MoneyClip Mobile (MCM) is a web-based payments infrastructure providing fee-free transactions to customers and merchants through the use of mobile devices.  Mr. Joshua Cross of Hermes Commerce, Inc. is planning to make this mobile payment system more robust by providing targeted advertisements, coupons, and managing customer’s loyalty programs. This project involves implementing a localization function that notifies MCM merchants when MCM customers are in their vicinity, allowing the merchant to push a payment request to the customer’s MCM account if the customer makes a purchase. This functionality allows true moneyless transactions. Another piece of functionality we are adding is directed advertisements and coupons based on the customer’s location and transaction history.  The customers will have the ability to select the amounts and sources of advertisements that are pushed to their account via the iPhone application, Android application, or website. They should be able to customize their settings to choose differing levels of participation from the advertisements.  Merchant settings should also be available for change on the website or either mobile application.  After the implementation of the merchant and customer interface, which includes Android, iOS, and website platforms, integration testing and user testing will be performed, and documentation for each will be provided.