

## 9 smart new ways to manage your \$\$

October 13, 2010

[http://money.cnn.com/galleries/2010/pf/1010/gallery.personal\\_finance\\_startups/8.html](http://money.cnn.com/galleries/2010/pf/1010/gallery.personal_finance_startups/8.html)

### Pay with your cellphone



COURTESY: BLAZE

**Company:** Blaze Mobile

**Location:** Berkeley, Calif.

**Founded:** 2005

No need for credit cards or cash -- just swipe your phone at the register. Then broadcast your purchase on Facebook or Twitter to update your friends on what you just bought (if you want).

Sound weird? Yup -- but not too weird for the 100,000 customers already using Blaze's **Mobile Wallet** an average of nine times a day.

The service, which launched in September, lets card issuers give you a branded "sticker" to place on the back of any cell phone, which you can then use to make purchases. MasterCard is on board, and retailers including Best Buy, Rite Aid, McDonald's and 7-Eleven have signed on to let customers make purchases with their Blaze stickers. These retailers can then offer rewards and coupons to customers at the point of sale.

Purchases are tallied in a mobile account -- and it only takes a second to push a button and tell the rest of the world about the plasma TV you just "blazed," if you opt to publish it via Facebook or Twitter.

It's a wacky concept that's a lightning rod for skepticism, but when a company like **Blippy** can raise \$12 million in venture capital for a service that tweets out your credit card purchases, it seems like there's room for even the craziest ideas to take off.