



**NILSON  
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# Transaction Moment Ads from Rokt for Card Issuers

Rokt provides a technology platform that embeds value proposition messages into a cardholder's checkout and payment experience that pertain to the use of a particular card.

The pre-checkout timing of a card-specific message can help issuers win the top-of-wallet battle in a market in which cardholders own multiple active credit cards. Post-checkout can be just as strong an engagement moment in ecommerce because cardholders are still in a buying mood.

Issuers can use Rokt to promote new card products, deliver welcome bonuses, make BNPL offers or present merchant-funded cash-back offers within the Rokt commerce media network of more than 33,000 companies or in their own channels. They can earn revenue when offers from approved third-party providers are placed in the digital flow of checkout, payment or confirmation.

Rokt platform inventory partners and advertisers include retailers, travel service providers, QSRs, video and music brands, B2B suppliers and direct-to-consumer sellers.

Typically, media platforms are optimized toward clicks and views. However, messages from Rokt are not banners placed within the peripheral view of a cardholder. They are delivered when cardholders are financially engaged. Presenting the right message at the right time improves acceptance.

Use cases include: a relevant merchant offer or a co-brand card enhancement message delivered when a payment is being selected at an issuer's travel portal; a merchant-funded earn or burn opportunity based on specific spending behavior; an offer from an issuer's preferred merchant partner when a cardholder adds their card to a digital wallet or checks their reward balance.

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These use cases benefit from Rokt's AI engagement engine that performs real-time decisions based on an evaluation of relevant signals. Interactions can be designed to be immediately actionable. Cardholders don't have to navigate away or take extra steps to accept an offer from a Rokt partner.

The choice of advertisers presented to cardholders remains under the control of card issuers, who also manage merchant categories, the user interface and frequency of offer presentations. Reporting includes insight into incremental usage by merchant vertical, transaction type and time period.

Annually, more than 7.50 billion transaction-linked messages are delivered through the Rokt platform. The company claims 20% to 50% higher conversion rates over digital placements that are not based on transaction-linked messages.

The company does not sell personal information. Data is used and shared only as permitted to deliver its service.

Rokt can deliver personalized offers on behalf of card issuers that are compliant with Fair Labor Association regulations and credit rating models to consumers who are likely to be approved for a new credit product.

The company can work with issuers and digital wallet providers to tokenize a payment within Rokt's advertising ecosystem. That merchant could be a subscription service or a retailer.

Rokt products and services are available in 14 countries. Clients include Capital One, Citi, Klarna, Afterpay and PayPal.

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#### INTERVIEWED FOR THIS ARTICLE

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