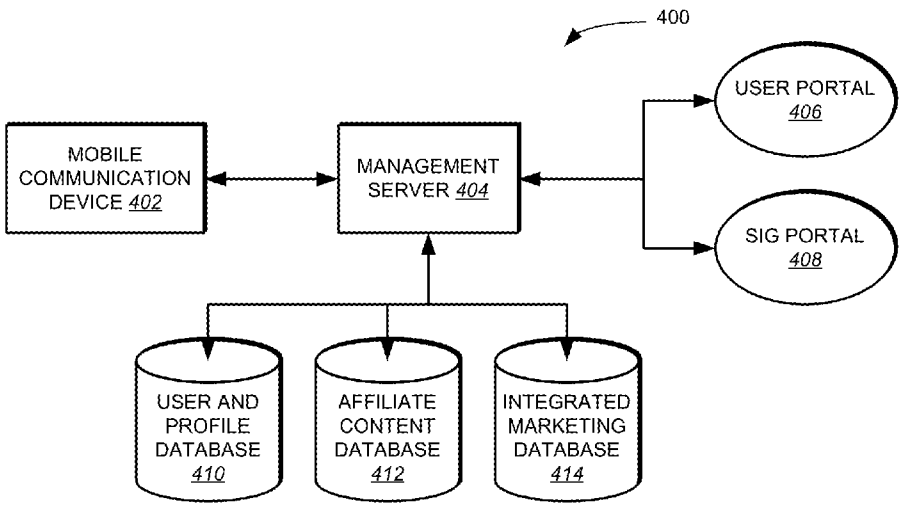
(Continued)

Primary Examiner — Marcos Batista

(57) **ABSTRACT**

A method and system for customizing a mobile application running on a mobile communication device of a user. In one implementation, the method includes providing the mobile application to the mobile communication device of the user, the mobile application having a generic platform; determining a special interest group (SIG) that is affiliated with the user; and customizing the generic platform of the mobile application based on information specific to the special interest group (SIG) that is affiliated with the user.

36 Claims, 8 Drawing Sheets



Related U.S. Application Data

continuation of application No. 14/180,562, filed on Feb. 14, 2014, now abandoned, which is a continuation of application No. 11/956,261, filed on Dec. 13, 2007, now Pat. No. 8,693,995.

(51) **Int. Cl.**

H04W 4/60	(2018.01)
H04W 4/80	(2018.01)
G06Q 40/02	(2012.01)
H04L 29/08	(2006.01)
G06F 3/0484	(2013.01)
G06Q 20/32	(2012.01)
H04L 29/06	(2006.01)
H04W 4/02	(2018.01)
H04M 1/725	(2006.01)
H04W 8/18	(2009.01)

(52) **U.S. Cl.**

CPC ***H04W 4/80*** (2018.02); *H04L 67/306* (2013.01); *H04M 1/72525* (2013.01); *H04M 1/72544* (2013.01); *H04W 8/18* (2013.01)

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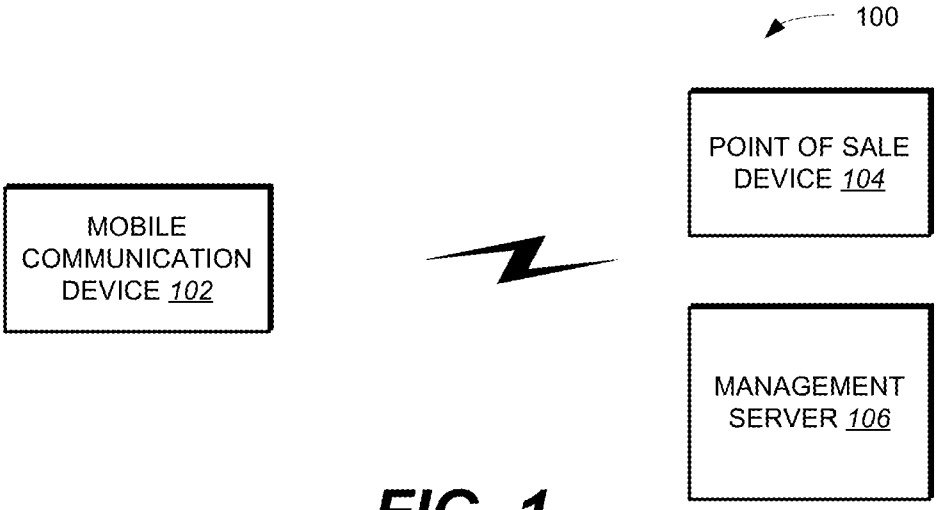
100
POINT OF SALE DEVICE 104
MOBILE COMMUNICATION DEVICE 102
MANAGEMENT SERVER 106

FIG. 1

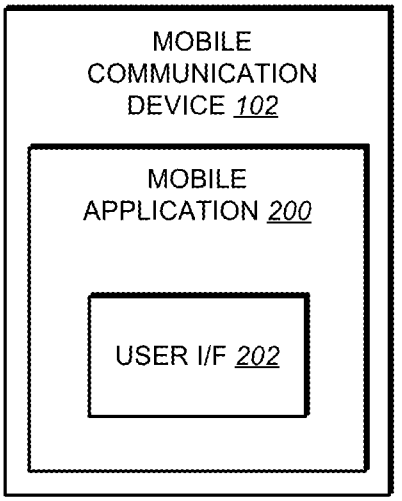
MOBILE COMMUNICATION DEVICE 102
MOBILE APPLICATION 200
USER I/F 202

FIG. 2

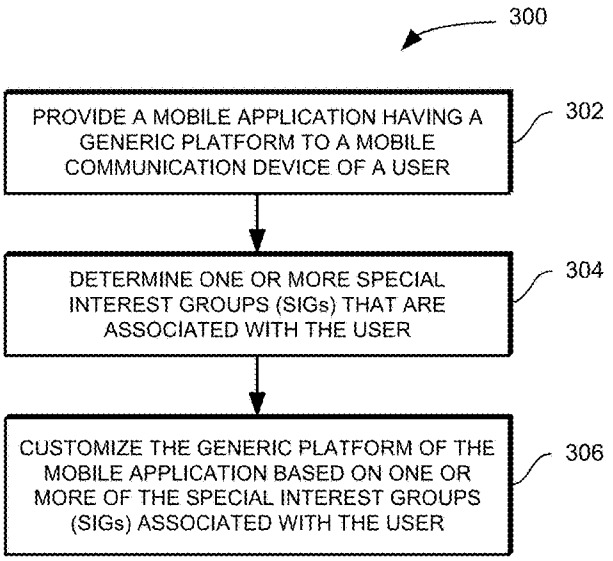
300
PROVIDE A MOBILE APPLICATION HAVING A GENERIC PLATFORM TO A MOBILE COMMUNICATION DEVICE OF A USER
302
DETERMINE ONE OR MORE SPECIAL INTEREST GROUPS (SIGs) THAT ARE ASSOCIATED WITH THE USER
304
CUSTOMIZE THE GENERIC PLATFORM OF THE MOBILE APPLICATION BASED ON ONE OR MORE OF THE SPECIAL INTEREST GROUPS (SIGs) ASSOCIATED WITH THE USER
306

FIG. 3

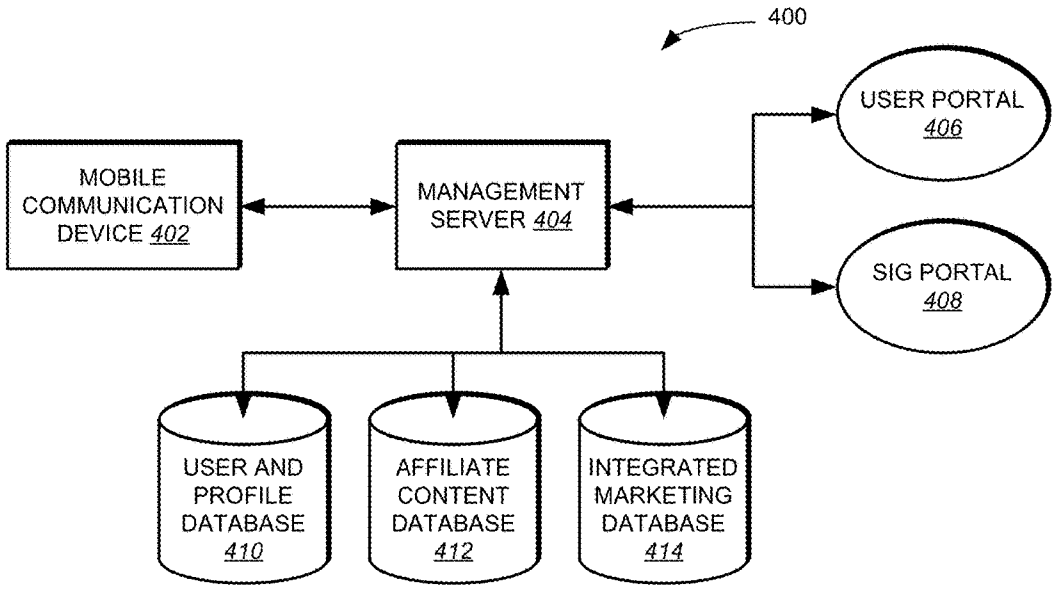
400
USER PORTAL 406
MOBILE COMMUNICATION DEVICE 402
MANAGEMENT SERVER 404
SIG PORTAL 408
USER AND PROFILE DATABASE 410
AFFILIATE CONTENT DATABASE 412
INTEGRATED MARKETING DATABASE 414

FIG. 4

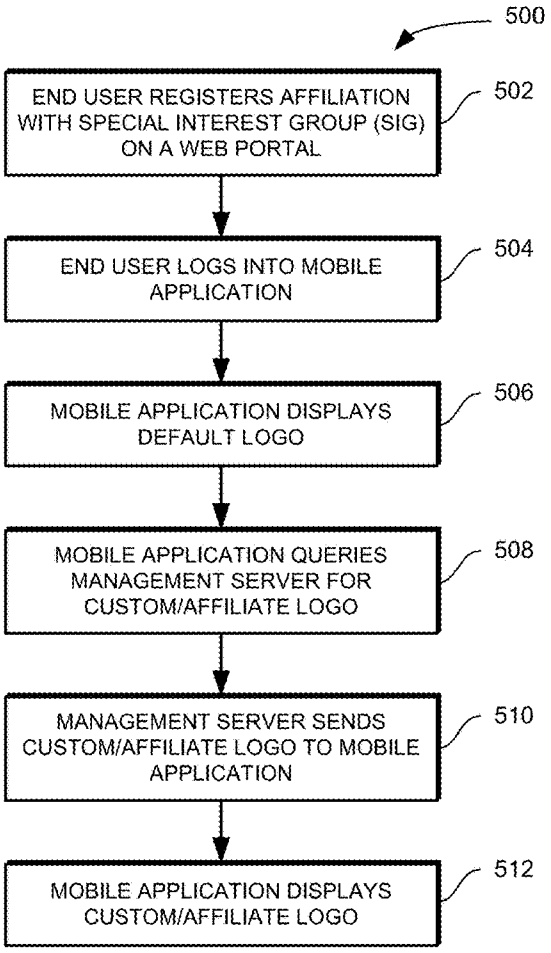
500
END USER REGISTERS AFFILIATION WITH SPECIAL INTEREST GROUP (SIG) ON A WEB PORTAL
502
END USER LOGS INTO MOBILE APPLICATION
504
MOBILE APPLICATION DISPLAYS DEFAULT LOGO
506
MOBILE APPLICATION QUERIES MANAGEMENT SERVER FOR CUSTOM/AFFILIATE LOGO
508
MANAGEMENT SERVER SENDS CUSTOM/AFFILIATE LOGO TO MOBILE APPLICATION
510
MOBILE APPLICATION DISPLAYS CUSTOM/AFFILIATE LOGO
512

FIG. 5

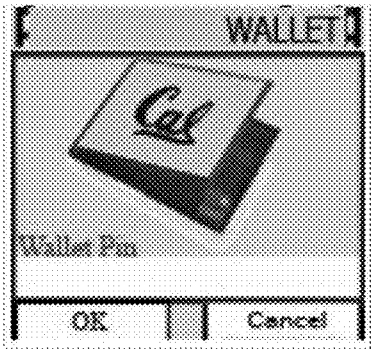
WALLET
OK
Cancel

FIG. 6

FIG. 7

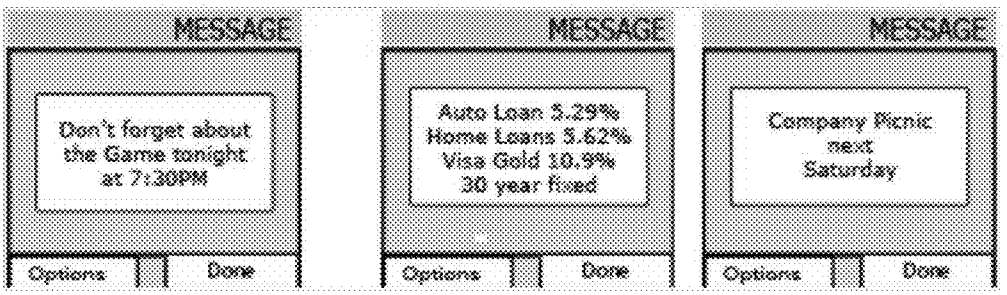

FIG. 8

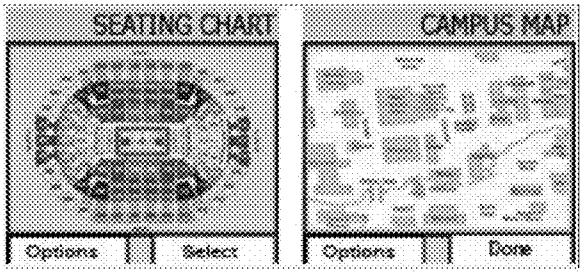

FIG. 9

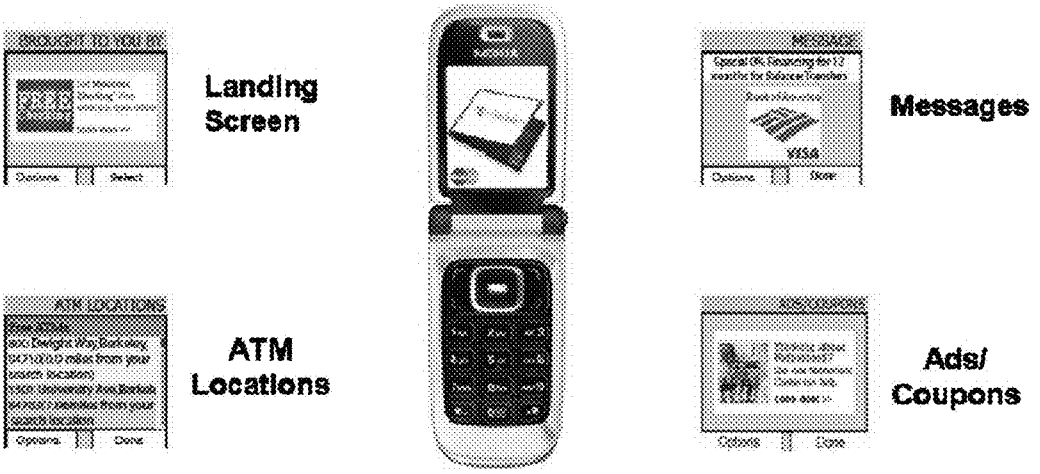

FIG. 10A

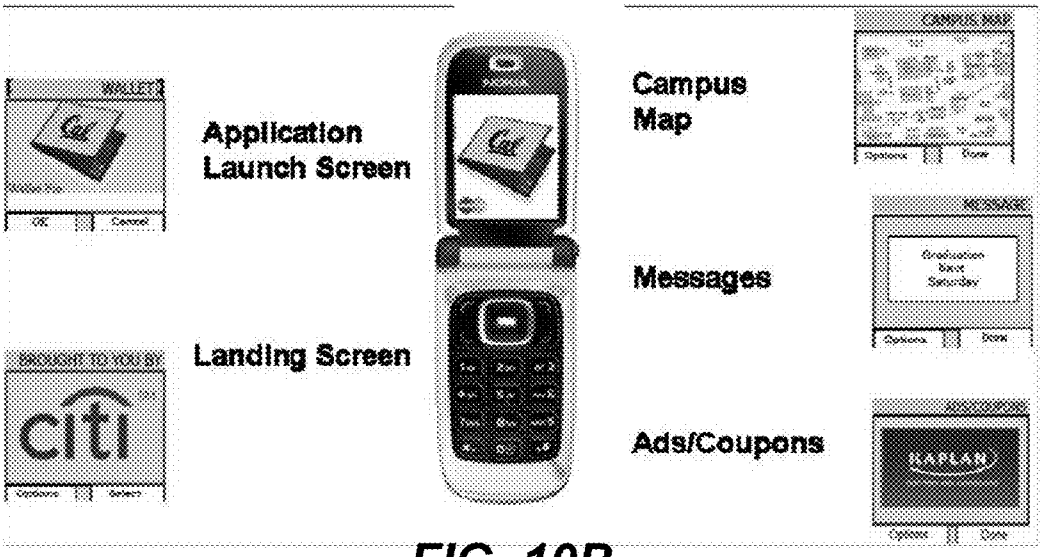

FIG. 10B

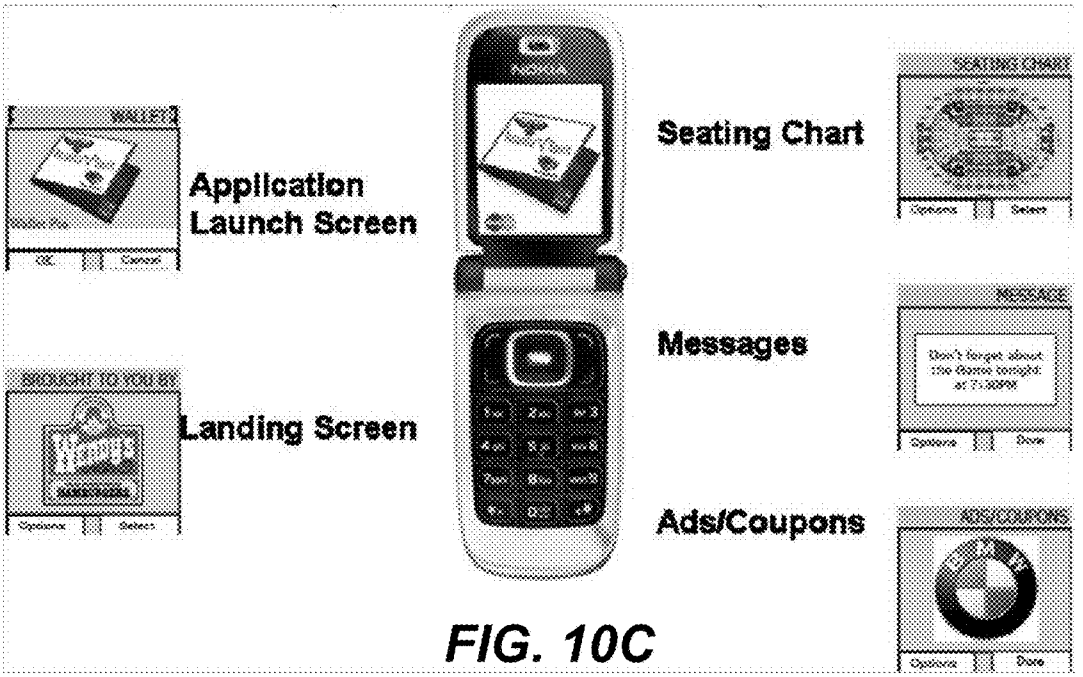

FIG. 10C

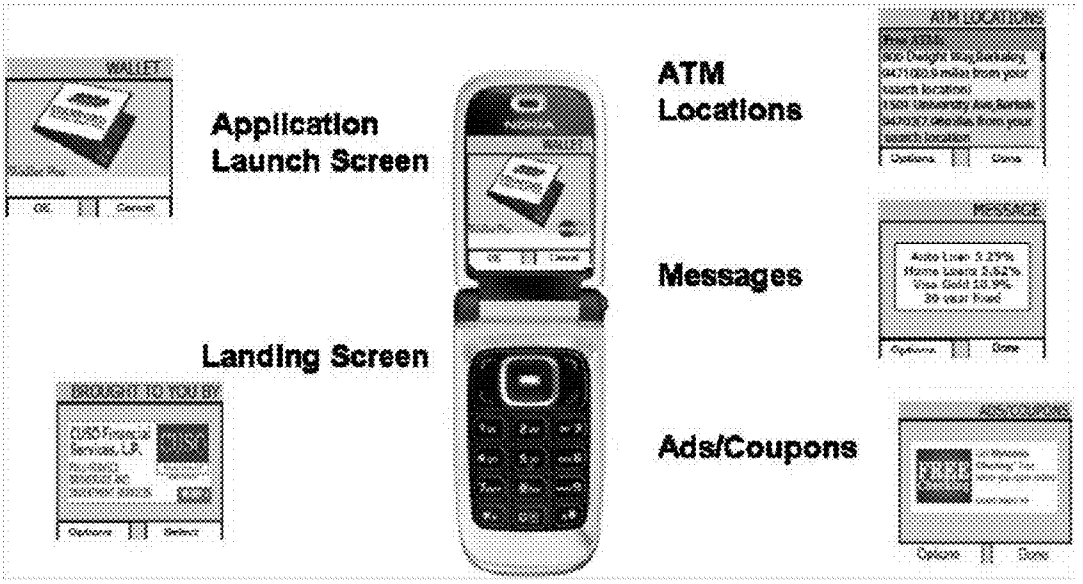

FIG. 10D

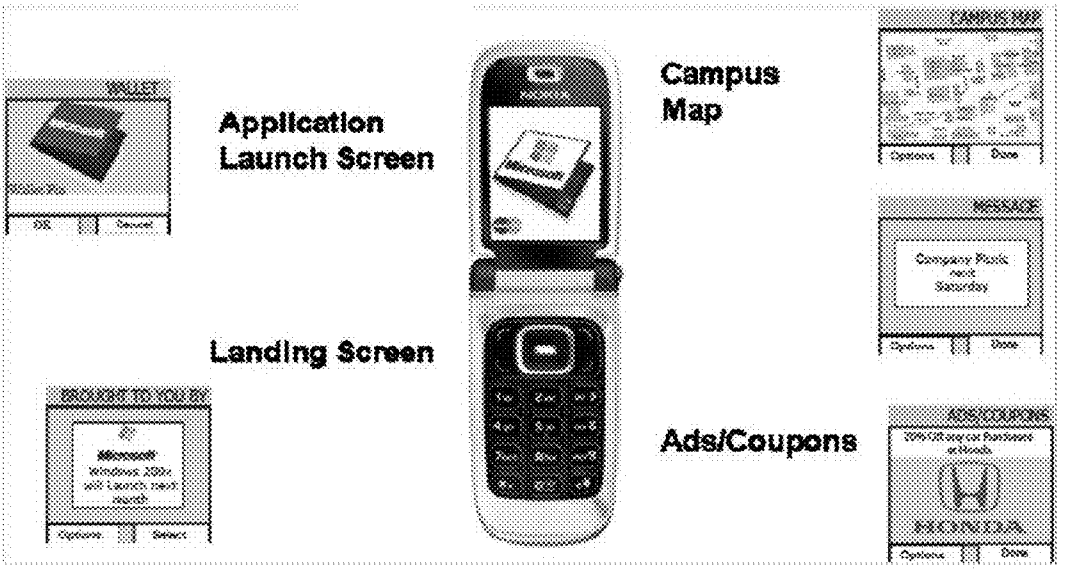

FIG. 10E

FIG. 10F

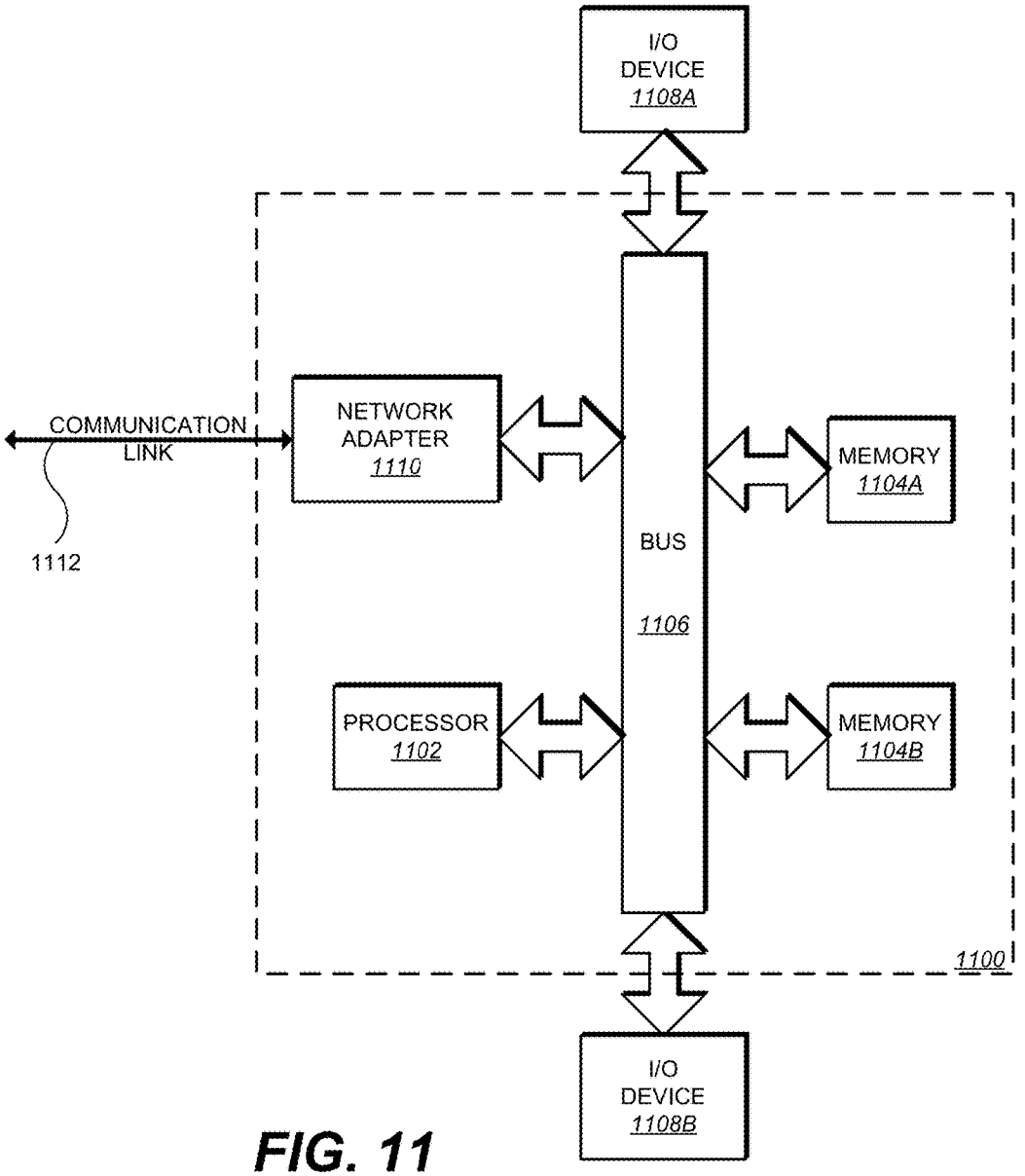
I/O
DEVICE
1108A
NETWORK
ADAPTER
1110
COMMUNICATION
LINK
1112
BUS
1106
MEMORY
1104A
PROCESSOR
1102
MEMORY
1104B
1100
I/O
DEVICE
1108B

FIG. 11

SELECTING AND TRANSMITTING AN ADVERTISEMENT FROM A SERVER IN RESPONSE TO USER INPUT

CROSS-REFERENCE TO RELATED APPLICATIONS

This application is a is a continuation and claims priority to U.S. patent application Ser. No. 15/134,101 filed Apr. 20, 2016, titled REMOTE DELIVERY OF ADVERTISEMENTS which is a continuation and claims priority to U.S. patent application Ser. No. 14/180,562, filed Feb. 14, 2014, titled "CUSTOMIZED INFORMATION WITHOUT AUTHENTICATION" which is a continuation and claims priority to U.S. patent application Ser. No. 11/956,261, filed Dec. 13, 2007, titled "METHOD AND SYSTEM FOR DELIVERING CUSTOMIZED INFORMATION TO A MOBILE COMMUNICATION DEVICE BASED ON USER AFFILIATIONS" now U.S. Pat. No. 8,693,995, which is incorporated by reference herein in its entirety.

FIELD OF INVENTION

The present invention relates to data communications and wireless devices.

BACKGROUND OF THE INVENTION

Mobile communication devices—e.g., cellular phones, personal digital assistants, and the like—are increasingly being used to conduct payment transactions (e.g., through mobile wallet applications) as described in U.S. patent application Ser. No. 11/933,351, entitled "Method and System For Scheduling A Banking Transaction Through A Mobile Communication Device", and U.S. patent application Ser. No. 11/467,441, entitled "Method and Apparatus For Completing A Transaction Using A Wireless Mobile Communication Channel and Another Communication Channel, both of which are incorporated herein by reference. Such payment transactions can include, for example, purchasing goods and/or services, bill payments, and transferring funds between bank accounts.

In the mobile communication device space, delivering separate, customized mobile applications to mobile communications devices can be quite expensive in terms of cost and memory. For example, in the United States, AT&T recently announced that their mobile communication device platform will only support up to two mobile wallet applications. Such constraints, as well as limited device memory, limit the number of customized applications that an end user can run on a mobile communication device.

BRIEF SUMMARY OF THE INVENTION

In general, in one aspect, this specification describes a method for customizing a mobile application running on a mobile communication device of a user. The method includes providing the mobile application to the mobile communication device of the user, the mobile application having a generic platform; determining a special interest group (SIG) that is affiliated with the user; and customizing the generic platform of the mobile application based on information specific to the special interest group (SIG) that is affiliated with the user.

Particular implementations can include one or more of the following features. Customizing the generic platform of the mobile application can comprise displaying one or more of a logo, advertisement, coupon, alert, notification, or map that is associated with the special interest group (SIG) through the mobile application running on the mobile communication device. The special interest group (SIG) can be one of a university, corporation, military, government, sports team, or alumni association. The generic platform of the mobile application can be customizable by a plurality of different special interest groups (SIGs). The generic platform of the mobile application can comprise a generic user interface having default screens, controls, or logos that are changeable based on an affiliation of the user to the plurality of different special interest groups (SIGs). Customizing the generic platform of the mobile application can comprise updating only content that is being displayed through the mobile application. Customizing the generic platform of the mobile application can comprise customizing a number of modules that are presented to users through the mobile application. The modules can comprise one or more of a money management module that permits a user to access account information from a financial institution, a what's nearby module that permits a user to find points of interest (POI) and directions, a rewards module that permits a user to keep track of reward or loyalty cards, a ticket module that permits a user to purchase a ticket for an event, and an options module that permits a user to change the look-and-feel of the mobile application. The mobile communication device can be one of a cellular phone or a wireless personal digital assistant (PDA).

In general, in another aspect, this specification describes a system including a management server to provide a mobile application to a mobile communication device of a user, in which the mobile application has a generic platform. The management server further determines a special interest group (SIG) that is affiliated with the user, and customizes the generic platform of the mobile application based on information specific to the special interest group (SIG) that is affiliated with the user.

The details of one or more implementations are set forth in the accompanying drawings and the description below. Other features and advantages will be apparent from the description and drawings, and from the claims.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. **1** illustrates a block diagram of a communication system including a mobile communication device and a management server in accordance with one implementation.

FIG. **2** illustrates one implementation of the mobile communication device of FIG. **1**.

FIG. **3** illustrates one implementation of a method for customizing a mobile application running on a mobile communication device.

FIG. **4** illustrates a block diagram of a communication system including a mobile communication device and a management server in accordance with one implementation.

FIG. **5** illustrates one implementation of a method for customizing a mobile application with a custom/affiliate logo of a special interest group (SIG).

FIG. **6** illustrates an example custom/affiliate logo of a special interest group (SIG) that can be displayed on a mobile communication device.

FIG. **7** illustrates example advertisements/coupons of a special interest group (SIG) that can be displayed on a mobile communication device.

FIG. **8** illustrates example messages of a special interest group (SIG) that can be displayed on a mobile communication device.

FIG. **9** illustrates example maps of a special interest group (SIG) that can be displayed on a mobile communication device.

FIGS. **10A-10F** illustrate example customization of a mobile application running on a mobile communication device.

FIG. **11** illustrates a block diagram of a communication system including a wireless mobile communication device and a management server in accordance with one implementation.

Like reference symbols in the various drawings indicate like elements.

DETAILED DESCRIPTION OF THE INVENTION

FIG. **1** illustrates one implementation of a communication system **100**. The communication system **100** includes a hand-held, wireless mobile communication device **102** a point-of-sale device **104** and a management server **106**. In one implementation, the mobile communication device **102** includes a mobile application (discussed in greater detail below) that permits a user of the mobile communication device **102** to conduct payment transactions. Payment transactions can include, for example, using contactless payment technology at a retail merchant point of sale (e.g., through point of sale device **104**), using mobile/internet commerce (e.g., purchase tickets and products, etc.), storage of payment information and other digital artifacts (e.g., receipts, tickets, coupons, etc.), storage of banking information (payment account numbers, security codes, PIN's, etc.), and accessing banking service (account balance, payment history, bill pay, fund transfer, etc.), and so on. The mobile communication device **102** can be a cellular phone, a wireless personal digital assistant (PDA), or other wireless communication device.

FIG. **2** illustrates one implementation of the mobile communication device **102**. The mobile communication device **102** includes a mobile application **200** that (in one implementation) is provided to the mobile communication device **102** through a remote server (e.g., management server **106**). In one implementation, the mobile application is a mobile wallet application (e.g., the Blaze Mobile Wallet application) available from Mobile Candy Dish, Inc., of Alameda, Calif. In one implementation, the mobile application is a hosted service, as described in U.S. patent application Ser. No. 11/939,821, entitled "Method and System For Securing Transactions Made Through a Mobile Communication Device", which is incorporated herein by reference. In one implementation, the mobile application **200** is configured to send requests to the management server for artifacts based on user input, e.g., received though a keypad (not shown) of the mobile communication device **102**. Requests to the management server **106** can also be automated, via proximity-based services, e.g., consumer tapping (or in close proximity) an LBS/contactless/RFID enabled phone against a smart poster (RFID/Bluetooth/LBS enabled, etc.), kiosk, or other device.

As shown in FIG. **2**, the mobile application **200** includes a user interface **202** that is displayable on a display of the mobile communication device **102**. In one implementation, the user interface **202** is a generic user interface (or platform) that can be customized based on one or more special interest groups (SIG) that are affiliated with a user of the mobile communication device **102**. In general, the user interface **202** can be customized to display, e.g., screens, logos, messages, maps, coupons, advertisements, and other information, as discussed in greater detail below. In one implementation, a special interest group (SIG) is an organization. For example, a special interest group can be a university, corporation, military, government, sports team, alumni association, and the like. These (and other SIGs) generally have a need to brand and customize mobile applications they either sponsor or associate their name to. This is mandated because SIGs tend to heavily invest in promoting their name and brand recognition. Co-branding the mobile application with well-known third party brands will facilitate community exposure, help drive consumer acceptance and adoption through viral marketing (inherent to the community) as well as marketing programs by the SIG.

Usually, the format used by the mobile application **200** remains reasonably constant over time in contrast to content, which typically changes on a regular basis based on time and the SIG. In one implementation, as content changes on a regular basis, a SIG uploads only the new content to the management server (e.g., management server **106**). Accordingly, when the mobile application **200** next accesses the content of the management server **106**, the management server **106** uploads the new (customized SIG) content (and format if applicable) to the mobile application **200**. Subsequent uploads to the mobile application **200** can include only content since the format, in one implementation, is cached on the mobile communication device **102** after the first download. If the SIG desires to change the format at a subsequent time, the next upload to the mobile application **200** can include both the new layout format and any new content.

In one implementation, the mobile application **200** comprises a plurality of different modules, in which each module provides a specific function for a user. For, example, the Blaze Mobile Wallet application provides the following example modules:

- Money Management—A user can access account information (e.g., balance, transaction history, and so on) from banks and credit card financial institutions. A user can also pay bills, transfer funds (e.g., person-to-person, me-to-me same bank, and me-to-me different bank). A user can also have their paychecks directly deposited into their mobile wallet, withdraw cash from ATM machines, or pick up cash at a redemption location. A user can also use a contactless debit card associated with their mobile wallet to buy products at participating contactless merchants and receive their transaction history in their mobile wallet in real-time.
- What's Nearby—A user can find points of interest (POI), directions, and access maps using this module. For example, a user can find points of interest from over a dozen categories such as restaurants, shopping malls, golf courses, gas stations, regular merchants, theaters, ATM locations, and so on. With respect to directions and maps, a user can get turn-by-turn directions and a viewable map with zooming capability.
- Rewards/Loyalty/Coupons—A user can keep track of reward/loyalty cards—e.g., frequently flyer account number, rental car reward membership, hotel reward membership, and the like—through the rewards module. In one implementation, a user can view, in real-time, a summary of all rewards (e.g., points accumulated) directly on a cellular phone. A user can also search for and store coupons on their mobile communication device for use during, e.g., a contactless purchase.

Tickets—This module permits a user to purchase tickets for e.g., movies, sport events, and other entertainment events, through their mobile communication device. A user can also view movie trailers and read reviews through their mobile communication device.

Options—Through this module a user can customize the look and feel of the mobile application, including setting the colors, graphics, logos, and so on. A user can also set a default payment method, send feedback, tell-a-friend, earn reward points, and the like.

The modules above are example modules. The mobile application can provide other modules to perform additional functions for a user over a mobile communication device—e.g., an additional module can include an Internet Purchase module that permits users to use their mobile communication device to purchase items over the Internet. In one implementation, a special interest group (SIG) can modify the number of modules that are available to a user (or users). For example, a particular special interest group (SIG) may only want to provide a rewards program to users, and therefore, the special interest group (SIG) can modify the mobile application **200** to present only a rewards module as described above. In general, a special interest group (SIG) can modify the mobile application **200** to provide any number and combination of modules to users.

FIG. **3** illustrates a method **300** for customizing a mobile application (e.g., mobile application **200**) running on a mobile communication device. (e.g., mobile communication device **102**). A mobile application having a generic platform is provided to a mobile communication device of a user (step **302**). In one implementation, the mobile application is provided to the mobile communication device through a network—e.g., a public network (e.g., the Internet), a private network, or a voice communications network. The generic platform can comprise a generic user interface having default screens, controls, and/or logos. A determination is made (e.g., by management server **106**) of one or more special interest groups (SIGs) that are associated with the user (step **304**). In one implementation, the management server **306** queries a database (e.g., an affiliate content database) to determine which special interest groups (SIGs) that a given user is associated with. The generic platform of the mobile application is customized based on one or more of the special interest groups (SIGs) that are associated with the user (step **306**).

In one implementation, association between a SIG and an end user is validated via an out-of-band process—e.g., a banking customer may have to specify their SIG and provide their SIG credentials (e.g., online banking userID/password) that are unique to the SIG. The management server validates the credentials with the SIG. Once the end user has been authenticated by the SIG, it will be possible to deliver the SIG's branding and messaging specifically to the end user. Such a technique minimizes the number of applications that need to be executed by a mobile communication device. For example, a single mobile application can be customized by a large number of different special interest groups (SIGs). In one implementation, the mobile application can be customized to display different screens, user interfaces and/or controls. Less memory is, therefore, required by a mobile communication device in order to support applications required by multiple special interest groups (SIGs).

FIG. **4** illustrates one implementation of a communication system **400**. The communication system **400** includes a hand-held, wireless mobile communication device **402**, a management server **404**, a user portal **406**, and a special interest group (SIG) portal **408**. In one implementation, the management server **404** is coupled to a user and profile database **410**, an affiliate content database **412**, and an integrated marketing database **414**. In one implementation, the user and profile database **410** stores user profile information associated with each user—e.g., passwords, personal identification numbers (PINs), contact information, e-mail addresses, and the like; the affiliate content database **412** stores associations between special interest groups (SIGs) and users; and the integrated marketing database **414** stores artifacts (e.g., coupons, advertising, tickets, etc.) that can be sent to a user.

To enable the branding and customization of the mobile application (e.g., the mobile wallet application) running on the mobile communication device **402**, in one implementation, various screens are designed based on meta-data (i.e., meta-data delivered (pulled or pushed) to the mobile communication device **402** based on the SIG). The core wallet screen can be the same for all subscribers—e.g., a login screen for all subscribers can have the same pre-defined format (controlling how content is displayed and permitted actions), and only the content is dynamically generated. The following screens, or category of screens, include (but are not limited to):

Logo—A community logo will display upon wallet launch. If a customer is not affiliated with a SIG, the default Blaze logo will be displayed.

Watermark—An almost transparent watermark image that does not to conflict with maps, wallpaper, etc.

Advertisements—Local advertisements from the community will be displayed instead of or in addition to general advertisements. If a customer is not affiliated with a SIG, general advertisements will be displayed.

Coupons—Coupons from the local community will be displayed instead of or in addition to general coupons. If a customer is not affiliated with a SIG, general coupons will be displayed.

Events—Community events will be displayed. If a customer is not affiliated with a SIG, general events will be displayed such as information about MCD (Mobile Candy Dish), new wallet features, etc.

Alerts—Community alerts will be displayed. If a customer is not affiliated with a SIG, general alerts will be displayed.

Maps—A community map will be displayed. Some examples of a community map include a campus map for a university, seating chart for a sports team, corporate campus map (particularly for large campuses like Google, Microsoft, etc.), and so forth.

In some cases, a special interest group (SIG) may be involved in the content approval process. In such an implementation, in order to deliver meta-data to the mobile communication device based on input from the SIG, the end-user's account (e.g., walletID, etc.) is associated with a SIG. The SIG will access a portal (web-based or otherwise) (e.g., SIG portal **408**) that enables the SIG to control, publish, etc., content associated to the SIG on the management server **404**. In one implementation, one or more screens queries the management server **404** for dynamic content (media, text, logo, sort order, etc.). The query can include (but is not limited to) the end-users walletID. Using a look-up table in the management server **404** or the affiliate content database **412**, it is possible to determine the associated SIG. The management server **404** can then internally determine the appropriate content (including media, etc.) to respond to the mobile application running on the mobile communication device **402**. These result sets can be cached

on the mobile communication device **402** for future use to improve performance (as needed).

Logos

FIG. **5** illustrates a method **500** for providing a logo to a mobile communication device (e.g., mobile communication device **402**) for display through a mobile application running on the mobile communication device. An end user registers an affiliation with a special interest group (SIG) on a web portal (e.g., user portal **406**) (step **502**). Thereafter, the end user logs into the mobile application running on the mobile communication device (step **504**). Upon initial login, the mobile application displays a default logo (step **506**). The mobile application queries a management server (e.g., management server **404**) for any custom/affiliate logos that is associated with the user (step **508**). The management server determines which special interest groups (SIGs) that the user is affiliated with, and sends a custom/affiliate logo to the mobile application running on the mobile communication device (step **510**). FIG. **6** illustrates an example logo of a University that can be sent to a mobile application. In response to receiving the custom/affiliate logo, the mobile application displays the custom/affiliate logo (step **512**). In one implementation, the default logo is replaced with the custom/affiliate logo in response to the user logging off, and re-logging into the mobile application.

Integrated Mobile Marketing Insertion

In one implementation, an advertising manager application running on the management server **404** inserts advertisements (based on advertisement insertion order) into Ad Engine (or 3rd Party Ad Delivery platform). The advertising manager application specifies specific advertisements with targeting parameters of special interest groups (SIGs) (among other targeting parameters as specified by, e.g., an advertising agency) and displays these advertisements in the mobile application.

Integrated Mobile Marketing (Advertising and Coupons) Delivery

In one implementation, advertising and/or coupons can be sent to a mobile application based on one or more special interest groups (SIGs) that a user is affiliated with. In one implementation, an end user registers affiliation with a special interest group (SIG) through a web portal (e.g., user portal **406**). The management system **406** can validate the affiliation out-of-band. The end user logs into mobile application, and the mobile application queries the management server **404** for any advertisements or coupons by providing a screenID (a unique screen identifier). The management server **404** determines that the user has an affiliation to a special interest group (SIG) and appends the SIGID (a unique SIG identifier) to the target parameters. A query including the targeting parameters is forwarded to an advertising engine (or 3rd Party). The advertising engine responds with the appropriate URL to the advertising object that best meets the advertising criteria (e.g., age, gender, geographic location, proximity to retail store, shopping list, transaction history, etc). In one implementation, the mobile application queries advertisements based on the URL returned. FIG. **7** illustrates example advertisements/coupons that can be displayed through a mobile application running on a mobile communication device.

Alerts and Notification

In one implementation, alerts and notifications can be sent to a mobile application based on one or more special interest groups (SIGs) that a user is affiliated with. In one implementation, a notification manager application running on the management server **404** inserts alerts (based on an insertion order) into a notification engine associated with the management server **404** (or a third party notification delivery platform). The notification manager application associates the notifications (text, etc.) with one or more SIGIDs (among other targeting parameters as specified by, e.g., an advertising agency). In one implementation, the notification engine queries the user and profile database **410**, and determines a list of walletIDs (of end users) that match the target delivery criteria. For each end-user identified, the management server **404** determines a notification mode (e.g., SMS/text messaging, e-mail, or both) and a delivery window (time of day, etc.). These criteria are used to send the notification (or alerts) to the end-user. FIG. **8** illustrates example alerts and notifications that can be displayed through a mobile application running on a mobile communication device.

Campus Maps

In one implementation, maps can be sent to a mobile application based on one or more special interest groups (SIGs) that a user is affiliated with. In one implementation, and end user registers affiliation with a special interest group (SIG) through a web portal (e.g., user portal **406**). The management system **404** can validate the affiliation of the user to the special interest group (SIG) out-of-band. The end user logs into the mobile application, and the mobile application queries the management server **404** for an affiliate campus map. The management server **404** determines that the end user has an affiliation with a special interest group (SIG), and responds to the query with a campus map associated with the special interest group (SIG). The campus map is cached in a memory of the mobile communication device **402**, and the mobile application running on the mobile communication device **402** displays the campus map. FIG. **9** illustrates example maps/seating charts that can be displayed through a mobile application running on a mobile communication device.

FIGS. **10**A-**10**F illustrate example screens, messages, advertisements, and/or coupons that can be displayed through a mobile application running on a mobile communication device. In particular, FIG. **10**A illustrates example customization of a mobile application for a bank; FIG. **10**B illustrates example customization of a mobile application for a university; FIG. **10**C illustrates example customization of a mobile application for a sports team; FIG. **10**D illustrates example customization of a mobile application for a credit union; FIG. **10**E illustrates example customization of a mobile application for a corporation; and FIG. **10**F illustrates example customization of a mobile application for a military campus. In general, the same generic platform of a mobile application can be used to deliver the different screens, messages, advertisements, and/or coupons shown in FIGS. **10**A-**10**F.

One or more of method steps described above can be performed by one or more programmable processors executing a computer program to perform functions by operating on input data and generating output. Generally, the invention can take the form of an entirely hardware embodiment, an entirely software embodiment or an embodiment containing both hardware and software elements. In one implementation, the invention is implemented in software, which includes but is not limited to firmware, resident software, microcode, etc. Furthermore, the invention can take the form of a computer program product accessible from a computer-usable or computer-readable medium providing program code for use by or in connection with a computer or any instruction execution system. For the purposes of this description, a computer-usable or computer readable medium can be any apparatus that can contain, store, com-

municate, propagate, or transport the program for use by or in connection with the instruction execution system, apparatus, or device. The medium can be an electronic, magnetic, optical, electromagnetic, infrared, or semiconductor system (or apparatus or device) or a propagation medium. Examples of a computer-readable medium include a semiconductor or solid state memory, magnetic tape, a removable computer diskette, a random access memory (RAM), a read-only memory (ROM), a rigid magnetic disk and an optical disk. Current examples of optical disks include compact disk-read only memory (CD-ROM), compact disk-read/write (CD-R/W) and DVD.

FIG. **5** illustrates a data processing system **1100** (e.g., a mobile communication device) suitable for storing and/or executing program code. Data processing system **1100** includes a processor **1102** coupled to memory elements **1104**A-B through a system bus **1106**. In other implementations, data processing system **1100** may include more than one processor and each processor may be coupled directly or indirectly to one or more memory elements through a system bus. Memory elements **1104**A-B can include local memory employed during actual execution of the program code, bulk storage, and cache memories that provide temporary storage of at least some program code in order to reduce the number of times the code must be retrieved from bulk storage during execution. As shown, input/output or I/O devices **1108**A-B (including, but not limited to, keyboards, displays, pointing devices, etc.) are coupled to data processing system **1100**. I/O devices **1108**A-B may be coupled to data processing system **1100** directly or indirectly through intervening I/O controllers (not shown).

In one implementation, a network adapter **1110** is coupled to data processing system **1100** to enable data processing system **1100** to become coupled to other data processing systems or remote printers or storage devices through communication link **1112**. Communication link **1112** can be a private or public network. Modems, cable modems, and Ethernet cards are just a few of the currently available types of network adapters.

Although the present invention has been particularly described with reference to implementations discussed above, various changes, modifications and substitutes are can be made. Accordingly, it will be appreciated that in numerous instances some features of the invention can be employed without a corresponding use of other features. Further, variations can be made in the number and arrangement of components illustrated in the figures discussed above.

What is claimed is:

1. A method for delivering an advertisement, comprising:

maintaining, at a remote management server, the advertisement;

selecting, at the remote management server, the advertisement in response to user input from a non-browser based application, wherein the non-browser based application receives the user input via a mobile device display, wherein the non-browser based application is a non-browser based application with a graphical user interface including a graphical icon that is preinstalled or downloaded and installed on the mobile device, the mobile device comprising the mobile device display, a mobile device processor, and a mobile device wireless radio interface;

sending, from the remote management server, the advertisement to the non-browser based application running on a mobile device and further wherein the non-browser based application displays the advertisement within a specific non-browser based application generated screen, the specific non-browser based application generated screen corresponding to a specific screen or area of the non-browser based application.

2. The method of claim **1**, wherein the advertisement is automatically selected in response to the user browsing a specific screen or area of the non-browser based application.

3. The method of claim **1**, further wherein the advertisement is not based on a purchase transaction.

4. The method of claim **1**, wherein the advertisement includes metadata operable to trigger a call to action.

5. The method of claim **4**, wherein the call-to-action comprises entering an email address, accepting a coupon, accepting a reward, opt-in for alerts, and opt-in for notifications.

6. The method of claim **1**, further wherein the advertisement is based on one or more targeting parameters.

7. The method of claim **6**, wherein the one or more targeting parameters comprise personal information and purchase transaction related information.

8. The method of claim **7**, wherein personal information comprises location, gender, age, interest, affiliation ,userid, pageid, zip code, area code, and occupation.

9. The method of claim **7**, wherein purchase transaction related information comprises one or more of information related to historical payment transaction, information related to real-time payment transaction, information related to contactless transactions made using the mobile device, information related to internet commerce, information related to bill pay, information related to top spend categories, information related to merchants, information related to storage of banking information, information related to accessing account balance, information related to accessing payment history, information related to accessing funds transfer, information related to storing tickets, information related to storing receipts, information related to coupons, information related to transactions made by the user but not through the mobile device, and information related to raw data downloaded from banks.

10. The method of claim **1**, wherein the user is affiliated with a special interest group.

11. The method of claim **1**, further wherein the advertisement is cached on the mobile device and is accessible by the non-browser based application when there is not a network connection.

12. The method of claim **1**, wherein the non-browser based application is operable when it is not connected to a wireless network.

13. The method of claim **1**, wherein upon the condition that the mobile device loses connection with a wireless network, the non-browser based application monitors for access to the wireless network and automatically reconnects to the wireless network when the wireless network is available.

14. The method of claim **1**, further wherein the, non-browser based application sends a request to the remote management server to retransmit the advertisement if it has not received the advertisement from the remote management server within a certain period of time.

15. The method of claim **1**, wherein the remote management server sends the advertisement to the specific non-browser based application generated screen based on the geographical location of the mobile device.

16. A remote management server for delivering an advertisement, comprising:

a remote management server memory that stores the advertisement;

a remote management server processor that selects an advertisement in response to user input from a non-browser based application, wherein the non-browser based application receives the user input via a mobile device display, wherein the non-browser based application is a non-browser based application including a graphical user interface with a graphical icon that is preinstalled or downloaded and installed on the mobile device, the mobile device comprising the mobile device display, a mobile device processor, and a mobile device wireless radio interface;

a remote management server transceiver that sends the advertisement to the non-browser based application and further wherein the non-browser based application displays the advertisement within a specific non-browser based application generated screen, the specific non-browser based application generated screen corresponding to a specific screen or area of the non-browser based application.

17. The remote management server of claim **16**, further wherein the advertisement is not based a purchase transaction.

18. The remote management server of claim **16**, wherein the advertisement includes metadata operable to trigger a call to action.

19. The remote management server of claim **18**, wherein the call-to-action comprises entering an email address, accepting a coupon, accepting a reward, opt-in for alerts, and opt-in for notifications.

20. The remote management server of claim **19**, wherein the one or more targeting parameters comprise personal information and purchase transaction related information.

21. The remote management server of claim **20**, wherein personal information comprises location, gender, age, interest, affiliation, userid, pageid, zip code, area code, and occupation.

22. The remote management server of claim **20**, wherein purchase transaction related information comprises one or more of information related to historical payment transaction, information related to real-time payment transaction, information related to contactless transactions made using the mobile device, information related to internet commerce, information related to bill pay, information related to top spend categories, information related to merchants, information related to storage of banking information, information related to accessing account balance, information related to accessing payment history, information related to accessing funds transfer , information related to storing tickets, information related to storing receipts, information related to coupons, information related to transactions made by the user but not through the mobile device, and information related to raw data downloaded from banks.

23. The remote management server of claim **16**, further wherein the advertisement is based on one or more targeting parameters.

24. The method of claim **1**, further wherein prior to selection of the advertisement, the non-browser based application receives, information related to an identification code associated with a user and information related to a user authentication, wherein the non-browser based application receives the information related to the identification code associated with the user and the information related to the user authentication via the mobile device display of the mobile device.

25. The method of claim **24**, wherein the user authentication includes information related to a PIN.

26. The method of claim **24**, wherein the user authentication includes information related to biometric data.

27. The remote management server of claim **16**, wherein the advertisement is automatically selected in response to the user browsing a specific screen or area of the non-browser based application.

28. The remote management server of claim **16**, wherein the user is affiliated with a special interest group.

29. The remote management server of claim **16**, further wherein the advertisement is cached on the mobile device and is accessible by the non-browser based application when there is not a network connection.

30. The remote management server of claim **16**, wherein the non-browser based application is operable when it is not connected to a wireless network.

31. The remote management server of claim **16**, wherein upon the condition that the mobile device loses connection with a wireless network, the non-browser based application monitors for access to the wireless network and automatically reconnects to the wireless network when the wireless network is available.

32. The remote management server of claim **16**, further wherein the, non-browser based application sends a request to the remote management server to retransmit the advertisement if it has not received the advertisement from the remote management server within a certain period of time.

33. The remote management server of claim **16**, wherein the remote management server sends the advertisement to the specific non-browser based application generated screen based on the geographical location of the mobile device.

34. The remote management server of claim **16**, further wherein prior to selection of the advertisement, the non-browser based application receives, information related to an identification code associated with a user and information related to a user authentication, wherein the non-browser based application receives the information related to the identification code associated with the user and the information related to the user authentication via the mobile device display of the mobile device.

35. The remote management server of claim **34**, wherein the user authentication includes information related to a PIN.

36. The remote management server of claim **34**, wherein the user authentication includes information related to biometric data.

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