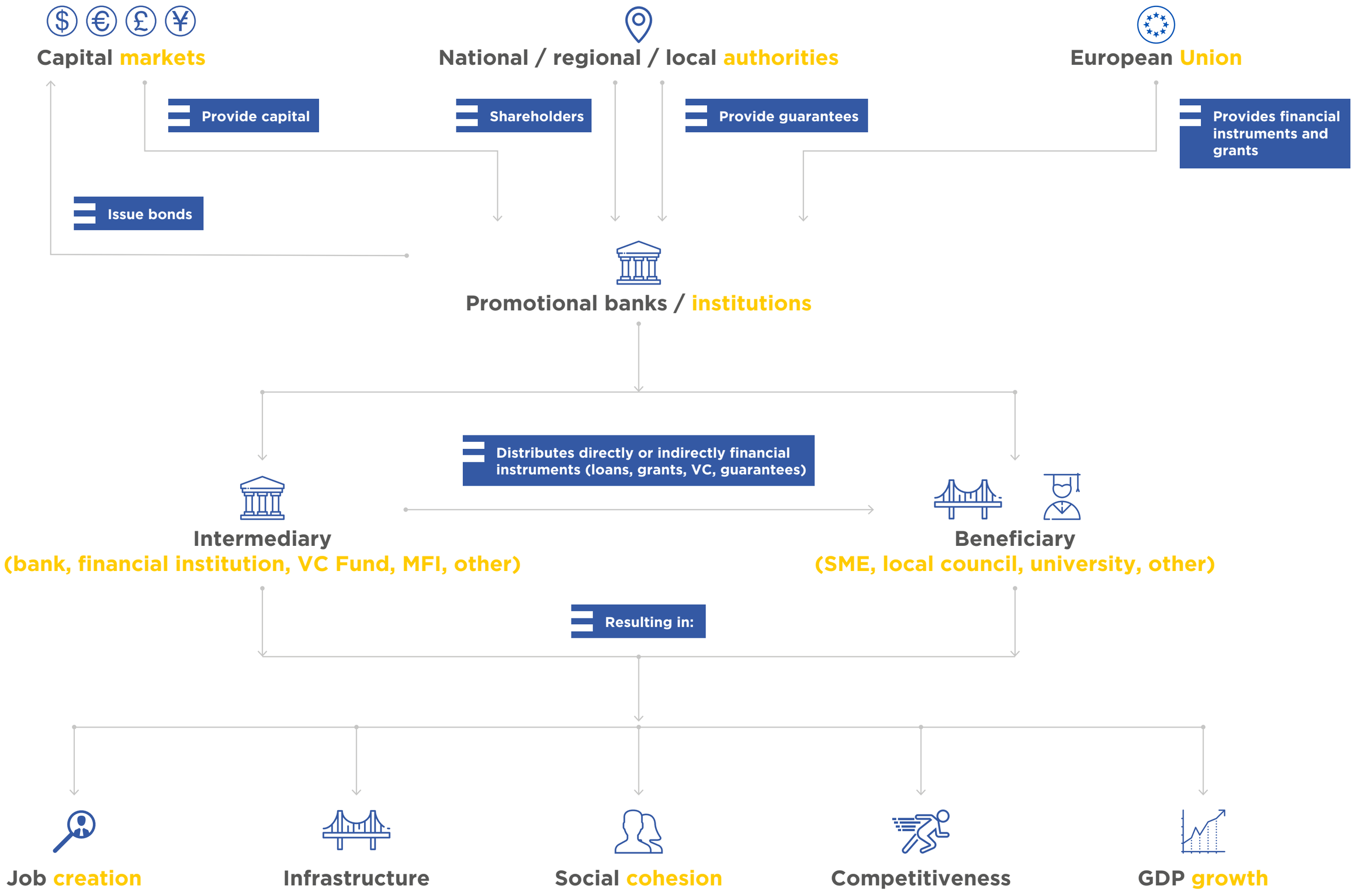Business model promotional banks